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AN INVESTIGATION IN TO DEMOGRAPHIC PROFILE AND QUALITY OF WORK LIFE AMONG WOMEN EMPLOYEES WITH SPECIAL REFERENCE TO PRIVATE SECTOR BANKS IN COIMBATORE DISTRICT

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ABSTRACT

Quality of work life is generic phase that covers a person's feelings about every dimension of work including economic rewards and benefits, job security, working conditions, organizational and interpersonal relationships and its intrinsic meaning in a person's life. Beukema (1987) describes QWL as the degree to which employees are able to shape their jobs actively, in accordance with their options, interests and needs. It is the degree of power an organization gives to its employees to design their work. This definition emphasizes the individual's choice of interest in carrying out the task. However, this definition differs from the former which stresses on the organization that designs the job to meet employees' interest. This definition provides an insight that the satisfying work environment is considered to provide better QWL. The researcher has also highlighted some aspects that needed suggestions for further improvement of the quality of work life of the employees at the organization. Hence the purpose of this study is relevant and important for effective and prompt delivery of banking services to the development of economy and also development of their own life quality.

KEYWORDS

quality of work life, women employees, private sector bank employees qwl, Coimbatore district.

PREAMBLE

In a developing country like India, the importance of the banking industry is even more critical because the availability of capital is limited and the task of mobilizing resources to certain sectors of the economy is a challenging one. In a general sense, financial institutions have been charged with the task of accelerating economic growth and revitalizing the industrial and agrarian sectors of the country. (Chawla, 1987). Banking industry is a very important tool in the construction of economic structure of any country and it plays a significant role in the economic development of a developing country. Internationalization of both public and private sector organizations has rapidly changed the complexion of human resource management. The internationalization of organization makes human resource management more challenging because it raises a number of new issues like cross cultural training, compensation and benefits etc. As such the human resource should be viewed with an international perspective (Terry.L. Leap). Without predicting human behavior at a particular point of the time and guiding them in proper direction, service organizations cannot survive and prosper. Efficient human resource and their commitment is essential for effective management of organization. The management of four M's i.e., Money, Materials, Machines and Men is essentially carried on by human resource of the organization. Stressing this point of view, McGregor observed that effectiveness of organizations would be doubled if managements could discover how to tap unrealized potential present in their human resources. The depreciation that results in all other factors of production in the long run doesn't result in case of human resource. In fact, the vice versa is true. Human resources with proper organization and motivation can grow and develop their potential in the long run. Bimal Jalan, the formerly Governor of Reserve Bank of India rightly pointed out that, "Capital and technology are replicable but not human capital which needs to be viewed as a valuable resource for the achievement of competitive advantage even in the banking sector". Quality of work life is an approach concerned with the overall climate of work and the impact that the work has on people as well as on organizational effectiveness.

RATIONALE FOR THE STUDY

The role of women has been changing substantially over the last decade and a half, both inside and outside homes. In addition to their role within households, they are now having a larger role in the outside world also, especially in the labour market. It has often been argued that women face a segmented labour market with sector specific jobs and often gender specific wages assigned to them. However, the world is witnessing a significant change in this traditional thinking regarding ability of women to work only in a few specific sectors. Gone are the days when women were employed mostly as low paid casual workers in agricultural and construction activities. Economic development involves investment in various sectors of economy. Participation of women in economic activity is common in all the developed countries but the extent of participation is different in every country. The economic development of a nation depends much on the quality of its human resources. Women in India by tradition and culture have for generations taken a self-effacing role. Today women have not only safely encoded themselves in the job situations but also proved themselves as professionals and executives in many fields and have found acceptance in the society. The organisation must lead in developing a climate for skill development and appropriate behaviour of the staff whereby the quality of care is improved. Higher level administrative policies and legislation can provide incentives for bank personnel to keep their knowledge and skills up-to-date and they can expand opportunities for continuing education. Organisational support to women employees in banking to make such changes may also be needed. The study aims at determining the employees' satisfaction on an investigation of demographic condition and quality of work life among the women employees working in private sector banks in Coimbatore District. The report may be helpful for the management to identify the present level of satisfaction level of the employees on various factors effecting quality of work life. The researcher has taken a genuine effort to bring out useful in formations regarding the perception about various factors effecting quality of work life. The researcher has also highlighted some aspects that needed suggestions for further improvement of the quality of work life of the employees at the organization. Hence the purpose of this study is relevant and important for effective and prompt delivery of banking services to the development of economy and also development of their own life quality.

REVIEW OF LITERATURE

Vicente Royela et.al., (2008) in their article analyzed the similarities between the academic and the institutional approaches to define quality of work life, Their main conclusions are that quality of work life is increasingly important for policy makers. Lau and May (2007) examined empirically how the perceived image of a company's Quality of Work Life will affect its market and financial performances. The study suggested that companies with high quality of work life

can also enjoy exceptional growth and profitability. Rose et.al., (2006) is of opinion that the evolution of QWL began in late 1960s emphasizing the human dimensions of work that was focused on the quality of the relationship between the worker and the working environment. Eurofound (2006), stated that the QWL refers to that better jobs and more balanced ways of combining working life with personal life. As the concept of QWL is multi-dimensional it may not, of course, be universal. It includes job security, reward systems, pay and opportunity for growth among other factors. Moen (2000) found that some characteristics of the work environment predict quality of work life differently for men and women. Autonomy on the job is positively related to coping or mastery for men and negatively related to their experience of overload. Having the option to negotiate work hours is related to lower over load for men and tends to be linked to men's work life conflict.

OBJECTIVES OF THE STUDY

1. To study about the demographic profile of women employees working private sector banks in Coimbatore district.
2. To study the inter linkage between socio economic condition and quality of work life among women employees working private sector banks in Coimbatore district.

RESEARCH DESIGN

In the present study, an attempt has been made to investigate Demographic Profile and Quality of Work Life among Women Employees in Private Sector Banks in Coimbatore District. In order to achieve the pre-determined objectives of the study, the researcher has planned the entire process of the work in terms of research design. The method and procedure of the study has been described in the in this section.

The research design is descriptive in nature. For selecting the bank branches under the Non-probability sampling technique, convenient sampling method has been adopted. Convenient sampling method involves the purpose or deliberate selection of particular units of the universe for constituting a sample which represents the universe. Accordingly, 10 private sector commercial banks which are located in major commercial urban, semi urban and rural areas in Coimbatore district were selected. For a detailed study, 300 questionnaires were handed over to the branch managers of the banks concerned in private sector. The researcher explained the reason and significance of the study and requested the managers to circulate the same to the women employees. Finally, 255 questionnaires were filled up and returned by the employees. Of these only 220 questionnaires were found filled correctly in all aspects and their responses formed the basis for analysis. The response rate is 73.33 per cent. Majority of the branches and staff are working in urban and semi urban places in the study area. The following table shows in detail the manner in which the questionnaire was distributed amongst the employees of public sector and private sector banks in Coimbatore district, the number of questionnaires received back from them and the number of questionnaires found fit and taken up for were found fit and were taken up for analysis for research work.

TABLE – 1: SHOWING QUESTIONNAIRE DISTRIBUTION AMONG THE PRIVATE SECTOR BANKS WOMEN EMPLOYEES IN COIMBATORE DISTRICT

Name of the bank	No. of Questionnaires Distributed	No. of Questionnaires Received back	No. of Questionnaires found fit and taken up for Analysis.
Axis Bank (New Private Sector Bank)	50	43	38
ICICI Bank (New Private Sector Bank)	50	41	32
City Union Bank	45	38	34
Federal Bank	35	31	27
ING Vysya Bank	30	26	23
Dhanalakshmi Bank	25	22	19
Tamilnad Mercantile Bank	20	17	15
South Indian Bank	25	21	18
Tamilnad Mercantile Bank	20	16	14
Total	300	255	220

Source: Primary data

PILOT STUDY

A pilot study was conducted to validate the questionnaire and to confirm the feasibility of the study. Thus the questionnaire was subject to a pilot test conducted with 40 women employees working in private sector commercial banks. Cronbach's Alpha test was applied to test the reliability. Only elements with alpha value of 0.70 or above are considered (Nunnally, 1978). For all the variables Cronbach's Alpha value is 0.838 which shows the internal consistency of the scales. This also elucidates that the statements in the questionnaire were understood by the sample respondents. The quality of the questionnaire was ascertained and the test showed high reliability. Based on the pilot study the questionnaire was reviewed and modified duly to bring out response from the sample women workers

SOURCES OF DATA

The data for the present study were collected both from primary and secondary sources. The present study is largely based on the primary data.

PRIMARY DATA

Primary data has been collected by visiting the private sector commercial bank women employees at their place and distributing the questionnaires for obtaining the response. In order to get firsthand information bank managers and employees were also personally contacted and informal discussions on various aspects of working of banks and bank employees were collected and their opinions were ascertained.

SECONDARY DATA

Secondary data were also collected from the lead banks, regional offices, published books, journals, research articles, internet, thesis and dissertations.

PERIOD OF THE STUDY

The time duration of the present study, was one year period between October 2014 August 2015 spent in topic selection, collection of review of literature, schedule preparation and finalization, data collection, preparing the master time-table, data analysis, interpretation and report preparation.

DATA ANALYSIS

The structured questionnaire was analysed with regard to relevant variables. The data analysis has been carried out by using MS Excel and SPSS.18.

STATISTICAL TOOLS USED FOR ANALYSIS

The primary data have been collected from the women respondents working in different private sector banks in the study area. The collected data have been properly sorted, classified, edited, tabulated in a proper format and analyzed by applying appropriate statistical tools. The following statistical tools were used.

ANALYSIS AND INTERPRETATION

TABLE 2: SHOWING DESCRIPTIVE STATISTICS OF RESPONDENTS' OPINION REGARDING THEIR WORKING CONDITIONS

Opinion regarding their Working conditions	Sum	Mean	Std. Deviation
Deadlines and schedules	488	2.218	1.126
I feel that I am always learning new things that help do my job better	499	2.268	1.184
Expectations attitude of supervisor or manager	534	2.427	1.205
How easy\difficult it is to take leave	516	2.345	1.208
Notice you get for extended working situation	531	2.414	1.129
The overall physical working conditions is conducive	558	2.536	1.369
ESI benefits	477	2.168	0.957
Whether flexibility in timings would help more satisfactions	541	2.459	1.128
I feel that my job is secured for life	479	2.177	1.016
Safe and healthy working environment	522	2.373	1.142
Flexible Work Schedule	568	2.582	1.241
job assignment	474	2.155	1.156
Socialization efforts	598	2.718	1.136
Adequate and fair compensation	563	2.559	1.179
Work Life Balance can have numerous positive outcomes	616	2.800	1.165
Co-worker support	543	2.468	1.132
Alternate work arrangement	503	2.286	1.141
Family dependants	518	2.355	1.198
This job allows me to sharpen my professional skills.	523	2.377	1.126
The amount of time you spend in meetings	546	2.482	1.360

Source: Primary data

MULTIPLE REGRESSION AND INTER-CORRELATION

Multiple regression co-efficient measures the relationship between two variables in such a way that the effect of other related variables are eliminated. In other words, it measures the relationship between a dependent variable and a particular independent variable by holding all other variables constant. Thus, each multiple regression co-efficient measures the effect of its independent variable on the dependent variable. Multiple regression analysis of Overall opinion on working condition of the women employees working in private sectors banks (Y) has been performed with variables like Age (X₁), Educational Qualification(X₂), Designation(X₃), Monthly salary(X₄), Residential status(X₅), Marital status(X₆), Number of family members(X₇), Annual income of the family(X₈) and Experience in the present Job(X₉).

$$X = b_0 + b_1X_1 + b_2 X_2 + b_3 X_3 + \dots$$

Where b₁, b₂, b₃ are partial regression coefficients; b₀=constant. The results are presented in the following table.

TABLE 3: SHOWING INTER-CORRELATION BETWEEN PERSONAL PROFILE AND OVERALL OPINION ON WORKING CONDITION

		X1	X2	X3	X4	X5	X6	X7	X8	X9
Overall opinion on working condition	1									
Age (X1)	0.332	1								
Educational Qualification(X2)	0.125	0.466	1							
Designation(X3)	0.116	0.477	0.665	1						
Monthly salary (X4)	0.175	0.339	0.530	0.492	1					
Residential status(X5)	0.233	0.324	0.318	0.467	0.575	1				
Marital status(X6)	0.191	0.434	0.516	0.614	0.347	0.564	1			
Number of family members(X7)	0.297	0.225	0.247	0.217	0.345	0.460	0.452	1		
Annual income of the family(X8)	0.410	0.295	0.272	0.270	0.299	0.283	0.372	0.480	1	
Experience in the present Job(X9)	0.410	0.201	0.067	0.108	0.051	0.253	0.197	0.340	0.142	1

Source: Primary data

The above table points out that the correlation analysis on all the data that has been collected from respondents. This analysis is done to show the existing relationship among the study variables namely Age (X₁), Educational Qualification(X₂), Designation(X₃), Monthly salary(X₄), Residential status(X₅), Marital status(X₆), Number of family members(X₇), Annual income of the family(X₈) and Experience in the present Job(X₉). Overall opinion on working condition of the women employees are significantly correlated with the Age (r =0.332, p<0.01), Educational Qualification (r =0.125, p<0.01), Designation (r=0.116, p<0.01), Monthly salary (r =0.175, p<0.01), Residential status (r=0.233, p<0.01), Marital status(r =0.191, p<0.01), Number of family members (r =0.297, p<0.01), Annual income of the family (r =0.410, p<0.01) and Experience in the present Job (r =0.410, p<0.01).All the predictor variables are entered all together and the Stepwise method has been used.

H₀: Overall opinion on working condition of the women employees working in private sectors banks and the factors that contribute (Age, Educational Qualification, Designation, Monthly salary, Residential status, Marital status, Number of family members, Annual income of the family and Experience in the present Job) overall opinion on working condition has positively Influenced.

TABLE 4: SHOWING ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	85.655	9	9.517	18.600	.000 ^a
Residual	107.454	210	.512		
Total	193.109	219			

a. Predictors: (Constant), Experience in the present Job, Educational Qualification, Residential status, Monthly salary, Number of family members, Marital status, Annual income of the family, Designation, Age

b. Dependent Variable: overall opinion on working condition

It is seen that F value = 18.600 is significant at 0.05 level. It indicates that the regression model is fit. The results of regression coefficients are given in below table-5.

TABLE 5: SHOWING COEFFICIENTS

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	S/NS*
	B	Std. Error	Beta			
1 (Constant)	0.558	0.144		3.881	0.000	
Age	-0.046	0.050	-0.058	-0.923	0.00*	S
Educational Qualification	0.195	0.074	0.210	2.642	0.000*	S
Designation	0.051	0.080	0.058	0.634	0.526	NS
Monthly salary	0.249	0.073	0.259	3.392	0.000*	S
Residential status	-0.003	0.063	-0.003	-0.046	0.963	NS
Marital status	0.297	0.064	0.369	4.650	0.000*	S
Number of family members	-0.115	0.062	-0.130	-1.857	0.000*	S
Annual income of the family	0.208	0.059	0.222	3.535	0.000*	S
Experience in the present Job	-0.152	0.067	-0.197	-2.277	0.024	NS

Dependent Variable: overall opinion on working condition, Adjusted R² =0.84

*S=Significant

NS=Not Significant

From the table which shows the multiple regression results predicting overall opinion on working condition of women employees working in private sectors banks by other study variables. The coefficient of determination, R Square has a value between 0 and 1, with 0 denoting no variation in the model and 1 denoting that it perfectly explains the observed variation. According to above table it is seen that adjusted R² is 0.84. This indicates that 84.% of the variance is predicted by Age, Educational Qualification, Designation, Monthly salary, Residential status, Marital status, Number of family members, Annual income of the family and Experience in the present Job. A large value indicates that a unit change in this predictor variable has a large effect on the criterion variable. The researcher has found that predictors examination of the standardized beta coefficient, it is seen that variables such as Age, (β =-0.046) Educational Qualification (β =0.195), Monthly salary (β =0.249), Marital status (β =0.297), Number of family members (β =-0.115), Annual income of the family (β =0.208) predict the working condition at 0.05 level of significance

CONCLUSION

QWL is the need of the hour. As it was found in the study that there is significant association between QWL and job related variables thus suggesting that organization should consider the importance of above mentioned variables and try to increase the level of extent of actual dimensions with regard to the capabilities of women employees in private banks. Sound interpersonal relations result in organizational efficiency. Good cooperation and contact between management and employees ensures QWL. Team spirit leads to greater efficiency. Respondents of all categories have comparatively agreed more with the factors affecting work life balance. Conditions in the work environment must be created by the employer which will give all the employees from fear of losing their jobs. A system must be created in which there are healthy working conditions with optimum financial security

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