

Employee welfare schemes and worker performance: A study of selected insurance firms in Portharcourt



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ABSTRACT

The focus of this paper is to examine Employee Welfare Scheme as a Driving Force to Workers Performance: A Study of Selected Insurance Firms in Portharcourt. The study adopted survey approach in its design. The researchers used a sample of 101 insurance sector workers drawn from ten insurance firms in Portharcourt. The major instrument for data collection was a five point Likert scale questionnaire titled employee welfare scheme and workers performance questionnaire (EWSandEPQ), data analysis was based on the 98 questionnaire that was accurately filled and returned. The statistical tools for data analysis are: simple percentage and the Non-Parametric Kruskalwallis test using the 23.0 version of the statistical package for social sciences software (SPSS). This paper concludes therefore that employee's welfare scheme provided by insurance firms has significant effect on the performance of their employees. It is the recommendation of this paper that to achieve the above, insurance firms must improve on the welfare schemes they offer to their employees especially as it affects the facilitative and economic welfare scheme which has shown to have direct impact on employees performance ($H = 0.001$ and 0.000 respectively). Furthermore, the provision of recreational welfare scheme shouldn't be made priority policy issue

Keyword: Economic, Facilitative, OCB, Productivity, Proficiency, Recreational

Citation of the Article

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I. INTRODUCTION

In this era of Globalization, market economy, hyper competition and rapid changing environment, the success of an organization depends on the employees' performance. Employees' performance is an essential requirement if an organization is to maintain its efforts towards the realization of predesigned goals. According to Human Resource Philosophy, employees are the most important business resource that must be managed carefully in order to maximize return on investment and achieve business objectives. Organizations have to provide various benefits to ensure employees welfare is taken care of. In fact in this age and era it is almost impossible to operate an organization without offering a basic set of benefits for employees' welfare. Welfare is concerned with the total wellbeing of employees both at work and at home. Armstrong (2004) states that employee welfare programs rest mainly on the abstract ground of social responsibility on organizations for those who work for them. Organizations need highly performing employees in order to meet their goals to deliver the products and services they specialize in and hence achieve competitive advantage. According to Gayle and Brock (2004) Organizations provide welfare facilities to their employees to keep their motivation levels high. The employee welfare programs can be classified into two categories viz. statutory and non-statutory welfare schemes. The statutory schemes are those schemes that are compulsory to provide by an organization as compliance to the laws governing employee health and safety. The non-statutory schemes differ from organization to organization and from industry to industry. The very logic behind providing welfare schemes is to increase a healthy, loyal and productive workforce, create efficient and satisfied labour force for the organization, promote healthy organizational relations thereby maintaining industrial peace.

The term welfare suggests the state of well being and implies wholesomeness of the human being. It is a desirable state of existence involving the mental, physical, moral and emotional factor of a person. Adequate levels of earnings, safe and humane conditions of work and access to some minimum social security benefits are the major qualitative dimensions of employment which enhance quality of life of workers and their productivity. Institutional mechanisms exist for ensuring these to workers in the organized sector of the economy. These are being strengthened or expanded to the extent possible. However, workers in this sector are to be studied periodically, whether they are satisfied with the welfare provided by the companies, as welfare schemes are directly dependant on the economy of the companies. Steps need to be taken on a larger scale than before to improve the quality of working life of the workers, including women employees. Labour welfare is a key to improve employer-employee relations.

In order to increase labour welfare, employers offer extra incentives, health benefits, medical benefits and other schemes to make workers to accept mechanization. The performance of employees is critical to the survival of the production process in organizations (Namuddu, 2010). Whether in educational or corporate settings, it is with array that such production processes are supported by a well streamlined and purpose driven human labour which is willing and determined to challenge its self to the maximum to meet set challenges (Emojong, 2004). In the general view, organizations should have interest in igniting this fire through different strategies such as motivation, retention, and development. Among these are: remuneration, compensation, incentives and welfare. The welfare strategy is considered vital because the quality of teachers is crucial to any education system (Kitunga, 2009).

Statement of the Problem

Employees are hired as a whole person not just their skills. This implies that whatever that affects any aspect of their personality has its consequences on their ability to deliver on the task for which they are hired. Be that as it may, most organizations feel that paying a competitive wage rate is enough to stimulate and sustain the commitment of the employees to duty. While this

notion is not totally false as it may meet their economic need, it may not necessarily meet the psycho-social needs of the employees and this can create a snag on their ability to satisfactorily perform their duties. Making employees part of organizational decision processes makes them own its outcomes. Where employees are separated from decision making processes, it may hinder their total commitment and participation in team processes and this can affect team's performance negatively. The problem of this study therefore is to examine how employees' welfare scheme can determine their performance.

Objectives of the Study

The general objective of this study is to examine Employee Welfare Scheme as a Determinant to Workers Performance. Its specific objectives include:

- i. To examine economic welfare scheme as a determinant of employees proficiency.
- ii. To examine employees recreational welfare scheme as a determinant of their productivity.
- iii. To examine facilitative welfare scheme as a determinant of employees organizational citizenship behaviour.

Research Questions

This study will be guided by the following questions;

- i. To what extent does economic welfare scheme determine employees' proficiency?
- ii. Does employees' recreational welfare scheme determine employees' productivity?
- iii. How does facilitative welfare scheme determine employees' organizational citizenship behavior?

Hypotheses

The general objective of this study is to examine Employee Welfare Scheme as a Determinant to Workers Performance. Its specific objectives include.

H₀₁: Economic welfare scheme does not play significant role as a determinant of employees' proficiency.

H₀₂: Recreational welfare scheme does not play significant role as a determinant of employees' Productivity.

H₀₃: Facilitative welfare scheme does not play significant role as a determinant of employees' organizational citizenship behaviour.

II. REVIEW OF RELATED LITERATURE

Employee Welfare Scheme

Historically employee welfare services were meant to reduce absenteeism and time off due to illness. However, today they have taken a broader scope and they include almost all aspects that relate to an employee's wellness and personal development in the work place (Manzini and Gwandure, 2011). Logically, the provision of welfare schemes is to create an efficient, healthy, loyal and satisfied labor force for the organization. The purpose of providing such facilities is to make their work life better and also to raise their standard of living (Priti, 2009). Employee welfare is a comprehensive term which refers to the various services, benefits and facilities offered by the employer to employees with a purpose of enriching the life of employees and to keep them happy and contented (Mishra and Manju, 2007). The success of these employee welfare activities depend on the approach which has been taken to account in providing such activities to employees and welfare policy should be guided by idealistic morale and human value (Harika, 2010). Morwabe (2009) argues that work environment should comprise

of issues such as the working hours, employment policy, workers' health and welfare, workplace design and the general conduct of workers at the workplace. Labour welfare activities in both developed and developing society have an impact not only on the workforce but also on the facets of human resources (Manju and Mishra, 2007).

The International Labour Organization (ILO) broadly classifies welfare services into two; intra-mural activities which are provided within the establishment such as latrines and urinals, drinking water, washing and bathing facilities, creches, rest shelters and canteen, drinking water, arrangements for prevention of fatigue, health services including occupational safety, uniform and protective clothing and shift allowances. Extra-mural activities which are undertaken outside the establishment such as maternity benefits, social insurance measures like gratuity pension, provident fund and rehabilitation, physical fitness and efficiency, family planning and child welfare, education facilities, housing facilities, recreational facilities including sports, cultural activities, transport to and from the place of work. They may also be divided into statutory and voluntary welfare services which comprise the legal provision in various pieces of labour legislation and activities which are undertaken by employees for their workers voluntarily respectively (Ankita, 2010).

Emphasizing the need for employees welfare, Mwiti (2007) posit that since employees spend most of their active time at work, their personal and occupational problems should be solved at the workplace. Employee welfare schemes refer to those measures that aim at promoting physical, psychological and general well being of the working class. The basic aim of welfare schemes in an industry is to improve the living and working conditions of the employee and their families because the employee's well being cannot be achieved in isolation with of the employee from his family. The welfare schemes include some or all of the amenities provided in or near the organization and related to the working and living conditions. These facilities include canteens and nourishment facilities, transport arrangements, recreational services, housing schemes, education and training of employees, pension, bonus, medical facilities, child care facilities, personal counseling etc. Welfare schemes are a means to improve the productivity and efficiency of the employees. The employers are motivated to provide these facilities if it favourably affects their prosperity, profits and public image. This paper aims at studying the retail sector which is bringing out innovative schemes to please its talented workforce and retain them over a longer time period.

Dimensions of Employee Welfare Schemes

Welfare services are concerned with physical and social well-being of the employees both within and outside the organization. These services may be basically of three types:

1. Economic Services: Economic services provide some additional economic security over and above wages or salaries, such as pension, life assurance, credit facilities, etc. Establishing a proper pension programme will reduce dissatisfaction in the area of economic security. Pension is a kind of deferred payment to meet the needs of the employees in their old age. Generally, the amount of pension is related to the last pay drawn and the total number of years of service. Some organizations have a family pension scheme which provides for payment of pension to the family members, in case of death of an employee. Similarly, the employer may contribute towards the premium of life insurance of each employee. Some organizations also help the employees to start co-operative credit societies to meet the urgent financial needs of the employees or consumers co-operative stores to provide the workers with consumers' goods at low margin of profit.

2. Recreational Services: There is need of occasional diversion for employees. Their attitude improves when the routine of everyday living is broken occasionally. The management may provide for recreational facilities for this purpose. More agreeable, informal atmosphere is promoted through the contacts and relationships built up in the recreational events. The management may provide for indoor games like Table Tennis in the common room for

employees. In case of big organizations, management may provide playgrounds for outdoor games and induce the workers to prepare a team to play matches with other similar teams which will increase co-operation and understanding among the employees. The management may also provide for reading rooms, libraries, radios, T.V., Computer facility for the recreation of the employees.

3. Facilitative Services: These are conveniences which the employees ordinarily require such as:

(i) Canteen, rest rooms and lunch rooms: Unless proper facilities for good, tea and rest rooms are available, health and consequential efficiency of the workers will decrease. Hence, almost all the Stores are required to provide canteens where food can be obtained either at a fair price or at subsidized rates. In the same manner, lunch rooms may be provided where workers may take their food which they bring from their homes. Workers also need some place or shelter for taking rest during leisure hours. This is also required for proper upkeep of health and efficiency.

(ii) Housing facilities: Some organizations provide housing facilities for their employees and provide the same either free or at a nominal rent. In some cases cash compensations are provided while in other cases, loans are given to the employees so that they can construct or purchase their own houses or flats.

(III) Medical facilities: First aid facilities must be provided for within the factory premises. In addition, medical scheme is generally in operation under which reimbursement of medical expenses actually incurred is allowed. The organization may also provide doctors from whom the employees may get medical facilities.

(iv) Education facilities: Educational facilities may be provided by the organization to the employee's child by starting a school for them.

(v) Leave Travel Concession (LTC): Many organizations reimburse actual fares incurred by the employee in undertaking a tour along with his or her spouse and minor children once during a specified number of years.

Principles for Successful Implementation of Welfare Activities

The success of welfare activities depends on the approach which has been taken into account in providing such activities to the employees. Welfare policy should be guided by idealistic morale and human value. The following are some of the principles on which successful implementation of welfare scheme depends:

- Adequacy of Wages:** Labour welfare measures cannot be a substitute for wages. Workers have a right to adequate wages. But high wage rates alone cannot create healthy atmosphere, nor bring about a sense of commitment on the part of workers. A combination of social welfare, emotional welfare and economic welfare together would achieve good results.
- Social Liability of Industry:** Industry, according to this principle, has an obligation or duty towards its employees to look after their welfare. The constitution of India also emphasizes this aspect of labour welfare.
- Impact on Efficiency:** This plays an important role in welfare services, and is based on the relationship between welfare and efficiency, though it is difficult to measure this relationship. Programmes for housing, education and training, the provision of balanced diet and family planning measures are some of the important programmes of labour welfare which increases the efficiency of the workers, especially in underdeveloped or developing countries.

- 4. Increase in Personality:** The development of the human personality is given here as the goal of industrial welfare which, according to this principle, should counteract the baneful effects of the industrial system. Therefore, it is necessary to implement labour welfare services. Both inside and outside the factory, that is, provide intra-mural and extra-mural labour welfare services.
- 5. Totality of Welfare:** This emphasizes that the concept of labour welfare must spread throughout the hierarchy of an organization. Employees at all levels must accept this total concept of labour welfare programme will never really get off the ground.
- 6. Co-ordination or Integration:** This plays an important role in the success of welfare services. From this angle, a co-ordinated approach will promote a healthy development of the worker in his work, home and community. This is essential for the sake of harmony and continuity in labour welfare services.
- 7. Democratic Values:** The co-operation of the worker is the basis of this principle. Consultation with, and the agreement of workers in, the formulation and implementation of labour welfare services are very necessary for their success. This principle is based on the assumption that the worker is "a mature and rational individual." Industrial democracy is the driving force here. Workers also develop a sense of pride when they are made to feel that labour welfare programmes are created by them and for them.
- 8. Responsibility:** This recognizes the fact that both employers and workers are responsible for labour welfare. Trade unions, too, are involved in these programmes in healthy manner, for basically labour welfare belongs to the domain of trade union activity. Further, when responsibility is shared by different groups, labour welfare work becomes simpler and easier.
- 9. Accountability:** This may also be called the Principle of Evaluation. Here, one responsible person gives an assessment or evaluation of existing welfare services on a periodical basis to a higher authority. This is very necessary, for then one can judge and analyze the success of labour welfare programmes.
- 10. Timely:** The timeliness of any service helps in its success. To identify the labour problem and to discover what kind of help is necessary to solve it and when to provide this help are all very necessary in planning labour welfare programmes. Timely action in the proper direction is essential in any kind of social work. Last but not the least is the fact that labour welfare must aim at helping workers to help themselves in the long run. This helps them to become more responsible and more efficient.

Employee Performance

The word performance may mean different thing to different people depending on the perspective from which one approaches it. It may imply efficiency, economy, results, or return (profits) on investment (summertmatter & siegel, 2009). Some scholars have viewed performance as the behavioral aspect that defines the way in which organizations, teams and individual employees get work done; it is the output record of a specific job function or activity at a given time (Armstrong, 2003). Performance is the degree to which an employee and organizational goals are met (Feng, 2010). It comprises both behaviour and outcomes (Armstrong, 2003; Feng, 2010). Behaviour comes from the worker who transforms performance from abstraction into action leading to outcome (Kalyani, 2006). Feng (2010) opines that performance can be viewed from three different angles, that is, results oriented performance, conduct oriented performance and the integration of conduct and result oriented performance. Several researchers throughout the evolution of organizational theory have focused on the best way to measure individual and organizational performance and

realized that it is a dynamic concept that varies across geographical space, time and scholarly schools of thought. Performance and its crucial dimensions changes and differs over time and space depending on the relations between inputs, activity, output and effect. Summermatter & Siegel (2009) analyzed over 300 papers from 14 journals and found out that the word performance as applied in management has several dimensions, subsumed terms and categorizations. The categorization shows that performance is a multi-dimensional concept that is applicable to governments, government agencies, policies, projects, processes, programmes, industrial establishments, the private sector and individual employees. Their findings revealed that the most common dimensions of performance are outcome, output, efficiency, requirements, input, effectiveness, quality but there is not a one size fits all definition of performance in the development of the principles and practice of management. The study findings also revealed that outcomes as a performance dimension were prominent in the USA and inferior in Britain where the dimension of efficiency is more pronounced.

Factors Affecting Employee Performance

- ❖ **Management – subordinate relationship:** Mutual trust and cooperation help to break the barriers between the two parties. The employees will not resort to strikes and work stoppages without exhausting all the available channels of resolving the dispute. Employees will be motivated because management considers them as partners in contributing to organizational success instead of being seen as mere subordinates and therefore will avoid engaging into counterproductive behaviors hence improved performance through timely achievement of organizational goals and objectives (Carrel, Kuzmits & Elbert 1989).
- ❖ **Working conditions:** Although working conditions do not have a direct impact on production or output, they indeed have an indirect performance for example if the manual or mental work involved in certain jobs in a factory is tiresome, it will result into endangering not only the company property but also result into accidents which may further involve such incidents like loss of life. This might have adverse effects on the morale of the entire work force. Therefore organizations should establish working conditions that do not affect the work force negatively by providing among other things noise free environments, adequate lighting systems, adequate temperatures (Hogber 2005). Organizations can prevent accidents and maintain good safety records through development of a positive safety culture to ensure good working condition hence performance improvement (Newstrom 2002).
- ❖ **Reward system:** The overall aim of reward systems is to attract and retain quality human resources. When the pay conditions are perceived by the employee as equitable and in relation to their performance improvement. Organizations can use non-financial rewards like transport fee, incentive schemes to increase performance (Armstrong 2006). Additionally, organizations should adopt reward systems that are similar to the industry in which they operate or organizations can develop performance based pay systems in order to reward employees according to the set performance standards and profitability goals. Therefore for performance to improve, organizations need to create and maintain a sense of fairness equity and consistency in their pay structures (Davar 2006). Employees expect that the employers will purchase their labor at a certain price.
- ❖ **Health unionization:** In creating a healthy work climate, both management and workers unions should have a united hand and in the well-being of the organizational employees. Unionizations improve the industrial relations in instances where the management allows free participation of employees in trade unions. Management and trade unions will negotiate through collective bargaining processes the conditions of workers employment. Nilsen (2002) argued that industrial peace is a very important aspect for performance and growth of

organizations. If the organization is plagued by industrial disputes and strikes, performance is bound to decrease. In other words, for overall productivity to improve health unionization should be considered and industrial disputes prevented through negotiations, conciliation rather than confrontation (Daft 1997).

❖ **Team work:** This is when two or more people interact and coordinate to accomplish a specific goal and objective. When organizational members work together in teams, coordination of organizational goals and objectives becomes easier. This will lead to the teams sharing performance goals and thus lead to improving the morale of the employees which will later lead to improvements in productivity. Team works encourages open communication between employees and have compliment skills which enable them to achieve more in a specified period of time as compared to when the individual is working alone hence creating synergy (Daft 1997). Additionally, Stoner (1996) argues that employees in teams often unleash enormous energy and creativity reduces boredom because teams create a sense of belonging and affiliation hence increase in employee's feeling of dignity and self work. However, teams have the potential to be productive but the degree of performance depends on the relationship between management and the working team. Therefore support from management enhances performance of teams and performance improved in general

❖ **Career movements:** Various options exist for employee career progression within an organization (Erasmus *et al* 2005). These include:

- ✓ lateral moves within or outside of the organization, but at the same salary, grade level and benefits, vertical moves through promotion or demotion,
- ✓ diagonal moves within the same organization but across similar or different disciplines, and
- ✓ outward moves outside the organization, also known as separation. When employees are not sufficiently motivated, their work outputs and loyalty to the organization may be affected negatively.

❖ **The employee's role in performance:** Employees react individually and differently to similar circumstances (Cronje *et al* 2001). For example, a retrenchment exercise may inspire one employee to invest his/her retrenchment package and start his/her own business. Another employee of a similar profile may squander the lump sum received and respond to the retrenchment with depression and a feeling of rejection. Change can have a negative effect on employee motivation as can uncertainty about the future (Cheminais *et al* 1998). Each person has very different "needs, expectations, desires, goals and ambitions". Over time, the level of importance placed on each aspect as well as personal growth, changes (Armstrong & Murlis 2004). A person's job has a bearing on the choices he or she will have to make regarding: social status, the suburb he or she will live in, the schools that his or her children will attend, the friends he or she will associate with and self-development and learning options. Working can therefore be seen as a tool that an employee can use to satisfy his or her needs.

Dimensions of Employee Performance

Performance is a multi-dimensional concept. On the most basic level, Borman and Motowidlo (1993) distinguish between task and contextual performance. Task performance refers to an individual's proficiency with which he or she performs activities which contribute to the organization's technical core. This contribution can be both direct (e.g., in the case of production workers), or indirect (e.g., in the case of managers or staff personnel). Contextual performance refers to activities which do not contribute to the technical core but which support the organizational, social, and psychological environment in which organizational goals are pursued. Contextual performance includes not only behaviors such as helping coworkers or being a reliable member of the organization, but also making suggestions about how to improve work procedures.

Three basic assumptions are associated with the differentiation between task and contextual performance (Motowidlo & Schmit, 1999): (1) Activities relevant for task performance vary between jobs whereas contextual performance activities are relatively similar across jobs; (2) task performance is related to ability, whereas contextual performance is related to personality and motivation; (3) task performance is more prescribed and constitutes in-role behavior, whereas contextual performance is more discretionary and extra-role.

Task Performance: Task performance in itself is multi-dimensional. For example, among the eight performance components proposed by Campbell (1990), there are five factors which refer to task performance (Motowidlo & Schmit, 1999):

(1) job-specific task proficiency, (2) non-job-specific task proficiency, (3) written and oral communication proficiency, (4) supervision in the case of a supervisory or leadership position and partly (5) management/administration. Each of these factors comprises a number of sub-factors which may vary between different jobs. For example, the management/administration factor comprises sub-dimensions such as (1) planning and organizing, (2) guiding, directing, and motivating subordinates and providing feed-back, (3) training, coaching, and developing subordinates, (4) communication effectively and keeping others informed (Borman & Brush, 1993). In recent years, researchers paid attention to specific aspects of task performance.

Contextual Performance: Researchers have developed a number of contextual performance concepts. On a very general level, one can differentiate between two types of contextual performance: behaviors which aim primarily at the smooth functioning of the organization as it is at the present moment, and proactive behaviors which aim at changing and improving work procedures and organizational processes. The stabilizing contextual performance behaviors include organizational citizenship behavior with its five components altruism, conscientiousness, civic virtue, courtesy, and sportsmanship, some aspects of organizational spontaneity (e.g., helping coworkers, protecting the organization and of prosocial organizational behavior. The more pro-active behaviors include personal initiative (Frese, Garst, & Fay, 2000), voice, and taking charge (Morrison & Phelps, 1999). Thus, contextual performance is not a single set of uniform behaviors, but is in itself a multi-dimensional concept.

III. METHODOLOGY

The research design for this study is the survey research design. The researchers used a sample of 101 insurance sector workers drawn from ten insurance firms in Portharcourt. The major instrument for data collection was a five point likert scale questionnaire titled employee welfare scheme and workers performance questionnaire (EWSandEPQ).The statistical tools for data analysis are: simple percentage and the Non-Parametric Kruskalwallis test using the 23.0 version of the statistical package for social sciences software (SPSS). The kruskawalis is described thus :

$$T = H = \frac{12}{N(N+1)} \sum_{i=1}^k \frac{R_i^2}{n_i} - 3(N+1)$$

The decision rule is to reject the null hypothesis if $H \geq \chi^2_{(k-1)}$,

where k is the degrees of freedom. Kruskawalis test was chosen as a method of analysis since it will allow for the ranking of the ordinal responses hence producing quantitative data for the study .

H₀₁: Economic welfare scheme does not play significant role as a determinant of employees' proficiency.

Table 1 Frequency Distribution of Respondents Response to Research Question One

S/NO	SA	A	UND	D	SD	TOTAL
1	13	41	13	28	3	98
2	20	49	10	16	3	98
3	12	50	24	12	0	98
4	19	39	17	15	8	98
5	15	40	28	14	1	98
TOTAL	79	219	92	85	15	490

Source; field Survey, 2018

SPSS OUTPUT FOR HYPOTHESIS ONE

NPAR TESTS

/K-W=EWSandEP BY RANKS(1 5)

/STATISTICS DESCRIPTIVES QUARTILES

/MISSING ANALYSIS.

Descriptive Statistics								
	N	Mean	Std. Deviation	Minimum	Maximum	Percentiles		
						25th	50th (Median)	75th
ECDandEP	25	27.6400	17.47350	.00	64.00	19.0000	23.0000	36.0000
RANKS	25	3.0000	1.44338	1.00	5.00	2.0000	3.0000	4.0000

Kruskal-Wallis Test

Ranks			
	RANKS	N	Mean Rank
EWSandEP	1.00	5	4.50
	2.00	5	13.40
	3.00	5	15.00
	4.00	5	23.00
	5.00	5	9.10
	Total	25	
Test Statistics ^{a,b}			
		EWSandEP	
Chi-Square		17.736	
Df		4	
Asymp. Sig.		.001	

a. Kruskal Wallis Test

b. Grouping Variable: RANKS

Discussion: From the H table (test statistics) above, the Asymp. Sig 0.001 is less than the 0.05 level of significance; we therefore reject the null hypothesis and accept the alternate hypothesis which states that economic welfare scheme (EWS) has significant effect on employees' proficiency (EP) of insurance firm workers in Portharcourt

H₀₂: Recreational welfare scheme does not play significant role as a determinant of employees' Productivity.

Table 2 Frequency Distribution of Respondents Response to Research Question Two

S/NO	SA	A	UND	D	SD	TOTAL
1	22	48	19	9	0	98
2	20	39	23	11	5	98
3	11	49	10	15	13	98
4	23	40	30	4	1	98
5	16	41	18	14	9	98
TOTAL	92	217	100	53	28	490

Source; field Survey, 2018

SPSS OUTPUT FOR HYPOTHESIS TWO

NPAR TESTS

/K-W=RWSandEP BY RANKS(1 5)

/STATISTICS DESCRIPTIVES QUARTILES

Descriptive Statistics								
	N	Mean	Std. Deviation	Minimum	Maximum	Percentiles		
						25th	50th (Median)	75th
R0andI	25	26.9200	18.63223	0.00	68.00	13.5000	21.0000	31.5000
RANKS	25	3.0000	1.44338	1.00	5.00	2.0000	3.0000	4.0000

Kruskal-Wallis Test

Ranks					
	RANKS	N	Mean Rank		
RWSandEP	1.00	5	4.20		
	2.00	5	7.80		
	3.00	5	14.10		
	4.00	5	23.00		
	5.00	5	15.90		
	Total	25			
Test Statistics ^{a,b}					
		RWSandEP			
Chi-Square		19.824			
Df		4			
Asymp. Sig.		0.06			
a. Kruskal Wallis Test					
b. Grouping Variable: RANKS					

Discussion: It can be seen from the H table (test statistics) above, that the Asymp. Sig 0.06 is higher than the 0.05 level of significance; we therefore accept the null hypothesis and it is safe to conclude that recreational welfare scheme (RWS) does not have significant effect on employees' productivity (EP) of insurance workers in Portharcourt

H₀₃: Facilitative welfare scheme does not play significant role as a determinant of employees' organizational citizenship behavior

Table 3 Frequency Distribution of Respondents Response to Research Question Three

S/NO	SA	A	UND	D	SD	TOTAL
1	11	39	22	26	0	98
2	20	41	21	16	0	98
3	15	55	13	15	0	98
4	17	47	14	11	9	98
5	16	45	17	20	0	98
TOTAL	79	227	87	88	9	490

Source; field Survey, 2018

SPSS OUTPUT FOR HYPOTHESIS THREE

NPAR TESTS

/K-W=FWSandEOCB BY RANKS(1 5)

/STATISTICS DESCRIPTIVES QUARTILES

/MISSING ANALYSIS.

Descriptive Statistics							
	N	Mean	Std. Deviation	Minimum	Maximum	Percentiles	
						25th	50th (Median)
FWSandEOCB	25	26.8000	19.13113	0.00	66.00	15.0000	25.0000
RANKS	25	3.0000	1.44338	1.00	5.00	2.0000	3.0000
							4.0000

Kruskal-Wallis Test

Ranks			
	RANKS	N	Mean Rank
FWSandEOCB	1.00	5	3.00
	2.00	5	13.50
	3.00	5	12.20
	4.00	5	23.00
	5.00	5	13.30
	Total	25	
Test Statistics ^{a,b}			
	FWSandEOCB		
Chi-Square	18.660		
Df	4		
Asymp. Sig.	.000		
a. Kruskal Wallis Test			
b. Grouping Variable: RANKS			

Discussion: The Asymp. Sig of 0.000 shows that the level of significance 0.05 is higher than the H, we therefore reject the null hypothesis and accept the alternate which states that facilitative welfare scheme (FWS) has significant effect on employees' organizational citizenship behaviour (OCB)

IV. CONCLUSION AND RECOMMENDATIONS

The insurance sector in Nigeria is growing and therefore requires increased employees retention rate in order to ensure the development of organizational memory that can stimulate and sustain capacity for competitiveness. This paper concludes therefore that employee's welfare scheme provided by insurance firms has significant effect on the performance of their employees. It is the recommendation of this paper that to achieve the above, insurance firms must improve on the welfare schemes they offer to their employees especially as it affects the facilitative and economic welfare scheme which has shown to have direct impact on employees performance ($H = 0.001$ and 0.000 respectively). Furthermore, the provision of recreational welfare scheme shouldn't be made priority policy issue

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