

REVIEW ON QUALITY OF WORK LIFE OF WOMEN WORKFORCE IN BANKS”

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ABSTRACT

Quality of work life is a methodology talks about the complete environment of labour and the effect that the effort have on individuals besides on organisational efficiency. Direct contribution of workforces in problem resolving and choice building in zones linked to their activities, aids to renovate the excellence of work life at work place. It signifies the whole fulfilment resulting by the individuals because of their work. Enhancements in individuals' fulfilment and upturn in act are the tasks of vibrant interface between the type and work organisation, content of work and work know-how, management applies, information, talent and employee outlooks.

Various experts have explain the term quality of work life according to their views. Here, this paper talks about the reviews on the quality of work life of and what kind of quality of work life working women have in banks by various and different experts and authors. Founding of quality of work life, concepts, definitions, studies undertaken to recognise the quality of work life of women employees and quality of work life of women employees in banks has been considered.

In the end Quality of work life has been measured as an enlightened pointer associated with the operations and sustainability of organisation. To accomplish the quality of work life, systematic shots are desired by the management which proposes the personnels further probabilities for their job efficiency and alliance on the overall effectiveness. QWL procedures reflects a kind of organisations ethos or administration attitude in which workforces feel possession, independence, accountability and self-confidence. This talks around worker' so

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obligation, confidence and talents at time of downscaling, organisation and speedy expertise change identifying the accomplishment of tasks and objective swanting extra ordinary accomplishing work forces to state work matters, harmonising personal and professional lifetime.

INTRODUCTION

Banks are called the social organisations. Banks employ huge masses of the society to attain the organisational and national aims. The banking organisation concentrate on the human capital to face the competition of global economy. The banks must focus on human capital. Profits are being produce by the human assets. They should be cured as human ideals and not as bits of an economic tool. The ethical value and the human capital are beyond all in the banking system. Human assets should be counted after the technology. Personnels should not be treated as the tradeable assets. The output of the banks depend upon the quality of human resources which contributes along with the other resources. Therefore, the human capital results in the growth of banking productivity and goodwill. Apart from that, the efficiency of the financial institutions can be attain if and when the personal care are taken and problems are solved which will develop the acceptable work environment and make them proud and develop the sense of belonging. To say, the major challenge for the management is to make them effective and efficient use of human resources to the optimum level to attain the standard results and to fulfil the challenges of their workforce. The human resources can act indirectly as a complement to enhanced models, know how, work culture, sentiments, conventions that determine the output of the company. Thus banks are merging human assets with the planned aims and it has been professed as an important and forceful financial institutions. Bimal Jalan, the formerly Governor of RBI straightly marked that , capital and technology are replicable but not human capital which needs to be viewed as a valuable resources for the achievement of competitive advantage even in the banking sectors.

The idea of banks , ambitions , main concern , goals and guidelines for managing human resources have changed very significantly as the result of Liberalisation , Privatization and Globalization (LPG). This resulted in the change in the perception of employers and workforce. Drastic amendments were noticed in the socio-economic compulsions and internal –external

surroundings of the banking sectors. Example computerisation, employees' downsizing, mergers and acquisitions proposals, policy of disinvestment by Government have influenced the employees of banks.

The Liberalisation and opening of foreign banks in India have resulted in, countless requisite for healthier client service and forming a competitive edge to overcome competition tactics. The improvement of the stratagems to face the challenges of competition and the labor market have been found to influence the psychological work environment and resulted in the workforce's better health too.

The requisite was felt to frame the proactive measure towards the employee's productivity because of growing competition, complicated work surroundings, increasing labour cost and many more. In the present competitive business environment, Indian organisations are feeling compelled from within to reorient their employment relationships (Budhwar, 2000) (Sodhi, 1999). After years of restructuring and work re-engineering management comes to recognize that a productive workforce is increasingly important to attain sustainable competitive advantage for business organisations on a global basis. (Bohl et al., 1996.)

WOMEN PARTICIPATION IN THE BANKING INDUSTRY

The financial organisation of India has not finished the recurrent amendments in grid extension simply however it has experienced the entire and not ever visualized renovation in their goals, approaches and scales of processes. Know-how has implemented meaningfully. The Nationalisation of banks in the year 1969 and 1980 was the incredible accomplishment in the banking sector. Because of the marvellous deviations in the outlook of our Indian society, females' education was stimulated ensured in better-percentage of graduates, post graduates and technical graduated females. With this women began to seek the jobs to support their family and to enjoy comfort life. The forces like improved females' education, increasing economic pressure and to gain the economic, an independent life and social welfare are the causes for women to opt the beneficial career.

The banks are the exclusive in attracting women employees since last many years. Several studies indicate that there is an increase in the participation of women in the banking industry and even in the executive classes (Bhatnagar, 1988). A study was conducted by Bloomberg and Dwaraki (1980) as working women, in the year 1977 were asked what kind of jobs they would like to go for the ones they are currently holding. Most of women employees' response was banking jobs. Women favour the bank jobs mostly because of their location in the cities and towns, secondly their monetary needs. Employment results in the upgradation in the society and family. They opt the bank jobs because of the nature of the job. Many women prefer the jobs in the banks to achieve new progress by clearing the bank competition for higher position. The banks as operates in their cities and towns women would not need to migrate from one city or town to another.

Currently, banks have working women on the different post and performing their activities effectively and efficiently as their counterparts. Women are employed at the top level positions in the banks. The economic requirements of the women are to enhance the standard, maintaining their family income, sharing family responsibility given to them, use their qualifications & professional nature of job are the basic causes which brought the women to contribute in the banks.

There are banks with the branches which are totally women oriented to say they employ only women at every levels-form clerical to management level. Professions in banks made women to feel comfortable by working in an office free from stress of dealing with men. These kinds of branches gave an opportunity to the women to perform at clerical and management level without competing their counterparts.

QUALITY OF WORK LIFE

Quality of work life is now considered as one of the vital issue nowadays in every organisation. Employees are the forces which are behind every successful organisation. None of the organisation can be successful just because of the technology but requires the talented and experienced workforce to work with that technology to yield the enhanced output and achieve the standard aims. The term quality of work life was introduced in the late 1960s. From that

period the term is gaining better attention and importance at all work place. The term quality of work life was found in 1970s in the journals.

In the beginning the quality of work life was concentrating on the impact of employment on the wellbeing and the health of the workers. With the passage of the time focus has changed. The organisations required to provide decent functioning atmosphere to the employees covering monetary and non-monetary incentives so that they can preserve their staff for the long period of time to accomplish the organisational aims.

Monetary factors are not just adequate for the modern employees to make them satisfied. They also concern the conditions of job, interpersonal conflicts, conflicts of the role, job pressure, empowerment, participation and absence of challenging work etc. As the supervision style has changed from autocratic to democratic so the beliefs of the workforce with the want to accomplish more of yield efficiently and effectively, workforce look onward to the amiable and favourable working surroundings and approving terms of employment. The productivity and efficiency of an establishment majorly depends upon the quality of work life being provided to the employees.

DEFINITION AND MEANING OF QUALITY OF WORK LIFE.

Although the idea of “Quality of work life” looked in 1970 in the USA, the thought had been given possible reputation later 1950s. However it was not very strong and was vague. The term Quality of work life was viewed in changed ways. Nowadays Quality of work life is adopted these days by an organisation as a strategic tool to attract and retain the skills. Its policies are becoming part of the business strategies and aim is on the capability of these policies to impact the workforce’s Quality of work life and more necessary to allow them to sustain work life balance along with balanced attention on performance and commitment to work. The term remains imprecise though many experts attempted to express it in precise terms. Among them some are given below:

Cummings and Worley (2005)², stated that the term Quality of work life gained importance in the late 1960s as a way of concerns about the effects of job/work on health and general wellbeing and ways to positively influence the quality of work life of a person's work experience. Up until the mid-1970s, employer's concern was on work design and working conditions improvement. However, in the next decade of 1980s, the concept of Quality of work life included other aspects that affect employees' job satisfaction and productivity and these aspects are, reward systems, physical work environment, employee involvement, rights and esteem needs.

Rose et. al., (2006)³, is of opinion that the evolution of Quality of work life 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.

Nadler and Lawler opined "Quality of working life is a way of thinking about the people, work and organisations." Accordingly, the emphasis of quality of working life is not solitary on how individuals can put the effort healthier, however in what ways work may reason individuals to be improved. It is a matter that is dissimilar from output or structural improvement determinations, since of its attention on the consequences for the individuals, viewed the writers.

Robert H Guest, a renowned behavioural professor dialogues about the sensitivity of an employee about his efforts while defining Quality of Work life. Moreover he note out the impact of Quality of work life on being's life. According to him "Quality of work life is a generic phrase that covers a person's feeling about every dimension of work, including economic rewards and benefits, security, working conditions, organisational and interpersonal relationships, and its intrinsic meaning in a person's life", and "It is a process by which an organisation attempts to unlock the creative potential of its people by involve them in decisions affecting their work lives."

²Cummings, T and Worley, C. (2005), "Organisation Development and Change", 8th ed. Southwestern College Publishing, Cincinnati, OH.

³Rose, R.C., beh, L.S., uli, J., Idris, K. (2006), "Quality of Work Life: Implications of Career dimensions", Journal of Social Sciences, 2(2), PP.61-67.

In the growth procedure, the Quality of work life has attained numerous dissimilar explanations creating misunderstanding. Nadler and Lawler (1983) carried out this misunderstanding consequently,

First Definition	1969-1972	Quality of work life =	Variable
Second Definition	1969-1975	Quality of work life=	Approach
Third Definition	1972-1975	Quality of work life	Method
Fourth Definition	1975-1980	Quality of work life	Movement
Fifth Definition	1969-1982	Quality of work life	Everything

Beukema (1987)⁴, suggested Quality of work life is the extent to which employees are able to shape their jobs actively, in accordance with their options, interest and needs. It is the measure of power given by management to its employees to reshape their work. In other words, an employees has the full freedom to design his job functions commensurate with his personal needs and interests. This definition focuses upon the individual's choice of interest in carrying out the task.

ESTABLISHMENT OF QUALITY OF WORK LIFE

In early 20th century Legislation passed to protect employees from job injury and to eliminate hazardous working conditions. The Unionization program in the 1930 and 1940s stood the early steps. "Optimistic relationship among the morale as well as yield" was suggested by unlike models by psychologists in the year 1950s and 1960s, and chances that better-quality human relationships would result in the improvement of both. In the year 1970s the notion of Quality of work life was regarded which agreeing by Walton, is wider than these previous changes and remains somewhat that should comprise "the standards that remained at the core of these modification movements" besides human requirements and ambitions. The models of motivation and leadership delivered a comprehensive base aimed at the idea of Quality of work life.

⁴Beukema, L. (1987), "Quality of reduction of working hour", Groningen, Karstapel.

When the basic needs are fulfilled, individuals strive for fulfilment for the advanced needs. Among the year 1969 and 1974 the Quality of work life gained status when wider group of investigators, academicians, amalgamation leaders and Administration personnels advanced attention in what way towards enrichment the Quality of work life of a person through on the work involvement.

Louis Davis introduced the term Quality of work life. The First International Conference on Quality of work life was held in Toronto, 1972. In the year 1972 the International Council was established. Since 1980 Quality of work life progressively sited on worker's focussed productivity plans.

In India, Quality of work life proposes a worth structure and the social know-how of organisational transformation resulting in task efficiency of micro units because of use and explanation of human capabilities. Some proof of the growing tide attention in Quality of work life matter is the point that succeeding International Conference on Quality of work life, Toronto in 1981 engrossed 1500 contestants. The 200 unionist and 750 management individuals, more than the academician, experts and Government bureaucrats in audience.

Quality, the term has turn out to be an essential and a necessity effort for the finest existence. At this date, Quality of human involvements is the utmost strength to an organisation. Upholding the worth of such human involvements increases from holding the quality of work life flawlessly. A flawless quality of work life would aid the organisation. Growth in the quality of work life would relief workers' happiness thus the welfare of the entire organisation. This is an effort to benefit from the human resources of the organisation.

CONCEPT OF QUALITY OF WORK LIFE

Losocco and Rochelle (1970)⁵, in their study, specified that the greatest common valuation of Quality of work life is the person's approaches. This is since a person's work outlooks are noteworthy pointers of Quality of work life. The ways an individual's react to their works have

⁵Losocco, K.A. and Rochelle.(1970) "Influence on the Quality of Work and non-work life: Two Decades in Reviews" , Journal of vocational Behaviour, 39,pp.182-225

significances aimed at their individual pleasure, the usefulness of their work groups and the permanency of society.

Thorsrud (1982)⁶, conveys wide-ranging contrast between Quality of work life in the first and the third World nations in his paper on Quality of work life in the first and the third world.

Gardon (1984)⁷, in his investigations specified that Quality of work life plan has two purposes: to improve the output and the gratification of workers. Quality of work life is the excellence of the content of bond between workforces and total working atmosphere with human magnitudes added to the normal technical and economic ones.

Heckscher (1984)⁸, in his work Quality of work life recommended, it has been well acknowledged as a multi-dimensional concept and it may not be common. The vital idea took and debated in the current works comprise Job safety, Healthier rewards scheme, and advanced pay, Chance for development and Participative assemblies.

OBJECTIVES OF QUALITY OF WORK LIFE

1. Augment employee's fulfilment.
2. Progress the physical and mental fitness of employees which generates optimistic sense.
3. Increase the output of workforces.
4. Strengthen workshop knowledge.
5. Advance administration of the continuing transformation and change.
6. Construct the appearance of the business like greatest in recruitment, withholding and inspiration of workforces.

WORK ON QUALITY OF WORK LIFE OF WOMEN EMPLOYEES

Tambe (2000)⁹, in his critique "Quality of work life of Indian Women", measured the quality of work life appreciated by women and the difficulties they look. In a traditional society employed women will commonly be measured as role prototypes by numerous ambitious young females. The employed women are the "revolution negotiators" in the society. Countless of

⁶Thorsrud, E. (1982), "QWL in the First and Third World", Productivity Vol. 22(4), pp.3-11.

⁷Gardon, Herman. (1984), "Making sense of Quality of work life programmes", Business Horizons.

⁸Heckscher. (1984), "QWL New working Relationship in the communication Industry", Labour Studies Journal, Vol.9, Issue 3, pp.261-274.

⁹Tambe, M.R. (2000), "Quality of Work Life of Indian Women", Indian Management, February, pp.49-52.

working females may be primary generation workforces, henceforth may not be definite as to what to suppose from a work and their organisation. Several of them may not be conscious of the quality of work life they must suppose from their workforces.

Hameet Kaur (2010)¹⁰, attempts to highpoint the numerous standards, approaches and views of women concerning job concern in their official work groups and particularly harmonising their work and personal lifetime. Women's engagement in the innovative subdivision has been rising above the years. The progress in women's engagement has been found further in the Government sector. Though the share of females to entire occupation has been minor, women do institute an noteworthy unit of the labour market and their involvement is appreciated in numerous segments and occupations. It is thus, significant for the bosses to take footsteps to improve the quality of work life of female workforces besides with that of male workforces. In the same mean employment union have a distinctive and extraordinary charge to take up the precise women's matters with the administration besides the matters mutual to all. This will aid in augmenting the quality of work life of women workforces.

IN BANKS THE QUALITY OF WORK LIFE OF WOMEN EMPLOYEES'

Ritu Lehal, Sanjeev K Sharma and Nitesh Goyal¹¹, mad a study to observe the quality of work life in the six banks. In order to determine perceived quality of work life, a sample of 250 women employee were chosen out of which 212 responses were found valid and thus analysed. Banks chosen for the study were various branches of three private and three public sector banks across the city of Chandigarh , Panchkula and Mohali , namely ICICI Bank , HDFC Bank , Axis Bank , SBI , Canara Bank and PNB.

The results of the study revealed that quality of work life among women employees of banking sector is satisfactory; however, a difference of opinion was found among women employees of different banks. A comparative analysis among public and private sector banks revealed that quality of work life is better in private banks in some cases and better in public banks in the

¹⁰ Ms.Harmeet Kaur.(2010), "Women, Quality of work life and Job Satisfaction: the interrelationship",www.studymode.com

¹¹ Ritu Lehal, Sanjeev, K. Sharma and Nitsh Goyal, " Quality of work life of women employees in banking sector",www.wscpedia.org

remaining. Study recommends that further study can be done on the impact of quality of work life women employees on their job satisfaction and/or job commitment.

Waheeda Khan, Meena Osmany and M.Waseem, Jamia Millia Islamia (2002)¹², made a study titled “Quality of work life and Job involvement in bank employees”. According to their work Quality of work life was suggestively advanced between the private sector women workforces than the male workforce in the government sector. It also detected that fresher group and upper experienced groups had meaningfully advanced insight of Quality of work life as compare to the grown-up and junior knowledgeable assemblies.

Nanthini (2010)¹³, carried out a work as “A study on the Quality of work life and mental welfare amongst the women workforces in Indian private banks” and this work points that respondents consume exactly how low plus adequate totals in Quality of work life and mental comfort. This postulates necessity to be given acceptable care to advance their quality of work life. Work specify there variance present amongst the deep-rooted and innovative Indian private banks.

ISSUES AFFECTING QUALITY OF WORK LIFE

Roopali Johri (2005)¹⁴, points that the reasons touching Quality of work life are fiscal struggle, work problems, management applies (methods of handling workforces and offering them chances to practice their aptitudes) and work nature (task burden, labour periods and salary). The kind of quality of work life Canadians wish depends on the four pillars. These prove to be chance to involve in responsibilities that are rewarding and expressive to workforces individually, a respectful way of living; fitness, welfare and upkeep the family life or life exterior of job mostly; and privileges including employee's involvement in choice making.

¹² Waheeda Khan, Meena Osmany and M.Waseem, Jamia Millia Islamia. (2002), “Quality work life and job involvement in bank employees”, Journal of the Indian Academy of Applied Psychology, New Delhi, pp.63-68.

¹³ Nanthini, K.(2010), “A study on QWL and psychological wellbeing among the women employees in Indian Private banks”, Ph.D. thesis submitted to Centre for Research in social science, Technology and Culture affiliated to Bharathiyar University.

¹⁴ Roopali Johri, (2005), “Work values and the quality of employment: Literature Review”, Department of Labour, New Zealand Studies.

APPROACHES TO ATTAIN AND ENHANCE THE QUALITY OF WORK LIFE

Kumar and Tripathy (1993)¹⁵, explored that there are several approaches for achieving Quality of work life in organisation, namely job design, workers participation, welfare, and quality circles. Quality of circles are the methods of concerning workforces at the lowermost of organisation in decisions affecting effort and work associated difficulties. The Quality Circles conquer an important and extreme definite part for pointing and accomplishing Quality of Work Life of workforces in organisation.

Hesket J.L. Sasser, W.E Schlesing L.A. et.al (1997)¹⁶, specified Quality of work life which is dignified by the approaches that workforces have concerning their works, co-workers, and corporations would make a series of conclusion leading to an officialdom advance and success at the end. To progress the Quality of work life of the personnel establishments are nowadays highlighting on pleasant worker dealings and accepting a human resource approach that put extraordinary worth on workforces as officialdom investors.

CONCLUSION

Quality of work life is the necessity of the hour. It is not an idea, that contracts with one zone but it has been perceived as integrating a pyramid of notions that not merely comprise effort grounded features like job approval, pleasure with par and relations with co-workers, but also elements that mostly centres on life pleasure and over-all outlooks of welfare. To reserve a worthy faculty in the organisation it is imperative for the administration to consume extraordinary Quality of work life and small hassle level.

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¹⁵ Kumar, D.M. (2006), "A Study on Job Stress of Nationalised and Non Nationalised Bank Employees".

¹⁶ Hesket J.L. Sasser, W.E .Jr Schlesing L.A. et.al. (1997), "The Service Profit Chain", The Free Press, New York.pp.99.

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