

A study on Quality of work life feeling of women employees in Private Banks in Coimbatore District

1. **S. Naganandini, Assistant Professor**
Nehru College of Management
Coimbatore -641105
2. **Dr. P. Subburethina Bharathi, Director**
MAM B school
Tiruchi
3. **Mr. D. Victor Seelan, Assistant Professor**
Nehru College of Management
Coimbatore -641105

Abstract

The current study aims to understand the quality of work life feeling of women employees in private sector banks in Coimbatore region. Data was conveniently collected from 40 working women in the executive and management cadre in private sector banks and have been used for primary data collection. A Secondary Data have been derived from the books, published research articles, and banks websites for achieving the objectives of the study. The survey data have been analyzed using SPSS. The descriptive analysis, Chi - square test and percentage analysis have been used to analyze the collected data. The study has found that in the banks 47 % of the women respondents feel that the bank will be effective and successful based on, if employees have high quality of work life. We found that 14 women respondents out of 40 feels that quality of work life is not satisfactory and they are belongs to less than five years' experience and they are drawing salary range minimum Rs. 20000 in the private sector banks in. The study has we concluded that there is a significant relationship between income and experience of the women respondents in private sector banks in Coimbatore region.

Keywords: quality of work life, Women employees, private banks.

Introduction

During the early nineties we can hardly find an Indian woman at the top of a banking or financial institution. But now, the situation has changed so far. The growth in the banking sector has created new windows of opportunity for women to find employment in the banking sector. Indian women are placed at the top most positions of many major banks and they are proving themselves to be competitive. They are involved in taking major decisions; they are introducing innovative ideas and contributing something towards the development of the economy. The leadership quality, managerial ability and the administrative skills are put together to make things happen.

Many major Indian banks are hiring highly qualified young Indian women to their administrative levels and they are showing remarkable growth over the years. ICICI bank, India's largest private sector bank is a perfect example of this new trend. Of the overall 40000 employees at ICICI, a quarter is women. The bank has placed women officers at its higher levels. The CEO, **Chanda Kochhar** herself is a representative of the women work force of the bank. Many other banks have also moved towards the concept of engaging more women at crucial points. The list of Indian women who can be a role model for the women workforce in the country includes **Shikha Sharma** as the CEO of Axis bank, **Renu Sud Karnad** as the CEO of HDFC bank, **Naina Lal Kidwai** at the top of HSBC in India, **Meera Sanyal** as the operations head of Royal bank of Scotland in India and **Manisha Girotra** as the operations head of Union bank of Switzerland.

Objective of the study

1. To understand the quality of work life feeling of women employees in private sector banks in Coimbatore region.
2. To examine the demographic profiles of the women employees in private sector banks.
3. To give recommendations and suggestions to improve the quality of work life of women employees in private sector banks.

Literature Review

Madhu & R. Mohan Kumar (2015) Factors affecting Quality of Work life among Bank employees in tirunelveli district, south india. Finding indicates that, that the employees in private sector bank are feeling that their job is not secured. Though they have given adequate training to the employees to develop their career, their performances are always questionable. These in turn affects their morale, and are not able to reproduce innovativeness in their work. The leaders are not in a position to give autonomy to their subordinates in decision making process and the subordinates are supposed to follow their superiors' instruction which hinders them to complete a job in a smart way. However, the private banks are providing adequate infrastructure to their employees which makes them feel good about their work environment.

D. Manjula Sureshkumar & Dr. M. Selvakumar Marimuth (2014), "ANALYSIS OF QUALITY OF WORK LIFE OF EMPLOYEES IN PRIVATE SECTOR COMMERCIAL BANKS" in his article, the researchers said, There is a chance to increase the number of dissatisfied employees in private sector banks in Virudhunagar District. The Kruskal Wallis Test shows that there is strong statistical evidence for a significant difference in the satisfaction level of employees in different Private Sector Banks.

JENCY S & JENICA S (2016) "Quality of Work Life of Bank Employees With Reference To State Bank of India" in his article, the researcher said, Compared to other Banks SBI believes in employee's satisfaction. The quality of work life approaches considers people as an asset to the organisation rather than as costs. The Human Resources practice followed in the bank can be well accepted by other banks. The workers were considered to be the assets of the bank and they are motivated enough to perform well, SBI has steadily and consistently rewarded high productivity and profitability.

Dr. Manisha, Reena Kumari Singh (2016) "Problems Faced by Working Women in Banking Sector". The researcher indicates that working women in the banks are facing two main problems i.e. mental pressure and depression as they need to manage work of both office and home. So due to more work pressure they are facing the problem of mental pressure and depression.

P. Ashok Kumar*; Dr. K. Sundar (2012) Investigated The "Problems Faced By Women Executives Working In Public Sector Banks In Puducherry". The researcher found out the environment in public sector banks is more or less similar; these two factors may prove to be great hindrance to women executives working in public sector commercial banks. However the public sector banks sacrifice their career ambition for the sake of family.

Namrata Sandhu & Rahul Prabhakar (2012) "Factors Influencing the Quality of Work Life in the Indian Banking Industry – An Empirical Study" The study clearly brings out appropriate remuneration, opportunities for personal growth, supportive leadership and structures, work environment and work life balance as the five factors which most significantly influence the quality of work life and hence the morale and motivation levels of the employees engaged in the Indian banking industry and the researcher suggested that while drafting retention policies aimed at tackling the high attrition rate of this industry these five factors must be kept in mind.

DR. K. SUNDAR & P. ASHOK KUMAR (2012) It is manifest from the above study that women employees working in banking industry in Pondicherry find it very difficult to balance home life and work life. The another grouse of women employees is that they lament their inability to take care of educational needs of children thanks to their work pressure and the consequent loss of energy at home to attend to other

familial responsibilities. Women employees from the nuclear family are more disturbed by the fear of transfer and consequent loss of peace of mind. Women professionals from nuclear family are found to be more underperforming than those from joint family.

Ramya K. R.1 & Dr. A. Raghurama (2014) The researchers concluded that Increasing women literacy, growing economic pressure, and the burning desire to gain economic and social independence are pushing womenfolk to take up gainful career. The phenomenal growth of banks has created massive employment opportunities for the educated women of our nation. Feminine traits no doubt help them perform better than male colleagues in certain aspect of delivery of banking service Researches have shown that having women on boards provides genuine value addition to decision-making

V. Kubendran, Muthukumar.S, & Priyadharshini.M (2013) The study revealed that for most of the respondents Quality of work life were largely associated with their age and there was no significant difference on respondent's opinion on QWL based on their work experience.

Himesh Sharma Dr. Karminder Ghuman Dr. Dinesh Kumar Sharma (2014) the researcher observed that a job satisfaction level of managers in public sector banks is higher than their counterparts in private and foreign banks. It is also observed that with respect to Competency Development and Career 36 Growth the respondents from the public and foreign banks have significantly higher mean scores then the respondents from the private banks.

Dr. Manisha, Reena Kumari Singh(2016) the researcher found out that working women in the banks are facing two main problems i.e. mental pressure and depression as they need to manage work of both office and home. So due to more work pressure they are facing the problem of mental pressure and depression.

STUDY AREA

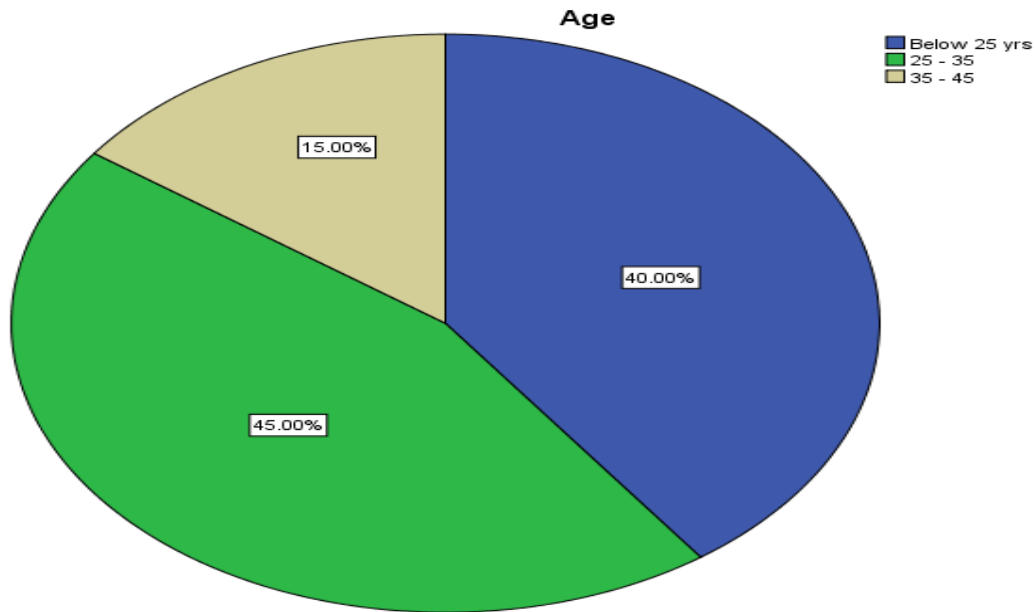
Coimbatore district is the study area. Coimbatore is multilinguistic, multi-ethnic, multi-religious and multi-cultural. This diversity makes it more attractive for this research. Besides, the district, though small in geographical area, has branches of all leading private banks.

SAMPLE AND QUESTIONNAIRE

Data were collected using the personal contact approach. Questionnaires were distributed to a sample of 40 women executives from private sector banks located in Coimbatore district. Convenient survey method was adopted for collecting data. The statements/items for the questionnaire were formed after consulting relevant literature and some relevant research conducted in the area. Besides attitudes scale, the survey questionnaire also included a section to capture the general profile of respondents. They were asked about their demographic background including age, education level, marital status, job level, year of experience.

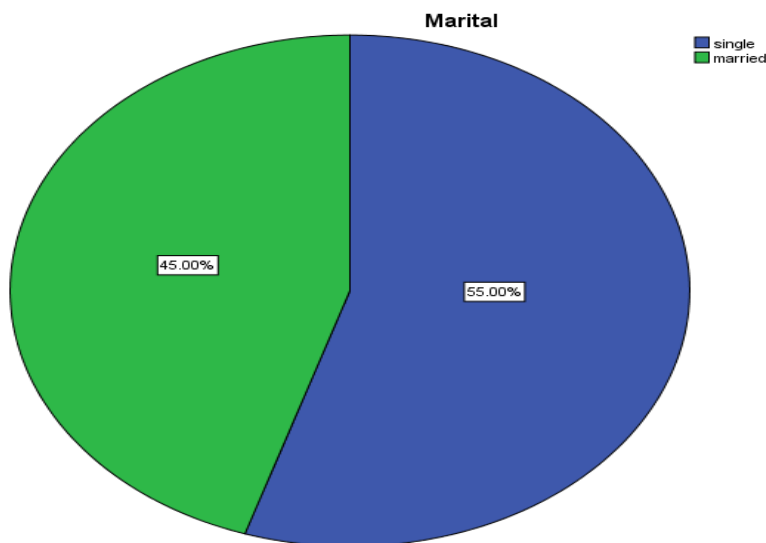
Data Analysis

Chart I: Age group of the women respondents in private sector banks in Coimbatore



From the above sample size 40% respondents are belongs to less than 25 yrs, 45% of the respondents are belongs to age between 25 - 35 and 15 % respondents are belongs to more than 35 yrs of age.

Chart II. Marital status of the women employees



From the above chart indicates that 45% of the women employees are married and 55% of the respondents are single.

Table I: My social and individual requirements are neglected in the bank

	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	strongly disagree	2	5.0	5.1	5.1
	disagree	7	17.5	17.9	23.1
	uncertain	15	37.5	38.5	61.5
	agree	11	27.5	28.2	89.7
	strongly agree	4	10.0	10.3	100.0
	Total	39	97.5	100.0	
Missing	System	1	2.5		
Total		40	100.0		

From the above table indicates that 2% of the respondents are strongly disagree, 8% of the respondents are disagree, 12% are uncertain, 10% agree and 6% are strong agree that social and individual requirements are neglected in the bank for the women employees in the private sector banks.

Table II: The energy and time that women employees spend on the job affect their life adversely.

	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	strongly disagree	2	5.0	5.1	5.1
	disagree	7	17.5	17.9	23.1
	uncertain	15	37.5	38.5	61.5
	agree	11	27.5	28.2	89.7
	strongly agree	4	10.0	10.3	100.0
	Total	39	97.5	100.0	
Missing	System	1	2.5		
Total		40	100.0		

The above table indicates 11% of the respondents are feels that the energy and time that employees spend on the job is adversely affect their life. 15% of the respondents are feel uncertain the above statement.

Table III: The employees in the bank are skilled, motivated and productive.

	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	strongly disagree	2	5.0	5.1	5.1
	disagree	1	2.5	2.6	7.7
	uncertain	6	15.0	15.4	23.1

	agree	22	55.0	56.4	79.5
	strongly agree	8	20.0	20.5	100.0
	Total	39	97.5	100.0	
Missing	System	1	2.5		
Total		40	100.0		

From the above chart and table shows that 22% of respondents agree to the statement “ the employees in the bank are skilled, motivated and productive.

Table IV: Quality of work life in the bank helps to improve their productivity

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.5	2.6	2.6
	disagree	2	5.0	5.1	7.7
	uncertain	5	12.5	12.8	20.5
	agree	27	67.5	69.2	89.7
	strongly agree	4	10.0	10.3	100.0
	Total	39	97.5	100.0	
Missing	System	1	2.5		
Total		40	100.0		

The above table shows that 27% of the respondents are agree that quality of work life in the bank helps to improve their productivity.

Table V: Facilities provided by the bank motivates employees to give their best

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.5	2.6	2.6
	disagree	2	5.0	5.1	7.7
	uncertain	6	15.0	15.4	23.1
	agree	23	57.5	59.0	82.1
	strongly agree	7	17.5	17.9	100.0
	Total	39	97.5	100.0	
Missing	System	1	2.5		
Total		40	100.0		

The above chart shows that 23% of the respondents are agree to the statement “Facilities provided by the bank motivates me to give my best”.

Table VI: The top management involves employees in the management decisions.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.5	2.6	2.6
	disagree	2	5.0	5.1	7.7
	uncertain	10	25.0	25.6	33.3
	agree	20	50.0	51.3	84.6
	strongly agree	6	15.0	15.4	100.0
	Total	39	97.5	100.0	
Missing	System	1	2.5		
Total		40	100.0		

From the above table shows that 50% of the respondents agree and 25% of respondents feel uncertain with the statement “The top management involves employees in the management decisions”.

Table VII: We have access to stress management or stress reduction programme at our current place.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	5.0	5.1	5.1
	disagree	1	2.5	2.6	7.7
	uncertain	13	32.5	33.3	41.0
	Agree	15	37.5	38.5	79.5
	strongly agree	8	20.0	20.5	100.0
	Total	39	97.5	100.0	
Missing	System	1	2.5		
Total		40	100.0		

From the above shows that 37 % of the respondents agree and 32% are uncertain for the statement there is an assess for stress management and stress reduction programmes in their banks.

Table VIII: The bank will be effective and successful based on, if employees have high quality of work life.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.5	2.6	2.6
	disagree	3	7.5	7.7	10.3
	uncertain	9	22.5	23.1	33.3
	agree	19	47.5	48.7	82.1
	strongly agree	7	17.5	17.9	100.0
	Total	39	97.5	100.0	
Missing	System	1	2.5		
Total		40	100.0		

From the above table indicates that 47.5% of the women respondents agree that the bank will be effective and successful based on, if employees have high quality of work life.

Table IX: Chi – square test : comparison between salary and experience

exp * salary Crosstabulation

Count

	salary				Total
	< 10000	10000 - 20000	20000 - 30000	> 30000	
exp < 5 yrs	1	3	3	2	9
exp 5 - 10 yrs	0	0	1	1	2
exp 10 - 15 yrs	0	0	1	2	3
Total	1	3	5	5	14

We found that only 14 respondents out of 40 felt quality of work feeling is not satisfactory so, we have done chi – square test for those respondent by comparing salary and age of experience and we have found out of 14 more employees are belongs to less than five years experience and they are drawing salary range minimum Rs. 20000

Table XI: Comparison between income and experience

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.733 ^a	6	.713
Likelihood Ratio	4.927	6	.553
Linear-by-Linear Association	2.872	1	.090
N of Valid Cases	14		

a. 12 cells (100.0%) have expected count less than 5. The minimum expected count is .14.

Here calculated value is greater than table value so we may reject our null hypothesis. Hence we concluded that there is a significant relationship between income and experience of the women respondents in private sector banks.

Findings

1. 40% respondents are belongs to less than 25 yrs, 45% of the respondents are belongs to age between 25 - 35 and 15 % respondents are belongs to more than 35 yrs of age.
2. 45% of the women employees are married and 55% of the respondents are single.
3. 10% agree and 6% are strong agree that social and individual requirements are neglected in the bank for the women employees in the private sector banks.
4. 11% of the respondents are feels that the energy and time that employees spend on the job is adversely affect their life.
5. 22% of respondents agree to the statement “the employees in the bank are skilled, motivated and productive.
6. 27% of the respondents are agree that quality of work life in the bank helps to improve their productivity.
7. 23% of the respondents are agree to the statement “Facilities provided by the bank motivates me to give my best”.

8. 50% of the respondents agree and 25% of respondents feel uncertain with the statement "The top management involves employees in the management decisions".
9. 37 % of the respondents agree and 32% are uncertain for the statement there is an assess for stress management and stress reduction programmes in their banks.
10. 47.5% of the women respondents agree that the bank will be effective and successful based on, if employees have high quality of work life.
11. We found that only 14 women respondents out of 40 feels that quality of work life is not satisfactory and they are belongs to less than five years' experience
12. and they are drawing salary range minimum Rs. 20000 in the private sector banks in Coimbatore region.

Conclusions and recommendations

This research revolves around the topic "Quality of work life feeling of women employees in private sector banks in Coimbatore region:". After analyzing the data carefully, the following conclusions are drawn. The Banking sector leverages our country's economy with the people's earnings. It needs to update and improve the quality of work life of the employees who make better contribution to production, quality and productivity. Also the bank employees may be made known about their vital role in building up the country's economy and their responsibility in handling the revenue of the country. Problem found through open ended question that Marital status and job performance shows that married women employees are more troubled by the fear of transfer than the unmarried and single categories. Hence private banks have to consider the married women employees before transferring them to other branches. Banks have to concentrate in their training and personal care of women respondents who have less than five year experiences. The workers were considered to be the assets of the bank and they are motivated enough to perform well,

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