

**THE IMPACT OF WOMEN PARTICIPATION ON  
THEIR QUALITY OF WORK LIFE WITH SPECIAL  
REFERENCE TO SELECT PUBLIC BANKS**

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**ABSTRACT**

The efficiency of the organization can be achieved when the personal growth, wellbeing and favourable/humanized work environment will be taken care of and impediments and irritants are removed which could create a facilitating and congenial environment and faster a feeling of pride and belongingness. Thus, the principal task before bank management is utilization of its human resources to the optimum for better work and to meet the new challenges of its employees. The employees themselves are demanding the standard work life to contribute in the performance. Standard work life means humanized work surroundings which motivates the employees to perform well. Humanized work surroundings includes compensation of employees, safe and healthy working conditions, opportunity for growth and development, occupational stress, constitutionalism in banks, social relevance of work, participation of employees, empowerment of employees, work life balance, grievance handling relations, recognition, alternative work schedule and many more. The compact term is “Quality of Work Life”.

This paper is an attempt to find out the relationship between the women participation and their Quality of work life, the type and degree of correlation existing between the two. Secondly, in which bank the participation of women is enhancing more their quality of work

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life .Two banks have been selected ALLAHABAD BANK and STATE BANK OF INDIA for the study. The structured questionnaire was prepared and thirty one questions were asked. Through this the opinions of the women respondents were known which were analysed by applying the Likert Scale. After that the weighted and combined mean were calculated. The correlation has been applied to determine the relation between the women participation and quality of work life. The positive correlation has been found .In case of Allahabad Bank 0.99 and SBI bank 0.96 correlation has been marked. In case of Allahabad Bank women employees' quality of work life is improved more (0.99) than SBI Bank (0.96) because of their participation in managerial decision making.

**Keywords: Women Participation, Quality of Work Life, Opportunity for growth and development, occupational stress, constitutionalism of work and social relevance at work.**

## **INTRODUCTION**

The economic, social and cultural development of any country mostly depends upon the human resource it has. According to Arthur Laurie, "there are great differences in development between countries which seem to have roughly equal resources, so it is necessary to enquire into the difference in human behaviour. As such though the countries are endowed with the same level of natural resources, technology and international aid etc., their productivity and development mostly depend upon the availability of efficient human resources and more importantly, commitment of such resources.

Efficient human resources and their commitment is essential for effective management of organization. The management of four Ms i.e. Money, Materials, Men, Machines is essentially carried on by human resources of the organization. Stressing this point of view, McGregor observed that effectiveness of organization would be doubled if management could discover how to tap unrealized potential present in their human resources. This could be achieved by allowing the participation to the employees.

In the service sector like banking along with other resources, the performance of banks depends on the quality of human capital as they are the main product and service delivering

assets. Thus in banks human capital is one of that which assures the development of banking activities, bringing the bank performance and prestige.

The efficiency of the organization can be achieved when the personal growth, wellbeing and favourable/humanized work environment will be taken care of and impediments and irritants are removed which could create a facilitating and congenial environment and faster a feeling of pride and belongingness. Thus, the principal task before bank management is utilization of its human resources to the optimum for better work and to meet the new challenges of its employees.

In a competitive scenario, the employees themselves are demanding the standard work life to contribute in the performance. Standard work life means humanized work surroundings which motivates the employees to perform well. Humanized work surroundings includes compensation of employees, safe and healthy working conditions, opportunity for growth and development, occupational stress, constitutionalism in banks, social relevance of work, participation of employees, empowerment of employees, work life balance, grievance handling relations, recognition, alternative work schedule and many more.

The compact term of all these elements are term as “Quality of work life”. Employees now are aware of their own self-recognition and accepts the participatory style of management. Participation makes the work environment more favourable for the employees. This makes the quality of work life more enhanced. The quality of work life is being identified as a progressive indicator related to the function and sustainability of business organization. To achieve the quality of work life, regular efforts are required by the organization which offer the employees more opportunities for their job effectiveness and collaboration on the overall effectiveness. Thus, every organization with optimal and influential effectiveness is looking for ways to cause the employees to reach a degree of ability that apply their own ability and intelligence which can be accomplished through appropriate quality of work life. Quality of work life movement represents a route of organization culture, or management approach in which employees feel ownership, autonomy, responsibility and self-esteem.

This work entitled "The Impact of Women Participation on Their Quality of Work Life with Special Reference to Select Banks "covers major terms .The terms are women participation, quality of work life, the selected banks are ALLAHABAD Bank and STATE BANK OF INDIA Bank are discussed further.

## REVIEW OF LITERATURE

The status of women in India has been subject to many great changes over the past few millennia.<sup>1</sup> with a decline in their status from the ancient to medieval times, <sup>2, 3</sup> to the promotion of equal rights by many reformers, the history of woman in India has been eventful. In Modern India, women have held high offices including that of the President, Prime Minister, Speaker of the Lok Sabha, and Leader of the opposition, Union Ministers, Chief Minister's and Governors.

The Constitution of India guarantee to all Indian women equality (Article 14), no denomination by State (Article 15) (19), equality of opportunity (Article 16) and equal pay for equal work (Article 39(d)). In addition, it allows special provision to be made by the State in favour of women and children (Article 15 (3)), renounces practices derogatory to the dignity of women (Article 57 (A) (e)), and also all ones for provisions to be made by the state for securing just and woman conditions of work and for maternity relief (Article 42).

Gender discrimination is a universal phenomenon. Both inside and outside the households women are excluded from positions of power. They are denied opportunities to participate in the decision making process. Even when the decisions are to affect their well-being, they are only passive observers. The primary challenge facing women today, therefore, is to increase their participation so that they get hold of the situation and become actively involved in the process of decision making (**Chandra 1997**)<sup>4</sup>."An idea which is gaining momentum these days is that increased participation of women in decision-making at all levels will help to adjust the goals pursued through the development" (**Karl 1995**).<sup>5</sup>

Participation has two dimensions-quantitative and qualitative. Many a time only the quantitative aspect of participation is taken care of. People's participation in terms of mere

numbers has no meaning. Women often make up majority of the rank and file and compromise a minority as far as decision-making process is concerned. Today, there is a need for change-change in the right direction-change from quantitative to qualitative.

As long as women would be left behind in the process of decision-making, it would be hard to get the democratic process started. Active participation in social, economic and political spheres would help in enhancing the process of empowerment and it would also give women the desired self-respect and social dignity, and those, of course, are the pre-requisites of empowerment.

**Patel and Dholakia (1978)<sup>6</sup>** examined the effect of certain development variables like income, marital status, child rearing, and caste on female participation rates and concluded that female participation rates tends to have a 'U' - shape curve with respect to income and that married women tend to have a higher participation rate than those not burdened with a family responsibility. Lastly socio-cultural factors have a significant bearing on the levels of female participation rate.

A study on the decline of women's participation in the workforce of the textile industry in Bombay by **Mishra (1986)<sup>7</sup>** revealed that industrialization has discriminated heavily against women. Decline of women workers occurred through a policy of not recruiting women employees. The main issue was not that of equal pay but of equal opportunities for employment.

**Chaudhary (1987)<sup>8</sup>** concluded that the increasing work participation of women had not been able to improve their lot and their share of developmental gains has remained much below what their contribution could justify. In the process of technological advancement, female workers have been displaced in many spheres. The energy and time consuming hard work coupled with calorie deficit in their food intake not only whittles down the working capacity of women but also heavily tells upon the upbringing of children and leads to increased child mortality. The study further revealed that the technology displacement of women labor on the one hand and lower wages rate to them on ground of productivity on the other, should be

prevented through proper training to equip them to efficiently deal with developed techniques of production. There should be a proper estimate of the contribution of women work force to economic development in the domestic sphere as well as in the peasant farming in order to give them a larger degree of economic security and sense of self respect in the male dominated society.

According to the study of **Malthier and Rogers (1987)**<sup>9</sup> in Britain, although female entry into some occupations such as the professions has been quite rapid, the overall employment distribution has only been marginally affected by these changes. Most women work in occupation that has been traditionally female dominated, and, as relatively few men have entered these occupations, sex inequalities in occupational distribution remains substantial.

The paper of **Muchlberger U (2000)**<sup>10</sup> shows a theoretical connection between labor economics and sociology within an institutional approach, couples with a gender order perspective and provides a useful framework for analysis. He concludes that the determinants of women's labor market behaviour are interrelated with a whole set of social and economic institutions which form a specific employment system.

**Angela (2001)**<sup>11</sup> has explained the factors influencing the labor force decisions either part time or full time. She has also studied the relationship between motherhood ideology and maternal labor force participation.

**Jeyalakshmi (1986)**<sup>12</sup> is of the opinion that the women's participation in the work force is deceptive as they under present the number of women actually engaged in productive work and underestimate the value of their work. Besides this, their economic contribution as labor at home is not recognized as it lacks monetary or market value.

**A study by Mehta (1989)**<sup>13</sup> was to examine the extent of differences in employment and earning opportunities among similarly educated men and women. The study revealed that there exists inequalities in employment opportunities and earnings among men and women despite similar levels of education.

**Shoma Chatterjee (1990)**<sup>14</sup> in the article entitled "Women in Management an uphill Task" has observed that in the patriarchal set up, all organizations in the private and public sector have been conditioned to accept only men in position of authority. But once women have entered the scene, the barriers are slowly breaking down by virtue of sheer grit, industry and their desire to prove their own worth in a male dominated world. Once the initial burden of proving their credibility and their commitment to the job has been established without doubt, the path is comparatively clear and the discrimination on grounds of being a woman begins to diminish visibly.

The study conducted by **Bhanumathi Vasudevan (1992)**<sup>15</sup> covering all the Indian officers of the central government organization threw up some rather disturbing findings, mainly that women were discriminated against in recruitment, advertising in selection procedure, in work allocation, in career advancement and in personal ways, by other colleagues. Further, the findings revealed discriminatory attitudes at all levels of staff from drivers to executives.

**Kala Rani (1976)**<sup>16</sup> studied about educated married working women and discussed the dual role of working women. Most working women in her sample took up jobs to make use of their high or professional education which in turn afforded them a high standard of living. The study also attempts to find out the husband's attitude towards respondent's work. The study proves the hypothesis wrong that the working women's husbands do not help in household chores. The author suggested part-time employment for women that would suit a large number of housewives keen to fulfil professional interests and provide useful social contacts.

**J.M. Unwalla's (1977)**<sup>17</sup> "A Study of Women Executives at Work and at Home" undertaken for her Ph. D in 1977 has probed into the phenomenon of the working women and listed its implications at work and house. She finds that women choose to work to prove themselves and attain social ascendancy. The study attempts to know the attitude of superiors towards working women. It shows that men in general accept a female boss just as well as they would a male boss.

### **OBJECTIVE OF THE STUDY**

- To find out the relationship between the participation and quality of work life of women employees in the banks.
- To find in which bank women participation is enhancing their quality of work life whether in Allahabad Bank or SBI bank.

### **RESEARCH METHODOLOGY**

- **Research Design** - The research design chosen is descriptive in nature. The reason is that it is a fact finding research with adequate and accurate interpretation of the findings. Secondly, the researcher observed and described what has been found. To say, this research describes what actually is existing in the selected banks.

Depending upon the nature and aim of the study that is to find and study the impact of participation on quality of work life with special reference to women employees in the select banks, the researcher has assumed that the descriptive type of research would be the most appropriate method to be used.

- **Research question-**

- (i) Is there any relationship between the participation of women employees and their quality of work life?
- (ii) What kind of relationship between the participation of women employees and their quality of work life exist?
- (iii) In which bank the quality of work is more enhancing due to women participation in managerial decision?

(C) **Area of study-** This survey is conducted among all those women bank employees who are working in different selected banks of Delhi NCR for the study.

The banks selected for the study are ALLAHABAD bank and STATE BANK OF INDIA.

**(D) Questionnaire Design-** The questionnaire was framed with an intention to collect the information from the women bank employees employed in the selected banks. Primary data has been collected through questionnaire.

The first section is the demographic profile of the respondents such as name, name of the bank, age, educational qualification, monthly salary, designation, length of services, marital status, children, location of bank,

The second section deals with the questions related to the participation and then questions based on the four selected parameters of quality of work life - opportunity for growth and development, occupational stress, constitutionalism in the banks and social relevance at work. Each variable contains the five questions.

There are total thirty one questions in questionnaire open ended , statements reflecting 4 parameters of Quality of Work Life and participation of women employees with 36 Likert's five point scale ranging from 1 (strongly agree) to 5 (strongly disagree) is prepared and presented to the employees.

**(E) Sampling Design -** There are two commercial banks which has been selected for the study. Both are private banks ALLAHABAD BANK and State Bank of India. For selecting the samples convenience sampling technique has been adopted.

For a detailed study, 200 questionnaires were distributed, in the banks were handed over to the women employees of the banks. The researcher explained the purpose and importance of the study and requested the women employees to fill the questionnaires. Finally, 187 questionnaires were filled up and returned by the employees of the banks. Of these only 142 questionnaires were found filled correctly in all aspects.

Out of 187 respondents 107 from the selected banks gave their responses which formed the basis for analysis.

Majority of 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 questionnaires were distributed amongst the employees of the selected banks in Delhi NCR, the number of questionnaire received back from them and the questionnaire found fit and taken up for the original work.

**TABLE I.1****Questionnaires Distribution among the Selected Banks' Women Employees.**

| Banks Name     | Questionnaires Distributed | Questionnaires Received Back | Questionnaires taken for Analysis |
|----------------|----------------------------|------------------------------|-----------------------------------|
| ALLAHABAD BANK | 100                        | 96                           | 73                                |
| SBI            | 100                        | 91                           | 34                                |
| <b>Total</b>   | <b>200</b>                 | <b>187</b>                   | <b>107</b>                        |

**(F) Sources of Data**

The data for the present study were collected both from primary and secondary sources.

**Primary Data** - Primary data has been collected by visiting the bank's women employees at their premises and distributing the pre-structured questionnaires for obtaining the responses.

**Secondary Data**

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

**(G) Framework of Analysis**

Appropriate statistical tools have been used to analyse the data collected like Five Point Likert Scaling, Karl Pearson's Correlation.

**Descriptive Analysis**

The descriptive analysis was used to express the percentage respondents falling under each category. It describes the total frequency of respondents/responses in percent format.

**Five Point Scaling Technique**

Likert's five point scaling technique has been applied in this study, which is used to connect the qualitative information into a quantitative one.

**Average Score Analysis**

Based on the consolidated opinion obtained from the five point scaling techniques for different categories of respondents, the weighted average score was calculated to assess the level of satisfaction/agreeability of the respondents.

## **Correlation**

Correlation is the most widely used method of measuring the degree of relationship between two variables. The correlation expresses the relationship or interdependence of two sets of variables upon each other in such a way that the changes in the value of one variable are in sympathy with the changes in the other. One variable may be called "Subject" (independent) and the other 'relative' (dependent) variable.

### **(H) Selected Parameters-**

Four major parameters of quality of work life were selected in this study. These are -

- (1) Opportunity for growth and development.
- (2) Occupational Stress.
- (3) Constitutionalism in banks.
- (4) Social Relevance of work.

## **MEANING OF TERMS**

**(i) Women Participation:** means women employees formal sharing in decision making system of the organization as its key stakeholders. When woman employees of an organization at the different hierarchical levels are either formally or informally consulted about the affairs of an undertaking to express their opinion in order to contribute in the managerial decision making process.

**(ii) Quality of work life:** The favourableness or unfavourableness of a job environment for the people working in an organization is called quality of work life. It is a process of work organization which enable its members at all levels to actively, participation in shaping the organization environment, methods and outcomes. This value based process is aimed towards meeting the twin goals and enhanced effectiveness of organizations and improved quality of work life at work for employees.

**(iii) Opportunity for growth and development:** means to provide an opportunity to employees to expand their knowledge, skills, and abilities and apply the competencies they have gained to new situations. By providing the opportunity for growth and development organizations can enhance the quality of their employees and realize the benefits of

developing workers to their full potentials. This includes: opportunities for promotion and internal career advancement, skills training, counselling services etc.

(iv) **Occupational Stress:** means the stress related to one's job. Occupational stress often stems from unexpected responsibilities and pressures that do not align with a person's knowledge, skills or expectations. Stress increases when workers do not feel supported by supervisors or colleagues or feel as if they have little control over work processes.

(v) **Autonomy in banks:** autonomy means allowing a great deal of freedom to make choices in the workplace. A manager who grants an employee autonomy generally outlines the goal of a project but allows the employees to decide the best way to achieve that goal.

(vi) **Social relevance of work:** those business enterprises which are engaged in discharging their social responsibilities contribute to Quality of work life. If a concern does not care for social obligations, the employees of such organizations cannot expect a better Quality of work life. Social relevance of work develops the positive attitude of employees towards an organization as the employee is also a part of the society.

## ANALYSIS

### **MEASURING THE IMPACT OF PARTICIPATION OF WOMEN EMPLOYEES ON THEIR QUALITY OF WORK LIFE**

In the present study four parameters of quality of work life has been selected to measure the impact of participation on those. The selected four parameters of quality of work life are:-

- (i) Opportunity for growth and development.
- (ii) Occupational stress.
- (iii) Constitutionalism in banks.
- (iv) Social relevance of work.

The topic of the study is "The Impact of Women Participation on Their Quality of Work Life with Special Reference to Select Public Banks". Accordingly, the impact of participation of women employees in managerial decision making will be analysed on the mentioned parameters of quality of work life.

How the impact will be measured is divided it can be represented with the help of simple chart.

**MEASURING THE IMPACT**

Impact of Participation on four parameters of QWL.

(i) Participation - Opportunity for growth & development

(ii) Participation-Occupational stress.

(iii) Participation - Constitutionalism in banks

(iv) Participation-Social relevance of banks.

According to the objectives mentioned above, the relationship of participation and the selected four parameters of the quality of work life will be measured. Thus, the percentage analysis table was prepared to reveal about the women respondents' opinion about the participation and parameters of quality of work life of selected banks to make the analysis clear and easy.

Here total 107 of women respondents are taken up for the analysis.

STEP -1 To calculate weighted & combined mean of variables.

STEP-2 Karl Pearson's Correlation has been applied.

**THE IMPACT OF PARTICIPATION OF WOMEN EMPLOYEES ON THEIR QUALITY OF WORK LIFE IN ALLAHABAD BANK****EXHIBIT-1.2**

| S.NO | X    | y     | x <sup>2</sup> | y <sup>2</sup> | Xy    | R    | Type of r |
|------|------|-------|----------------|----------------|-------|------|-----------|
| 1    | 2.75 | 2.57  | 7.56           | 6.60           | 7.06  | 0.99 | +ve       |
| 2    | 2.75 | 2.86  | 7.56           | 8.17           | 7.86  |      |           |
| 3    | 2.75 | 2.65  | 7.56           | 7.02           | 7.28  |      |           |
| 4    | 2.75 | 2.24  | 7.56           | 5.01           | 6.16  |      |           |
| Tot  | 11   | 10.34 | 30.24          | 26.8           | 28.33 |      |           |

$$r = \frac{N\sum xy - (\sum x)(\sum y)}{\sqrt{[N\sum n^2 - (En)^2][N\sum y^2 - (\sum y)^2]}}$$

Where,

r = Karl Pearson's Correlation.

N = Total number of respondents.

x = Combined mean of participation.

y = Combined mean of selected parameters of quality of work life.

$x^2$  = Square of x value.

$y^2$  = Square of y value.

xy = product of x and y.

The above exhibit 1.2 shows the sum of participation and selected parameters of quality of work life of women employees in the Allahabad Bank. The first column x shows the combined mean of participation, y shows the combined mean of selected four parameters of quality of work life,  $x^2$  is the square of x value and  $y^2$  is the square of y values, xy is the product of x and y value, r is calculated correlation value. The selected parameters of Quality of Work Life include Opportunity for growth & development, occupational stress, autonomy in banks and social relevance of work. Participation is an independent factor and selected parameters of quality of work life are dependent factors. The correlation between the participation and selected parameters of Quality of work life is 0.99 and the type of correlation is positive in case of Allahabad Bank. This shows that the participation is positively correlated with Quality of work life and moves simultaneously in same direction. As the participation of women employees increases their quality of work life improves.

### **THE IMPACT OF PARTICIPATION OF WOMEN EMPLOYEES ON THEIR QUALITY OF WORK LIFE IN SBI BANK**

#### **EXHIBIT I.3**

| S.No | X    | Y    | $x^2$ | $y^2$ | Xy   | R    | Type of r |
|------|------|------|-------|-------|------|------|-----------|
| 1    | 2.77 | 2.42 | 7.67  | 5.85  | 6.70 | 0.96 | +ve       |
| 2    | 2.77 | 2.41 | 7.67  | 5.80  | 6.67 |      |           |
| 3    | 2.77 | 2.34 | 7.67  | 5.47  | 6.48 |      |           |
| 4    | 2.77 | 2.17 | 7.62  | 4.20  | 6.01 |      |           |

|     |       |      |       |       |       |  |  |
|-----|-------|------|-------|-------|-------|--|--|
| Tot | 11.08 | 9.34 | 30.68 | 21.82 | 25.86 |  |  |
|-----|-------|------|-------|-------|-------|--|--|

Karl Pearson's Correlation

$$r = \frac{N\sum xy - (\sum x)(\sum y)}{\sqrt{[N\sum x^2 - (Ex)^2][N\sum y^2 - (\sum y)^2]}}$$

where,

r = Karl Pearson's Correlation.

N = No. of selected respondents.

x = Combined mean of participation.

y = Combined mean of selected four parameters of quality of work life.

$x^2$  = Square of x value.

$y^2$  = Square of y value.

xy = product of x and y.

The above exhibit I.3 shows the table of values for the calculation of correlation between the women participation and selected parameters of quality of work life in the SBI bank. The first column x shows the combined mean of participation, y shows the combined mean of selected four parameters of quality of work life,  $x^2$  is the square of x value and  $y^2$  is the square of y values, xy is the product of x and y value, r is calculated correlation value. The selected parameters of Quality of Work Life include Opportunity for growth & development, occupational stress, autonomy in banks and social relevance of work. Participation is an independent factor and selected parameters of quality of work life are dependent factors. The correlation between the participation and selected parameters of Quality of work life is 0.96 and the type of correlation is positive. This shows that the participation is positively correlated with Quality of work life and moves simultaneously in same direction in case of SBI bank. As the participation of women employees increases their quality of work life improves.

## **FINDINGS**

In the selected banks Allahabad Bank and State Bank of India the relationship between the women participation and quality of work life has been found positive. The correlation between the participation and selected parameters of Quality of work life is 0.99

and the type of correlation is positive in case of Allahabad Bank. This shows that the participation is positively correlated with Quality of work life and moves simultaneously in same direction. As the participation of women employees increases their quality of work life improves. The correlation between the participation and selected parameters of Quality of work life is 0.96 and the type of correlation is positive. This shows that the participation is positively correlated with Quality of work life and moves simultaneously in same direction in case of SBI bank. As the participation of women employees increases their quality of work life improves.

### **CONCLUSION**

Quality of work life is the need of the hour. Quality of working life is not a concept, that deals with one area but it has been observed as incorporating a hierarchy of concepts that not only include work based factors like job satisfaction, satisfaction with pay and relationships with work colleagues, but also factors that broadly focuses on life satisfaction and general feelings of wellbeing. To retain a good talent in the organization it is important for the organization to have high quality of work life and low stress level, participatory style of management and empowerment of the employees. There is considerable evidence from this study that bank employees if are allowed to be participated then banks employees do have more favourable quality of work life.

We can figure out from the study that the participation of women employees have the positive impact on their quality of work life the banks. In Allahabad Bank and State Bank of India banks the participation of women employees has the positive. Secondly, the participation of women enhancing more their quality of work life in case of Allahabad Bank than SBI bank. Therefore, it can be said that participation of women employees are having positive impact on their quality of work life and only the degree of correlation differs.

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