

1 **WORK LIFE QUALITY OF AGRICULTURAL PROFESSIONALS IN**
2 **COMMERCIAL BANKS OF KERALA**

3 **Abstract**

4 This communication emphasis on Work Life Quality (WLQ) of agricultural professionals in
5 commercial banks of Kerala with a distinct focus on dimensions of WLQ. Survey was
6 conducted in Thiruvananthapuram district wherein ninety agricultural professionals were
7 randomly selected from both State bank of India and Canara Bank. It was witnessed that
8 more than fifty per cent (53.33%) of agricultural professionals in banks were having high
9 WLQ. The results of the Principal Component Analysis based on Eigen values obtained
10 revealed that all the six dimensions viz., fair compensation and rewards, work life balance,
11 safe and healthy working conditions, career growth and development, social integration and
12 interpersonal relationships were the dimensions influencing Work Life Quality.

13 **Keywords:** Work Life Quality, agricultural professionals, commercial banks

14 **Introduction**

15 Work Life Quality (WLQ) is a multidimensional concept. It is necessary for
16 smooth functioning of employee's professional life and personal life as well. Productivity of
17 its work-force is the factor determining the success of an organization and this productivity
18 can be unremitting only when Work Life Quality is enriched¹. Greatest problem currently all
19 global organisations are facing is employment stability and that could easily be answered by
20 providing better Work Life Quality². Work Life Quality plays a foremost role in satisfying
21 employees in banking sector, in which employees performance affects the economy of the
22 nation as a whole and farming community in particular, especially in an agrarian based
23 country like India. In this line, present study has been taken up and the study explicitly
24 reveals the Work Life Quality and various dimensions of WLQ of agricultural professionals
25 in commercial banks of Kerala.

27 **Methodology**

28 The study was conducted in the Thiruvananthapuram district of Kerala.
29 Thiruvananthapuram district was purposefully selected for the study because being the capital
30 of the state; most of the headquarters of the public sector commercial banks are located at this
31 place. Initially State Bank of India (SBI), State Bank of Travancore (SBT) and Canara Bank
32 were proposed for the study with thirty respondents each from the respective banks.
33 However, when the study commenced SBT merged with SBI. Henceforth, from SBI, 60 bank
34 officials and 30 officials from Canara bank dealing with agricultural products were randomly
35 selected for the study making a total sample size of 90 respondents.

36 Work Life Quality (WLQ) of agricultural professionals working in banks, was
37 measured by method used by Nanjundeswaraswamy and Swamy (2013) with slight
38 modifications. Scale consisted of 30 statements under six dimensions *viz.*, fair compensation
39 and rewards, work life balance, safe and healthy working conditions, career growth and
40 development, social integration and interpersonal relationships.

41 **Results and Discussion**

42 It was evident from Table 1 and Figure 1 that more than fifty per cent (53.33%)
43 of agricultural professionals in banks were having high Work Life Quality and 46.67 per cent
44 opined they have low Work Life Quality. It was also revealed that the mean score value of
45 Work Life Quality (WLQ) for all the six dimensions together was 101.81 with a range 30-
46 150. This was a clear indication that the mean value is above the mean of range (90),
47 establishing the fact that 46.67 respondents who belonged to the low category of Work Life
48 Quality (WLQ) could have respondents fetching high score value close to the mean value of
49 WLQ score of 101.81. Hence it can be overtly established that the banking professionals
50 enjoy a fairly good Work Life Quality considering the mean WLQ values for all six
51 dimensions together.

52 The results of Work Life Quality from Figure 1 states that all the six
53 dimensions *viz.*, fair compensation and rewards (16.93), work life balance (13.12), safe and
54 healthy working conditions (18.33), career growth and development (17.17), social
55 integration (18.76) and interpersonal relationships (17.50) were contributors to the Work Life
56 Quality in banks as their mean score is above the standard mean value (12.5).

57 Figure 2 revealed the distribution of the dimensions and it was found that 36.6
58 per cent, 33.3 per cent and 32.22 per cent of respondents felt that they had better safe and
59 healthy working conditions, high career opportunities and growth and interpersonal
60 relationships respectively. More than half of the respondents fell in medium level of social
61 integration (54.44%), fair compensation and rewards (52.2%) and work life balance (50%).

62 Principal Component Analysis was worked out for confirmation of contributing
63 dimensions for Work Life Quality. From Figure 3 it was found that first component was
64 responsible for 62.79 per cent variance, second component was responsible 11.10 per cent
65 variance and third component was responsible for 9.56 per cent variance. Hence it can be
66 established that altogether the first three components were responsible for 83.44 per cent
67 variance. It was evident from Table 3 and Figure 4 that the component one 'fair
68 compensation and rewards' (0.865) had the maximum Eigen value. Monetary benefits pay
69 and promotions are very important motivating factor for employees to perform effectively for
70 achieving business goals. The economic interest of employees that acts as a driving force for
71 better performance is reflected in terms of fair compensation and rewards was evident from
72 several studies. Adequate pay helps in maintaining a socially desirable standard of life^{3, 4, 5}.
73 Hence, the banking sector has to consider the fair compensation and rewards with serious
74 intention to avoid any discontent among banking professionals. More over professionals
75 dealing with agricultural products in bank are just not performing the organisational role but
76 also helping the farmers through rendering extension function. Hence, Agricultural

77 professionals of banks are delivering societal role focusing the most productive community
78 and hence, these officers' needs to be kept contended. Dissatisfaction with respect to
79 monetary benefits leads to increased retention rate.

80 Followed by safe and healthy working conditions (0.836), providing clean drinking
81 water, rest room facilities and their maintenance, basic infrastructure provision and ergonomics
82 of the work space were given preference in banks. Working conditions that are safe and healthy
83 both physically and psychologically, a hazard free and favourable work environment are basic
84 necessities without which WLQ cannot be high^{6, 7}. Hence it is indispensable for banks for
85 maintaining safe and healthy working condition. Next, Interpersonal relationships (0.822) was
86 considered to have high Eigen value. Interpersonal relationships when maintained provide an
87 opportunity for better interaction and involve employees in decision making. A smooth and
88 friendly relationship with both superiors and subordinates improves the working
89 environment. Self-esteem, trust and recognition among co-workers improves ones Work Life
90 Quality⁸. It was then observed that social integration (0.798) was also an important dimension.
91 Team spirit and better rapport with customers in providing services were generated because
92 of social integration. A sociable and approachable employee is an asset to banking system as
93 bankers deal with customers belonging to various segments of society. Equal opportunities
94 along with unbiased treatment enshrined in making integration possible at the work place⁹. It
95 was also found that career growth and development (0.770) was equally contributing dimension
96 as career growth and development through proper training opportunities, timely promotions
97 and opportunities for pursuing higher degree are certain provisions provided by banks. It is
98 natural human tendency to achieve new goals and grow. Thus, Job should give chance for
99 employees to upgrade skills and advancement on continuous basis for better performance
100 through timely training. Finally, In case of the second component, work life balance (0.755) had
101 the maximum Eigen value. Quality time spent in banks, working hours and distance from work

102 place which are major elements of work life balance undoubtedly affect the Work Life Quality of
103 agricultural professionals in banks.

104 Table 2 highlights the correlation study. It was revealed that out of the twelve
105 independent variables four variables were significantly correlated to Work Life Quality, of
106 which three variables age, monthly income and experience were positively correlated at 1%
107 level of significance and marital status was negatively correlated at 1% level of significance.
108 Positive and significant correlation of age (0.420) with WLQ could be because of reduced
109 responsibilities at work place. As age increases more duties and responsibilities will have to
110 be shouldered by the officer who assumes more power and authority and due to maturity they
111 are able to handle things in better way at their place of work. Experience (0.390) is also
112 positively correlated at 1% level of significance and it is because as experience increases the
113 level of job involvement increases which improve the beneficial effects of work experience
114 on quality of work life. Monthly income (0.323) and WLQ were positively correlated at 1 per
115 cent level of significance. This could be because with increase in income respondents tend to
116 have more luxuries and better standards of living. As experience increases monthly income
117 too increases, which justifies the positive correlation of both experience and monthly income
118 with WLQ. Negative correlation of marital status (0.305) with WLQ could be due to fact that
119 more time and effort dedicated to work affects the personal life in terms of less involvement
120 or over stressed involvement. Married respondents are overburdened with both work at home
121 and work at banks that lead to increased responsibilities.

122 To conclude, it can be unequivocally established that the banking professionals
123 enjoy a fairly good Work Life Quality considering the mean WLQ values for all six
124 dimensions together. It can be over and done with, that irrespective of the components and on
125 the basis of Eigenvalue the dimensions that contributed to WLQ in the order of decreasing
126 importance were fair compensation and rewards, safe and healthy working conditions,

127 interpersonal relationships, social integration, career growth and development and work life
128 balance. Furthermore it can be concluded that conducive WLQ conditions when provided for
129 agricultural professionals, they are enabled to work efficiently and effectively.

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List of Tables and Figures

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Table 1. Distribution of agricultural professionals based on Work Life Quality

Groups	No of employees (N=90)	%
High (Above Mean)	48	53.33
Low (Below Mean)	42	46.67
Mean = 101.81 (Range 30-150)		
Standard deviation = 17.76		
Standard error =1.89		

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Table 2. Eigen values of each dimension of Work Life Quality

	Component		
	1	2	3
Fair compensation and rewards	0.865	-0.084	.246
work life balance	0.645	0.755	.102
Safe and healthy working conditions	0.836	-0.220	.181
Career growth and development	0.770	-0.183	.328
Social integration	0.798	-0.031	0.478
Interpersonal relationships	0.822	-0.079	-.366

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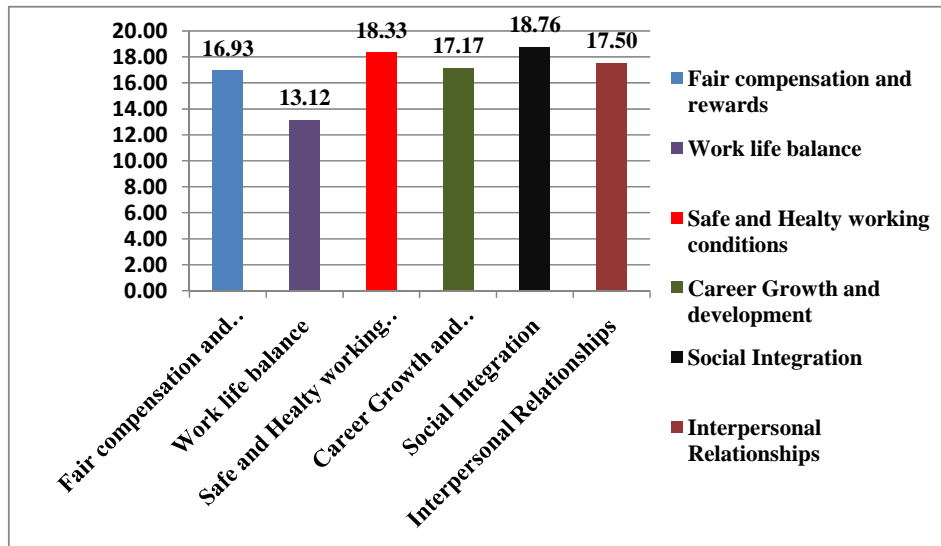
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Table 3. Correlation between Work Life Quality and profile characteristics

Profile characteristics	Overall (Correlation coefficient)
Age	0.420**
Educational qualification	0.220
Monthly income	0.323**
Sex	0.053
Experience	0.390**
Marital status	-0.305**
Number of dependents	0.009
Distance from work place	0.132
Residential status	0.132
Dwelling status	-0.128
Working hours	0.177
Work load	0.085

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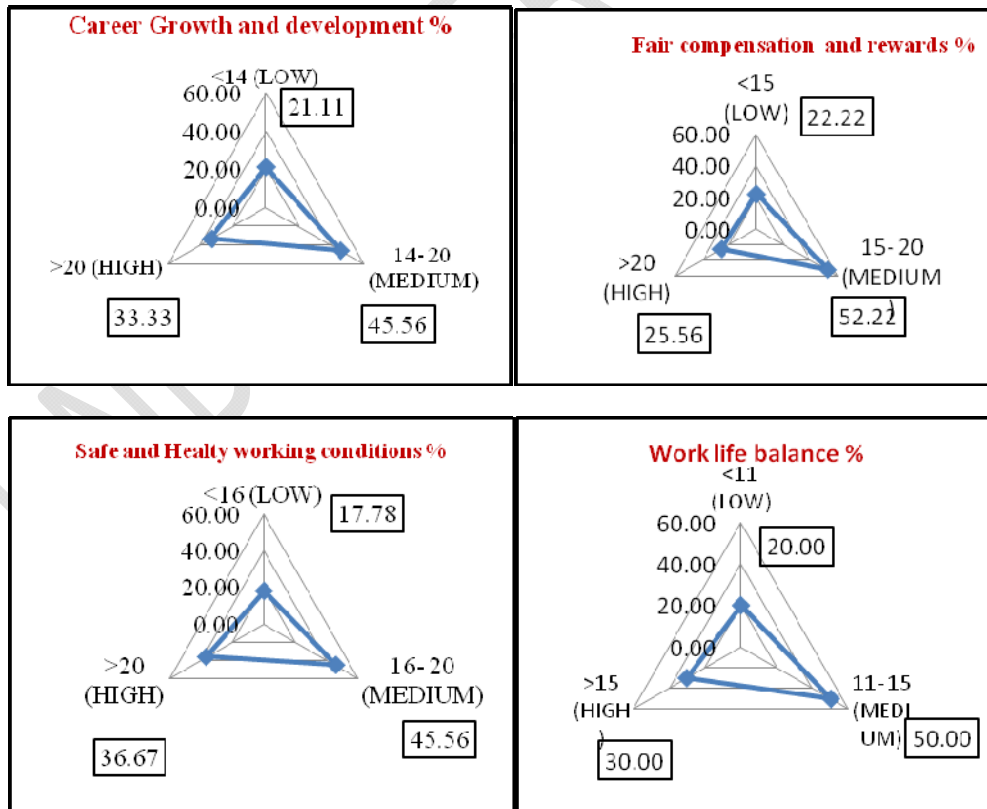
Figure 1. Dimensions of Work Life Quality



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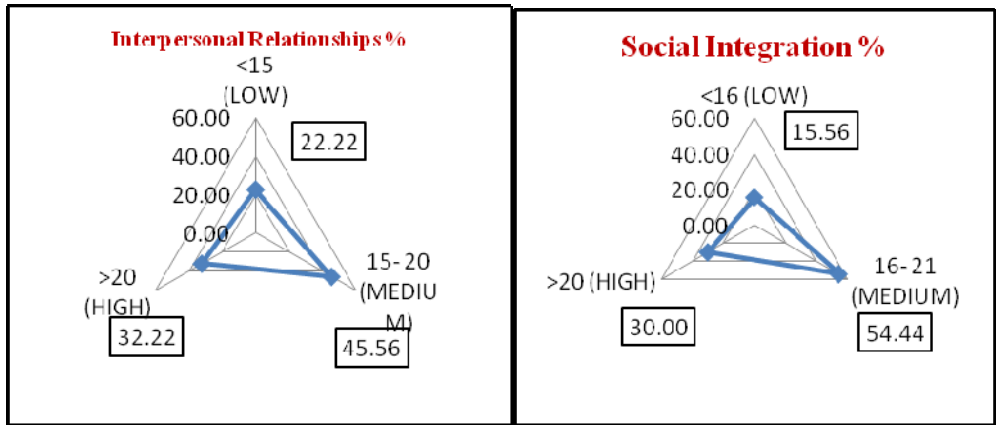
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Figure 2. Distribution of dimensions of Work Life Quality



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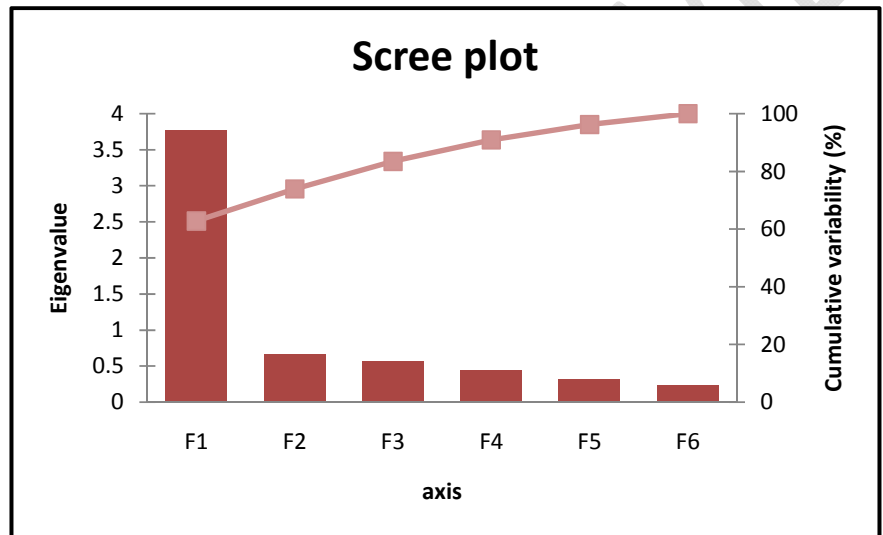


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Figure 3. Total variance of dimensions of Work Life Quality



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Figure 4. Distance Biplot of Component 1 and Component 2

