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Work Life Quality of Agricultural Professionals in Commercial Banks of Kerala

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Authors' contributions

This work was carried out in collaboration between both authors. Author VS managed literature searches, collection of data, performed the statistical analysis and wrote the first draft of the manuscript. Author AT designed the study, managed the analyses of the study. Both the authors read and approved the final manuscript.

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ABSTRACT

This communication emphasis on Work Life Quality (WLQ) of agricultural professionals in commercial banks of Kerala with a distinct focus on dimensions of WLQ. Survey was conducted in Thiruvananthapuram district wherein ninety agricultural professionals were randomly selected from both State bank of India and Canara Bank. It was witnessed that more than fifty per cent (53.33%) of agricultural professionals in banks were having high WLQ. The results of the Principal Component Analysis based on Eigen values obtained revealed that all the six dimensions viz., fair compensation and rewards, work life balance, safe and healthy working conditions, career growth and development, social integration and interpersonal relationships were the dimensions influencing Work Life Quality.

Keywords: *Work life quality; agricultural professionals; commercial banks.*

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1. INTRODUCTION

Work Life Quality (WLQ) is a multidimensional concept. It is necessary for smooth functioning of employee's professional life and personal life as well. Productivity of its work-force is the factor determining the success of an organization and this productivity can be unremitting only when Work Life Quality is enriched [1]. Greatest problem currently all global organisations are facing is employment stability and that could easily be answered by providing better Work Life Quality [2]. Work Life Quality plays a foremost role in satisfying employees in banking sector, in which employees performance affects the economy of the nation as a whole and farming community in particular, especially in an agrarian based country like India. In this line, present study has been taken up and the study explicitly reveals the Work Life Quality and various dimensions of WLQ of agricultural professionals in commercial banks of Kerala.

2. METHODOLOGY

The study was conducted in the Thiruvananthapuram district of Kerala. Thiruvananthapuram district was purposefully selected for the study because being the capital of the state; most of the headquarters of the public sector commercial banks are located at this place. Initially State Bank of India (SBI), State Bank of Travancore (SBT) and Canara Bank were proposed for the study with thirty respondents each from the respective banks. However, when the study commenced SBT merged with SBI. Henceforth, from SBI, 60 bank

officials and 30 officials from Canara bank dealing with agricultural products were randomly selected for the study making a total sample size of 90 respondents.

Work Life Quality (WLQ) of agricultural professionals working in banks, was measured by method used by Nanjundeswaraswamy and Swamy (2013) [3] with slight modifications. Scale consisted of 30 statements under six dimensions viz., fair compensation and rewards, work life balance, safe and healthy working conditions, career growth and development, social integration and interpersonal relationships. Statistical Analysis was done by using SPSS and XL STAT.

3. RESULTS AND DISCUSSION

It was evident from Table 1 and Fig. 1 that more than fifty per cent (53.33%) of agricultural professionals in banks were having high Work Life Quality and 46.67 per cent opined they have low Work Life Quality. It was also revealed that the mean score value of Work Life Quality (WLQ) for all the six dimensions together was 101.81 with a range 30-150. This was a clear indication that the mean value is above the mean of range (90), establishing the fact that 46.67 respondents who belonged to the low category of Work Life Quality (WLQ) could have respondents fetching high score value close to the mean value of WLQ score of 101.81. Hence it can be overtly established that the banking professionals enjoy a fairly good Work Life Quality considering the mean WLQ values for all six dimensions together.

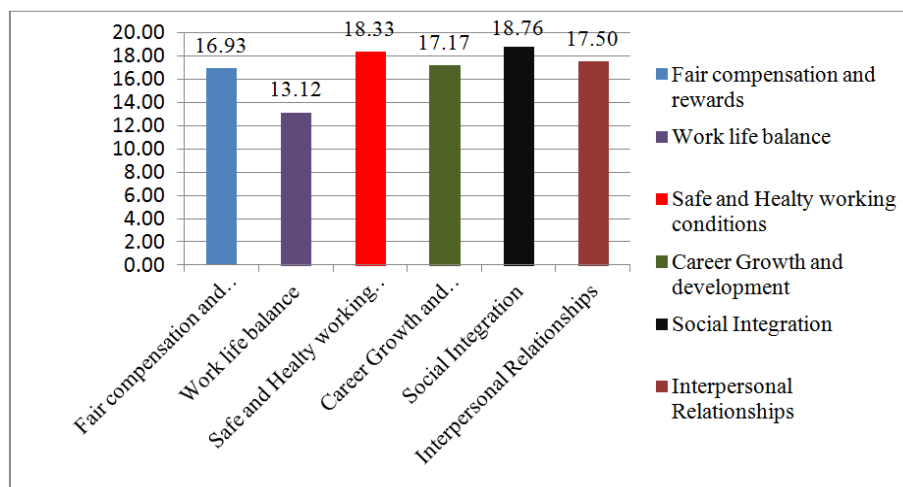


Fig. 1. Dimensions of work life quality

Table 1. Distribution of agricultural professionals based on work life quality

Groups	No of employees (N=90)	%
High (above Mean)	48	53.33
Low (below Mean)	42	46.67
Mean = 101.81 (Range 30-150)		
Standard deviation = 17.76		
Standard error = 1.89		

Table 2. Eigen values of each dimension of work life quality

	Component		
	1	2	3
Fair compensation and rewards	0.865	-0.084	.246
work life balance	0.645	0.755	.102
Safe and healthy working conditions	0.836	-0.220	.181
Career growth and development	0.770	-0.183	.328
Social integration	0.798	-0.031	0.478
Interpersonal relationships	0.822	-0.079	-.366

Table 3. Correlation between work life quality and profile characteristics

Profile characteristics	Overall (correlation coefficient)
Age	0.420**
Educational qualification	0.220
Monthly income	0.323**
Sex	0.053
Experience	0.390**
Marital status	-0.305**
Number of dependents	0.009
Distance from work place	0.132
Residential status	0.132
Dwelling status	-0.128
Working hours	0.177
Work load	0.085

The results of Work Life Quality from Fig. 1 states that all the six dimensions viz., fair compensation and rewards (16.93), work life balance (13.12), safe and healthy working conditions (18.33), career growth and development (17.17), social integration (18.76) and interpersonal relationships (17.50) were contributors to the Work Life Quality in banks as their mean score is above the standard mean value (12.5).

Fig. 2 revealed the distribution of the dimensions and it was found that 36.6 per cent, 33.3 per cent

and 32.22 per cent of respondents felt that they had better safe and healthy working conditions, high career opportunities and growth and interpersonal relationships respectively. More than half of the respondents fell in medium level of social integration (54.44%), fair compensation and rewards (52.2%) and work life balance (50%).

Principal Component Analysis was worked out for confirmation of contributing dimensions for Work Life Quality from Fig. 3 it was found that first component was responsible for 62.79 per cent variance, second component was responsible 11.10 per cent variance and third component was responsible for 9.56 per cent variance. Hence it can be established that altogether the first three components were responsible for 83.44 per cent variance. It was evident from Table 3 and Fig. 4 that the component one 'fair compensation and rewards' (0.865) had the maximum Eigen value. Monetary benefits pay and promotions are very important motivating factor for employees to perform effectively for achieving business goals. The economic interest of employees that acts as a driving force for better performance is reflected in terms of fair compensation and rewards was evident from several studies. Adequate pay helps in maintaining a socially desirable standard of life [4-6]. Hence, the banking sector has to consider the fair compensation and rewards with serious intention to avoid any discontent among banking

professionals. More over professionals dealing with agricultural products in bank are just not performing the organisational role but also helping the farmers through rendering extension function. Hence, Agricultural professionals of

banks are delivering societal role focusing the most productive community and hence, these officers' needs to be kept contended. Dissatisfaction with respect to monetary benefits leads to increased retention rate.

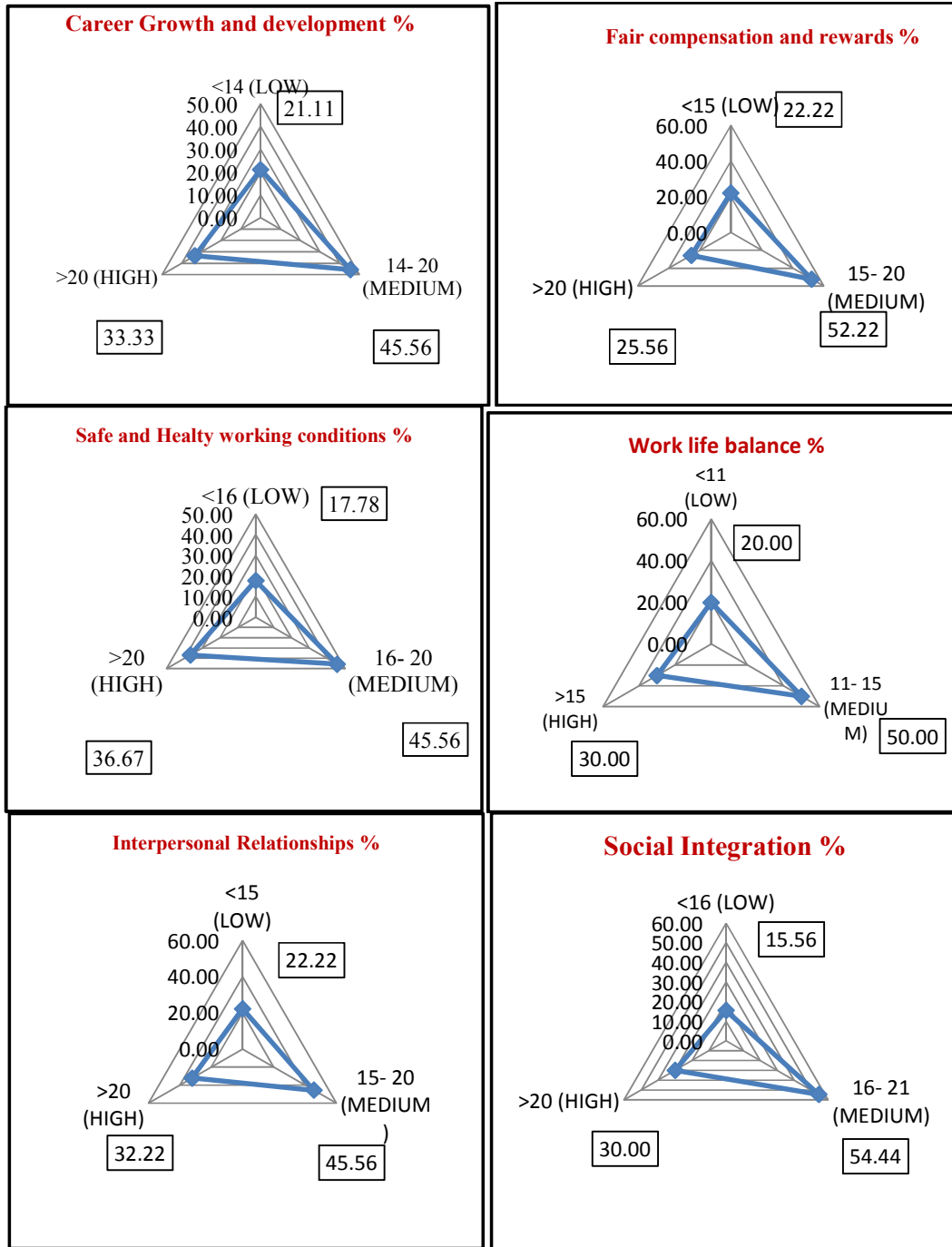


Fig. 2. Distribution of dimensions of work life quality

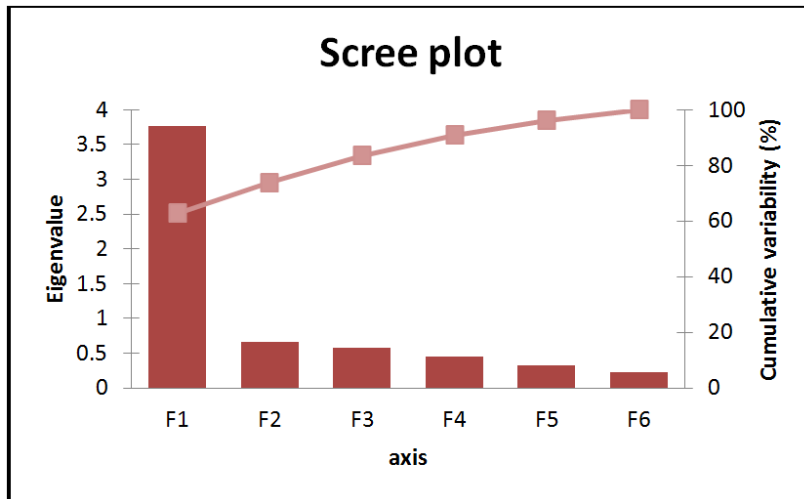


Fig. 3. Total variance of dimensions of work life quality

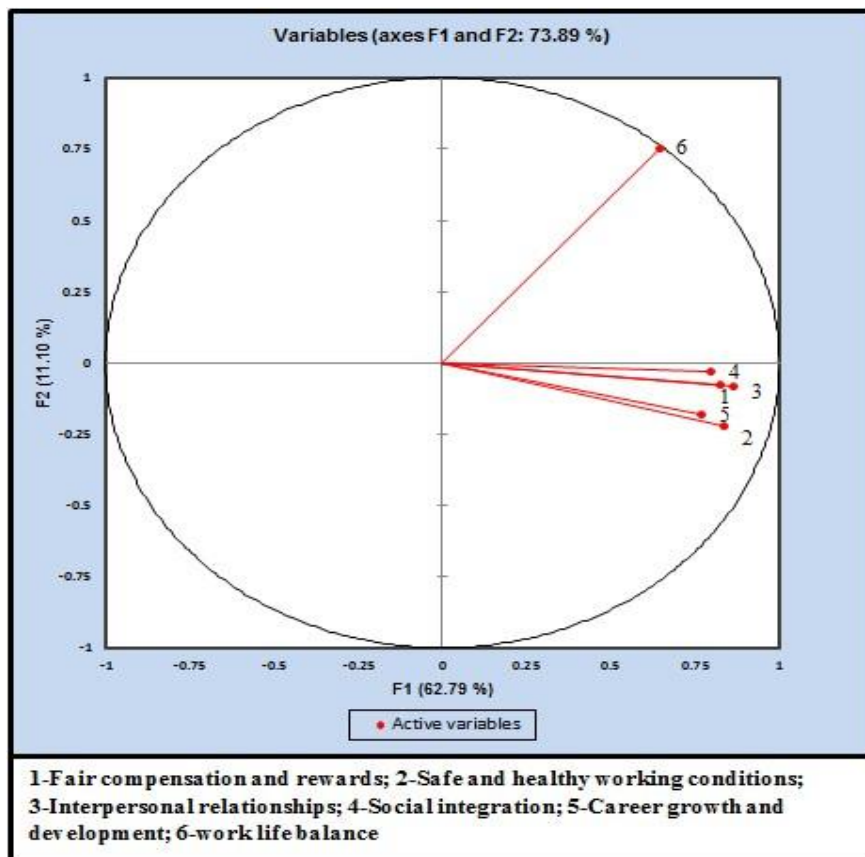


Fig. 4. Distance biplot of component 1 and component 2

Followed by safe and healthy working conditions (0.836), providing clean drinking water, rest room facilities and their maintenance, basic infrastructure provision and ergonomics of the

work space were given preference in banks. Working conditions that are safe and healthy both physically and psychologically, a hazard free and favourable work environment are basic

necessities without which WLQ cannot be high [7,8]. Hence it is indispensable for banks for maintaining safe and healthy working condition. Next, Interpersonal relationships (0.822) was considered to have high Eigen value. Interpersonal relationships when maintained provide an opportunity for better interaction and involve employees in decision making. A smooth and friendly relationship with both superiors and subordinates improves the working environment. Self-esteem, trust and recognition among co-workers improves ones Work Life Quality [9]. It was then observed that social integration (0.798) was also an important dimension. Team spirit and better rapport with customers in providing services were generated because of social integration. A sociable and approachable employee is an asset to banking system as bankers deal with customers belonging to various segments of society. Equal opportunities along with unbiased treatment enshrined in making integration possible at the work place [10]. It was also found that career growth and development (0.770) was equally contributing dimension as career growth and development through proper training opportunities, timely promotions and opportunities for pursuing higher degree are certain provisions provided by banks. It is natural human tendency to achieve new goals and grow. Thus, Job should give chance for employees to upgrade skills and advancement on continuous basis for better performance through timely training. Finally, In case of the second component, work life balance (0.755) had the maximum Eigen value. Quality time spent in banks, working hours and distance from work place which are major elements of work life balance undoubtedly affect the Work Life Quality of agricultural professionals in banks.

Table 2 highlights the correlation study. It was revealed that out of the twelve independent variables four variables were significantly correlated to Work Life Quality, of which three variables age, monthly income and experience were positively correlated at 1% level of significance and marital status was negatively correlated at 1% level of significance.

Positive and significant correlation of age (0.420) with WLQ could be because of reduced responsibilities at work place. As age increases more duties and responsibilities will have to be shouldered by the officer who assumes more power and authority and due to maturity they are able to handle things in better way at their place of work. Experience (0.390) is also positively

correlated at 1% level of significance and it is because as experience increases the level of job involvement increases which improve the beneficial effects of work experience on quality of work life. Monthly income (0.323) and WLQ were positively correlated at 1 per cent level of significance. This could be because with increase in income respondents tend to have more luxuries and better standards of living. As experience increases monthly income too increases, which justifies the positive correlation of both experience and monthly income with WLQ. Negative correlation of marital status (0.305) with WLQ could be due to fact that more time and effort dedicated to work affects the personal life in terms of less involvement or over stressed involvement. Married respondents are overburdened with both work at home and work at banks that lead to increased responsibilities.

4. CONCLUSION

To conclude, it can be unequivocally established that the banking professionals enjoy a fairly good Work Life Quality considering the mean WLQ values for all six dimensions together. It can be over and done with, that irrespective of the components and on the basis of Eigenvalue the dimensions that contributed to WLQ in the order of decreasing importance were fair compensation and rewards, safe and healthy working conditions, interpersonal relationships, social integration, career growth and development and work life balance. Furthermore it can be concluded that conducive WLQ conditions when provided for agricultural professionals, they are enabled to work efficiently and effectively.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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QUESTIONNAIRE

1. Name:

2. Name of the branch:

3. Designation:

4. Age :

5. Qualification :

6. Salary per month

Gross salary: _____ Net salary : _____

7. Sex

Female Male

8. Experience in years

Urban: _____ Semi- Urban: _____ Rural: _____

9. Time taken for first promotion (in years): _____

10. Family background

Urban Rural

11. Marital Status

Married Unmarried

12. Details of family members

Name	Age	Relationship to head	Education	Occupation	Salary

13. Religion

Hindu Christian Muslim Others

14. Distance in KM from place of work:

15. Residential status:

Rural Semi-Urban Urban

16. Dwelling Status:

Rented Own Quarters

17. Does your bank provide vehicle for your transportation?

Yes No

18. Approximate time you spend in bank (Hours): _____

19. Does working in bank give you a feeling of security?

Yes No

20. All the work is completed in working hours.

Yes No

21. Can you satisfy educational needs of your children?

Yes No

22. Work load assigned to you is heavy.

Too much Much Not Much

23. The following the statements which may have contributed to your feeling of job satisfaction and work life quality. Choose according to level of satisfaction.

Fair compensation and rewards

S.NO	Statement	Not satisfied	Least satisfied	Fairly satisfied	Almost satisfied	Most satisfied
1.	Salary provided by banks					
2.	Awards and prizes given in appreciation					
3.	Provident fund, gratuity and pension plan facilities					
4.	Leaves encashment benefit					
5.	Fringe benefits					

Work life balance

S.NO	Statement	Not satisfied	Least satisfied	Fairly satisfied	Almost satisfied	Most satisfied
1.	Quality time spent with family and friends					
2.	Working hours					
3.	Time for workout, exercises or any other physical activities					
4.	Distance between work place and home					
5.	Family support					

Safe and healthy working conditions

S.NO	Statement	Not satisfied	Least satisfied	Fairly satisfied	Almost satisfied	Most satisfied
1.	Drinking water provision					
2.	Ergonomic design of work space					
3.	Infrastructure provided by bank					
4.	Rest rooms and their maintenance					
5.	Latest technological aids and facilities provided by bank					

Career growth and development

S.NO	Statement	Not satisfied	Least satisfied	Fairly satisfied	Almost satisfied	Most satisfied
1.	Bank's support in career planning and growth					
2.	Opportunities to develop new skills and ability to work					
3.	Periodic and effective training					
4.	Encouragement in pursuing higher education					
5.	Promotion policies of bank					

Social integration

S.NO	Statement	Not satisfied	Least satisfied	Fairly satisfied	Almost satisfied	Most satisfied
1.	Respect given in the workplace					
2.	Sense of achievement from work					
3.	Level of social status in family and community					
4.	Rapport with Farmers or customers					
5.	Friends out of business relationship					

Interpersonal relationships

S.NO	Statement	Not satisfied	Least satisfied	Fairly satisfied	Almost satisfied	Most satisfied
1.	The relationship among co-workers					
2.	Social concern of banks about employees					
3.	Encouragement from superiors					
4.	Support by subordinates					
5.	Role in decision making					

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