



**Financial Welfare Schemes, Employee Satisfaction, Employee Performance and
Organizational Productivity in SMEs: An Empirical Study**

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Abstract

Purpose: The aim of the study is to examine the impact of financial welfare schemes on employee satisfaction, employee performance, and organizational productivity in SMEs in the Indian context. By incorporating the main components of the current literature, an integrated research model has been built.

Design/methodology/approach: The paper opted for a survey-based method to test the theoretically rounded hypothesis. Using the structured questionnaire and convenient sampling technique, the data were collected from 310 employees working in SMEs in Delhi/NCR, India. The data were analysed using exploratory and confirmatory factor analyses. Structural equation modeling was used to test the proposed hypotheses.

Findings: The results indicate that welfare schemes significantly impact employee satisfaction and employee performance which in turn is instrumental in improving organizational productivity. Further, employee satisfaction exhibits a significant impact on employee performance.

Research limitations/implications: The information applied in this study is mostly based on the subjective opinions of the employees who responded to the survey conducted across fabrication, furniture manufacturing, and toy manufacturing SMEs in Delhi/NCR, India. The results of the research are useful for SMEs in offering welfare programs.

Originality/value: This is the first study conducted in Delhi/NCR India measuring the impact of financial welfare schemes on employee satisfaction, employee performance, and organizational productivity in SMEs.

Keywords: Financial welfare schemes, employee satisfaction, employee performance, organizational productivity, SMEs.

1. Introduction

In India, 63.4 million small and medium companies (SMEs) employ approximately 460 million people & contribute to nearly 30% of the country's GDP. The industry also employs over 120 million Indians, accounting for 33.4 percent of India's industrial output (Chawla, 2019). Even though the small and medium enterprises (SMEs) sector accounts for a significant portion of India's GDP (Rathod et al. 2016).

Work-related difficulties faced by employees lead to declining performance which causes poor life quality for employees. SMEs adopt employee financial welfare programs as a strategy to improve employee productivity (Murru et al. 2016). Employee welfare seems to be a fluid term that varies greatly depending on places, industries, countries, societal values, and practices the degree of industrialization, people's overall social and economic growth, and political ideologies prevalent at any given time. The terms labour, worker, workman, & employee are all used to describe wage-earning human actors in a variety of businesses and organizations. The phrase "welfare" describes the act of pursuing an individual's physical, mental, moral, and emotional well-being (Padmini, 2016).

Welfare activities promote economic growth and development by enhancing efficiency and productivity and motivating employees to live loyal services in a true spirit of cooperation (Murru et al. 2016). Employee welfare programs improve an employee's self-confidence and intellectual level. That increases employee productivity in the organization, which leads to better motivation and challenges the employee to take on more difficult duties and responsibilities. Many businesses have adopted the notion of employee wellbeing as a method to improve employee productivity (Manzini and Gwandure, 2011), notably there in the industry, where work-related difficulties may lead to poor quality of life for employees as well as a drop in performance. Nanda and Panda (2013) stated that Rourkela Steel Plant implemented enhanced welfare activities that result in a more productive working environment. The corporation provides many types of welfare programs to employees, including medical allowance, death relief fund, insurance, housing, transportation, leisure club facilities, and so forth, to maintain stronger industrial relations.

Inadequate welfare programs may result in labour conflicts, crises, and a scenario that lowers production (Hanaysha & Majid, 2018; Zeb-Obipi, 2018). Providing adequate welfare facilities to employees & paying attention to their motivating factors may have a good impact on their productivity (Olusadum & Anulika, 2018; Engetou, 2017). Employee welfare seems to be a concept and an operational component of social welfare. This refers to a condition of well-

being, contentment, satisfaction, conservation, and development of human resources, and it also aids in employee motivation. Employee welfare's primary goal is to improve the overall lives of employees & keep them happy.

The current study has essentially been concerned with the impact of financial welfare schemes on employee satisfaction and organizational productivity in SMEs in the Indian context. The relationship between financial welfare schemes, employee satisfaction, employee performance, and organizational productivity has been analysed. No works have specifically dealt with the analysis of how financial welfare schemes are developed by SMEs in Delhi/NCR, India, and its relationship with employee satisfaction, organizational productivity has been found. This gap led us to propose the research questions: (a) Is there a direct influence of financial welfare schemes on employee satisfaction? (b) Is there a direct influence of financial welfare schemes on employee performance? (c) Is there a direct influence of employee satisfaction on organizational productivity? and (d) Is there a direct influence of employee performance on organizational productivity? Thus, the objective of the study is to respond to posed questions and to examine the impact of financial welfare schemes on employee satisfaction, employee performance, and organizational productivity in SMEs in Delhi/NCR, India.

2. Literature Review and Hypotheses Development

2.1 Financial welfare schemes

Employee welfare serves a variety of purposes offered to workers, such as the cafeteria, restrooms, and leisure facilities, as well as all other services that contribute to the employee's well-being. Workers' overall well-being and productivity are the focus of welfare policies (Logasakthi et al., 2013). Factory workers' well-being was not given enough consideration during the early phases of industrialization. Employers are hesitant to shoulder the financial burden of social programmes. The Factories Act of 1948 so includes mandatory safeguards for the health, safety, and welfare of employees participating in the manufacturing process. Employee welfare facilities provide a healthy working environment and foster a feeling of belonging among responsible and efficient employees (Anitha et al., 2020). Employee welfare was essential to improving workers' living conditions, increasing their efficiency and productivity, establishing a stable labor force, or reducing the likelihood of labor-management conflict. Employee retention and motivation are aided by facilities (Murru et al. 2016). Employee welfare facilities just at the workplace have an impact on employee behavior and the organization's productivity (Devina, 2012). When employees are getting

their work done, management should give the necessary good facilities to all employees so that they really are satisfied, and work harder, with greater effectiveness' and effectiveness.

2.2 Welfare schemes and employee satisfaction

Employee satisfaction is a term that is used to describe if employees are happy at the workplace (Ayyagari and Lathabhavan, 2020). Beloor et al. (2020) examined the influence of welfare schemes on job satisfaction among textile workers. The study's findings revealed that there is a significant linkage between welfare facilities and work satisfaction. Everything from services, facilities, or perks offered or done because of an employer for such benefit or comfort of such an employee is referred to as employee welfare. It's also carried out to excite staff and increase production. Kumari (2021) conducted research at Hema Engineering Limited to determine how to work satisfaction is influenced by employee wellbeing. HEL management understands the importance of employee wellbeing in their lives and gives them several allowances, a high pay scale, as well as other employee perks. Laddha (2012) argued that now the welfare amenities of employees allow them to live richer and more successful life. These must be preserved and managed to represent the business better after workers have already been employed, trained, and paid. Nanda and Panda (2013) indicated that welfare amenities of employees assist considerably improve the employee's self-confidence and intellectual level which results in employee satisfaction. This will ultimately boost the productivity of employees in working places and result in an improvement in the desire to make the work more difficult to perform. This is a good indicator of the financial position of the firm by providing more value to the well-being of employees. Hence following hypothesis is proposed.

H1: Employee welfare schemes significantly affect employee satisfaction

2.3 Welfare schemes and employee performance

The success of a business depends mostly on the performance of its people in this era of globalization, the market economy, hyper-competitiveness, and fast change. If a business wants to sustain its endeavour standards the achievement of predetermined goals, and employee performance is also a must (Daddie et al. 2018). The degree to wherein an individual and the organization's goals are met is referred to as performance (Feng, 2018). It includes both actions and results (Armstrong, 2003; Feng, 2010). The worker's behavior results from the transformation of performance from abstraction to action, which leads to a result (Kalyani, 2006). Employees seem to be the most significant corporate resource,

according to Human Resource Philosophy, but they must be handled properly to optimize return on investment & meet business objectives. SMEs must give a variety of perks to guarantee that their employees' demands are fulfilled. Currently, it really is nearly difficult to run a business without providing a minimal set of benefits for the well-being of employees. Employee welfare refers to their overall well-being at work and at home. SMEs require high-performing personnel to fulfill their objectives and produce the products and services they specialize in, allowing them to gain a competitive advantage. SMEs give wellness amenities to their employees, according to Gayle and Brock (2004), to maintain their motivation levels. Njeru (2017) concludes that welfare programs for employees have a positive effect on employee performance. Varadero and Charumathi (2019) also confirmed that welfare schemes provided by the construction industry affect the competency of employees. Hence following hypothesis is proposed.

H2: Employee welfare schemes significantly affect employee performance

2.4 Employee performance and employee satisfaction

Mathis and Jackson (2002) suggested that employee performance is related to an employee's contribution to the organization. The public and private sectors rely on employees for organizational efficiency, employee performance and employee satisfaction are of utmost importance (Inuwa, 2016). Organizations always have sought to reach high levels of performance through productivity. Highly satisfied employees are a must for a company to attain high levels of performance improvement (Helmi and Abunar, 2021). Employee happiness encourages people to put in extra effort at work, resulting in individuals working harder and being more productive. Employee effort is a critical component in determining how successful an employee will be. Whenever an employee is satisfied with his or her employment, he or she is inspired to give greater effort to their work (Bakotic, 2016). In several organizational situations, the linkage between work happiness and performance has already been extensively examined. Hence following hypothesis is proposed.

H3: Employee performance significantly affects employee satisfaction.

2.5 Employee satisfaction and organizational productivity

In today's fast-paced world and increasingly competitive market, motivating and engaging employees seems to be more important than ever. Employee happiness is now the only way to keep them motivated to work at a high level (Ayyagari et al., 2020). Employee happiness is a difficult topic that encompasses a wide range of emotions and circumstances. Employee

happiness as well as its association with organizational productivity are becoming increasingly important as even the environment grows more competitive and complicated (Omah, 2019). Employee happiness is receiving greater attention in today's organizations since work satisfaction aids in the retention of experienced, skilled, and capable staff (Ahmad et al., 2012). Hence following hypothesis is proposed.

H4: Employee satisfaction significantly affects organizational productivity

2.6 Employee performance and organizational productivity

Employee performance planning, management, & assessment have received a lot of attention because of the desire for better employee performance (Ahmed et al., 2015; Ahmed et al., 2013; Saleem and Amin, 2013; Abou-Shouk and Khalifa, 2017). Furthermore, in the endeavour to increase performance, a focus on organizational excellence has indeed been placed on remaining competitive via creativity and innovation (Khandwalla and Mehta, 2004). The further resource cost-effective the organization becomes so the more likely it is to obtain optimum quality, throughout addition to meeting the benchmarks on required to conduct its duties, the further creative these same employees seem to be, always suggesting and adopting new ideas, efficient in utilizing resources, and meeting only those task deadlines (Almatrooshi et al., 2016; Katou and Budhwar, 2015). Hence following hypothesis is proposed.

H5: Employee performance significantly affects organizational productivity.

2.7 Hypothesised research model

A hypothesized research model has been built on literature discussion. Figure 1 demonstrates the hypothesized research model which proposes employee welfare schemes are positively related to employee satisfaction and employee performance in the enhancement of organizational productivity.

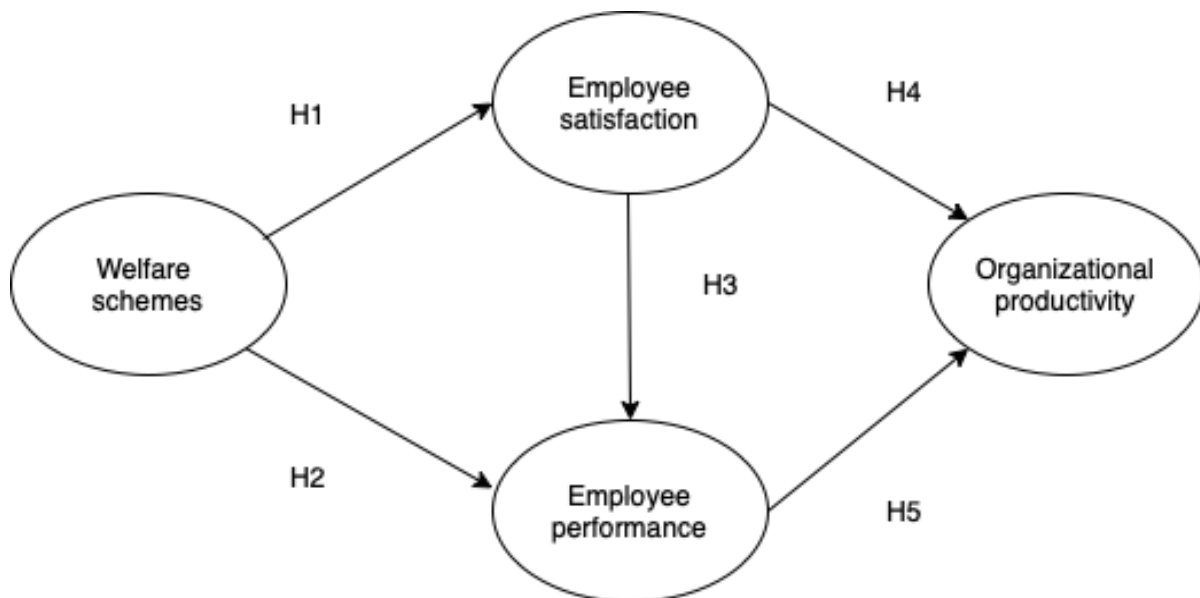


Figure 1: Conceptual framework

3. Methodology

3.1 Research design, sampling, and data collection: Cross-sectional designs are used for research work, and empirical data has been collected using structured questionnaires and survey methods. Many studies on employee welfare schemes, employee satisfaction, and employee performance in the enhancement of organizational productivity are based on claims in response to the survey method. Hence survey method adopted for current study seems to be effective. The research was carried out on employees working in SMEs of fabrication, furniture manufacturing, and toy manufacturing background in Delhi/NCR. The sample of this study was selected based on a convenient sampling technique. The participants of this study are employees working in SMEs of fabrication, furniture manufacturing, and toy manufacturing background in Delhi/NCR. Data collection took place from December 2021 to April 2022. The participants were contacted by telephone or personally and they were willing to participate in the study. For those who agreed to participate, a suitable time and place were selected for data collection. All the measurements were assessed by the respondents by using a five-point Likert scale. Out of 980 employees contacted, a total of 310 valid responses were collected. Out of 310 responses, 75.8 per cent are male and 24.19 percent are female. The demographics of participants are shown in Table 1.

Table I. Demographic profile

Item	Contents	No. of samples	Percentage
Gender (n=310)	Male	235	75.8
	Female	75	24.19
Age (n=310)	18-30 years	87	28.06
	31-40 years	177	57.10
	Above 40 years	46	14.84
Income (n=310)	Up to Rs. 30,000	74	23.87
	Rs. 31,000 – Rs. 1,00,000	187	60.32
	above Rs. 1,00,000	49	15.81

3.2 Variables measured

The scale for measuring statutory and non-statutory welfare schemes was adopted from Sahana and Laxman (2017), employee performance from Keitany (2014), employee satisfaction from Sisodiya (2018), and organizational productivity from Patro and Raghunath (2018).

3.3 Analysis method

We have used the partial least squares regression (PLS) approach to test our hypothesized research model. Smart PLS 3 was used for the data analysis because it is a second generational analytic technique and preferred over conventional methods, and regression along with principal component analysis have been run simultaneously and establish linkages between the constructs and avoid measurement errors and multicollinearity (Mishal, 2017). To examine discriminant validity, the composite reliability, squared outerloadings and average variance extracted (AVE) were evaluated.

4. Data analysis

Measurement model

The measurement model deals with the issue of validity and reliability of constructs considered in the current study. According to Bell et al. (2018), the study is considered reliable when the results are repeated with the same measures. Yin et al., (2010) suggested that to calculate internal consistency, composite reliability (CR) is the best indicator of Cronbach's alpha. In Table 2, the CR of all the constructs is shown with a range of .821 to

.957, exceeding the recommended value of 0.7 (Hair et al., 2010), thus verifying the measurement reliability.

Table 2. Measurement Model Results

Constructs	Measurements Items	Standardized Estimates	AVE	CR	p Value
Employee performance (EP)	EP1	0.809	0.767	0.912	.000
	EP2	0.735			.000
	EP3	0.756			.000
	EP4	0.852			.000
	EP5	0.787			.000
	EP6	0.711			.000
	EP7	0.801			.000
	EP8	0.868			.000
Employee satisfaction (ES)	ES1	0.787	0.742	0.933	.000
	ES2	0.801			.000
	ES3	0.867			.000
	ES4	0.845			.000
	ES5	0.812			.000
	ES6	0.826			.000
	ES7	0.832			.000
	ES8	0.798			.000
Organizational productivity (OP)	OP1	0.956	0.631	0.821	.000
	OP2	0.960			.000
Welfare (WS) scheme	SWS	0.781	0.738	0.957	.000
	NSWS	0.982			.000

Validity is concerned with the accuracy of a measure. For examining, convergent validity, factor loadings of all items on the construct are checked and in the next step average variance extracted (AVE) of all the constructs above the threshold limit of 0.55 (Wilkins and Hillers, 1994) and 0.5 (Hair et al. 2010) shown in Table 3.

Discriminant validity is another approach to measure validity where both the items and constructs are examined. In the current study, discriminant validity is done on construct and found an inter-item correlation with a score range of 0.341- 0.524. Table 3 shows the square root of AVEs in the diagonal units for each construct is greater than cross-loadings with other constructs (Willer and Yussefi, 2007). Their current study confirms the discriminant validity.

Table 3. Discriminant Validity

	Welfare scheme	Employee satisfaction	Employee performance	Organizational productivity
Welfare scheme	0.767			
Employee satisfaction	0.441	0.872		
Employee performance	0.356	0.524	0.831	
Organizational productivity	0.341	0.504	0.452	0.784

Notes: Values in diagonal represent the squared root estimate of AVE

Testing of SEM model

The current study applied the PLS-SEM method to evaluate the standardized path coefficient. The standardized path coefficient of each construct is shown in Table 4. Further, bootstrapping has been done using 310 samples to assess path coefficient and t-values which are shown in Table 4. The R^2 (coefficient of determination) value was also calculated. 77 percent of the variance

of the welfare scheme on employee performance, 83 percent of the variance of the welfare scheme on employee satisfaction and 69 percent of the variance of this employee performance and satisfaction on organizational productivity are explained. The outcome of the analysis of this study shows the support evidence for the hypothesis of the model, which is shown in Figure 2. When coefficients of the role of welfare scheme have been closely examined to have a positive and significant effect on employee satisfaction ($\beta = 0.323, p = 0.000$) and employee performance ($\beta = 0.776, p = 0.000$). The effect of employee satisfaction on employee performance is significant ($\beta = 0.741, p = 0.039$). The effect of employee satisfaction ($\beta = 0.693, p = 0.000$) and employee performance ($\beta = 0.702, p = 0.000$) on organizational productivity is also significant.

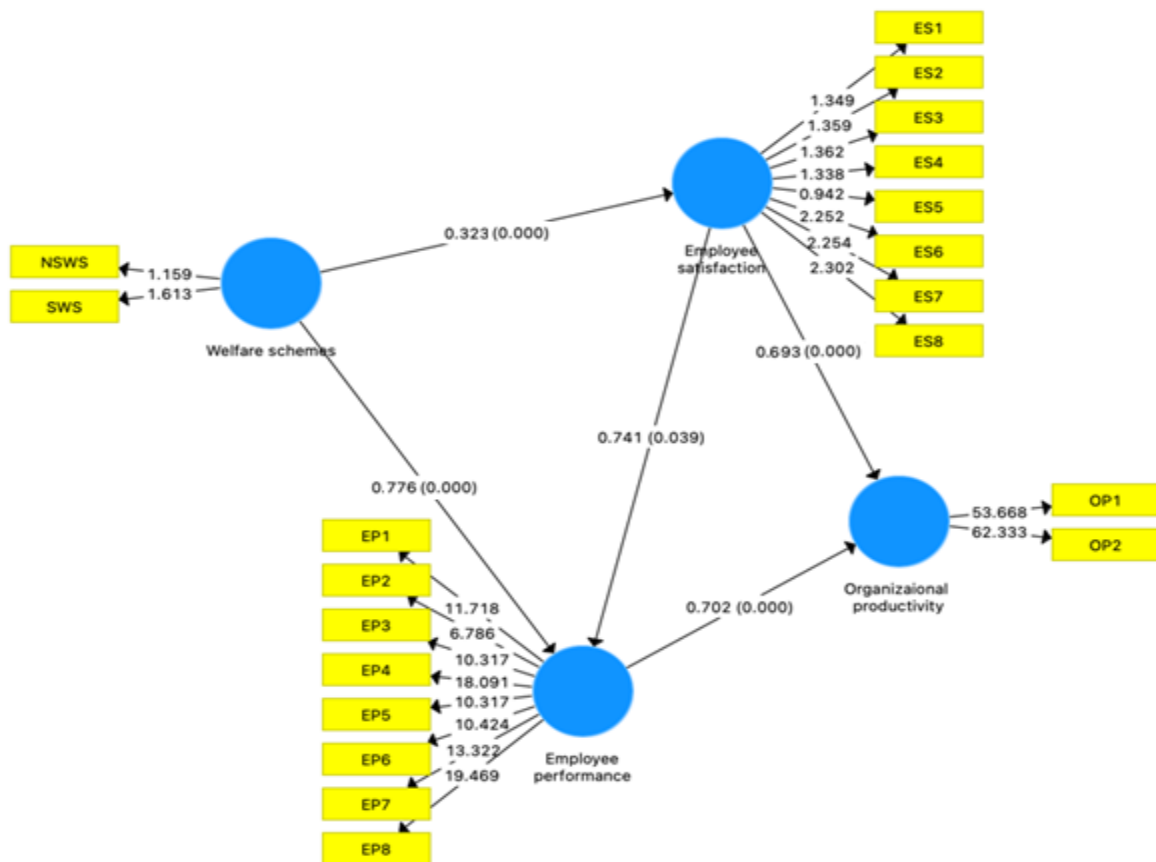


Figure 2. Structural Equation Modelling Result

Table 4. Inferences drawn on hypotheses

Hypotheses	Path	Beta coefficient	t-static	p value	Result
H1	WS→ES	0.323	12.945	0.000	Accepted
H2	WS→EP	0.776	52.349	0.000	Accepted
H3	ES → EP	0.741	32.673	0.039	Accepted
H4	ES →OP	0.693	18.206	0.000	Accepted
H5	EP → OP	0.702	20.212	0.000	Accepted

5. Discussion

The main aim of the study is to examine the effect of financial welfare schemes on employee satisfaction, employee performance and organizational productivity. These findings supported hypothesis H1 by demonstrating a strong and positive association between employee satisfaction and welfare schemes. Consequently, our findings have confirmed the findings with that of Zumrah et al., (2013) and Garavan et al., (2012). The second hypothesis, H2, predicted a positive and significant effect of the welfare scheme on employee performance. The third hypothesis H3 also has similar results showing a significant and positive relationship between employee satisfaction and employee performance, which is in line with researchers (Berger and Berger, 2011; Kinicki et al., 2013) opinions. The results of the fourth hypothesis H4 confirms that there is a positive and significant relationship between employee satisfaction and employee performance. Thus, validates the assumptions of Collings and Mellahi, 2009; Lewsi and Heckman, 2006; Nilsson and Ellstrom, 2012; Tarique and Schuler, 2010. The results of the final hypothesis H5 confirm that there is a positive and significant relationship between employee performance and organizational productivity.

6. Inferences

Theoretical contribution

The study has theoretical implications for welfare scheme, employee performance, employee satisfaction and organizational productivity linkage. Previous empirical and theoretical research focused on employee satisfaction, where as our study focused on organizational productivity. Our conceptual model has novelty that it empirically confirmed the relationship between the welfare scheme, employee performance, employee satisfaction, and organisational productivity. As a result, our contribution to the literature on organisational productivity is empirical testing of a theoretical model. The major contribution of present study is the use of different pre-validated measures to assess employee performance and employee satisfaction for organisational productivity there is a absence of such a single particular scale. Thus, by responding the research questions and empirically testing a

hypothetical model, we believe that we have made an important theoretical contribution to the existing welfare scheme- organizational productivity linkage literature.

Practical implications

The findings have practical implications for SMEs. The reason for offering a welfare programme seems to be to ensure that SMEs have efficient, healthy, loyal, and satisfied employees. The goal of providing those amenities is to improve their working lives as well as the level of living. As a result, managers must establish a framework for increasing organisational productivity. Secondly, the study suggests the SMEs may introduce interactive sessions on welfare measures at regular intervals to increase employee awareness of the same and to gather their feedback and inputs which will gain competitive position. Thirdly, the study suggests managers, that ESI benefits should be extended to all employees and wide publicity and awareness of welfare schemes should be provided which will increase organization productivity and promote health relations.

7. Limitations and suggestions for future study

The information applied in this study is mostly based on the subjective opinions of the employees who responded to the survey. Future studies might focus on this area by using objective measurements. Second, the current study has a sample size of 310 employees, but a future study might include more employees and more cities. Finally, the research is conducted in fabrication, furniture manufacturing, and toy manufacturing background, which could be applied to a broader variety of industries.

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