CHAPTER III

DESIGN OF RESEARCH

In this Chapter, I have described the study design, the methodology used in selecting the sample, in collecting the data as well as in analysing the material.

3.1 Problem of Research and Hypotheses:

This study is aimed at exploring the work alienation of the bank employees in the contemporary set-up of the banking industry. It attempts to identify and elaborate on the relative importance of the social, personal and work background factors that contribute to alienation in the banking industry. Some of the questions that are answered include the extent to which the feelings of alienation have developed in the bank employees. What has attracted them to join the banking industry? Which sections of the society do they represent? What attitudes have they developed towards work and its various constituents?
The concept of alienation as used in the present study is defined as the incapacity of the individual to experience an intrinsic pride or meaning in his work. Any individual who is unable to find "self rewarding activities to engage him", who does not experience an "intrinsic pride or meaning in his work", is experiencing the type of alienation described by Melvin Seeman (1959) as "self estrangement". The attempt here is to find out the sociological factors leading to this estrangement from work.

The following hypotheses have been formulated to be examined in the study:

1) Demographic characteristics such as age, sex and education are likely to be related to alienation.

2) A high level of satisfaction in non-work settings is likely to be associated with low alienation.
3) The more favourable the perception of the organisational climate in the bank in respect of three dimensions - sharing in decision making, non-financial rewards and the fairness of promotion - the lower will be the level of alienation.

4) The stronger the perception of the bureaucratic structure in the bank, the higher will be the level of alienation.

In addition to the above specific hypotheses, an attempt is also made to study alienation against a wider cultural perspective of the Indian society. Alienation is not only a specific outcome of the work situation but is a product of the total cultural ethos. It would therefore, be interesting to study how alienation would express itself in a developing society, where new values are springing up and becoming important, and how it would be related to various social and cultural factors. Studying alienation against this broader perspective would enable one to get an idea of the variation in the concept in an
industrialised society and in a society which is slowly industrialising itself.

3.2 The Universe of the Study:

The present study has been conducted on the employees of the banking industry. In this study I have selected two banks - one from the nationalised sector and the other from the cooperative sector.

Since this kind of a study to measure the feelings of alienation amongst bank employees has not been done in any bank so far, it was thought fit to undertake the study in any one representative nationalised bank and in one non-nationalised bank. It was felt that choosing two dis-similar banks would also have the advantage of trying to draw out the lines of comparison if any, which would be attributed to their inherent differences. From amongst the non-nationalised banks, it was decided to choose a major cooperative bank for several reasons. It was felt that a cooperative bank will have a regional character as
against a nationalised bank with a country wide network of branches. This in turn is bound to reflect in the background of the employees. In view of the appreciable difference in the business volume as well as the nature of the business, the organisation structure of the two banks would also be different from each other. A large nationalised bank would invariably have a multi-tier organisational structure with several specialist departments. On the other hand, a cooperative bank would have a limited spread in the organisational structure. These differences would in turn reflect in the responsibilities of employees at different levels, and thus have a significant bearing on the organisational climate of the two banks.

The work environment in a cooperative bank appears to be less formal as also its personnel policies. For instance, in large commercial banks, there are rigid standards laid down for recruitment, especially since 1971-72. Also their procedures for promotion though not
very elaborately laid down, with the sheer increase in
the number of employees are tending to be more impersonal.
Of recent, the shift in their promotional policy has been
from seniority to merit. In cooperative banks, however,
there are no clearly laid down norms for either recruit-
ment or promotion. In fact, the vacant posts are never
advertised in the newspapers with the result that knowing
the right person at the right time becomes a matter of
extreme importance. However, the standards seem to be
much lower than in a nationalised bank.

There is likely to be a difference in the wage
structure of the two banks. By and large, people in
commercial banks are much better paid than those working
in the cooperative banks. (See Appendix B).

The differences in the organisational climate of
the two banks, in the recruitment and promotion policies,
as well as in the wage structure justifies the study of
alienation in these two banks - one from the nationalised
sector and the other from the cooperative sector. Since
the main purpose is to study work alienation, I thought that two different work settings may help me to understand the process of alienation much better.

Bank N was chosen from amongst the category of nationalised banks. There are at present only two nationalised banks which are widely spread and thus free of any educational bias, regional bias, or community bias - one with its' Head Office in Bombay and one with its' Head Office in Calcutta. Since the study was to be carried out in Bombay the selection of Bank N was done for reasons of convenience. Another reason for choosing Bank N was the pilot study had been conducted there and the preliminary contacts had been established.

In order to get a representative sample of the bank employees from the various strata of hierarchy and also working in different types of branches/offices, it was decided to undertake two stage cluster sampling with clusters identical to the branches (cluster of employees). Each branch/department was treated as a separate cluster
or unit for the purpose of drawing the sample. The criteria for selecting the sample size and the methodology for selecting the physical sample are described in subsequent paragraphs.

The formula for determining the sample size for cluster sampling is as follows:

\[ n = \frac{4N_0^2}{\overline{M}E^2 + 4\overline{c}^2} \]

where:
- \( n \) = sample size in terms of the number of clusters (to be determined)
- \( N \) = Population size in terms of the number of clusters (known)
- \( \overline{M} \) = Average number of elementary units per cluster (known)
- \( E \) = Precision (known)
- \( c_0^2 \) = Cluster variance (to be estimated from the results of the pilot study)
Estimate $\sigma^2 = \frac{1}{t-1} \sum_{i=1}^{t} (a_i - \mu)^2$

where $t = \text{Number of clusters selected for the pilot study}$

$m_i = \text{Number of elementary units in the } i^{th} \text{ cluster}$

$a_i = \text{Number of elementary units in the } i^{th} \text{ cluster possessing the characteristic under study}$

$$p = \frac{\sum_{i=1}^{t} a_i}{\sum_{i=1}^{t} m_i}$$

Using the above formula, the sample sizes were calculated individually for the two banks. The estimate for the cluster variance were obtained from the results of the pilot study. The factual information regarding the population size and the average number per cluster were obtained directly from the bank. In view of the
exploratory nature of this study, a confidence level of 93% was felt adequate. The sample size was finally drawn up with a precision level of .04. The procedure for physically selecting the sample is given below.

The clusters were selected in a systematic manner. In case of both the banks, a list was prepared of the total number of their branches in Bombay. The branches were then grouped by the branch category as designated by the bank, and arranged according to the age of the branch within each category. Systematic random sampling was then used for selecting the branches within each cluster. Once a branch was selected, all the officers and the clerical personnel were included in the sample. In addition to this, information on the manpower position of all the departments in the Head Office was also obtained. Similarly, the details regarding the Main branch of the nationalised bank were also obtained. This was felt necessary since the Main branch was the former Head Office of the bank and stands as a special
category by itself. For the purpose of this study, the
Head Offices and the Main branch were grouped by various
departments and a few of the departments were selected in
the sample. Once any department was selected, all the
officers and the clerical personnel in the department were
included in the sample. Table 3.1 gives the branch-cate-
gory wise/department-wise break-up of the sample selected
for this study for the nationalised bank (Bank N).

Table 3.1

<table>
<thead>
<tr>
<th>Branch</th>
<th>Number of Branches/ Departments Existing in Each Category</th>
<th>Number of Branches/ Departments to be Sampled</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>12</td>
<td>4</td>
</tr>
<tr>
<td>B</td>
<td>31</td>
<td>5</td>
</tr>
<tr>
<td>C</td>
<td>18</td>
<td>4</td>
</tr>
<tr>
<td>D</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td>E</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td><strong>Depts. in Main Office</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>26</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td><strong>Depts. in H.O.</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>42</td>
<td>4</td>
</tr>
</tbody>
</table>
In Bank C, as in the nationalised banks, no branch categorisation in terms of the formal classification of its branches into various categories as 'A', 'B', 'C', 'D', or 'E' exists. Hence, information was first obtained on the total deposits of the thirty local branches of the bank. The branches were then classified into three categories as shown below, and once again as in the case of Bank N, a sample was selected from each category proportionate to the age of the branch. In addition to the branches, it was also decided to take people from a few select departments in the Head Office. Table 3.2 gives the branch-category wise/department wise break-up of the sample selected for this study for the cooperative bank (Bank C).

<table>
<thead>
<tr>
<th>Branch</th>
<th>Code</th>
<th>Total no. of Branches in Each Category</th>
<th>No of Branches/Depts. to be Sampled</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits Less than 10 lakhs</td>
<td>A</td>
<td>13</td>
<td>3</td>
</tr>
<tr>
<td>Deposits Less than 20 lakhs</td>
<td>B</td>
<td>12</td>
<td>3</td>
</tr>
<tr>
<td>Deposits More than 25 lakhs</td>
<td>C</td>
<td>8</td>
<td>1</td>
</tr>
<tr>
<td>Depts. in H.O.</td>
<td>-</td>
<td>13</td>
<td>4</td>
</tr>
</tbody>
</table>
The number of officers and clerks working in the Head Office and the local branches of Bank N in Bombay is 4969. The corresponding number of Bank C is 1738. For Bank N, the sample selected consisted of 1043 employees which constitutes 31% of the total population. It was observed that out of the 1043 questionnaires administered to the personnel of Bank N, 522 responses were received. The percentage responses was approximately 50% and constitutes about 11% of the total population. Similarly, a sample of 117 employees was selected from Bank C which constitutes 7% of the total population. It was observed that out of the 117 questionnaires administered to Bank C, 96 responses were received. The percentage response was approximately 82% and constitutes about 6% of the total population.

3.4 Data Collection and Interpretation:

The major focus in this study will be on:

1) **Work Alienation**: defined as the incapacity of the individual to experience an intrinsic pride or meaning in his work.
2) **Job Satisfaction**: defined as the overall measure of the degree to which the employee is satisfied and happy with various aspects of the job such as pay, security, supervision, etc.

3) **Occupational Aspirations**: defined as a person's need for achievement and reflected in his need to move to the higher ranks in the organisation.

4) **Organisational Satisfaction**: defined as the overall attitude of the employees indicating their degree of favourableness towards their bank.

5) **Job Attitudes**: defined as the employees' feelings towards such job-oriented factors as the system of job rotation, the extent of training facilities and the extent of job clarity.

6) **Organisational Climate**: defined as the generalised orientation of the employees in the bank which are shared by a majority of them. In particular, the perception of the bank
employees towards three dimensions of the work environment of the bank are considered — sharing in decision making, non-financial rewards and fairness of promotion.

7) **Bureaucracy**: defined as "the type of organisation designed to accomplish large scale administrative tasks by systematically coordinating the work of many individuals" (Blau, and Meyer, 1956:4).

8) **Central Life Interests**: defined as an "expressed preference for behaving in a given locale" (Dubin, 1956). The features of the work environment thus, would be particularly salient to those who view the work institutions as a central life interest.

9) **Family Background and Involvement**: described in such terms as the kind of family an employee comes from, the number of hours he spends in a week-day with his family members, the frequency with which he goes out on social/cultural visits with his family etc.
10) **Neighbourhood Involvement**: described in such terms as the extent of happiness an employee derives from the neighbourhood he lives in, the number of neighbours he has as close friends, the extent of his participation in local functions organised by the neighbourhood etc.

A structured questionnaire (see Appendix C) was used for the collection of the data. It contained ten sections in all. The first section entitled Section Z deals with the employee's personal background factors. Section A which follows, deals with the items of family involvement of the employee while Section B deals with some items of neighbourhood involvement. Section C deals with items of satisfaction with the bank as well as with the general level of aspiration of the employee. Section D deals with various job characteristics pertaining to the satisfaction an employee derives from his job. Section E deals with certain aspects of the bank's functioning as the system of job rotation, the kind of training
facilities offered by the bank etc. Section F deals with three dimensions of organisational climate in the bank – participation in decision making, non-financial rewards and the fairness of promotion. Section G deals with the bureaucratic structure of the bank. Three dimensions of bureaucracy as originally formulated by Weber were taken into consideration – system of rules, hierarchy and impersonality. Section H is a scale on work alienation as devised by Miller (1967) while Section I is a modified version of Semantic’s scale which has twelve items measuring three dimensions of alienation – social isolation, normlessness and powerlessness. Section J is a copy of the Central Life Interest Scale as formulated by Robert Dubin (1955).

The normal procedure for collecting the data involved contacting the Branch Manager in the case of the branch and the Department-Chief in case of the departments in the Head Office, for instance, for fixing up a suitable time for visiting the branch/department. The instructions were clearly written on the questionnaire booklet.
Nevertheless, a few minutes were spent on introduction and explaining in brief the main purpose of the study. Steps were taken to put the minds of the employees at rest as regards the confidentiality of the responses. No time limit was set and the employee was permitted to work at his/her own pace and in their own work-place. The average time taken by the respondent was one hour.

The data in the present study have been analysed both qualitatively and quantitatively. It follows broadly three patterns of analysis: First, the general characteristics, attitudes and orientations of the bank employees are described through frequency distributions of their responses to various questions. Secondly, the social conditions and organisational climate which have an important bearing on the employees' feelings of alienation from work are analytically inferred from individual statements, comments and narrative of specific incidents and described as such. Thirdly, with the help of indices, an attempt has been made to analyse the relationship between the
phenomenon of alienation and the social background factors of the bank employees. The use of correlation, chi-square and Anova tests have been made in the analysis wherever found useful in order to find the level of significance between the dependent and independent variables.

The aim of the interpretation is to find out the general features of alienation of the bank employees as they relate to their social background and its bearing on their role internalisation in relation to modern organisations.

The study is limited in time and scope; it does not propose any far reaching generalisations - empirical or theoretical - in terms of cause and effect relationship. However, associations among various variables have been shown to examine the trend of relationship between them. Taking the one measure of alienation - work alienation - as the dependent variable, it has been tested with a simple set of social background factors and with some organisationally relevant factors.
3.5 Indices of Alienation:

In order to measure an individual's feelings of alienation from work, it was decided to use Miller's (1967) measure of work alienation which is a five-item cumulative scale consisting of statements referring to the intrinsic pride or meaning of work. The questionnaire contained the following items:

1. I really don't feel a sense of pride or accomplishment as a result of the type of work I do.

2. My work gives me a feeling of pride in having done the job well.

3. I vary much like the type of work that I'm doing.

4. My job gives me a chance to do the things that I do best.

5. My work is my most rewarding experience.

On each of these items, the respondents were asked to check one of the following response categories.
1. Strongly Agree
2. Agree
3. Disagree
4. Strongly Disagree

Initially Miller tested the reproducability of the scale in the following way. The response distribution to each item was dichotomised between those agreeing and those disagreeing with the statement. This procedure yielded a Guttman scale with the following characteristics: Coefficient of Reproducability (Goodenough technique) = 0.91; Minimum Marginal Reproducability = 0.70; Coefficient of Scalability = 0.69; and Coefficient of Sharpness = 0.69.

In the present study, a slightly different pattern of scoring was followed. First of all, the response category was reversed in the first item so as to render it consistent with the others. Persons strongly agreeing with a particular item were coded as "1"; those agreeing with a particular item were coded as "2"; those disagreeing
with a particular item were coded as "3" and finally those who strongly disagreed with any particular item were coded as "4". Thus for instance, a person scoring 1 or 2 on a particular item would be relatively less alienated than a person scoring 3 or 4 on the same item. In other words, the intensity of the alienation is being graded in 4 points ranging from 1 to 4. The individual scores for all the five items for any respondent will be summed up in order to arrive at a total score of alienation. The total score in this way, for the entire scale can theoretically range from a minimum of 5 to a maximum of 20.

Once having selected a scale of work alienation we may now measure the level of work alienation achieved by our respondents. Table 3.3 gives the distribution of our entire sample of 618 respondents on the work alienation scale. It can be seen from the table that the distribution of our respondents centres mostly around the moderately alienated group. The distribution of the
respondents follow a close to the normal distribution pattern. It is unimodal with roughly only one-third of the frequencies being observed in the two extreme groups. The total scores obtained by the respondents were divided into three levels of alienation - that is, high, medium and low. The cut-off points for the three levels were decided upon by dividing the range into three equal parts. This method has an advantage over the percentile method in that the class boundaries are independent of the skewness of the distribution thereby being more sensitive to isolating the extreme groups.

Our range is 4 - 20. This was divided into three groups - 4 - 9; 10 - 14; 15 - 20. Having decided on the class boundaries of high, medium and low alienation scores, the frequencies in these classes were observed to be 92, 395 and 131 or 15%, 63% and 22% respectively.
Table 3.3

Distribution of the Respondents on the Work Alienation Scale

<table>
<thead>
<tr>
<th>Total Score on Work Alienation</th>
<th>Total No of Respondents</th>
<th>Percentage</th>
<th>Level of Alienation</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>14</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>8</td>
<td>331</td>
<td>Low</td>
</tr>
<tr>
<td>7</td>
<td>18</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>31</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>50</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>91</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>130</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>57</td>
<td>393</td>
<td>Medium</td>
</tr>
<tr>
<td>13</td>
<td>61</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>66</td>
<td></td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>50</td>
<td></td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>13</td>
<td></td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>13</td>
<td>92</td>
<td>High</td>
</tr>
<tr>
<td>18</td>
<td>7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>618</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Mean = 11.468
Standard Deviation = 2.888
Table 3.4

Distribution of Work Alienation Scores by Banks

<table>
<thead>
<tr>
<th></th>
<th>Bank N</th>
<th>Bank C</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Officers</td>
<td>Clerks</td>
</tr>
<tr>
<td>High</td>
<td>13 (8)</td>
<td>72 (20)</td>
</tr>
<tr>
<td>Medium</td>
<td>100 (62)</td>
<td>226 (83)</td>
</tr>
<tr>
<td>Low</td>
<td>48 (30)</td>
<td>63 (17)</td>
</tr>
<tr>
<td>Sub-Total</td>
<td>161 (100)</td>
<td>361 (100)</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: Figures in parentheses indicate percentages.
Looking at the frequency distribution of the alienation scores for the subjects in the two banks in Table 3.4, the trends appear to be similar with one exception. It appears that in general, the employees of Bank N seem to be more alienated than their counterparts from the cooperative bank. Although the percentage of the employees in the low alienated group appears to be equal in both the banks, the same is not true for the high alienated groups - 10% of the employees of Bank N as against only 7% of the employees of Bank C fall within the highly alienated group. A Chi-Square test showed that the results are not significant at the 0.05% confidence level.

Observing the frequency distribution of alienation scores for the officers and the clerical personnel, it may be observed that the clerical personnel are more alienated than the officers. Although 64% of the officers and the clerical personnel fall in the medium alienated
group, the percentage of clerical personnel in the high alienated group exceeds that of the officers by 10%. The analysis of variance gives a F value of 57, which is highly significant at the 99% confidence level thereby substantiating the above observation. The data also indicates that the result is true in case of both the banks individually.

A scale on general alienation was also administered to the respondents. This was the modified version of the Seeman's general alienation scale (Sharma, 1974) which is given in Appendix C. The correlation between the work alienation scores and the general alienation scores of the employees in our sample was found to be .18. This figure though statistically significant explains less than 4% of the total variation. It does not indicate a very strong relationship between work alienation and general alienation. In other words, these two scales measure two quite different aspects of alienation — a person may be alienated from society for instance, but may not be unhappy with his work
environment. However, since our primary interest is on alienation from work and since the correlation between these two scales was very small, it was decided not to use the general alienation scale for purposes of further analysis.

Since the main dependent variable in the study is work alienation, the total scores obtained by the respondents in the sample have been divided into three levels of alienation - high, medium and low. All subsequent analyses has been done with reference to the high, medium and the low alienated groups. In addition to the information obtained through the questionnaire, an attempt was made to gain some more insight into the likely causes of work alienation through in-depth interviews of some of the respondents from the highly alienated, medium alienated and the low alienated groups. An arbitrary number of 50 were chosen, 18 from the highly alienated group (15 from Bank N and 3 from Bank C); 20 from the medium alienated group (15 from Bank N and 5 from Bank C); and 12 from the low alienated group (10 from Bank N and 2 from Bank C). It would not
have been possible to interview more than these number of respondents, and therefore for reasons of convenience a total of 50 respondents were selected for interview. On the basis of their responses to the questionnaire, a few interesting cases were selected randomly. A copy of the Interview Schedule is given in Appendix D. The subsequent chapters describe in detail the empirical evidence obtained in this study.