SUMMARY AND CONCLUSION
QWL can be define as "The quality of relationship between employees and the total working environment."

QWL is a process by which an organization responds to employee needs for developing mechanisms to allow them to share fully in making the decisions that design their lives at work.

**QWL programs can be evaluated on the basis of following points:**

a. Fair compensation and job security: The economic interests of people drive them to work at a job and employee satisfaction depends at least partially, on the compensation offered.

   Pay should be fixed on the basis of the work done, responsibilities undertaken, individual skills, performance and accomplishments.

   a) Job security is another factor that is of concern to employees. Permanent employment provides security to the employees and improves their QWL.

   b) Health is wealth: Organizations should realize that their true wealth lies in their employees and so providing a healthy work environment for employees should be their primary objective.

   c) Provide personal and career growth opportunities:
      An organization should provide employees with opportunities for personal/professional development and growth and to prepare them to accept responsibilities at higher levels.

   d) Participative management style and recognition: Flat organizational structures help organizations facilitate employee participation.

      A participative management style improves the quality of work life.
Workers feel that they have control over their work processes and they also offer innovative ideas to improve them. Recognition also helps to motivate employees to perform better. Recognition can be in the form of rewarding employees for jobs well done.

e) Work-life balance: Organizations should provide relaxation time for the employees and offer tips to balance their personal and professional lives. They should not strain employees personal and social life by forcing on them demanding working hours, overtime work, business travel, untimely transfers etc.

f) Fun at workplace: This is growing trend adopted by today's organizations to make their offices a fun place to work.

The aim of QWL is to identify and implement alternative programs to improve the quality of professional as well as personal life of an organization's employees.

The QWL or Quality of Work Life in an organization is essential to the smooth running and the success of its employees. The Work - Life balance must be maintained effectively to ensure that all employees are running at their peak potential and free from stress and strain.

The Quality of Work Life can affect such things as: An employee's timings, his or her work output, his or her available leaves, etc.

An organization's HR department assumes responsibility for the effective running of the Quality of Work Life for their employees.

Quality of Work Life helps employees to feel secure and like they're being thought of and cared for by the organization in which they work.
The relationship of job satisfaction with work life quality is another aspect of working life that is often investigated by researchers. Job satisfaction is one of the central variables in work and is seen as an important indicator of working life quality. Cohen, Kinney and Dichter, (2007); Aryee, Fields and Luk ,(1999). This study utilized instrument developed by Aryee et all (1999), which contained items to determine the extent to which the employee is satisfied or is enthusiastic about his job. This part of feeling enthusiastic or having sense of enjoyment in one's work is reflective of Herzberg's Hygiene factors in his theory of motivation. Herzberg, Mausner and Snyderman, (1967); Herzberg, (1968). Quality Work Life (QWL), Job Satisfaction and organizational climate.

Some of the elements that are relevant in determining an individual's quality of work life would include the task, the physical work environment, social environment within the organization, administrative system and relationship between life on and off the job Che Rose, Beh, Uli and Idris, (2006). A study conducted in Malaysia by Che Rose et al (2006) further concluded that the most important predictor of QWL is organizational climate, followed by career achievement, career satisfaction and career balance. Carr et al (2003) in their study used Ostroff's (1993) taxonomy to organize dimensions labeled as workplace climate and then used meta-analytic techniques to test a path analytic model. The results suggest that there are 3 higher order facets of climate (affective, cognitive, and instrumental) that affected individual level outcomes of job performance, psychological well-being, and withdrawal through their impact on organizational climate.

**JOB SATISFACTION**

Job satisfaction, worker's sense of achievement and success is generally perceived to be directly linked to productivity as well as to personal well
being. Job satisfaction implies doing a job one enjoys, doing it well, and being suitably rewarded for one's affords. Job satisfaction further implies enthusiasm and happiness with one's work. The Harward professional group (1998) sees job satisfaction as the keying radiant that leads to recognition, income, promotion and achievement of other goals that lead to a general feeling of fulfillment.

IMPORTANCE OF JOB SATISFACTION FOR WORKERS AND ORGANIZATION.

Frequently work underlines self-esteem and identity while unemployment lowers self worth and produces anxiety. At the same time, monotonous job can erode a workers initiative and enthusiasm and can lead to absenteeism and unnecessary turnover. Job satisfaction and occupational success are major factor in personal satisfaction, self-respect, self-esteem, and self-development. To the worker, job satisfaction brings pleasurable emotional states that often lead to a positive work attitude. A satisfied worker is more likely to be creative, flexible, innovative and loyal.

For the organization job satisfaction means a work force that is motivated and committed to high quality performance. Increased productivity - that quality and quantity of output per hour worked - seems to be 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 (1959) have shown at least low correlation between high moral and high productivity, and it does seem logical that more satisfied workers will tend to add more value to an organization. Unhappy employs, who are motivated by fear or job loss will not give 100% 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 decline.

Job satisfaction describes how content and individual with his/her job. There are variety of factors that can influence a person's level of job satisfaction; some of these factors include the level of pay and benefits, the perceived fairness of the promotion system within the company, the quality of the working conditions, leadership and social relationships, and the job itself (the variety of tasks involved, the interest and challenge the job generates, and the clarity of the job description/requirements).

**CONCEPT OF ORGANIZATIONAL CLIMATE**

Various ‘authors' of whom many of them published their own definitions of organizational climate have assessed the concept of organizational climate. Organizational climate however proves to be hard to define. There are two especially intractable and related difficulties: how to define climate & how to measure it effectively on different level of analysis.

Furthermore there are several approaches to the concept of climate, of which two in particular have received substantial patronage: the cognitive scheme approach and the shared perception approach. The 1st approach regards the concept of climate as an individual perception & cognitive representation of the work environment. From this perspective climate assessment should be conducted at an individual level. The second approach emphasizes the importance of shared perception as underpinning the notion of climate Anderson and West (1998); Mathisen and Einarsen (2004). Reichers and Schneider(1990), define organizational climate as the shared perception of the way things are around here. it is important to realize that from these two approaches, there is no best approach & they actually have a great deal of overlap.
Iensel & Moos (1974) state that the internal environment or organizational climate exerts directional influence on the behaviour of the members. Forehand & Glimer (1964) have described organizational climate as a set of characteristics that (a) describes an organization and distinguish one org from another, (b) are relatively enduring over time, & (c) influence the behaviour of people in the org. on the other hand, Baumgartel (1971) views organizational climate to be product of leadership practices, communication practices, and enduring and systematic characteristics of the working relationships among persons and divisions of particular organization.

ORGANIZATIONAL CLIMATE

Organizational climate, defined as the way in which organizational members perceive and characterize their environment in an attitudinal and value-based manner Denison, (1996); Moran and Volkwein, (1992); Verbeke, Volgering, and Hessels, (1998), has been asserted as an important and influential aspect of satisfaction and retention, as well as institutional effectiveness and success in higher education. As a result of its subjective nature and vulnerability to control and manipulate by individuals within an organization's decision-making mechanism, the organizational climate is greatly influenced by organizational leadership Allen, (2003); Cameron and Smart, (1998); Johnsrud, (2002); Smart, (1990); Volkwein and Parmley, (2000).

Two recent studies by Volkwein and colleagues (2000, 2003) examined the administrative job satisfaction at both public and private universities. Their collective findings reported job insecurity, stress, and pressure as having a significant negative Imition.
Finally, there two studies that examined the organizational climate within the context of Bolman and Deal's (1991b, 1997, 2003) four-frame organizational theory. In a study investigating the use of four-frame leadership behaviors of department chairpersons in nursing programs and their relationships to the organizational climate as perceived by faculty, Mosser and Walls (2002) found that all four frame-related behaviors correlated positively with organizational climate-related items such as faculty support, social-needs satisfaction, and supervision. On the other hand, all four frames negatively correlated with disengagement or fractionalization within the faculty. Furthermore, chairpersons using a combination of the four frames (four, three, or two) in the organizational climate (department) were perceived by faculty as emphasizing faculty support, social-needs satisfaction, and supervision at significantly higher levels than chairpersons using a single or no frame. Faculty who perceived chairpersons as using no frame reported higher levels of disengagement within the climate (department).

The evidence noted above supports Bolman and Deal's (1991b, 1997, 2003) assertion that a multi-frame orientation promotes organizational success, which is a by-product of the perceived organizational climate and satisfaction of organizational members. Furthermore, the role of organizational leadership and its impact on the quality of the organizational climate is evidently clear; organizational leadership has direct bearing on the climate and may facilitate change by adopting the cognitive complexity or balance necessary in assessing situations. The positive relationship between behaviors associated with the four frames and the degree of perceived support, satisfaction and supervision, and the negative relationship between the four frames and disengagement as reported by Mosser and Walls (2002) illustrates as much, and demonstrates the usefulness of the four frames for
such inquiries. In sum, if organizational satisfaction and success are
associated with four-frame-related factors such as teamwork (human
resource), guidance (structural), trust (symbolic), and autonomy (political),
one would expect that an organizational climate encompassing the four
frames in a multi-frame or balanced view would yield such results. These
expectations were confirmed in the findings of Mosser and Walls (2002)
and Scott (1999).

The present study will contribute to the above research on
organizational climate and its relationship to job element satisfaction (e.g.,
colleagues, management, work, overall). Utilizing Bolman and Deal's
the perceived organizational climate, the present study will examine
differences in the satisfaction levels of administrative and support staff on
various job element variables. The current study differs from earlier
research in that it examines organizational climate in the context of a multi-
frame or balanced (balanced, unbalanced) orientation and its relationship to
observed differences among the perceived degree of job element satisfaction.
Furthermore, the current study will examine the organizational climate as
perceived by both administrative and support.

STATEMENT OF THE PROBLEM:

The problem of the present investigation is

"ANALYSIS OF QUALITY OF WORK LIFE IN RELATION TO JOB
SATISFACTION AND ORGANIZATIONAL CLIMATE OF
PRIVATE AND PUBLIC BANKS"

OBJECTIVES OF THE STUDY:

1. To study the quality of work life's perception between the workers of
   public and private banks.
2. To study the job satisfaction level of public and private bank workers.

3. To study the organizational climate of public and private bank workers.

4. To study the relationship between quality of work life with job satisfaction and organizational climate.

5. To study the relationship between job satisfaction and organizational climate.

DETAIL OF HYPOTHESIS:

Based on the review of literature and past studies the following hypothesis have been formulated for verification through empirical investigation:

1. There will be a significant difference between workers of private and public banks. Workers of private sector perceived significantly higher quality of working life then the workers of public banks.

2. There will be significant positive relationship between quality of work life and organizational climate.

3. Private sectors are better then public sectors on job satisfaction level.

4. There will be significant positive relationship between Quality of work life and Job satisfaction.

5. There will be positive correlation between job satisfaction and organizational climate.

Besides examining the above hypothesis, the present study also investigate how QWL is related to worker's age, experience, education and income.
METHODOLOGY:

Sample

The sample of the present study consisted of 200 workers of two types of organization (private and public sector) taking 100 workers from each organization. They will be selected randomly using systematic random sampling method. All the workers of the organization shall be both males and females. The mean age of the workers is 34 - 35 years, a majority of them are married, their educational level is are almost same. The sample will be collected from - Private (ICICI, HDFC etc.) organizations and public (SBI, PNB, UBI etc.) organizations.

VARIABLES:

Independent variable: In present study there is one independent variable Quality of work life.

Dependent variables: In the present study the variables job satisfaction and organizational are the dependent variables.

Controlled Variable: Age, experience, education.

TOOLS:

1. ORGAZATIONAL CLIMATE SCALE constructed by Sanjyot Pethe, Sushama Chaudhari and Upinder Dhar. Reliability of this test is 0.87 through split half method and Validity of this test is 0.93.

2. JOB SATISFACTION SCALE constructed by Amar Singh and T.R.Sharma. This scale consists of 30 items. Reliability of this test is 0.97 through test-retest method and Validity of this test is 0.74.

3. QUALITY OF WORKING LIFE QUESTIONNAIRE constructed by Sangeeta Jainnee Gupta. The scale includes eight basic major factors of
quality of working life. Reliability of this test is 0.83 through test-retest method and Validity of this test is 0.49.

PROCEDURE:

Questionnaire and inventories were administrated on selected subject individually in their respective organizations. The entire subjects were informed utility of the study subject.

Plan of Statistical Analysis: Data obtained by using different tests were given statistical treatment. Following statistical device were used for analysis of data i.e. mean, SD, Analysis of Variance and Critical Ratio and Correlation.

FINDINGS:

Findings of table no. 1 show that there is significant difference in between quality of work life of the managers of different organizations (public & private sectors). The mean score of the quality of work life of private sector is 49.44, whereas; mean score of quality of work life of public sector is 41.68.

Quality of Work Life (QWL) is a philosophy, a set of principles, which holds that people are the most important resource in the organization as they are trustworthy, responsible and capable of making valuable contribution and they should be treated with dignity and respect. The elements that are relevant to an individual's quality of work life include the task, the physical work environment, social environment within the organization, administrative system and relationship between life on and off the job.

In the same vein Heskett, Sasser and Schlesinger (1997) define QWL as the feelings that employees have towards their jobs, colleagues and
organizations that ignite a chain leading to the organizations' growth and profitability. A good feeling towards their job means the employees feel happy doing work which will lead to a productive work environment. This definition provides an insight that the satisfying work environment is considered to provide better QWL.

**Findings of Table 2** shows that on the basis of public and private sector banks there is significant difference has been found on the basis of quality of work life. It shows that there is significant difference between the mean scores. In task oriented quality of work life manager spend their time and efforts doing the same kind of work. Instead, the more effectuated managers concentrated on task oriented function such as planning, scheduling, work co-ordinating and providing necessary supply equipments and technical assistant. They also presume self as a role model by working sincerely and hard. Ghosh and Kalra (1982) in their study found that QWL is influenced by age, income, qualification, experience etc.

Mcgraw - hill book company, New York. Haque, (1992) found that QWL is positively related to performance and negatively co-related to absenteeism in his study "Perceived quality working life and job satisfaction of industrial workers in relation to certain demographic variables".

**Findings shows** that Pearson Correlation of job satisfaction with organizational climate is positive (0.175) and significant at the 0.05 level. Whereas, correlation of job satisfaction with QWL is 0.410, which is strong positive and significant at the 0.01 level. The Pearson Correlation of organizational climate with job satisfaction is 0.175 and significant at the 0.05 level. Whereas, organizational climate correlation with QWL is 0.255 and significant at 0.01 level. Thus, both Job satisfaction and organizational climate shows a strong positive correlation with QWL and is significant at
Findings of the study reveal that there is positive correlation of Job satisfaction and organizational climate with QWL in both private and public sector of Banks.

Job satisfaction is fairly correlated with organizational climate. In a study, Robert.D.prichard and Bernard W. Karasick found that climate was strongly related to subunit performance and to individual job satisfaction. There was some limited evidence for climate and individual needs interacting to influence performance and satisfaction.

QWL is positively related to satisfaction and organizational climate. Wadud (1996) in a study found that QWL was significantly higher among the private sector women employees than their counterparts in the public sector. Organizational climate, defined as the way in which organizational members perceive and characterize their environment in an attitudinal and value-based manner Denison, (1996); Moran and Volkwein, (1992); Verbeke, Volgering, and Hessels, (1998), has been asserted as an important and influential aspect of satisfaction and retention, as well as institutional effectiveness and success in higher education. As a result of its subjective nature and vulnerability to control and manipulate by individuals within an organization's decision-making mechanism, the organizational climate is greatly influenced by organizational leadership Allen, (2003); Cameron and Smart, (1998); Johnsrud, (2002); Smart, (1990); Volkwein and Parmley, (2000).

Findings of the table shows that there is significant difference between scores of job satisfaction in public and private banks, the mean score of job satisfaction in private sector is 67.14. Whereas, mean score of job satisfaction in public sector is 55.76. Which is less than private sector.
Job satisfaction describes how content and individual with his/her job. There are variety of factors that can influence a person's level of job satisfaction; some of these factors include the level of pay and benefits, the perceived fairness of the promotion system within the company. In the field of job satisfaction Singh & Dewani, (1983); found that overall job satisfaction in nationalized banks was significantly related to position in the bank hierarchy in their research "Job satisfaction among bank employees" Indian Psychological review, 1983. Ting, (1997) show that job characteristic such as pay, promotional opportunities, task clarity and significance, and skills utilization, as well as organizational characteristics such as commitment relationship etc effects job satisfaction in their paper "Determinants of job satisfaction of federal government employees" Public personal/ Management abstract.

Findings shows that Pearson Correlation of job satisfaction with organizational climate is positive (0.175) and significant at the 0.05 level. Whereas, correlation of job satisfaction with QWL is 0.410, which is strong positive and significant at the 0.01 level. The Pearson Correlation of Organizational climate with job satisfaction is 0.175 and significant at the 0.05 level. Whereas, Organizational climate correlation with QWL is 0.255 and significant at 0.01 level. Thus, both Job satisfaction and Organizational climate shows a strong positive correlation with QWL and is significant at 0.01 level. Findings of the study reveal that there is positive correlation of Job satisfaction and Organizational climate with QWL in both private and public sector of Banks.

The study of job satisfaction was found to be essential factor towards to develop the employee's service ability and still strongly affected the quality of service by babakus, yavas (2003).
As well as to improve the quality of work life the work satisfaction of employees is to be considered as a motivational strategy. The improvement in the QWL is sought to be achieved through reorganizational and restrict of job content.

**Conclusion:**

This research attempts to find out analysis of quality of work life in relation to job satisfaction and organizational climate of public and private banks. Findings shows effect of quality of work life on variables taken in the study. it is concluded that there is difference in quality of work life of the managers of public and private banks. Quality of work life will be affected by job satisfaction and organizational climate level.

As per findings it has been shows that public and private sector workers have different level of quality of work life, job satisfaction and organizational climate. Workers of private sector perceived significantly higher quality of working life than public sector because there is a big difference in the given facilities and remuneration of the workers. They had better quality of work life in comparison to their counterparts.

On the results on organizational climate it has been found that managers of private sector have better organizational climate in comparison to public sector. It is directly influencing the quality of work life.

Thus there is a strong positive correlation between quality of work life and organizational climate.

On job satisfaction too a significant difference found. Private sector were found having significantly more job satisfaction in comparison to public sector.
So there is significant strong and positive relationship found in quality of work life and job satisfaction.

Findings of the study reveal that there is positive correlation of job satisfaction, organizational climate with quality of work life in both private and public banks.

Hence on the basis of findings it is concluded that quality of work life has been effected by job satisfaction and organizational climate.

Private sector managers have better job satisfaction and organizational climate. On the other hand managers of public sector have low job satisfaction and organizational climate that directly affected their performance.

It is further concluded that quality of work life is positively correlated with job satisfaction and organizational climate of private and public sector bank managers.

**IMPLICATION OF THE STUDY:**

The success of any organization is highly dependent on how it attracts recruits, motivates, and retains its workforce. Today's organizations need to be more flexible so that they are equipped to develop their workforce and enjoy their commitment.

Therefore, organizations are required to adopt a strategy to improve the employees 'quality of work life'(QWL) to satisfy both the organizational objectives and employee needs. The term (QWL) refers to the favourableness or unfavourableness of a total job environment for people. QWL programs are another way in which organisations recognise their responsibility to develop jobs and working conditions that are excellent for people as well as for economic health of the organisation.
The definitions of QWL indicates that QWL is a multidimensional Construct. It is associated with job satisfaction, organizational climate. Job involvement, motivation, productivity, health, safety etc.

Previous studies indicated that employees' perception on work life quality significantly influenced their job satisfaction. The relationship of job satisfaction with work life quality is another aspect of working life that is often investigated by researchers. Job satisfaction is one of the central variables in work and is seen as an important indicator of working life quality. Cohen, Kinnevy and Dichter, (2007); Aryee, Fields and Luk, (1999).

A study conducted in Malaysia shows that the most important predictor of QWL is organizational climate, followed by career achievement, career satisfaction and career balance.

The executives should clearly understand the factors that reinforce organizational climate and job satisfaction. the factors on which company should focus on is the open system factor including innovation and flexibility, outward focus support, training, clarity of organizational goal factor feedback , effort, understanding towards job, allocation of time along with all things company should develop career path for employees.

LIMITATION OF THE STUDY:

The main limitations of the present study are:

1. The present study has been conducted only on managers of organizations.

2. Only managers view on quality of work life not their subordinates.

3. No attempt has been made to study personal factor affecting job satisfaction and organizational climate of managers.
Quality of Work Life Scale

Age : 

Highest education : 

Present position : 

Years in service : 

Years in present position : 

Department (in which you are working) : 

No. Of working hours :

QWL SCALE

1. Are you satisfied with your income?
2. Do you think at members in this organisation are so busy that they can hardly spare time for their co-workers?
3. Does the organization takes care for the welfare of the persons of all age?
4. Does your work involve corporate planning, research and developments?
5. Does your job satisfying your needs?
6. Does the information passed from one person to another in this organisation deliberately made inaccurate?
7. Is your work is too challenging?
8. Does your organisation function as a socially responsible unit?
9. Do you think that your job lowers your social prestige?
10. Does the work conditions are favourable?
11. Is your work place is overcrowded and dirty?
12. Does all the workers have the feeling of one community?
13. Does your job have improved social security?
14. Do you receive equal treatment in all matters like compensation, security etc.?
15. Do you agree that almost everyone here knows who is working under whom?
16. Do you identify yourself as member of the organisation on the basis of skill without regard of race, sex, age etc.?
17. Does the members of organisation discuss upon ideas and feelings?
18. Do you think your organisation have a lot of workload?
19. Are your ideas to bring new changes in organisation appreciated?
20. Do you get any opportunities to participate in any other plans about organisation?
21. Is your workplace having any other individual creative work?
22. Does your work and social life is same?
23. Is your organisation knows the method of prevention of organisational pollution?
24. Are your pay is fully satisfying your financial needs?
25. Do you think your working conditions are rigid?
26. Do you agree that working in a group is no problem here?
27. Are people in higher level aware of the problems?
28. Does your organisation believe that there is one best way for everyone?
29. Do you have information about what is going on in other departments, units of organisation?
30. Do you expect you can use newly acquired knowledge?
31. Is your work group based by which your own achievements are not given importance?
32. Do the members on different level work as a team?
33. Would you continue to be in present job regardless of pay received?
34. Is noise in workplace irritates you?
35. Does your work place is fully depends upon machine?
36. Are you neglecting your health due to your job?
37. Do you have freedom to take any decision for your job and implement them?
38. Does your job provide you meaningful information and result?
39. Are your social requirements neglected in the organisation?
40. Do you prefer to accomplish work individually then in a team?
41. Do you think that senior staff pays attention to the problem of junior staff?
42. Do you think your job is giving you full feedback?
43. Are your views taken into account in resolving working problem?
44. Do you co-operate with your co-workers?
45. Does the energy and time spent on the job is effecting your life?
46. Is your job is characterised by unitary and meaningful results?
47. Does the organisation facilitate the self improvements for the workers?
48. Do you get correct information about your work, duties etc.?
49. Do you get opportunities to improve your job?
50. Do you satisfy with intergroup relation of employees?
51. Does the organisation encourage reciprocal help?
52. Do you feel isolation from your organisation in terms of total task?

NOTE -Please give your answer in yes/no