CHAPTER-I
INTRODUCTION

1.0 INTRODUCTION

The main responsibility of management is to guide the employees and to observe their work. Developing countries have a huge natural and human resources but due to improper management economic progress is less. Management is a group activity of human strength and material things. Managers are not the administrators but agents of changes. The task of management is to maintain good conditions in all sectors so that employees can work together to achieve common goal with efficiency.

Now-a-days, almost in all sectors the services of employees are being utilised in the best way to win mighty tasks, there is no sector in which services of employees are not taken. When their work is so important, their Job Satisfaction is also very important. Therefore, the researcher wants to look inside the Job Satisfaction level of employees of Regional Rural Bank Sectors.

Regional Rural Bank Sectors occupy a key place in the Indian economy in terms of employment and investment. Over the years, Regional Rural Bank Sectors have grown both in number and size and spread to most of the vital sectors of the economy. They have been conceived as powerful tools in the process of economic development.

Regional Rural Bank Sectors are expected to fulfill the social as well as economic obligations to ensure all round development of the economy. But
unfortunately, due to many reasons, most of the times the promises of many Regional Rural Bank Sectors have not been fulfilled for which these Rural Bank Sectors have been established.

1.1 CONCEPT OF JOB SATISFACTION

1.1.0. Introduction:

In any organization, 5Ms are very important, i.e. Men, Machine, Money, Method and Materials. When organization is equipped with excellent machine, material and has good potential market, using good methods but doesn't have well trained, prompt and qualified men power then, its business never touches the crest of success. These days every organization is giving much importance to their men power (human resource). The chances of the organization failure are less if that organization owns good, clever and trained human resource. Without good human resource all resources cannot be operated effectively. It is proved by this sentence of Andrew Carnegie he is quoted and saying: "Take away my people, but leave my factories, and soon grass will grow on the factory floors. Take away my factories, but leave my people, and soon we will have a new and better factory".

Andrew Carnegie defines the importance of men power in organization. So, people are very important in management, at present their behavior is also getting more importance in organizations. For effective management, it is necessary to understand people's behavior at work place. As we know that
human behavior is uncontrollable, unpredictable and ever changing, so it is very difficult to predict about it.

In today's scenario management cannot ignore the human behavior. Management must consider their needs, their expectations from organization. If workers are satisfied with the organizations, then surely they work effectively. If organization fails to create job satisfaction then it may suffer many problems from employees, like regular absenteeism on job venue, they may quit the job, may spread negative publicity of organization and improper work etc.

For the success of any organization job satisfaction is of vital importance. The employees who are satisfied are the biggest assets to an organization whereas the dissatisfied employees are the biggest liabilities. The organization cannot achieve its goals and targets unless its workforce which constitutes the organization is satisfied with its job. Job satisfaction plays an important role for the happiness and prosperity of the individuals and the organization that has employed them.

1.1.1 Definition of Job Satisfaction:

Job satisfaction is an abstract concept which can't be seen touched or observed. So it is difficult to define it. In simple words job satisfaction is connected with employee's need. If organization is able to fulfill employees need, they get job satisfaction but many other factors also affect it like, family environment, work environment, family tension and employee's personal
character, brought up environment, educational qualifications, types of family, marital status, physical health, social economic status, income etc.

According to Rao — Job satisfaction is closely related to the gratification of needs. It is composed of effective, cognitive and behavioral elements. There elements vary in their intensity and consistency from one individual to another. Thus, job satisfaction is the satisfaction derived from and pursuit directed by the process of fulfillment of the needs. It is the favourableness or unfavourableness with which employees view their work. It results from specific attitudes of employees in three areas viz., specific job factors, individual adjustment on the job, group relationship.

Glimer defines "Job satisfaction is the result of various attitudes the person holds towards his job and towards life in general."

Considering job satisfaction as the overall attitude of well being with regard to job and its environment, it is not difficult to know how an employee feels about his job. The feeling about the job is directly affected by the job factors like, salary, nature of work, behaviour of seniors, working conditions, opportunity for advancement etc.

The term job satisfaction was defined by Hoppock (1935). He reviewed 32 studies on job satisfaction conducted prior to 1933 and observed that job satisfaction is a combination of psychological, physiological and environmental circumstances that cause a person to say, I am satisfied with my job.
Such a description indicates the variety of variables that influence the satisfaction of the individual but tells us nothing about the nature of job satisfaction.

Sinha (1974) defines job satisfaction as a - reintegration of affect produced by individual's perception of fulfillment of his needs in relation to his work and the situations surrounding it.

1.2 HISTORY OF JOB SATISFACTION

One of the biggest preludes to the study of job satisfaction was the Hawthorne studies. These studies (1924-1933), primarily credited to Elton Mayo of the Harvard Business School, sought to find the effects of varies conditions on workers productivity. These studies ultimately showed that novel changes in work conditions temporarily increase productivity (called the Hawthorne Effect). It was later found that this increase resulted, not from the new conditions, but from the knowledge of being observed. This finding provided strong evidence that people work for purposes other than pay, which paved the way for researchers to investigate other factors in job satisfaction.

Scientific management (Taylorism) also had a significant impact on the study of job satisfaction. Frederick Winslow Taylor's 1911 book, Principles of Scientific Management, argued that there was a single best way to perform any given work task. This book contributed to a change in industrial production philosophies, causing a shift from skilled labor and piecework towards the more modern approach of assembly lines and hourly wages. The initial use of scientific
management by industries greatly increased productivity because workers were forced to work at a faster pace. However, workers became exhausted and dissatisfied, thus leaving researchers with new questions to answer regarding job satisfaction. It should also be noted that the work of W.L. Bryan, Walter Dill Scott, and Hugo Munsterberg set the tone for Taylor’s work.

Some argued that Maslow’s hierarchy of needs theory, a motivation theory, laid the foundation for job satisfaction theory. This theory explains that people seek to satisfy five specific needs in life – physiological needs, safety needs, social needs, self-esteem needs, and self-actualization. This model served as a good basis from which early researchers could develop job satisfaction theories.

1.3 CONCEPT OF JOB SATISFACTION

A lack of personal satisfaction is a frequent reason many people speak of when they decide to quit their jobs. What is personal satisfaction? What can a manager do to develop levels of satisfaction in people on jobs? Fortunately, there are many things that can be done to provide working conditions where the level of satisfaction can be developed. There are no assurances that it will develop but at least conditions encouraging the development of satisfaction can be maintained in the work place.

Employees should be able to understand where they fit into the business. They should know the importance of their work nature, how do they perform with their work, how does it affect on other people, parts of the business and the
consequences on other people of both good and bad performances of their duties. This can be accomplished by requesting them to work a day or more at a variety of tasks as part of an orientation process. Some production units require a person to work one day each month in some other part of the business other than their normal duties.

Encourage regular contacts with other employees of other organisations. As people become aware of their needs in a position, they should also understand the needs, pressures and concerns of the people they work with. The learning possibilities from this type of situation are endless and the opportunities for the development of ideas, people and methods are much greater where communication is open and encouraged.

All possible ways should be adopted to develop a person’s skills. When someone is hired for a particular position or task, his other skills should be examined because they may have especially good skills or abilities to do other things. Allowing the person to show his full range of skills to develop and encouraging a person to change can lead to increased job performance and personal satisfaction.

Initiative and independence must be developed as well. People need to be allowed to choose how their work should be organized and done. The concept of "we do it this way here", does not lead to job or personal satisfaction. For instance, if a person is left-handed, he is far better off doing things in a method that suits his abilities rather than trying to convert to the prescribed way of
carrying out procedures. Similarly, if a person wishes to do the scheduling or book work entries at the beginning of the day rather than at the end of the day, management should try to make the necessary arrangements to make this happen.

There must be standards of comparison. People need to know how well they are doing at their jobs and where they could improve. This is usually the reason for a performance appraisal, but it is important to keep in mind that appraisals should not lead others to criticise. It may be necessary to explain the importance of completing tasks within timelines or changing the technique of doing a task. Unfortunately, many performance appraisals only frustrate the employee by adding more tasks to what appears to be an already overloaded agenda.

Job satisfaction needs to include an opportunity for growth and development. As people develop new attitudes and skills, their wants, needs and performance will change. An astute manager must be aware of these changes and occurring and should be willing to provide training, job reclassification or a totally new position to take full advantage of the development of the employee. People watch their kids go through school and are amazed at their changes and development, but rarely management ever look at an employee in the same light.

1.4 IMPORTANCE TO WORKER AND ORGANIZATION

Importance of job satisfaction to worker and organization refer many argues which had done by many researcher. Job satisfaction, a worker’s sense
of achievement and success, is generally perceived to be directly linked to productivity as well as to personal wellbeing. Job satisfaction implies doing a job one enjoys, doing it well, and being suitably rewarded for one's efforts. Job satisfaction further implies enthusiasm and happiness with one's work. The Harvard Professional Group (1998) sees job satisfaction as the keying radiant that leads to recognition, income, promotion, and the achievement of other goals that lead to a general feeling of fulfillment.

For the organization, job satisfaction of its workers means a work force that is motivated and committed to high quality performance. Increased productivity, the quantity and quality of output per hour worked, seems to be a byproduct of improved quality of working life. It is important to note that the literature on the relationship between job satisfaction and productivity is neither conclusive nor consistent. However, studies dating back to Herzberg's (1957) have shown at least low - correlation between high morale and high productivity, and it does seem logical that more satisfied workers will tend to add more value to an organization. Unhappy employees, who are motivated by fear of job loss, will not give hundred percent of their effort for very long. Though fear is a powerful motivator, it is also a temporary one, and as soon as the threat is lifted performance will decline.

Tangible ways in which job satisfaction benefits the organization include reduction in complaints and grievances, absenteeism, turnover, and termination; as well as improved punctuality and worker morale. Job satisfaction is also linked to a healthier work force and has been found to be a good indicator of longevity.
It has relation with many aspects because it affects a person’s Mental health, Physical health, and increases Output.

**Mental Health**

If a person remains continuously dissatisfied with the job then one does not find any happiness in it. Gradually it becomes burden for him and the feeling of burden or uselessness also leads to many diseases related to mental health.

**Physical Health**

Job Satisfaction does also affect the physical health of the person. If a person is under continuous stress, he/she will suffer from health problems like headaches, heart and digestion related diseases etc.

**Increase in output**

The output automatically increases with Job Satisfaction because when a person is happy with his job environment, he would surely like to put more effort in his work, which in turn will increase the output.

It is interesting to find that some of the organizations, in spite of the overemphasis on the importance of human resources management in an organization, still pay less attention to the importance of job satisfaction. Due to lack of job satisfaction, most organizations either perform badly or lose skilled employees to other organizations with strong human resource policies. Job satisfaction is a result of employees’ perceptions of how well their job provides those things that are viewed as important. It is seen as the emotional response to
a job situation. According to literature, job satisfaction can be described under three dimensions:

Job satisfaction as seen in the manner in which the employees react and respond to the job situation.

Job satisfaction is being determined by how do outcomes meet or exceed expectations.

Job satisfaction represents several related attitudes.

Most organizations' employees are affected by the first dimension. They may feel happy or frustrated and decide to stay or quit in the job. Job dissatisfaction affects both the organization and the employees negatively. As a result of employee dissatisfaction, the organization is affected through poor customer service, quality production and profitability. Lack of dedication and commitment; lack of innovative thinking; and high labor turnover, on the other hand, are the results of job dissatisfaction on the side of the employees. The two combined result in poor performance and low profitability of the organization. Another dimension is the way employees are rewarded or remunerated for the job they have performed. If the wages are according to their expectations, then it means that there is a sense of job satisfaction. If the wages are less than what the employees expect for the work they have performed, it results in job dissatisfaction. The third dimension refers to the satisfaction of employees of different issues in the organization apart from wages and duties. It could refer to self-fulfillment, the rank of the employee and the attitude of the employer. There
are a number of job characteristics about which employees have affective responses. The first characteristic is the work itself, it must provide opportunities for learning, be challenging and of Interest. The second characteristic is the monetary benefit. Most workers fail to understand the benefits they have in monetary terms. There is a feeling that employees should be given a flexible benefit plan that allows them to choose the benefits they feel are suitable for their needs. If this is in fact the case then benefits would lead to job satisfaction. In view of the third characteristic of promotion opportunities, it is believed that workers who are promoted based on seniority rather than performance seem to have more job satisfaction. Job satisfaction is also seen as a psychological satisfaction which employees derive from performing a job. Performance of the job by an employee also requires that his/her expectations and aspirations in terms of reward, considerations and fulfillment of his/her needs, etc. be met. If these are fulfilled, he/she will be satisfied with the outcome of job performance and greater job satisfaction would generally motivate the employees in performing their tasks more efficiently and that results in company productivity.

Satisfaction is associated with factors that have to do with work itself or to outcomes directly derived from it, for example, the nature of the job, achievement in the work, promotion opportunities and chance for personal growth, and recognition. These factors are associated with high levels of job satisfaction; hence they are motivators. This is also supported by the four P’s of job satisfaction which serves four interests as depicted below:
1.4.1 The Four P's of Job Satisfaction

1. Physical interest – Physical interests encompass working conditions, nature of the job, salary and company benefits.

2. Psychological interest – Psychological interests include emotions, job security, self-esteem, trust, and recognition and work environment.

3. Political / Social interest – These include labor union affiliation and corporate social responsibility.

4. Personal Development interest – These include the availability of training and development programmers, innovation and growth prospects.

The organizations, therefore, have a responsibility to instill innovative thinking into the minds of the employees. For the employees to have that confidence, the managers have to show recognition, trust, encouragement and delegation. That leads to job satisfaction. Once the employees experience job satisfaction, they automatically gain confidence and commitment, and in turn, become trustworthy. It does not end there. A committed, confident worker becomes an innovative thinker, and that automatically results in an increase in company productivity and profitability. The problem with most organizations is that since they start with little capital, they rush for high profits. Business managers should know that a business starts with negative profits. Managers should also be aware that they are competing with giant reputable competitors.

1.4.2 Sustaining Employees Job Satisfaction
Managers should question as to what special treatments have they been acquainted with for their employees so as to protect them from being grabbed by giant competitors. Entrepreneurial thinking has to be instilled into the minds of the employees by involving them in decision making.

The employees have to be encouraged to consider the present job as an opportunity for growth/training so that they also become future entrepreneurs. In this way they will develop a sense of commitment and be eager to learn.

Managers should treat their employees as colleagues/copartners who share the common goal of shipping the boat (business) across the river, to beat the competitor. Team building spirit should be encouraged among staff members.

In most organizations, lack of job satisfaction is the primary cause of business failure. Managers need to fully understand that the Human Resources Department occupies the heart of the organization.

1.5 **ADVANTAGES OF JOB SATISFACTION**

There are major benefits of job satisfaction of employee,

- With the troop of healthier and satisfied employees an organization owns more profits.
- Trained employees can perform effective and efficient job for facing the competition in business.
- More positive feeling toward one is self i.e. greater self-esteem.
More positive feeling toward one’s i.e. improved job satisfaction & involvement.

More positive feeling toward the organization i.e. stronger commitment the organization goals.

Improved physical and psychological health.

Aerator growth and development of the individual as person and as a productive member of the organization.

Decreased absenteeism and turnover and less accidents.

1.6 WAYS OF CREATING JOB SATISFACTION

After this analysis it is very important to know, how an organization can create the job satisfaction. What are the elements of a job that create job satisfaction? Increasing job satisfaction is important for its humanitarian value and for its financial benefit (due to its effect on employee behavior.)

The most important need of an organization is to achieve the effective utilization of the resources that the organization has got at its disposal. Men, Money, Machine, Method and Material have been classified as the Principal Resources. From all these five resources the most important source which needs to be taken care of properly is handling its work force i.e. man. If the work force in an organization is handled properly and if the needs are fulfilled of workers then these are the people who can take the organization to the maximum height of glory and achievement. Organizations can help to create job satisfaction by
putting apt systems in place that will ensure that workers are challenged and then rewarded for being successful. Organizations that aspire to create an apt work environment that enhances job satisfaction need to incorporate the following:

- Flexible work arrangements, possibly including telecommuting
- Training and other professional growth opportunities
- Interesting work that offers variety and challenge and allows the worker more opportunities to put his or her signature on the finished product
- Opportunities to use one’s talents and to be creative
- Flexible benefits, such as child-care and exercise facilities
- Up-to-date technology
- Competitive salary and opportunities for promotion
- Including the family members of employees in functions

Probably the most important point to bear in mind when considering job satisfaction is that there are many factors that affect job satisfaction and what makes workers to be happy with their jobs varies from a worker to another and from day to day. Apart from the factors mentioned above, job satisfaction is also influenced by the employee’s personal characteristics, the manager’s personal characteristics and management style, and the nature of the work itself.
Managers who want to maintain a high level of job satisfaction in the work force must try to understand the needs of each member of the work force.

For example, when creating work teams, managers can enhance workers satisfaction by placing suitable people with similar backgrounds, experiences, or needs in the same workgroup. Also, managers can enhance job satisfaction by matching workers carefully with the type of work. For example, a person who does not pay attention to detail would hardly make a good inspection and a shy worker is unlikely to be a good salesperson. As much as possible, managers should match job tasks to employees' personalities.

Managers who are serious about the job satisfaction of workers can also take other deliberate steps to create a stimulating work environment. One such step is job enrichment. Job enrichment is a deliberate upgrading of responsibility, scope, and challenge in the work itself. Job enrichment usually includes increased responsibility, recognition, and opportunities for growth, learning, and achievement. Large companies that have used job enrichment programs to increase employee motivation and job satisfaction include AT&T, IBM, and General Motors.

Good management has the potential for creating high morale, high productivity, and a sense of purpose and meaning for the organization and its employees. Empirical findings by Ting(1997) show that job characteristics such as pay, promotional opportunity, task clarity and significance, and skills utilization, as well as organizational characteristics such as commitment and
relationship with supervisors and co-workers, have significant effects on job satisfaction.

These job characteristics can be carefully managed to enhance job satisfaction. Of course, a worker who takes some responsibility for his or her job satisfaction will probably find many more satisfying elements in the work environment. Everett (1995) suggests that employees ask themselves the following questions:

- When have I come closest to express my full potential in a work situation?
- What did it look like?
- What aspects of the workplace were most supportive?
- What aspects of the work itself were most satisfying?
- What did I learn from that experience that could be applied to the present situation?

The importance of the participation and contribution of the employees in the growth of an organization has been very well understood by sociologists and psychologists. Now, employees can enjoy the fruits of their contribution in the form of satisfaction or their needs. Money is considered as - one of the important factors to satisfy man. No doubt, money is the motivator it is a reward for one's need. It satisfies so many desires connected with the psychological needs of a man. But to term it “to cure all” would not be correct.
What is needed to be analyzed for the growth of an organization is how best the human talent can be mobilized and utilized to the optimum.

For all this the organization needs to study the following factors:

- What makes a person to work?
- What does a worker expect from the job?
- What are the things that satisfy or dissatisfy a worker?

It is related to several inter-related factors like morale, motivation recognition, praise, etc. An organization can correct certain bad situations and thereby improve the job satisfaction level of its workers by discovering their attitudes towards the factors related to the job. The organization can contribute effectively to the job satisfaction.

The present industrial culture is characterized by a work system, which does not significantly stimulate workers to show their best performance. It has led to a state where many individuals have become alienated and consequently, have lost zest for work. It has not helped individuals in gratifying their social and psychological needs and has therefore generated feeling of subordination, dependence and sub-massiveness. It has also de-emphasized self actualization, growth process, creativity and innovativeness. The situation is still worse in case of small-case units where workers, in absence of job security and inadequate work reward it is extremely difficult to satisfy their physiological needs continuously.
Research studies have also stated, in general, that many persons work today not because work offers any pleasure but there is no other way of earning a living. Under the circumstances, where increased employee alienation from system of work is one of the important facets of work life these days. Jobs do not seem to arouse interest or satisfaction among employees.

Job has been kilned as a piece of work either complete or bits, by performing which one earns lively hood. Though economic returns, that job yields to its workers to decide its importance. Psychological and biological aspects are of no less importance. Job is a highly complex phenomenon in our present technical development. The more complex phenomenon is job satisfaction because job cannot be separated from the individual who performs it. Employees motives, experience and social interrelations with his family, company and community must be considered. Thus, apart from mechanical aspect and economic aspect job has psychological aspect too. This aspect is generally overlooked by many organizations and only work is given prime importance. They forget that it is the human being who does work.

1.7 ROLE OF EMPLOYEES IN JOB SATISFACTION

Employee's role is very important in job satisfaction. If employees know that job satisfaction is beneficial for them, surely they will be able to contribute to their own satisfaction and well being on the job. The following suggestions can help an employee to find out the personal job satisfaction:
Develop excellent communication skills. Employer's value and rewards are based on excellent reading, listening, writing, and speaking skills.

Always try to know more. Acquire new job-oriented knowledge that helps him/her to perform tasks more effectively. This will relieve boredom and often one gets noticed.

Demonstrate creativity and initiative quality. Qualities like these are valued by most organizations and often result in recognition as well as they increase responsibilities and rewards.

Develop teamwork and people skills. A large part of job success is the ability to work well with others to get the job done.

Accept the diversity in people. Accept people with their differences and their imperfections and learn how to give and receive criticism constructively.

See the value in your work. Appreciating the significance of what one does can lead to satisfaction with the work itself. This helps to give meaning to one's existence, thus playing a vital role in job satisfaction.

Learn to de-stress. Plan to avoid burnout by developing healthy stress-management techniques.

1.8 FACTORS AFFECTING ON JOB SATISFACTION

There are number of factors which influence one's satisfaction in the job situation. They can be categorized under two broad headings.
(i) Organizational Factors.

(ii) Personal Factors.

i) Organizational Factors

A major amount of time is spent at a work place by employees so it must fulfill their needs to some extent. The factors related to the work place are:

**Reward**

Rewarding staff appropriately is important. Experienced human resources consultancies and practitioners who are engaged in staff selection, assessment and recruitment are often able to evaluate and assess the needs and wants of individuals fairly and accurately. By having them, especially those with many years of expertise and experience on your human resources maintenance team, organizations can develop strategic and creative benefits and wages to attract, retain and motivate talent who will achieve high performance for the organization and job satisfaction for themselves. Job satisfaction is often achieved where performance is recognized by appropriate and equitable performance related to pay supplements with other perks, benefits and non-financial recognition and rewards, which meet the team member’s expectation. Non-financial rewards have more impact than financial recognition in attaining job satisfaction.

*The work itself*

The content of the work itself is a major source of satisfaction. This means the extent to which the job provides the individual with interesting tasks,
opportunities for learning, and the chance to accept responsibility. Research made with reference to the job characteristics, and approach to the job design shows that feedback from the job itself and autonomy are two major job related motivational factors. Some of the most important ingredients of job satisfaction include interesting and challenging work and a job that provides status.

**Compensation**

Wages and salaries are significant, but a complex and multidimensional factors in job satisfaction. Money, not only helps people to attain their basic needs, but also acts as an instrument in providing upper level need satisfaction. Employees often consider salary as a reflection of how management views their contribution to the organization. Fringe benefits are also important, but they are not as influential. One reason can undoubtedly be stated that most of the employees do not even know the benefits of what are they paid of.

Moreover, most tend to undervalue these benefits because they cannot see their practical value. Research was done regarding compensation, which indicates that if employees are allowed flexibility in choosing the type of benefits they prefer within a total package, called a flexible benefits plan, then there is a significant increase in both benefit satisfaction and overall job satisfaction.
**Career growth**

Promotional opportunities seem to have a varying effect on job satisfaction. This is because promotions take different forms and include a variety of rewards. For example, individuals who are promoted on the basis of seniority often experience job satisfaction but not as much as those who are promoted based on their performance.

**Supervision**

Supervision is another moderately important source of job satisfaction. There are two dimensions of supervisory style that affects job satisfaction. One is employee-centeredness, which is measured by the degree to which a supervisor takes personal interest in the welfare of the employees. The other dimension is participation or influence, as illustrated by managers who allow their people to participate in decisions that affect their own jobs. This approach, generally, leads to higher job satisfaction. It is proved that a participative environment created by the supervisor has a more substantial effect on worker's satisfaction than participation in a specific decision.

**Co-workers**

Friendly, co-operative co-workers are a modest source of job satisfaction. The work group serves as a source of support, comfort, advice, and assistance to the individual. A good work group makes the job more enjoyable. On the other hand, if this factor is not considered with care, then it may have reverse effects,
meaning thereby, that the people are difficult to get along with. This will have a negative effect on job satisfaction.

**Work environment**

Work environment and working conditions are factors that have a modest effect on job satisfaction. If working conditions are good – clean, attractive surroundings- employees find it easier to carry out their job. Most people do not consider working conditions as a great deal of thought unless they are extremely bad. The physical working conditions like availability of necessary furniture, lighting facilities, etc are important and even work hazard also plays a major role in the factor of job satisfaction.

But this is crucial because it has a direct effect on job satisfaction. On the contrary, if working conditions are given importance, productivity and accomplishment of objectives are enhanced. The second important factors in the job satisfaction of the person is the personal factor.

**1.8.2 Personal Factors**

**Interest**

Whether the nature of the work is of interest for the employee is a question. Answer of which tells about the job satisfaction of the person.

**Personality Traits**

Some jobs are suitable only to a certain type of personalities. For example a doctor or a sales person Job is such that they are in regular contact with
general public. If they are shy in nature or cannot talk much then they will not be able to be successful in that setting which will cause dissatisfaction to them. Before or While choosing for a job one should see that they have those personality traits which are necessary for that job, because matching of the personality traits with the job is very necessary.

**Status and Seniority**

It has been found that the higher person’s position within the organization based on their seniority enjoy the high level of Job Satisfaction. Their status is highly affected on Job Satisfaction.

**Life Satisfaction**

The job which a person is doing provides the person life satisfaction too. Life satisfaction is a teen which is referred to Maslow's hierarchy of need of self equalization. A person wants to establish or reach a goal in his life and it can be accomplished through the work which one is doing. It is other than the monetary part.

1.9 **SOURCES OF JOB SATISFACTION**

**Company and Administrative Policies**

An organization's policies can be a great source of frustration for employees if the policies are unclear or unnecessary or if not everyone is required to follow them. Although employees will never feel a great sense of motivation or satisfaction due to inapt policies, you can decrease dissatisfaction
in this area by making sure your policies are fair and apply equally to all. Also, make printed copies of your policies-and-procedures manual easily accessible to all members of your staff. If you do not have a written manual, create one, soliciting staff input along the way. If you already have a manual, consider updating it (again, with staff input). You might also compare your policies to those of similar practices and ask yourself whether particular policies are unreasonably strict or whether some penalties are too harsh.

Supervision

To decrease dissatisfaction in this area, you must begin by making wise decisions when you appoint someone to the role of supervisor. Be aware that good employees do not always make good supervisors. The role of supervisor is extremely difficult. It requires leadership skills and the ability to treat all employees fairly. You should teach your supervisors to use positive feedback whenever possible and should establish a set means of employee evaluation and feedback so that no one feels singled out.

Salary

The old adage "you get what you pay for" tends to be true when it comes to staff members. Salary is not a motivator for employees, but they want to be paid fairly. If individuals believe as they are not compensated well, they will be unhappy workers for you. Consult salary surveys or even your local help-wanted ads to see whether the salaries and benefits you're offering are comparable to
those of other offices in your area. In addition, make sure you have clear policies related to salaries, raises and bonuses.

**Interpersonal Relations**

Remember that part of the satisfaction of being employed is the social contact it brings, so, allow employees a reasonable amount of time for socialization (e.g., over lunch, during breaks, between patients). This will help them to develop a sense of camaraderie and teamwork. At the same time, you should crack down on rudeness, inappropriate behavior and offensive comments.

**Working Conditions**

The environment in which people work has a tremendous effect on their level of pride for themselves and for the work they are doing. Do everything you can to keep your equipment and facilities up to date. Even a nice chair can make a world of difference to an individual's psyche. Also, if possible, avoid overcrowding and allow each employee his or her own personal space, whether it is a desk, a locker, or even just a drawer. If you've placed your employees in close quarters with little or no personal space, don't be surprised that there is tension among them. Before you move on to the motivators, remember that you cannot neglect the hygiene factors discussed above. To do so would be asking for trouble in more than one way. First, your employees would be generally unhappy, and this would be apparent to your patients. Second, your hardworking employees, who can find jobs elsewhere, would leave; while you're mediocre
employees would stay and compromise your practice's success. So deal with hygiene issues first, then move on to the motivators.

**Work it Self**

Perhaps most important to employee motivation is helping individuals believe that the work they are doing is important and that their tasks are meaningful. Emphasize that their contributions to the practice result in positive outcomes and good health care for your patients. Share stories of success about how an employee's actions made a real difference in the life of a patient, or in making a process better. Of course employees may not find all their tasks interesting or rewarding, but you should show the employee how those tasks are essential to the overall processes that make the practice to succeed. You may find certain tasks that are truly unnecessary and can be eliminated or streamlined, resulting in greater efficiency and satisfaction.

**Achievement**

One premise inherent in Hertzberg's theory is that most individuals sincerely want to do a good job. To help them, make sure you've placed them in positions that use their talents and are not set up for failure. Set clear, achievable goals and standards for each position, and make sure employees know what those goals and standards are. Individuals should also receive regular, timely feedback on how they are doing and should feel they are being adequately challenged in their jobs. Be careful, however, not to overload individuals with challenges that are too difficult or impossible, as that can be paralyzing.
Recognition

Individuals at all levels of the organization want to be recognized for their achievements on the job. Their successes don't have to be monumental before they deserve recognition, but your praise should be sincere. If you notice employees doing something well, take the time to acknowledge their good work immediately. Publicly thank them for handling a situation particularly well. Write them a kind note of praise. Or give them a bonus, if appropriate. You may even want to establish a formal recognition program, such as "employee of the month."

Responsibility

Employees will be more motivated to do their jobs well if they have ownership of their work. This requires giving employees enough freedom and power to carry out their tasks so that they feel they "own" the result. As individuals mature in their jobs, provide opportunities for added responsibility. Be careful, however, that you do not simply add more work. Instead, find ways to add challenging and meaningful work, perhaps giving the employee greater freedom and authority as well.

Advancement

Reward loyalty and performance with advancement. If you do not have an open position to which to promote a valuable employee, consider giving him or her a new title that reflects the level of work he or she has achieved. When feasible, support employees by allowing them to pursue further education, which will make them more valuable to your practice and more fulfilled professionally. In
essence, if these six sutras are taken care of then certainly there will be job satisfaction and employees will be more productive and creative.

A Strong Motivator

Job satisfaction is often acts as a strong motivator in work endeavors. Research has shown that job satisfaction can lead to high job performance especially for professionals and high-level employees, commonly known as talent. As jobs and work in the new economy shift to professionalized knowledge-based, info-tech, info-comm. and bioscience characteristics, job satisfaction will increasingly become a key driver for individual motivation and effort. Research has also shown that there exists a relationship between individual performance measured at a certain time and later job satisfaction. However, this relation is conditional to the performance being fairly rewarded in appropriate form as perceived by the recipient.

Quality of Work-Life

One hallmark of a socially responsible organization is its success in achieving not only high performance outcomes, but also in helping its team members experience leads to a high level of job satisfaction. Quality of work-life (QWL) is a key indicator of the overall quality of human experience in the workplace. QWL expresses a clear way of thinking about people, their work, and the organization in which their careers are fulfilled. QWL establishes a clear objective so that high performance can be achieved with high job satisfaction.
High Job Satisfaction

Achieving high job satisfaction needs some simple strategies. Offer your team members a variety of meaningful tasks. Repetitive routine work often leads to job dissatisfaction. As a leader, think about introducing application of creativity in their work. Rotate the staff to different tasks at regular intervals so that their works remain challenging. If you have to supervise do it unobtrusively. Give more responsibility by empowering your team members. Allow them find more opportunities to have self pace in themselves. Give frequent and non-critical feedback on performance and provide opportunity for self development to overcome inadequacies. People like to feel in control of themselves to feel good about them - is a key component of job satisfaction!

Employee Communications

Unclear targets and objectives and poor communication can contribute to dissatisfaction and eventually lead to poor work performance. If you are administering rewards, make sure that they match their expectation. If their expectations are unrealistic, take time to make comparison for equivalent and comparable jobs and broad work related environmental condition to similar employers. Explain this to your team members. Job satisfaction needs effective communication about the tasks, which have to be done. The team member must know the performance achieved in relation to the target. Regular work appraisal should therefore be provided. More importantly they must have an awareness of departmental and organizational changes, which affects their job.
Change agents should periodically meet team members to share the progress on changes no matter how small. Critical to this is listening to employees' feedback and their perception as it is more likely to affect their job satisfaction and work performance.

**Organizational Benefits**

Improved job satisfaction in the work place will reduce social problems. The creative aspect of achieving satisfaction will reduce if not overcome boredom and monotony in work, physical strain and mental stress. The benefits to an organization will also include a lower absenteeism rate and lower staff turn-over. These translate into lower losses, less late-coming, fewer grievances and more effective cost control. Satisfied team members are generally more committed to the work place success than those who do not find job satisfaction. A satisfied team member is more likely to perform cheerfully than other employees. Job satisfaction is an emotion, a feeling, an attitude and a matter of perception. It arises from the employee's appraisal of experience at work. It involves likes and dislikes as well as needs and wants which are internal and external to the employee. As an employer or leader if you fail to meet them, there is a high probability you will also not achieve high performance. Creating job satisfaction remains a challenge for many human resources executives and line executives. By having an experienced business partner who is skilled in handling people relations can greatly help in meeting this challenge. Achieving high job satisfaction for employees or team members is pre-requisite for becoming a market leader and champion!
The happier people are within their job, the more satisfied they are said to be. Job satisfaction is not the same as motivation, although it is clearly linked. Job design aims to enhance job satisfaction and performance; methods include job rotation, job enlargement and job enrichment. Other influences on satisfaction include the management style and culture, employee involvement, empowerment and autonomous work groups. Job satisfaction is a very important attribute which is frequently measured by organizations. The most common way of measurement is the use of rating scales where employees report their reactions to their jobs. Questions related to rate of pay, work responsibilities, variety of tasks, promotional opportunities the work itself and co-workers etc, are also some ways of measurement.

1.10 THEORIES OF JOB SATISFACTION

Affect Theory

Edwin A. Locke’s Range of Affect Theory (1976) is arguably the most famous job satisfaction model. The main premise of this theory is that satisfaction is determined by a discrepancy between what one wants in a job and what one has in a job. Further, the theory states that how much one values a given facet of work (e.g. the degree of autonomy in a position) moderate how satisfied/dissatisfied one becomes when expectations are/aren’t met. When a person values a particular facet of a job, his satisfaction is more greatly impacted both positively (when expectations are met) and negatively (when expectations are not met), compared to one who doesn’t value that facet. To illustrate, if
Employee A values autonomy in the work place and Employee B is indifferent about autonomy, then Employee A would be more satisfied in a position that offers a high degree of autonomy and less satisfied in a position with little or no autonomy compared to Employee B. This theory also states that too much of a particular facet will produce stronger feelings of dissatisfaction the more a worker values that facet.

**Dispositional Theory**

Another well-known job satisfaction theory is the Dispositional Theory. It is a very general theory that suggests that people have innate dispositions that cause them to have tendencies toward a certain level of satisfaction, regardless of one's job. This approach became a notable explanation of job satisfaction in light of evidence that job satisfaction tends to be stable over time and across careers and jobs. Research also indicates that identical twins have similar levels of job satisfaction.

*Judge's* (1998) significant model that narrowed the scope of the Dispositional Theory was the Core Self-evaluations Model, there are four Core Self-evaluations that determine one's disposition towards job satisfaction: self-esteem, general self-efficacy, locus of control, and neuroticism. This model states that higher levels of self-esteem (the value one places on his/her self) and general self-efficacy (the belief in one's own competence) lead to higher work satisfaction. Having an internal locus of control (believing one has control over
her/his own life, as opposed to outside forces having control) leads to higher job satisfaction. Finally, lower levels of neuroticism lead to higher job satisfaction.

**Two-Factor Theory (Motivator-Hygiene Theory)**

Frederick Herzberg’s two factor theory (also known as Motivator Hygiene Theory) attempts to explain satisfaction and motivation in the workplace. Herzberg observed that certain factors were associated with satisfaction, whereas others tend to be associated with dissatisfaction. Satisfaction depends on motivators. Dissatisfaction results from the absence of sufficient hygienic factors. Hygienic factors are those which help prevent dissatisfaction but do not increase satisfaction or motivation. They include pay, working conditions, job security, status, internal policy of organization, workers, personal life etc. Motivators are those factors leading to satisfaction and motivation. They include psychological role, interesting and challenging work, recognition and achievement, responsibility, opportunity for advancement, interaction with others and the factors inherent in the work itself.

Herzberg proposed that-

a) Factors of satisfaction and dissatisfaction are separate and distinct from each other, and

b) Satisfaction stems from motivators or factors intrinsic to work and dissatisfaction stems from hygiene factors which are extrinsic to work itself.
Herzberg’s two factor theory has made a significant contribution in understanding of human behavior. The theory draws the attention of managers to the importance of job content factors in work motivation.

While Herzberg’s model has stimulated much researchers who have been unable to reliably empirically prove the model, with Hackman and Oldham suggesting that Herzberg's original formulation of the model may have been a methodological artifact. Furthermore, the theory does not consider individual differences, conversely predicting all employees will react in an identical manner to changes in motivating / hygiene factors. Finally, the model has been criticized. It was found that it does not specify how motivating/ hygiene factors are to be measured.

1.11 METHODS OF THE MEASURING JOB SATISFACTION

There are many methods for measuring job satisfaction. By far, the most common method for collecting data regarding job satisfaction is the Likert scale (named after Rensis Likert). Other less common methods of for gauging job satisfaction include: Yes/No questions, True/False questions, point systems, checklists, and forced choice answers.

Smith, Kendall, & Hulin (1969), created the Job Descriptive Index (JDI), it is a specific questionnaire of job satisfaction that has been widely used. It measures one’s satisfaction in five facets: pay, promotions and promotion opportunities, coworkers, supervision, and the work itself. The scale is simple, participants
answer either yes, no, or can't decide (indicated by ?) in response to whether given statements accurately describe one's job.

The Job in General an index of overall measurement of job satisfaction. It is an instrument of the Job Descriptive Index because the JDI focuses too much on individual facets and not enough on work satisfaction in general.

Other job satisfaction questionnaires include: the Minnesota Satisfaction Questionnaire (MSQ), the Job Satisfaction Survey (JSS), and Faces Scale. The MSQ measures job satisfaction in 20 facets and has a long form with 100 questions (five items from each facet) and a short form with 20 questions (one item from each facet). The JSS is a 36 item questionnaire that measures nine facets of job satisfaction. Finally, the Faces Scale of job satisfaction, one of the first scales used widely, measured overall job satisfaction with just one item which participants respond to by choosing a face.

1.12. JOB SATISFACTION AND EMOTIONS RELATIONSHIPS AND PRACTICAL IMPLICATIONS

Mood and emotions while working are the raw materials which cumulate to form the affective element of job satisfaction. According to Weiss and Cropanzano, 1996 Moods tend to be longer lasting but often weaker states of uncertain origin, while emotions are often more intense, short-lived and have a clear object or cause. There is some evidence in the literature that states that moods are related to overall job satisfaction. Positive and negative emotions were also found to be significantly related to overall job satisfaction. Frequency of
experiencing net positive emotion will be a better predictor of overall job satisfaction than will intensity of positive emotion when it is experienced. Emotion regulation and emotion labor are also related to job satisfaction. Emotion work (or emotion management) refers to various efforts to manage emotional states and displays. Emotion regulation includes all of the conscious and unconscious efforts to increase, maintain, or decrease one or more components of an emotion. Although early studies of the consequences of emotional labor emphasized its harmful effects on workers, studies of workers in a variety of occupations suggest that the consequences of emotional labor are not uniformly negative.

It was found that suppression of unpleasant emotions decreases job satisfaction and the amplification of pleasant emotions increases job satisfaction. The understanding of how emotion regulation relates to job satisfaction concerns two models:

1. **Emotional dissonance.** Emotional dissonance is a state of discrepancy between public displays of emotions and internal experiences of emotions, which often follows the process of emotion regulation. Emotional dissonance is associated with high emotional exhaustion, low organizational commitment, and low job satisfaction.

2. **Social interaction model.** Taking the social interaction perspective, workers' emotion regulation might beget responses from others during interpersonal encounters that subsequently lay greater impact on their own job
satisfaction. For example: The accumulation of favorable responses to display some pleasant emotions might positively affect job satisfaction. Performance of emotional labor that produces desired outcomes could increase job satisfaction.

Job Satisfaction can be an important indicator of how employees feel about their jobs and a predictor of work behaviours such as organizational citizenship, absenteeism, and turnover. Further, job satisfaction can partially mediate the relationship of personality variables and deviant work behaviors.

One common research finding is that job satisfaction is correlated with life satisfaction. This correlation is reciprocal, meaning people who are satisfied with life tend to be satisfied with their job and people who are satisfied with their job tend to be satisfied with their life. However, some researchers have found that job satisfaction is not significantly related to life satisfaction when other variables such as non work satisfaction and self evaluations are taken into account.

1.13. IMPORTANCE OF MOTIVATION

Probably, no concept of HRM receives as much attention of academicians, researchers, and practicing managers as motivation for job satisfaction. The increased attention towards motivation is justified by several reasons. Employees are always looking for better ways to do job. This statement can apply to corporate strategies and production. When people actively seek new ways of doing things, they usually find them. It is the responsibility of managers to make employee to look for better way of doing their jobs. An understanding of the nature of motivation is helpful in the context of job satisfaction.
A satisfied employee, generally, is more quality oriented. This is true whether we are talking about a top manager spending extra time on data gathering and analysis for a report, or a clerk taking extra care when filing important documents. In either case the organization gets benefits, because individuals in and outside the organization see the enterprise as quality conscious. A clear understanding of the importance motivational works helps a manager to make his employees quality oriented.

Highly satisfied workers are more productive than apathetic workers. Every organization requires human resources, in addition to financial and physical resources for it to function. Three behaviour dimensions of HR are significant to the organizations-

(i) People must be attracted not only, to join organization but also to remain in it,

(ii) people must perform the task for which they are hired, and must do so in dependable manner; and

(iii) People must go beyond this dependable role performance and engage in some forms of creative, spontaneous, and innovative skills at work. In other words, for an organization to be effective, it must come with the job satisfaction of stimulating both-the decision to participate and decision to produce at work.

The concept job satisfaction represents a highly complex phenomenon that affects, and is affected by, a multitude of factors in the organizational milieu.
A comprehensive understanding of the way in which an organization functions, requires the increasing attention that should be directed towards the question of why people behave as they do on their jobs? An understanding of the topic of motivation is thus essential in order to comprehend thoroughly the effects of variations in other reactions (such as leadership style, job realization, and salary systems) as they relate to performance, satisfaction, and so forth. Yet another reason why increasing attention is paid towards motivation as a part of job satisfaction can be found in the present and future technology required for production. As technology increases in complexity, machines tend to become necessary, yet insufficient, vehicles of effective and efficient operations. Modern technology can no longer be considered synonymous with the term automation. Consider the example of the highly technology-based space programmer in our country.

The secret behind the success of any organization is its employees who are both capable of using power and are willing to use the advanced technology to reach the goals through job satisfaction. Finally, while organizations have, for some time, viewed their financial and physical resources from a long-term perspective, only recently have they begun seriously to apply this same perspective to their human resources. Many organizations are now beginning to pay increasing attention to develop their employees as future resources (a talent bank) upon which they can draw, as they grow and develop. Evidence for such a concern can be seen in the recent growth of management and organizational development programmers, in the increased popularity of assessment center
appraisals, in recent years attention is given to H.R. planning, and in emergence of HR accounting systems. More concern is being shown, in addition, towards stimulating employees to enlarge their job (skills through training, job design, job rotation, and so on) at both blue-collar and white-collar levels, in an effort to ensure a continual reservoir of well-trained and highly job satisfaction people.

1.14. MOTIVATION AND ITS EFFECTS ON JOB SATISFACTION

A basic principle is that the performance of an individual depends on his or her ability backed by motivation. Algebraically stated principle for job satisfaction is:

\[ \text{Performance} = f(\text{ability} \times \text{motivation}) \]

Ability refers to the skill and competence of the person to complete a given task. However, ability alone is not enough. The person’s desire to accomplish the task is also necessary. Organizations become successful when employee have abilities and desire to accomplish given task. Motivation in simple terms may be understood as the set of force that causes people to behave in certain ways. The framework of below mentioned picture helps us understand the nature of job satisfaction better.

It can be observed by looking above framework. The frameworks comprise six steps. Job satisfaction process as shown in the figure begins with the individual’s needs (step 1). Needs are felt deprivation which the individual experience at given time and as energizers. The needs may be psychological
(e.g., they need recognitions,) physiological (e.g., the need for water, air or food) or social (e.g., the need for friendship). These deprivations force the individual to search for ways to reduce or eliminate them (step 2). Job satisfaction is goal directed (step 3). A goal is a specific result that the individual want to achieve. An employee's goal is often driving force and accomplishing those can significantly reduce needs. For example, some employees have strong drives for advancement and expectations that working for long hours on visible projects will lead to promotions, raise and greater influence. Such needs and expectations often create uncomfortable tension within these individuals. Believing that certain specific behaviors can overcome this employee's act to reduce it.

Employees striving to advance may seek to work on major problems facing the organization in order to gain viability and influence with senior managers (step 4). Promotions and raise are two ways that organizations should have to maintain behaviors. They are signals (feedback) to employees that their needs for advancement and recognition and their behaviors are appropriate (step 5). Once the employees have received either rewards or punishments, they reassess their needs (step 6).

1.15. ASSURING JOB SATISFACTION

Assuring job satisfaction, over the long term, requires careful planning and effort by both management and workers. Managers are encouraged to consider such theories as Herzberg's(1957) and Maslow's (1943) —Creating a good blend
of factors that contribute to a stimulating, challenging, supportive, and rewarding work environment is vital. Because of the relative prominence of pay in the reward system, it is very important that salaries be tied to job responsibilities and that pay hike must be tied to the performance rather than seniority.

So, in essence, job satisfaction is a product of the events and conditions that people experience on their jobs. Brief (1998) wrote: "If a person's work is interesting, her pay is fair, her promotional opportunities are good, her supervisor is supportive, and her coworkers are friendly, then a situational approach leads one to predict she is satisfied with her job".

1.16. SIGNIFICANCE OF THE STUDY

The field of industry is growing rapidly throughout the world penetrating all sectors and services. Therefore, organizations are formulating different formulas and mechanisms to provide a competitive and challenging work environment to attract the best human resources around the globe to join their infrastructure build-up in terms of human ware. India, as a developing country, has been investing heavily in building its information and communication technology infrastructure sector with a focus on human resources. However, many organizations continuously faced with various challenges to keep their main key i.e human resources due to the emerging offerings and opportunities at a various levels locally, regionally and internationally. This study is carried out with a primary objective to understand the overall level of job satisfaction among employees in the Regional Rural Banks in Gulbarga division.
Job satisfaction is defined as the “pleasurable or positive emotional state resulting from the appraisal of one’s job or job experiences” Job satisfaction for sales people as “all characteristics of the job itself and the work environment which salesmen find rewarding, fulfilling, and satisfying, or frustrating and unsatisfying”. An individual’s attitude about his or her job should have meaningful implications about how he or she does it. Many human-relations researchers sought to establish job satisfaction as a driver of performance. This has become the generally accepted view.

Greater job satisfaction has also been generally related to reduced intent to leave the organization and with reduced rates of absenteeism. In addition, job satisfaction has strongly been related to organizational commitment and to organizational citizenship behaviors. The importance of job satisfaction lies not upon its relationship with performance but with its stabilizing effects reducing tiredness, absenteeism, and turnover and through its effects on cohesion increasing organizational commitment.

1.17 STATEMENT OF THE PROBLEM:

The purpose of this study was basically to investigate the hypothesized causal connections among the independent variables, the intervening variables and job satisfaction. The idea i.e the fact of involvement, sense of competence and job satisfaction are psychological and attitudinal factors operate in employees mindset at the work setting, we should have a better handle on what the relationships among this quality of work life variables are. This would help us
to enhance organizationally favorable outcomes by manipulating the significant variables in the work setting. This study conforms to these conditions and hence the results are interpretable. It is important to note that work ethic had significant paths to both job involvement and sense of competence. Work ethic, which is a deep-rooted value orientation in individuals to engage themselves in work in a disciplined manner, induces the employees to get ego-involved in their jobs and helps them to develop a sense of competence as well. Thus individuals with good work ethic values are valuable assets to the organization. In this connection the investigator selected the problem for the research as follow:

“Job satisfaction of employees in Regional Rural Banks: A case study of Gulbarga division”

1.18 OPERATIONAL DEFINITION OF THE TERM USED

According to Rao —Job satisfaction is closely related to the gratification of needs. It is composed of effective, cognitive and behavioral elements. These elements vary in their intensity and consistency from one individual to another. Thus, job satisfaction is the satisfaction derived from and pursuit directed by the process of fulfillment of the needs. It is the favorableness or un favorableness with which employees view their work. It results from specific attitudes of employees in three areas viz., specific job factors, individual adjustment on the job and group relationship.

Glimer defines "Job satisfaction is the result of various attitudes the person holds towards his job and towards life in general."
1.19 OBJECTIVES OF THE STUDY

1. To study the existing facilities and services provided to the employees working in Regional Rural Banks of Gulbarga division.

2. To study the relationship between economic aspects like pay, rewards, bonus etc….and job satisfaction.

3. To examine the social aspect of job satisfaction as regards to relationship with colleagues, team work and working conditions.

4. To evaluate significance of training and development received by the employees.

5. To study the psychological factors of job satisfaction pertaining to interest, scope of the work and challenges ahead.

6. To offer suggestions and measures to improve job satisfaction among respondents.

1.20 HYPOTHESIS OF THE STUDY

1. There is no significant differences exist between the different variables regarding the facilities and services provided to the employees working in Regional Rural Banks of Gulbarga division.

2. There is no significant differences exist between the different variables in the economic aspect of job satisfaction of employees with respect to pay, rewards and benefits.

3. There is no significant differences exist between the different variables in the social aspect of job satisfaction as regards to relationship with colleagues, team work and working conditions.
4. There is no significant differences exist between the different variables with reference to level of training and development received by the employees and their access to information technology.

5. There is no significant differences exist between the different variables with reference to psychological factors of job satisfaction pertaining to interest, scope of the work and challenges ahead.

1.21 SCOPE OF THE STUDY

The study is confined to Regional Rural Banks in Gulbarga division. Although the Gulbarga division has several regional rural bank branches but due to time constraints, only few branches of Regional Rural Banks of Gulbarga division are covered in the study namely Krishna Grameena Banks and Pragathi Grameen Bank.

1.22 Limitations of the Study

- The present study included the employees of the Regional Rural Bank of Krishna Grameen Bank and Pragathi Grameen Bank of Gulbarga Division and is limited to the Regional Rural Banks situated at Gulbarga division only.

- The study is not intended to undergo any other aspect of the Regional Rural Bank of Krishna Grameen Bank and Pragathi Grameen Bank of Gulbarga Division.
• The study is limited to the present employees of the Regional Rural Bank of Krishna Grameen Bank and Pragathi Grameen Bank of Gulbarga Division.

1.23 Chapter Scheme:

The first chapter deals with the introduction, statement of the problem, objectives of the study, design of the study, hypothesis of the study, scope of the study and limitation of the study.

Before conducting the present study, there is necessary to know the studies that are already conducted. Hence, the studies already conducted and published already in the secondary literature such as research papers, books, journals, articles, conference and seminar papers that are published are reviewed under the title “Review of Literature”

The third chapter provides brief information of the “Design of the study”. Here research methods, sample of the study, selection of tool, method of data collection, method of data analysis is discussed.

As the present study deals with job satisfaction of employees in Regional Rural Banks, there is need to study about the history of the rural banks. For this purpose, the fourth chapter is written under the title “Profile of Regional Rural Banks”

As discussed in the methodology, questionnaire was used to map the job satisfaction of the employees working in Regional Rural Banks. The collected
primary data is analyzed interpreted and discussed in the fifth chapter under the title “Analysis and Interpretation of Data”

After the analysis and interpretation of the primary data, certain findings are derived from the study and summaries of the study are stated. Useful suggestions are given for the job satisfaction of the employees working in Regional Rural Banks. Further the research study is concluded. Hence, the sixth chapter is written under the title “Findings and suggestions”.