

A Study on Quality of Work Life among Employees of Public Sector Banks in Tiruchirapalli District

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Abstract

A high quality of work life is essential for organizations to continue to attract and retain employees. QWL is a process in which organizations recognize their responsibility to develop job and working conditions that are excellent for the employee and organization. An effective leader influences the followers in a desired manner to achieve goals. It is evident from the literature different leadership styles may affect organization effectiveness and performance. The interventions of QWL will effectively utilize the employee potentials by ensuring great participation and involvement of workers. This paper focuses and analyses the literature findings which involves QWL and its practice, measurement tools and techniques to improve it.

Keywords: QWL, Performance, Employee, QWL Components, Job satisfaction

Introduction

Banking Sectors in India plays a significant role in the development of the Indian economy and it is one of the fastest growing economies in the world. Evidence from across the world suggests that a sound and evolved banking system is required for sustained economic development. India has a better banking system than other developing countries, but there are several issues that need to be ironed out. Banking is a sector that reached out to almost all sections of the society. It is the life-blood of economic progress.

The process of creating public sector banks has started with the nationalization of Imperial Bank of India in 1921. The base of the Public Sector has widened with the formation of State Bank of India (SBI). As a part of reorganization of rural credit structure, the Imperial Bank of India was renamed as State Bank of India on July 1, 1955. The SBI was charged with the responsibility of expanding its rural branch network within a timeframe. This epoch making event marks the beginning of inducting the banks into the field of rural credit, which was formerly reserved for cooperatives. As a part of progress of geographical expansion of banking facilities to meet the credit needs of co-operatives, eight banking companies functioning in former princely states were converted into subsidiary of SBI, later came to be known as 'Associate Banks of SBI'.

The Public Sector in the Indian Banking sector has further expanded with two rounds of nationalization – first in July 1969 of 14 major Private Sector Banks with deposits of -50 crore or more, and thereafter in April, 1980, six more banks with 2 deposits of not less than - two crore each. With the merger of New Bank of India with Punjab National Bank in 1993, the number of nationalized banks reduced to 19 and number of public sector banks totaled at 27. Hence, the Public Sector Banking in India comprises of the State Bank of India (SBI), its seven

Associate Banks (ABs) –together called State Bank Group (SBG) and the 19 Nationalized Banks (NBs).

Although the Public Sector Banks are a little less than 1/3 in total number of Scheduled Commercial Banks, their market share in assets, deposits, advances and investments are 72.3 per cent, 75 per cent, 72.9 per cent and 73.1 per cent respectively in 2006. Public Sector Banks thus hold dominant place in the Indian Commercial Banking structure, their achievements and developments shape the overall performance of the Indian Banking Structure.

Public sector banks play a significant role in the Indian economy in terms of both investment and employment. In recent years, there has been an increasing awareness in India of the need to tone up the performance of public sector banks in order to achieve the twin objectives of rapid national development and greater productivity.

Since the public sector banks are service organizations, their productivity and Performance depend on the performance of its personnel. The increasing pace of technological change is making manpower the key ingredient to the nation's wellbeing and growth. Capital and natural resource endowments are undoubtedly vital factors that help to create a large national product, but it is the labourer- the human resource – who contributes most to the contemporary "Wealth of Nations". Thus, expansion and improvement of the labour force are the sine qua non of continued increase in the output of the organizations. Labour is a major beneficiary of, as well as chief contributor to the prosperity and growth of the organisation.

Meaning and Concept of QWL

The term 'quality of work life (QWL) has different meanings of different peoples, some consider it industrial democracy or codetermination with increased employee participation in the decision making process. For others, particularly managers and administrators, the term denotes improvement in the psychological aspects of work to improve productivity. Unions and workers interpret it as more equitable sharing of profits, job security and healthy and humane working conditions. Others view it as improving social relationships at workplace through autonomous workgroups. Finally, others take a broader view of changing the entire organizational climate by humanizing work, individualizing organizations and changing the structural and managerial systems.

In general terms, QWL, refers to the favourableness or unfavourableness of a job environment for people. It refers to the quality of relationship between employees and the total working environment. According to Harrison, QWL is the degree to which work in an organization contributes to material and psychological wellbeing of its members. One expert defines quality of working life as "a process of joint decision making, collaboration and building mutual respect between management and employees". It is concerned with increasing labour management cooperatives to solve the problems of improving organizational performance and employee satisfaction. According to the American Society of Training and Development, it is "a process of work organization which enables its members at all levels to actively participate in shaping the organization's environment, methods and outcomes.

This value-based process is aimed towards meeting the twin goals of enhanced effectiveness of organization and improved quality of life at work for employees.

Broadly, the definition of quality of work life involves four major parts: safe work environment, occupational health care, suitable working time and appropriate salary. The safe work environment provides the basis for the person to enjoy working. The work should not pose a health hazard for the person. The employer and employee, aware of their risks and rights, could achieve a lot in their mutually beneficial dialogue. The working time has been established by the state according to legislation. The standard limits on overtime, rest days, and public holidays etc have also been stipulated. The appropriate salary is agreed upon by the employee and the employer and fixed by the Pay Commission. The Government also establishes the rate of minimum wage; the employer should not pay less than that to the employee.

The concept of QWL is based on the assumption that a job is more than just a job. It is the centre of a person's life. In recent years, there has been increasing concern for QWL due to several factors:

1. Increase in education level and consequently job aspirations of employees;
2. Association of workers;
3. Significance of human resource management;
4. Widespread industrial unrest;
5. Growing of knowledge in human behaviour, etc

Review of Literature

Gani and Riyaz Ahmad's (1995) study revealed that not only the workers but the management also perceives that QWL in the organization is on the whole not satisfactory. Both workers and the management give greater importance to work environment factors. Both of them express that working environment is still far from satisfaction. There are certain reasons identified for fire-fighting approach adopted by the management, which has added fuel to the fire. Employee perception of their QWL is heavily affected by the treatment they receive from their supervisors and managers.

Vanndana Misra (1996) in her study has found out that the employees in disturbed organizations are relatively more dissatisfied than employees in a comparatively peaceful organization. Employees in disturbed organization are dissatisfied due to insecurity of job, the complexion of management policies, the lack of opportunities for participation in decision-making, the want of pension and other benefits. As job satisfaction is a relevant valuable factor in maintaining industrial peace, the employees in disturbed organizations should be made to feel secure in their job and should have opportunities to participate in decision-making.

Harihara Mahadevan and Amirtharajan (1997) analysed the job satisfaction of the officers of the nationalized banks and found the factors, which had an association with job satisfaction as age, education, qualification, experience, salary, stress and strain, customer service, suggestion scheme, interpersonal relationship,

department's care, training effectiveness, officers' association and status and recognition.

According to Lan, R.S.M et.al (1998), QWL is related to (a) job satisfaction, humanization of work or individualizing the organization and (b) organizational development programme. According to their study, there are two types of determinants of the QWL. They are (a) those, which influence the importance of a particular need to an individual, and (b) those, which satisfy or frustrate that need. Thus, QWL is determined by the interaction of personal and situational factors. It implies that the basic strategy for improving the QWL is first to identify and try to satisfy people are important needs, through their experience in their work environments.

Md. Mosharraf Hossain and Md. Tariqual Islam (1999) have pointed out that their research results reveal that there is a significant positive correlation between QWL and job satisfaction. A significant positive correlation is also found between QWL and job performance. QWL has the highest contribution to performance. Perceptions of QWL and job satisfaction are significantly higher among the respondents in the small-scale organization than large-scale organization.

Boston College Centre for Work and Family,(2000) in US survey of 151 managers and 1353 mainly professional employees in six major corporations found that 70% of managers believed that allowing staff to work flexibly resulted in increased productivity, 76% reported higher staff retention and 65% reported increased quality of work. The remaining mostly reported no change on these outcomes, with approximately 5%, who report negative effects on productivity.

Sirgy et al.; (2001) suggested that the key factors in quality of work life are need satisfaction based on job requirements, need satisfaction based on work environment, need satisfaction based on supervisory behaviour, need satisfaction based on ancillary programmes and organizational commitment.

European Foundation for the Improvement of Living Conditions (2002).indicated that QWL is a multidimensional construct, made up of a number of interrelated factors that need careful consideration to conceptualize and measure. It is associated with job satisfaction, job involvement, motivation, productivity, health safety and well-being, job security, competence development and balance between work and non-work life.

Saklani(2003)– pointed out that everybody who is at the level of formulating policies in organizations professes pursuing the objective of improving QWL. In spite of the professed involvement of top management in this endeavour, survey of a variable literature suggested that there have been little efforts as far as the systematic evaluation of QWL in Indian industry is concerned.

Subhadra Menon and Sheela Raval (2005) reported that certain other companies like Hindustan Unilever and Hindustan Lever Ltd. in Mumbai, have decided to propose to its female employees a certain degree of flexibility. To avoid losing talented women by way of marriage and child birth, they have given young mothers the choice of taking a career break for a couple of years, while keeping

alignment with their jobs through work from home or take home concepts and thereby earn a percentage of their salaries.

Beauregard (2006) in her study stated that an organizational culture supportive of work-home issues can help to directly reduce strain experienced by employees through the provision of helpful managers, sympathetic colleagues and reasonable expectations concerning employees' work hours and priorities.

The research study of Hossain, J.A (2007) revealed a significant influence of age, experience and income on the overall QWL. A positive correlation is also found between QWL and job performance of the workers. He suggested that since job satisfaction serves as a part of QWL, any programme of studying QWL of workers also has a consideration of their job satisfaction.

Hanita Sarah Saad et.al (2008) their aim of the study was to find the employee's perception about their work-life quality in the university. 251 employees in the university were surveyed for the study. Ten variables to measure quality of work life (QWL) are examined namely support from organization, work-family conflict, relationship with peers, self competence, impact on job, meaningfulness of job, optimism on organizational change, autonomy, access to resources and time control. All these variables are tested to establish their relationship with job satisfaction.

Oliver(2009) in his study had given strategies to the managers for developing job satisfaction of employees such as treating employees as the most important assets, providing solid liners of internal communications, improving working conditions and involving the best workers in decision –making.

Daljeet Kaur(2010) in his study has stated that employees of ICICI bank Ltd in Chandigarh Region are happy with the working conditions of the bank. They feel that they are safe and secure in bank. They feel that bank should provide their own transport facilities for the staff. However, the dissatisfaction among them is for the less growth opportunities. They are not provided with extra care facilities like health camps etc. They are not happy with the way of performance appraisal and feel that their management is not flexible with their social responsibilities and hence they are less satisfied with their jobs.

Research Design and Methodology

Business research is a systematic enquiry that provides Information to guide business decisions and aimed to solve managerial problems. Business research is of recent origin and it is largely supported by business organizations that hope to achieve competitive advantages.

Research methodology is a way to systematically solve the research problems. It may be understood as a science of studying how research is done scientifically. It includes the overall research design, the sampling procedure, data collection method and analysis procedure.

Methodology

The primary data has been collected through questionnaires from 46 respondents from employees of public sector banks the secondary data have been collected from various books, newspapers, websites and other literature available in

the field. They have been analyzed using SPSS Package and the analysis has been interpreted with statistical tools like;

1. Percentage analysis
2. Chi-square analysis

Percentage Analysis

Percentage refers to special kind of ratio. Percentages are used in making comparison between two or more series data and is used to describe relationships.

$$\text{Percentage of respondent} = \frac{\text{No. of respondent}}{\text{Total respondents}} \times 100$$

Limitations of the Study

1. The study may be applicable only to Public sector Banks in Tiruchirappalli District.
2. The data have been collected from the present permanent executives only. So it may vary in the future
3. There may be a personal bias of the respondent, when affect the result of the study
4. The duration of the study is limited. So it may not be able to cover the entire scope

Objectives

Primary Objectives

1. To know the overall quality of work life in Public sector Banks

Secondary Objectives

1. To measure the level of quality of work life and examine the extent of variations in QWL of Employees
2. To study the relationship between the socio economic variables of employees and their level of QWL
3. To identify the dimensions of QWL of employees in public sector banks
4. To analyse and compare the factors of job satisfaction of employees with different levels of QWL
5. To offer suitable suggestions to improve QWL of employees in public sector banks based on the findings of the study.

Analysis and Interpretation

Table: 1 Employees’ opinion about their duties and responsibilities

S. No	Opinion	No. of Respondents (in 23)	Percentage Level
1	STRONGLY AGREE	14	30.43
2	AGREE	26	56.52
3	CAN'T SAY	2	4.35
4	DISAGREE	2	4.35
5	STRONGLY DISAGREE	2	4.35
	TOTAL	46	100

Inference

The above table shows that the employees opinion about their duties and responsibilities. Among 46 respondents, 30.43% of the respondents are strongly agree, 56.52% of the respondents are agree, 4.35% of the respondents are cannot say anything, 4.35% of the respondents are disagree and 4.35% of the respondents are strongly agree.

Table: 2 Employees’ opinion about their goals and objectives

S. No	Opinion	No. of Respondents (in 23)	Percentage Level
1	STRONGLY AGREE	14	30.43
2	AGREE	24	52.17
3	CAN'T SAY	2	4.35
4	DISAGREE	4	8.7
5	STRONGLY DISAGREE	2	4.35
	TOTAL	46	100

Inference

The above table shows that the employees opinion about their goals and objectives. Among 46 respondents, 30.43% of the respondents are strongly agree, 52.17% of the respondents are agree, 4.35% of the respondents are cannot say anything, 8.7% of the respondents are disagree and 4.35% of the respondents are strongly agree.

Table: 3 Balance between work life and home life

S. No	Opinion	No. of Respondents (in 23)	Percentage Level
1	STRONGLY AGREE	6	13.04
2	AGREE	16	34.78
3	CAN'T SAY	8	17.39
4	DISAGREE	12	26.09
5	STRONGLY DISAGREE	4	8.7
	TOTAL	46	100

Inference

The above table shows that the employees opinion about their work life and home life. Among 46 respondents, 13.04% of the respondents are strongly agree, 34.78% of the respondents are agree, 17.39% of the respondents are can't say anything, 26.09% of the respondents are disagree and 8.7% of the respondents are strongly agree.

Table: 4 Employees opinion about their organization

S. No	Opinion	No. of Respondents (in 23)	Percentage Level
1	STRONGLY AGREE	16	34.78
2	AGREE	20	43.48
3	CAN'T SAY	10	21.74
4	DISAGREE		
5	STRONGLY DISAGREE		
	TOTAL	46	100

Inference

The above table shows that the employee's opinion about their organization is good. Among 46 respondents, 34.78% of the respondents are strongly agree, 43.48% of the respondents are agree, 21.74% of the respondents are can't say anything.

Table: 5 Employees opinion about their skills and innovativeness

S. No	Opinion	No. of Respondents (in 23)	Percentage Level
1	STRONGLY AGREE	12	26.09
2	AGREE	26	56.52
3	CAN'T SAY	4	8.7
4	DISAGREE	2	4.35
5	STRONGLY DISAGREE	2	4.35
	TOTAL	46	100

Inference

The above table shows that the employees opinion about their skills and innovativeness. Among 46 respondents, 26.09% of the respondents are strongly agree, 56.52% of the respondents are agree, 8.7% of the respondents are cannot say anything, 4.35% of the respondents are disagree and 4.35% of the respondents are strongly agree.

Table: 6 Family supports to work commitment

S. No	Opinion	No. of Respondents (in 23)	Percentage Level
1	STRONGLY AGREE	10	21.74
2	AGREE	28	60.87
3	CAN'T SAY	2	4.35
4	DISAGREE	6	13.04
5	STRONGLY DISAGREE		
	TOTAL	46	100

Inference

The above table shows that the employee’s opinion about their family supports to work commitment. Among 46 respondents, 21.74% of the respondents are strongly agree, 60.87% of the respondents are agree, 4.35% of the respondents are cannot say anything, 13.04% of the respondents are disagree.

Chi - Square Analysis

Hypothesis:

Null Hypothesis: There is no relation between healthy life balance and family support.

Alternative Hypothesis: There is relation between healthy life balance and family support.

The observed frequency (O) is the value obtained from the collected data and the expected frequency (E) is calculated using the equation.

$$E = \frac{\text{Row total of the cell} \times \text{column total of the cell}}{\text{Grand total}}$$

O	E	(O-E)	(O-E) ²	(O-E) ² /E
12	10	2	4	0.4
10	15	-5	25	1.66
8	7	1	1	0.14
2	4	-2	4	1
4	5	-1	1	0.2
8	10	-2	4	0.4
20	15	5	25	1.66
6	7	-1	1	0.14
6	4	2	4	1
6	5	1	1	0.5
TOTAL				6.8

Chi-Square (X^2) Calculation

Calculated x^2 value	=	6.8
Degree of freedom	=	4
Table value	=	9.49
Significant result	=	Significant at 5% level

Inference

From the above analysis, we find that the calculated value of x^2 is greater than the table value and hence, the null hypothesis is rejected. So, there is a close significant relationship between healthy life balance and family support for doing work.

Findings and Suggestions

1. **56.52%**of the respondents have agreed that they clear about their duties and responsibilities.
2. **52.17%**of the respondents have agreed that they clear about goals and objectives of their department and organization.
3. **34.78%**of the respondents have agreed that they able to achieve a healthy balance between their work and home life.
4. **43.48%** of the respondents have agreed that they would recommend this organization as a good one to work for.
5. **56.52%**of the respondents have agreed that they encouraged by their superior to develop their skills and innovativeness.
6. **60.87%**of the respondents have agreed that their family supports my work commitments.
7. Based on chi-square test find out there is significance relation between healthy life balance and family work support.

Suggestions

1. Employees should be given a challenging job because it motivates them and influences their quality of work life. Challenging job gives life to the work, utilizes human capabilities to the fullest extent and provides opportunity for intellectual satisfaction. It should be kept in mind that the workload should be in line with employees' capabilities and resources.
2. Appropriate pay strategies could be evolved to give fair and adequate compensation to the employees. Management should make attempts to adjust pay scales according to the changes in cost of living from time to time.
3. Banks should have HRD cell at corporate and regional/divisional offices, which carry on various functions of HRD.
4. Adequate number of staff should be recruited. Vacant posts should be filled up as soon as possible. While recruiting the ratio of male and female staff should be even. Recruitment policy should be associated with the requirements. There should be no reservation for selection of employees. Only competent persons should be selected.

5. Safety measures can be improved in the organization so that employees' safety could be ensured. Worn out machinery, furniture and fixtures should be disposed as quick as possible.

Conclusion

Quality of working life is not a concept, that deals with one area but it has been observed as incorporating a hierarchy of concepts that not only include work based factors such as job satisfaction, satisfaction with pay and relationships with work colleagues, but also factors that broadly focuses on life satisfaction and general feelings of well being. To retain a good talent in the organization it is important for the organization to have high QWL and low stress level. There is considerable evidence from this study that bank employees of both public and private are truly empowered.

We can deduce from the study that majority of the respondents have agreed with the statements of QWL dimensions. Among ten dimensions considered for the study nature of service has a significant influence on safe and healthy working conditions, opportunity for growth and development, social integration in the work force, constitutionalism in the banks and participation in management. It is to be noted here that among the list of QWL dimensions, nature of job is of high influence more than other dimensions. It is also found that QWL score was different among the private sector and public sector bank employees.

Respondents of all categories have comparatively agreed more with the factors affecting work life balance. They prefer 'flexible working hours and job sharing' to balance their work and family.

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