

A STUDY ON THE LEVEL OF JOB SATISFACTION OF WOMEN EMPLOYEES WORKING IN PUBLIC SECTOR BANKS IN DINDIGUL DISTRICT

Dr. D. Antony Dhavamary,
Associate Professor,
Department of Commerce,
Sakthi College of Arts and Science, Oddanchatram

ABSTRACT: *Public Sector Banks, accounting for well over 70 per cent of the assets of the Indian banking system, have been contributing significantly over the years to the country's economic development and in particular to rural and agricultural development, small scale industries and small businesses, besides large and medium industries and export sector. The banking sector provides more avenues for employment. The view of a woman's role in the workforce has changed significantly throughout time. According to International Labour organization, 2/3rd of the working hours around the world are worked by women because of the combination of various roles in the workplace, family and in the society. Although women work for longer hours and contribute substantially to family income, they are not perceived as workers by either the women themselves. Due to this burden she may end up in some physical and psychological distress. The purpose of this study was to explore the job satisfaction of women employees in the public sector banks in Dindigul District. The sample size is 100 respondents were from various public sector banks in Dindigul District. The data was collected based on structured questionnaires. As a result, job satisfaction status and the absolute as well as relative importance of factors contributing to satisfaction level are expected to change.*

KEY WORDS: job satisfaction, work force, economy

INTRODUCTION

Job satisfaction is a very significant, emotional and psychological requirement for every employee to bring out the best in them. Job satisfaction is the end of feeling of a person after performing a task. To the extent that a person's job fulfils his dominant needs and it's consistent with his expectations and values, the job will be satisfying. The feeling would be positive or negative depending upon whether need is satisfied or not. Job satisfaction is an attitude of the employee in the workplace. Job Satisfaction is an affective orientation on the part of individuals toward work roles which they have been presently occupying. In simple words, job satisfaction essentially reflects the extent to which an individual likes his or her job. Job satisfaction is an affective or emotional response toward various facts of one's job. It implies that job satisfaction is not a unitary concept. Rather a person can be relatively satisfied with one aspect of his or her job and dissatisfied with one or more other aspects. Thus, we can differentiate at least two aspects of job satisfaction – facet satisfaction and overall satisfaction. Facet satisfaction is the tendency for an employee to be more or less satisfied with various facets of his or her job. Some of these important facets are: the work itself, salary, promotions, recognition, the work itself, working conditions, job security, supervision, and co-workers. On the other hand, an overall satisfaction is an overall or summary, indicator of a person's attitude toward his or her job that cuts across the various facts. In a sense, overall satisfaction is an average or total of the attitudes individuals hold toward various facets of the job.

REVIEW OF LITERATURE

O'Leary (1981) points to home pressures as the most important contributors to role conflict and low satisfaction for employed married women since these activities generate considerable conflicts in time and self-esteem. Employment factors are seen as products of unique female motivations and considerations rather than the structure of the labor market itself.

According to Greenberg and Baron (1995), older employees are generally happier with their jobs than younger employees, while people who are more experienced in their jobs are more highly satisfied than those who are less experienced.

Robbins et. al., (2003) report that although most studies indicate a positive relationship between age and job satisfaction, other studies reflect a decrease in satisfaction as employees move towards middle age, at least up to the age of 60. Satisfaction increases again from around 40 and on. The authors refer to this phenomenon as the U-shaped relationship.

In a study conducted by **Oshagbemi** (2000) amongst United Kingdom academics, a statistically significant relationship between pay and rank of employees and their level of job satisfaction was established. He reported that highly paid employees and employees ranked in higher position witnessed job satisfaction.

Clark (2006), in her article “Teacher job satisfaction: Antidote for inefficiency and poor performance”, found significant differences in the job satisfaction and educational qualification of her respondents. She found that highly educated teachers with postgraduate qualifications were less satisfied with their jobs.

Nel et. al., (2004) observed that individuals view their remuneration as an indication of their value to the organization. They compare their inputs to received outputs relevant to that of others. They concur that the members of staff will compare themselves with other employees in terms of salary and what they put into their job and may leave an organization if they are not satisfied.

Stutzer (2004) finds that individuals with higher income aspirations have lower life satisfaction. This logic extends to promotion expectations as well. The sample shows that men have greater promotion expectations. The rate at which men report a promotion is possible is higher than that of women. However, men and women are equally likely to report having received a promotion.

Dr. Amit Sharma (2010) in his study “An Exploratory Study to Investigate the Relationship between Personality and Job Satisfaction of Indian Officers” reported that the managers' locus of control is related to their overall job satisfaction. The managers who perceive internal control, are generally more satisfied and more successful in comparison to their counterparts. This study also reveals that internally controlled managers are better performers, more considerate of subordinates, tend not to be burnt out, follow a more strategic style of executive action.

The findings of **Afroz and Mitra** (2003) supported that there is no difference between male and female on the basis of job satisfaction. The level of job satisfaction of women is somewhat equal to men. Because they are aware of and sensitive to their needs, aspirators and rights are asserting themselves through economic route. Women were urban, well-educated, employed in various occupational settings. The employees may not have an easy time working in the male world but were certainly better equated than the unemployed and considered work to be an expression of self. As these women did not operate within the constraints of a given role situation. They were more like men in resting boundaries and altering constraints.

Ritu Lehal (2007) in the study “A Study of Organisational Role Stress and Job Satisfaction among Executives in Punjab” witnessed that the male executives in private sector are under maximum stress. The female executives are also under stress but as compared to males they are under less stress. The male executives in public sector are less stressful than female executives. The position of Job satisfaction supported that the female executives in public sector find their jobs highly satisfied. Even the male executives of same sector are also satisfied with their jobs. In private sector female executives are less satisfied than the male executives.

STATEMENT OF THE PROBLEM

A woman has to give more time to her children when they are very small, till the time they complete their schooling. When women take up higher positions in the hierarchy they have to spend much of their time in their job and they cannot devote much time to their children and other family members. This results in misunderstanding and problems in the family. They face lot of problems and get pressures in both sides such as from their family and working place. The women employees in public sector undertakings are highly influenced by their socio-economic background, their interpersonal relationship, work family role conflict and the like. Thus in order to analyse the level of job satisfaction among the women employees the researcher has made an attempt in the present study titled “A Study on Job Satisfaction of Women Employees Working in Public Sector Banks in Dindigul District”.

OBJECTIVES

The present study proposes the following objectives:

- (i). To study the socio-economic profile of the respondent women employees of Public Sector Banks in Dindigul District.
- (ii). To analyse the factors influencing job satisfaction among the women employees of Public Sector Banks in Dindigul District.

HYPOTHESES OF THE STUDY

Based on the objectives the following hypotheses have been proposed:

1. There is no significant relationship between socio-economic factors such as Age, Educational Qualification, Marital Status, Type of Family, Size of the Family, Number of Dependents, Number of Children, Place of Residence, Ownership of Housing, Purpose of Going for Job, Monthly Salary, Employment of the Spouse/ Parent and Total Family Income and the Level of Job Satisfaction.

RESEARCH METHODOLOGY

It is an empirical study based on survey method. The survey is made to measure perception of women employees in Public Sector Banks regarding core job characteristics, critical psychological states and personal work outcomes.

The data have been collected from both primary and secondary sources. Primary data were collected from the women employees working in Public Sector Banks in Dindigul District through an interview schedule. An interview schedule was prepared through a comprehensive, structured and pre-tested questionnaire. The secondary data were collected from Books, Journals, Magazines, Websites, Annual Report Bulletins and the records of Public Sector Undertakings.

PROCESSING OF THE DATA

After the completion of the data collection, the data were edited and coded by using Statistical Package for Social Sciences (SPSS) 11.5 and making some calculations manually necessary tools were applied. For analysing the level of job satisfaction, chi-square test was employed. The results were obtained to arrive at the conclusion.

RESULT AND DISCUSSION

Socio-Economic profile of the respondents:

There are many factors affecting the job satisfaction of women employees working in public sector banks. The socio-economic profile of the was analysed and the results are under here presented.

Socio-economic Profile and Classification of Respondents

Socio-economic Factors	Details	No. of Respondents and Percentage	Socio-economic Factors	Details	No. of Respondents and Percentage
Age Group	Below 25 years	21 (21%)	Educational Qualification	Up to H. Sc.	1 (1%)
	26 – 35 years	43 (43%)*		Graduation	21 (21%)
	36 – 45 years	22 (22%)		Post-graduation	34 (34%)
	Above 45 years	14 (10%)		Professional Degree	44 (44%)*
Marital Status	Married	67 (67%)*	Type of Family	Joint Family	33 (33%)
	Unmarried	26 (26%)		Nuclear Family	67 (67%)*
	Others	7 (7%)	Number of Children	Only one child	21 (21%)
Size of Family	Up to 4 members	62 (62%)*		Two children	46 (46%)*
	5 – 6 members	21 (21%)		More than two children	14 (14%)
	Above 6 members	17 (17%)		No child	19 (19%)
Place of Residence	Urban	43 (43%)*	Number of Dependents	Below 3 members	63 (63%)*
	Semi-Urban	40 (40%)		3 – 5 members	34 (34%)

	Rural	17 (17%)		Above 5 members	3 (3%)
Mode of Conveyance	Two Wheeler	63 (63%)*	Designation	Manager	4 (4%)
	Auto Rickshaw	12 (12%)		Officer	16 (16%)
	Car	18 (18%)		Clerk	72 (72%)*
	Bus	7 (7%)		Office Assistant	8 (8%)
Experience	Below 5 years	22 (22%)	Purpose of Going for Job	To run the family	29 (29%)
	5 – 10 years	28 (28%)*		To increase the standard of living	29 (29%)
	11 – 15 years	19 (19%)		To support the family	30 (30%)*
	16 – 20 years	14 (14%)		For recognition in the society	12 (12%)
	Above 20 years	17 (17%)		Below ` 30,000	13 (13%)
Employment of Spouse/ parent	Employed	83 (83%)*	Salary	` 30,000 – ` 50,000	67 (67%)*
	Unemployed	17 (17%)		Above ` 50,000	30 (30%)
* Majority					

Source: Primary Data

The above table reveals the details of socio-economic profile of the respondents. The result shows that majority (43%) of the employees are under the age group 26 – 35 years. Majority (44%) of the respondents have professional degree. Most (67%) of the respondents are married, among them 67% of the respondents have nuclear family and 62% have up to 4 members in the family size. Nearly half (46%) of the respondents have two children and 63% of the respondents have below 3 members in their family as dependents. Majority of (43%) of the respondents residence is located in urban area and most (63%) of them go to their working place by two wheeler. Nearly three fourth (72%) of the respondents are working in clerical cadre and majority (28%) of the respondents have 5 – 10 years experience. Majority (30%) of the respondents are going to the job to support the family. Spouse/ parent of majority (83%) of the respondents are employed. Around two third of the respondents are drawing a monthly salary between ` 30,000 and ` 50,000.

LEVEL OF JOB SATISFACTION OF WOMEN EMPLOYEES

The level of job satisfaction of women employees is analyzed and the results are presented in the table given below.

Socio – economic profile and the Level of Job Satisfaction

Socio – economic profile	Calculated value	Degrees of freedom	Table value at 5% level of significance	Interpretation
Age group	39.3	4	9.49	Significant
Educational Qualification	11.69	4	9.49	Significant
Marital Status	17.28	2	5.99	Significant
Type of family	10.23	4	9.49	Significant

Size of the family	10.33	4	9.49	Significant
Number of children	20.16	4	9.49	Significant
Number of dependents	12.70	2	5.99	Significant
Place of residence	18.45	4	9.49	Significant
Mode of conveyance	36.59	4	9.49	Significant
Designation	29.35	4	9.49	Significant
Experience	23.89	4	9.49	Significant
Salary	39.50	2	5.99	Significant
Employment status of spouse	33.29	2	5.99	Significant
Purpose of going to the job	6.48	4	9.49	Insignificant

Personal factors have significant influence on the level of job satisfaction. In order to analyse the level of job satisfaction of women employees working in public sector banks fourteen null hypotheses have been framed and tested by applying chi-square test. It is proved that there is a significant relationship between the following factors namely Age, Educational Qualification, Marital Status, Type of Family, Size of the Family, Number of Children, Number of Dependents, Place of Residence, Mode of Conveyance, Designation, Experience, Salary and Employment of the Spouse/ Parent and the overall Job Satisfaction of the women employees working in public sector banks. It is also found that there is no significant relationship between the factor Purpose of Going for Job and the Level of Job Satisfaction. Thus it is obvious that Job Satisfaction is closely related to the personal factors.

MAJOR FINDINGS

- Majority (43%) of the respondents are in the age group 26 – 35 years.
- Majority (44%) of the respondents have professional degree.
- Around two third (67%) of the respondents are married.
- Most (67%) of the respondents have nuclear family.
- Most (62%) have up to 4 members in the family size.
- Nearly half (46%) of the respondents have two children.
- Majority (63%) of the respondents have below 3 members in their family as dependents.
- Majority of (43%) of the respondents' residence is located in urban area.
- Most (63%) of them go to their working place by two wheeler.
- Nearly three fourth (72%) of the respondents are working in clerical cadre.
- Majority (28%) of the respondents have 5 – 10 years experience.
- Majority (30%) of the respondents are going to the job to support the family.
- Spouse/ parent of majority (83%) of the respondents are employed.
- Around two third (67%) of the respondents are drawing a monthly salary between ` 30,000 and ` 50,000.

The level of job satisfaction has been analysed with the help of the socio-economic factors. The job content factors and the influence of work-family role conflict of job satisfaction are also studied. This study has made an attempt to study the determinants of job satisfaction in terms of the job variables and the employees' socio-economic background.

SUGGESTIONS

- ❖ Since Age and Monthly Salary are found to have a significant relationship with the Level of Job Satisfaction of the women employees, the management of the study units may create more opportunities for the job with increased pay to improve the job satisfaction of women.
- ❖ It is also found that the Designation has significant relationship with the Level of Job Satisfaction of the women employees. Thus the Managements may give promotion without transferring the women employees to longer distance.
- ❖ Experience is worth more than gold. Hence experienced women employees may be allowed to take part in the managerial meetings and may be given a role in decision making.

❖ Women employees experience physical stress and feel tired due to work load, so they are not able to start their domestic work immediately. Their husband and the family members should share the domestic work.

CONCLUSION

Women's participation in the labour force is regarded as the index of their empowerment. Since employees are an organisation's most important resource, job satisfaction has become common among the working people in this era. Satisfaction of employees is not an easy task. Satisfaction of employees has to be built up over a long time. To make the women employees to do their job effectively, the management has to take time and effort to understand what their employees are looking for in their work and try to meet their needs and wants to the best of their ability to satisfy the employees.

REFERENCES

- [1] Afroz Nishat and Mitra Rajana, "Do Personality Traits Self Actualization in Professional Women?" Indian Journal of the Indian Academy of Applied Psychology, Vol. 29, No. 1-2, 2003, pp. 61-66.
- [2] Clark, A.O., "Teacher Job Satisfaction: Antidote for Inefficiency and Poor Performance". African Journal of Studies in Education, Vol. 2(1), 2006, pp. 133-147
- [3] Dr. Amit Sharma, "An Exploratory Study to Investigate the Relationship between Personality and Job Satisfaction of Indian Officers", Lachoo Management Journal, Volume 1, p. 85, Number 1, July – December 2010.
- [4] Greenberg, J., and Baron, R.A., Behavior in Organizations: Understanding and Managing The Human Side of Work (5th ed.), 1995, Prentice-Hall International, Inc., Trenton.
- [5] Nel, P.S., Van Dyk, P.S., Haasbroek, H.D., Schultz, H.B., Sono, T., & Werner, A., Human Resources Management (6th ed.), Oxford University Press, Cape Town, 2004.
- [6] O'Leary, V., "Some Attitudinal Barriers to Occupational Aspirations in Women", Psychological Bulletin, Vol. 8, 1981, pp. 809-826.
- [7] Oshagbemi, T., "Correlates of Pay Satisfaction in Higher Education", The International Journal of Educational Management, Vol. 14(1), 2000, pp. 31-39.
- [8] Ritu Lehal, "A Study of Organisational Role Stress and Job Satisfaction Among Executives in Punjab", Indian Management Studies Journal, Vol. 11, 2007, pp. 67- 80.
- [9] Robbins, S.P., Odendaal, A., and Roodt, G., Organisational Behaviour (9th ed.), Prentice-Hall International, Cape Town, 2003. Stutzer, A., "The Role of Income Aspirations in Individual Happiness", Journal of Economic Behavior and Organization, Vol. 54, 2004, pp. 89-109.