

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 enriched [1]. Greatest problem currently
19 all global organisations are facing is employment stability and that could easily be answered
20 by providing better Work Life Quality [2]. Work Life Quality plays a foremost role in
21 satisfying employees in banking sector, in which employees performance affects the
22 economy of the nation as a whole and farming community in particular, especially in an
23 agrarian based country like India. In this line, present study has been taken up and the study
24 explicitly reveals the Work Life Quality and various dimensions of WLQ of agricultural
25 professionals 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) [8] 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. **Statistical Analysis was done**
41 **by using SPSS and XL STAT.**

42 **Results and Discussion**

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

51 enjoy a fairly good Work Life Quality considering the mean WLQ values for all six
52 dimensions together.

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

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

63 Principal Component Analysis was worked out for confirmation of contributing
64 dimensions for Work Life Quality From Figure 3 it was found that first component was
65 responsible for 62.79 per cent variance, second component was responsible 11.10 per cent
66 variance and third component was responsible for 9.56 per cent variance. Hence it can be
67 established that altogether the first three components were responsible for 83.44 per cent
68 variance. It was evident from Table 3 and Figure 4 that the component one 'fair
69 compensation and rewards' (0.865) had the maximum Eigen value. Monetary benefits pay
70 and promotions are very important motivating factor for employees to perform effectively for
71 achieving business goals. The economic interest of employees that acts as a driving force for
72 better performance is reflected in terms of fair compensation and rewards was evident from
73 several studies. Adequate pay helps in maintaining a socially desirable standard of life [3-5].
74 Hence, the banking sector has to consider the fair compensation and rewards with serious
75 intention to avoid any discontent among banking professionals. More over professionals

76 dealing with agricultural products in bank are just not performing the organisational role but
77 also helping the farmers through rendering extension function. Hence, Agricultural
78 professionals of banks are delivering societal role focusing the most productive community
79 and hence, these officers' needs to be kept contended. Dissatisfaction with respect to
80 monetary benefits leads to increased retention rate.

81 Followed by safe and healthy working conditions (0.836), providing clean drinking
82 water, rest room facilities and their maintenance, basic infrastructure provision and ergonomics
83 of the work space were given preference in banks. Working conditions that are safe and healthy
84 both physically and psychologically, a hazard free and favourable work environment are basic
85 necessities without which WLQ cannot be high [6,7]. Hence it is indispensable for banks for
86 maintaining safe and healthy working condition. Next, Interpersonal relationships (0.822) was
87 considered to have high Eigen value. Interpersonal relationships when maintained provide an
88 opportunity for better interaction and involve employees in decision making. A smooth and
89 friendly relationship with both superiors and subordinates improves the working
90 environment. Self-esteem, trust and recognition among co-workers improves ones Work Life
91 Quality [9]. It was then observed that social integration (0.798) was also an important
92 dimension. Team spirit and better rapport with customers in providing services were
93 generated because of social integration. A sociable and approachable employee is an asset to
94 banking system as bankers deal with customers belonging to various segments of society.
95 Equal opportunities along with unbiased treatment enshrined in making integration possible
96 at the work place [10]. It was also found that career growth and development (0.770) was
97 equally contributing dimension as career growth and development through proper training
98 opportunities, timely promotions and opportunities for pursuing higher degree are certain
99 provisions provided by banks. It is natural human tendency to achieve new goals and grow.
100 Thus, Job should give chance for employees to upgrade skills and advancement on

101 continuous basis for better performance through timely training. Finally, In case of the second
102 component, work life balance (0.755) had the maximum Eigen value. Quality time spent in
103 banks, working hours and distance from work place which are major elements of work life
104 balance undoubtedly affect the Work Life Quality of agricultural professionals in banks.

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

123 **Conclusion**

124 To conclude, it can be unequivocally established that the banking professionals
125 enjoy a fairly good Work Life Quality considering the mean WLQ values for all six

126 dimensions together. It can be over and done with, that irrespective of the components and on
127 the basis of Eigenvalue the dimensions that contributed to WLQ in the order of decreasing
128 importance were fair compensation and rewards, safe and healthy working conditions,
129 interpersonal relationships, social integration, career growth and development and work life
130 balance. Furthermore it can be concluded that conducive WLQ conditions when provided for
131 agricultural professionals, they are enabled to work efficiently and effectively.

132 **References:**

- 133 1. Raju, VV., Work Life Balance in Banking Sector-A Comparative Study of Public and
134 Private Sector Banks. *Management*, 2018, 3(3),12-7.
- 135 2. Swamy, D. R., Nanjundeswaraswamy, T. S. and Rashmi, S., Quality of work life:
136 scale development and validation. *Int. J. Caring Sci.*,2015 .8(2), 281-286.
- 137 3. Subramaniam, B.L.S., An empirical evaluation of quality of work life among the
138 employees of commercial banks in Erode district. Ph.D. thesis, Anna university,
139 Chennai, 2014, 210p.
- 140 4. Tomar, T. S., Quality of Work Life of Employees Working in Public and Private
141 Sector Banks of Uttarakhand. *IntInterdisciplinaiy Res. J*, 2015, 5(2),116-120.
- 142 5. Verma, D. S. and Doharey, A. K., A study to identify the factors affecting the quality of
143 work life in small scale industries. *Imperial J. Interdisciplinary Res*, 2016, 2(6), 45-56.
- 144 6. Bertrand, J. Designing quality into work life. *Quality Progress*. 1992.2(1): 29-33.
- 145 7. Kerce, W. E. and Kewley, B. S., Quality of Work Life Surveys in Organisations:
146 Methods and Benefits. Saga publications, New Delhi, 1993, pp. 188-209.
- 147 8. Nanjundeswaraswamy, T. S. and Swamy, D. R. 2013. Quality of work life of
148 employees in private technical institutions. *Int. J. Quality Res*. 7(3): 3-14.
- 149 9. Orpan, C., The conceptualization of quality of working life. *Perceptive in Ind.*
150 *Psychol*, 1981, 7, 36-69.

151 10. Walton, R. E., Criteria for Quality of Working Life. In L.E. Davis, A.B. Cherns and
 152 Associates (Eds.), *The Quality of Working*. New York: The Free Press, 1975, pp 91-104.

153

154

List of Tables and Figures

155

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		

156

157

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

158

159

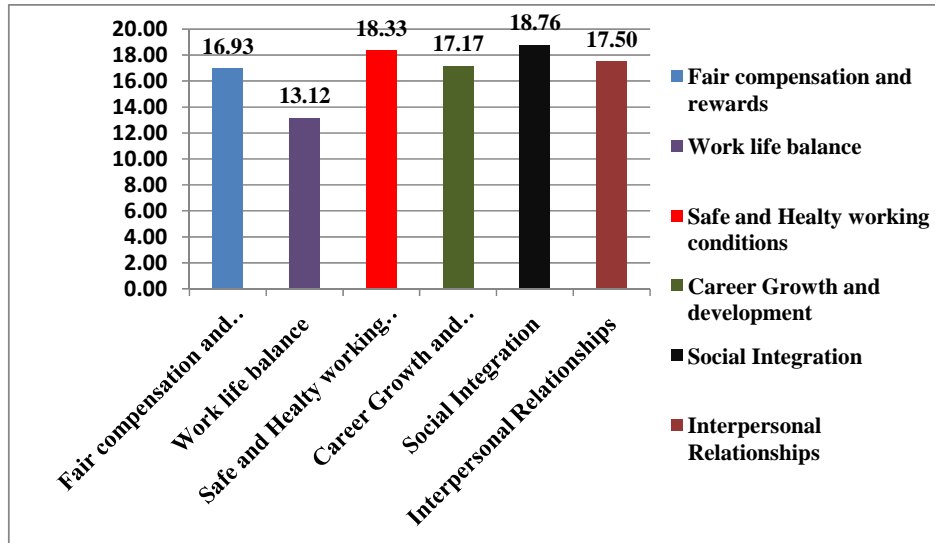
Table 3. Correlation between Work Life Quality and profile characteristics

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

160

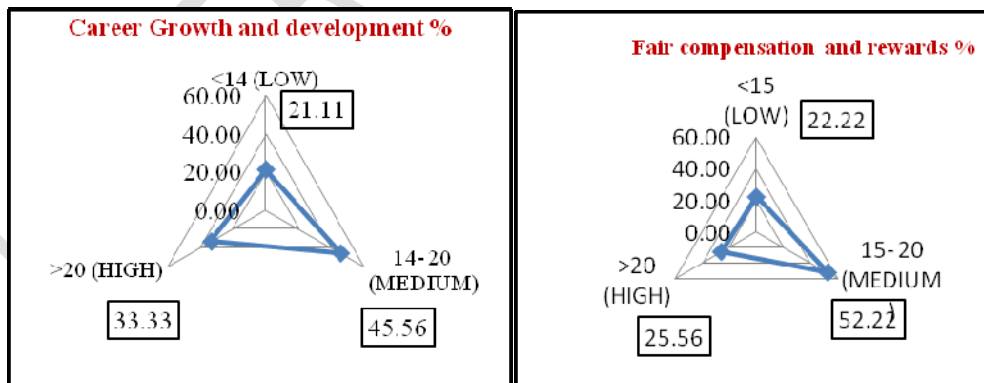
Figure 1. Dimensions of Work Life Quality



161

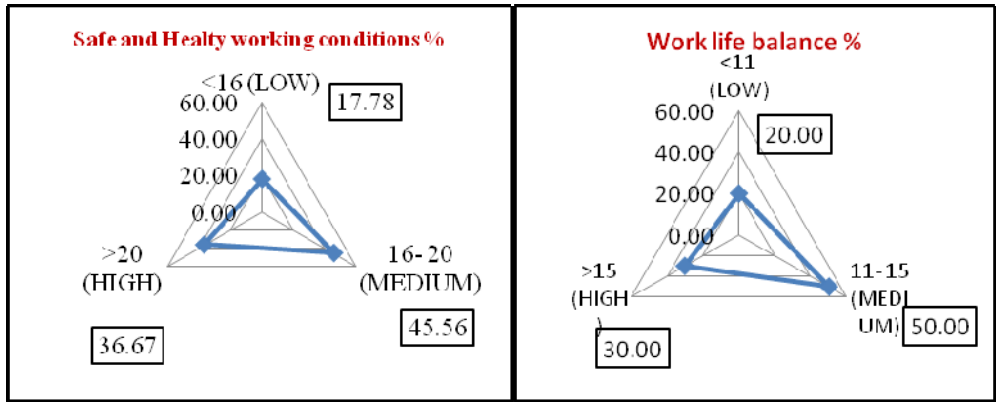
162

Figure 2. Distribution of dimensions of Work Life Quality

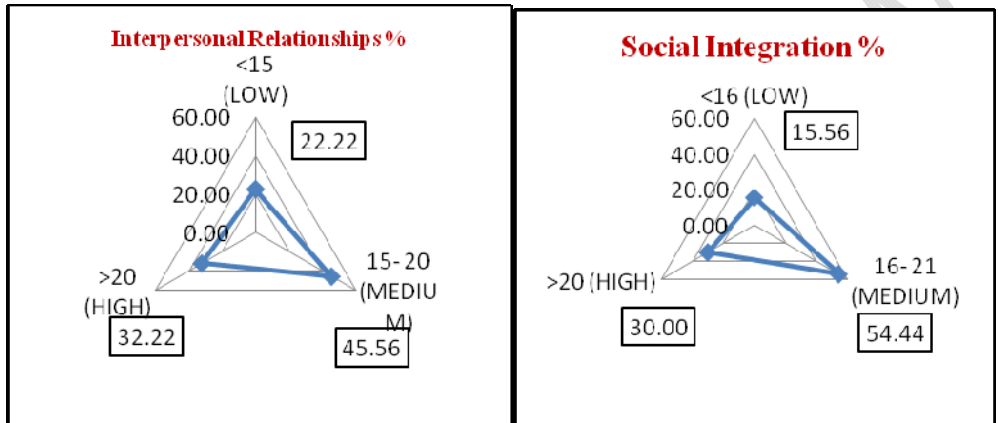


163

164



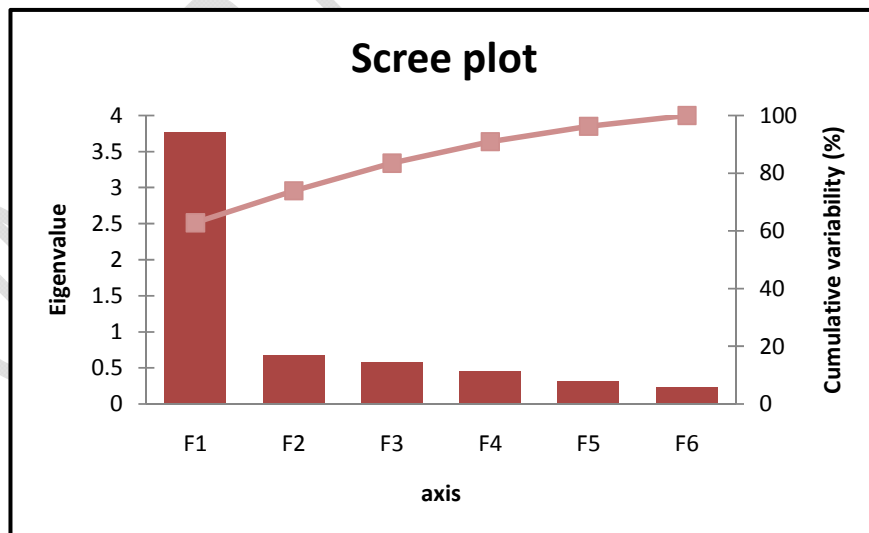
165



166

167

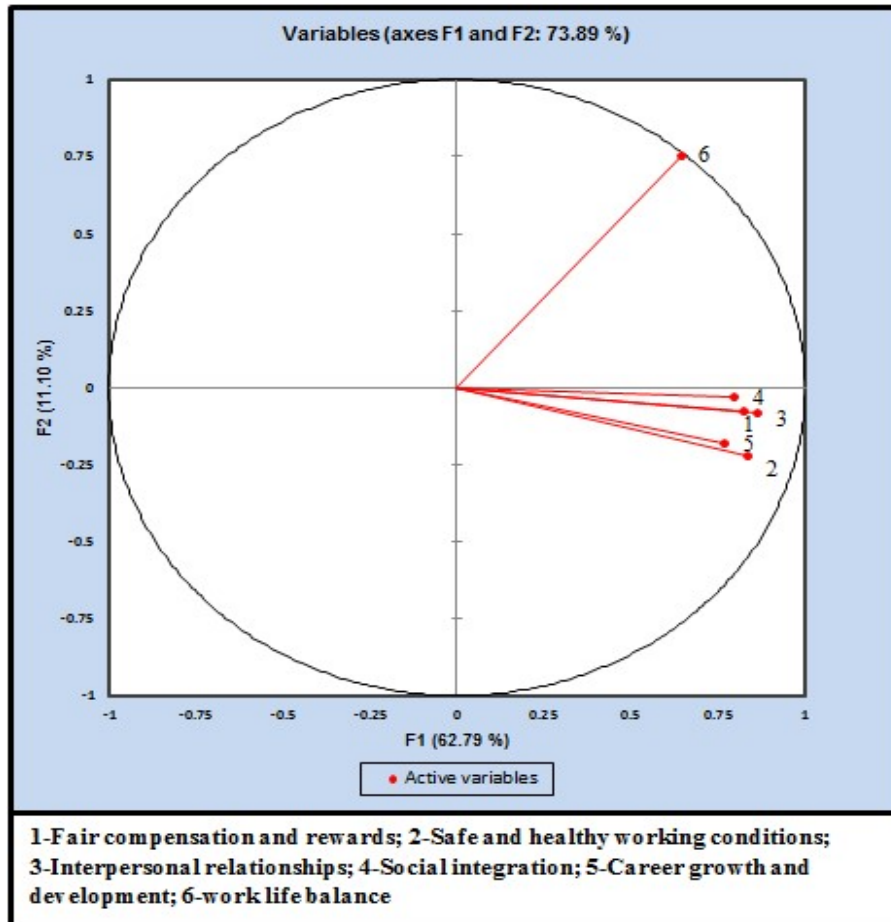
Figure 3. Total variance of dimensions of Work Life Quality



168

169

Figure 4. Distance Biplot of Component 1 and Component 2



170

171

172

QUESTIONNAIRE

173 **1. Name:**

174 **2. Name of the branch:**

175 **3. Designation:**

176 **4. Age** :

177 **5. Qualification** :

178 **6. Salary per month**

179 **Gross salary:** _____ **Net salary** : _____

180 **7. Sex**

181 Female Male

182 **8. Experience in years**

183 Urban: _____ Semi- Urban: _____ Rural: _____

184 9. Time taken for first promotion (in years): _____

185 10. Family background

186 Urban Rural

187 11. Marital Status

188 Married Unmarried

189

190 12. Details of family members:

Name	Age	Relationship to head	Education	Occupation	Salary

191 13. Religion

192 Hindu Christian Muslim Others

193 14. Distance in KM from place of work:

194 15. Residential status:

195 Rural Semi-Urban Urban

196 16. Dwelling Status:

197 Rented Own Quarters

198 17. Does your bank provide vehicle for your transportation?

199 Yes No

200 18. Approximate time you spend in bank (Hours): _____

201 19. Does working in bank give you a feeling of security?

202 Yes No

203 **20. All the work is completed in working hours.**

204 Yes No

205 **21. Can you satisfy educational needs of your children?**

206 Yes No

207 **22. Work load assigned to you is heavy.**

208 Too much Much Not Much

209 **23. The following the statements which may have contributed to your feeling of job**
210 **satisfaction and work life quality. Choose according to level of satisfaction.**

211 **Fair compensation and rewards:**

S.NO	Statement	Not satisfied	Least satisfied	Fairly satisfied	Almost satisfied	Most satisfied
1.	Salary provided by banks					
2.	Awards and prizes given in appreciation					
3.	Provident fund, gratuity and pension plan facilities					
4.	Leaves encashment benefit					
5.	Fringe benefits					

212

213 **Work life balance:**

S.NO	Statement	Not satisfied	Least satisfied	Fairly satisfied	Almost satisfied	Most satisfied
1.	Quality time spent with family and friends					
2.	Working hours					
3.	Time for workout, exercises or any other physical activities					
4.	Distance between work					

	place and home					
5.	Family support					

214

215 **Safe and healthy working conditions:**

S.NO	Statement	Not satisfied	Least satisfied	Fairly satisfied	Almost satisfied	Most satisfied
1.	Drinking water provision					
2.	Ergonomic design of work space					
3.	Infrastructure provided by bank					
4.	Rest rooms and their maintenance					
5.	Latest technological aids and facilities provided by bank					

216

217 **Career growth and development:**

S.NO	Statement	Not satisfied	Least satisfied	Fairly satisfied	Almost satisfied	Most satisfied
1.	Bank's support in career planning and growth					
2.	Opportunities to develop new skills and ability to work					
3.	Periodic and effective training					
4.	Encouragement in pursuing higher education					
5.	Promotion policies of bank					

218

219

220 **Social integration:**

S.NO	Statement	Not satisfied	Least satisfied	Fairly satisfied	Almost satisfied	Most satisfied
1.	Respect given in the workplace					
2.	Sense of achievement from work					
3.	Level of social status in family and community					
4.	Rapport with Farmers or customers					
5.	Friends out of business relationship					

221

222

223 **Interpersonal relationships:**

S.NO	Statement	Not satisfied	Least satisfied	Fairly satisfied	Almost satisfied	Most satisfied
1.	The relationship among co-workers					
2.	Social concern of banks about employees					
3.	Encouragement from superiors					
4.	Support by subordinates					
5.	Role in decision making					

224