



OPPORTUNITY TO USE AND DEVELOP HUMAN CAPACITIES AS A MEASURE OF QUALITY OF WORK LIFE AMONG OFFICERS OF COMMERCIAL BANKS

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Abstract

Humanisation of work is an integral part of effective Human Resource Management. Quality of Work Life (QWL) is a concept that envisages humanising the working environment and thereby tries to ensure maximum cooperation and productivity from employees. Positive Quality of Work Life leads to satisfied employees who are the real asset of any organisation. Opportunity to use and develop human capacities is one of the elements of good Quality of Work Life. This study tries to identify the satisfaction levels of bank officers with respect to their opportunity to use and develop human capacities as a measure of Quality of Work Life.

Key Words: *Quality of Work Life (QWL), Opportunity to Use and Develop Human Capacities.*

Introduction

Working just for getting salary or wage is an old story, now in modern management pay is just only one among the factors which contributes to the job satisfaction of working class. Humanisation of work is an integral part of human resource management. Satisfied human resource is the real asset of any organization. In Human Resource Management several concepts were introduced by various experts which all in one way or other pointing towards employee satisfaction and thereby improving their productivity. Quality of Work Life (QWL) is one of such concepts gained importance right from early 1950s.

Working as an officer in a bank is considered to be a prestigious job in the society. As part of the 10th Bipartite agreement, the second and fourth Saturday of every month are declared as holidays for banking staff in India. There was also a reasonable hike in the salary scale as part of the new revision. But getting more salary or holidays cannot make an employee satisfied and feel happy. The work life of a bank officer is not free from stress and tension. The financial risk associated with work make him to be very keen and careful throughout the work. The concept of Quality of Work Life is equally important in manufacturing and service sectors. Managements of major commercial banks in India understand the importance of employee welfare and take measures accordingly within their budgetary constraints. In this study; researcher tries to look into the work life of bank officers from the angle of the concept of QWL and in specific by identifying how far they are satisfied with “opportunity to use and develop human capacities as a measure of Quality of Work Life.”

Quality of Work Life

Quality of work life is the sum total of experiences an employee gets during the various facets of his work life. QWL envisages a healthy job environment more emphasizing on democratic management. Management should try to design and implement such an environment that the employees feel a positive life at work. It is more concerned with humanizing the work. QWL is determined by the interaction of personal and situational factors. The term QWL made its first appearance in the Research Journals and in the press in United States in 1970s.

According to Robert H Guest¹, a noted behavioural scientist “QWL is a generic phrase that covers a person’s feelings about every dimension of work, including economic rewards and benefits, security, working conditions, organizational and interpersonal relationships, and its intrinsic meaning in a person’s life, and it is a process by which an organization attempts to unlock the creative potential of its people by involving them in decisions affecting their work lives.”

Robert F Craver² a senior of American Telephone and Telegraphic Company (AT&T) says “Quality of Work Life is more than an attempt to pacify growing demands of impatient employees. For the manager, QWL can offer new challenges, opportunities for growth and satisfaction.”

There is no universally accepted definition of the QWL. However, the attempts so far made to define it mostly refer to favourableness or unfavourableness of a job environment for the people involved in it. Richard Walton who had done extensive research on Quality of Work Life made significant contribution for the conceptualization of the term Quality of Work Life. Walton³ defines the QWL as a process by which an organization responds to employees, needs for developing mechanisms to allow them to share fully in making the decisions that design their lives at work. Measurement of QWL has

become easy and practicable with the factors or elements he proposed. He devised an eight point criteria to measure Quality of Work Life. The categories are: 1. Adequate and fair compensation, 2. Safe and healthy working environment, 3. Opportunity to use and develop human capacities, 4. Growth and security, 5. Social Integration, 6. Constitutionalism, 7. Total life space and 8. Social relevance.

This study is based mainly on the third measure of QWL proposed by Richard Walton and hence tries to identify the satisfaction level of bank officers in commercial banks with respect to their opportunity to use and develop human capacities.

Opportunity to use and develop human capacities as a measure of Quality of Work Life

In every organization, there should be sufficient opportunity for the employees to use and develop their abilities and skills. Adequate autonomy at work should be ensured so that the employees can do their work with comfortable tension free mind. Control mechanisms should be designed and implemented in such a way that they will never restrict the natural way of doing the job.

Mirza S Saiyadain⁴ remarked that “the work today has become repetitive and fragmented. The average worker often responds mechanically to the demands of machine without much control on them. QWL can be improved if the job allows sufficient autonomy and control, uses a wider range of skills and abilities, provides immediate feedback to workers to take corrective action, is seen as a total activity, and provides opportunity to plan and implement by himself.”

Every individual has his own human capacity to face and manage the challenges of his job. But he can use his potentials to face those challenges, only if there is a feeling of freedom and support. ⁵ An employee provided with optimum degree of freedom in work can improve himself on the job which gives him immense satisfaction. Periodic discussions with the employees, calling for suggestions and framing work groups like Quality Circles will help the employee in improving his capabilities on job.” Opportunities to use wider range of skills and abilities of employees will develop a sense of participation in decision making among employees. QWL improves in a job environment of optimum freedom and control.

Objectives

1. To compare the average satisfaction level of bank officers on opportunity to use and develop human capacities categorised on the basis of their demographic and organisational profiles.
2. To find out the level of satisfaction of bank officers on their opportunity to use and develop human capacities.

Data and Methodology

Sample for the study has been selected from both public sector and private sector bank branches in Kottayam district of Kerala State. First three banks which have largest branch network in Kottayam district in the public sector and first three banks which have largest branch network in Kottayam district in the private sector have been selected. Branches of the selected banks were randomly selected so as to obtain a minimum of 50 respondents each from both public sector and private sector banks. New generation private sector commercial banks and co operative banks are kept outside the purview of this study. Structured questionnaires were issued to 130 bank officers of selected branches. 103 properly filled in applications were received back, and out of it 100 questionnaires were selected for the purpose of the study. Statements in the questionnaire were drafted after thorough review of literature, and discussions with bank officers. Statements are directed towards collecting information on bank officers’ satisfaction with their opportunity to use and develop human capacities. Reliability of the questionnaire was tested and statements which were not able to give an overall Cronbach’s Alpha of .80 have been excluded. Finally 10 statements were selected which all together satisfy a Cronbach’s Alpha of .87 in the reliability analysis. Hence 10 statements represent 10 variables of opportunity to use and develop human capacities of bank officers. Response to statements were collected in 5 point likert scale with options, strongly agree, agree, neutral, disagree and strongly disagree. Sum total of responses of a respondent to all the 10 statements are taken as the score of his/her satisfaction with opportunity to use and develop human capacities. “Opportunity to use and develop human capacities” is the dependent variable of the study. Student’s ‘t’ Test and One way ANOVA are used for hypotheses testing.

Table 1, Profile of Bank Officers as per survey data collected

SL No.	Independent variables with sub groups		Number of Respondents	Total	Percentage	Total
1	Type of Bank	Public Sector Banks	50	100	50.0	100
		Private Sector banks	50		50.0	
		Rural	8	100	8.0	100

2	Location of Branch	Urban	18	100	18.0	100
		Semi Urban	74		74.0	
3	Gender	Male	49	100	49	100
		Female	51		51	
4	Age	Up to 25 years	14	100	14.0	100
		25-35	34		34.0	
		35-45	22		22.0	
		45-55	13		13.0	
		Above 55 years	17		17.0	
5	Educational Qualification	Graduation	44	100	44.0	100
		Post Graduation	56		56.0	
6	Length of Service	Up to 5 Years	33	100	33.0	100
		5-10	19		19.0	
		10-15	4		4.0	
		15-20	8		8.0	
		20-25	10		10.0	
		25-30	11		11.0	
		Above 30 Years	15		15.0	
7	Membership in Trade Union	Yes	84	100	84.0	100
		No	16		16.0	

Source: Survey data

Comparison of Mean Scores and Hypotheses Testing

Mean scores of each independent variable sub groups are calculated and compared. Hypothesis testing is done to find the significance difference, if any between the mean scores of sub groups of each independent variable.

Table 2, Mean satisfaction scores on opportunity to use and develop human capacities of officers based on their selected demographic and organisational profiles

Independent Variables		Mean	Std. Error Mean
Bank Group	Public Sector Banks	31.7400	.91568
	Private Sector banks	33.1000	.94599
Gender	Male	31.2449	.98048
	Female	33.5490	.85282
Educational Qualifications	Graduation	32.5682	5.68719
	Post Graduation	32.3036	7.20586
Membership in Trade Union	Yes	32.2500	.75534
	No	33.3125	1.03166
Type of Branch	Rural	36.5000	2.06155
	Urban	33.1667	1.14118
	Semi Urban	31.7973	.79799
Age of Respondents	Up to 25 years	32.2143	1.18219
	25-35	32.2353	1.08388
	35-45	31.4091	1.93135
	45-55	32.3846	1.28870
	Above 55 years	34.2941	1.49697
Length of Service	Up to 5 Years	32.5152	.93655
	5-10	29.7895	2.05847
	10-15	36.0000	2.04124

	15-20	30.8750	2.32561
	20-25	31.6000	1.46969
	25-30	31.1818	1.78284
	Above 30 Years	36.8667	1.46991

Source: Survey data

Hypothesis

H0: There is no significant difference in the average satisfaction level of bank officers with respect to opportunity to use and develop human capacities based on their demographic and organisational profiles.

H1: There is significant difference in the average satisfaction level of bank officers with respect to opportunity to use and develop human capacities based on their demographic and organisational profiles.

Table 3.Independent ‘t’ Test on Opportunity to Use and Develop Human Capacities of Bank Officers

Independent Variables	Levene's Test for Equality of Variances		t-test for Equality of Means			Null Hypothesis
	F	Sig.	t	df	Sig. (2-tailed)	
Bank Group	.074	.786	-1.038	98	.302	Accepted
Gender	.075	.785	-1.777	98	.079	Accepted
Educational Qualifications	1.659	.201	.200	98	.842	Accepted
Membership in Trade Union	3.424	.067	-.593	98	.555	Accepted

Source: Survey data

The mean scores of opportunity to use and develop human capacities of officers in public sector and private sector banks are 31.74 and 33.10 respectively. The result of Student's t test has a t value of -1.038 with associated significant value .302 (>0.05); therefore the Ho is accepted. The difference in mean satisfaction levels between officers of public sector and private sector banks on opportunity to use and develop human capacities is not significant.

Difference in the mean scores of male officers (31.24) and female officers (33.55) is found to be insignificant. For the t value of -1.777 the significant value is .079. As the significant value is higher than .05, the null hypothesis is accepted. There is slight difference in the mean scores of opportunity to use and develop human capacities of bank officers having different educational qualification. Since the t value of .200 has a significant value of above .05 (.842), the null hypothesis is accepted. Hence there is no significant difference in the mean satisfaction levels of bank officers based on their educational qualifications.

On opportunity to use and develop human capacities; officers who are members of trade union have a mean satisfaction score of 32.25 and non members of trade unions have a mean satisfaction score of 33.31. Null hypothesis accepted because the t value of -.0593 has an associated significant value of .555 (>.05). Therefore the difference existing in mean scores is not significant.

Table 4,Results of One Way ANOVA on Opportunity to Use and Develop Human Capacities of Bank Officers

Independent Variables	Source of variation	Sum of Squares	df	Mean Square	F	Sig.	Null Hypothesis
Type of Branch	Between Groups	171.901	2	85.950	2.045	.135	Accepted
	Within Groups	4076.459	97	42.025			
	Total	4248.360	99				
Age of Respondents	Between Groups	83.961	4	20.990	.479	.751	Accepted
	Within Groups	4164.399	95	43.836			
	Total	4248.360	99				
Length of Service	Between Groups	522.315	6	87.052	2.173	.052	Accepted
	Within Groups	3726.045	93	40.065			
	Total	4248.360	99				

Source: Survey data

Mean scores of opportunity to use and develop human capacities of bank officers in rural, urban and semi urban branches are numerically different. The result of One Way ANOVA of Type of Branch on opportunity to use and develop human capacities has an F-ratio 2.045 with significant value of .135 (>.05). Since the P value is higher than .05; it is inferred that the average satisfaction levels of bank officers on opportunity to use and develop human capacities does not differ according to the type of branch where they are working.

The differences in the mean scores as per table2 for various age groups of bank officers are tested through one way ANOVA to know whether the difference is significant or not. The F ratio .479 has an associated significant value of .751 (>.05). Therefore the null hypothesis is accepted. There is no significant difference in mean satisfaction levels of bank officers on opportunity to use and develop human capacities based on their age group.

The differences in the mean satisfaction scores of bank officers based on their length of service are found to be insignificant. It is proved with P value of .052 (>.05) of One Way ANOVA of Length of Service on opportunity to use and develop human capacities.

Level of Satisfaction with Opportunity to Use and Develop Human Capacities

For better understanding of bank officers' overall satisfaction with their opportunity to use and develop human capacities, the scores received for the sample of 100 officers are divided in to three levels as: lower, medium and high. Mean value of total scores for opportunity to use and develop human capacities for all the 100 officers taken together is 32.42 and Standard Deviation is 6.55078. For the purpose of classification; lower and upper boundaries are fixed based on Mean +/- Standard Deviation.

Thus;

Lower level: 32.42 - 6.55= 25.87 rounded off to 26
 Upper level: 32.42 + 6.55= 38.97 rounded off to 39

Table 5, Total scores on opportunity to use and develop human capacities categorised in to three levels

Total Scores on opportunity to use and develop human capacities	Level of satisfaction
26 and below	Low Level of satisfaction
27-39	Medium Level of satisfaction
Above39	High Level of satisfaction

Source: Survey data

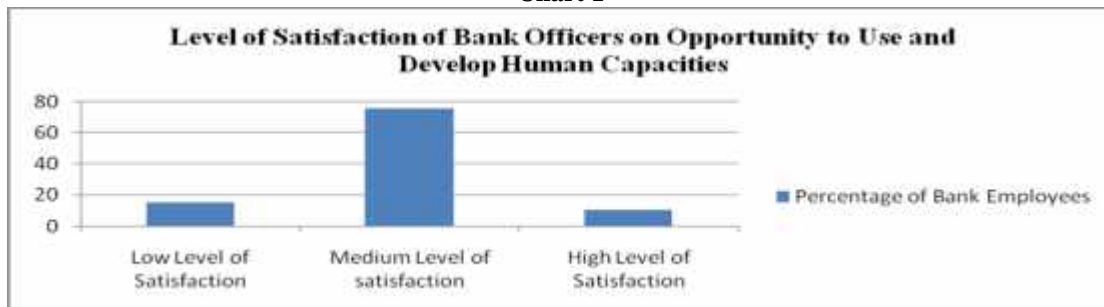
Table 6, Level of Satisfaction of Bank Officers with Opportunity to Use and Develop Human Capacities

Level of Satisfaction on opportunity to use and develop human capacities	No. of Bank Officers	Percent
Low Level of Satisfaction	15	15.0
Medium Level of satisfaction	75	75.0
High Level of Satisfaction	10	10.0
Total	100	100.0

Source: Survey data

Out of 100 bank officers majority (75%) have medium level of satisfaction on their opportunity to use and develop human capacities. 15% of officers have low level of satisfaction and 10% of them have high level of satisfaction with respect to their opportunity to use and develop human capacities.

Chart 1



Source: Survey data



Findings of the study

1. There is no significant different in the average satisfaction levels of public sector and private sector bank officers with respect to their opportunity to use and develop human capacities.
2. There is no difference in the average satisfaction levels on opportunity to use and develop human capacities between male and female bank officers.
3. Officers who are members of trade union and non members of trade union have same level of average satisfaction with respect to their opportunity to use and develop human capacities.
4. Bank officers of rural, urban and semi urban branches have equal average satisfaction level on their opportunity to use and develop human capacities. Difference found in their mean satisfaction scores is not significant.
5. Average satisfaction levels on opportunity to use and develop human capacities of officers belonging to various age groups are equal.
6. Bank officers with different levels of educational qualifications have same level of average satisfaction on opportunity to use and develop human capacities.
7. Average satisfaction on opportunity to use and develop human capacities of officers does not differ according to their period of experience.
8. Majority (75%) of bank officers have medium level of satisfaction on their opportunity to use and develop human capacities. 15% of them have low level of satisfaction and 10% have high level of satisfaction on their opportunity to use and develop human capacities.

Conclusion

Opportunity to use and develop human capacities in work place will positively contribute to the Quality of Work Life of employees. An officer in a bank requires varied skills. He has to manage money and men alike. Sufficient freedom in his job will help him to fulfil the responsibilities of the job efficiently. As per the findings of this study in the average satisfaction levels of bank officers with respect their opportunity to use and develop human capacities do not differ according to their demographic and organisational profiles. Majority of bank officers have medium level of satisfaction with their opportunity to use and develop human capacities. Management of banks should arrange the work and develop the control systems in such way as to provide the officers with sufficient opportunity to use and develop their human capacities.

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