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EMPLOYEE SATISFACTION AND ORGANIZATIONAL EFFECTIVENESS: A STUDY OF ANNAPURNA FINANCE PVT. LTD

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ABSTRACT

Employee satisfaction is a key determinant of organizational effectiveness, productivity, and employee retention. This study aims to evaluate the level of employee satisfaction at Annapurna Finance Pvt. Ltd. and identify the factors influencing employees' attitudes toward their work environment. The research was conducted using a descriptive survey method, and primary data were collected through a structured questionnaire administered to employees of the organization. The study examined various aspects of employee satisfaction, including working experience, team spirit, supervisor support, feedback mechanisms, trust among team members, job interest, and organizational pride. The findings reveal that a majority of employees have a positive perception of the organization and are satisfied with their work environment. Most respondents reported that supervisors actively listen to their suggestions, provide regular performance feedback, and demonstrate trust and concern for employees. The study also found that employees feel proud to be associated with the company and consider their job roles both interesting and challenging. Strong teamwork and supportive leadership further contribute to high levels of employee satisfaction. The study concludes that Annapurna Finance Pvt. Ltd. has created a positive organizational culture that promotes employee engagement, motivation, and productivity. Maintaining effective communication, employee support systems, and growth opportunities can further enhance employee satisfaction and organizational success.

Keywords: Employee Satisfaction, Organizational Effectiveness, Employee Engagement, Workplace Environment.

INTRODUCTION

Microfinance institutions (MFIs) are financial companies that provide small loans to people who do not have any access to banking facilities. The definition of "small loans" varies between countries. In India, all loans that are below Rs.1 lakh can be considered as microloans.

Microfinance also called microcredit-is a way to provide small business owners and entrepreneurs access to capital. Often these small and individual businesses don't have access to traditional financial resources from major institutions. This means it is harder to access loans, insurance, and investments that will help grow their business. Essentially, microfinance is providing loans, credit, and access to savings account even insurance policies and money transfers to the small business owner and entrepreneur. There are many such enterprises

in the developing world. How Micro financing Works Microfinance, pioneered by the Nobel Prize winner Muhammad Yunus, helps the financially marginalized by providing them with the necessary capital to start a business and work toward financial independence. These loans are significant because they are given even though the borrower has no collateral. However, the interest rates for these microloans are often very high due to the risk of default. The term microfinance encompasses microloans, micro-savings, and micro insurance. Microfinance institutions provide small loans and other resources to business owners and entrepreneurs to help them get their businesses off the ground. Many of the recipients are in developing countries and could otherwise not obtain a traditional loan. Micro-savings accounts are also under the microfinance umbrella. They allow entrepreneurs to have a savings account with no minimum balance. And, micro insurance provides these borrowers with insurance at a lower rate and with lesser premiums.

RESEARCH METHODOLOGY

The data needed for the study is collected from the employee, through questionnaire.

Research Design

The study was based on survey method. The aim of the study is to Find the "employee satisfaction in the Annapurna finance".

Sampling Technique

Sample size-25 Responded

Sampling method- survey is done by random sampling method.

Sampling design- Simple random sampling

Sample unit- Annapurna Finance Pvt. Ltd.

Sample area- Chittorgarh Raj.

A sample design is a definite plan for obtaining a sample from a given population convenience sampling method used in selected sample.

Descriptive research design studies are those studies which are concerned with describing the character of improve.

Data Collection Method

The data collected for the study consists of both primary and secondary data.

Primary Data: In this study primary data were collected through personnel interview using questionnaire.

Instrument used: questionnaire

Secondary Data: Secondary data for this study was collected from.

- Previously published records, research summer internships and documents.
- Websites

Instrument used: company websites, summer internship and articles.

Graphical representation of data

Graphical representation tool such a bar graph, pie charts have been used for the data analysis.

RESULT AND DISCUSSION

Data Analysis

Analysis is carried out to summarize the data to crystallize the outcome of the survey. In this manner, it enables the researcher to relate critical points with the objectives of the study. Any research is meaningful only if the data obtained is synergized systematically to provide information. The following are the various phases of analysis in which the options of the respondents have been analyzed and interpreted in detail. Each table is calculated from the questionnaire which has segregation of employees it based on satisfaction of employees on whole process.

This survey is taken from 31 employees.

Table 1 For how long you are working in Annapurna?

S.NO	OPTIONS	RESPONDENTS	PERCENT
1	Less than 6 months	24	77.4%
2	6-12 months	5	12.9%
3	1-1.5 year	3	6.5%
4	More than 1/5 year	3	3.2%
Total		35	100%

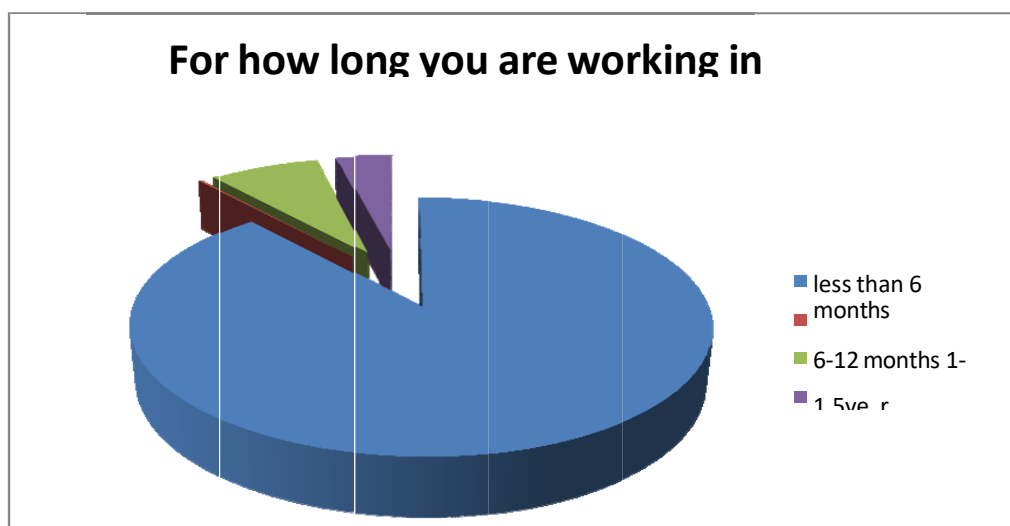


Figure 1

Interpretation

From table 1.1 and figure 1.1, we can conclude that majority of people worked in Annapurna for less than 6 months.

Table 2 How is your working experience?

S.NO	OPTIONS	RESPONDENTS	PERCENT
1	Very good	20	58%
2	Good	10	32.3%
3	Neutral	5	9.7%
4	Bad	0	0%
5	Very bad	0	0%
Total		35	100%

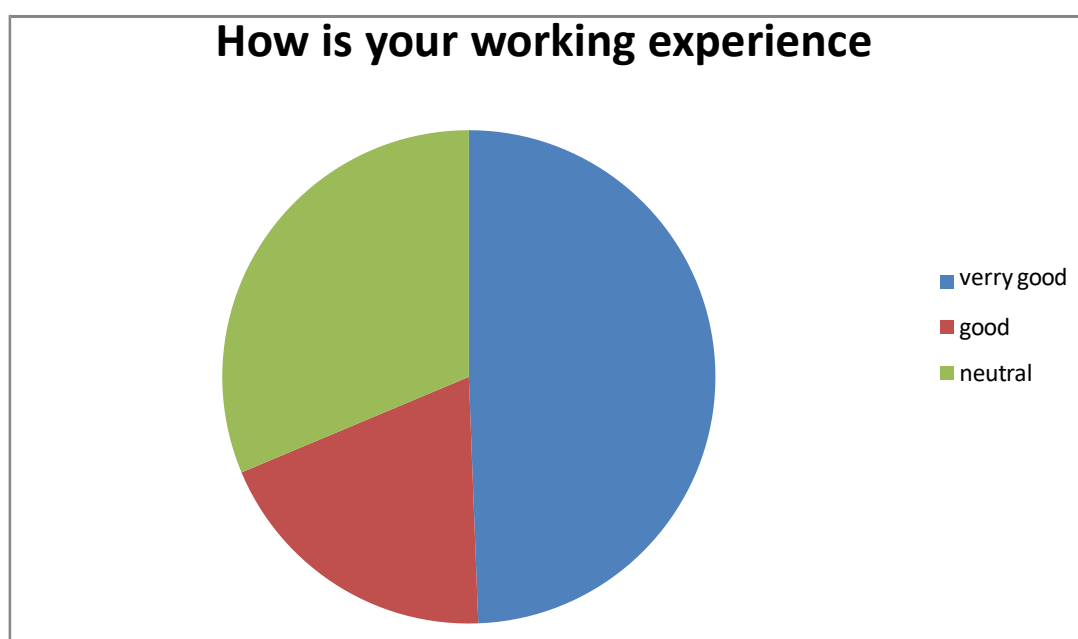


Figure 2

Interpretation

From figure 1.2 and table 1.2, we can conclude that majority of employees have very good experience in the organization.

Table 3 Do you feel team spirit in the organization?

S.NO	OPTIONS	RESPONDENTS	PERCENT
1	Very good	15	45.2%
2	Good	14	41.9%
3	Neutral	6	12.9%
4	Bad	0	0
5	worst	0	0
Total		35	100%

Do you feel team spirit in organization

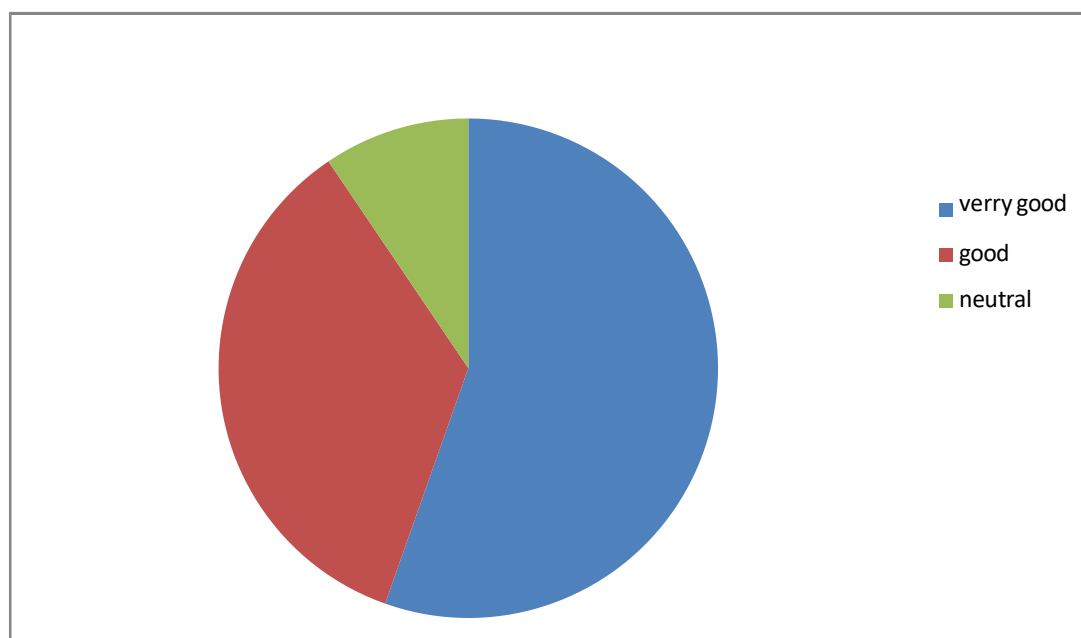


Figure 3

Interpretation

From the figure 1.3 and table 1.3, we can conclude that majority feels the team spirit very much.

Table 4: Does your supervisor listen to your opinions and suggestion?

S.NO	OPTIONS	RESPONDENTS	PERCENT
1	Yes	35	100%
2	No	0	0
Total		35	100%

Interpretation

From table 4 we can conclude that the superiors always listens the opinions of their juniors.

Table 5: Rate your satisfaction level towards trainers and supervisors of the organization?

S.NO	OPTIONS	RESPONDENTS	PERCENT
1	Highly dissatisfied	2	0.4%
2	dissatisfied	1	3.3%
3	Neutral	5	9.5%
4	satisfied	10	32%
5	Highly satisfied	18	58.1%
Total		35	100%

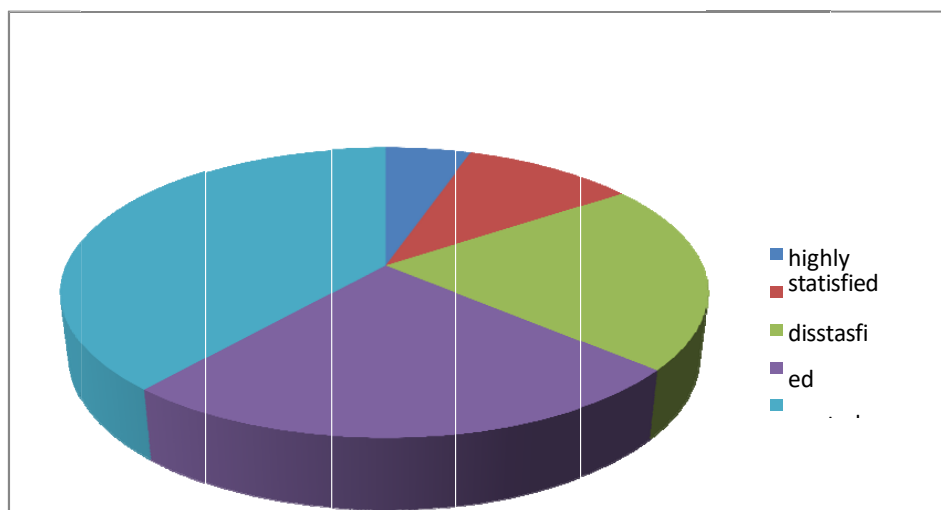


Figure 5

Interpretation

From table 1.5 and figure 1.5, we can easily say that most of the employee were satisfied with their superiors

Table 6: Do you feel proud to be associated with the company?

S.NO	OPTION	RESPONDENTS	PERCENT
1	Yes	31	94.5%
2	No	4	5.5%
Total		35	100%

Interpretation

It proves that the employees of the organization feel proud to be the part of the organization.

Table 7: Do you get regular feedback from you're your superior regarding your performance?

S.NO	OPTIONS	RESPONDENTS	PERCENT
1	Yes	29	92.9%
2	No	6	8.1
Total		35	100%

Interpretation

From the above table, we can easily understand that the employees get regular feedback on daily basis from their superiors.

Table 8: Are you satisfied with the level of trust the manager shows towards the team?

S.NO	OPTIONS	RESPONDENTS	PERCENT
1	Highly satisfied	20	46.2%
2	satisfied	10	50.6%
3	Neutral	5	4.2%
4	dissatisfied	0	0
5	Highly dissatisfied	0	0

Total	35	100%
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Interpretation

From the above given table, it is proved that the manager shows high level of trust towards the team.

Table 9: Does your superior cares about you as a person?

S.NO	OPTIONS	RESPONDENTS	PERCENT
1	Yes	30	90.9%
2	No	5	10.1%
Total		35	100%

Interpretation

From the above table and figure. We can definitely say that the superior cares about the employees as person.

Table 10: Do you find your job role interesting and challenging?

S.NO	OPTIONS	RESPONDENTS	PERCENT
1	Yes	32	96.9%
2	No	3	4.1%
Total		35	100%

Interpretation

From the above given table and figure, we can easily say that majority of people finds it interesting and challenging.

CONCLUSION

Mission Annapurna of the Peoples Forum Microfinance initiative for the Rural and Urban prosperity at Orissa had made a positive impact in the life of the peoples mostly on Women's after joining the group women's had became confident and are able to go in the different places without any restrictions, they had got an great idea regarding the activities or the benefits they can get by joining the group they can work tighter in the group with same activities, they had now got the idea about doing things in better ways after they got the training, Mission Annapurna played a very important role by making the women's stand on their own feet the most preferable thing that the clients like the most is the SHG model in this they get different type of opportunity to grow i.e. they had a knowledge about how to prepare financial accounts of the group, changed the positive attitude of the man's towards the women's, they got the status in the family while they contribute their income in the home, increased nutrition and health, decision making power in small and large purchase now the

women's also got the equal importance in decision making for the purchase of the households condition, assets etc, increased in the mobility in terms attending meetings, different committee members, access to financial services, voting rights, decision to whom to vote on their own and control over their income.

As we can conclude that after getting the loan of Mission Annapurna the major shift was on certain indicators like:

- Average Income of the Individual Rs. 253/- per month had increased of the EG group after the loan taken from Mission Annapurna.
- Average Savings of the EG group had increased from 200 PM. 3) Increased in the assets like bicycles 21%, telephone/mobile 19%, Gas 17%, Television 21%.
- Increased in Nutrition of the EG group (meals) three meals per day from 72% to 90%
- Increased in Empowerment of the EG group like decision on Household Purchase self and Jointly 38% to 53%
- Increased in Mobility of the EG group like going to the Local Market 16%, Bank 60%,
- Panchayat 28%.

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