HRM PRACTICES: WITH REFERENCE TO JOB SATISFACTION ON EMOTIVE ISSUES OF FEMALE WORKERS IN PUBLIC SECTOR **BANKS**

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Abstract: Human resource management is an exceptionally comprehensive field of study, comprising all the parameters required for sustaining quality work life in an organization. Thus the role of HRM practices gets enhanced for framing and maintaining policies with respect to appropriate work culture in an organization. In present scenario, females are the major and important part of organizations; hence it is equally important to take requisite measures for them. The present research work attempts to understand the role of HRM practices of public sector banks in meeting the satisfaction level of female employees on several emotive issues. The issues such as safety and security, leave facilities, crèches, flexible working hours, transfer policy, appropriate boss behaviour and others are taken into consideration as emotive issues. A structured questionnaire was filled by 50 respondents in different public sector banks. The data collected was analysed by simple percentage method. The results revealed that the job satisfaction is higher with respect to safety and security, actions of bank against discrimination and harassment, easy transfer policy, and support of superiors. While there is less job satisfaction with overall HR policies of the bank, crèches facility, flexible working hours and others.

Keywords: HRM, female employees, job satisfaction, emotive issues, quality work life

I. INTRODUCTION

The Human resource policy of an organization serves as the pillar for bringing satisfaction among employees towards their jobs. An HR policy of any organization plays an important role in making conducive work environment. Nowadays the workforce consist a mixture of both male and female employees in any organization. Very few sectors have remained aloof where the contribution of female staff is lesser. Today in India, after teaching profession, banking sector is considered as the most desirable profession by the female workforce. As banking jobs are considered secured and steady jobs they are more chosen by female counterparts. A female worker has to maintain a sensible balance between family and professional life; in the absence of which proper satisfaction cannot be attained, moreover it will affect the proficiency of work also. This will further influence the performance of work, task completion and organizational performance.

On the basis of human psychology it can be said that employees are more interested to do work in organizations where they get more mental satisfaction. Satisfaction which can be understood as the agreement of human state of mind while job satisfaction refers to the positive feeling regarding specific tasks to his or her job (Saif et al. 2016). It is subjective in the sense that it cannot be defined by a single measurement alone. It is the amount of joy or gratification associated with a job. If you like your job strongly, you will experience high job-satisfaction. If you dislike your job, you will experience job dissatisfaction. Job satisfaction is an individual's emotional reaction to the job itself. It is his attitude towards his job (Devi.P 2017). Yet job satisfaction is the major setback faced by female workforce because of the unmet emotive issues, due to which they have to quit their jobs. The public sector banks are all the way ahead in providing major facilities to their employees however some problems need to be tapped for enhancing the satisfaction level of female workers. The point which is important to understand is the level of job satisfaction which female employees are getting even after availability of so many benefits by the public sector banks.

Apart from the general factors like Job security, compensation benefits, proper reward systems, training program facilities etc. there are certain other sensitive factors which need to be taken care of in the case of female workers. These factors includes safety and security, maternity benefits, leave facilities, crèches, flexible working hours, transfer policy, appropriate boss behaviour etc. Thus mentioned above are the emotive factors, towards which female employees holds a sensitive opinion and so if proper support and attention is not provided by the employer, it may leads to job dissatisfaction.

II. LITERATURE REVIEW

It has been widely observed that work of women in the developing world is overlooked, undervalued and underreported because women are often home based and contributing to non-productive activities, such as care and belongingness, which have economic benefits for households (Beneria, 1982; Boserup, 1970; Donahoe, 1999). It can be further observed that in present world the contribution of women is increasing day by day, this can be said on the basis of various grounds like increasing literacy rate of

women, numerous support programs of government towards women empowerment, greater awareness of the parents to up bring girl child well etc. But still their participation is lesser in comparison to man.

Even after so many efforts, the female section of the society is responsible for taking care of personal life parallel to professional life in an efficient way. In such circumstances it becomes important to maintain work life balance, in the absence of which dissatisfaction starts arising among female workers. Jyoti Kiran in her book "Women Labour force and National Product" emphasized on contribution of women employees in national development and growth. The book covers significant characteristics of women employees which make them more comfortable at job place. The author tries to point out the participation of women employees at different level. The book explained adverse effect of gender based discrimination on the overall performance of women employees. It also stated the various problems faced by women employees are more practical and reliable.

It has become important for working women to balance work and family properly. During early days man was supposed to be the breadwinner of the family and women as homemaker, but today everything is changed, both men and women have equal responsibility in work and family (Marchand and Runyan2000). The Conditions for a new critique began with the rapid proliferation studies about Women and work (Acker1989). In order to balances work and family the women have to plan their career effectively in the banking sector. Samuel and Vivienne (1996) studies revealed that women balance their work and family identities by trading-off one role for the other. Elizabeth et.al (2005) investigated the influence of gender and tenure status in balancing parenthood and career and find out that women reported greater career and family stress and perceptions of less institutional support for balance of work and family. Das Divya in her article work life balance of women professionals edited in Advance in management monthly journal illustrated the current workplace conditions and some of the reasons causing imbalances in work and life. The article covers life of working women and the hazards and problems they face at work and in family life.

The right balance between work and family also depends upon the support which employees are getting from the employer. Johnson Roxanna(2008)in his research on "An analysis of equity perception related to family-friendly, work life balance of female employees without dependents "finds companies have initiated family-friendly, work life balance programs to improve retention, recruitment, job satisfaction, and productivity, and to reduce absenteeism and stress of employees with dependents. The results of this study suggest that developing work-life balance programs that are more equitable for all employees will increase perceptions of organizational justice, thereby increasing perceptions of value to the organization for employees without dependents. Velnampy.T & Sivesan.S (2012) in their research "Determinants of Employees Job Satisfaction: A Study on banking Industries in Srilanka" that most of the respondents are satisfied with direction of supervision, participation in decision making, and with superior relationships. The author suggested that banks need to be consistent in managing the employee satisfaction in order to achieve the organizations goals effectively. Nazrul Islam (2003) in his article on "Job Satisfaction of Women Employees: A Comparison of Public and Private Sector Banks in Bangladesh", found that most of the women employees are satisfied with co-workers relationship and work allotment and some of the employees are satisfied with overall job. The author suggested that most of the banks need to provide more facilities for employees.

Job satisfaction has been widely studied over the years. Around the sphere, it is an established fact that a person with a high level of job satisfaction shows positive attitude towards the job, while a person who is dissatisfied with the job has a negative attitude. Job satisfaction is in regard to one's feelings or state of mind regarding to the nature of their work (Shamima Tasnim, 2006). Varshney.M.G and Sangeetha Malpani (2014) in their study "Paper on job satisfaction of SBI employee's job satisfaction of public sector bank employees (A case study of Udaipur and Rajsamand districts State Bank of India)", found that job satisfaction of different employees through different dimensions and density of satisfaction. This study identifies the factors responsible for satisfaction and dissatisfaction. Thangaswamy.A (2011) in his article on "A study on job satisfaction of bank employees with special reference to State Bank of India, Kanyakumari district" found that the job satisfaction of the employees in the bank is influenced by the employees' social status.

The results of job dissatisfaction may leads to non performance of task assigned, poor performance, conflicts and disputes with the superiors or subordinates, increased number of leaves, quitting from job etc. Numerous studies have shown that dissatisfied employees are more likely to quit their jobs or be absent than satisfied employees (Hackett & Guion, 1985; Hulin, Roznowski, & Hachiya, 1985; Kohler & Mathieu, 1993).

There are some job related factors which can ensure job satisfaction such as supervision, pay, promotion opportunities, coworkers and so forth, the nature of the work itself generally emerges as the most important job facet (Judge & Church, 2000; Jurgensen, 1978). The source of this job satisfaction not only arises from the job but also from the other factors like- work environment (both physical and social), relationship with supervisors & peers, corporate culture, managerial style.

Thus it can be said that job satisfaction can be considered as a global feeling about the job or as a related constellation of attitudes about various aspects or facets of the job (Kovach, 1977; Spector, 1997). Positive and negative emotions were also found to be significantly related to overall job satisfaction (Fisher D, 2000).

III. STATEMENT OF THE PROBLEM

The problem identified for the present research is to ascertain the level of job satisfaction attained with respect to HR policy of the Bank, by the female staff of public sector banks on sensitive issues which are other than general issues.

IV. RESEARCH METHODOLOGY

Purpose: The purpose of this paper is to identify satisfaction level of female staff with respect to HR policy on emotive issues. **Data Sources:**

- Primary Data: Primary data is that data which is collected for the first time. These data are basically observed and collected by the researcher for the first time. It is collected through structured questionnaire by conducting survey.
- Secondary data: Secondary data are those data which are primarily collected by the other person for their own purpose and now we use these for our purpose secondly. Internet, journals, books, magazines, etc.

Research Design: A research design is simply a plan for study in collecting and analyzing the data. It helps the researcher to conduct the study in an economical method and relevant to the problem. This research is Descriptive in nature as the banking industry is well-developed in India and lot of research has already been done in this area.

Sampling:

- Sampling technique: Non- Probability Convenience Sampling.
- Sample Size and structure: The present study was conducted on a sample size of 50 female staff of different age groups and marital status and at different job positions.
- Target Banks: State Bank of India, Bank of India, Canara Bank and Allahabad bank.
- Sampling Area: Bhopal

Limitations of the study: The study is confined to the selected area and hence no generalization can be made. Objectives of the study:

- To know the satisfaction level of female staff of public sector employees on emotive issues.
- To understand the belief of female staff on the HR policy of public sector banks.
- To understand the strength of relationship between management and employee.

DATA ANALYSIS AND INTERPRETATION

The data collected from the research will be analyzed using simple percentage method for its analysis and interpretation.

Personal Characteristics:

Table: 1 Marital Status

S.No Particula		Frequency	Percentage	
1.	Married	30	75%	
2.	Unmarried	20	25%	
	Total	50	100%	

Interpretation: In the survey, it was found that majority of the female staff is married which is 75% and 25% of the staff are unmarried in different banks.

Table: 2 Age Status

S.No	Particular	Frequency	Percentage
1.	20-30	15	30%
2.	30-40	25	50%
3.	40 and above	10	20%
	Total	50	100%

Interpretation: It is clear from the table that 50% of the sample population are in the age group of 30-40 years, 30% are in the age group of 20-30 years, and 20% are above 40 years of age.

Table: 3 Income Status

S.No	Particular	Frequency	Percentage	
1.	2-5 Lakh	25	50%	
2.	5-8 Lakh	20	40%	
3.	8 Lakh and above	5	10%	

Total	50	100%

Interpretation: 50% of the income lies in the bracket of 2-5 Lakh, while 40% of the respondent's income lies in 5-8 Lakh. Only 10% of the respondent's income lies above 8 Lakh.

Table: 4 Job Position

S.No	Particular	Frequency	Percentage	
1.	Upper management	5	10%	
2.	Middle management	25	50%	
3.	Lower Management	20	40%	
	Total	50	100%	

Interpretation: The table mentioned above states that 50% of the sample population belongs to middle management, while 40% and 10% belongs to lower management and upper management respectively.

Table: 4 **Job Satisfaction Parameters**

S.No.	Particulars	Yes	%	No	%
		(f)		(f)	
1.	Best safety and security measures are available at bank.	45	90%	5	10%
2.	Proper actions take place by bank against any discrimination or harassment at workplace.	50	100%	0	0%
3.	Special leaves in rare circumstances can be availed	36	72%	14	28%
4.	Flexible working hours are possible in the bank	32	64%	18	36%
5.	Easy Transfer policy at spouse or parents place	47	94%	3	6%
6.	Not willing to take promotions due to the fear of transfer and change of work locations.	12	24%	38	76%
7.	Satisfactory support by bank and superiors	45	90%	5	10%
8.	Creches are available to take care of children at bank	0	0%	50	100%
9.	I am happy at my work place	20	40%	30	60%
10.	Overall Banks HR policies are satisfactory	22	44%	28	56%
11.	Working after working hours influences married life	37	74%	13	26%
12.	It is difficult to manage work again after a child break	46	92%	4	6%
13.	My organization has parenting, family as well as child care programmes to help balance my work life	32	64%	18	36%
14.	I almost always feel the element of gender bias in my work as well as my family life	42	84%	8	16%
15.	I'am satisfied with the amount of time I spend with my family	14	28%	36	72%
16.	My Bank is quite flexible with respect to family responsibilities.	22	44%	28	56%

VI. INTERPRETATION

- 1. During survey it was found that most of sample size (90%) agrees that the public sector banks acquires best security and safety measures for female and other staff.
- 100% of the female staff has faith over their banks actions against any discrimination or harassment if takes place at workplace.
- 72% of the sample says that they get special leaves in rare circumstances. While 28% says that they do not get such special leaves. The portion of sample who agrees belongs to state bank of India and from upper management.
- 64% of the sample agrees that flexible working hours are possible at their work place. While 36% of the population do not agree. The portion of sample who agrees belongs to upper management of state bank of India employees.
- 5. 94% of the sample population agrees that there is easy transfer policy of their bank to their spouse or parents place.
- 76% of the sample population says that they do not posses fear of transfer or changed location on the cost of promotion. While 24% agrees on the point.
- 90% of the sample population says that they get enough support of superiors in bank while 10% do not think so.
- 8. 100% of the sample population says that there is no crèche facility provided by the banks.
- 9. 60% of the sample says that they are happy at their workplace while 40% are not happy.
- 10. 56% of the sample population is satisfied with the overall HR policies of their bank while 44% are not satisfied with the HR policies.
- 11. 74% believes that the work after working hour's influences the married life to an extent and 26% do not says so.
- 12. 92% believes that it is difficult to manage work life after child break. While 8% do not believes so.

- 13. 64% agrees that their organization has parenting, family as well as child care programmes to help balance their work life imbalances, while 36% do not agree on the point.
- 14. 84% feel the element of gender bias in their work as well as my family life while 16% do not agree.
- 15. 72% of the sample is not satisfied with the amount of time they spend with their family while 28% are satisfied.
- 16. 56% agrees that their employer Bank is quite flexible with respect to family responsibilities while 44% do not agree on the point.

VII. MAJOR FINDINGS

- 1. From the above collected data it can be find out that the female staff is almost 100% satisfied with their job in terms of safety and security at bank, actions taken by bank against any discrimination or harassment, transfer policy of banks and support given by management and their superiors.
- The parameters where job satisfaction observed comparatively lower were special leaves in special circumstances, flexible working hours, overall HR policies of the banks, lesser in conduct of family oriented programs, flexibility of the bank in terms of fulfilling family responsibilities and overall happiness at workplace.
- 3. The parameters where job satisfaction observed was very low were non availability of crèches in banks, less time for
- 4. The parameters where positive influence could be observed are willingness for promotions without any fear for transfer or change of location, happiness at workplace.
- 5. The job satisfaction becomes lesser when female employees gets married and have to take family and children responsibilities.

VIII. **CONCLUSION**

The job satisfaction is the inner feeling of an employee which induces him or her to perform task in an efficient way and more importantly it helps in achieving organizational objectives. Hence it should be the prime responsibility of the organization to understand the gap where employees are on the verge of job dissatisfaction. Females who are already burdened with the family responsibilities have the equal obligation towards the organization too. Hence understanding their role in society, organization should introduce certain policies where their satisfaction towards job can be kept highest.

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