

Quality of Work Life of Women Employees in Public and Private Banks – A Comparative Analysis with reference to Chittoor District, Andrapradesh

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Abstract

Women employment has become the symbol of economic viability and social status in modern day society. The changes in the demographic background of women in terms of their family nature, educational background, culture and ethnic values, women in occupation has become an essential element. In the same way, the organizations also understand the real worth of women as an employee. But in our country, the broadcast of modernism, still prevail with traditional perception about women. The attitude of family members, civilization and surroundings still focus the women to work with in limit in terms of job, time and activities. But when the women employees started to perform, the benefits should be passed to individual, organization they belong, society they constitute and family they commit. Especially the title roles of women in service sector are necessary in the position of low and middle executives. In this part, bank industry is the creating more and more opportunities of women employees in recent period. As far as banking sector in India is concerned, women are being given Centre responsibility and this is the industry like education where the employment and career opportunities are high. Women in nature have the caliber of talking and serving to people with care and sympathy. The quality of work life includes the working environment, condition, attitude, relationship, competency, support from family and society. When women feel favorable about all these attributes, their effective quality work life will have an impact on their personal, occupational, social and family aspects. All these impact conclusively leads to augment job satisfaction and effective role performance in the given job and which in turn help the banks to show consistency performance in terms of operation, growth, and profit and customer retention. In this facet, it is needed to research the quality of work life of women in banking region in terms of relative analysis with reference to both public and private banks at chittoor district. By keeping this centric issue, the researcher has outlined the paper in the title of comparative analysis about the quality of work life of women employees both public and private banks at Chittoor District.

Keywords: Bank, Quality of work life, work life balance, job roles, competency, profit and customer retention

1. Introduction

Decades have passed since the catchword quality of work life is the new sensation in the developing countries like India. In any country banking segment plays a key role for overall development of primary and industrial area. The female employees in the banking company take painful effort to deliver the multiple needs of its customers. Banking industry is still emerging industry in our country, the access of private and global banks have laid foundation stone and passed a mile journey from its origin. Historically, women's service has been more in the area of in banking includes both public and private. Women's with higher education qualifications are also verdict it problematic to make balance between professional and

personal life. It is vital for every banking association to take necessary steps to maintain a healthy balance between work and their personal life so that both staffs and the firm can be benefited in the long duration. Work life and personal life are inter-connected and codependent. Spending more time in bank, dealing with trades and the pressures of job can affect the personal life of women, sometimes making it impossible to even complete the household chores. On the other hand, personal life can also be demanding because of having children, aging parents, financial problems. It can lead to skiving from work, creating stress and lack of attention at work. Work-personal life conflict occurs when the burden, commitments and errands of work and family roles become incompatible for women. Quality of work life has become one of the essential concerns among contemporary corporate employees and employers. Deficiency of services and benefits provided to the employee of a concern can lead detrimental results in all aspects. It is the utmost duty of the employer to delivered quality of work life and quality of individual life to their bodies especially ladies working in banking industry. Women employees are often expects various quality requirements from the work place, these can be classified into personal anticipatory, motivational insights, job freedom, work place needs, branch operations and working conditions. Chittoor District is the renowned landmark in the world history of tourism and pilgrimage. Chittoor District influx more amount of floating population in terms of tourist from domestic and foreign boundaries for pilgrimage. The world's famous god Lord Balaji Temple and surrounding major temples and also manufacturing companies in terms of Amaraja batteries, communication and software technologies are parked its operation point in and around Chittoor. Due to changes in the economic background of these residences, the quantity of public and private banks has established its penetrated operations by the way of commemorating more bank branches in this District. This has led to employment opportunities for women together in public and private banks either directly and indirectly. Since number of banking operations is high and they are targeting both individual and industrial consumers, the women's are expected play a big commitment role for the successful operation of banks out of competition and better quality service. Because of these motives, the women employees working in both public and private banks are expected maintain emotional intelligence and manage work related pressure by keeping social and family related aspects. This can be obtained only by extending better quality work life.

2. Review of Literature

Karrir and Khurana (1996) found significant correlations of Quality of work life of managers from three sectors of industry viz., Public, Private and Cooperative, with some of the background variables (education qualification, native/migrant status, income level) and with all of the motivational variables like job gratification and job association.

Lau, Wong, Chan and Law (2001) operational zed QWL as the favorable working location that backings and promotes contentment by providing employees with prizes, job security and career growth. Indirectly the definition indicates that an individual who is not satisfied with reward may be satisfied with the job security and to some extent would enjoy the career opportunity provided by the organization for their personal as well as professional growth.

Singh (1983) directed studies in chemical and textile plants in India that were designed to expand the Quality of Work Life by reorganizing the work and introducing participatory management. **Bhatia and Valecha (1981)** studied the absenteeism rates of textile factory and recommended that closer attention should be compensated to rally the Quality of Work Life.

Trist (1981) suggested that there should be optimum level of autonomy according to requirements of technology system. **Allenspach's (1975)** report on flexible working hours based on experiments in Switzerland, discussed its advantages and disadvantages, including its effects on job satisfaction and employee and management attitude

3. Statement of the Study Problem

Banking sector due its present day competition have to augment their service values to retain the customers, in addition to that pace of changing working culture in banks due to the introduction of modern work technologies and innovative banking practices also demands them to contribute effective work by personnel. The women workforces of banking sector also undergo for work pressure and for them the working condition changes, the attribute of family related aspects, socio-economic and psychological aspects bring changes in their physical, psychological level and which in turn affect their performance. In this aspect quality work life needed to verified by banks to make their women employees at different cadres to fit for performance, but the practices in public and private segment banks towards quality of work life and work life balance related aspects changes completely, where the role of equity theory bring satisfaction and dissatisfaction among women employees. In instruction to research these aspects, the current study was designed and passed out by the researcher.

4. Objectives of the Study

1. To associate the Quality of Work Life of women employees working in private and public sector banks in Chittoor district.
2. To evaluate the major factors influencing the quality of work life of women employees.
3. To study the level of satisfaction of women employees with respect to various work related attributes.
4. To understand the impact of quality of work life on work life balance.

5. Hypothesis of the Study

1. There is no significant difference among women employees opinion about the factors regarding security and growth based on designation at 5% level of significance.
2. There is no significant difference exist in the opinion of women employees about the effect of place of work and personal benefits on quality of work life based on their nature of banks at 5% level of significance.

6. Scope of the Study

The research paper is Quality of work life of women employees in public and private banks- a comparative analysis with reference to Chittoor district, Andhra Pradesh aim to understand the quality of work life of women employees in public and private banks in Chittoor district. The study parallels the quality of work life of women workforces in public and private banks in Chittoor district. It also categorizes the demographic background of women employees working in private and public banks. It focuses on the level of satisfaction of women employees with respect to various work related traits and also to know the impact of quality of work life on work life balance.

7. Limitations of the Study

1. The study was carried out only at Chittoor district of Andhra Pradesh
2. The women employees working in selected private and public banks were considered as the study population
3. The population source list was constructed based on the information gathered from the concern source

8. Research Methodology

Item	Description
Research Design	Descriptive in nature (comparative)
Population	`
Population Source	Obtained from the various Public and private Banks at Chittoor District
Sample Source	Derived from the Population source of Private and Public banks in Chittoor District
Sampling Unit	Women employees working in the cadre of manager, officer, assistant and supporting level in Public and Private banks in Chittoor District
Sampling Method	Multistage sampling. The entire banks Chittoor District were divided into public and private banks based on the method of cluster and from every bank the sample were drawn through stratified random basis in a disproportionate method
Sample Size	Manager-30 Officer-50 Assistant-66 Supporting Staff-14
Sampling Plan	Private - 70 Public -90
Sources of Data	Both primary and Secondary Data
Source of Primary Data	Obtained from the respondents of Women employees from Public and Private banks through structured questionnaire with interview schedule
Sources of Secondary Data	Gathered from the previous studies, government related gazette, RBI bulletin and periodicals
Nature of Questionnaire	A structured questionnaire with suitable scaling
Types of Questions	Open ended, closed ended, itemized ranking and Likert scale
Pre testing	The questionnaire was pre tested for its validity and reliability among the selected respondents, opinion leaders from the Banks. Based on their opinion some of the modifications were made and simplified questionnaire was used for the survey purpose
Testing of validity	Was done to check the content, criteria validity
Testing of Reliability	Cron bach alpha value (0.7723 or 77%)
Analytical tools Used	Cross tables, Chi-square, and Analysis of Variance
Other analytical tools	Percentage and Cross tables

9. Analysis and Interpretation

TABLE 1.0: SOCIO ECONOMIC PROFILE OF WOMEN EMPLOYEES IN PUBLIC AND PRIVATE SECTOR BANKS IN CHITTOOR DISTRICT

S.No	Socio Economic Profiles	Attributes	Number of Respondents	Percentage to Total
1	Age	<30 years	12	7.5
		31-40	46	28.8
		41-50	48	30.0
		above 50	54	33.8
2	Education Qualification	SSC	32	20.0
		INTER	40	25.0
		DIPLOMA	10	6.3
		UG	24	15.0
		PG	28	17.5
		Others	26	16.3
3	Marital status	Unmarried	26	16.3
		Married	134	83.8

4	Total experience	0-5 yrs	26	16.3
		6-10 yrs	20	12.5
		11-15 yrs	36	22.5
		Above 15 yrs	78	48.8
5	Experience in Bank	0-5 yrs	36	22.5
		6-10 yrs	26	16.3
		11-15 yrs	30	18.8
		Above 15 yrs	68	42.5
6	Monthly Income	Below Rs.10000	28	17.5
		Rs.10001-Rs.20000	72	45.0
		Rs20001-Rs.30000	32	20.0
		Above 30000	28	17.5
7	Nature of Bank	Public	90	56.3
		Private	70	43.8
8	Designation	Manager	30	18.8
		Officer level	50	31.3
		Assistant	66	41.3
		Supporting staff	14	8.8

Table 1.0 acmes the socio economic profile of women employees in public and private banks in Chittoor District. Regarding the age composition from the table it is reveal that 33.8 percent are exceeding the age group of 50 and 30 percent between 41 to 50 years. 25 percent of employees in banking sector have more than Intermediate qualification and 32.5 percent have both under and post graduation background. Regarding the marital status 83.8 percent of respondents are married. 48.8 percent of women employees in private and public banks in Chittoor District have more than 15 years of experience and 42.5 percent have more than 15 years' experience exclusively in banking sector. Regarding the category of women employees career in banking sector, 56.3 percent belong to public sector bank and 43.8 percent belong to private banks in Chittoor District. The designations occupied by women employees in private and public sector banks in the selected study place 72.6 percent in bank office and assistant, 18.8 percent in managerial level and 8.8 percent in supporting staff level.

TABLE 2.0: THE NATURE OF BANK WITH EXPERIENCE OF THE RESPONDENTS IN BANKS

S. No	Bank Experience	Nature of Bank		Total
		Public	Private	
1	0-5 years	12	24	36
		(7.5)	(15.0)	(22.5)
2	6-10 years	12	14	26
		(7.5)	(8.8)	(16.3)
3	11-15 years	20	10	30
		(12.5)	(6.3)	(18.8)
4	Above 15 years	46	22	68
		(28.8)	(13.8)	(42.5)
Total		90	70	160
		(56.3)	(43.8)	(100.0)

Source: Primary Data, Figures in Brackets Indicate Percentage to Total

Table 2.0 highlights the amount of experience possessed by women employees both in public and private sector banks. 22.5 percent of them have 0 to 5 years of practice in banking sector in which 15 percent from private banks and 7.5 percent from public banks. 42.5 percent have more than 15 years of experience in which 28.8 percent from public sector banks. 18.8 percent have 11 to 15 years of experience in which 12.5 percent from public sector banks.

TABLE 3.0: OPINION OF WOMEN EMPLOYEES BASED ON THEIR DESIGNATION ABOUT THE REASON FOR JOINING IN BANKING SECTOR

S.No	Reasons	Designation/Cadre				Total
		Manager	Officer Level	Assistant	Supporting Staff	
1	Salary Package	8	18	18	8	52
		(5.0)	(11.3)	(11.3)	(5.0)	(32.5)
2	Benefits	6	8	18	4	36
		(3.8)	(5.0)	(11.3)	(2.5)	(22.5)
3	Job Security	6	4	14	2	26
		(3.8)	(2.5)	(8.8)	(1.3)	(16.3)
4	Career Growth	6	8	14	0	28
		(3.8)	(5.0)	(8.8)	(0.0)	(17.5)
5	Others	4	12	2	0	18
		(2.5)	(7.5)	(1.3)	(0.0)	(11.3)
Total		30	50	66	14	160
		(18.8)	(31.3)	(41.3)	(8.8)	(100.0)

Source: Primary Data, Figures in Brackets Indicate Percentage to Total

Table 3.0 shows women employees opinion about the reasons to joining in banking sector based on their designation both in public and private banks in Chittoor District. 32.5 have joined for salary and benefits in which 11.3 percent belong to officer and assistant level. 22.5 percent for non-monetary benefits in which 11.3 assistant levels. 16.3 percent have joined for job security and which is 8.8 percent at assistant level. 17.5 percent have joined for career growth and in which 8.8 percent at assistant level. 11.3 percent for other reasons like prestige and image and so on in which 7.5 percent at officer level.

TABLE 4.0: WOMEN EMPLOYEES OPINION ABOUT THE INFLUENCES TO CHOOSE THE SECTOR BASED ON THE NATURE OF BANKS

S. No	Influence to join in Banking Sector	Nature of Bank		Total
		Public	Private	
1	Self	26	14	40
		(16.3)	(8.8)	(25.0)
2	Friends and Relatives	24	8	32
		(15.0)	(5.0)	(20.0)
3	Media and Advertisement	14	10	24
		(8.8)	(6.3)	(15.0)
4	Bank Employees	12	22	34
		(7.5)	(13.8)	(21.3)
5	Others(Specify)	14	16	30
		(8.8)	(10.0)	(18.8)
Total		90	70	160
		(56.3)	(43.8)	(100.0)

Source: Primary Data, Figures in Brackets Indicate Percentage to Total

Table 4.0 shows that women employees' opinion sources of influences to choose banking career based on their nature of banks employed. 25 percent of them through their self-awareness chose this sector in which 16.3 percent from public sector banks, 20

percent through Friends and relatives in which 15 percent from again public sector banks. 21.3 percent through the reference of bank employees and in which 13.8 percent from private banks, 15 percent through media reference and advertisements in which 8.8 percent in public division banks. 18.8 percent through casual process and recommendations and so on in which 10 percent from private banks.

TABLE 5.0: RESPONDENTS OPINION ABOUT THE CLEARANCE OF JOB ROLES IN PUBLIC AND PRIVATE BANKS

S. No	Clearance of Job Role	Nature of Bank		Total
		Public	Private	
1	Yes	54	40	94
		(33.8)	(25.0)	(58.8)
2	No	36	30	66
		(22.5)	(18.8)	(41.3)
Total		90	70	160
		(56.3)	(43.8)	(100.0)

Source: Primary Data, Figures in Brackets Indicate Percentage to Total

Table 5.0 explains about respondents' opinion about the clarity of job roles both in public and private banks. 58.8 percent of respondents have clarity about job role and which is high in public sector banks while compare to private and 41.3 percent do not have proper clarity about job role and which is higher in public while compare to private sector banks

TABLE 6.0: REASONS FOR NOT HAVING THE CLEAR JOB ROLE AMONG THE WOMEN EMPLOYEES IN PUBLIC AND PRIVATE BANKS

S.No	Reason for not having clear job role	Nature of bank		Total
		Public	Private	
1	Frequent Job Rotation	4	4	8
		(6.1)	(6.1)	(12.1)
2	Work overload	8	6	14
		(12.1)	(9.1)	(21.2)
3	Multi Command	4	4	8
		(6.1)	(6.1)	(12.1)
4	Job Duplication	6	2	8
		(9.1)	(3.0)	(12.1)
5	No Proper Job Description	4	4	8
		(6.1)	(6.1)	(12.1)
6	Role Conflict	6	2	8
		(9.1)	(3.0)	(12.1)
7	All The Above	4	8	12
		(6.1)	(12.1)	(18.2)
Total		36	30	66
		(54.5)	(45.5)	(100.0)

Table 6.0 shows reasons revealed by the women employees in public and private banks for the reasons for not having job role clarity. 21.2 percent due to work overload in which 12.1 percent in public sector banks. 12.1 percent for the reasons of role conflict, poor job description, job duplication, multi instruction and which is high public sector banks while compare to private banks.

Table 7.0 explains the judgment of women employees about the work pressure in public and private banks. 53.8 percent of women employees accept the source of work pressure in which it is huge in public sector banks and 46.3 percent do not feel work pressure and which is also higher in public sector banks.

TABLE 7.0: WOMEN EMPLOYEES OPINION ABOUT WORK PRESSURE BASED ON THE NATURE OF BANKS

S.No	Opinion about work stress	Nature of bank		Total
		Public	Private	
1	Yes	52	34	86
		(32.5)	(21.3)	(53.8)
2	No	38	36	74
		(23.8)	(22.5)	(46.3)
Total		90	70	160
		(56.3)	(43.8)	(100.00)

Source: Primary Data, Figures in Brackets Indicate Percentage to Total

TABLE 8.0: WOMEN EMPLOYEES IN PRIVATE AND PUBLIC SECTOR BANKS AND THEIR OPINION THE INFLUENCE OF EFFECTIVE QUALITY WORK LIFE ON THEIR SOCIETY

S.No	Opinion of QWL of Society	Nature of bank		Total
		Public	Private	
1	HIGH	14	14	28
		(8.8)	(8.8)	(17.5)
2	MEDIUM	58	52	110
		(36.3)	(32.5)	(68.8)
3	LOW	18	4	22
		(11.3)	(2.5)	(13.8)
Total		90	70	160
		(56.3)	(43.8)	(100.0)

Source: Primary Data, Figures in Brackets Indicate Percentage to Total

Table 8.0 highlights the women employees' opinion about the impact of quality work life on their public life based on their banks they belong. 68.8 percent agree the influence in medium in which 26.3 belong to public sector banks and 32.5 percent belong to private category. 17.5 percent agree it is high and 13.8 percent express it is low.

9.0. WOMEN EMPLOYEES OPINION IN BANKING SECTORS REGARDING SECURITY AND GROWTH OPPORTUNITIES BASED ON THE DESIGNATION OF THE RESPONDENTS

Null Hypothesis (Ho): There is no significant difference among women employees opinion about the factors regarding security and growth based on designation at 5% level of significance

Alternative Hypothesis (Ha): There is significant difference among women employees opinion about the factors regarding security and growth based on designation at 5% level of significance.

The ANOVA test is applied to test the significant difference exist in the opinion of women employees in private and public banks about the **security and growth opportunities based on the Designation**. The significant difference exist among the opinion of women employees about job security, promotion and self- improvement, since the obtained values is less than 0.05 and there is no significant difference exist about the job advancement and training opportunities.

Women Employees Opinion about the effect of place of work and personal benefits on quality of work life in banking Sectors based on the Nature of Banks

TABLE 9.0: WOMEN EMPLOYEES OPINION IN BANKING SECTORS REGARDING SECURITY AND GROWTH OPPORTUNITIES BASED ON THE DESIGNATION OF THE RESPONDENTS

Factors		Sum of Squares	Df	Mean Square	f	Significance	Remarks
Job Security	Between Groups	2.236	3	.745	2.396	0.040	Significant
	Within Groups	48.539	156	.311			
	Total	50.775	159				
Promotion	Between Groups	7.607	3	2.536	2.596	0.034	Significant
	Within Groups	152.393	156	.977			
	Total	160.000	159				
Job Advancement	Between Groups	3.309	3	1.103	1.407	0.243	Not Significant
	Within Groups	122.291	156	.784			
	Total	125.600	159				
Self-Improvement	Between Groups	11.641	3	3.880	3.799	0.012	Significant
	Within Groups	159.334	156	1.021			
	Total	170.975	159				
Training Opportunities	Between Groups	5.909	3	1.970	1.688	0.172	Not Significant
	Within Groups	182.066	156	1.167			
	Total	187.975	159				

Null Hypothesis (Ho): There is no significant differences exist in the opinion of women employees about the effect of place of work and personal benefits on quality of work life based on their nature of banks at 5% level of significance.

Alternative Hypothesis (Ha): There is significant difference exist in the opinion of women employees about the effect of place of work and personal benefits on quality of work life based on their nature of banks at 5% level of significance.

TABLE 10.0: WOMEN EMPLOYEES OPINION ABOUT THE EFFECT OF PLACE OF WORK AND PERSONAL BENEFITS ON QUALITY OF WORK LIFE IN BANKING SECTORS BASED ON THE NATURE OF BANKS

Parameter		Sum of Squares	Df	Mean Square	f	Significance	Remarks
Influence of Place of work and its effectiveness of quality of work life	Between Groups	52.289	1	52.289	1.499	0.223	Not Significant
	Within Groups	5512.686	158	34.890			
	Total	5564.975	159				

Influence of personal benefits on quality of work life	Between Groups	.390	3	.130	0.179	0.910	Not Significant
	Within Groups	113.110	156	.725			
	Total	113.500	159				

The table 10 tests the significant difference exist in the opinion of women employees in private and public sector banks about the effect of place of work and personal benefits on quality of work life. The results of ANOVA obtained is more than 0.05 and infers that there is no significant difference exist in the opinion of women employees about the effect of personal benefits and place of work on the quality of work life of women employees in private and public sector banks in Chittoor District.

WOMEN EMPLOYEES OPINION ABOUT THE JOB INTERFERENCE IN FAMILY LIFE BASED ON THEIR MARITAL STATUS

Null Hypothesis (Ho): There is no association among women employees about the demand of job interference in family life based on marital status of the respondents at 5% level of significance.

Alternative Hypothesis (Ha): There is association among women employees about the demand of job interference in family life based on marital status of the respondents at 5% level of significance.

TABLE 11.0: WOMEN EMPLOYEES OPINION ABOUT THE JOB INTERFERENCE IN FAMILY LIFE BASED ON THEIR MARITAL STATUS

Chi-Square test			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.685 ^a	2	0.158
Likelihood Ratio	5.278	2	0.071
Linear-by-Linear Association	.253	1	0.615

Source: Primary Data

Table 11.0 test the association between women employees opinion about the job interface on their family based on their marital status. By applying chi-square test, it is inferred that there is no association between job interface and its impact on family based on the marital status of women employees working in banking sectors. Since the obtained value is 0.158 and which is more than 0.05

WOMEN EMPLOYEES OPINION ABOUT THE INFLUENCE OF VARIOUS FACTORS ON QUALITY OF WORK LIFE BASED ON THEIR DESIGNATION

Null Hypothesis (Ho): There is no significant difference among women employees opinion about the influencing factors on quality of work life based on their designation at 5% level of significance at 5% level of significance.

Alternative Hypothesis (Ha): There is significant difference among women employees opinion about the influencing factors on quality of work life based on their designation at 5% level of significance at 5% level of significance.

Opinion regarding factors of Quality of Work Life	Sum of Squares	Df	Mean Square	f	Significance	Remarks
Independence	Between Groups	3.513	3	1.180	0.390	Not Significant
	Within Groups	154.862	156			
	Total	158.375	159			
Appreciation	Between Groups	1.747	3	0.563	0.640	
	Within Groups	161.353	156			
	Total	163.100	159			
Social and Family Support	Between Groups	4.529	3	1.496	0.218	
	Within Groups	157.446	156			
	Total	161.975	159			

10. Summary of Findings

1. It is found that 63.8 percent of female employees working in banking sectors are in the age of above 40.
2. More than 45 percent of the employees working in public sector banks have 15 years and above experience and where as in private banks most of them have 10 to 15 years of experience.
3. 65 percent of them get more than 10,000 incomes both in private and public sector banks.
4. The employment of women in public sector banks are slightly higher while compare to private banks in the study area.
5. It is found that the women employees in the cadre of manager, officer and supporting staff level prefer banking sector for the reason of salary packages, in the level of assistant they prefer for salary packages and benefits.
6. Regarding the sources of influences of women employees to choose private and public sector banks. Friends and relatives are the major sources of references for women employees to choose public sector banks and existing banks employees in banks are the major sources for women employees to choose private banks.
7. The women employees in public sector banks are much clear about their job roles than private bank employees in the study area.
8. The opinion of women employees working in private and public banks about the effect of place of work and personal benefit significantly do not differ.
9. The women employees in private and public sector bank feels there is no association between job interference on quality work life and family life.
10. The opinion about the influence of the factors like independence, appreciation, social and family support on quality work life do not differ significantly.

11. Suggestions

1. The bank management both in public and private banks can deliberate the profile of women employees for middle and top level designations.

2. The women employees may show more interest on assuming challenging responsibilities especially in technology driven areas both in private and public sector banks.
3. The efforts can be made through proper training programme through suitable modes to still get better job role clarity.
4. The work place empowerment programmes may be introduced in both private and public sector banks.
5. The proper stress management programme through mentoring and training can be arranged for women employees working in public sector banks.
6. The innovative recruit programmes may be reintroduced in public sector banks in order to attract pool of new generation talents among the women.

12. Conclusion

The role of women in modern employment scenario is inevitable. The idle deployment of abilities and knowledge of ladies staffs can deliver better results and benefits to the organization they belong. In this aspect, the role and the partaking of women employment both in public & private sector banks are imperative in today's banking industry. The banking industry carry the logo of service and which is to be provided with better customer touch and that is possible only by the serving support of women employees at all levels both in public and private banks. Comprehensive the study it is concluded that the augmenting job role of women in banking industry need better working environment and support for them to make them ever productive employees and which in turn help the banks to compete effectively in the market for both organizational and customer benefits. For bring this the quality work life amongst the women employees both in public and private sector banks need to be revitalized in years to come

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