

## Quality of Work Life of Employees Working in Public and Private Sector Banks of Uttarakhand

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### Abstract

An organization's strength is determined by the quality of its human resources which play a pivotal role in the utilization of the other resources. Since organizations are managed and staffed by people, the challenges and the opportunities of creating and managing them frequently emerge from the people themselves. It is the responsibility of those who are managing the capital, the material and other information assets, to add value to the organization, also by managing their human resources, the human capital effectively. Banking industry is growing ever since its inception but after liberalisation it has gained wider scope. The study focuses on the quality of work life of employees in banking sector. It aims to gain an insight into current working life policies and practices, as well as work-life balance issues of employees. Notable factors that influence Quality of Work Life considered for the study are Working conditions, Welfare measures, Safety measures, Supervision, Participation in decision making, Communication, etc.

**KEYWORDS:** Quality of Work Life, Public Sector Banks, Private Sector Banks, Welfare Measures

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### INTRODUCTION

An organization's strength is determined by the quality of its human resources which play a pivotal role in the utilization of the other resources. Since organizations are managed and staffed by people, the challenges and the opportunities of creating and managing them frequently emerge from the people themselves. QWL is generally defined in terms of employee's perceptions of their physical and mental well-being at work. Quality of Work Life as a human resource strategy, has emerged as an ultimate key for development among all the work systems as this addresses the concerns of improving the employee satisfaction, strengthening work place learning and better managing the on-going change and transition. Though the Quality of Work Life perspective does not advocate any particular factors or drivers, it is concerned with the impact of work on people and organizational effectiveness combined with an emphasis on participation in problem-solving and decision-making.

Although in India, high rate of unemployment makes any work attractive, however, employers need to recognize the economic, social and self-actualization needs of employees so that they can develop their potential qualities and experience to have a better Quality of Work Life. Researchers report that on an average Indians resist change, hesitate to delegate or even to accept authority, are fearful of taking an independent decision, are possessive towards their inferiors and frequently surrender to their superiors.

## **REVIEW OF LITERATURE**

Ketzell et al. (1975) viewed the QWL as an individual's evaluation of the outcomes of the work relationship and it is said that a worker enjoys a high QWL when he has positive feelings towards his Job and its future prospects.

De (1984) postulated that the quality of an organization is dependent on the quality of work; and the quality of work is codetermined by human beings, the way work is designed and the specific context of organizational structure.

In a study on Indian managers, Sayeed (1989) suggested three broad categories of antecedents of organizational commitments, namely, Personal characteristics, Role-related factors and Structural factors. His findings suggest that the longer an individual has been with an organization the more would be the individual's level of commitment and period of attachment to the organization.

Sangeeta Jain (1991) concluded on the basis of research conducted in a large-scale private industry with a total strength of 644 workers that there were differences at various levels of the organization in perceiving their working life Higher levels were found to have better perception regarding their working life than workers levels on all the sub-factors of QWL and overall QWL.

Ghosh (1992) carried out a comparative study on the quality of work life in two Indian organizations a manufacturing organization, TELCO and Canara Bank and found that both have attained excellent quality of work life according to the categories identified and measured by the author in spite of the differences in ownership and sectoral identity.

Patnaik (1993) also conducted an empirical study of 60 bank employees concluded that since promotion opportunities have been shrinking in public sector commercial banks, to be able to provide satisfaction and achievement for the younger generation of employees, jobs should be designed with more challenge and more autonomy. A system of effective feedback and provision of opportunity to think independently and innovate may go a long way in improving the efficiency and quality of work life in public sector banks.

Karrir (1999) examined the quality of work life of 491 managers from various sectors of industry, public, private and cooperative which indicated that top-level managers had higher quality of work-life. A comparison of the quality of work-life of managers in three sectors of industry with respect to size of organization revealed that managers from small and large size public sector organizations had better quality of work-life as compared to their counterparts in private and cooperative sectors.

Sabarirajan et al. (2011) investigated the extent to which the QWL among the employees of Public and Private Banks in Dindigul and concluded that Organizational Excellence has higher impact on the level of QWL in an organization.

Khetavath (2013) focused on comparative study on public and private organizations in Andhra Pradesh and concluded that Quality of Work Life is playing a prominent role in the employees' work life and organizations are more concerned about their human assets.

## **OBJECTIVES OF THE STUDY**

1. To know the Quality of Work Life of employees in Public and Private Sector Banks.
2. To ascertain the differences of Quality of Work Life of employees in Public and Private Sector Banks.

## **HYPOTHESES OF THE STUDY**

H<sub>1</sub>: There is a significant difference in the overall Quality of Work Life of employees of Public and Private Sector Banks.

H<sub>2</sub>: There is a significant difference in all the dimensions of Quality of Work Life of employees of Public and Private Sector Banks.

**SCOPE OF THE STUDY**

The study will cover all major banks of Uttarakhand region namely, Punjab National Bank (P.N.B.), State Bank of India (S.B.I.) and Central Bank of India from Public Sector and Housing Development Financial Corporation (H.D.F.C.) Bank, Industrial Credit and Investment Corporation of India (I.C.I.C.I.) Bank and Axis Bank from Private Sector.

**RESEARCH METHODOLOGY**

A sample of 100 employees taken from each bank from the public sector and private sector. Thus total of 600 respondents were selected by using stratified random sampling method. For the purpose of measuring Quality of Work Life a questionnaire consisting of 35 items on a Likert’s 5-point scale was designed describing six QWL facets, adapted from the inventory by Sinha and Sayeed (1980) for measuring QWL (consisting a total of 85 items). The QWL facets include working conditions, welfare measures, safety measures, supervision, participation in decision making and communication.

**LIMITATIONS OF THE STUDY**

Due to their hectic routine work non-cooperation and resistance of the employees to evaluate their quality of work life is found to be the biggest limitation of the study. The study has been conducted with the help of the survey conducted in Uttarakhad region. Thus the results of the study are too vulnerable to generalize in common.

**ANALYSIS AND INTERPRETATION**

To examine whether the average perception of quality of work life vary among employees of Private and Public Sector Banks T-test has been used to analyze the quality of work life of the employees under study and also to test the hypotheses.

**Dimensional values of Mean, Standard deviation and T-test of Quality of Work Life of the Employees in Banks**

Dimensions of QWL	Public Sector		Private Sector		T-test	
	Mean	S.D	Mean	S.D	T	p-value
<b>Working Conditions (WS)</b>	17.01	7.190	24.53	3.814	-16.004	.001**
<b>Welfare Measures (WM)</b>	19.95	8.204	29.24	4.525	-17.181	.001**
<b>Safety Measures (SM)</b>	14.30	5.940	20.87	3.449	-16.568	.001**
<b>Supervision (SU)</b>	17.10	7.333	25.03	4.002	-16.454	.001**
<b>Participation in Decision Making (PDM)</b>	14.16	5.864	21.15	3.389	-17.868	.001**
<b>Communication (COM)</b>	16.99	7.252	25.18	4.113	-17.029	.001**
<b>Total Quality of Work Life (QWL)</b>	<b>99.50</b>	<b>40.61</b>	<b>146.00</b>	<b>20.96</b>	<b>-17.625</b>	<b>.001**</b>

\* significant at  $p < 0.05$

\*\* significant at  $p < 0.01$

Source: field study

The data reveals that the employees of the private sector were high on all the dimensions as compared to public sector as mean score of private sector is higher than that of public sector employees. Hence, hypothesis is accepted as all the dimensions of Quality of work life show significant differences with regard to public and private sector employees also there is significant difference in overall Quality of Work Life in Public and Private Sector banks

Hence,  $H_1$  : There is a significant difference in the overall Quality of Work Life of employees of Public and Private Sector Banks as well as  $H_2$  : There is a significant difference in all the dimensions of Quality of Work Life of employees of Public and Private Sector Banks are accepted. The null hypotheses are rejected.

### CONCLUSION

It was found that employees of private sector enjoy healthy working conditions than employees of public sector. It is concluded that private taken has taken steps such as saving plans, medical facilities, better training and development and other Welfare Measures for its employees. Safety measures of private sector such as medical leave, sick leave, occupational safety, financial condition, etc is better than public sector. Private sector employees share cordial relations with their seniors and bosses. Seniors act as source of encouragement and motivation to their subordinates in the private sector which is missing in public sector. Also that, employees of private sector participate more in decision relating to their job and their subordinates as compared to their counterparts in public sector. The selection procedure in private sector allows managers and senior employees to take decisions relating to appointment of new recruits. It was found that employees were satisfied with the growth opportunities and career advancement opportunities available to them. It is concluded that private sector employees work as team in taking decisions, work design, job related problems, etc.

### SUGGESTIONS

The following three measures may be suggested to bridge the gap of work life quality of employees. Firstly, it is recommended that Public Sector Banks should emphasize on improving the working conditions of the employees working in the organization which helps in increasing belongingness towards the organizations. Secondly, there should be Employee Feedback Surveys in banks after regular intervals so that information from employees on areas like personal health and wellness, workplace relationships and measures of a healthy workplace can be collected. Thirdly, banks should encourage participative management and good communication within the organization. It will help employees express their views on various issues and official problems.

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