



Quality of Work Life in Indian Banks

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FOREWORD

Banking industry offers a wide range of financial products and services to corporate entities and retail customers through a multiplicity of delivery channels and through its specialized subsidiaries and affiliates in the areas of investment banking, life and non-life insurance, venture capital and asset management apart from regular banking business. Bank employees have been facing innumerable problems in successfully delivering these products and services to customers. The problems have been aggravated further with poor quality of work life. Banking hours were increased to facilitate the fulfilment of customers' expectations. In the rapidly changing banking environment, the responsibility of the bank employees increased further and more so than their counterparts in corporate companies. The bank employees who deal in money/finance related products are exposed to higher levels of stress and strain in the changed work environment. It has adverse impact on the physical and psychological health of the employees, resulting in low quality of work life.

Both employers and employees are now recognizing and appreciating the significance of the quality of work life in organizations. Quality of work life is highly imperative to banking business performance as it aims at two objectives – (i) to enhance the productivity, and (ii) to increase the satisfaction level of employees. Quality of work life is the quality of the content of relationship between employees and their total working environment with human dimensions added to the provision of services. Bank employees expect several monetary and non-monetary benefits from the bank. In this context, the research study “**Quality of Work Life in Indian Banks**” carried out by Dr. M. Lokanadha Reddy and Prof. P. Mohan Reddy merits to be a novel attempt in the light of current realities.

The study covers the quality of work life: an overview; research design and methodology; select banks: a profile; sample respondents and their demographic and work life characteristics; demographic characteristics and quality of work life; work life characteristics and quality of work life and sectoral analysis of quality of work life. The conclusions that emerged from the foregoing analysis are summarized with corrective package of measures for the effective and healthy quality of work life in select banks in particular and public and private sector banks in the country in general.

Thus, the study provides useful insights into the policies and practices of Quality of Work Life in Indian Banks, as its findings and recommendations would help the administrators, policymakers and other related agencies in evolving effective and suitable strategies to improve the quality of work life of bank employees. Henceforth, I am quite sure that the practicing bank officials/managers, researchers, academicians will find the study more relevant.

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PREFACE

Human resources play a very important role in the success of an organization and therefore, management of human resources assumes significance. Banks are no exception to this phenomenon. Varied factors affect the management of human resources. One such factor is Quality of Work Life (QWL). The QWL factor in organisation gained significance since 1970s. It is not only monetary aspects that a modern employee is concerned with but also with conditions of challenging work. As the style of management has changed from paternalistic to democratic, the employees, with an impending need to achieve more and more productivity efficiently, look forward to conducive and congenial working conditions and favourable terms of employment. Employee productivity and efficiency largely depend upon the quality of work life provided by the organisation. QWL is a philosophy, a set of principles, which holds that people are the most important resource in the organization as they are trustworthy, responsible and, capable of making valuable contribution and they should be treated with dignity and respect. The elements that are relevant to an individual's quality of work life include the task, the physical work environment, social environment within the organization, administrative system and relationship between living conditions on and off the job. In this context, the study of **quality of work life in Indian banks** assumes great significance.

Banking system occupies an important place in a nation's economy and the banking institution is indispensable in a modern society. It plays a pivotal role in the economic development of a country and forms that score of the money market in an advanced country. The banking sector has undergone a structural change over the past two decades, as a result of which a sea change could be observed in the role and responsibilities of bank employees. One important result of this change is the increasing stress and strain being felt by the bank staff. Bank employees have been facing the maximum work pressures in the process of delivering timely services so as to meet organizational goals and ensure customer satisfaction. Increased use of technologies and equipment, online bank transactions, increased banking habits of customers, socio-economic changes, Government and RBI's guidelines and controls and so on compounded the problem of work stress of employees leading to poor quality of work life.

The public and private sector banks, which are part of the service sector, are the main drivers of economic growth in India and they

together have a lion's share in Indian banking operations. The banking sector heavily depends on human resources capable of handling the banking activities and operations and therefore, human resources form the basic asset of this sector. Quality of work life. encompasses things that affect their well-being such as salary and benefits. It is increasingly a significant part of the total benefits package.

The authors venture to study the various dimensions of QWL in Indian public sector banks and they impact of these dimensions on efficiency of human resources employed therein. The study is a painstaking research effort of the authors and contents of the book are of relevance and useful to bankers, bank unions, employees, policy making bodies academicians and researchers.

Dr. M. Lokanadha Reddy

Dr. P. Mohan Reddy



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ABBREVIATIONS

AB	: Andhra Bank
AC	: Air-condition
A/C	: Account
ABSTC	: Andhra Bank Staff Training College
ACC	: Artisans Credit Card
ACTS	: Agricultural Consultancy to Technical Services
ADR	: American Depositary Receipt
AGM	: Assistant General Manager
APSFC	: Andhra Pradesh State Financial Corporation
AT and T	: American Telephone and Telegraph Company
ATM	: Automatic Teller Machine
BMPLR	: Bench Mark Prime Lending Rate
CFO	: Chief Finance Officer
CLS	: Composite Loan Scheme
DA	: Dearness Allowance
DGM	: Deputy General Manager
DP RATIO	: Dividend Payout Ratio
ECS	: Electric Clearing Service
EFT	: Electronic Fund Transfer
EPS	: Earnings Per Share
FOREX	: Foreign Exchange Reserve
GDR	: Global Depositary Receipt
HRA	: House Rent Allowance
HRD	: Human Resource Development
HRM	: Human Resource Management
HDFC	: Housing Development Financial Corporation
IB	: Indian Bank
IBI	: Imperial Bank of India
ICICI	: Industrial Credit and Investment Corporation of India
IKB	: Institution no – Kreditny Bank
IOB	: Indian Overseas Bank

IT	: Income Tax/Information Technology
IVB	: ING Vysya Bank
L/C	: Letter of Credit
KVB	: Karur Vysya Bank
Ltd.	: Limited
MNC	: Multinational Company
MT	: Money Transfer
Nos.	: Numbers
NRI	: Non-residential Indian
NYSE	: New York Stock Exchange
OBU	: Offshore Banking Unit
OCC	: Open Cash Credit
OLTAS	: Online Tax Accounting System
PRSBs	: Private Sector Banks
PSBs	: Public Sector Banks
PSU	: Public Sector Undertaking
QC	: Quality Circles
QWL	: Quality of Work Life
RBI	: Reserve Bank of India
RTGS	: Real Time Gross Settlement
SB	: Saving Bank
SBI	: State Bank of India
SEBI	: Securities and Exchange Board of India
SIB	: Small Industrial Business Segment
SIDBI	: Small Industrial Development Bank of India
SME	: Small and Medium Enterprises
SSI	: Small-scale Industries
TUFS	: Technology Upgradation Fund Scheme

Chapter 1

QUALITY OF WORK LIFE: AN OVERVIEW

1.0 INTRODUCTION

The economic, social and cultural development of any country mostly depends upon the quality of human resources that it possesses. According to Arthur Lewis, “there are great differences in development between countries which seem to have roughly equal resources, so it is necessary to enquire into the difference in human behaviour”.¹ Though the countries are endowed with same level of natural resources and technology, development mostly is based on the availability of efficient human resources and more importantly, commitment of such resource.

1.1 Globalization and Human Resource

In the globalized context, both the public and private sector organizations have rapidly changed the complexion of human resource management. The globalisation of organisation makes human resource management more challenging because it raises a number of new issues² like cross cultural training, compensation and benefits, etc. As such the human resource should be viewed with an international perspective.

1.2 Service Sector and Human Resource

Another recent development that has taken place is shifting importance from manufacturing to service-oriented organization which resulted in growing importance of the human resource. Without predicting human behaviour at a particular point of time and guiding them in proper direction, service organisation cannot survive and prosper.

1.3 Efficient Human Resource

Efficient human resources and their commitment are essential for effective management of organisation. The management of four M's, i.e., Money, Materials, Machinery and Men, is essentially carried on by human resources of the organization. Stressing this point of view, McGregor observed that effectiveness of organisations would be

doubled if management could discover how to tap the unrealized potential present in their human resources.³

The depreciation that results in all other factors of production in the long run doesn't result in the case of human resource. In fact, *vice versa* is true. Human resources with proper organisation and motivation can grow and develop their potential in the long run. There is no depreciation value for human resource. Stressing this, Peter F. Drucker remarked that man, of all resources available to man, can grow and develop.⁴ As such deriving maximum potentialities from this resource largely depends upon its proper management.

1.4 Human Behaviour Vs. Complexities of Modern Organization

It is said that, "behaviour of human beings differs widely. It is in turn very difficult to predict their behaviour, especially in organisations where they work in groups. Their behaviour is neither consistent nor predictable. Thus the manager should recognize that individuals, not organizations, create excellence".⁵

Most of the complexities in modern organisations arise from human behaviour. It is human resource which can make a difference and which can have an everlasting impact on the survival of any organisation. In this context, Oliver Sheldon observed that, "no industry can be rendered efficient so long as the basic fact remains unrecognized that it is principally human. It is not a mass of machines and technical process but a body of men. It is not a complex of matter, but a complex of humanity. It fulfils its functions, not by virtue of some impersonal force, but by human energy. Its body is not an intricate maze of mechanical device but a magnified nervous system".⁶ Human resources should be handled carefully by predicting human behaviour to the possible extent, in view of the complexities involved in managing them.

1.5 Human Resources and Objectives

Directing human resource of an organisation is guiding entire organisation towards set objectives. Because organising any functional area is in turn organising and leading human resource of that functional area. Organisation is nothing but collection of human resource who takes up various functions to attain set objectives. "Thus all executives must unavoidably be personnel managers".⁷

1.6 Human Resource and Subsystems

Although the human resource is a subsystem of an organisation, it affects all other subsystems and entire organisation in turn. Wendell L.

French rightly puts it, "personnel management is a major pervasive subsystem of all organisations".⁸

Human resource management consists of many subsystems like training and development, compensation, industrial relations, etc. Human resource management concerns itself with employee's right from recruitment till his retirement. Human resource management takes care of inducting suitable human resources into the organisation through recruitment and selection, sharpens and enriches their capabilities and skills through training and development, motivates and provides welfare through compensation and maintains good relations and atmosphere inside the organisation though maintaining good industrial relations in the organisation. Many new subsystems are being added to human resource management with the changing needs of employees, their culture, expectations and work environment.

1.7 Human Resource and QWL

Human resources play a very important role in the success of an organization and thus, management of human resource assumes importance. Many aspects affect the management of human resources. One such aspect is Quality of Work Life (QWL). The term QWL appeared in research journals only in 1970s. It is not only monetary aspects that a modern employee is concerned with but also with conditions of challenging work, etc. As the style of management has changed from paternalistic to democratic, the employees, with an impending need to achieve more and more productivity efficiently, look forward to conducive and congenial working conditions and favourable terms of employment. Employee productivity and efficiency largely depend upon the quality of work life provided by the organisation.

QWL is a philosophy, a set of principles, which holds that people are the most important resource in the organization as they are trustworthy, responsible and capable of making valuable contribution and they should be treated with dignity and respect.⁹ The elements that are relevant to an individual's quality of work life include the task, the physical work environment, social environment within the organization, administrative system and relationship between life on and off-the-job.¹⁰ QWL consists of opportunities for active involvement in group working arrangements or problem solving that are of mutual benefit to employees or employers, based on labour management cooperation. People also conceive QWL as a set of methods, such as autonomous work groups, job enrichment, and high-involvement aimed at boosting the satisfaction and productivity of workers.¹¹

1.8 QWL and Motivation Theories

Quality of work life has its roots in the theories of Maslow, Herzberg and McGregor. The needs for fulfilment, as those of Abraham Maslow's motivational theory of needs hierarchy, are comparable with those of the factors of QWL. Basic needs like monetary benefits come first, with good working conditions following. Later comes career planning, growth and development of human capabilities to satisfy. Maslow's esteem needs are comparable with opportunity to use and develop human capabilities. Lastly, challenging work is advocated by Walton to satisfy self-actualization need in need hierarchy. QWL concerns itself with satisfying both hygiene factors and motivators as identified by Herzberg to improve the work life of employees. The assumptions of McGregor can be divided into two sets, i.e., those under 'Theory X' and those under 'Theory Y' gave realization of changing attitudes values and work culture of employees. QWL assumes that all employees basically belong to 'Theory Y'. Thus, it is evident that the QWL has had its origin in these theories of motivation.

2.0 ORIGIN OF QUALITY OF WORK LIFE

Legislation enacted in early 20th century to protect employees from job-injury and to eliminate hazardous working conditions, followed by the unionization movement in the 1930s and 1940s were the initial steps. Emphasis was given to job security, due to process at the workplace and economic gains for the workers. The 1950s and the 1960s saw the development of different theories by psychologists proposing a "positive relationship between morale and productivity", and the possibility that improved human relations would lead to the enhancement of both. Attempts at reform to acquire equal employment opportunity were mark and job enrichment schemes were introduced. Finally, in the 1970s the ideal of QWL was conceived which, according to Walton, is broader than these earlier developments and is something that must include 'the values that were at the heart of these earlier reform movements' and 'human needs and aspirations'.

The theories of motivation and leadership provided a sound basis for the concept of QWL. If the lower-order needs are satisfied, people seek satisfaction of higher-order needs. QWL activity gained importance between 1969 and 1974, when a broad group of researchers, scholars, union leaders and government personnel's interest to improve the quality of an individual through on-the-job experience. The United States Department of Health, Education and Welfare sponsored a study on this issue, which led to the publication of work in America. Simultaneously, the pressure of inflation promoted the US Government

to address some of these issues. Accordingly, a Federal Productivity Commission was established. This commission sponsored several labour management QWL experiments which were jointly conducted by the University of Michigan quality of work programme and the newly-evolved National Quality of Work Centre.¹²

The term “Quality of Work Life” has appeared in research journals and press in USA only in 1970s. The term quality of work life was introduced by Louis Davis. The first International QWL conference was held in Toronto in 1972. The international council for quality of work life was established in 1972. From 1980 onwards QWL was increasingly placed on employee-centred productivity programmes. From 1990s till today, faced with challenges of economizing and corporate restructuring, QWL is re-emerging where employees are seeking out more meaning in view of rising educational levels and occupational aspirations. In today’s slow economic growth and reduced opportunities for advancement, naturally, there are rising concerns for QWL and for career and personal life planning. In India, QWL offers a value frame and the social technology of organizational change leading to task effectiveness of micro-entities through utilization and unfolding of human potential. Quality is no more a specialized word but has become a necessity and a must for survival. In this era, quality of human inputs is the greatest asset to any organization. Maintaining the quality of such human inputs raises the quality of work life. Rise in the quality of work life would help employees’ well-being and, thereby, the well-being of the whole organization. This is an attempt to capitalize on the human assets of the organization.¹³

3.0 THEORIES OF MOTIVATION AND QUALITY OF WORK LIFE

The theories of motivation and leadership provided a sound base for the concept of Quality of Work Life. Maslow¹⁴ depicted the complexity of human nature by describing various levels of human deeds and satisfaction. Maslow’s approach is general, direct, simple and practical. There are five needs clusters. They are:

- (1) Physiological needs
- (2) Safety needs
- (3) Social needs
- (4) Esteem needs
- (5) Self-actualization needs in the need hierarchy theory.

As the name suggests these needs are arranged in the lowest to the highest hierarchy. Unless the lower order needs are first satisfied, the

satisfaction of higher order needs will not be possible. The physiological needs have to be satisfied before one moves up to the social needs and so on. As soon as the lower order needs are satisfied, people seek satisfaction of the higher order needs. But what really motivates the worker? Herzberg¹⁵ went a step further. He did not focus on the individual. Instead, he found that the individual acquires a sense of self-actualization, achievement and meaning from the job itself and not from the context of work, the work environment or from what an individual brings to the job.

Herzberg described two sets of factors: Hygiene factors (Job context) and motivating factors (Job content). The hygiene factors include company policy, supervision, interpersonal relationships, working conditions, salary status and security. An employee would not experience long-term satisfaction from favourable hygiene factors as they would lead to long-term dissatisfaction.

Motivating factors include achievement, responsibility, recognition, advancement and growth. Herzberg believed that an employee would be more highly motivated over the long-term, if his/her job had positive motivating factors. This approach led Herzberg to emphasize the design of jobs, an area in which he has been extremely influential.

McGregor in his famous theory X and theory Y exposition presented two opposite sets of assumptions. Theory X is based on assumptions and beliefs which are based on the study of many people at work and the nature and structure of many organisations and their styles of supervision. These assumptions imply that the supervisor has low opinion of the workers and still lower expectations from them. Such beliefs reduce the superiors' efforts to enhance satisfaction. Theory Y put forward the opposite assumptions which provide a totally different picture of human nature and, therefore, call for a different managerial strategy. McGregor in his theory 'Y' assumed that, under proper conditions, people have the potential to work with responsibility.

3.1 Socio-technical System

An improved school of thought from Human Relations movement is socio-technical system which forms actual basis for the present quality of work life. The Tavistock Institute of Human Relations (1947) conducted a series of studies on coal mines. There was a subsequent research in Calico Textile Mills in Ahmedabad which was conducted by Prof. A.K. Rice. These two studies form basis for socio-technical movement.

The basic feature of socio-technical system is – “The design of the organisation must be compatible with its objectives. In order to adopt to

change and be capable of using the creative capacities of the individual, a system should be provided to the people that gives an opportunity to participate in the design of the jobs, they are required to perform".¹⁶ as Cherns (1979) put it.

The objective should be specific. But specification of tasks, allocation of tasks to jobs or jobs to roles, specification of methods of obtaining them should be minimum. The employees, given specific objectives should be able to plan and design their own activities. There should also be variance control, i.e., the employees should be able to recheck and inspect their own work. This enables them to learn from their own mistakes.

The role of supervisors should be confined to boundary activities like ensuring resources to the employer, coordinating with other departments and forecasting likely changes and informing the employees about these changes, etc.

3.2 Organizational Design and QWL

The organizational design should ensure high quality of work life. The six psychological requirements of working people, which were advocated by Emery and Thorsurd (1969),¹⁷ should be taken care of while designing the organisations. These are:

- (i) The need for variety of content of a job (not necessarily novelty).
- (ii) The need for being able to learn on-the-job and to go on learning.
- (iii) The need for some minimal area of decision making that the individual can call his own.
- (iv) The need for some minimal degree of social support and recognition in the workplace.
- (v) The need for individual to be able to relate what he does and what he produces to his social life.
- (vi) The need to feel that the job leads to some sort of desirable future.

No organisation is independent of social technical system. Organisation is an interdependent social and technical system. Socio-technical system requires social and technical system to be jointly optimized. It is from this notion of socio-technical system that the 'Quality of Work Life' emerged.

Human resource development techniques include performance analysis, career planning, training and development, organisation

change and development, and quality circles. QWL deals with various aspects of work environment, which facilitates the human development efficiently. Thus, quality of work life helps development of human resources. In fact, QWL includes and motivates the employees to learn further for present and future roles.

Employees at the grassroot level experience a sense of frustration because of low level of wages, poor working conditions, unfavourable terms of employment, inhuman treatment by their supervisors and the life, whereas managerial personnel feel frustrated because of alienation over their conditions of employment, interpersonal conflicts, role conflicts, job pressure, lack of freedom in work, absence of challenging work, etc.

Trade unions claim that they are responsible for improvement in various facilities to workers, whereas management takes credit for improved salaries, benefits and facilities. However, personnel or HR manager has specific issues in QWL besides normal wages, salaries, fringe benefits, etc., and takes lead in providing them so as to maintain higher order QWL.

3.3 QWL and Fringe Benefits

Personal (or) HR manager has to build and maintain QWL providing a wide range of fringe benefits. Fringe benefits and social security benefits result in improvement in productivity, reduction in absenteeism, turnover, sick leave, alienation, etc. These benefits or maintenance activities include medical and health benefits, safety measures, legal and financial services, consumer services, retirement benefits, conveyance, canteen facilities, recreational services, career counselling, employee information reports, etc.

3.4 QWL and Productivity

The general perception is that improvement in QWL costs much to the organisation. But it is not so, as improvement over the existing salary, working conditions and benefits will not cost much. The rate of increase in productivity is higher than the cost of QWL. Thus, increase in QWL results in increase in productivity, but continual increase in QWL eventually leads to reduction in productivity due to increase in cost of output. This is because the worker's output does not increase proportionately after a certain level even though QWL increases.

Improved QWL leads to improved performance. Performance should mean not only physical output but also behaviour of the worker in helping colleagues in solving job-related problems, accepting order

with enthusiasm, promoting a positive spirit and accepting temporary unfavourable work conditions with complaint.

4.0 QUALITY OF WORK LIFE – PAST AND PRESENT

“Blessed is he, who has found his work. Let him ask no other blessedness. It is work and only work which changed the individual, the society and the nation”¹⁸ was the comment of Carlyle in his ‘Past and Present’. Such is the importance of work in one’s life. Work is major aspect of life that influences one’s lifestyle tremendously.

Rasow (1974) explains the importance of work and relates it to success and failure of a man in his society. According to him, “work is the core of life considering the deeper meaning of work to the individual and to life’s values; work means being a good provider, it means autonomy, it pays off its success, and it establishes self-respect or self-worth within this framework. The person who openly confesses active job dissatisfaction is virtually admitting failure as a man, failure in fulfilling his moral role in society.”¹⁹

Though, the concept “Quality of Work Life” appeared in print only in 1970 in USA, it was given potential importance right from early 1950s. But it was not very clear and was ambiguous. ‘Quality of Work Life’ is interpreted and viewed in different ways. The term continues to be vague though many people tried to define it in specific terms. A few among them are presented below:

Richard Walton (1979) who had taken up extensive research on QWL made significant contribution to the conceptualization of the term QWL. In fact, measuring QWL has become easy and practicable with the factors/elements that he proposed. According to Walton, “Quality of work life is the work culture that serves as the corner stone”.²⁰ Hence, work culture of an organisation should be recognized and improved to improve QWL of that organisation.

Robert F. Craver, a senior executive at AT and T, on the other hand, views – “QWL is more than a fad, more than an attempt to specify the growing demands of impatient employees. For the manager, QWL can offer new challenges, opportunities for growth and satisfaction”.²¹

Robert H. Guest, a noted behavioural scientist talks about feelings of an employee about his work while defining QWL. He further points out the effect of QWL on person’s life. According to him, “QWL is a generic phrase that covers a person’s feelings about every dimension of work including economic rewards and benefits, security, working conditions, organisational and interpersonal relationships, and its

intrinsic meaning in a person's life", and "it is a process by which an organisation attempts to unlock the creative potential of its people by involving them in decisions affecting their work lives".²²

In the development process, the term QWL has acquired many different definitions. Nadler and Lawler (1983) brought out this confusion thus.

Definition of QWL

First definition	1969-1972	QWL = Variable
Second definition	1969-1975	QWL = Approach
Third definition	1972-1975	QWL = Methods
Fourth definition	1975-1980	QWL = Movement
Fifth definition	1979-1982	QWL = Everything ²³

Whatever may be the interpretation, QWL is most debated topic both by employers and employees. One of the reasons for its growing importance could be realization on the part of employees about their rights and growing unionism. Workers are no more illiterate. They do not completely depend upon the mercy of management for their existence. Most of the lower level workers also have at least primary education. Thanks to efforts of the government in this regard, each and every worker tends to join some union or the other for his own protection and well-being. Unions put in all their efforts to educate their members to realize their rights and as to what they can expect from management in return for what they contribute. Though monetary benefits continue to occupy the first place in the list of elements of QWL, other elements like physical working conditions, job structuring and redesign, career development, promotional opportunities, etc., are gaining importance rapidly. As such, the workers expect management to improve QWL by providing all these facilities.

The management, on the other hand, ceased to adopt paternalistic approach as it used to do earlier. They do not take care of the employee as a parent takes care of his child. There is no more understanding between employer and employee, except constant struggle for their own end. Employer always sees the employees as a factor of production just like other factors. He always tries to extract as much production as possible from this factor, whereas the employees always expects more facilities and comforts from employer in return for what they contribute. This situation has resulted in constant struggle between employees and employers.

QWL emerged to end such exploitation and injustice on the part of employers. As De (1976) pointed out, "QWL is an indicator of how free

the society is from exploitation, injustice, inequality, oppression and restrictions on the continuity of growth of man, leading to his development to the fullest".²⁴

Apart from the above problems, there are other serious problems cropping up, like job dissatisfaction due to meaningless, repetitive or irrelevant jobs or authoritarian behaviour of the boss. As a result, counterproductive behaviour like absenteeism, idling while on work and lack of concentration takes place.

Because of poor design of socio-technical system, employees also experience alienation. Alienation is a feeling of powerlessness, lack of meaning, loneliness, boredom; lack of ego involvement and lack of attachment to job.²⁵ This job discontent and job pressure may in turn affect employees' health giving way to general unhappiness. Hence, it is viewed that QWL should be designed along with all activities of human resource management as given in the following examples.

HR Activity	Effect on QWL
Job Analysis	Analyse the job in such a way that human needs like freedom challenging work and autonomy can be satisfied.
Selection	Selecting the right man and placing him in the right position. This satisfies his needs for reward, interesting work, etc.
Job Enrichment	Satisfy higher order needs like pride and ego.
Job Enrichment	Equitable wages. ²⁶

QWL has its roots in scientific management advocated by F.W. Taylor in the sense that, the mechanical/quantitative approach that the scientific management assumed, gave way to frustration of workers which led to human relations movement and later the socio-technical movement which was the basis for today's QWL.

Thus, the evolution of the concept of QWL was mainly in three Phases – scientific management movement, human relations movement and, finally, socio-technical movement. Frederick W. Taylor (1947) was the advocate of scientific management movement. As a result of Industrial Revolution, there arises a great need to increase productivity of organisations. Taylor, in an attempt to achieve this, has come up with the idea of scientific management, time study and work study. He viewed that the burden of planning and designing the work should be removed from the shoulders of workers. They should be given specific

tasks and clear instructions as to how a particular job should be done before hand. He also advocated 'Division of work' which means that instead of assigning a worker entire job, divide it into parts and assign each part to a different worker. As such, each worker will have to do only a part of the total job, thus specializing in the work. Taylor hoped that such specialization would quicken the production process. He further advocated various incentive schemes which would enable a worker who achieves a particular level of production, to earn certain percentage of incentive.

Taylor, through his time and work study, division of labour, and incentive schemes, tried to improve work life of employees. Through incentive scheme and division of labour, Taylor contributed towards QWL.

Fayol was another pioneer of similar approach with his 14 principles. But he concentrated on general management unlike Taylor who concentrated his research only on shop floor management. Fayol tried to improve QWL through some of his principles like division of work, unity of command and direction, remuneration and *spirit de corps*.

Taylor's work was most popular as well as the most criticized one. Production levels were started increasing with the application of principles of scientific management. But elimination of human element by Taylor started showing its effects soon. Industrial unrest began to rise as a result of repetitive work and rigid standards prescribed to the workers. The general feeling among workers was that the best judges on how and when to do their work is they themselves and not supervisors or managers. They further felt that with their sole objective of increasing the production, the managers tend to set-up strict and rigid standards which cannot be reached always by an average worker. Lack of empathy on the part of employers drove workers to think that they were being cheated and exploited. The application of incentive schemes only worsened their human relations. A quick and skilled worker could earn more, whereas a below average worker couldn't earn even normal wages, as there were standards to be reached to earn normal wages. This resulted in groupism, back-biting and spoiled the general environment of the organisation. The workers attributed all this to scientific management.

Not only was Taylor the target of the criticism by workers, but also, other groups like academicians, researchers, and anthropologists. They felt that Taylor considered human beings as just another factor of production. He fixed standards, time limits and work schedules to workers as they do to machines. As such, Taylor's was mainly a mechanical approach. This negative approach towards human beings was criticized.

As the realization of human potential escalated, criticism on scientific management became more vociferous. This resulted in researchers thinking more about human approach in the industry. The industrial unrest and constant bickering among management and workers also stressed the need to think of a different approach which can overcome the drawbacks of scientific management and give due recognition and importance to human elements, which finally resulted in 'Human Relations Movement'.

5.0 QWL – IN THE INDIAN CONTEXT

Experiments are being conducted in industrially advanced countries to find out cause of general frustration among employees and resulting misunderstandings between management and employees and the ultimate industrial sickness and unrest.

The famous Tavistock studies from which socio-technical system emerged provided answers to most of these questions. In brief, this system advocated industrial democracy, participative management, minimum involvement of management in the tasks of employees and improved interpersonal relations to overcome the labour problems. Managements especially in industrially developed countries were quick to react to labour problems. As such they had taken up research and experimental studies in their organizations. With good results showing up in no time, these organizations started practicing the same.

Indian philosophy advocates self-actualization as the goal of life and the work as a way of life instrumental in achieving the ultimate goal. "Work life, according to Indian view, is itself a spiritual discipline. The process of refinement to realize this objective or the identity of the self is yoga or work".²⁷ According to the traditional teachings, the workplace is a temple and work is worship. "The basic philosophy – the central theme of Gita is 'Karma Yoga'. Karma Yoga is concerned with multifarious development. The development of the self, the community, the society and industry is possible only through Karma Yoga. Karma Yoga means action, duty or work which is not prohibited, which is not harmful and which is not performed with a selfish motive but with the object of serving humanity. To perform one's duty is to worship the Lord himself declares the Gita".²⁸

There is another theory of Indian school of thought which can be called as 'sacrifice-chitta suddhi' theory of work. As Radhakrishnan has so aptly remarked, "work is the worship of the supreme; man's homage to God".²⁹ It is the quiet nurturing of this attitude towards work, deep within, through all the ups and downs, successes and failures that can gradually stimulate movement towards perfection and progress in

respect of the nature of work. Thus, the nature of work is not stressed in the Indian school of philosophical thought. If one accepts the principle that work is worship of God, then automatically a good quality of work life prevails. For instance, there is a convention in the Ramakrishna order, a universally recognized voluntary organisation in the allotment of duties, e.g., a monk performing morning and evening puja in temple is assigned one fine morning to ledger posting work in a hospital, or a college teacher is sent out for prolonged relief work in a drought-stricken desert area. By this means the Ramakrishna mission wanted its members to learn that satisfaction did not lie in the nature of the work alone, but in the attitude of the worker.

Indian approach towards the quality of work life and work ethic is founded on the premise that a man has a spiritual metaphysical dimension too to his personality, a dimension inherently superior to that of his economic, biological and social dimensions. Bulk of the task of improving the quality of working life and work ethic has to be performed within the mind's empire of each worker. For this, an altogether different kind of education and training is required compared to what now prevails in Western countries.

But an amalgamation of the schools of thought relating to East and West will yield best results for the individual as well as organizations. This seminal idea is underlies in the concept of socio-technical system, which is the corner stone of Quality of Work Life.

6.0 MEASURING QWL

Various criteria are evolved in past two decades to measure quality of work life. Various researchers who carried on studies in this area came up with various criteria, which are not entirely different from each other. As cited earlier, though many criteria evolved, Walton's eight factors are considered as most comprehensive criteria for measurement of QWL,³⁰ which are indicated under:

- Adequate and fair compensation.
- Safe and healthy working conditions.
- Opportunity to develop human capacities.
- Opportunity for career growth.
- Social integration in the workplace.
- Constitutionalism.
- Work and quality of life.
- Social relevance.

A further discussion of these factors is as follows:

6.1 Adequate and Fair Compensation

In spite of the importance gained by the other factors during last two decades, compensation plays a greater role in employee's satisfaction. Especially in a country like India, where the employee welfare programmes take back seat, compensation is the main source to satisfy the employee.

Compensation package includes all other fringe benefits and social welfare programmes. Fringe benefits give employee a feeling of gaining something extra. The concepts of fringe benefits and social security measures are gaining importance in the Indian industrial scene. Free transportation or transportation at minimum cost, hospital facility, group insurance programmes, retirement benefits are some of the important welfare programmes.

What is adequate and fair is another question for discussion. What is adequate at one place may not be same in the other. The urban based organizations usually compensate the extra cost of living, through higher dearness allowances, keeping basic the same.

6.2 Safe and Healthy Working Conditions

Physical working conditions are the second most important aspect in measuring QWL as Walton rightly categorized. Employees who spend a lot of time at workplace consider the physical working conditions an important factor.

Especially chemical, engineering, fertiliser industries and the like, where potential possibility of danger exists, the management has to take extra care to protect its employees. But most of such industries are covered by Factories Act 1948, which prescribes norms and conditions to be adopted in such industries to protect its employees.

But apart from above mentioned industries, others also have to take steps to maintain proper physical conditions. Proper seating arrangement, water facility, fresh air and good sanitary conditions are important to the employees who engage themselves in desk work. Absence of such good conditions may result in ailments like back pain and rheumatic pains which in turn frustrates the employees who may develop stress. A physical condition at workplaces, which is second home for employees, is thus an important factor in measuring QWL.

6.3 Opportunity to Develop Human Capacities

An employee is most satisfied given an opportunity to use and develop his capabilities. According to Maslow people want to satisfy

their higher order needs once they satisfy their basic needs like fair pay and good physical conditions. These higher orders needs include recognition and social status. More regulations and control mechanism by the management may dissatisfy the employee. This was the very reason why Taylor was criticized. An employee provided optimum degree of freedom in work can improve himself on the job which gives him immense satisfaction. Periodic discussions with the employees, calling for their suggestions, and forming work groups like quality circles help employee in improving his capabilities on job. Proper training through various methods not only at the beginning but from time-to-time also helps an employee to improve his capabilities, which, in turn, satisfy him.

6.4 Opportunity for Career Growth

The employees seek career growth more and more recently. Job security ceased to satisfy employees. Employee tends to drift from jobs, which do not promise career growth. More and more organizations are helping employees in this direction by helping them draw their career paths. The organizations have a counsellor who helps the employees in this regard.

Not only drawing career paths, but the organization also helps the employee to achieve next position through training. Organizational chart is so prepared to accommodate employees for the next higher position. Internal promotion system is gaining importance. The employee is prepared to take up a higher position where there is a possibility. Prolonged employment in the same position may cause employee to develop stress. Care is to be taken to chart proper career charts for employees at some level so that balance of human resource in the organization is maintained.

6.5 Social Integration in the Workplace

According to Walton, a satisfying identity and self-esteem are influenced by five characteristics of the workplace: freedom from prejudice, egalitarianism, upward mobility, supportive work groups and community of feelings and interpersonal openness.³¹

Freedom from prejudice, egalitarianism and upward mobility are the steps to be necessarily taken by the management, whereas supportive work groups and community of feelings and interpersonal openness are the result of efforts from both management and employees. The employees should also give their complete support and cooperation to make the efforts of management a success. In other words, industrial democracy through establishing 'work committees' which intend to "promote measures for securing and preserving amity between employer

and workmen and to that end to comment upon matter of their common interest or concern and endeavour to settle any material differences of opinion in respect of such matters".³²

Another step in this direction could be setting up of Joint Management Councils. These were first set up by Industrial Disputes Act, 1947. In 1958 'Joint Management Councils' were meant to:

- (a) Improve working condition, productivity and communication.
- (b) Assist in the administration of law and collective agreements.
- (c) Encourage suggestion from workers.
- (d) Create a sense of participation.³³

Encouraging participative management schemes helps in establishing industrial democracy in the organization, which in turn encourages social integration in the organization.

6.6 Constitutionalism

Bias on the part of management, lack of privacy, improper process of discipline, etc., tamper the constitutionalism of an organization. The constitutionalism can be considered as hygiene factor, i.e., though it may not satisfy or motivate the employees considerably, the absence of it is definitely felt by the employees and may have adverse effects.

Though employees consider workplace their second home, they may not want to disclose or discuss their private lives at workplace. As such management should take steps to maintain its employee's privacy unless he himself comes out with his problems, where the management can offer some counselling or any other help. So in case of bias, it is most dissatisfying to an employee to find out that his colleague is being treated differently from him, which will have an adverse effect on his QWL.

6.7 Work and Quality of Life

The very purpose of worker being at workplace is his work. As such work itself is of great importance. Satisfactory work can influence the employee's QWL immensely. A challenging work, which utilizes the capabilities of employees plays role in QWL. The motto, right person for the right job, is gaining importance.

Emery and Thorsurd (1969)³⁴ identified six psychological requirements of working people:

- (a) The need for variety in the content of a job.
- (b) The need for being able to learn on the job and go on teaming.

- (c) The need for some minimal area of decision making that the individual can call his own.
- (d) The need for some minimal degree of social support and recognition in the workplace.
- (e) The need for the individual to be able to relate what he does and what he produces to his social life.
- (f) The need to feel that the job leads to some sort of desirable future.

6.8 Social Relevance of Work

The employees feel a need to relate their work socially. For example, those in service-oriented organizations who directly relate their jobs socially and can gain immediate recognition in a group are most satisfied. If his organization is condemned/criticized by the government or public on any aspect, the employee develops stress and is frustrated. As such social relevance of the work of each employee is very important in measuring his QWL.

7.0 SPECIFIC ISSUES OF QWL

While the management and unions claim any improvement in facilities and financial benefits, the personnel manager's task is to identify other specific issues of QWL pertaining to his own organization and work on them. The American authors Klatt, Mudrick and Schuster³⁵ had identified 11 specific issues in general which can be considered in the Indian context also.

7.1 Pay and Stability of Employment

Pay without stability of employment cannot satisfy the employee. Though stability of employment is not a serious problem in India, the management should ensure its employees' stability to make them part of the organization in its real sense. Various alternative means for providing wages should be developed in view of increase in the cost of living index, increase in levels and rates of income tax and professional tax. Stability to a greater extent can be provided by enhancing the facilities for HRD.

7.2 Occupational Stress

Stress is a condition of strain on one's emotions, thought process and physical condition³⁶. Preferring all types of jobs inevitably causes stress, though the intensity may vary from job-to-job. As such job

performance depends upon effective management of stress in addition to the other factors, which in turn depends upon identification of sources of stress.³⁷ Stress is determined by the nature of work, working conditions, working hours, pause in the work schedule, worker's ability to match his skills with the job requirements. Stress is caused due to irritability, hyper excitation or depression, unstable behaviour, fatigue, stuttering, trembling psychometric pains, heavy smoking and drug abuse. Stress adversely affects employee's productivity. The HR manager, in order to minimize the stress, has to identify, prevent and tackle the problem. He may arrange the treatment of the problem with the health unit of the company.

7.3 Organizational Health Programmes

The idea behind such health centres is to develop mental health by maintaining good physical health. This can be done through encouraging employee to take up physical exercises, games and sports. Occupational health programmes aim at educating employees about health problems through maintaining and improving of health, etc. These programmes cover cessation of drinking and smoking, hypertension control, other forms of cardiovascular risk, reduction in absenteeism, hospitalization, disability, excessive job turnover and premature death. This programme should also cover relaxation, physical exercise, diet control, etc.

7.4 Alternative Work Schedules

Alternative work schedules including work at home, flexible working hours, staggered hours, and reduced work week, part-time employment which may be introduced for the convenience and comfort of the workers as the work schedule which offers the individual the leisure time and flexible hours of work is preferred.

7.5 Participative Management and Control of Work

Trade unions and workers believe that worker's participation in management and decision making improves QWL. Workers also feel that they have control over their work, use their skills and make a real contribution to the job if they are allowed to participate in the creative and decision making process.

7.6 Recognition

Recognizing the employee as a human being rather than as a labourer increases the QWL. Participative management, awarding/rewarding systems, congratulating the employees for their achievement,

job enrichment, offering prestigious designations to the job, providing well furnished and decent workplaces, offering membership in clubs or association, providing vehicles, offering vacation trips are some means to recognize the employees.

7.7 Congenial Worker-supervisor Relations

Harmonious supervisor-worker relations give the worker a sense of social association, belongingness, achievement of work results, etc. This, in turn, leads to better QWL.

7.8 Grievance Procedure

Workers have a sense of fair treatment when the company gives them the opportunity to ventilate their grievances and represent their case succinctly rather than settling the problems arbitrarily.

7.9. Adequacy of Resources

Resources should match stated objectives otherwise employees will not be able to attain the objectives. This results in employee dissatisfaction and lower QWL.

7.10 Seniority and Merit in Promotions

Seniority is generally taken as the basis for promotion in the case of operating employees. Merit is considered as the basis for advancement for managerial people, whereas seniority-cum-merit is preferred for promotion of ministerial employees. The promotional policies and activities should be fair and just in order to ensure higher QWL.

7.11 Employment on Permanent Basis

Employment of workers on casual, temporary or probationary basis gives them a sense of insecurity. On the other hand, employment on permanent basis gives them security and leads to higher order QWL.

8.0 STRATEGIES FOR IMPROVING QWL

The strategies for improvement in quality of work life include self-managed work teams, job redesign and enrichment, effective leadership and supervisory behaviour, career development, alternative work schedules, job security, administrative or organizational and participating management.

8.1 Self-managed Work Teams

These are also called autonomous work groups or integrated work teams. These work teams are formed with 10 to 20 employees who plan, coordinate and control the activities of the team with the help of a team leader who is one among them. Each team performs all activities of the team with the help of a team leader who is one among them. Each team performs all activities including selecting their people. Each team has authority to make decisions and regulate the activities. The group as a whole is accountable for the success or failure. Salaries are fixed both on the basis of individual and group achievement.

8.2 Job Redesign and Enrichment

Narrow jobs can be combined into larger units of accomplishment. Jobs are redesigned with a view to enriching them to satisfy higher order human needs.

8.3 Effective Leadership and Supervisory Behaviour

For effective leadership and supervisory behaviour managerial grid is suitable.

8.4 Career Development

Provision for career planning, communicating and counselling the employees about the career opportunities, career path, education and development and for second careers should be made.

8.5 Alternative Work Schedules

Provision for flexible working hours, part-time employment, job sharing and reduced work week should be made.

8.6 Job Security

This tops the employee's list of priorities. It should be adequately taken care of.

8.7 Administrative or Organizational Justice

The principles of justice, fairness and equity should be taken care of in disciplinary procedures, grievance procedures, promotions, transfers, demotion, work assignment, leave, etc.

8.8 Participative Management

Employees should be allowed to participate in management participative schemes, which may be of several types. The implementation of these strategies ensures higher level of quality of work life. Quality of work life suffers from barriers like any other new scheme. Management, employees and unions fear the effect of unknown change. All these parties feel that the benefits of this concept are few though they are convinced about its effect on personnel management as a whole and on the individual parties separately. Management should develop strategies to improve quality of work life in view of the barriers.

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