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**GRIEVANCE FACED BY POLICEMEN IN COIMBATORE WITH SPECIAL**  
**REFERENCE TO LIFE INSURANCE CORPORATION SALARY SAVING SCHEME –**  
**PILOT STUDY (WITH AS SAMPLE SIZE 40)1.MS.**

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**ABSTRACT**

The policemen and their satisfaction is nil with respect to salary and security. The belief that the government will support them in all walks is nightmare. The cooperation and cohesiveness within the police committee itself has disappeared. They are not provided with any proper protection items to safeguard their life and limbs

**Keywords:** *policemen, crime, jurisdiction, Life insurance salary.*

**I. INTRODUCTION**

The policemen and their satisfaction is nil with respect to salary and security. With regard to their expectations, this is universally found in levels of policemen irrespective of education, job positions, experience, gender, etc.,

The belief that the government will support them in all walks is nightmare. The cooperation and cohesiveness within the police committee itself has disappeared. The trust in the immediate superior is also not present, because of one's own growth is more important than others. The priorities in attending trainings and promotions and growth among oneself have forced them to lose their humanity nature. Man normally will move away from problems of third parties but the people men is of the nature to deal with problems of others and themselves too.

they need to face the stress of managing people in the family, colleagues, political pressure, social and society pressure, etc.,

Mainly they deal only with dangerous criminals and they are up to risk of losing their life any time. They are not provided with any proper protection items to safeguard their life and limbs

The quality of work performed can measured in general for other nature of work is quality in productivity and time taken to complete the work and how the help to save cost. Policemen performance can be measured by taking note how well the help to maintain law and order, reducing crime rate providing security to locality can be considered to have performed their work well if they are able to effectively maintain law and order in their areas of jurisdiction, detect and prevent crime.

**II. LITERATURE REVIEW**

Employees" exposure to occupational stress, cannot work effectively (Maslach, 2003). A fully functioning police service is vital for maintenance of peace, provision of security, and enforcement of a country's law. In Britain, law enforcement is carried out by police officers serving in regional police forces within one of these jurisdictions (UK Home Office, 2012). These regional forces are complemented by UK wide agencies, such as the National Crime Agency, and specialist bodies hosted by regional police forces, such the Specialist Operations directorate of the Metropolitan Police (Gough, 2007)

Over the past decade, the government of Kenya has carried out a number of reforms with an aim of streamlining the police service and putting in place interventions to enhance its effectiveness and efficiency. Despite the reforms, service delivery of the National Police has continued to deteriorate with criminal activities increasing on a daily basis (Ngugi, Were and Titany, 2012; Amnesty International, 2013; Were, Gakure, Kiraithe and Waititu, 2013).

Morash (1990) identified a wide range of work place problems that were experienced by US police officers who varied in gender, race, and on the dimension of Hispanic and non-Hispanic ethnicity. Analysis of 1990 data collected from twenty-four U.S. departments showed that the problems that were most predictive of stress were, lack of influence over work activities, ridicule and set-ups by other officers, language harassment, sexual harassment (for women only), and overestimates of physical abilities.

A 2003 replication of the research with eleven of the original U.S. departments (Morash, Haarr and Kwak, 2006) further showed that lack of influence over work activities and bias against one's racial, gender, or ethnic group stood out as important predictors of stress.

In the 2003 US sample, ridicule and setups, overestimates of physical Malach-Pines and Keinan, (2007) opine that noted that due to the inherent nature of police work, the profession is likely to be one of the most stressful occupations in the world.

Water and Ussery (2007) argued that hazards associated with the occupational stress as dangerous. They attributed stress to the nature of policing. The dangers and trauma associated with policing therefore differentiates police work from other occupations.

Claire (2006) observed that dealing with annoying and dirty people for example drug addicts, drunkards, use of violence by officer, dangers associated with the violence and aggression against officers were causes of occupational stress.

Ongoro and Oloko, (2015) found out that police officers in Migori experience occupational stress characterized by long working hours, terrible accidents scenes and lack of privacy. They attributed this to inadequate housing, poor communication procedures, inappropriate staff development procedures which results into devastating effects such as anxiety, depression and anger.

Kimani (2010) noted that there is an increase in occupational stress among police officers in Kenya. Hall (2012) attributed the increase in police officers to nature of their work, poor housing arrangements, support systems and ineffective coping mechanisms.

Omeja and Githigaro (2010) aver that the working environment for police officers is marked by increasing violence, high crime rates and execution of police officers on and off duty. Because of this they consider the environment as a holder of stressors.

Types of Stress Walt (1996), describe three types of stress; Neustress, Distress and Eustress. Neustress is neutral stress; arousal is neither harmful nor helpful on the mind or body. When arousal is too high or too low, distress ensues resulting in harm to mind and body. Common distress symptoms include; trembling hands, tight shoulders, anxiety, poor concentration, depression, fizzy thinking, accelerated speech, irritability, laxity, rudeness and short temperedness. These symptoms serve as warning that something is wrong and needs to be changed. Distress is something to avoid whenever possible. Eustress is a positive stress or helpful arousal that promotes health, energy, satisfaction and peak performance. Eustress is helpful in that it helps us to respond quickly, forcefully and physically in emergencies and also to prepare for deadlines.

World Health Organization (2005) categorizes stress according to their warning signs; behavioural, physical, cognitive and emotional. The physical symptoms include; Headaches or backaches, muscle tension and stiffness, diarrhea or constipation, nausea, dizziness, insomnia, chest pain, rapid heartbeat, weight gain or loss, skin breakouts

(hives, eczema), loss of sex drive and frequent colds. Some of the behavioural symptoms include; eating more or less, too much or too little sleep, isolating yourself from others, procrastination, neglecting responsibilities and using alcohol, cigarettes, or drugs to relax. Examples of cognitive symptoms are memory problems, indecisiveness, inability to concentrate, trouble thinking clearly and poor judgment. Moodiness, agitation, restlessness, short temper, irritability, impatience and inability to relax fall under emotional symptoms category.

Indicators of Stress Taylor (1995), gives a list of behavioural patterns that should raise concerns when noted among employees, for example, irritability, ever present anxiety disorder, constant tiredness, increased consumption of psychoactive substances, (alcohol, tobacco and drugs), memory lapses, loss of sense of humour, feeling of tension and headaches, loss of concentration, inability to relax, feeling unable to cope, indecision, erratic driving, insomnia, brain degeneration, dependence of sleeping pills, laxity, rudeness, sweating for no apparent reason, work absenteeism, burnout, suicidal tendencies and depression. Others symptoms include loss of interest in life activities, feelings of hopelessness and helplessness, a mindset that sees only challenges. Having a bleak outlook which expresses the view that things will not get better and an inability to impact or improve the situation. Stress affects the physical body, the mind and emotions. Stress can impair immune functioning.

According to the Queensland Government (2012), indicators of occupational stress at the workplace include; increased absenteeism, altered performance, changes in attitude, mood or behavior becoming irritable, volatile or aggressive, conflict with others, diminished work relationships and tiredness/lethargy/lack of interest. In addition to these are; difficulty in concentrating or making decisions, changes to appearance or personal hygiene, becoming withdrawn or isolated and demonstrating unrealistic standards or expectations for self or others. Arandelovic and Ilic (2006) lists accidents on the job, complaints from co-workers, decrease in work productivity, taking longer to complete deadlines and daily job functions, difficulty in recalling instructions, and understanding office procedures, on the job, taking long coffee breaks and excessive personal time on the telephone or Internet as symptoms of stress. Prevalence of Occupational Stress among Police Officers People working in occupations where they deal with the problems of others, such as health care, teaching, and law enforcement, may suffer more stress than people in other professions.

### **III. RESEARCH GAP**

The researcher after undergoing in depth of literature review later found that the police men, future is very important, after too much of stress what he will do for his own family and children the Life Insurance Corporations salary saving scheme was implemented in the police department by Coimbatore district, which is a good saving method which make them to be cool at least to make plan to save for future. This was found by researcher after conduction a wide study in other sector too where the Life insurance salary saving scheme was implemented and not allowed to employess. The researcher found the police department alone successfully implemented the Life Insurance salary saving scheme with certain drawbacks in it so the researcher planned conduct the study among policemen and to find out the problems they encounter and give constructive suggestions to solve those problems. After discussion with experts, employees in various sectors, officers in the process of paying and collecting premium under salary saving scheme and reviewing literatures the questionnaire was prepared. To check the validity and reliability of questions Polity study was conducted among 30 policemen

### **IV. RESEARCH METHODOLOGY**

#### **Objectives the study**

1. To find out awareness of policemen in Coimbatore district about LIC salary saving Scheme and reporting authority.
2. To identify SSS advantages and problems that policemen encounter.
3. To find out whether the Government(police Administration) encourage employees to save through SSS.
4. To find out whether the police department deduct the LIC SSS premium promptly and pay the amount in respective employees account.

5. To identify do the police department support the employees during transfer for change of office of premium payment.
6. To create awareness about LIC IRDA Grievance Redressal cell among policemen.
7. To get and give suggestion from policemen for further improvement in serving employees in LIC SSS.

A qualitative study was conducted among 40policemen Coimbatore city and Perurpolice station. To check the reliability using Cronbach Alpha calculation have been used and the following are the results in the Table: 1

*Table : 1*

S.NO	Variables	Cronbach Alpha
1.	Awareness on SSS Scheme	.76
2.	Employer Encouragement	.87
3.	Promptness on Deduction and payment of premium	.80
4.	Employer help during transfer with regard SSS	.77
5.	Hurdles to approach Grievance handling Cell	.84
6.	Problem solving with regard to salary saving scheme	.79

From the table :1 it is found that the reliability coefficients for the variables chosen for this study are more than.70, which is an acceptable value. Hence it can be concluded that the items constituting each variable under the study have reasonable internal consistency.The Mean and Standard Deviation values were calculated to find out then average opinion of the respondents and the rate at which the responses deviate from one other it is obvious from the table :2.

*Table: 2*

S.NO	Variables	Mean	Standard Deviation
1.	Awareness on SSS Scheme	3.64	0.79
2.	Employer Encouragement	3.73	0.75
3.	Promptness on Deduction and payment of premium	3.67	0.78
4.	Employer help during transfer with regard SSS	2.89	0.67
5.	Hurdles to approach Grievance handling Cell	3.45	0.59
6.	Problem solving with regard to salary saving scheme	3.47	0.61

The average mean of the overall responses is 3 and the results of the individual questions is also around 3. The stand deviation values also show that the response of the respondents does not deviate much. Therefore the respondent decided to continue the major study with the same questionnaire making slight changes in certain places for easy usage.

With collected responses the researcher using simple percentage method found how the response of the respondents are closing related to the expectations of the researcher.

The results of the simple percentage are as follows in Table: 3

Table: 3

S.NO	Variables	VSA	SA	A	N	DA	SDA	VSDA
1.	Awareness on SSS Scheme	<b>76</b>	0	22	0		0	2
2.	Employer Encouragement	<b>97</b>	2	1	0		0	0
3.	Promptness on Deduction and payment of premium	<b>87</b>	3	5	0	0	3	2
4.	Employer help during transfer with regard SSS	0	12	0	20	<b>40</b>	<b>0</b>	<b>28</b>
5.	Hurdles to approach Grievance handling Cell	5	5	15	0	7	20	<b>48</b>
6.	Problem solving with regard to salary saving scheme	<b>33</b>	2	8	1	19	11	<b>26</b>

Note: Percentages marked as bold are the respondent's response as expected by the researcher.

## V. INTERPRETATION

From the above table its if obvious that 76% of the respondents are aware about the Salary saving scheme that is implemented in their organization.

97% of the respondents strongly agree that their employer encourage them to save under salary saving scheme.

87% of the respondents strongly agree that their employees deduct LIC policy premium promptly from their salary and pay without delay in their respective account

40% of the respondents very strongly agree that their employer does not help them during transfer, 28% strongly agree that their employer does not support them during transfer for continuing the policy.

People are not aware of the LIC Grievance handling cell, so 48% of the respondents are agree that have hurdles in approaching the Grievance handling cell.

33% of the respondents are aware about the problems with regard to salary saving scheme.

## VI. SUGGESTION

As per my pilot study I cannot go on in-depth suggestions I can find that during transfers the government can at least guide them to transfer their accounts to the LIC branch office as requested by them. And one more expectation is that they require frequent advice from the employer to tell them the completion of each of the policy be deducted and paid to LIC .

The employers feel that the employer deduct their premium even after completion of their policy and because of that they need to loose their money.

But LIC will refund all the excess amount in their policy so they need not be worried

**VII. CONCLUSION**

As the results of the pilot study are closing relevant to the situation existing with regard to the salary saving scheme practice and the questions framed are relevant for usage among the policemen, the researcher decided to go into major study on Grievance faced by policemen in Coimbatore with special reference to Life Insurance Corporation Salary Saving Scheme

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