CHAPTER II
REVIEW OF LITERATURE

A literature review is both a summary and explanation of the complete and current state of knowledge on a limited topic as found in academic books and journal articles. Thus it refers to the process of reading, analyzing, evaluating, and summarizing scholarly materials about a specific topic.

A literature review was conducted to become well acquainted with the theoretical background regarding Quality of Work Life. General literature regarding quality of work life, its significance and well being was consulted, as well as more specifically quality of work life, job satisfaction and specific components of quality of work life of employees of banking sector. The latter will enable the researcher to identify a set of components to serve as constructs for the study and to be able to define each of the facets of work life.

2.1 EVOLUTION OF QWL

Quality of work life is being used these days by organizations as a strategic tool to attract and retain the talent. QWL policies are increasingly becoming part of the business strategies and focus is on the potential of these policies to influence employees’ quality of working life and more importantly to help them to maintain work-life balance with equal attention on performance and commitment to work.

Cummings and Worley (2005)\(^1\), stated that the term QWL gained importance in the late 1960s as a way of concerns about effects of job/work on health and general well-being and ways to positively influence the quality 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 QWL 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)\(^2\), is of opinion that the evolution of QWL 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.

However the radical changes in the world of business, like factors such as globalization, information technology, world business competitiveness, and scarcity of
natural resources have changed employee’s outlook of how a good company is defined. The trend in the past was to include, financial figures in defining “a good company”. Latest trends like, ethics, quality of work life (QWL) and job satisfaction are now considered important predictors of sustainability and viability of business organizations.

There are a significant number of books, periodicals, studies, papers presentations which enable us to understand and comprehend the concept and the Human Resource Management which have analyzed the conceptual issues of Quality of Life.

Some of the most famous organizations of the world have practiced QWL in their organization successfully. These success stories are brought out by some of the authors,

Graver (1979), in his study ‘AT and T QWL Experiment- A practical case study’ and Guert (1979), in his study on ‘Quality of Work Life – Learning from Terrytown’, brings out experiences of AT and T and Terrytown.

Karla and Ghosh (1983), in their article on ‘Quality of Work Life : Some Determinants’ reviews various components of QWL.

Cooper (1980), especially talks about various factors which influence QWL of managers in his paper on ‘The Quality of Managerial Life-The Stresses and Satisfiers’.

Ahmed (1981), in his article on ‘Quality of Work Life: A need for understanding’, Stressed on good understanding of the concept ‘Quality of Work Life’ to avoid vagueness.

Souza (1984), in his article on QWL: ‘An Evolutionary perspective’ discusses QWL as an emerging concept with various new areas taking place in it from time to time.

Friedlander and Newton (1989), assess the impact of QWL on job satisfaction.

2.2 QUALITY OF WORK LIFE DEFINED: THE VARIOUS FACETS OF QWL

Past scholars have suggested definitions of QWL from various dimensions and have concluded different constructs of QWL. For instance, QWL is a philosophy, a set of principles, which states that employees are the most meaningful resource in the organization and they should be dealt with dignity and respect. The elements important to an individual’s quality of work life include the job, the physical work conditions, social arena within the organization, administrative policies and relationship between life on and off the job.
Beukema (1987)\textsuperscript{10}, suggested QWL is the extent to which employees are able to shape their jobs actively, in accordance with their options, interests and needs. It is the measure of power given by management to its employees to reshape their work. In other words, an employee 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.

Heskett, Sasser and Schlesinger (1997)\textsuperscript{11}, suggested QWL as the feelings that employees have about their jobs, co-workers and organization in general that act as a catalyst resulting in the organizations’ growth and profitability. A positive feeling towards their job reflects that the employees are happy doing work and a satisfying work environment increases productivity. This definition indicates that the satisfying work environment is one of the factors responsible for better QWL.

Lau, Wong, Chan and Law (2001)\textsuperscript{12}, defined QWL as the favorable working conditions that support and enhance satisfaction by providing employees with rewards, job security and career growth opportunities. Indirectly the definition reflects that an employee who is not satisfied with reward may be satisfied with the job security and may be possibly enjoying the career growth opportunity available in the organization for personal as well as professional growth.

It can be concluded from the above discussions about QWL definition, that QWL is a multi-dimensional construct that inculcates variety of interrelated factors. It includes job satisfaction, job involvement, motivation, productivity, health, safety and well-being, job security, competence development and balance between professional and personal life as described by European Foundation for the Improvement of Living Conditions (2002).

Serey (2006)\textsuperscript{13}, observed in his research on QWL, that career growth opportunity is a crucial factor determining constructs of QWL. He concluded that QWL includes

(i) an opportunity to realize one’s potential and utilize one’s talents, to excel in challenging situations that require decision making, taking initiative and self-direction;

(ii) a meaningful activity perceived worthwhile by the individuals involved;

(iii) an activity in which one has clarity of role necessary for the achievement of some overall goals; and

(iv) a feeling of belongingness and pride associated with what one is doing and moreover doing it well. This aspect of meaningful and satisfying work is generally
integrated with aspects of career related variables, and assumed to be more favorable to QWL.

2.3 CONCEPT OF QUALITY OF WORK LIFE

Losocco and Rochelle (1970)\textsuperscript{14}, in their study, stated that the most common assessment of QWL is the individual attitudes. This is because individual work attitudes are important indicators of QWL. The ways that people respond to their jobs have consequences for their personal happiness, the effectiveness of their work organizations and even the stability of society.

Louis Davis (1972)\textsuperscript{15}, in his study entitled “Quality of work life” (QWL) states that it is an attempt to establish that performance is linked to involvement and satisfaction of employees at work places. QWL is the overall quality of human experience in the work place. It measures the way participants in a system respond to the socio-technical aspect of that system.

Katzell et.al., (1975)\textsuperscript{16}, in their extensive literature review viewed quality of work life more broadly as an individual’s evaluation of the outcome of the work relationship. They observed that an employee may be said to enjoy a high quality of working life when he has positive feelings towards his job and its future prospects, is motivated to stay on the job and performs well and feels his working life fits well with his private life to afford him a balance between the two in terms of his personal values.

Mehta (1982)\textsuperscript{17}, who had put in considerable research in the field of QWL, discussed in his paper on ‘Rising Aspirations, Quality of life and Work Organization’ QWL from the point of view of workers and tries to match QWL to their changing attitudes.

Thorsrud (1982)\textsuperscript{18}, brings out comprehensive comparison between QWL in the first and the third World countries in his paper on ‘QWL in the first and the third world’

Singh (1983)\textsuperscript{19}, states that QWL is not based on any theory. It is concerned with overall climate of work place. Reduced supervision, Increased self regulation and Self management are pillars of quality of work life, as:

- Safe work environment
- Equitable wages
- Equal employment opportunities and
- Opportunities for advancement
Gardon (1984)\textsuperscript{20}, in his study stated that Quality of work life programmes has two objectives: to enhance the productivity and the satisfaction of employees. Quality of work life is the quality of the content of relationship between employees and their total working environment with human dimensions added to the usual technical and economic ones.

Heckscher (1984)\textsuperscript{21}, in his study “QWL” suggested that it has been well recognized as a multi dimensional construct and it may not be universal. The key concepts captured and discussed in the existing literature include Job security, Better reward systems, Higher pay, Opportunity for growth and Participative groups.

Maecoby (1984)\textsuperscript{22}, on the other hand extends the preview of QWL to management also. In his article on ‘Helping Labour and Management Set-up Quality of work life programme’ he makes various suggestions to both the workers and management for practice of QWL.

Straw and Heckscher (1984)\textsuperscript{23}, states that Quality of work life is a philosophy, a set of principles, which holds that people are the most important resource in the organization as they are trustworthy, responsible and capable of making valuable contribution and they should be treated with dignity and respect.

Sekharan (1985)\textsuperscript{24}, observes that historically the concept of Quality of Work Life had originally included only the issues of Wages, Working Hours, and working conditions. However, the concept has now been expanded to include such factors as the extent of workers involvement in the job, their levels of satisfaction with various aspects in the work environment, their perceived job competence, accomplishment on the job etc.,

Gain (1993)\textsuperscript{25}, in his study stated that the core of the QWL concepts is the value of treating the worker as a human being and emphasizing changes in the socio technical system of thorough improvement, in physical and psychological working environment, design and redesign of work practices, hierarchical structure and the production process brought with the active involvement of workers in decision making.

Johnson (1993)\textsuperscript{26}, stated that the Quality of work life is more than simply a concept means or an end. It embodies the following inter related sets of ideas.

- Ideas dealing with a body of knowledge, concept, experience related to the nature of meaning and structure of work
- Ideas dealing with the nature and process of introducing and managing organization change and
- Ideas dealing with outcomes of results of the change process.

The concept of Quality of Work life views work as a process of interaction and joint problem solving by working people-managers, supervisors, and workers.

**Nordenfelt (1993)**, is of the opinion that by quality of life is meant something that has to do with the values of welfare or well-being. A distinction can be made between external welfare, that is, those phenomena which surround us and continuously affect us, and, on the other hand, our inner well-being, in other words, our reactions to the external world and our experiences in general so that it is an interaction rather than a one way influence of external factors.

**CBSR Seshu (2004)**, in his article titled “Quality of work life as HR strategy” has stated that today’s work force consists of literature workers who expect more than just money for their work. The article analyzes the concept of QWL and presents the concept as an effective strategy for increasing employee’s productivity. In modern scenario, QWL as a strategy of HRM is being recognized as a ultimate key for development among all the work systems, not merely as a concession, which is integral to any organization towards its wholesome growth. This is attempted on par with improved strategies of customer Relation Management.

**Mruduka and VRP Kashyap (Sep 2004)**, in their study titled “QWL” is a flexible work options. “Flexible work” offers different work styles and employment practices. It encompasses all types of employment practices other than the conventional ‘9 a.m to 5 p.m’ jobs. Flexible work options after creative approaches for completing work while promoting balance between work and personal commitments. Employees may choose a different work schedule to meet personal commitments. Alternatively, employers may initiate an altered schedule to meet their customer needs.

**Eurofound (2006)**, stated that the QWL refers to that better jobs and more balanced ways of combining working life with personal life. As the concept of QWL is multi dimensional it may not, of course, be universal. It includes job security, reward systems, pay and opportunity for growth among other factors.

**Radnan Che Rose, Loosee Bah, Jagak Ali and Khairuddin Idris (2006)**, in their study states that the most important predictor of QWL is organizational climate followed by career achievement, career satisfaction and career balance.
Rishu Roy (2006), stated that managing people by talents and improving QWL seems to be the new mantra on the Indian corporate landscape. Every organization has an invisible quality – a certain style, a certain mode or way of performing things. QWL has emerged as an elucidation for the performance in the job. The focus is not only on how people can do better work, but also how work may cause people to do better.

2.4 SIGNIFICANCE OF QUALITY OF WORK LIFE

Baner (1966), he invented that the technological developments have invited attention towards quality of work life but it has to an extent neglected the quality of work life. Social scientists began to devise measures, which would reflect life condition in a wider sense and consequences to technological innovations.

Grayson (1973), Stated that both employers and employees now better appreciate the importance of the Quality of work life in an organization. Quality of work life is important to organizational performance.

Cohen and Rosenthal (1980), in their study titled “QWL” states QWL as an intentionally designed effort to bring out increased labour management, and cooperation to jointly solve the problem of improving organizational performance and employees’ satisfaction.

Runcie (1980), remarked that should an employee have positive perception of the quality of work life in the company, he would further probably strive to further improve the working conditions, increase production and quality products.

Sinha (1980), in his study he indicates that higher QWL leads to greater job satisfaction. QWL is positively related to performance and negatively correlated to absenteeism.

Singh (1982), explains QWL, its significance and feasibility in Indian context in his article on ‘Improving QWL in the Indian Context’.

Grenier, Guillermo and Banks Andy (1987), states that QWL as a way to improve working conditions, morale and productivity by providing a more congenial workplace where everybody “works together”.

Keith (1989), in his study stated that, QWL refers to “the favorableness or unfavourableness of job environment for the people”. The basic purpose in this regard is to develop jobs aiming at Human Resource Development as well as production enhancements.
Sandrick (2003), states that a high quality of work life is essential for organizations to continue, to attract and retain employees.

Lau and May (2007), examined empirically how the perceived image of a company’s Quality of Work Life will affect its market and financial performances. The study suggested that companies with high quality of work life can also enjoy exceptional growth and profitability.

2.5 QWL CONSTRUCTS

People generally have a perception of QWL as a systematic approach including autonomous work groups, job enrichment and active-involvement with a focus on improving the satisfaction and productivity of employees. It requires employee commitment to the organization and an environment in which this commitment can flourish. Thus, QWL is a holistic approach that includes an individual’s job related well-being and the extent to which he is satisfied with the rewards, fulfillment at job and enjoys the absence of stress and other negative personal consequences.

As per the model given by Walton (1996), the following factors are the basic determinants and parameters of QWL.

**CONCEPTUAL CATEGORIES IN QUALITY OF WORKING LIFE – QWL**

<table>
<thead>
<tr>
<th>S.NO</th>
<th>CRITERIA</th>
<th>INDICATORS OF QWL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Fair and appropriate compensation</td>
<td>• Internal and external fairness.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Justice in the compensation.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Allotment of productivity profits.</td>
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<tr>
<td></td>
<td></td>
<td>• Proportionality between wages.</td>
</tr>
<tr>
<td>2</td>
<td>Work conditions</td>
<td>• Reasonable hours of working.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Safe and healthy physical environment.</td>
</tr>
<tr>
<td>3</td>
<td>Use and development of capacities</td>
<td>• Autonomy.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Relative self control.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Multiple qualities.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Information on the total process.</td>
</tr>
</tbody>
</table>
|   | Chance of growth and security | Possibility of career.  
|   |                               | Personal growth.  
|   |                               | Perspective of wage advance.  
|   |                               | Job security.  
| 5 | Social integration in the organization | Absence of prejudice.  
|   |                               | Equality.  
|   |                               | Mobility.  
|   |                               | Relationship.  
|   |                               | Communication sense.  
| 6 | Constitutionalism | Rights of protection to the worker.  
|   |                               | Personal privacy.  
|   |                               | Labour laws.  
|   |                               | Freedom of expression.  
|   |                               | Impartial treatment.  
| 7 | Work and the total space of life | Stability of schedules.  
|   |                               | Few geographic changes.  
|   |                               | Time for leisure of the family.  
| 8 | Social relevance of the work in the life | Image of the company.  
|   |                               | Social responsibility of the company.  
|   |                               | Responsibility for the products.  
|   |                               | Job practices.  


Lewis and Cooper (1999) states that the increasing number of couple working aggravates the concern for employees’ quality of work life. With the growing women participation at work, it is necessary that males and females independently will need to share the both work and home responsibilities. Therefore, quality of work experience rather than work per se gained attention and Offerman and Gowing (1990), states that the workplace wellness is indispensable in making work stress free to balance work and home.
2.6 FACTORS AFFECTING QUALITY OF WORK LIFE (QWL)

Various authors and researchers have proposed models of Quality of working life which include a wide range of factors. Selected models are reviewed below.

**Hackman and Oldham (1976)**[^46], observed that psychological growth needs as crucial determinant of Quality of working life. Several such needs were identified; Skill variety, Task Identity, Task significance, Autonomy and Feedback. They concluded that fulfillment of these needs plays an important role if employees are to experience high quality of working life.

**Taylor (1979)**[^47], suggested Quality of working life as an holistic approach that includes basic extrinsic job factors of wages, hours and working conditions, and the intrinsic job notions of the nature of the work itself. He also viewed other aspects to be equally important such as; authority exercised by employees, employee participation in decision making, fair and equal approach at work, social support, utilizing one’s present skills, self growth, a relevant scope of future at work, social relevance of the work or product, effect on extra work activities. Taylor concluded that Quality of working life policies may vary as per the size of organization and employee group.

**Warr and Colleagues (1979)**[^48], in their survey for Quality of working life, considered a variety of factors resulting in QWL, including work involvement, intrinsic job motivation, higher order need strength, perceived intrinsic job characteristics, job satisfaction, life satisfaction, happiness, and self-rated anxiety. They studied different correlations in their research, such as those between work involvement and job satisfaction, intrinsic job motivation and job satisfaction, and perceived intrinsic job characteristics and job satisfaction. In particular, Warr et al. concluded that there exists a moderate association between total job satisfaction and total life satisfaction and happiness, with a less strong, but significant association with self-rated anxiety.

**Mirvis and Lawler (1984)**[^49], found in their study that Quality of working life was related to satisfaction with wages, hours and working conditions, describing the “essentials of a good quality of work life” as; safe work environment, equitable wages, equal employment opportunities and opportunities for advancement.

**Baba and Jamal (1991)**[^50], suggested a list of the determinants of quality of working life, including: job satisfaction, job involvement, work role ambiguity, work role conflict, work role overload, job stress, organizational commitment and turn-over.
intentions. Baba and Jamal also suggested that monotony in job due to routine work activities can affect quality of working life negatively.

**Havlonic (1991)**, stated that QWL has been well recognized as a multidimensional construct and it may not be universal. The key concepts captured and discussed in the existing literature include job security, better reward systems, higher pay, opportunity for growth, and participate groups.

**Jain (1991)**, in his study titled QWL represents a blending of motivation factors of work, socio technical system which are of very real concerns for human values in today’s society with awareness that all individuals devote the greater part of their mature lives to the work, spending time, energy and physical and mental resources to this endeavor. Moreover, it recognizes freedom, growth and self respect as well as his or her standard of living. Quality of Work life denotes the experienced Goodness of working in the organizational settings.

**Loscocco and Roschelle (1991)**, in his recent research observed that, work-related stress and balancing work and non-work life domains affect QWL significantly and should conceptually is considered as determinant of Quality of Working Life.

**Danna and Griffin (1999)**, observe that Quality of Working Life is a holistic concept, which not only considers work-based factors such as job satisfaction, satisfaction with pay and relationships with work colleagues, but also includes factors that predict life satisfaction and general feelings of well-being.

### 2.7 APPROACHES FOR ACHIEVING AND IMPROVING QUALITY OF WORK LIFE (QWL)

**Kumar and Tripathy (1993)**, explored that there are several approaches for achieving QWL in organization, namely job design, workers participation, welfare, and quality circles.

Quality circles are one of the ways of involving employees at the bottom level of organization in decision affecting work and work related problems. The Quality Circles occupy a vital and far more specific role for aiming and achieving Quality of Work life of workers in organizations.

**Hesket J.L. Sasser, W.E. Jr. Schlesing L.A. et.al (1997)**, stated that QWL which is measured by the feelings that employees have toward their jobs, colleagues, and companies would ignite a chain effect leading to an organization growth and profitability.
in the end. To improve the QWL of the employees companies are now emphasizing on
cordial employee relations and adopting a human resource strategy that place high value
on employees as organization stakeholders.

2.8 CAUSES AFFECTING QUALITY OF WORK LIFE (QWL)

Roopali Johri (2005)\textsuperscript{57}, states that the causes affecting QWL are economic
adversity employment difficulties, management practices (ways of treating employees
and giving them opportunities to use their abilities) and job nature (work load, work
hours and pay). The quality of work that Canadians want rests on four pillars. These are
the opportunity to engage in tasks that are fulfilling and meaningful to workers
personally; a decent standard of living; health, well-being and support for family life or
life outside work generally; and rights including worker participation in decision making.

2.9 STUDIES ON QUALITY OF WORK LIFE (QWL)

National Seminar on improving the quality of working life (1982)\textsuperscript{58}, was
convened to enquire into the direction of Quality of Work Life activities in India and
prepare an action plan for implementing the Quality of Work Life concepts. The
recommendation from the National seminar published in the Journal of Productivity
(1982) states that at the enterprise level, improvement of quality of work life should be
through the co-operative endeavor between management and unions. The conference
pointed out that the Government could help in improving Quality of Work Life through
legislation, executive policy and action through its entrepreneurial role in the public
sector. It recommended the need for engaging and involving shop-floor level staff in the
management and policy decisions for improvement in Quality of Work Life.

Suri et.al. (1991)\textsuperscript{59}, undertook a survey to study about the quality of work life
practices in the Indian Industry. The organizations covered were manufacturing and
service sectors. The result of the study indicated that there are several trends, which
have implications for Quality of Work life practices and their outcomes. Both public
and private sector organizations least preferred the job and workplace redesign
programmes. Organizations prefer system-wise practices to isolated experiments, which
are limited to certain section or departments.
Elias and Saha (1995)\textsuperscript{60}, found in their research that female workers quality of working life was significantly lower than that of their male counterparts in the tobacco industry.

Kumar and Shanubhogue (1996)\textsuperscript{61}, analyzed and compared the existing and expected QWL in universities and found a considerable gap.

Hossain and Islam (1999)\textsuperscript{62}, found a positive relationship between QWL and job satisfaction among Government Hospital Nurses in Bangladesh.

Hoque and Rahman (1999)\textsuperscript{63}, found that QWL is important for job performance, job satisfaction, labor turnover, labor management relations which play a crucial role in determining the overall well being of any industrial organization. They found in their study that workers of the private sector textile mills perceived significantly higher QWL than the workers of the public sector textile mills.

Sadique (2003)\textsuperscript{64}, conducted a study on the employees of sugar mills and explored a significant difference between the white collar and blue collar employees’ QWL.

Salkani (2004)\textsuperscript{65}, has developed various components of QWL on the basis of survey of 192 managers and 102 non managers in both private and public sector industries. These components are further summarized as most important, very important, important and moderate important on the basis of their significance as perceived by the employees surveyed. These components are tested and verified successfully in the Indian context and given rank orders. The list of various components of QWL as identified by Salkani is reproduced in the following table.

**Various QWL factors to Employees**

<table>
<thead>
<tr>
<th>QWL Components</th>
<th>Rank</th>
</tr>
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<tbody>
<tr>
<td>Opportunity for continued growth</td>
<td>1</td>
</tr>
<tr>
<td>Opportunity to use and develop human capacity</td>
<td>2</td>
</tr>
<tr>
<td>Adequate and fair compensation</td>
<td>3</td>
</tr>
<tr>
<td>Reward and penalty system</td>
<td>4</td>
</tr>
<tr>
<td>Fringe benefits and welfare measures</td>
<td>5</td>
</tr>
<tr>
<td>Participation in decision making</td>
<td>6</td>
</tr>
<tr>
<td>Job security</td>
<td>7</td>
</tr>
<tr>
<td>Image of organization</td>
<td>8</td>
</tr>
<tr>
<td>Work and total life space</td>
<td>9</td>
</tr>
<tr>
<td>---------------------------------</td>
<td>---</td>
</tr>
<tr>
<td>Work load and job stress</td>
<td>10</td>
</tr>
<tr>
<td>Equity, justice and grievance handling</td>
<td>11</td>
</tr>
<tr>
<td>Human relations and social aspect of work life</td>
<td>12</td>
</tr>
<tr>
<td>Physical work environment</td>
<td>13</td>
</tr>
</tbody>
</table>

(Source: D.R. Salkani, 2004)

Uddin, Islam and Ullah (2006), also found a positive relationship between QWL and job satisfaction.

Hanitha Sarah Saad, Ainon Jauhariah Abu Samah and Nurita Juhdi (2008), in their research titled “Employees Perception on Quality Work Life and Job Satisfaction in a Private higher Learning Institution” examined ten variables to measure Quality Work Life (QWL) namely support from organization, work family conflict, relationship with peers, self competence, impact on job, meaningfulness of job, optimism on organizational change, autonomy, access to resources and time control. All these variables were tested the relationship to job satisfaction. The test indicated that each of the QWL variables on its own is salient predictor of job satisfaction. However, 7 QWL variables were no longer significant predictors for job satisfaction when all the 10 QWL variables are entered in to the regression equation. Using multiple linear regressions, only 3 QWL variables (Meaningfulness of job, Optimism on organizational change and Autonomy) are significantly related to job satisfaction.

Islam and Siengthai (2009), found that QWL has impact on the organizational performance of the garments enterprises of DEPZ.

Geetika, Tripti Singh and Vibhava Srivastava (2010), undertook a research study of “HR Practices, Quality of Work Life and Organizational efficiency; with special reference to IT – Enabled Service Sector in India” to justify the role of Quality of work Life (QWL) as an intervention to resolve human resource (HR) related issues and to establish a linkage between QWL components and HR practices. They also made an attempt to highlight the correlation between QWL and organizational efficiency. They concluded that efficiency and QWL are positively correlated and each appears to be reinforcing the other.

Subbu Rethina Bharathi (2010), studied the relationship between the QWL variables and also the relationship between the socio economic characteristics and QWL variables of college teachers in his article “Quality Of Work Life as Perceived by
College Teachers”. He concluded that there is a significant association between quality of work life total and quality of work life in teaching environment total. He gave a suggestion that improved flexible working environment can be an answer to the multifarious roles of the Indian employees.

Tabassum, Rahman and Jahan (2010)\(^7\), found in their study that the male employees perceived higher QWL than their female colleagues.

Natarajan and Annamalai (2011)\(^2\), found in their article titled “A Study on Quality of Work Life in Pondicherry University, Puducherry as perceived by the teaching and non teaching staff ” that present job, working conditions and work culture are highly influencing Quality of Work Life in the university and present pay, promotional policy and supervisory system are moderately influencing the quality of work life.

Prachi Bhatt (2011)\(^3\), concluded in his study titled “Quality of Work Life in changing Business Dynamism – A study on Perceptual Difference in Public and Private Sector”, that the public sector employees are relatively more satisfied with their working conditions, their job, relations with the peers etc. and thus find it easy to balance their work life than the private sector employees and the same in the case of Job satisfaction level which is more in public sector employees than private sector.

Shalini Sheel, Bhawna Knosla Sindhwani, Shashank Goel and Sunil Pathak (2012)\(^4\), made an attempt to review the literature and the studies done in past to establish a relationship between QWL, employee performance and career growth opportunities and their review supports the relationship between QWL, employee performance and career growth prospects.

2.10 STUDIES ON QUALITY OF WORK LIFE (QWL) OF WOMEN EMPLOYEES

Tambe (2000)\(^5\), in his article titled “Quality of work life of Indian Women”, assesses the quality of work life enjoyed by them and the problems they face. In a conservative traditional society working women will generally be considered as role models by many aspiring young women. The working women are the ‘change agents’ in the society. Many of these women may be first generation employees, hence may not be sure as to what to expect from a job and their organization. Many of them may not be aware of the quality of work life they should expect from their employees.
Hameet Kaur (2010),\textsuperscript{76} tries to highlight the various values, attitudes and beliefs of women regarding job anxiety in their formal work organizations and particularly balancing their work and personal life. This paper will also focus on factors affecting quality of work life and job satisfaction among females in present business scenario. More stress would be given to issues related to women and growth in the present business scenario. Women’s employment in the original sector has been growing over the years. The growth in women’s employment has been more marked in the public sector. Though the proportion of women to total employment has been small, women do constitute an important segment of the labour market and their contribution is valuable in many sectors and jobs. It is, therefore important for the employers to take steps to enhance the QWL of women employees along with that of male employees. In similar vain trade unions have a special responsibility to take up the specific women’s issues with the management along with the issues common to all. This will help in enhancing the QWL of women employees.

2.11 NEGATIVE INFLUENCE ON QUALITY OF WORK LIFE

Umar Nazir, Tahir Masood Qureshi, Tooba Shafaat and Amina Ilyas (2011)\textsuperscript{77}, in their paper titled “Office harassment : A negative influence on quality of work life” addresses the effect of office harassment on the quality of work life of employees while job stress and organizational commitment were tested as mediators. Results suggested that organizational commitment mediated the relation between office harassment and quality of work life while job stress did not mediate the relationship. Furthermore, analysis confirmed that there existed an inverse relationship between office harassment and quality of work life.

2.12 QUALITY OF WORK LIFE OF EMPLOYEES IN BANKING SECTOR

Studies on QWL in India are limited. But the studies on QWL in commercial banks are rare to find. But here an attempt is made to study the QWL in commercial banks by Anitha and Subba Rao (1998)\textsuperscript{78}, and they wrote a book titled “Quality of Work Life In Commercial Banks”. This book was primarily research based. Two banks—One from Public sector i.e Andhra Bank and another from Private sector (Largest among private sector) i.e The Vysya Bank Ltd., were selected for the study.
Based upon the opinions of management, respondents, employees and members of trade unions it was concluded that,

1. The employees of Andhra bank were most dissatisfied with the Human resource allowance provided to the employees.
2. The employees of both the banks and especially Vysya bank employees were dissatisfied with almost all physical working-conditions.
3. Both management and employees of Andhra bank were dissatisfied with role played by trade unions in the improvement of QWL.
4. Andhra bank employees were dissatisfied with promotion policy and Vysya bank employees regarding transfer policy. Employees of both the banks were also largely dissatisfied with managements cooperation in their career-development.

There are some studies in the area of human resource management in banking industry which have indirect bearing on QWL in banks. A limited number of studies were conducted in this area.

**Baldev R.Sharma** conducted a study on “Human Resource Management in Banking Industry” where impacts of managerial beliefs and work technology on organizational climate and management have been discussed.

**Ramesh Gelli** in his paper on “Participative Management: Quality Circles Application to Banking” discussed various techniques for application of participative management and quality circles.

**Udai Pareek** in his paper “Introducing HRD in banks”, explains the improvement of HRD climate, strategy and spirit for implementation of HRD techniques in banks.

**Subba Rao** discusses role of bank manager as counselor and his action plan in his paper on “Bank Branch Manager as a Counsellor”.

**Seashore Stanley** had presented impact of job satisfaction on quality of employment in social indications research. **Stanley** also assessed the experience of U.S in this regard. **Taylor J.C** had examined various dimensions of Quality of working life.

The major researches in this field are **Sinha and Sayeed (1982)**, **Mehta (1984 and 1985)** and **Taylor (1974)**. They all assumed that the quality of work life of entire organization can be summed up through individual experiences.
Uma Sekaran (1985)\textsuperscript{86}, has examined the Quality of Work Life in the Indian (Nationalized) banking industry as perceived by organizational members at different organizational levels and in different job positions. She found that Quality of Work Life in the banking profession was not high. The recruitment of overqualified personnel for rather routine job, inequitable reward system which demotivate the better performing employees, frustration experienced due to lack of alternative job avenues, scarce chance of promotion, alienation from work etc. were pointed out as the reasons for poor Quality of Work Life in banks. The study suggests that greater decentralization, more autonomy, power and control will facilitate the individual banks to recruit the right people, design the jobs as best, and reward employees based on performance and thus enhance the Quality of Work Life in banks.

Triveni.S, Amminabhavi and Vijayalaxmi A. Amminabhavi (2005)\textsuperscript{87}, conducted a study titled “A Study Of Quality Of Work Life Of Nationalized And Non Nationalized Bank Employees” to determine scientifically the level of quality-of-work(QWL) of nationalized and non-nationalized bank employees. To achieve the objective, the Quality of Work Life-Condition/Feelings form was administered on a sample of 78 bank employees of which 39 were from nationalized and 39 from non-nationalized banks in Hubli-Dharwad Corporation area. The obtained responses were scored and subjected to t-test. The results revealed that the nationalized bank employees have significantly higher QWL than those of non-nationalized bank employees in the dimensions like autonomy, Work speed and Routine, Work complexity as well as the composite QWL-Conditions. The incidental analyzes in the study revealed that the bank employees who expressed higher life satisfaction have shown significantly higher QWL with regard to conditions than those who expressed moderate life satisfaction.

Patiraj Kumari and Pooja khanna (2007)\textsuperscript{88}, designed their study titled “The Quality Of Working Life in relation to Mental Health Of Bank Employees” to investigate the quality of work life (QWL) in relation to mental health of bank employees. A total number of 200 bank employees were selected from banks of Haridwar and Dehradun (Uttaranchal) comprising 150 employees from public and 50 employees from private sector banks. The result revealed significant positive correlation between QWL and mental health. Private sector bank employees were found to be more mentally healthy than the employees of public sector banks. Significant difference between the quality of work life of the employees of public and private sector banks was
The study also revealed significant differences between the mental health of high and low quality of working life groups. In public sector banks social integration in the work organization and in private sector banks safe and healthy working condition has the highest contribution towards mental health.

**Meenakshi Gupta and Vikas Sharma (2009)**, undertook a study titled “Quality of Work Life – A Study of bank employees in Jammu region” to determine whether and how the quality of work life affects the satisfaction level of employees of banks. The study found that among the independent demographic variables, the best predictor was annual income followed by marital status, sex, education, family size and job experience. The factor which was ranked as a best factor that was perceived as satisfactory by the employees was opportunities for personal encouragement. However factors as participation in decision making and rewards were found to have a significant impact on employee’s satisfaction. The banking sector should take note of this and should encourage employees’ participation in decision making and they should be rewarded for their performance to attain satisfaction.

**Daljeet Kaur (2010)**, aims to gain an insight into current working life policies and practices of employees in ICICI Bank Ltd. in Chandigarh. Several notable factors that influence quality of work life are Fair Compensation, Safe and healthy working environment, adequate performance appraisal, career growth opportunities, Training and development etc.

On the basis of his study he said that employees of ICICI bank Ltd. in Chandigarh Region were happy with the working conditions of the Bank. They felt that they were safe and secure in Bank. They felt that Bank should start their own transport facilities for the staff. However, the dissatisfaction among them was the less growth opportunities. They were not provided with extra care like health camps etc. They were not happy with the way performance appraisal was done and felt that their management was not flexible with their social responsibilities and hence they were less satisfied with their jobs.

**Sanjeev K.Sharma and Geeta Sharma (2010)**, conducted a study titled “Perceived Quality of Working Life among employees in banks” to identify the extent to which banks are meeting the employee’s expectations on the Quality of work Life Dimensions. The dimensions of QWL selected are health and well being, job security, job satisfaction, competence development and the balance between work with non work
life. A total of 150 valid questionnaires were obtained from the employees of selected public and private sector banks in Chandigarh. They concluded that a happy and healthy employee will give better turnover, make good decisions and positively contribute to the organizational goal. An assured good quality of work life will not only attract young and new talent but also retain the experienced talent.

**Ayesha Tabassum, Tasnuva Rahman and Kursia Jahan (2011)**, aims to make a comparative learning of the existing QWL between the employees of the local private and foreign commercial banks in Bangladesh through quantitative survey on 50 local and 50 foreign bank’s employees in their study titled “A Comparative Analysis of Quality of Work Life among the Employees of Local Private and Foreign Commercial Banks in Bangladesh”. The study revealed that a significant difference exists between the local private and foreign commercial bank’s employees perception over QWL and in the following factors of QWL; adequate and fair compensation, work and total life space, opportunity to develop human capacities, flexible work schedule, job assignment, and employee relations.

**Bahman Kord Tamini, Badroddin oraei Yazdany and Fereshteh Bakhshi Bojd (2011)**, aims to ascertain the relationship of quality of work life with organizational commitment and job burnout between Government and private bank employees in Zahedan city by conducting a study titled “Quality of work life as a function of organizational commitment and job burnout of Government and private bank employees in Zahedan city”. The sample size consists of 216 employees (108 Government bank employees and 108 private bank employees) that were selected through accessible sampling method. Quality of work life organizational commitment and job burnout scales were applied to collect the data. The results revealed that quality of work life had significant positive correlation with affective commitment, continuance commitment, normative commitment, overall scores of organizational commitment and personal accomplishment but quality of work life had significant negative correlation with emotional exhaustion and depersonalization. Organizational commitment was a significant positive predictor for quality of work life while depersonalization was a significant negative predictor for quality of work life in Government bank employees. Continuance commitment was a significant positive predictor of quality of work life in private bank employees.
Prema Manoharan (2011) undertook a study titled “Quality of Work Life among bank professionals” at Indian Bank, Chennai to measure the Quality of Work Life among bank professionals. The aim of his study was to find whether employees of banking sector were satisfied from the QWL factors. The factors of QWL chosen for the study were from the definition of Jerome M Rosow, President of the Work in America Institute. He specifies pay, employee benefits, job security, alternative work schedules, occupational stress, participation and democracy in the workplace as the seven factors of quality of work life. The study was conducted by collecting the data from a sample size of 120, comprising of 49 male and 71 female employees of Indian Bank. Questionnaires were used to collect the primary data and the statistical analysis of the data revealed that six of the said factors were satisfactory to both male and female employees but it was found that they experienced occupational stress. Also there was an attempt to find the difference in opinion regarding quality of work life on the basis of sex, experience and age of the respondents and it was found that there was significant difference. Suggestions were made to overcome occupational stress. The study portrays the present scenario in the national banks and the dissatisfaction just after the central government’s pay revision and the global banks pay scale. Of the seven factors taken for the study, only the pay is said to be the most unsatisfactory issue. The situation may change after the next bi-partite settlement which is expected in near future. Other factors such as job satisfaction, occupational stress, alternative work schedules etc were at the satisfactory level for the bank professional.

Mohammad Hadi Asgari and Mohammad Ali Dadashi (2011), undertook a research to determine the relationship between the quality of work life and organizational commitment of Melli Bank staff in west domain of Mazandaran in 2009-2010. The research method was descriptive and of the correlation type. The population of the research was all the workers of Melli Bank in west of Mazandaran with total number of 467, out of which 210 individuals were selected as the sample according to Morgan's table. In order to collect data two questionnaires were used: Walton's quality of work life questionnaire, and Allen-Meyer's organizational commitment questionnaire. In data analysis SPSS software, stepwise regression, and Pearson's correlation coefficient were used. The results showed that:

1. There is a relationship between quality of work life and organizational commitment of the staff \( r=0.183 \).
2. There is a relationship between quality of work life and affective commitment of the staff \((r=0.165)\).

3. There is a relationship between quality of work life and continuance commitment of the staff \((r=0.250)\).

4. There is a relationship between quality of work life and normative commitment of the staff \((r=0.207)\).

**Sabarirajan and Geethanjali (2011)**\(^{96}\), made an attempt to investigate the extent to which the QWL among the employees of public and private banks in Dindigul influences the performance of banks in their study titled “A study on Quality of Work Life and Organizational performance among the employees of public and private banks in Dindigul”. Their study revealed that there was a perfect positive relationship between QWL and performance of employees in both the sectors. They concluded that organizational excellence has higher impact on the level of QWL in an organization and the performance of organization can be improved only when the human resources are satisfied with the higher quality of working life. They made a suggestion that the simple method of enhancing QWL may be by improving the existing job environment.

**Benham Talebi, Mehdi PakdelBonab, Ghader Zemestani and Nasrin Aghdami (2012)**\(^{97}\), made a research titled “Investigating the relationship between the employees quality of work life and their effectiveness in banking”. This study was a research paper based on Walton’s QWL model in order to associate between the employee’s QWL and their effectiveness in west Azerbaijan banking in Iran. To test the hypotheses, questionnaire including 32 questions was designed. The number of the sample consisted of 120 who were selected based on Cochrane model. To analyze the data, spearman correlation coefficient testing was applied. The obtained results revealed that there was a significant relationship between the variables of salary and benefits, job security, healthy and secure work environment, autonomy at work, providing the basis for skills education, and determining the job development direction with the employees’ effectiveness.

**Girish Taneja and Lalita Kumari (2012)**\(^{98}\), examined the relationship between quality of work life and job satisfaction among Indian bank employees and also aims to find about the banks’ employee’s perception towards their quality of work life and demographic variables in their study titled “Quality Of Work Life And Its Relation With Job Satisfaction Among Indian Banks”. Survey was conducted and data was analysed on
the basis of responses provided by 250 respondents. A well structured questionnaire was formulated, which was subjected to pilot testing and re-drafted. Data was analyzed with the help of factor analysis, descriptive statistics, t-test and (one way) ANOVA. The Karl Pearson correlation was used to understand the relationship between QWL and job satisfaction. The analysis shows that there was a significant gap among the bank employees with demographic variables with respect to various factors of QWL. The test indicated that there was a positive and direct relationship between QWL and job satisfaction. The results of this study may have some practical significance for Human Resource Managers of especially banks in designing their retention policies.

Madhu, Rita rebekah and Mohan kumar (2012), conducted a study tilted “The insight view of Quality of Work Life: A study on the employees of public sector and private sector banks in Tirunelveli District” to get insight view of quality of work life of the employees of public sector and private sector banks in Tirunelveli district. A questionnaire survey was carried out with the employees belonging to various cadres in Private and Public sector Banks in Tirunelveli District. Data were analyzed using descriptive statistics, factor analysis and Correlative analysis. The study observes the various factors decisive to the Quality of Work Life of Bank employees of Private Sector and Public sector Bank Employees. It was observed that factors such as designation, age and family arrangement, duration of service, remuneration, rewards and recognition, working under good leadership and career growth were positively correlated with various other factors such as availability of leave, condition which allow ‘Being productive’, good support from staff, good interaction with Manager at the time of change and good balance between objectives and performance. Age was observed to be the most individual influence on work attitudes. Hence older employees were more satisfied, more job involved and more committed to their work. Therefore the quality of work life of an organization is ensured by certain significant factors.

Sairam Subramaniam and Saravanan (2012), attempted to test the factors influencing on quality of work life of bank employees in his study tilted “Empirical study on factors influencing on quality of work life of commercial bank employees”. This study was conducted in the Coimbatore city of Tamil Nadu, with the sample size of 100 and it has been collected from 23 branch networks of public and private sector commercial banks. A structured questionnaire has been administered to collect data from the respondents by using simple random sampling techniques. This study laid focus on
the factors influencing quality of work life, socio-economic background of respondents, expectations of employees in the work place. Simple percentage analysis, factor analysis and chi-square test were used to draw analysis and inference of the study. This study concluded that the employees were facing poor work life quality in the work place. Hence banking employees ought to pay more attention on bringing more work life quality policy and its implementation.

2.13 QUALITY OF WORK LIFE OF WOMEN EMPLOYEES IN BANKING SECTOR

Ritu Lehal, Sanjeev K.Sharma and Nitesh Goyal 101, made a study to observe the QWL in the six banks. In order to determine perceived quality of work life, a sample of 250 women employees were chosen out of which 212 responses were found valid and thus analyzed. Banks chosen for the study were various branches of three private and three public sector banks across tricity of Chandigarh, Panchkula and Mohali, namely, ICICI Bank, HDFC Bank, Axis Bank, SBI, Canara Bank and PNB.

The results of the study revealed that QWL 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 QWL is better in private banks in some cases and better in public banks in the remaining. Study recommends that further study can be done on impact of QWL women employees on their job satisfaction and/or job commitment.

Waheeda Khan, Meena Osmany and M. Waseem, Jamia Millia Islamia (2002)102, made a study titled “Quality work life and job involvement in bank employees”. According to their study QWL was significantly higher among the private sector women employees than their counterparts in the public sector. It also showed that younger group and higher experienced groups had significantly higher perception of QWL than the older and the lower experienced groups.

Basant Mehta and Pragya Jain (2003)103, in their study on the role of bank’s in women development found that in Udaipur district 32 per cent of women bank employees had no significant time for their family members, 28 per cent felt that somewhere they were lacking in their family duties, while 40 per cent of women had not faced this type of problem because their family members were very supportive and cooperative. 50 per cent of the respondents admitted that their job affected their children
both in positive and negative ways. The study revealed that in banking sector women bank employees faced the problems of long working hours (36%), accumulation of task (24%), regarding promotion (20%), late coming hours (16%), misconduct by customers (16%), and 4% per cent women expressed their dissatisfaction about drinking water, sanitation, dining and rest room facilities, 64 per cent women banker never thought about leaving the job of banker.

Rama J.Joshi (2007)\textsuperscript{104}, designed a study titled “Quality Of Work Life Of Women Employees : Role Of Trade Unions” to explore the issue of representation of legitimate interests of women workers in its entirety and make suggestions to help the policy makers to improve the quality of work life of women workers. The study was carried out in the services and manufacturing (public) sectors, more specifically in Banking, Insurance, and Hospitals. The study findings reveal that the level of satisfaction of women employees with QWL in their respective organizations was quite high in spite of the overall work life conditions as provided by the company /management being only average (as perceived by them). While the wider issues having implications for the entire workforce were taken care of in their negotiations by the existing union of which they were members the women specific issues were generally ignored (except for in hospitals where the dominant gender was female).

Nanthini (2010)\textsuperscript{105}, undertook a study entitled “A study on the QWL and psychological well being among the women employees in Indian private banks” and this study highlights that the respondents have low and moderate scores in QWL and psychological well being. This indicates that they need to be given adequate attention to improve their QWL. Study indicates that there is a difference existing between the old and new Indian private sector banks.

2.14 STUDIES ON STRESS AMONG BANK EMPLOYEES

Stress related with a job or occupation is called occupational stress. Occupational stress is becoming increasingly globalized and affects all countries, all professions and all categories of workers, as well as families and society in general. Every employee is prone to stress either knowingly or unknowingly. Banking professionals are no exemption from this. According to a recent study conducted by ASSOCHAM, it has been found that banks are the top 10 high stress workplace in recent times.
The term “stress” was first used by Selye (1936) in the literature on life sciences, describing stress as “the force, pressure, or strain exerted upon a material object or person which resist these forces and attempt to maintain its original state.”

Stress can also be defined as an adverse reaction that people experience when external demands exceed their internal capabilities (Waters and Ussery, 2007).

Schwartz and Davis (1981), Bhatnagar and Bose (1985), Achmamba and Gopikumar (1990), Fahlender, Tomamichel and Kiener (2004), Shah (2004), Domenighetti and Quaglia (2004), Oke and Dawson (2008), Bakhshi, Sudha and Sandhu (2008), Hassan (2009) and others have conducted study on stress in bank employees. The findings of these empirical studies highlights factors such as role overload, role conflict, role ambiguity, lack of senior level support as the major stresses in bank employees.

Parkington and Schneider (1979), conducted a study on bank employees and they revealed that bank branch employees and customers of a large commercial bank responded to employee perceptions of management’s orientation to service and employees’ own orientation to service. In the study, a causal relationship was evidenced between service orientation discrepancy, role stress, and employee outcomes. Also, positive employee outcomes were found to be significantly related to customers’ perception of service quality.

Chaudhary (1990), probes the relationship between role stress and job satisfaction among bank officers. The author’s results indicate that role erosion and resource inadequacy act as dominant stressors while role ambiguity and role expectation conflict are remote contributors to role stress in the sample population.

Lindstrom (1991), states that Bank employees are always burdened with cash handling and with the customers. Cash handling is potentially stressful as it requires high attention and exposes employees to constant pressures related to avoiding mistakes.

Keeley and Harcourt (2001), in their study on “Occupational Stress: A Study of the New Zealand Reserve Bank” revealed that stress is caused by heavy work demands in the job itself, which the unskilled employees with little control over how the work is done, cannot adapt to or modify.

A survey of Australian bank employees (FSU, 2002), identifies the most important changes affecting the banking industry and its workers’ lives over the last 10 years as including: fewer staff but increased workloads (77%); higher performance and
sales targets (76%) and increased business pressure (69%). Job cutbacks had increased the burden on surviving members of staff, with a substantial number of employees in the financial sector required to work overtime.

Improvement in productivity would call for a re-evaluation of the existing procedures in use in the banks. There is manifestation of a need for introduction of new work technologies for customer services and satisfaction. New technology such as computerization, telephone banking, online banking, mobile banking, video banking, etc. have changed the traditional pattern of banking activities. Automation and new technologically-based delivery options have led to major redundancies in the financial services sector, predominantly affecting low-skilled workers (ILO, 2002)\textsuperscript{112}.

Michailidis and Georgiou (2005)\textsuperscript{113}, reported that employee’s educational levels affect the degree of stress experienced by the bank employees. The findings of the study reveal that some employees tend to take work-related problems to home and bring family problems to work that hamper their work-life balance and cause stress.

Kumar (2006)\textsuperscript{114}, in his study reported that non-nationalized bank employees are getting inadequate support from their superiors and subordinates as compared to the nationalized bank employees.

Fernandes et. al. (2008)\textsuperscript{115}, studied the impact of social support on role stress experienced by the executives of public and private sector banks in Goa. Ten types of role stress were measured using the ORS scale and their study found that enhancing social support lowered the role stress.

Sharma and Sharma (2008)\textsuperscript{116}, in their study reported that family problems, financial difficulties and relationships at personal and professional level as the major reasons responsible for stress in bank employees.

Shilpa Sankpal, Pushpa Negi and Jeetendra Vashishtha (2010)\textsuperscript{117}, examined in their study organizational role stress of employees of public and private banks. The study was conducted in Gwalior city and a sample of 100 bank employees were used for data collection – 50 each from public and private sector. The data collected was subjected to analysis through $z$-test for comparing between the employees of public and private sector banks. Overall 11 hypotheses were tested. Data was compared on the basis of inter role distance, role stagnation, role expectation conflict, role erosion, role overload, role isolation, personal inadequacy, self role distance, role ambiguity and resource inadequacy. The study has highlighted that there is a significant difference
between the role stress of public and private sector bank employees. It was found that the private bank employees experienced higher organizational role stress than their public bank counterparts. Looking at the various aspects of components of organizational role stress, it was found that there was no difference between the Public and Private Sector bank employees in certain aspects like role expectation conflict, role isolation and personal inadequacy and role ambiguity.

Jamshed et. al. (2011)\cite{118}, suggested that the workplace is potentially an important source of stress for bankers because of the amount of time they spend in their respective banks and that stress often decreases their performance. Therefore occupation of individuals could be a major source of stress in the given circumstances. When individuals face stress due to various conditions of their occupation and fail to cope with stress, it results into burnout. Basically in banking sector lack of administrative support from boss (manager), work overload and time, Pressure, riskiness of job, poor relationship with customers and co-workers, and work family balance cause stress which in turn decrease employee performance.

Nadeem Malik (2011)\cite{119}, in his study describes the occupational stress experienced by private and public sector banks employees in Quetta city. A randomly selected sample of 200 employees from private and public sector banks shows that occupational stress is found higher among private bank employees compared to public bank employees. Among different occupational stress variables role over load, role authority, role conflict and lack of senior level support contribute more to the occupational stress. Bank employees can not afford the time to relax and “wind down” when they are faced with variety, discrimination, favoritsim, delegation and conflicting tasks.

Mohd Abass Bhat (2013)\cite{120}, in his empirical study examines occupational stress among bank employees. He finds that occupational stress positively and significantly correlates with all the predictors of occupational stress namely work life balance, job overload, relationship at workplace, job control and job characteristics. The results demonstrate that job stress increases when employees perceive work life imbalance, less of job control, vague job characteristics, work overload and unfriendly relationships at work place. Therefore Work-life balance, work relationships, and job overload proved to be major sources of stress.
2.15 STUDIES ON WORK LIFE BALANCE OF BANK EMPLOYEES

The expression “work-life balance” was first used in the late 1970s to describe the balance between an individual’s work and personal life. Work life and personal life are the two sides of the same coin. Traditionally creating and managing a balance between the work-life was considered to be a woman’s issue. But increasing work pressures, globalization and technological advancement have made it an issue with both the sexes, all professionals working across all levels and all industries throughout the world. The technological developments like e-mail, text messaging and cell phones which were thought of as tools to connect them to their work being away from their workplace, have actually integrated their personal and professional lives.

Work life and personal life are inter-connected and interdependent. Spending more time in office, dealing with clients and the pressures of job can interfere and affect the personal life, sometimes making it impossible to even complete the household chores. On the other hand, personal life can also be demanding if you have a kid or aging parents, financial problems or even problems in the life of a dear relative. It can lead to absenteeism from work, creating stress and lack of concentration at work.

Fernando (2011)\textsuperscript{121}, states that the work family conflict was one of the issues in modern society. He made a study to identify the important variables of work-family conflict among female branch managers, to study relationships between the variables in work family conflict among female branch managers and to identify equal groups of the work- family conflict among female branch managers. A sample of 25 managers - branches were randomly chosen for this study. The primary data collection was done through questionnaire and questions were scaled using the five point Likert scale. The statistical tools were adapted to analysis of the study such as factor analysis, correlation analysis, and regression analysis. All the tests were carried out at 5% level of significance and all the analyses were carried out using SPSS - 17.0 version. The results of the study indicated that some factors in the work- family such as work demand and family involvement are high in priority for work-family conflicts among female branch managers.

Mordi chima (2011)\textsuperscript{122}, aims to investigate the extent to which work life balance practices were a reality for employees of organizations in the Nigerian private sector. He also examines if there are any barriers and reasons for the muted adoption of work life
balance policies in the Nigerian banking Sector. He concluded that work life balance in the western hemisphere was weak in developing countries such as Nigeria. He made the recommendations that there was an urgent need to improve communication, clear cut communication of the bank’s WLB policies and practices to its employees, to raise awareness further and improve the knowledge and understanding of relevant policies.

Victor and Thavakumar (2011)\textsuperscript{123}, undertook a research to study the work family conflict among married banking women employees. The data for this study came from 100 married women in public and private banks who responded to a self administered questionnaire. By using the primary and secondary data, the researchers tend to find out extent of work characteristics and family characteristics influence on the work family conflict. The work characteristics include number of hours worked, work flexibility, work stressors. The family characteristics include number of children, age of children, family support. The researchers used the organisations’ reports, magazines as their secondary data and collected the primary data based on questionnaire and interview. From the discussion of the findings, several implications arouse. There is a need for greater spouse-support, flexible work schedule, child care centers and family support in order to alleviate work family conflict. Maintenance of good marital relations is important in reducing spouse conflict and increasing well being in women employees.

Divya Negi and Seema Singh (2012)\textsuperscript{124}, endeavors to explore the challenges associated with managing professional and personal life of employees of banking sector. They also tries to find causes and consequences of imbalance on the basis of gender, demographics, level of hierarchy at organizational level, welfare policies, growth pattern, family and societal commitments. The study concluded that work life balance has become a quest for professionals of banking industries and also that employees work better when they do make time for family and personal interests.

\section*{2.16 CONCLUSION FROM LITERATURE REVIEW AND GAPS IN LITERATURE}

In today’s context it becomes important to recognize the factors that constitute and influence the quality of work life in an organization and employees’ perception about it. World economies have recently recovered from recession blues and the continued downsizing and reorganization in the post recession scenario have created havoc for HR managers as they have to struggle with preserving employee morale and
their job satisfaction. In this scenario high quality of work life is essential for organizations to continue, to attract and to retain employees. This is the reason QWL concept has gained momentum recently and researches are going on worldwide to find out inputs for framing effective QWL strategies.

In India a National seminar was convened in the year 1982 to enquire into the direction of QWL activities in India and prepared an action plan for implementing the QWL concepts. Various researchers undertook survey to study the QWL practices in the Indian industries. They covered both manufacturing and service sectors.

Literature review discussed above supports the relationship between QWL, employee performance and career growth aspects. As learned from the literature above a set of dimensions of QWL were identified. Researchers have developed various components of QWL on the basis of their survey.

It is clear from the above literature review that the studies on QWL in commercial banks are limited. The researchers put their efforts to measure QWL of nationalized and non nationalized bank employees, to investigate the factors influencing QWL, to estimate the influences of these determinants on the performance of banks, to determine how the QWL affects the satisfaction level of employees, to gain an insight into current working life policies and practices of bank employees and to ascertain the relationship of QWL with organizational commitment and job burnout between Government and private bank employees. Similarly only limited number of studies were conducted regarding the stress level and work life balance of bank employees. All these studies were conducted among both male and female bank employees.

Specific women related quality of work studies are rare to find. Only a very few researchers have made an attempt to observe their QWL and job involvement in banks. With women forming a significant chunk of the work force, particularly in the banking sector, these days, studies on QWL of women employees therein, assume strategic proportions especially for framing service and HR policies. An important gap found here is that there are no studies to measure the impact of QWL of women employees on their job satisfaction and/or job commitment.

Thus this paper has addressed several gaps in the literature available on the topic correlated to the factor of stress as an important paradigm affecting the quality of work life of women employees, particularly in the banking sector, where the responsibilities of dealing with finance can assume gigantic proportions. Hence stress has been taken as a
major dimension affecting QWL correlated to work life balance, a stream of research hitherto not taken up in depth by other research scholars.

In the light of these observations the research problem is more precisely defined in terms of specific objectives. Thus the research gap is identified and against this background to assess the quality of work life of women bank employees, the present study has been carried out in Coimbatore district, Tamil Nadu.