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3.1 Introduction:

A few among the Indian studies referred in the literature review were focused towards the organizational health of some sectors like education, industry and corporate sectors. The reforms in Indian financial sector lead to the development of the financial market in a complex manner and faces lots of problem regarding human capital management. Due to recession in 2008 attrition ratio was very high in all sectors, due to post effect of recession it was too difficult to get right people and right employee for the organization and retention management of the employee was a great challenge for the entire industrial and corporate sector.

In accordance with reviewed literature the major determinants of organizational health were found as age, income, education, occupation, work value, family size, sex, job involvement. Most of the earlier studies on organizational health were focused on the impact of the above mentioned variables: but however there are very few studies which were focused on organizational health and human capital management of major financial pillar like commercial banks. A very few study have tried to study the relationship between organizational health and ten dimension which are goal focused, communication adequacy, optimal power equalization, resource utilization, cohesiveness, morale, innovativeness, autonomy, adaptation and problem solving adequacy, means through task need dimension, maintenance need dimension and growth & development need dimension lead to better human capital management.

Human Resources are the most essential resources in any organization. They are like the nuts and bolts that keep the machinery together and help it run properly and healthy. No organization can function properly and healthily without satisfied and committed employees and that stands especially true in service organizations like banks which run solely on people power.

3.1.1 Statement of Problem:

Problem:

“Organizational Health – A study on the employees of commercial Banks in Bhavnagar City. (With special reference to AMAR approach)”
For the overall development of public sector companies and commercial banks are the main pillar. The health of this institution is paramount importance for any nation. For any nation it is therefore necessary to evaluate the health of such organization.

In today’s super competitive market place, organizations look for solution that meet rapidly changing business scenario after the shift to the knowledge bases economy in the post 90’s or what was termed as “bubbled economy”, the recent global economic turn down has significantly accelerated and intensified market forces. This has caused many corporations to seek innovative way like AMAR APPROACH {ACQUIRE, MAINTAIN ALIGN, AND RETAIN Approach} to deal with changing economic landscape. Organization like Commercial Banks in this case, has to think about their organizational health, because it is current need and to face future challenges due to current economical crisis.

The same analogy may be true to a great extent at the organizational level. Technological improvements, business strategies, quality concerns, etc. will all have to be implemented through people only, because it is the people who make the real difference. The health Trion that consists of life, growth and vitality as its main features. Health is a state of mind or we can say that it is a perception that we have in our mind relating it, to the vitality and constants growth. If a person is equipped by physically as well as mentally to function up to the maximum of his or her capacities, than only we can say that he or she is healthy, in the same way, if the organization is well equipped for its maximum capacity, we can refer to it as a healthy. The concept of organization health is concerned with the capabilities of that organization to cope with various conditions and circumstances.

Organizational Health therefore implies certain dynamics and durable conditions that can be characterized as evaluative criteria.

3.2 Major Objective:

1. To study the level of organizational health of the Commercial banks of Bhavnagar city.
2. To study the level of different dimensions related to organizational health with respect to different variables such as employee's sex, age, designation, experience and qualification.

3.3 Hypothesis of the Study:

1. There is no significant difference between the mean score of Organizational health scale of male employees and female employees of the Commercial Banks of Bhavnagar.

SEX

2. There is no significant difference of Goal Focus between the male employees and female employees of Commercial Banks of Bhavnagar.

3. There is no significant difference of Communication Adequacy between the male employees and female employees of Commercial Banks of Bhavnagar.

4. There is no significant difference of Optimal Power Equalization between the male employees and female employees of Commercial Banks of Bhavnagar.

5. There is no significant difference of Resource Utilization between the male employees and female employees of Commercial Banks of Bhavnagar.

6. There is no significant difference of cohesiveness between the male employees and female employees of Commercial Banks of Bhavnagar.

7. There is no significant difference of Morale between the male employees and female employees of Commercial Banks of Bhavnagar.

8. There is no significant difference of Innovativeness between the male employees and female employees of Commercial Banks of Bhavnagar.

9. There is no significant difference of Autonomy between the male employees and female employees of Commercial Banks of Bhavnagar.
10. There is no significant difference of Adaptation between the male employees and female employees of Commercial Banks or Bhavnagar.

11. There is no significant difference of Problem Solving Adequacy between the male employees and female employee’s of commercial Banks of Bhavnagar.

AGE

12. There is no significant difference between the mean score of organizational health scale of different age groups of Commercial Banks of Bhavnagar.

13. There is no significant difference of Goal Focus among the employees having age below 30 year, 31 to 48 year and above 48 year of the Commercial Banks of Bhavnagar.

14. There is no significant difference of Communication Adequacy among the employees having age below 30 year, 31 to 48 year and above 48 year of the Commercial Banks of Bhavnagar.

15. There is no significant difference of Optimal Power Equalization among the employees having age below 30 year, 31 to 48 year and above 48 year of the Commercial Banks of Bhavnagar.

16. There is no significant difference of Resource Utilization among the employees having age below 30 year, 31 to 48 year and above 48 year of the Commercial Banks of Bhavnagar.

17. There is no significant difference of Cohesiveness among the employees having age below 30 year, 31 to 48 year and above 48 year of the Commercial Banks of Bhavnagar.

18. There is no significant difference of Morale among the employees having age below 30 year, 31 to 48 year and above 48 year of the Commercial Banks of Bhavnagar.

19. There is no significant difference of Innovativeness among the
employees having age below 30 year, 31 to 48 year and above 48 year of the Commercial Banks of Bhavnagar.

20. There is no significant difference of Autonomy among the employees having age below 30 year, 31 to 48 year and above 48 year of the Commercial Banks of Bhavnagar.

21. There is no significant difference of Adaptation among the employees having age below 30 year, 31 to 48 year and above 48 year of the Commercial Banks of Bhavnagar.

22. There is no significant difference of Problem Solving Adequacy among the employees having age below 30 year, 31 to 48 year and above 48 year of the Commercial Banks of Bhavnagar.

DESIGNATION

23. There is no significant difference between the mean score of Organization health scale of different designations of the Commercial Banks of Bhavnagar.

24. There is no significant difference of Goal Focus among the officers, the clerk and the peon of the Commercial Banks of Bhavnagar.

25. There is no significant difference of Communication Adequacy among the officer, the clerk and the peon of the Commercial Banks.

26. There is no significant difference of Optimal Power Equalization among the officer, the clerk and the peon of the Commercial Banks of Bhavnagar.

27. There is no significant difference of Resource Utilization among the officer, the clerk and the peon of the Commercial Banks of Bhavnagar.

28. There is no significant difference of Cohesiveness among the officer, the clerk and the peon of the Commercial Banks of Bhavnagar.

29. There is no significant difference of Morale among the officer, the clerk and the peon of the Commercial Banks of Bhavnagar.
30. There is no significant difference of innovativeness among the officer, the clerk and the peon of the Commercial Banks of Bhavnagar.

31. There is no significant difference of Autonomy among the officer, the clerk and the peon of the Commercial Banks of Bhavnagar.

32. There is no significant difference of Adaptation among the officer, the clerk and the peon of the Commercial Banks of Bhavnagar.

33. There is no significant difference of Problem Solving Adequacy among the officer, the clerk and the peon of the Commercial Banks of Bhavnagar.

**EXPERIENCE**

34. There is no significant difference between the mean score of organizational health scale of different experience groups Commercial Banks of Bhavnagar.

35. There is no significant difference of Goal Focus among the employees having experience up to 10 years, 11 to 20 years and more than 20 years of the Commercial Banks of Bhavnagar.

36. There is no significant difference of Communication Adequacy among the employees having experience up to 10 years, 11 to 20 years and more than 20 years of the Commercial Banks of Bhavnagar.

37. There is no significant difference of Optimal Power Utilization among the employees having experience up to 10 years, 11 to 20 years and more than 20 years of the Commercial Banks of Bhavnagar.

38. There is no significant difference of Resource Utilization among the employees having experience up to 10 years, 11 to 20 years and more than 20 years of the Commercial Banks of Bhavnagar.

39. There is no significant difference of Cohesiveness among the employees having Experience up to 10 years, 11 to 20 years and more than 20 years of the Commercial Banks of Bhavnagar.
40. There is no significant difference of Morale among the employees having experience Up to 10 years, 11 to 20 years and more than 20 years of the Commercial Banks of Bhavnagar.

41. There is no significant difference of Innovativeness among the employees having Experience up to 10 years, 11 to 20 years and more than 20 years of the Commercial Banks of Bhavnagar.

42. There is no significant difference of Autonomy among the employees having Experience up to 40 years, 11 to 20 years, and more than 20 years of the Commercial Banks of Bhavnagar.

43. There is no significant difference of Adaptation among the employees having Experience up to 10 years, 11 to 20 years and more than 20 years of the Commercial Banks of Bhavnagar.

44. There is no significant difference of Problem Solving Adequacy among the Employees having up to 10 years, 11 to 20 years and more than 20 years of the Commercial Banks of Bhavnagar.

QUALIFICATION

45. There is no significant difference between the mean score of organizational health of different qualification group of Commercial Banks of Bhavnagar.

46. There is no significant difference of Goal Focus among the employees having Qualification secondary-higer secondary, graduate and post graduate of the Commercial Banks of Bhavnagar.

47. There is no significant difference of Communication Adequacy Among the employees having qualification secondary- higher secondary, graduate and post Graduate of the Commercial Banks of Bhavnagar.

47. There is no significant difference of Optimal power equalization among the employees having qualification secondary- higher secondary, graduate and post graduate of the Commercial Banks of Bhavnagar.
48. There is no significant difference of Resource Utilization among the employees having qualification secondary- higher secondary, graduate and post graduate of the Commercial Banks of Bhavnagar.

49. There is no significant difference of Cohesiveness among the employees having qualification secondary-higher secondary, graduate and post graduate of the Commercial Banks of Bhavnagar.

50. There is no significant difference of Morale among the Employees having qualification Secondary- higher secondary, graduate and post graduate of the Commercial Banks of Bhavnagar.

51. There is no significant difference of innovativeness among the Employees having qualification secondary-higher secondary, graduate and post graduate of the Commercial Banks of Bhavnagar.

52. There is no significant difference of Autonomy among the Employees having qualification secondary-higher secondary, graduate and post graduate of the Commercial Banks of Bhavnagar.

53. There is no significant difference of Adaptation among the employees having qualification secondary-higher secondary, graduate and post graduate of the Commercial Banks of Bhavnagar.

55. There is no significant difference of Problem Solving Adequacy among the employees having qualification secondary-higher secondary, graduate and post graduate of the Commercial Banks of Bhavnagar.

3.4 The variables taken are having following definition:

1) Sex: Gender of the employees.
2) Age: Age of the employees in years.
3) Designation: A position an employee posts.
4) Experience: Length of service (in year)
5) Qualification: Different level of educational Qualification of the employees.
3.5 Research:

Research can be defined as the search for knowledge, or as any systematic investigation, with an open mind, to establish novel facts, solve new or existing problems, prove new ideas, or develop new theories, usually using a scientific method. The primary purpose for basic research (as opposed to applied research) is discovering, interpreting, and the development of methods and systems for the advancement of human knowledge on a wide variety of scientific matters of our world and the universe.

3.5.1 Research Design:

The research design is the master plan specifying the methods and procedures for collecting and analyzing the needed information.

Research Design constitutes the blueprint for the collection, measurement, and analysis of data. It also express both structure of research problem- the framework, organization, or configuration of the relationships among variables of the study- and plan of investigation used to obtain empirical evidence on those relationships.

The choice of the most appropriate design depends largely on the objectives of the research and how much is known about the problem and these objectives.

For fulfillment of the research objectives mentioned, descriptive type of research design suits better. So descriptive research design is selected & used in this study

3.5.2 Types of Research

This research is a descriptive and analytical research aimed at finding out the organizational health level of the commercial banks in Bhavnagar and the possible solutions for successfully balancing organizational health dimension and human capital management, the outcomes of the research will be applicable to enhance and enrich the level of the health of the commercial banks in Bhavnagar city.
3.6 Sources of data collection:

3.6.1 Primary data:

A structured standard questionnaire prepared by Miles was used to collect the demographic information such as age, sex, occupation, qualification and experience and the level of organizational health. All the questions are based on 5 rating scale i.e. based on Linkert scale as described below.

A pilot test was conducted in Bhavnagar for the testing of questionnaire and discussion were held with guide, faculty members and peer group to validate the content of the questionnaire. The data was collected with the help of some managerial staff of banks as well as with the help of some friends. Due care for reliability was taken. Respondents were provided clarity and understanding of question wherever it is needed.

3.6.1.1 Data Collection Tool:

For the purpose of data collection researcher had used the instrument, measurement is based on Linkert scale prepared by Miles in 1973 and translated in to Gujarati by Patel. In 1993. Researcher had cited the scale from the research of Kumari Geeta R. Dodiya, student of Saurashtra University, this scale measures the data on 5 point rating. All the statements are positive in the scale. It consists of 40 items divided in to 10 dimensions. For each dimensions there are four statements. Information regarding the dimensions is given in chapter 1. The maximum achievable score is 200 and the minimum is 40. For the interpretation higher the score better the health and lower the score weaker the health. The reliability found by Miles was 0.86. After the translation in Gujarati Patel had found 0.79 (N = 100) in 1993. Kumari Geeta R. Dodiya has found out the validity 0.66 in her research.

3.6.2 Secondary data:

The secondary data used in the research was collected from varied sources and complied as per the requirement of the study. Other Secondary data are obtained from various publication, Journals, Magazines, and previous Studies.
3.7 Population:

The population under the study is Employees of Bhavnagar city’s 25 Commercial Banks’ branches situated in Bhavnagar city for simplicity four levels of categories are included. In all there are 66 branches covered under the study as mentioned below.

Table 3.1 Population Description

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<td>Code 2</td>
<td>Code 3</td>
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<td>ICICI BANK</td>
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<td>INDUSLAND BANK</td>
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<tr>
<td>YES BANK</td>
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</table>

3.8 Sample:

For this study, 300 bank employees were selected as sample from the 12 Commercial banks’ Branches of Bhavnagar city with non probable stratified convenient sampling method.
Table 3.2 Sample Description

<table>
<thead>
<tr>
<th>NO.</th>
<th>NAME OF THE BANK</th>
<th>NAME OF THE BRANCH</th>
<th>NO. OF EMPLOYEES</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>STATE BANK OF INDIA</td>
<td>MAIN BRANCH</td>
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<td>VIDHYANAGAR</td>
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<td></td>
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<td>DARBARGADH</td>
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<tr>
<td>2.</td>
<td>BANK OF BARODA</td>
<td>MAIN BRANCH</td>
<td>20</td>
</tr>
<tr>
<td>3.</td>
<td>BANK OF INDIA</td>
<td>KRISHNANAGAR</td>
<td>17</td>
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<tr>
<td>4.</td>
<td>CENTRAL BANK OF INDIA</td>
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<td>MAIN BRANCH</td>
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<td>UNION BANK OF INDIA</td>
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<td>IDBI BANK</td>
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<td>HDFC BANK</td>
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<td>MAIN BRANCH</td>
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<td>12.</td>
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<td>MAIN BRANCH</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
<td></td>
<td>300</td>
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</table>

3.8.1. Rationale of choosing the non probable stratified convenient Sampling method for the study

There are many reasons for such sampling one is the time frame, another is mutual transfer among employees, also the sanctioned post in each category
depends upon business they carry out and which varies every year. Here the researcher has selected the respondents as per the convenience of manager and staff. In this research population is divided in to three different strata i.e., officer, clerk, peon and from each strata random sample is drawn.

3.8.2 Rationale of choosing the Bhavnagar city for the study

The time and cost constraints of the study on an all –India or even state of Gujarat or even district is not viable for an individual researcher. Thus study was carried out in some selected branches in Bhavnagar city. Bhavnagar is the major district of Saushrastra with higher industrial and banking sector growth having ship breaking and Diamond industry and higher rate of household density.

3.8.3 Rationale of choosing commercial banks for the study

The year 2009-10 witnessed a relatively sluggish performance of the Indian banking sector with some emerging concerns with respect to asset quality and a slow deposit growth. Gross NPAs as ratio to gross advances for Scheduled Commercial Banks as a whole increased from 2.25 per cent in 2008-09 to 2.39 per cent in 2009-10. Notwithstanding the weakening asset Quality, the Capital to Risk-Weighted Assets Ratio (CRAR) of Indian banks remained strong at 14.5 per cent, way above the regulatory minimum even after migration to the Basel II framework, providing banks with adequate cushion for emerging losses. In 2009-10, the profitability of Indian banks captured by the Return on Assets (RoA) was a notch lower at 1.05 per cent than 1.13 per cent during the previous year. Low levels of financial penetration and inclusion in the global comparison continued to be an area of concern for the Indian banking sector. In the short-term, the Indian banking sector needs to lend support to the process of economic recovery, while in the medium to long-term, it needs to transform itself to become more efficient and vibrant so as to ensure a more sustainable and inclusive pattern of economic growth. So with this strong reason researcher selected commercial bank as an area of the research.
3.9 Importance of study:
This study will
1) Reveal the level of organizational health of commercial banks of Bhavnagar
2) Be helpful to know employee belief regarding their organizational health.
3) Be helpful to know organizational health of commercial banks of Bhavnagar in context of variables like employee’s sex, age, designation, experience and qualification.
4) Evaluate the strength and weaknesses of commercial banks with respect to their organizational health.
5) Helpful to understand human capital management through AMAR approach of commercial banks.

3.10 Operational definitions of the study:
1. **Organizational health**: "Organizational health is the strength of organization to set the standards of organizations level of complexity, and to maintain them. These levels include individuals to entire organizations."

2. **Commercial Banks**: A financial institution that provides services, such as accepting deposits, giving business loans and auto loans, mortgage lending, and basic investment products like savings accounts and certificates of deposit. The traditional commercial bank is a brick and mortar institution with tellers, safe deposit boxes, vaults and ATMs. However, some commercial banks do not have any physical branches and require consumers to complete all transactions by phone or Internet. In exchange, they generally pay higher interest rates on investments and deposits, and charge lower fees.
3. **Bhavnagar City**: The area defined under the authority of Bhavnagar Municipal Corporation.

4. **Employee**: The manager, officer, clerical and other staff employees of commercial banks.

5. **AMAR approach**: The AMAR Approach, i.e. ACQUIRE, MAINTAIN, ALIGN and RETAIN APPROACH to transform human resource management into a strategic function for managing and leveraging organization's Human Capital.

### 3.11 Data Collection Procedure:

The questionnaire was prepared in two languages – Gujarati and English depending upon respondent’s choice. For certain query presence of researcher was necessary to clarify some minor issues. Total 400 questionnaires were distributed for the sample size of 300. As per expectation 310 were received back from which 10 were not fully answered.

In the present study different variables like employees’ sex, age, designation, and experience have been studied with respect to each dimensions of the scale.

### 3.12 Scope of Study:

This research is a descriptive and analytical research aimed at finding out the organizational health level of the commercial banks in Bhavnagar and the possible solutions for successfully balancing organizational health dimension and human capital management, The outcomes of the research will be applicable to enhance and enrich the level of the health of the commercial banks in Bhavnagar city. The outcomes of the research will be helpful to understand human capital management of the commercial banks of Bhavnagar. The procedure of the research can be applicable in other field also. Concept of organizational health and sustainability of any organization can be enhanced by using 10 dimensions used by researcher, with appropriate modification to other sector also.
3.13 Limitations of the study:

1) The result of this study is limited to the commercial banks of Bhavnagar city hence the finding of study cannot be generalized all over India.

2) The effectiveness of the study will depend upon the responses given by the respondent.

3) Co-operative banks are not included in the study.

4) The result of the study is limited to only the level of the organizational health and human capital management and not related with financial health and capability of the commercial bank.

5) In spite of sincere efforts put in, to take a truly representative sample from the population, due to some environmental constraints the sample variation may be present.

6) The sample size may vary depending upon existing state.

3.14 Method of Data Analysis:

The data has been collected from the employees of the commercial banks of Bhavnagar and the tabulation was made for the further analysis statistical analysis was used.

Following analysis were carried out:

1. Analysis of the total population of Organizational health score.
2. Employees’ Sex based analysis.
3. Employees’ Sex based analysis with respect to different dimensions of organizational health.
4. Employees’ Age based analysis.
5. Employees’ Age based analysis with respect to different dimensions of Organizational Health.
6. Employees’ Designation based analysis.
7. Employees’ Designation based analysis with respect to different dimension of Organizational Health.
8. Employees’ Experience based analysis.
9. Employees’ Experience based analysis with respect to different dimension of organizational health.
10. Employees’ Qualification based analysis

11. Employees’ Qualification based analysis with respect to different dimension of organizational health

In the data analysis procedure scoring was made as per response categories divided into organizational health dimensions. After that their mean and standard deviation were been calculated. Then after that critical ratio “z” was been found and “f” test has been calculated as per requirement. After that the result obtained was tested and compared with the hypothesis and interpreted by the researcher.

3.15 Summary of Research design:

Table 3.3 Summary of Research design

<table>
<thead>
<tr>
<th>Research Topic/ Title</th>
<th>“Organizational Health – A study on the employees of commercial Banks in Bhavnagar City. (With special reference to AMAR approach)”</th>
</tr>
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<tbody>
<tr>
<td>Research Approach</td>
<td>Descriptive and Analytical</td>
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<tr>
<td>Research Method</td>
<td>Survey Method</td>
</tr>
<tr>
<td>Type of survey</td>
<td>Sample survey</td>
</tr>
<tr>
<td>Sample Design</td>
<td>Non-probable stratified convenience Sampling</td>
</tr>
<tr>
<td>Population of the Study</td>
<td>Employees of commercial Banks of Bhavnagar</td>
</tr>
<tr>
<td>Method of data collection</td>
<td>Questionnaire</td>
</tr>
<tr>
<td>Place</td>
<td>Bhavnagar</td>
</tr>
<tr>
<td>Source of Data</td>
<td>Primary and Secondary</td>
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<tr>
<td>Sources of Secondary data</td>
<td>Research journal, Magazines, Websites, Research Report, Published Books, etc.</td>
</tr>
<tr>
<td>Statistical Measures</td>
<td>Average, frequency distribution, test, ANOVA.</td>
</tr>
<tr>
<td>Data Display</td>
<td>Narrative Text, Tables, Graphs</td>
</tr>
</tbody>
</table>

The above table 3.3 indicates that the present study carried out in Bhavnagar with the help of survey method. To collect the data standardized questionnaire, to analyze the data systematically test the hypothesis were used and provide statistically valid conclusion.
References:


