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**A STUDY ON WELFARE AMENITIES AND
WORKLIFE PRACTICES AMONG EMPLOYEES
OF SELECT NATIONALIZED BANKS IN HKR**

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ABSTRACT

Welfare amenities hold a great significance in the banking industry. The aim of the study is to gain an insight into the current welfare amenities practices and its impact on the employees' satisfaction level in select nationalized banks of Hyderabad Karnataka Region. The study was conducted by collecting data from a sample size of 500 bank employees. Questionnaires was developed using likert five scale and statistical measures such as, mean, standard deviation, standard error and Z-test. The study reveals that welfare amenities practiced in select nationalized banks of HKR were not equally satisfactory to all the employees. Suggestions are made for improving the quality of practices that would lead towards betterment in performance and high morale among employees.

KEY WORDS: Welfare amenities, banking industry, morale, employee satisfaction level.

INTRODUCTION

Banks have become a part of everyone's life. In the past three decades, Indian banking system has earned several outstanding achievements to its credit that India's banking sector has been one of the very few ones that have actually been able to maintain spirit

without much impacting the growth process. India has the potential to become the third largest banking sector by 2050 after China and US, according to a PricewaterhouseCoopers (PwC) report titled "Banking in 2050". The report states that, India has particularly strong long-term growth potential.

Employees are an asset of the banks. The needs of the employees must be satisfied in order to meet the goals of the banks. Any bank would be effective only when there is high degree of co-operation between the employees and management. Management seeks co-operation between the staff forces by providing welfare facilities. These welfare facilities go a long way stimulating interest in the workers to produce their full capacity and pay a good return to management in the long run.

The term welfare suggests the state of well being. It is a desirable state of existence involving the mental, physical, moral and emotional factor of a person. Adequate levels of earnings, safe and humane conditions of work leads towards motivated and high morale employees.

REVIEW OF LITERATURE

Kamadi (2010) conducted research on welfare facilities provided to the employees of Bank of India. Researcher found that various facilities such as, canteen, Holiday home, Reimbursement of expenses towards medical check-up was provided by bank of India. The data and information was collected regarding wages, cost-benefit analysis of training benefits, productivity, employee turnover, absenteeism, strike, accident, operations, working hours, shifts, etc. Finally, the researcher concluded in his research that all the routine welfare facilities are availed by all the employees in Bank of India in different proportion.

Dr.R.Srinivasan and S.Samarthakani (2013) in the study “ Evaluating Labour welfare measures at Perambalur Sugar Mills Ltd, Eraiyur, Perambalur district has suggested that job rotations and internal transfers should be implemented to overcome this problem. The study has recommended improvement in the heating, lighting and ventilation at the work place. The study has also recommended improvement in canteen facilities, recreational facilities and proper safety measures.

OBJECTIVES OF THE STUDY

Following are the objectives of the study

1. To identify the welfare amenities implemented in nationalized banks of HKR
2. To study the level of satisfaction among the employees.
3. To suggest suitable recommendations based on the findings of the study.

METHODOLOGY OF THE STUDY

For the present study 500 employees have been sampled from nationalized banks of Hyderabad Karnataka region. Likert scale is used in the questionnaire such as, 1= “highly dissatisfied,” 2 = “dissatisfied,” 3= “no comments,” 4 = “satisfied” 5= “highly satisfied”. Statistical tools and technique such as mean, Std. deviation, Std. error, testing of hypothesis using Z-test are used for analysis.

ANALYSIS AND INTERPRETATION

Table. 1 Percentage of Employee’s Level of Satisfaction on Statutory & Non- Statutory Welfare Measures

	AFAB	DWF	LA	LRRR	DWMS	PML	MF	RME	HCC	CA	SM	GHP	UA
1-Highly Dissatisfied	00	00	8.4	3.4	2.2	2	8.2	2	11.8	3.2	1.8	8	2.6
2-Dissatisfied	87	00	40.6	92.2	12.6	6.2	52	5.8	77.2	18.2	8.6	19.4	4.2
3-No comments	00	00	02	2.8	00	00	0.6	00	2.8	00	7.6	12.6	5.4
4-Satisfied	74	78	43.4	1.6	73.4	77.8	27.8	28.6	6	73.4	54	48.2	78.2
5-Highly Satisfied	8.6	22	5.6	00	11.8	14	11.4	63.6	2.2	5.2	28	11.8	9.6
Total	500	500	500	500	500	500	500	500	500	500	500	500	500

AFAB = Availability of First Aid Box

DWF = Drinking Water Facility

LA = Lunch Allowances

LR & RR = Lunch Room & Rest Room

DW & MS = Arrangement for Disposal of Waste & Maintenance of Spittoons

PML = Provisions and Maintenance of Lavatories

MF = Medical Facilities/ hospitals

RME = Re-imbusement of Medical Expenses

HCC = Health Checkup Camps

CA = Conveyance Allowances

SM = Safety Measures

GHP = Grievance Handling Procedure

UA = Union Activities

Table.2 shows the percentage of different levels of satisfaction through statutory and non-statutory welfare measures. The table indicates that highest 78.2 percent with union activities, followed by 78 percent employees are satisfied with drinking water facilities, 77.8 percent provision & maintenance of lavatories, 74 percent with availability of first aid boxes, 73.4 percent with arrangement for disposal of waste & maintenance of spittoons and conveyance allowances, 54 percent with safety measures, 48.2 percent with grievance handling procedure, 43.4 percent with lunch allowances, 28.6 percent with re-imbusement of medical facilities, 27.8 percent with medical facilities/hospitals, 6 percent with health check up camps and lowest 1.6 percent with lunch room & rest room facilities. The table shows that, 63.6 percent of the employees are highly satisfied with re-imbusement of medical facilities, 28 percent with reimbursement of medical expenses, 28 percent with safety measures, 22 percent with drinking water facilities, 14 percent with provisions and maintenance of lavatories,

11.8 percent with grievance handling procedure and arrangement for disposal of waste & maintenance of spittoons, 11.4 percent with medical facilities, 9.6 percent with union activities, 8.6 percent with availability of first aid box, 5.6 percent with lunch allowances, 5.2 percent with conveyance allowances, 2.2 percent with health check up camps. It is clear from the table that, 92.2 percent are dissatisfied with lunch room & rest room, 87 percent with availability of first aid box, 77.2 percent with health check up camps, 52 percent with medical facilities, 40.6 percent with lunch allowances, 19.4 percent with grievance handling procedure, 18.2 percent with conveyance allowances, 12.6 percent with arrangement for disposal of waste & maintenance of spittoons, 8.6 percent with safety measures, 6.2 percent with provisions and maintenance of lavatories, 5.8 percent with re-imbusement of medical facilities, 4.2 percent with union activities. From the table it is found that, 11.8 percent are highly satisfied with health check up camps, 8.4 percent with lunch allowances, 8.2 percent with medical

facilities, 8 percent with grievance handling procedure, 3.4 percent with lunch room and rest room facilities, 3.2 percent with conveyance allowances, 2.6 percent with union activities, 2.2 percent with arrangement for disposal of waste

and maintenance of spittoons, 2 percent with medical facilities and re-imburement of medical expenses, 1.8 percent with safety measures.

Table. 2 Percentage of Level of Satisfaction of Employees towards their Worklife

	AM	CTCP	JR	ODP	WDGE	T&D	A&R
1-Highly Dissatisfied	3.2	9.8	6.2	5.2	11.8	3.8	11.4
2-Dissatisfied	19.6	25.4	20.4	18.2	23.2	15	23.8
3-No comments	9.2	10.2	1.8	3.4	06	9.4	10.8
4-Satisfied	46.6	40.2	45.2	41	48.2	58.2	45.6
5-Highly Satisfied	21.4	14.4	26.4	32.2	10.8	13.6	8.4
Total	500	500	500	500	500	500	500

AM = Attitude of Manager

CTCP = Clarity and Transparency in Communication of Policies/ roles/ responsibilities/ sensitive issues by manager

JR = Job Rotation

ODP = Open Door Policy

WDGE = Working with Different Generation Employees

T&D = Training & Development

A&R = Awards & Recognitions

From table.2 it is clear that, highest 58.2 percent of the employees are satisfied with training and development, 48.2 percent with working with different generation employees, 46.6 percent with attitude of manager, 45.6 percent with awards and recognitions, 45.2 percent with job rotation, 41 percent with open door policy, 40.2 percent with clarity and transparency in communication of policies/ roles/ responsibilities/ sensitive issues by manager. The table shows that, 32.2 percent are highly satisfied with open door policy, 26.4 percent with job rotation, 21.4 percent with attitude of manager, 14.4 percent with clarity and transparency in communication of policies/ roles/ responsibilities/ sensitive issues by manager, 13.6 percent with training and development, 10.8 percent with working with different generation employees, 8.4 percent with awards and recognitions. It is clear that, 25.4

percent are dissatisfied with clarity and transparency in communication of policies/ roles/ responsibilities/ sensitive issues by manager, 23.8 percent with awards and recognitions, 23.2 percent with working with different generation employees, 20.4 percent with job rotation, 19.6 percent with attitude of manager, 18.2 percent with open door policy, 15 percent with training and development. From the table it is found that, 11.8 percent are highly dissatisfied with working with different generation employees, 11.4 percent with awards and recognitions, 9.8 percent with clarity and transparency in communication of policies/ roles/ responsibilities/ sensitive issues by manager, 6.2 percent with job rotation, 5.2 percent with open door policy, 3.8 percent with training and development, and the lowest 3.2 percent with attitude of manager.

HYPOTHESIS

Based on the various factors affecting welfare amenities, the following hypothesis are studied

Table.3 Computation of Z Value for Welfare Measures

Employees Satisfaction Dimension	N	Mean	Standard Deviation	Standard Error	Z Value (Calculated value)	Mean Rank
First aid box	500	3.74	1.6	0.07	10.57	VI
Drinking water facility	500	4.22	5.4	0.24	5.08	II
Lunch allowances	500	2.97	1.5	0.06	-0.5	X
Lunch room & rest rooms	500	2.03	3.5	0.16	-6.06	XIII
Arrangement for disposal of waste & maintenance of spittoons	500	3.8	1.9	0.08	10	IX
Provisions and maintenance of lavatories	500	3.96	2.8	0.13	7.38	IV
Medical facilities	500	2.82	9.7	0.43	-0.41	XI
Re-imburement of medical expenses	500	4.46	9.5	0.42	3.48	I
Health checkup camps	500	2.10	5.0	0.22	-4.09	XII
Conveyance allowances	500	3.59	1.1	0.05	11.8	VII
Safety measures	500	3.98	3.0	0.13	7.54	III
Grievance handling procedure	500	3.36	5.6	0.25	1.44	VIII
Union activities	500	3.88	2.4	0.11	8	V

H0: Employees are not satisfied with “provision of first aid boxes”

H1: Employees are satisfied with “provision of first aid boxes”

Table.3 shows that, at 0.05 level of significance (two tailed test), table value (1.96) is less than the calculated value (Z = 10.57). Thus, the null hypothesis is rejected and it is concluded that, employees are satisfied with “provision of first aid boxes”.

H0: Employees are not satisfied with “Drinking water facility”

H2: Employees are satisfied with “Drinking water facility”

Table.3 shows that, at 0.05 level of significance (two tailed test), table value (1.96) is less than the calculated value (Z = 5.08). Thus, the null hypothesis is rejected and it is concluded that, employees are satisfied with “drinking water facilities”.

H0: Employees are not satisfied with “Lunch allowances”

H3: Employees are satisfied with “Lunch allowances”

Table.3 shows that, at 0.05 level of significance (two tailed test), table value (1.96) is greater than the calculated value (Z = -0.5). Thus, the null hypothesis is accepted and it is concluded that, employees are not satisfied with “lunch allowances”.

H0: Employees are not satisfied with “Lunch room & rest rooms”

H4: Employees are satisfied with “Lunch room & rest rooms”

Table.3 shows that, at 0.05 level of significance (two tailed test), table value (1.96) is greater than the calculated value (Z = -6.06). Thus, the null hypothesis is accepted and it is concluded that, employees are not satisfied with “Lunch room & rest rooms”.



H0: Employees are not satisfied with “arrangement for disposal of waste & maintenance of spittoons

H5: Employees are satisfied with “arrangement for disposal of waste & maintenance of spittoons.

Table.3 shows that, at 0.05 level of significance (two tailed test), table value (1.96) is lesser than the calculated value ($Z = 10$). Thus, the null hypothesis is rejected and concludes that, employees are satisfied with “arrangement for disposal of waste & maintenance of spittoons”.

H0: Employees are not satisfied with “Provisions and maintenance of lavatories”

H6: Employees are satisfied with “Provisions and maintenance of lavatories”

Table.3 shows that, at 0.05 level of significance (two tailed test), table value (1.96) is less than the calculated value ($Z = 7.38$). Thus, the null hypothesis is rejected and concludes that, employees are satisfied with “Provisions and maintenance of lavatories”.

H0: Employees are not satisfied with “Medical facilities”

H7: Employees are satisfied with “Medical facilities”

Table.3 shows that, at 0.05 level of significance (two tailed test), table value (1.96) is greater than the calculated value ($Z = -0.41$). Thus, the null hypothesis is accepted and concludes that, employees are not satisfied with “Medical facilities”.

H0: Employees are not satisfied with “Re-imbursment of medical expenses”

H8: Employees are satisfied with “Re-imbursment of medical expenses”

Table.3 shows that, at 0.05 level of significance (two tailed test), table value (1.96) is less than the calculated value ($Z = 3.48$). Thus, the null hypothesis is rejected and it is concluded that, employees are satisfied with “Re-imbursment of medical expenses”.

H0: Employees are not satisfied with “Health checkup camps”

H9: Employees are satisfied with “Health check up camps”

Table.3 shows that, at 0.05 level of significance (two tailed test), table value (1.96) is greater than the calculated value ($Z = -4.09$). Thus, the null hypothesis is accepted and it is concluded that, employees are not satisfied with “Health check up camps”.

H0: Employees are not satisfied with “Conveyance allowances”

H10: Employees are satisfied with “Conveyance allowances”

Table.3 shows that, at 0.05 level of significance (two tailed test), table value (1.96) is less than the calculated value ($Z = 11.8$). Thus, the null hypothesis is rejected and it is concluded that, employees are satisfied with “Conveyance allowances”.

H0: Employees are not satisfied with “Safety measures”

H11: Employees are satisfied with “Safety measures”

Table.3 shows that, at 0.05 level of significance (two tailed test), table value (1.96) is less than the calculated value ($Z = 7.54$). Thus, the null hypothesis is rejected and it is concluded that, employees are satisfied with “Safety measures”.

H0: Employees are not satisfied with “Grievance handling procedure”

H12: Employees are satisfied with “Grievance handling procedure”

Table.3 shows that, at 0.05 level of significance (two tailed test), table value (1.96) is greater than the calculated value ($Z = 1.44$). Thus, the null hypothesis is accepted and it is concluded that, employees are not satisfied with “Grievance handling procedure”.

H0: Employees are not satisfied with “Union activities”

H13: Employees are satisfied with “Union activities”

Table.3 shows that, at 0.05 level of significance (two tailed test), table value (1.96) is less than the calculated value ($Z = 8$). Thus, the null hypothesis is rejected and it is concluded that, employees are satisfied with “union activities”.

The above hypothesis testing shows the employees satisfaction and dissatisfaction level based on the mean score are ranked as,

re- imbursement of medical expenses (mean ranks - I), Drinking water facility (mean rank - II), Safety measures (mean ranks - III), Provisions and maintenance of lavatories (mean rank - IV), Union activities (mean rank - V), First aid box (mean rank - VI), Conveyance allowances (mean rank - VII), Grievance handling procedure (mean rank - VIII), Medical facilities (mean rank - IX), Lunch allowances (mean rank - X), Medical facilities (mean rank - XI), Health check up camps (mean rank - XII), Lunch room & rest rooms (mean rank - XIII).

Table.4 Computation of Z Value for Work life in Banks

Employees Satisfaction Dimension	N	Mean	Standard Deviation	Standard Error	Z Value (Calculated value)	Mean Rank
Attitude of Managers	500	3.63	1.22	0.05	12.6	III
Clarity and transparency in communication of policies/ roles/ responsibilities/ sensitive issues by manager	500	3.24	3.90	0.17	1.41	V
Job Rotation	500	3.65	1.29	0.05	13	II
Open Door Policy	500	3.76	1.76	0.08	9.5	I
Working with different generation employees (leads to knowledge sharing & gaining)	500	3.23	3.78	0.17	1.35	VI
Training & Development	500	3.62	1.20	0.05	12.4	IV
Awards/ Recognitions	500	3.63	1.22	0.05	12.6	III

H0: Employees are not satisfied with “Attitude of Managers”

H14 : Employees are satisfied with “Attitude of Managers”

Table.4 shows that, at 0.05 level of significance (two tailed test), table value (1.96) is less than the calculated value ($Z = 12.6$). Thus, the null hypothesis is rejected and it is concluded that, employees are satisfied with “attitude of managers”.

H0 : Employees are not satisfied with “Clarity and transparency in communication of policies/ roles/ responsibilities/ sensitive issues by manager”

H15 : Employees are satisfied with “Clarity and transparency in communication of policies/ roles/ responsibilities/ sensitive issues by manager”

Table.4 shows that, at 0.05 level of significance (two tailed test), table value (1.96) is greater than the calculated value ($Z = 1.41$). Thus, the null hypothesis is accepted and it is concluded that, employees are not satisfied with clarity and transparency in communication of policies/ roles/ responsibilities/ sensitive issues by manager.

H0 : Employees are not satisfied with "Job rotation"
H16: Employees are satisfied with "Job rotation"

Table.4 shows that, at 0.05 level of significance (two tailed test), table value (1.96) is less than the calculated value ($Z = 13$). Thus, the null hypothesis is rejected and it is concluded that, employees are satisfied with "Job rotation".

H0 : Employees are not satisfied with "Open door policy"

H17: Employees are satisfied with "Open door policy"

Table.4 shows that, at 0.05 level of significance (two tailed test), table value (1.96) is less than the calculated value ($Z = 9.5$). Thus, the null hypothesis is rejected and it is concluded that, employees are satisfied with "Open door policy".

H0 : Employees are not satisfied "Working with different generation employees"

H18 : Employees are satisfied "Working with different generation employees"

Table.4 shows that, at 0.05 level of significance (two tailed test), table value (1.96) is greater than the calculated value ($Z = 1.35$). Thus, the null hypothesis is accepted and it is concluded that, employees are not satisfied "Working with different generation employees".

H0 : Employees are not satisfied with "Training & Development"

H19: Employees are satisfied with "Training & Development"

Table.4 shows that, at 0.05 level of significance (two tailed test), table value (1.96) is less than the calculated value ($Z = 12.4$). Thus, the null hypothesis is rejected and it is concluded that, employees are satisfied with "Training & Development".

H0 : Employees are not satisfied with "Awards/ Recognitions"

H20: Employees are satisfied with "Awards/ Recognitions"

Table.4 shows that, at 0.05 level of significance (two tailed test), table value (1.96) is less than the calculated value ($Z = 12.6$). Thus, the null hypothesis is rejected and it is concluded that, employees are satisfied with "Awards/ Recognitions".

The above hypothesis testing shows the employees satisfaction and dissatisfaction level based on the mean score they are ranked as, Open door policy (mean ranks - I), Job rotation (mean rank - II), Attitude of managers (mean rank - III), Training & Development (mean rank - IV), Clarity and transparency in communication of policies/ roles/ responsibilities/ sensitive issues by manager (mean rank - V), Working with different generation employees (leads to knowledge gaining) (mean rank -VI).

CONCLUSION AND RECOMMENDATIONS

The study reveals the relationship between the employee's satisfaction level and various dimensions of welfare measures. It is clear from the study that the entire welfare facilities implemented in select nationalized banks are not equally satisfactory to all employees. Most of the employees are dissatisfied with the clarity and transparency in communication of policies/ roles/ responsibilities/ sensitive issues by manager, training and development, lunch room & rest rooms, and health check up camps. As it is the need of the hour to immediately address the issues of the employees and ensure efficient and effective practices.

The following recommendations are suggested for based on the findings of the study

1. As employees have heavy workload there is a possibility of various health issues, therefore regular health check up camps have to be organised.
2. Training has to be provided to all the employees on a regular basis.
3. The grievance handling procedure has to be undertaken quickly.
4. Employees should be provided with separate lunch room & rest room as it is very inconvenient for the employees to have their lunch in front of their customers.
5. Improvements have to be further made in clarity and transparency in communication of policies/ roles/ responsibilities/ sensitive issues by manager, as non availability of information on time may lead to inconvenience in providing right information to customers and handling various issues.
6. Employees dissatisfied working with different generation employees, need to be called for open discussion, counseling by experts and make them

realize the importance of each other, the benefits of working together and making them understand how working in teams sharing knowledge with different generation would help in easy flow of work.

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