CHAPTER 1

INTRODUCTION AND DESIGN OF THE STUDY

1.1 Introduction

1.2 Women in Family and Society

1.3 Work-Family Role Conflict

1.4 Statement of the Problem

1.5 Scope of the Study

1.6 Objectives of the Study

1.7 Review of Related Literature

1.8 Methodology

1.9 Data Collection

1.10 Period of Study

1.11 Sampling Design

1.12 Method of Analysis

1.13 Tools of Analysis

1.14 Chapter Scheme
1.1 INTRODUCTION

Public Sector Banks and Life Insurance Corporation of India (LIC) are the two prominent public sector undertakings in India. They play a significant role in the Indian economy in terms of both investment and employment. In recent years, there has been an increasing awareness in India of the need to tone up the performance of Public Sector Banks and Life Insurance Corporation of India in order to achieve the twin objectives of rapid national development and greater productivity.

Since the Public Sector Banks and LIC are service organisations, productivity and performance depend on the performance of its personnel. The increasing pace of technological change is making manpower the key ingredient in the nation's well-being and growth. Capital and natural resource endowments undoubtedly vital factors that help to create a larger national product, but it is the labourer - the human resource - who contributes most to the contemporary "Well-being of nations". Thus expansion and improvement of the labour force are the sine non of continued increase in the output of these two organisations. Labour is the major beneficiary of, as well as a chief contributor to, prosperity and growth.
Public Sector Banks and Life Insurance Corporation enrol a large number of employees consisting of both men and women. Prosperity of these two organisations depends on the performance of the employees, which in turn depends on their satisfaction with their jobs. Job satisfaction is linked to productivity, motivation, mental and physical health, and general satisfaction in life. The want of it accounts for absenteeism, tardiness, accidents and the like.

Job satisfaction of women employees differs from that of men. The problems of those who work with men differ from those who work with women alone. If she works under a male boss, the tendency generally is of her being considered a woman first and a worker next. Her politeness and courtesy are sometimes mistaken. If she is too reserved, she is deemed to be haughty and chances of retaining her job on getting promotions are liable to recede. Work with men colleagues may also produce tension.

The working woman has to play two roles; the wife-and-mother role her job role. With the multiplicity of roles her behaviour becomes complex terms of expected and actual conduct, and she faces a lot of confusion with re to her role and status. The two roles might sometimes lead to a conflict, wh reflected in many ways in her life. There are, however, a number of conf resolving and tension-relieving mechanisms. The extent of the conflict is to s
extent also situational. It varies from place to place and from population to population. Comprehensive studies of this problem have not been made in India. There are a few studies which merely analyse particular aspects of the problem.

1.2 WOMEN IN FAMILY AND SOCIETY

In the past, man was the hunter and he provided for the family. The woman maintained the house, bore and reared children. Since she was physically weak, she was compelled to seek man’s protection for her survival. This subordinate and dependent role of woman, became entrenched in the culture of the human race even after the advent of civilization. Man continues to have a dominant role and controls all the resources, including woman, required to maintain the family. The dominance of men compelled women to get attached legally and emotionally men as wives and mothers, mostly for the sake of survival.¹

Psychologically, the continuing male power structure stood in the way women building on their own resources. It was considered unnatural for a woman to aspire for her independent existence. Women’s compulsive role as wives mothers severely inhibited their capacity to compete with men in resource generation and they were compelled to accept their roles as adjuncts to men great virtue was made of women being loyal and devoted wives and mothers.
The male-dominated culture has resulted in women having almost no say in decision-making, either at home or in the society. Even now their participation seems to be negligible. Not long ago, women were denied equal opportunity with men and that stood in the way of their development. Even higher education was denied to girls, because the emphasis was on their marriage and not on their professional career. Besides, the laws for emancipation of women were drafted and enacted only by men.

A country aiming at development should make full and effective use of factors of production. The contribution of factors like machinery, raw material, and marketing is undoubtedly substantial, but the role and importance of human resources on which the productivity critically depends cannot be under-rated. The full extent of development in the developing economies can be achieved only if the human resources are utilised to the optimum level. This implies, among other things, that both men and women must equally participate in the economic development of the nation.

Women's participation is important for their own personal advancement and improvement of status in society. Women should join the labour force of the country on an equal footing with men and get integrated into the system. Staud said that "getting resources into women's hands, integrating women in the wag
labour force and securing female rights to enable and empower women for other actions are deemed significant in themselves”.

The beginning of the present century has witnessed an ever-increasing awakening amongst women. The movements for their emancipation have become a reality. The increasing needs of the family and a spiral-rise in the cost of living have made men realise that opportunities have to be identified where women can play equally productive and responsible roles. Women, therefore, have been allowed to cross the barricades as active participants in social well-being. Opportunities to women are in abundance now. Women have accepted the challenge boldly and have completely disproved all the myths about their being inferior to men. Today women enjoy privileged positions. Analysis has ranked their performance as being no less than that of men. In spite of the increase in women’s employment, their say in decision-making at home and outside is still insignificant.

Urbanisation, higher education, recognition of talents and abilities at meaningful employment have provided women with new avenues to express and assert themselves. Now like their rural sisters, who have long since been working for a living in the fields alongside with their men, the city-bred middle class Indian working women have stepped out in search of economic gains as well as...
fulfilment of their personal hopes and desires. Now by and large, it is admissible even for married women to take up gainful employment. The upper and middle class women are finding a purpose in their lives, apart from their homes.

Articles 15, 16, 39 and 42 of the Indian Constitution have ensured freedom to women in every sphere of life. The changing scenario reflects the growing importance of women. The improved status of women, the breaking-up of the joint family system, caste and religious reforms have encouraged women to seek greater individual freedom. From the agricultural fields they have come into jobs and careers both technical and clerical in government as well as in private enterprises. Government offices are increasingly being staffed by women employees. They have taken over jobs hitherto monopolised by men. They are almost equal in number with men demographically. Her politeness and courtesy may be mistaken for her inferiority as a gender. If she is friendly and nice, she is sometimes labelled as a flirt. Besides, the working women face the problem of role conflict both at home and in the work place.4

1.3 WORK-FAMILY ROLE CONFLICT

A woman has to perform the duties of a wife and a mother at home and perform the role of a superior, a peer or a sub-ordinate outside the home. The working women are required to perform multiple roles and at times, conflicting
roles. Being simultaneously confronted with the multiple demands of home and outside, women have to face the problem of role conflict. At home, in addition to biological functions, there are other duties, which they have to perform because of the prevailing cultural norms and values. They are required at the same time to undertake responsibilities, duties and certain commitments connected with their employment. These emergent circumstances require a redefinition and reallocation of the roles, duties and responsibilities of every member of the family.

Difficulty arises because often divergent and conflicting roles make demands on women without taking into consideration their physical capacity, energy, endurance and time, which are certainly finite. A satisfactory fulfilment of these roles requires qualities of different and diverse kinds such as co-operation and self-sacrifice by all the members of the family. Even the employed women have to develop capabilities for meeting out situations which are poles apart. The efficiency, courage, determination, intelligence, sense of reality, responsibility and independence are important capabilities.\(^5\)

In some other areas women are expected to act in a fair and proper manner and they have to be straight-forward and non-sentimental. At home, a woman has to be a wife also, a humble pretty, sweet, soft, sensitive, submissive, adaptable, gentle, unassertive, good-humoured, yielding and in most cases, not too intelligen
a person with whom no one finds any difficulty in adjusting in the family. Since the role-expectations are poles apart, a sort of conflict arises normally between an employed woman and her husband and in-laws. Theoretically speaking, such problems could never arise if employment and home are considered as two mutually exclusive fields of life. With the erosion of the traditional ideas, the problem of adjustment of the working woman becomes more serious. A typical woman is attached to her family additionally by earning money. But due to the diverse role-expectations she often wonders whether the additional money which she earns by working may not be worth the sacrifice which she is making by taking up the job. Hence, job is considered at times as a hurdle by working women. A working woman has to strike at a balance between her domestic and official obligations. The imponderables on the home front as well as those at the work place could neither be ignored nor wished away. However, each set of obligations has to be fulfilled. Therefore, the focus of the present study is also on work-family role conflict of women employees.

All over the world, women work at home or in the fields, in factories and workshops, alongside men. Yet the work that they do is usually viewed as less important than the work performed by men. A woman’s work sometimes may not even be considered real work. Unfair gender discriminations may exist in the
work place, partly because women themselves are not fully aware of their potentialities. However, with the change in outlook brought about by modernization, women are being largely employed in many organisations, both private and public.

1.4 STATEMENT OF THE PROBLEM

Growth and development of any organisation depends on its employees who are working there. Employees perform better in the organisation, if they are satisfied with their job. If not, it leads to low productivity, labour turnover, absenteeism and low job performance. Now-a-days women have entered all walks of life. To them, work is a necessity particularly in these days of spiralling prices. When even a simple meal and shelter cannot most often be assured for a whole family with the earnings of a single member, the need arises for the women to seek employment.

Women prefer to take up jobs in Public Sector Banks and Life Insurance Corporation of India which are two prominent public sector undertakings in India. In Tirunelveli District [Tamil Nadu] there are 125 Public Sector Bank Branches and seven LIC Branches. The total number of women working in Banks and LIC branches of Tirunelveli District are 181 and 125 respectively. Working women are facing numerous problems like problems at home, problems in the
work place and problems in society. Situations and events inside work organizations must be viewed as the reflection of and in relation to those outside. Since the problems faced by women workers are diverse and many-faceted, efforts to surmount them require attention at all levels. In the environment prevailing to-day, it is necessary to study the job satisfaction of women employees who contribute much to the development of Banks and Life Insurance Corporation of India.

1.5 SCOPE OF THE STUDY

The present study covers the women employees of the Public Sector Banks and Life Insurance Corporation of India. The job satisfaction of the women employees in these organisations is measured in terms of various job satisfaction factors. The impact of socio-economic background on job satisfaction, the determinants of job satisfaction and the influence of work-family role conflict on job satisfaction are measured in this study.

1.6 OBJECTIVES OF THE STUDY

The following are the main objectives of the present study:

i) To discuss the different theories and concepts of job satisfaction.
ii) To study the relationship between the level of job satisfaction and the socio-economic background of women employees working in the public sector banks and LIC.

iii) To analyse the characteristics of job and evaluate the perceived deficiency and the perceived importance of job characteristics

iv) To identify the determinants of job satisfaction of women employees working in the public sector banks and LIC.

v) To evaluate work-family conflict in relation to levels of job satisfaction with identified constructs of work-family conflict and

vi) To offer suitable suggestions for improving the job satisfaction of women employees of the public sector banks and LIC based upon the findings of the present study.

1.7 REVIEW OF RELATED LITERATURE

This section is devoted to the review of some of the relevant studies of job satisfaction which not only highlight the historically significant works, but also suggest the trend in theoretical progress as well as in methodology and technique used in these studies.

The study by T.R. Rajeswari, “Employee Stress - A Study with Reference to Bank Employees”, identified the stress situation of bank employees and their
perceived reaction to such situations. It identified a structural rigidity, poor physical working conditions and extra organisational factors to be potent stressors, inducing stress in employees.8

A.K. Srivastava and A. Krishna in their study, “Employees’ Job Involvement and Mental Health in Public and Private Sector Organisations - A Comparative Study”, compared the level of job involvement and mental health of the employees working in public and private sector manufacturing organisations. The major findings of this study were that employees engaged in public sector organisations were comparatively less involved in their jobs and maintained comparatively poor mental health. Job involvement was found to be positively correlated with mental health.9

Vandana Misra in her study, “Job Satisfaction in Peaceful and Disturbed Textile Industries”, found employees in disturbed organisations were relatively more dissatisfied than employees in a comparatively peaceful organisation. Employees in disturbed organisations were dissatisfied due to insecurity of job, the complexion of management policies, the lack of opportunity for participation in decision-making, the want of pension and other benefits. As job satisfaction is a relevant valuable factor in maintaining industrial peace, the employees in disturbed organisations should be made to feel secure in their jobs and should have opportunities to participate in decision-making. The results further implied th
employees were dissatisfied when they compared themselves with persons higher in organisational hierarchy and were satisfied when they compared their overall job satisfaction with that of persons lower in organisational hierarchy.  

"Employee Need Structure and Their Satisfaction" by Ashok Kumar Pandey and Prakash studied the relationship between need structures of supervisors and workers employed in the railway workshop and their satisfaction levels. They investigated the role of different motives in employees' satisfaction. Affiliation and power had a positive correlation with the total satisfaction score.  

O.P. Verma and Rumna Roy in their study, "Work Motivation and Job Satisfaction as the Determinants of Organisational Commitment", explored the possible effects of work motivation and job satisfaction on organisational commitment by selecting a sample of 68 executives in Bharat Cooking Cole Limited, Dhanbad. Their study revealed that high job satisfaction group had shown greater degree of organisational commitment than the low job satisfaction group. They found that work motivation and job satisfaction both affect organisational commitment positively, and therefore, it was important for the organisations to provide sufficient work motivation and job satisfaction to their employees so as to make them committed to their organisations they were serving in.
V.S. Shanthamani’s study, “The Perceived Level of Workers’ Job Satisfaction in a Factory”, analysed a sample of 100 workers and nine attitudinal dimensions which covered every aspect of the working life of a factory worker. The nine dimensions which were grouped into four clusters indicated that in cluster I (The work itself and “the working conditions”) a very high percentage of respondents were satisfied. The other three clusters had low values of attitude index. On the whole 76 per cent of the respondents were satisfied with most of the aspects studied and only 24 per cent were dissatisfied. The author concluded that the workers were in general not highly dissatisfied with their organisational environment and even a small positive effort on the part of the management could be expected to yield needed results.13

“A Study of the Relationship Between Job Characteristics and Need Satisfaction among Junior Managers” by Mohan Kumar revealed that managers with high income and more number of years of service were found to be more satisfied than the managers with less income and a fewer years of service on the job. The author found that there existed a relationship between job characteristics and need satisfaction. Junior Managers preferred working independently on their jobs and hence training programmes and job design must concentrate on promoting work interdependence.14
Singh and Patiraj Kumari in their study, “A Study on Individual Need Strength, Motivation and Job Involvement in Relation to Job Satisfaction, Productivity and Absenteeism”, found that employees with high desires for higher order need satisfaction tended to work harder and were more satisfied. The study established that need strength was positively associated with job satisfaction and performance. The results indicated a positive relationship of motivation with job satisfaction but it did not affect performance and absenteeism. The workers designated as high job involved group were more satisfied in comparison to low job involved group. The interaction effect of individual variables of need strength, motivation and job involvement taken together, did not affect employees’ job satisfaction, performance and absenteeism.15

In a study entitled “Job Satisfaction and Organisational Evaluation in a Government Bureaucracy”, Omer Bin Sayeed studied the relationship between job facets and evaluation in the organisation as a whole and found that ‘satisfaction with promotion’ contributed to the extent of 60 per cent.16

In a study by Satya Choudhry, “Occupational Level and Job Satisfaction” compared the extent of job satisfaction among the employees of public and private sector organisations. The findings revealed that there was no significant difference in the mean job satisfaction scores of public and private sector employees and
there was no relationship between job satisfaction and occupational level within both the sectors. 17

Arya analysed the satisfaction from various elements of the job by interviewing workers in two public sector plants and concluded that workers in the public sector plants were status-conscious as they ranked first “Quicker Promotion”. Higher Wages, Fair Treatment by the Management and Higher Bonus were given the second, the third and the fourth places respectively. The study also showed that workers in both the plants had similar tendencies to rank factors determining their desire to work harder. 18

Akhilesh and Mary Matthew, in their study, “A Study of Bank Jobs in Relation to Work Motivation, Job and Work Involvement”, made an in-depth analysis of employees perceptions about the job and the relationship of job characteristics to the desired work behaviour by selecting a sample of 114 non-nationalised bank employees consisting of both officers and clerks. They found that among the officers work motivation could be improved through increasing job authority and accountability. At the clerical level, rewards and sanctions were significantly associated with job involvement. 19
In a study on 250 officers and 250 clerical cadres belonging to a Nationalised Bank Western Zone, Singh and Prestonjee found that the job satisfaction of Bank employees was found to be affected positively by occupational level, job involvement and participation. The interactional effect of job involvement and participation was found to be significant.20

A study by Robert Even entitled “Some Determinants of Job Satisfaction-A Study of the Generality of Herzberg’s Theory”, criticised the Herzberg theory that certain-work situation valuables (“Satisfiers”) produced positive, but not negative, job attitudes, while other valuables (“dissatisfiers”) produced negative, but not positive, job attitudes. Several deficiencies in the methodology of the Herzberg study were discussed and concluded that generalizing the Herzberg results beyond the situation in which they were obtained was not warranted.21

Alan Witt and Nye in their study, “Gender and the Relationship Between Perceived Fairness of Pay or Promotion and Job Satisfaction”, evaluated potential gender differences among 12,979 personnel in 30 different organizational systems in correlations between (a) fairness and job satisfaction scores and (b) standardised group differences in the perceived amounts of pay and promotion fairness and expressed levels of facet and global job satisfaction. They found that the fairness satisfaction relationship was not higher for men, and there were no practical
differences in fairness perceptions and job satisfaction between men and women.22

Asha in her study entitled “Job Satisfaction among Women in Relation to Their Family Environment”, investigated the effect of family social-psychological characteristics on job satisfaction of women and found that job satisfaction among women employees was related to their perception of family environment.23

Smith and Walter T. Plant in their study, entitled “Sex Differences in the Job Satisfaction of University Professors”, studied the job satisfaction of 51 male-female matched pairs of University Professors with the job description index and found that three ‘t’ tests were non-significant and two were significant at the 0.05 level. They concluded that either no significant sex differences in job satisfaction existed or that, if found, the differences were not psychologically meaningful.24

Khaleque and Afreen Jahan in “Job satisfaction, Mental Health and Life Descriptions of Working Women”, assessed job satisfaction, mental health and life attitudes of working women and found a relationship between job satisfaction and mental health. They concluded that there was a significant positive correlation between job satisfaction and mental health.25
Rice, Mcfarlin and Bennet in their study, “Standards of Comparison and Job Satisfaction”, hypothesised that satisfaction with specific job facets was uniquely related to discrepancies between current job facet experiences. They stated that discrepancies between current job experiences and standards of comparison played a key role in determining satisfaction.26

“Another Look at the Job Satisfaction-Life Satisfaction Relationship” by Timothy A. Judge and Shinichiro Watanabe, studied the relationship between job satisfaction and life satisfaction and concluded that there was a strong relationship between job satisfaction and life satisfaction.27

A study by Frank Friedlander entitled “Underlying Sources of Job Satisfaction”, examined the three underlying groups of job elements important to job satisfaction, namely social and technical environment, intrinsic work aspects, and recognition through advancement. He identified three underlying dimensions within the sphere of satisfactions, and then ascertained the point on each of these three dimensions at which each employee lied. Those employees at the extremes of each dimension viewed contrasting job elements as differing in importance as a source of satisfaction.28
Paul F. Wernimont in his study, entitled “Intrinsic and Extrinsic Factors in Job Satisfaction”, and concluded that both intrinsic and extrinsic factors could be sources of both satisfaction and dissatisfaction, but intrinsic factors were stronger in both the cases. Satisfaction variables were not unidirectional in their effects, and expectations had a strong influence on the extent of satisfaction with job factors.29

Waters and Carrie Wherry Waters in their study, “Correlates of Job Satisfaction and Job Dissatisfaction among Female Clerical Workers”, correlated the overall satisfaction/dissatisfaction with measures of satisfaction/dissatisfaction with several aspects of the work situation for 160 female clerical workers. The result of this study offered no support for the two-factor theory of job satisfaction but were consistent with the traditional framework in which any variable could be both a “Satisfier” and a “dissatisfier”.30

Livingstone, Roberts and Chonko in their study, “Perceptions of Internal and External Equity as Predictors of Outside Sales People’s Job Satisfaction”, examined the impact of facets of internal and external equity on job satisfaction. They concluded that internal promotion equity, internal salary equity, external recognition equity, external incentive equity and external raise equity were the
facets of internal and external equity related to job satisfaction for outside sales people. Age and performance were also positively related to job satisfaction.  

‘Anonymous’ in the study, “10 Tips for Greater Job Satisfaction”, stated that the 10 tips included 1. Begin thinking of yourself as a business 2. Take responsibility for personal decisions, actions and results, 3. Be proactive 4. Focus on benefits to the organization when presenting new ideas. 5. Anticipate problems 6. Take initiative as problems or opportunities arise. 7. Communicate with the manager to clarify priorities 8. Build on strengths 9. Look for opportunities to increase responsibilities in your current job and 10. Identify specific areas for development.  

Schneider, Debora and Vaught Bobby in their study, “A Comparison of Job Satisfaction between Public and Private Sector Managers”, found that there was a significant difference between the public and the private sector employees with regard to pay satisfaction.  

A study entitled “The Relationship between Age and Job Satisfaction - A Study among Female Bank Employees in Kuwait” by Meshal explored the relationship between age and job satisfaction among Kuwaiti women employees in the Kuwait private banking sector. He analysed the responses of the female
employees to their own jobs as indicated by their level of job satisfaction. He found also that a much broader approach towards increasing satisfaction than focusing on the job itself was required.34

“Determinants of Job Satisfaction of Federal Government Employees” by Ting Yuan analysed the job satisfaction of federal Government employees which was determined primarily by three sets of factors, namely Job characteristics, Organisational Characteristics and Individual characteristics. The findings of this study showed that job characteristics such as pay satisfaction, promotional opportunity, task clarity and significance, and skill utilisation as well as organisational characteristics had consistently significant effects on the job satisfaction of Federal Government employees.35

Maidani Ebrahim in his study, “Comparative Study of Herzberg’s Two-factor Theory of Job Satisfaction among Public and Private Sectors”, identified the satisfaction of employees in both sectors as not attributable to hygiene factors. The finding showed that the motivating factors were sources of satisfaction rather than dissatisfaction. The hygiene factors were sources of satisfaction rather than dissatisfaction - a reversal of Herzberg’s study.36
Steel and Brant in their study entitled “Job Satisfaction” found that the employees in the public sector were found to have higher levels of job satisfaction when compared with their private sector counterparts. The public sector employees had higher levels of education, higher work aspirations, and longer terms of employment than a comparable sample of private sector employees.37

A study conducted by Sekaran and Uma, “Paths to Job Satisfaction of Bank Employees”, suggested that personal, job and organisational climate factors influenced the job involvement of people in their jobs. This, in turn, influenced the intrapsychic reward of sense of competence that they experienced, which then directly influenced the job satisfaction of the employees. Managers could help employees by increasing challenges in the job, offering risk support, and praising them.38

Mcafee, R. Bruce and Glassman, Myron in their study, “Job satisfaction - It’s the Little Things that Count”, determined the factors influencing job satisfaction. An alignment of employee wants, expectations and needs with what actually received from the job could enhance job satisfaction. They suggested that the managers should use techniques to enhance employee satisfaction according to the job satisfaction stage that the employee was in at the time.39
Francois, et al., conducted a survey of insurance agents in Quebec and concluded that life insurance agents were in general satisfied with their careers. Factors found to be most closely related to job satisfaction were training, experience, and earnings and the major source of dissatisfaction was revealed to be the attitude of the public towards them. They suggested that managers and supervisors must provide agents with more support and encouragement to enhance their job satisfaction.40

Savery Lanson in his study, “Effect of Motivators on Job Satisfaction”, identified intrinsic and extrinsic motivators and how those factors influenced individual job satisfaction and occupational stress levels. He concluded that the need to improve an individual’s job satisfaction could be attained in part by making the immediate supervisor responsible for providing all the company’s available motivators.41

Suzanne, Owen and Dan in their study, “The Women CPA- A Question of Job Satisfaction” evaluated the level of job satisfaction of female Certified Public Accountants (CPA) and concluded that female accountants in all regions of the US appeared highly satisfied with the nature of work, supervision and co-workers.42
Oliver in his study "Job Satisfaction - How to Motivate Today's Workers", gave strategies to managers for developing job satisfaction of employees such as 1. Treating employees as the most important asset 2. Providing solid lines of internal communications 3. Improving working conditions and 4. Involving the best workers in decision-making.43

Dr. A. Rama in her study "Job Satisfaction of Bank employees- A Study with Special Reference to Kamarajar District", analysed the various factors influencing job satisfaction and concluded that the public sector bank employees were concerned with social values, interpersonal relationship and modernisation, whereas private sector employees insisted on economic rewards and better work environment for better job satisfaction. The dissatisfaction areas were found to be in characteristics like job itself, salaries and other benefits, advancement, responsibility and interpersonal relationship. The study also revealed that there was not much difference between the public and private sector bank employees in the matter of job satisfaction.44

1.8 METHODOLOGY

This section describes the methodology which includes data collection, period of the study, sampling design, method of analysis and tools of Analysis.
1.9 DATA COLLECTION

Both primary and secondary data have been used for the present study. The primary data were collected with the help of an interview schedule (Vide Appendix). Before undertaking the survey, a pre-test was conducted. In the light of the pre-test, the interview schedule was modified and restructured.

The interview schedule consists of four parts. The first part relates to the socio-economic background of the respondents. The second part comprises 42 statements, related to job satisfaction. Each statement consists of five alternatives, from which the respondent has to choose one. The third part includes 13 characteristics connected with the job. For each aspect three ratings are given as mentioned below:

a) How much is there now?

b) How much should be there?

c) How much important is this for you?

For each item, a respondent was asked to answer a, b, c by circling a number on the rating scale ranging from 5 to 1. A low number represents minimum amount of characteristics and a high number represents maximum amount of characteristics.
The fourth part consists of ten work-family conflict constructs, namely work involvement, work expectation, family involvement, family expectations, work conflict, family conflict, work-family conflict, quality of work life, quality of family life and life satisfaction.

1.10 PERIOD OF STUDY

The primary data were collected during the months September to December 1998. The Reference period of the survey was 1998-1999.

1.11 SAMPLING DESIGN

The sample comprises women employees working in the Public Sector Banks and the Life Insurance Corporation of India (LIC) in Tirunelveli District. The details of total number of women working in 125 public sector banks and seven LIC branches, in Tirunelveli District, during 1998-99 were taken from the records of the respective offices. Women employees in the Banks and LIC were 181 and 125 respectively. Out of 306 such employees, 250 (about 80 per cent) were selected randomly for primary data collection. Proportionate probability sampling technique was adopted to select the respondents from the Public Sector Banks and LIC. As such, data were collected from 148 respondents of public sector banks and from 102 respondents of LIC.
Further, the respondents were post-stratified into two groups, namely officers and clerks. Out of 148 respondents in the Public Sector Banks, 126 of them came under the category of clerks, and the remaining 22 belonged to the officer category. In the case of LIC, 86 out of 102 respondents came under the category of clerks, and the remaining 16 respondents belonged to the officer category.

1.12 METHOD OF ANALYSIS

A master chart was prepared for entering the responses of each respondent and small cross-tables were made from the master chart for analysis.

In order to obtain the total score of job satisfaction of the sample respondents, Likert scaling technique was used. For positive statements 5 points were given for ‘strongly agree’, 4 for ‘agree’, 3 for ‘no opinion’, 2 for ‘disagree’ and 1 for ‘strongly disagree’ responses. Likewise, for negative statements, ‘strongly agree’ response was given a weightage of 1, ‘agree’ response a weightage of 2, ‘no opinion’ response a weightage of 3, ‘disagree’ response a weightage of 4 and ‘strongly disagree’ response a weightage of 5. Thus, the total job satisfaction scores of a respondent were obtained by adding up the scores of all the 42 statements.
The assessment of job characteristics by a respondent under part III has been measured by using three questions a,b,c (a) How much she finds in the job? (perception), (b) How much she would like to have in the job? (Aspiration), (c) How much important is this for her? (Importance), for each characteristic. The respondent’s responses were recorded on five-point response categories from 5 to 1 for each characteristic in three situations.

The discrepancy scores were calculated as the difference between aspiration and perception (b-a) and were found to be positive and negative. Both types of scores were multiplied by the corresponding score of perceived importance (c) of a respondent for each characteristic. This was done for each of 13 job characteristics. The scores of c (b-a) were summed up to calculate the overall job satisfaction as suggested by Porter to measure satisfaction in different satisfaction areas.

In order to study the relationship between levels of job satisfaction of women employees and work-family conflict, 10 constructs with 32 statements were incorporated in section IV of the interview schedule. Each statement had four alternative responses - 'Always', 'Usually', 'Sometimes' and 'Never'. A score of 0 was given to 'Always', 1 to 'Usually', 2 to 'Sometimes' and 3 to 'Never' for the constructs, work involvement, work expectations, family involvement, family
expectations, quality of work life, quality of family life and life satisfaction. A score of 3 was given to ‘Always’, 2 to ‘Usually’. 1 to ‘Sometimes’ and 0 to ‘Never’ for the constructs, work conflict, family conflict and work-family conflict.

1.13 TOOLS OF ANALYSIS

In order to examine the relationship between employees’ Socio-economic background and their level of job satisfaction, chi-square test was used.

Arithmetic mean and standard deviation were used to classify three levels, namely High Level Job Satisfaction, Medium Level Job Satisfaction and Low Level Job Satisfaction.

The t-test was used to test the mean difference of perceived deficiency and perceived importance of women employees working in the Public Sector Banks and LIC.

With a view to identify the determinants of job satisfaction, a Multiple Linear Regression Model was estimated. In this model thirteen job variables were treated as independent variables and the overall job satisfaction as a dependent variable.
For comparing each construct of work-family conflict with different levels of job satisfaction, the mean score value of each construct was computed. Standard deviation technique was used to study internal consistency of 10 constructs. Correlation co-efficient was used to analyse the relationship among the constructs.

1.14 CHAPTER SCHEME

The present study “A Comparative Study on Job Satisfaction of Women Employees of Public Sector Banks and LIC in Tirunelveli District” has been organised in six chapters.

The First Chapter deals with the introduction and design of the study, comprising introduction, women in family and society, work-family role conflict, statement of the problem, scope of the study, objectives, review of related literature, methodology, data collection, sampling design, method of analysis, tools of analysis and scheme of report.

The Second Chapter explains the theoretical background and concept of job satisfaction. It gives a detailed account of theories, concepts, models and factors determining job satisfaction and consequences of job satisfaction and dissatisfaction.
The Third Chapter examines the relationship between levels of job satisfaction and the socio-economic background of women employees working in public sector banks and LIC.

The Fourth Chapter compares the perceived deficiency and perceived importance of job characteristics between women employees working in public sector banks and LIC and between officers and clerks. Further this chapter identifies the determinants of job satisfaction.

The Fifth Chapter discusses work-family conflict in relation to level of job satisfaction. Further, it examines internal consistency and correlation among the work-family conflict constructs.

The Sixth Chapter is the summation of findings and offers suggestions to improve the job satisfaction of women employees working in the public sector banks and LIC.
FOOTNOTES


4. **Ibid.**, p.5.


