

Quality of Worklife of Women Employees in Banking Sector

(A Case Study of Guntur District of Andhra Pradesh)

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ABSTRACT - Quality of work life in a developing country like India has gained momentum and has now become both “ends and means”. It is the end in itself as it is the key of all development. It is a means as the decision-making involves workers’ participation and job redesign, which improve the productivity and overall performance namely skills, and competencies of the workers. It aims at healthier, more satisfied, more productive more adaptive and more efficient employees and thus profitable to the organization. Quality of work life is a generic phrase that covers a person’s feelings about every dimension of work, including economic rewards and benefits, security, safe and healthy working conditions, organisational and interpersonal relationships and intrinsic meaning in the person’s life. Therefore, this study throws adequate light on Quality of Work Life (QWL). The study enjoys theoretical validity, analytical feasibility and practical utility, above all it can add to creative and generative type of knowledge.

Keywords: *Decision-Making; Growth and Development; Productivity; Quality of Work Life; Reward; Stress.*

I. INTRODUCTION

Quality of work life is defined as the employee perceptions of their physical and mental well being at work. These perceptions can be favourable or unfavourable. Productivity and quality of work life are important because monetary benefits, improved labour relations, fewer grievances, lower absenteeism, reduced turnover and reduced strikes are achieved. High quality of work life has been associated with high job performance¹.

Quality of work life is a philosophy, a set of principle, which holds that people are the most important resource in the organization as they are trustworthy, responsible and capable of making valuable contribution and they should be treated with dignity and respect². The elements that are relevant to an individual’s quality of work life include the task, the physical work environment, social environment within the organization, administrative system and relationship between life on and off the job³. Thus, QWL is a comprehensive construct that includes an individual’s job related well-being and the extent to which work experiences are rewarding, fulfilling and devoid of stress and other negative personal consequences⁴.

II. NEED FOR THE STUDY

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”.

The reason behind choosing banking sector for this study is that it plays an important role in our economy. Banks have grown so extensively that it now plays a significant part in the economy. This scenario has created an urge to the bank policy makers to identify the underlying situations and reasons and brought them into consideration the QWL issue. Due to the importance of this industry it is a necessity to evaluate the QWL of the employees in this

sector. Because if employees feel that quality of working life is not balanced, they may leave the job and seek a better QWL. Hence, this paper attempts to evaluate the quality of work life of women employees in the public sector banks in Guntur district.

Objectives of the Study

1. To study the concept of Quality of Work Life (QWL) and to explore the dimensions in QWL of women employees.
2. To measure the association between the socio-economic variables of women employees with their level of QWL.

III. METHODOLOGY AND SAMPLE SIZE

The list of public sector banks in Guntur district was procured and the women employees among the public sector commercial banks were segregated into a separate group from the total banks employees. Within the segregated group of women bank employees working in the public sector, bifurcation was made into two heads. The first head consists of Women of Officer cadre and the second head consists of Women of Clerical Cadre. Among the total public sector banks those operating in the Guntur district, 12 banks were selected for conducting the study. Among the 12 banks 2 banks are from the State Bank group and remaining 10 banks are other nationalised banks of 350 respondents were selected in order to constitute the sample for the study. The sample size is 350. Within this samples size of 350, 70 respondents (20 of the total sample) belong to the Officer Cadre working in the Public sector commercial banks and 80 per cent i.e. 280 are clerks of Guntur district. The details of the selected sample respondents were given in table 1.

Table 1 Details of sample size

S.No.	Name of the Bank	No. of Selected sample officers	No. of selected sample clerks	Total sample
1	State Bank of India	12 (22.22)	42 (77.78)	54 (100.00)
2	Andhra Bank	10 (23.81)	32 (76.19)	42 (100.00)
3	Other Banks	48 (18.90)	206 (81.00)	254 (100.00)
	Total	70 (20.00)	280 (80.00)	350 (100.00)

IV. REVIEW OF LITERATURE

According to **Sekharan V. (1983)⁵** “Life satisfaction is conceptualized as deriving from satisfaction experienced through having a good job and family life”. The women employees receive more life satisfaction from family on account of their traditional role. Hence, the life satisfaction also influences the work-family conflict constructs.

Mirvis and Lawler (1984)⁶ suggested that Quality of work life is associated with satisfaction with wages, hours and working conditions, describing the “basic elements of a good quality of work life” as safe work environment, equitable wages, equal employment opportunities and opportunities for advancement.

Sirgy et al. (2001)⁷ 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.

The study of **Rish Roy (2006)⁸** revealed that good quality of work life promotes job performance. On the other hand poor quality of work life denotes job performance. The alternations in thinking, mood or behaviour are associated with significance, distress and impaired functioning over an extended period of time. It may be because of the stress and strain caused which is percolated to Indian working psyche.

V. QUALITY OF WORK LIFE

The term Quality of Work Life (QWL) refers to the favourableness or unfavourableness of a total job environment for employees. QWL programmes are another way in which organisations recognize their responsibility to develop jobs and working conditions that are excellent for people as well as for economic health of the organization. The elements in typical QWL programme include open communication, equitable reward systems, a concern for employee’s job security and satisfying careers and participation in decision making. Many early QWL efforts focus on job enrichment. In addition to improve the work system, QWL programmes usually emphasis development of employee skills, the reduction of occupational stress and development of more co-operative labour-management relations.

As the work culture changes drastically in the recent years, the traditional concept of work to fulfil human’s basic needs are also facing out. The basic needs are continued to diversify and change according to the evolution of the work system and standards of living of a workforce. Thus, a definition by Suttle on the QWL as the degree to which works are able to satisfy important personal basic needs through their experience in the organisation is no longer relevant.

Hackman and Oldhams further highlight the constructs of QWL in relation to the interaction between work environment and personal needs. The work environment that is able to fulfil employees’ personal needs is considered to provide a positive interaction effect, which will led to an excellent QWL. They emphasized that the personal needs are satisfied when rewards from the organisation, such as compensation, promotion, recognition and development meet their expectations.

Levels of Quality of Work Life

The levels of quality of work life of women respondents working in public sector banks of Guntur district are shown in the following table 2.

Table 2 Levels of Quality of Work Life of Sample Respondents

S.No.	Levels of Quality of Work Life	Number of Respondents	Percentage
1	High	49	14.0
2	Medium	240	68.5
3	Low	61	17.5
	Total	350	100.0

Source: Primary Data.

The above table shows the levels of quality of work life of the sample respondents. It shows that out of 350 sample respondents, 240 respondents (68.5%) are in the category of medium level, 61 respondents (17.5%) are in the category of low level and 49 respondents (14%) are in the category of high level of quality of work life respectively. The table shows that majority of the respondents (68.5%) are having the medium level of equality of work life.

Table 3 Age and Levels of Quality of Work Life

S.No.	Age (in years)	Levels of Quality of Work Life			Total
		High	Medium	Low	
1	Less than 30	15 (28.8)	40 (17.1)	3 (4.8)	58 (16.5)
2	30-40	12 (23.1)	82 (34.9)	25 (39.7)	119 (34)
3	41-50	21 (40.4)	90 (38.2)	27 (42.8)	138 (39.5)
4	Above 50	4 (7.7)	23 (9.8)	8 (12.7)	35 (10)
	Total	52 (100)	235 (100)	63 (100)	350 (100)

Note: Figures in parenthesis represent percentage to total.

Source: Primary data.

Table 3 depicts that out of 52 sample respondents with high level of quality of work life, 21 respondents (40.4 per cent) belong to the age between 41-50 years, followed by respondents (28.8 per cent), who belong to the age group of less than 30 years, 12 respondents (23.1 per cent) belong to the age group 30-40 and 4 respondents (7.7 per cent) belong to the age group above 50 years. Out of 235 respondents with medium level of quality of work life, 90 respondents (38.2 per cent) belong to the age group between 41-50 years, followed by 82 respondents (34.9 per cent) in the age group 30-40 years, 40 respondents (17.1 per cent) belong to the age group less than 30 years and 23 respondents (9.8 per cent) belong to the age group of above 50 years. Out of 63 respondents with low level of quality of work life, 27 respondents (42.8 per cent) belong to the age group between 41-50 years, 25 respondents (39.7 per cent) belong to the age group between 30-40 years, 8 respondents (12.7 per cent) are in the age group above 50 years and there are

3 respondents (4.8 per cent) with low level of quality of work life in the age group of less than 30 years.

Table 4 Educational Qualification and Levels of Quality of Work Life

S.No.	Educational Qualifications	Levels of Quality of Work Life			Total
		High	Medium	Low	
1	Upto High School	3 (5.7)	6 (2.6)	6 (9.5)	15 (43)
2	Graduates	21 (39.7)	138 (58.9)	33 (52.4)	192 (54.8)
3	Post-Graduates	27 (50.9)	84 (35.9)	15 (23.8)	126 (36)
4	Professional/ Technical Education	2 (3.7)	6 (2.6)	9 (14.3)	17 (4.9)
	Total	53 (100)	234 (100)	63 (100)	350 (100)

Note: Figures in parenthesis represent percentage to total.

Source: Primary data.

It is evident from the table 4 that out of 53 respondents with high level of quality of work life, maximum of 27 respondents (50.9 per cent) are post-graduates, followed by 21 respondents (39.7 per cent) are graduates. Both the high school qualified and other technical and professional respondents have not preferred high level of quality of work life.

Out of 234 respondents with medium level of quality of work life, 138 respondents (58.9 per cent) are graduates, followed by 84 respondents (35.9 per cent) of post-graduates and 6 respondents (2.6 per cent) are educated up to high school level and have technical education or professional qualification respectively.

It also shows that out of 63 sample respondents with low level of quality of work life, maximum of 33 respondents (52.4 per cent) are graduates, 15 respondents (23.8 per cent) are post-graduates, 9 respondents (14.3 per cent) are professional or technical by qualification and 6 respondents (9.5 per cent) are educated up to high school.

The table 4 shows that majority of the respondents employees (54.8%) are graduates and majority of them (58.9%) are having medium level of quality of work life.

Table 5 Experience and Levels of Quality of Work Life

S.No.	Experience (in years)	Levels of Quality of Work Life			Total
		High	Medium	Low	
1	Below 5 years	13 (24.5)	44 (18.7)	13 (20.9)	70 (20)
2	5-10	8 (15.2)	17 (7.2)	8 (12.9)	33 (9.4)
3	11-15	9 (16.9)	31 (13.2)	12 (19.4)	52 (14.8)
4	16-20	9 (16.9)	72 (30.6)	18 (29.1)	99 (28.4)
5	Above 20	14	71	11	96

		(26.5)	(30.3)	(17.7)	(27.4)
	Total	53 (100)	235 (100)	62 (100)	350 (100)

Note: Figures in parenthesis represent percentage to total.

Source: Primary data.

Table 5 portrays that out of 53 respondents with high level of quality of work life 13 respondents (24.5 per cent) has below 5 years of experience and 14 respondents (26.5 per cent) has above 20 years of experience, 9 respondents (16.9 per cent) have 11-15 and 16-20 years of experience followed by 8 respondents (15.2 per cent) with an experience of 5-10 years of respectively.

Out of 235 respondents with medium level of quality of work life, 72 respondents (30.6 per cent) have 16 to 20 years, 71 respondents (30.3 per cent) have above 20 years of experience, 44 respondents (18.7 per cent) have below 5 years experience, 31 respondents (13.2 per cent) have 11-15 years experience followed by 17 respondents (7.2 per cent) with an experience of 5-10 years respectively.

As regards the relation of salary to quality of work life, its importance is generally over-emphasized by managements who tend to believe that a pay rise would make everyone in the organization happy. The researcher makes an attempt to study the relationship between salary and quality of work life. The levels of quality of work Life in relation to salary are shown in Table 6.

Table 6 Income (Monthly) and Levels of Quality of Work Life

S.No.	Salary (in Rs.)	Levels of Quality of Work Life			Total
		High	Medium	Low	
1	Less than Rs.20,000	11 (20.7)	57 (24.4)	9 (14.3)	77 (22)
2	Rs.20,000-40,000	30 (56.6)	111 (47.4)	33 (52.4)	174 (49.7)
3	Above 40,000	12 (22.7)	66 (28.2)	21 (33.3)	99 (28.3)
	Total	53 (100)	234 (100)	63 (100)	350 (100)

Note: Figures in parenthesis represent percentage to total.

Source: Primary data.

From the table 6, it is observed that out of 53 sample respondents with high level of quality of work life, 30 respondents (56.6 per cent) belong to the category of income group between Rs.20,000-40,000, 12 respondents (22.7 per cent) receive salary of more than Rs.40,000 and 11 respondents (20.7 per cent) belong to the category of income group of less than Rs.20,000.

Out of 234 respondents with medium level of quality of work life, majority of 111 respondents (47.4 per cent) are in the income group between Rs.20,000-40,000, 66 respondents (28.2 per cent) receives salary more than

Rs.40,000 and 57 respondents (24.4 per cent) receive salary less than Rs.20,000.

VI. CONCLUSION

Quality of work life (QWU) refers to the level of happiness or dissatisfaction with one's career. Those who enjoy their careers are said to have a high quality of work life, while those who are unhappy are whose needs are otherwise unfilled or said to have a low quality of work life. Quality of work life is viewed as an alternative to the control approach of managing people.

Most women bankers agree that one of main advantages they had was the support system from their family. There may be numerous cases to believe their observation but for the achievers, family support made all the difference. Women who are looking to strike a better balance between work and family responsibilities tend to prefer jobs in the banking sector. Banking jobs are perceived to provide a better stability, lesser travel, regular working hours, and a secure work environment, unlike many field jobs.

Even though it is emphasized that healthy work environment is essential for employees' welfare, it should be realized that it is also vital for organizations as a whole. Employers should understand that the efforts taken towards work-life balance not only help the well-being of employees, but also indirectly contributes positive impacts on the overall performance of the organization.

The following are findings: A) The study infers that the respondents who come under the age group of 41-50 years have high level of quality of work life compared to other age groups. B) The study infers that the educational qualifications does influence the quality of work life of respondents working in public sector banks. C) From the study it could be statistically inferred that the experience does not influence the quality of work life of the respondents working in Banks. D) The study infers that there exists no relationship between income and levels of quality of work life.

VII. SUGGESTIONS

1. Extensive Training and Development Programs should be aimed at adopting new technology and skills and they should develop the employees career path. The management should develop leadership skills which would offer women a broader perspective in handling the professional matters and addressing stereotypes successfully. Multi-level programmes for training employees to adapt to diverse environment should be provided. This initiative improves an organisation's ability in retaining its valuable and talented pool of human resources.
2. Employees are to be provided with stock option plans by the Banking organizations in order to

make them to feel the sense of responsibility and transforming them as the share holders and stake holders in their organizations.

3. Banking organizations should recruit new employees in the existing vacancies in order to reduce the over burden work load of the existing employees.
4. Working environment and logistical facilities are to be constantly upgraded in order to facilitate and increase the efficiency of the employees in the Banking organizations.

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