

JOB SATISFACTION AMONG THE EMPLOYEES WORKING AT H.P STATE CO-OPERATIVE BANK LTD, SHIMLA.

PROJECT REPORT

By

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(F-2006-MBA-27)**

Submitted in partial fulfillment of the requirement for the degree

of

MASTER OF BUSINESS ADMINISTRATION

**(Agri-Business)
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CERTIFICATE-1

This is to be certified that the project “**Job Satisfaction among the employees working at H.P State Co-operative Bank Limited, Shimla**”, has been submitted to Dr. Y.S Parmar University of Horticulture and Forestry, Nauni, Solan, (H.P) by **Ms. Shalley Shandil (F-06-MBA-27)** in partial fulfillment of **MBA (agri-business)** programme. This project has been done under my guidance and no part of this work has been submitted for any degree or diploma.

The assistance and help received during the course of investigation and source of literature have been fully acknowledged.

Place: Nauni, Solan

Dated: July 5, 2008


Project Advisor 577108

CERTIFICATE-II

This is to certified that the project "Job Satisfaction among the employees working at H.P State Co-operative Bank Limited, Shimla", has been submitted to Dr. Y.S Parmar University of Horticulture and Forestry, Nauni Solan, (H.P) by Ms. Shalley Shandil (F-06-MBA-27) in partial fulfillment of MBA (agri-business) programme. The project has been approved by the examination committee after conducting an oral examination in collaboration with the external examiner.

The assistance and help during the course of investigation and source of literature have been fully acknowledged.



Project Advisor



External Examiner



Head of Department



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Place: Nauni, Solan

Dated:

CERTIFICATE- III

This is to certified that all the mistakes and errors pointed out by the external examiner have been incorporated in the project “**Job Satisfaction among the employees working at H.P State Co-operative Bank Limited, Shimla**”, being submitted to Dr. Y.S Parmar University of Horticulture and Forestry, Nauni, Solan, (H.P.) by **Ms.Shalley Shandil (F-06-MBA-27)** in partial fulfillment of MBA (agribusiness) programme.



Project Guide



**Head
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Acknowledgement

At the outset, I bow my head before the almighty who has given me the strength and courage to accomplish this academic adventure.

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Needless to say errors and omissions are mine.

Place: UHF, Nauri, Solan

Date: 5/7/08

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INTRODUCTION

Chapter-I

INTRODUCTION

Job Satisfaction is the end feeling of a person after performing a task. It is different from motivation and morale in the sense that the motivation refers to willingness to work and morale implies a general attitude towards work and work environment. Job Satisfaction is an individual feeling and refers to the extent a person's job fulfills his dominant needs and is consistent with his expectations and values. The feeling would be positive or negative depending upon whether need is satisfied or not. Job Satisfaction basically being an individual matter affects the functioning of an organization as a whole. Morse (1953) has rightly stated that an organization can be evaluated in terms of human satisfaction. Ample research evidences are available which indicate that if a worker is satisfied with his/her work, he/she is likely to perform high on the job. Job Satisfaction is perhaps necessary (if not sufficient condition) for the continued high productivity of work in an employee's respective field. According to Smith (1973), productivity is not a matter of making employees work longer or harder, we must improve working conditions and take out boredom from the routine jobs. A satisfied and motivated employee is certainly an asset to an organization. A satisfied and enthusiastic individual completes assigned task in time. His performance is largely affected by the satisfaction experienced by him with the job.

Himachal Pradesh State Cooperative Bank was established after amalgamating three Central Cooperative Banks namely Mahasu Central Cooperative Bank Ltd, the Mandi Central Cooperative Bank Ltd and the Chamba Central Bank Ltd in to it. The bank started functioning w.e.f March 15,1954 at the time when the state of H.P used to be the union territory and there were only 6 districts in the state viz.Bilaspur,Chamba,kinnaur, Mandi,Sirmaur and Shimla.The bank is extending banking facilities in five districts namely Kangra, Kullu, Hamirpur, lahaul&Spiti and Una through its affiliated District

Central Cooperative Banks i.e. Kangra Central Cooperative Bank and Jogindra Central Cooperative Bank(Solan).The bank is presently serving the people of state through a network of 179 branches and extension counters of which about 94% are in rural areas of the state and one branch at Azadpur Delhi for the benefit of Horticulturists of the state. Being national award winner for achieving overall excellence in banking operations, the bank has prepared and implemented a lot of loan schemes targeted towards all sections of the society and actively engaged in effectively implementing various poverty eradication programmes launched by the Govt.of India from time to time.The bank is also offering various financial products/services suited to the requirements of people pertaining to all sections of the society.

Though the bank has been operating in the state of Himachal Pradesh for the last five decades yet no systematic study has been taken to find out whether or not the employees working in the bank are satisfied with their job. Keeping this thing in view, the present study was undertaken with following specific objectives:-

1.1 OBJECTIVES

- (i) To study the socio-economic profile of the employees working in H.P State Cooperative Bank Ltd, Shimla.**
- (ii) To determine the level of job satisfaction among the employees working in the organization under study.**
- (iii) To study the relationship between the respondent employees' selected socio-personal traits and job satisfaction.**
- (iv) To identify the main problem/reasons (if any) for their job dissatisfaction.**
- (v) To provide suggestions for making their job more attractive and satisfactory.**

1.2 SIGNIFICANCE OF THE STUDY

Job Satisfaction is very essential for the effective functioning of an organization, because it has been observed that a dissatisfied employee skips his/her work more often and is more likely to resign is compared to his counter - part satisfied employee. An highly satisfied employee is more likely to display more efficiency and performance. The present study would be quite useful in the sense that it determines the level of job satisfaction among the employees. It will provide proper feedback to H.P State Cooperative bank regarding the problems being faced by the employees in performing their job so that the management takes the appropriate action to overcome these problems. The study will be helpful in identify those factors which are responsible for the job satisfaction so that these can be skillfully managed by the policy makers and top management of the bank. The suggestions emerged from the study would be quite useful in making the job more satisfactory and attractive for the employee which, in turn, may further lead to improvement in their performance.

1.3 LIMITATIONS OF THE STUDY

- **Due to constraints of time and finance the study was restricted to one hundred employees working in H.P State Co-operative Bank Ltd, Shimla. Therefore, the results from the study cannot be generalized for all the co-operative banks in the society.**

- **Since the findings are based upon the expressed opinion of the respondents, so, the problem in recollecting or remembering the information by them cannot be completely ruled out.**

- **The data collected from the respondents stands for the year 2007-2008 only.**

**THEORETICAL
BACKGROUND
AND
REVIEW OF LITERATURE**

Chapter-II

THEORETICAL BACKGROUND

The theoretical background /Review of literature pertaining to the study has been discussed as under.

JOB SATISFACTION

The Roberts Dictionary of Industrial Relations defines job satisfaction in the following words: "Those outward or inner manifestations which give the individual a sense of enjoyment or accomplishment in the performance of his work. job satisfaction is defined as an effective state which is a function of the workers present job, on the one hand, and his frame of reference and his level of adoption on the other. Schaffer (1953) has proposed the hypothesis that "Overall Satisfaction will vary directly with the extent to which those needs of an individual which can be satisfied in a job are actually satisfied; the stronger the need, the more closely will job satisfaction depend on its fulfillment.

Job Satisfaction is the degree to which a person's job fulfills his dominant needs as per his expectations and values. It is different from motivation and morale. Motivation refers to the willingness to work where as satisfaction implies a positive emotional state. Morale, a group phenomenon implies a general attitude towards work and work environment. It is a group phenomenon while job satisfaction is an individual feeling. Thus, job satisfaction is an employee's general attitude towards his job.

Job Satisfaction refers to a worker's sense of achievement and success is generally perceived to be directly linked to productivity as well as to personal well-being. Job Satisfaction implies doing a job one enjoys, doing it well, and being suitably rewarded for one's efforts. It actually stands to a dimension of reactions ranging from very positive (high job satisfaction) to very negative (low job satisfaction or

high job dissatisfaction). Basically, job satisfaction comes from good fit between work abilities, needs and expectations. It is the result of various attitudes possessed by an employee. In a narrow sense, these attitudes are related to the job and are concerned with such specific factors as wages, supervision, steadiness of employment, conditions of work, advancement opportunities, recognition of ability, fair evaluation of work, social relations on the job, prompt settlement of grievances, fair treatment by employer, and other similar items.

However, a more comprehensive approach requires that many additional factors be included before a complete understanding of job satisfaction can be obtained. Such factors as the employee's health, temperament, desires and level of aspiration should be considered. Further, his family relationships, social status, recreational outlets, activity in organizations, political or purely social-contribute ultimately to the job satisfaction. In short, job satisfaction is a general attitude which is the result of many specific attitudes in three areas, namely, specific job factors, individual characteristics and group relationships outside the job.

FACTORS INFLUENCING JOB SATISFACTION

The term job satisfaction includes the whole gamut of needs which an individual wants to satisfy from his employment. Job Satisfaction can be influenced by a variety of factors like the quality of one's relationship with the Supervisor, the quality of the physical environment in which he works, degree of fulfillment in his work, etc.

Factors influencing job satisfaction can be classified in to following categories

- (A) Personal Factors.
- (B) Environmental Factors.

(A) PERSONAL FACTORS

- **Age**

Workers in the advanced age group tend to be more satisfied probably because they have adjusted with their job conditions.

- **Sex**

Women are found to be less satisfied than men due to fewer job opportunities for females. But female workers may be more satisfied due to their lower occupational aspirations.

- **Marital Status**

The general impression is that married employees and employees having more dependents tend to be more dissatisfied due to their greater responsibilities. But such employees were found to be more satisfied in the sense that they valued their jobs more than unmarried workers.

- **Educational Level**

Generally more educated employees tend to be less satisfied with their jobs probably due to their higher job aspirations.

- **Experience**

Job Satisfaction tends to increase with increasing years of experience. But it may decrease after twenty years of experience particularly among people who have not realized their job expectations.

(B) ENVIRONMENTAL FACTORS

- **Job Content**

Job content in terms of achievement, recognition, advancement, responsibility and the work itself tend to provide satisfaction. Employees tend to prefer jobs that give them opportunities to use their skills and abilities.

- **Occupational Level**

The higher the level of the job in organizational hierarchy the greater the satisfaction of the individual. This is because positions at higher levels are generally better paid, more challenging and provides greater freedom of operation.

- **Pay**

Money not only helps people attain their basic needs but also instrument in providing upper level need satisfaction.

- **Promotions**

Promotions provide opportunities for personal growth, more responsibilities and increased social status. Individuals who are promoted on the basis of seniority often experience job satisfaction but not as much as those who are promoted on the basis of performance.

- **Work Group**

The work group serves as a source of support, comfort, advice and assistance to the individual worker. Friendly and Supportive co-workers leads to increased job satisfaction.

- **Working Conditions**

Employees are concerned with their job work environment for both personal comfort and facilitating a good job. If the working conditions are good (clean, attractive surroundings) the person will find it easier to carry out their jobs. If

the working conditions are poor (hot, noisy surroundings) the person will find it more difficult to get things done.

THEORIES OF JOB SATISFACTION

The main theoretical approaches to job satisfaction are as follows

1. Need fulfillment theory

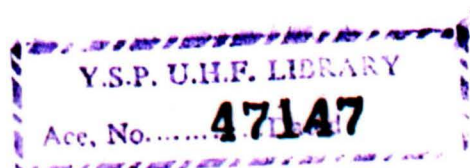
According to this theory, a person is satisfied when he gets from his job what he wants. The more he wants something or the more important it is to him, the more satisfied he is when he received it. In other words, "job satisfaction will vary directly with the extent to which those needs of an individual which can be satisfied are actually satisfied. Vroom views satisfaction in terms of the positively valued outcomes that a job provides to a person. Thus, job satisfaction is positively related to the degree to which one's needs are fulfilled. The fulfillment theory suffers from a major drawback. Satisfaction is a function of not only what a person receives but what he feels he should receive. What may satisfy one individual may not satisfy the other due to difference in their expectations.

2. Equity Theory

Under this theory, it is believed that a person's job satisfaction depends upon his perceived equity as determined by his input-output balance in comparison with the input ,output balance of others. Every individual compares rewards with those of a 'reference group'. If he feels his rewards are equitable in comparison with others doing similar work, he feels satisfied. Job satisfaction is thus ,a function of the degree to which job characteristics meet the desires of the reference group.

3. Two Factor Theory

Frederick Hertzberg and his colleagues developed the two factor theory. According to this theory satisfaction and dissatisfaction are interdependent of each other and exist on a separate continuum. One set of factors known as hygiene factors(company policy, administration, supervision, pay ,working conditions and interpersonal



relations) act as dissatisfiers. Their absence causes dissatisfaction but their presence does not result in positive satisfaction. The other set of factors known as satisfiers(achievement, advancement, recognition, work itself and responsibility) lead to satisfaction.

4. Discrepancy Theory

According to this theory, job satisfaction depends upon what a person actually receives from his job and what he expects to receive. When the rewards actually received are less than the expected rewards it causes dissatisfaction. This theory fails to reveal whether over-satisfaction is or is not a dimension of dissatisfaction and if so, how does it differ from dissatisfaction arising out of the situation when received outcomes are less than the outcomes one feels he should receive.

5. Equity –discrepancy Theory

This is a combination of equity and discrepancy theories. Lawler has adopted the difference approach of discrepancy theory rather the ratio approach of equity theory. From equity theory the concept of comparison has been selected to serve as an intervening variable. Under this theory satisfaction is defined as the difference between the outcomes that one perceives he actually received and outcomes that one feels he should receive in comparison with others. When the individual feels that what he actually received is equal to what he perceives he should receive there is satisfaction.

Some of the studies pertaining to job satisfaction have been reviewed and discussed as under-

REVIEW OF LITERATURE

Bray field and Rothe (1951) referred job satisfaction as how an individual felt about his job in terms of interest, boredom, enjoyment and enthusiasm.

Hertzberg *et al.* (1957) classified the factors affecting job satisfaction in to two groups viz; Motivators and Hygiene factors .The former include feeling of achievement,

ability utilization, recognition and rewards; And the latter includes job security adequacy of salary and physical conditions of work.

Sinha (1974) reported that working life is to be evaluated not simply in terms of the amount of goods turned out, the productive efficiency and the profit it brings but also in terms of the satisfaction that the participants derive from it.

Locke (1976) defined job satisfaction as a “pleasurable or positive emotional state resulting from the appraisal of one’s job or job experiences”.

Sandhu (1976) reported a positive correlation between recognition and rewards, freedom of expression, work itself, management policies and set up, job security and advancement and social status attached to the job and job satisfaction.

Chaudhary (1982) reported that the Industrial supervisors considered autonomy in the job, promotional opportunities, good relations with other employees, job security, wages, fringe benefits and participation in management as the important factors for overall job satisfaction among the employees.

O’Reilly and Caldwell (1985) demonstrated that both workers’ task perceptions and their job satisfaction were influenced by the opinions of others in their work groups.

Reddy and Sinha (1989) observed that greater the communicative openness higher was the satisfaction towards the job. Conversely, optimum communicative load in an organization contributed for higher job satisfaction

Singh and Singh (1993) measured job satisfaction on nine point quantum scale indicating maximum job satisfaction (9),the middle(5)’neutral’ and minimum job satisfaction (1).A score of 1 to 9 were assigned to the various job satisfaction items. Weighted scores were calculated on the basis of multiplying the respective scores with the frequencies for each job situation item. The weighted scores were divided by the number of respondents to calculate the mean score of the group.

Chattopadhyay *et al.* (1994) defined job satisfaction as the attitude of a person reflecting the degree to which his important needs are satisfied by his job.

Rahad *et al.* (1994) reported that importance of satisfaction in work cannot be minimized. Job satisfaction has a great significance for the functioning of any organization. Greater job satisfaction is likely to lead eventually to a more effective functioning of the individual and the organization as a whole.

Nazir (1998) in a study of job facets and overall job satisfaction of Bank employees found that except income and level of education, no other personal factors was related to the overall job satisfaction of the respondents.

Ghosh and Vijayaragavan (2000) studied job satisfaction of extension personnel on the basis of six dimensions. It was measured on a scale having a score ranging from +5 to-5. The respondents were divided into six classes such as highly satisfied (3.33 to 5.00); satisfied (1.66 to 3.33); moderately satisfied (0.00 to 1.66); moderately dissatisfied (-1.66 to 0.00); dissatisfied (-0.33 to -1.66) and highly dissatisfied (-5 to -3.33).

Ghosh and Vijayaragavan (2000) reported that job satisfaction level of extension personnel was found to be at moderate level. Overall job satisfaction of the employees was found to be influenced by performance appraisal climate dimensions. So, an improvement in the overall performance appraisal climate would result in increased job satisfaction

Sharma *et al.* (2002) defined job satisfaction as individuals' perceptions of how well their job on the whole was meeting their various needs. It may contain extrinsic and intrinsic motives of employees.

Sharma and Kaur (2003) conducted a study for assessing job satisfaction among various levels of Home Science teachers and respondents. A majority of them had medium level of job satisfaction. Higher job satisfaction was perceived by those who were higher in their ranks. Job satisfaction was found to be correlated with freedom of expression, management policies and organizational set up. However, job satisfaction

was not observed to be significantly related with rewards, recognition, salary adequacy and social status.

Sharma and Kaur (2003) reported that among the job factors namely feeling of achievement, ability utilization, recognition and rewards, freedom of expression, work it self, adequacy of salary, management policies and set up, job security and advancement, physical condition of job, all the factors(except feeling of achievement, ability utilization & physical condition of work) were significantly related with job satisfaction.

Robbins *et al.* (2007) reported that job satisfaction was a related concept of job involvement. Job involvement measures the degree to which people identify psychologically with their job and consider their perceived performance level important to self-worth.

RESEARCH METHODOLOGY

Chapter-III

RESEARCH METHODOLOGY

The research methodology adopted for the present study has been explained under the following headings:

3.1 Locale of the Study

The study was conducted in the State of Himachal Pradesh.

Sampling Procedure

The sampling procedure followed by the investigator has been explained as under:

The study was conducted in H.P State Cooperative Bank Ltd, located at Shimla. The bank has a network of 179 branches and extension counters, out of which a majority are located in the rural areas of the state. The study was taken in purposely selected branches of the bank at Shimla and its adjoining areas as the researcher was well - acquainted with the agro-ecological / geographical conditions of the area. A list of all the employees working in H.P State Cooperative Bank Ltd, Shimla and its adjoining branches was obtained from its head quarters at Shimla. Out of this list, a proportionate sample of 100 employees was taken for the purpose of the present study. The data were collected with the help of well - structured and pre-tested interview schedule by personal interview technique.

3.3 Variables and their Measurement

The dependent and independent variables selected for the study are as under:

3.3.1 Dependent Variables

Job Satisfaction

Job Satisfaction refers to a “pleasurable or positive emotional state resulting from the appraisal of one’s job or job experience”. (Locke, 1976). Sharma *et al.* (2002) defined job satisfaction as individuals ‘perceptions of how well their job on the whole was meeting their various needs. It may contain extrinsic and intrinsic motives of the employees. But for the purpose of the present study, job satisfaction was operationalized as the degree to which employees working in H.P State Cooperative Bank Ltd, perceived that their job was meeting their various needs including extrinsic & intrinsic motives. Job Satisfaction was measured with the help of the scale developed by Cooper *et al.* (1987). It was measured on 6 - point continuum namely very much satisfied (6) much satisfied (5), somewhat satisfied (4), somewhat dissatisfied (3), much dissatisfied (2) and very much dissatisfied (1). On the basis of the total score obtained, the respondents were classified in to the following three categories :-

Highly Satisfied (101 to 124 score)

Somewhat Satisfied (77 to 100 score)

Dissatisfied (less than 77 score)

3.3.2 Independent Variables

3.3.2.1 Age

It referred to the respondent’s chronological age in terms of completed years (whole numbers) at the time of data collection .One Score was given to each completed year of age. The respondents were categorized in to the following three age groups:

- (a) 21 to 34
- (b) 35 to 48
- (c) 49 to 62

3.3.2.2 Education

It referred to the respondents' academic qualification through formal schooling. It was measured by assigning one score to each completed year of formal schooling . The respondents were categorised in to the following four categories:

- (a) Matric
- (b) 10+2
- (c) Graduation
- (d) Post Graduation.

3.3.2.3 Monthly Salary

It referred to the total emoluments `in rupees received by the respondent employee per month. On the basis of the monthly Salary, the respondents were divided in to the following three categories.

| | |
|---------------|----------------------|
| High Income | Rs 33000- 47000/- |
| Medium Income | Rs 18000- 32,999/- |
| Low Income | Rs less than 18000/- |

3.3.2.4 Total Service Experience

It refers to the total time spent (experienced gained) by the respondent employee in his/her present organization or other organization .On the basis of total service experience, the respondents were classified in to the following three categories:-

- (a) 1- 14years
- (b) 15- 28years
- (c) 29- 42 years

Statistical Methods Used

(a) Coefficient of Correlation(r)

To determine the relationship between dependent & independent variables, the coefficient of correlations were computed with the following formula:-

$$r(x,y) = \frac{\sum xy - (\sum x)(\sum y)/n}{\sqrt{(\sum x^2 - (\sum x)^2/n) (\sum y^2 - (\sum y)^2/n)}}$$

Where,

- r = Coefficient Correlation.
- x,y = The Variables between which the relationship is to be found out.
- $\sum x$ = Sum of the values of variables x.
- $\sum y$ = Sum of the values of variable y.
- $\sum xy$ = Sum of the product of x and y values.
- $\sum x^2$ = Sum total of the square values of x.
- $\sum y^2$ = Sum total of the square value of y.
- n = Number of observations / respondents.

(b) Chi-square test

$$\chi^2 = \sum (O-E)^2/E$$

- Where O = Observed frequencies
- E = Expected frequencies

(c) Krushkal Wallis Test (H-Test)

Useful alternative to the technique of one way analysis of variance .It is used to know whether 'k' independent samples are taken from the populations having the same mean (i.e from the same populations) or not.

Ho-The Means of the 'k' populations sampled are identical

H_1 – They are different.

How to use it?

The scores from all the 'k' samples combined are ranked from the lowest to the highest. The lowest score is assigned rank 1, the second lowest 2 & so on. The highest rank is N (the total no. of observations in the 'k' samples). The sum of ranks for the observations in each sample is then computed, and is designated R_k for $k=1,2,\dots,k$. It can be shown that if n_k , the size of the Sample k, is larger than 5 for all k, then the test statistic 'H' defined as

$$H = \frac{12}{N(N+1)} \sum_{i=1}^K \frac{R_i^2}{n_i} - 3(K+1)$$

χ^2 with $k-1$ degree of freedom i.e for testing our H_0 , we should see the value of X^2 at a given level of significance.

RESULTS AND DISCUSSION

Chapter-IV

RESULTS AND DISCUSSION

The Main findings of the study are discussed in the following Sub-heads:

4.1 Socio-Personal Profile of the Respondents

Table 4.1: Respondents' Profile (n=100)

| Sr. No | Socio-personal traits | Frequency % |
|--------|---|-------------|
| i) | Age(Years) | |
| | 21-34 | 10 |
| | 35-48 | 64 |
| | 49-62 | 26 |
| ii) | Sex: | |
| | Male | 80 |
| | Female | 20 |
| iii) | Educational Status | |
| | Matric | 13 |
| | 10+2 | 06 |
| | Graduation | 51 |
| | Post –Graduation | 30 |
| iv) | Monthly Salary (Rs) | |
| | 3000-17000 | 31 |
| | 18000-32000 | 59 |
| | 33000-47000 | 10 |
| v) | Family Background | |
| | Urban | 27 |
| | Rural | 73 |
| vi) | Total Service Experience (Years) | |
| | 1-14 | 35 |
| | 15-28 | 56 |
| | 29-42 | 09 |
| vii) | Family Type | |
| | Nuclear | 44 |
| | Joint | 56 |
| viii) | Family Size (members) | |
| | 2-7 | 86 |
| | 8-13 | 9 |
| | 14-19 | 5 |

| | | |
|-----|--|----|
| ix) | Health Facilities in the organization | |
| | Yes | 95 |
| | No | 5 |
| x) | Children Education Facilities in the organization | |
| | Yes | 18 |
| | No | 82 |
| xi) | Recreational Facilities in the organization | |
| | Yes | 4 |
| | No | 96 |

Respondents Profile

The socio-economic profile of the respondent employees has been discussed as under:-

4.1.1 Age

It has been observed from the data in table 4.1 that a majority of the respondents is (64%) were in the age group of 35 to 48 years whereas those who were in the age group of 49 to 62 years and 21 to 34 years were 26 per cent and 10 per cent respectively.

4.1.2 Sex

80 per cent employees were male whereas 20% of them were female.

4.1.3 Educational Status

It is clear from the data that 5% of the employees were graduate, 20% were post-graduate and the remaining were matric and 10+2. Therefore, the study implies that the majority of the employees were highly educated.

4.1.4 Monthly salary (Rs)

About two-thirds of the employees were earning a monthly salary of Rs 18000-32000. About one-thirds of them (31%) were getting 3000-17000 rupees per month and only one-tenth of them were found to earn rupees 33000-47000 per month.

4.1.5 Family Background

About three-fourths of the respondent employees belonged to rural background whereas the remaining were found to have urban family background.

4.1.6 Total service experience

A substantial per centage of the respondents (56%) had total service experience of 15 to 28 years, a little one-third of them (35%) had fourteen years of service experience and the remaining employees were found to possess 29 to 42 years of service experience with them.

4.1.7 Family type

It was observed from the data that 56% of the respondents had joint family system and the remaining 44% had nuclear type of family system.

4.1.8 Family size

A significant majority of the respondents (86%) had family size of total 2 to 7 members .Those who had family members between 8 to 13 were 9 per cent. Only 5 per cent of the respondents were found to have family size of 14 to 19 members.

4.1.9 Health facilities in the organization:

As is clear from the data, a significant majority of the respondents (95%) perceived that health facilities were available in the organization whereas 5% reported no health facilities in the organization.

4.1.10 Children education facilities in the organization:

A majority of the respondents (82%) reported that there was no education facilities for their children in the organization where they were working.

4.1.11 Recreational facilities in the organization:

It was disappointing to note that 96 per cent of the respondent employees reported that there were no recreational facilities in the organization under study .Only 4 per cent of the respondents replied in affirmative.

Therefore, it has been concluded from the data in table 4.1 that a majority of the respondents were male, had joint family system, belonged to rural background with a family size of 2 to 7 members and were in the age group of 35 to 48 years. A substantial percentage of them were graduate and post graduate with total service experience of 15 to 28 years and were earning monthly salary in the range of Rs 18000 to 32000.A majority of the employees reported that there were no facilities for the education of their wards and as well as no recreational facilities in the organization they were working in. However, a significant majority of them reported that health facilities existed in their working organization.

4.2 Job Satisfaction

The performance of an employee is largely influenced by the satisfaction he/she experiences with the job. A satisfied employee is certainly an asset to the organization in which he is working.

Respondents perception on job satisfaction was measured on 6 point continuum scale i.e. very much satisfied(6),much satisfied(5),somewhat satisfied(4), somewhat dissatisfied(3),much dissatisfied (2),very much dissatisfied(1).The responses of the respondents have been depicted in tables 4.2(a) and 4.2(b).

Table 4.2(a): Respondents' perception on job satisfaction

| Statements | Very Much Satisfied | Much Satisfied | Some What Satisfied | Some What Dissatisfied | Much Dissatisfied | Very Much Dissatisfied |
|---|----------------------------|-----------------------|----------------------------|-------------------------------|--------------------------|-------------------------------|
| 1. Communication and the way information flows in your organization. | 36 | 40 | 20 | 2 | 1 | 1 |
| 2. Relationship with boss. | 49 | 38 | 11 | 0 | 2 | 0 |
| 3. Relationship with subordinates. | 52 | 34 | 11 | 1 | 1 | 1 |
| 4. The feeling you have about the way you and your efforts are valued. | 22 | 37 | 31 | 8 | 2 | 0 |
| 5. The actual job itself you are doing. | 43 | 33 | 18 | 6 | 0 | 0 |
| 6. The degree to which you feel "motivated" by your job in the organization | 20 | 36 | 31 | 10 | 3 | 0 |
| 7. The current career opportunities in the organization | 18 | 35 | 27 | 9 | 4 | 7 |
| 8. Job security of your present job in the organization | 39 | 40 | 15 | 3 | 2 | 1 |
| 9. The style of supervision used by your superiors in the organization. | 18 | 48 | 22 | 7 | 4 | 1 |
| 10. The way changes and innovations are implemented in your organization. | 18 | 37 | 32 | 10 | 3 | 0 |
| 11. The kind of work or task that you are required to perform in the organization. | 35 | 42 | 18 | 5 | 0 | 0 |
| 12. The degree to which you feel that you can personally develop or grow in your job. | 18 | 42 | 32 | 4 | 3 | 1 |
| 13. The way in which conflicts are resolved in the organization. | 20 | 25 | 36 | 16 | 2 | 1 |
| 14. The amount of participation which you are given in important decision making. | 12 | 38 | 35 | 10 | 5 | 0 |
| 15. The degree to which your skill/potential is being tapped by your organization. | 16 | 33 | 37 | 12 | 0 | 2 |
| 16. The degree of flexibility / freedom you feel you have in the organization. | 22 | 48 | 21 | 4 | 4 | 1 |
| 17. The psychological "feel" or climate that dominates your organization. | 20 | 33 | 34 | 8 | 3 | 2 |
| 18. Your level of salary related to your experience. | 28 | 42 | 18 | 8 | 4 | 0 |
| 19. The design or shape of your organization's structure. | 30 | 38 | 24 | 4 | 3 | 1 |
| 20. The amount of work you are given to do (whether too much or too little). | 27 | 40 | 25 | 4 | 3 | 1 |

Table 4.2(b): Extent of job satisfaction (Aspect-wise)

| Sr. No. | Statements | Weighted mean score |
|----------------|---|----------------------------|
| 1 | Communication and the way information flows in your organization. | 5.09 |
| 2 | Relationship with boss. | 5.32 |
| 3 | Relationship with subordinates. | 5.32 |
| 4 | The feeling you have about the way you and your efforts are valued. | 4.69 |
| 5 | The actual job itself you are doing. | 5.13 |
| 6 | The degree to which you feel "motivated" by your job in the organization. | 4.6 |
| 7 | The current career opportunities in the organization. | 4.3 |
| 8 | Job security of your present job in the organization. | 5.08 |
| 9 | The style of supervision used by your superiors in the organization. | 4.66 |
| 10 | The way changes and innovations are implemented in your organization. | 4.57 |
| 11 | The kind of work or task that you are required to perform in the organization. | 5.07 |
| 12 | The degree to which you feel that you can personally develop or grow in your job. | 3.49 |
| 13 | The way in which conflicts are resolved in the organization. | 4.42 |
| 14 | The amount of participation which you are given in important decision making. | 4.42 |
| 15 | The degree to which your skill/potential is being tapped by your organization. | 4.97 |
| 16 | The degree of flexibility / freedom you feel you have in the organization. | 4.77 |
| 17 | The psychological "feel" or climate that dominates your organization. | 4.53 |
| 18 | Your level of salary related to your experience. | 4.82 |
| 19 | The design or shape of your organization's structure | 4.85 |
| 20 | The amount of work you are given to do (whether too much or too little). | 4.81 |

A perusal of the data in the table 4.2(a) indicates that more than 75 per cent of the respondents were very much satisfied /much satisfied with the relationship with the boss, relationship with their subordinates, the kind of work/task they were required to perform in the organization, communication and the way information flows in their organization

and with the actual job itself they were doing. Similarly a majority of the respondents were quite satisfied with the degree of flexibility /freedom they had in the organization(WMS=4.77),level of salary related to their experience (WMS=4.82),the design or share of their organization structure(WMS=4.81),The amount of work they were given to do (WMS=4.81) and the style of supervision used by their superiors in the organization(WMS=4.66). However, about one-third of the respondent employees were only somewhat satisfied with the way their efforts were valued (WMS=4.69),the degree to which they felt motivated by their job in the organization (WMS=4.60).The way changes and innovations were implemented in their organization (WMS=4.57),the degree to which they felt that they could personally develop or grow in their job(WMS=3.49),the way their conflicts are resolved in the organization(WMS=4.42),the degree to which their skill /potential was tapped by the organization(WMS=4.97) and the psychological feel/climate dominated in their organization (WMS=4.53).A little more than 10 per cent of the employees were not satisfied with their current career opportunities in the organization (WMS=4.30),the way changes and innovations were implemented in their organization and the way they personally and their efforts were valued in the organization(WMS=4.69)

4.3 Employees level of Job Satisfaction

On the basis of the total score obtained by each respondents on all the 20 statements of job satisfaction scale, the respondents were divided in to three categories and the responses have been given in table 4.3.

Table 4.3: Respondents level of job satisfaction

| Job Satisfaction | Frequency Percentage |
|-------------------------|-----------------------------|
| Highly Satisfied | 32 |
| Somewhat Satisfied | 62 |
| Dissatisfied | 06 |

It has been noticed from the data that a majority of the respondents (62%) were somewhat satisfied with their job. Those who were highly satisfied with their job were 32

per cent whereas the respondents who were not satisfied with their job were only 6 per cent.

4.4 Respondent's level of job satisfaction with respect to their educational status:

In order to find out whether the respondent employees differ in the level of job satisfaction with respect to their educational status, the Krushkal Wallis test was applied and the data have been presented in table 4.4.

Table 4.4: Variation in the level of job satisfaction among the employees with their educational status.

| Matriculate | | | Plus –two passed | | | Graduation | | | Post Graduation | | |
|-------------|--------------|-------|------------------|--------------|--------------|------------|-------|------|-----------------|-------|------|
| Sr. No | J.S.S | Rank | S.no | J.SS | Rank | S.no | J.S.S | Rank | S.no | J.S.S | Rank |
| 1 | 108 | 92 | 1 | 91 | 28.5 | 1 | 100 | 65.5 | 1 | 96 | 45 |
| 2 | 100 | 65.5 | 2 | 113 | 97.5 | 2 | 97 | 51.5 | 2 | 107 | 88 |
| 3 | 108 | 92 | 3 | 105 | 81.5 | 3 | 97 | 51.5 | 3 | 97 | 51.5 |
| 4 | 94 | 38 | 4 | 78 | 8 | 4 | 96 | 45 | 4 | 99 | 59.5 |
| 5 | 99 | 59.5 | 5 | 100 | 65.5 | 5 | 92 | 30.5 | 5 | 92 | 30.5 |
| 6 | 90 | 26 | 6 | 104 | 7.5 | 6 | 97 | 51.5 | 6 | 80 | 11 |
| 7 | 87 | 21 | $N_2=6$ | ΣR_2 | 358.5 | 7 | 106 | 85.5 | 7 | 70 | 3 |
| 8 | 93 | 34 | | | | 8 | 106 | 85.5 | 8 | 96 | 45 |
| 9 | 113 | 97.5 | | | | 9 | 96 | 45 | 9 | 96 | 45 |
| 10 | 89 | 23.5 | | | | 10 | 120 | 100 | 10 | 91 | 28.5 |
| 11 | 98 | 56 | | | | 11 | 87 | 21 | 11 | 85 | 17 |
| 12 | 97 | 51.5 | | | | 12 | 94 | 38 | 12 | 76 | 5.5 |
| 13 | 108 | 92 | | | | 13 | 93 | 34 | 13 | 95 | 41 |
| $N_1=13$ | ΣR_1 | 748.5 | | | | 14 | 101 | 70 | 14 | 75 | 4 |
| | | | | | | 15 | 104 | 77.5 | 15 | 82 | 12.5 |
| | | | | | | 16 | 100 | 65.5 | 16 | 83 | 14 |
| | | | | | | 17 | 93 | 34 | 17 | 53 | 1 |
| | | | | | | 18 | 93 | 34 | 18 | 78 | 8 |
| | | | | | | 19 | 84 | 15.5 | 19 | 78 | 8 |
| | | | | | | 20 | 108 | 92 | 20 | 100 | 65.5 |
| | | | | | | 21 | 101 | 70 | 21 | 97 | 51.5 |
| | | | | | | 22 | 90 | 26 | 22 | 114 | 99 |
| | | | | | | 23 | 104 | 77.5 | 23 | 79 | 10 |
| | | | | | | 24 | 93 | 34 | 24 | 102 | 72.5 |
| | | | | | | 25 | 105 | 81.5 | 25 | 99 | 59.5 |
| | | | | | | 26 | 103 | 74.5 | 26 | 103 | 74.5 |

| | | | | | | | | | | | |
|--|--|--|--|--|--|-------------------------|-----------------------|------|-------------------------|-----------------------|------|
| | | | | | | 27 | 87 | 21 | 27 | 55 | 2 |
| | | | | | | 28 | 108 | 92 | 28 | 76 | 5.5 |
| | | | | | | 29 | 105 | 81.5 | 29 | 104 | 77.5 |
| | | | | | | 30 | 86 | 18.5 | 30 | 84 | 15.5 |
| | | | | | | 31 | 97 | 51.5 | N₄=30 | ΣR₄ | 1051 |
| | | | | | | 32 | 94 | 38 | | | |
| | | | | | | 33 | 89 | 23.5 | | | |
| | | | | | | 34 | 101 | 70 | | | |
| | | | | | | 35 | 99 | 59.5 | | | |
| | | | | | | 36 | 99 | 59.5 | | | |
| | | | | | | 37 | 95 | 41 | | | |
| | | | | | | 38 | 100 | 65.5 | | | |
| | | | | | | 39 | 102 | 72.5 | | | |
| | | | | | | 40 | 95 | 41 | | | |
| | | | | | | 41 | 109 | 96 | | | |
| | | | | | | 42 | 86 | 18.5 | | | |
| | | | | | | 43 | 108 | 92 | | | |
| | | | | | | 44 | 97 | 51.5 | | | |
| | | | | | | 45 | 106 | 85.5 | | | |
| | | | | | | 46 | 105 | 81.5 | | | |
| | | | | | | 47 | 108 | 92 | | | |
| | | | | | | 48 | 106 | 85.5 | | | |
| | | | | | | 49 | 87 | 26 | | | |
| | | | | | | 50 | 90 | 59.5 | | | |
| | | | | | | 51 | 99 | 12.5 | | | |
| | | | | | | N₃=51 | ΣR₃ | 2892 | | | |

* J.S.S= Job Satisfaction Score

Null Hypothesis (H₀) - Educational qualification has no effect on job

Satisfaction i.e there is no difference in the employees job satisfaction as per their educational status.

Alternative Hypothesis(H₁)- Educational qualification has effect on job satisfaction.

$$H = \frac{12}{N(N+1)} \sum_{i=1}^K \frac{Rk_i^2}{nk_i} - 3(K+1)$$

$$= 12/100(100+1) \left(\frac{(748.5)^2}{13} + \frac{(358.5)^2}{5} + \frac{(2892)^2}{51} + \frac{(1051)^2}{30} \right) - 3(100+1)$$

$$= 12/10100 (560252.25/13 + 128522.25/6 + 8363664/51 + 1104601/30) - 3(101)$$

$$= 12/10100 (265330.14)-303$$

$$= 315.24-303= 12.24$$

Since tabulated X^2 value at (4-1) i.e. at 3 degree of freedom and 0.05 level of probability is 7.82 (and at 0.01 level of probability is 11.34) which is less than calculated X^2 value, so we accept alternative hypothesis i.e there is difference in the level of job satisfaction among the employees as per their educational status.

It has been interpreted from the calculated value of H at 3 degree of freedom and at 5 per cent level of significance that the level of job satisfaction among the employees varied as per their educational status. In other words ,educational qualification has certainly effect on the level of job satisfaction among the respondent employees. Nazir (1998) in a study of job facets and overall job satisfaction of the bank employees has reported that except income and level of education, no other personal factor was found to be related to the overall job satisfaction of the respondents.

4.5 Respondent's level of job satisfaction with respect to their Age

To know whether or not the respondents differ in their level of job satisfaction with respect to their age ,the data have been depicted in table 4.5

Table 4.5: Variation in the level of job satisfaction among the employees of various age groups.

| Respondents Age (Years) | | | | | | | | |
|-------------------------|------------|-------|---------|-------|------|---------|-------|---------|
| 21 -34 | | | 35 - 48 | | | 49 - 62 | | |
| Sr. No. | J.S.S | Rank | Sr. No. | J.S.S | Rank | Sr. No. | J.S.S | Sr. No. |
| 1 | 100 | 65.5 | 1 | 100 | 65.6 | 1 | 108 | 92 |
| 2 | 108 | 92 | 2 | 97 | 51.5 | 2 | 94 | 38 |
| 3 | 96 | 45 | 3 | 97 | 51.5 | 3 | 106 | 85.5 |
| 4 | 96 | 45 | 4 | 92 | 30.5 | 4 | 106 | 85.5 |
| 5 | 97 | 51.5 | 5 | 97 | 51.5 | 5 | 70 | 3 |
| 6 | 91 | 28.5 | 6 | 107 | 88 | 6 | 96 | 45 |
| 7 | 103 | 74.5 | 7 | 99 | 59.5 | 7 | 113 | 97.5 |
| 8 | 99 | 59.5 | 8 | 96 | 45 | 8 | 93 | 34 |
| 9 | 97 | 51.5 | 9 | 90 | 26 | 9 | 95 | 41 |
| 10 | 97 | 51.5 | 10 | 87 | 20.5 | 10 | 105 | 81.5 |
| $N_1=10$ | $\sum R_1$ | 564.5 | 11 | 87 | 20.5 | 11 | 82 | 12 |
| | | | 12 | 99 | 59.5 | 12 | 93 | 34 |
| | | | 13 | 94 | 38 | 13 | 78 | 8 |
| | | | 14 | 92 | 30.5 | 14 | 99 | 59.5 |

| | | | | | | | | |
|--|--|--|----------|--------------|------|----------|--------------|------|
| | | | 15 | 93 | 34 | 15 | 102 | 72.5 |
| | | | 16 | 80 | 11 | 16 | 86 | 17.5 |
| | | | 17 | 93 | 34 | 17 | 102 | 72.5 |
| | | | 18 | 91 | 28.5 | 18 | 99 | 59 |
| | | | 19 | 96 | 45 | 19 | 103 | 74.5 |
| | | | 20 | 101 | 70 | 20 | 106 | 85.5 |
| | | | 21 | 104 | 77.5 | 21 | 106 | 85.5 |
| | | | 22 | 100 | 65.5 | 22 | 99 | 59.5 |
| | | | 23 | 93 | 34 | 23 | 120 | 100 |
| | | | 24 | 85 | 16 | 24 | 84 | 14.5 |
| | | | 25 | 76 | 5.5 | 25 | 104 | 77.5 |
| | | | 26 | 108 | 92 | 26 | 108 | 92 |
| | | | 27 | 113 | 97.5 | $N_2=26$ | ΣR_2 | 1527 |
| | | | 28 | 101 | 70 | | | |
| | | | 29 | 75 | 4 | | | |
| | | | 30 | 90 | 26 | | | |
| | | | 31 | 83 | 13 | | | |
| | | | 32 | 53 | 1 | | | |
| | | | 33 | 89 | 23.5 | | | |
| | | | 34 | 78 | 8 | | | |
| | | | 35 | 105 | 81.5 | | | |
| | | | 36 | 78 | 8 | | | |
| | | | 37 | 87 | 20.5 | | | |
| | | | 38 | 108 | 92 | | | |
| | | | 39 | 105 | 81.5 | | | |
| | | | 40 | 100 | 65.5 | | | |
| | | | 41 | 98 | 56 | | | |
| | | | 42 | 86 | 17.5 | | | |
| | | | 43 | 97 | 51.5 | | | |
| | | | 44 | 94 | 38 | | | |
| | | | 45 | 89 | 23.5 | | | |
| | | | 46 | 101 | 70 | | | |
| | | | 47 | 100 | 65.5 | | | |
| | | | 48 | 95 | 41 | | | |
| | | | 49 | 100 | 65.5 | | | |
| | | | 50 | 95 | 41 | | | |
| | | | 51 | 114 | 99 | | | |
| | | | 52 | 79 | 10 | | | |
| | | | 53 | 109 | 96 | | | |
| | | | 54 | 108 | 92 | | | |
| | | | 55 | 104 | 77.5 | | | |
| | | | 56 | 97 | 51.5 | | | |
| | | | 57 | 55 | 2 | | | |
| | | | 58 | 105 | 81.5 | | | |
| | | | 59 | 76 | 5.5 | | | |
| | | | 60 | 104 | 77.5 | | | |
| | | | 61 | 108 | 92 | | | |
| | | | 62 | 87 | 20.5 | | | |
| | | | 63 | 90 | 26 | | | |
| | | | 64 | 84 | 14.5 | | | |
| | | | $N_2=64$ | ΣR_2 | 2958 | | | |

| | | | | | | | | |
|--|--|--|----------|--------------|------|----------|--------------|------|
| | | | 15 | 93 | 34 | 15 | 102 | 72.5 |
| | | | 16 | 80 | 11 | 16 | 86 | 17.5 |
| | | | 17 | 93 | 34 | 17 | 102 | 72.5 |
| | | | 18 | 91 | 28.5 | 18 | 99 | 59 |
| | | | 19 | 96 | 45 | 19 | 103 | 74.5 |
| | | | 20 | 101 | 70 | 20 | 106 | 85.5 |
| | | | 21 | 104 | 77.5 | 21 | 106 | 85.5 |
| | | | 22 | 100 | 65.5 | 22 | 99 | 59.5 |
| | | | 23 | 93 | 34 | 23 | 120 | 100 |
| | | | 24 | 85 | 16 | 24 | 84 | 14.5 |
| | | | 25 | 76 | 5.5 | 25 | 104 | 77.5 |
| | | | 26 | 108 | 92 | 26 | 108 | 92 |
| | | | 27 | 113 | 97.5 | $N_3=26$ | ΣR_3 | 1527 |
| | | | 28 | 101 | 70 | | | |
| | | | 29 | 75 | 4 | | | |
| | | | 30 | 90 | 26 | | | |
| | | | 31 | 83 | 13 | | | |
| | | | 32 | 53 | 1 | | | |
| | | | 33 | 89 | 23.5 | | | |
| | | | 34 | 78 | 8 | | | |
| | | | 35 | 105 | 81.5 | | | |
| | | | 36 | 78 | 8 | | | |
| | | | 37 | 87 | 20.5 | | | |
| | | | 38 | 108 | 92 | | | |
| | | | 39 | 105 | 81.5 | | | |
| | | | 40 | 100 | 65.5 | | | |
| | | | 41 | 98 | 56 | | | |
| | | | 42 | 86 | 17.5 | | | |
| | | | 43 | 97 | 51.5 | | | |
| | | | 44 | 94 | 38 | | | |
| | | | 45 | 89 | 23.5 | | | |
| | | | 46 | 101 | 70 | | | |
| | | | 47 | 100 | 65.5 | | | |
| | | | 48 | 95 | 41 | | | |
| | | | 49 | 100 | 65.5 | | | |
| | | | 50 | 95 | 41 | | | |
| | | | 51 | 114 | 99 | | | |
| | | | 52 | 79 | 10 | | | |
| | | | 53 | 109 | 96 | | | |
| | | | 54 | 108 | 92 | | | |
| | | | 55 | 104 | 77.5 | | | |
| | | | 56 | 97 | 51.5 | | | |
| | | | 57 | 55 | 2 | | | |
| | | | 58 | 105 | 81.5 | | | |
| | | | 59 | 76 | 5.5 | | | |
| | | | 60 | 104 | 77.5 | | | |
| | | | 61 | 108 | 92 | | | |
| | | | 62 | 87 | 20.5 | | | |
| | | | 63 | 90 | 26 | | | |
| | | | 64 | 84 | 14.5 | | | |
| | | | $N_2=64$ | ΣR_2 | 2958 | | | |

Null Hypothesis (Ho) - There is no variation in the level of job satisfaction among the employees as per their job.

Alternative Hypothesis (H1) - Respondent's age has effect on the level of job satisfaction among the employees.

$$\begin{aligned}
 H &= \frac{12}{N(N+1)} \sum_{i=1}^K \frac{Rki^2}{nk_i} - 3(K+1) \\
 &= 12/100(100+1) (564.5)/10 + (2958)^2/64 + (1527)^2/26 - 3(100+1) \\
 &= 12/10100 (31866.025 + 136715.06 + 89681.884) - 303 \\
 &= 12/10100 (258262.96) - 303 \\
 &= 306.84708 - 303 = 3.847
 \end{aligned}$$

The tabulated value of χ^2 at (3-1) i.e 2 degree of freedom at 0.05 level of significance is 5.99 which is more than the calculated X^2 value so, we have no reason to reject our Null Hypothesis .Therefore, there is no significant difference in the level of job satisfaction among the employees as per their age.

It has been concluded from the data that there was no variation of any significant level in the job satisfaction among the employees with respect to their age i.e. the respondent employees of different age groups did not vary significantly in the level of job satisfaction.

4.6 Relationship of Gender with respondents level of job satisfaction

In order to study the association between the respondents' gender and their level of job satisfaction, Chi-square test was used and the data have been presented in table 4.6

Table 4.6: Respondents Gender v/s Job Satisfaction

| Gender | Level of job satisfaction | | | $\frac{\sum(O-E)^2}{E}$ |
|---------------|---------------------------|--------------------|--------------|-------------------------|
| | Highly satisfied | Somewhat satisfied | Dissatisfied | |
| Male(n=80) | 31 (28.80) | 47 (47.20) | 2 (4.00) | 17.72 |
| Female (n=20) | 5 (7.20) | 12 (11.80) | 3 (1.00) | |

χ^2 calculated value=17.72 *

χ^2 tabulated value at 2 degree of freedom at 5% level of significance=5.99

From a cursory look at the data, it has been interpreted that there was significant association between the respondents' gender and their level of job satisfaction. In other words, the respondents' gender was found to be significantly associated with the level of job satisfaction among the employees working in the bank under study. Sharma and Kaur (2003) reported that a majority of the home science teachers had medium level of job satisfaction.

4.7 Relationship between family background and level of job satisfaction

Whether there exist any association between the respondents family background and their level of job satisfaction, the data have been presented in table 4.7.

Table 4.7 Family Background v/s Job Satisfaction

| Gender | Level of job satisfaction | | | $\frac{\sum(O-E)^2}{E}$ |
|--------------|---------------------------|--------------------|--------------|-------------------------|
| | Highly satisfied | Somewhat satisfied | Dissatisfied | |
| Urban (n=27) | 11 (9.18) | 15 (16.47) | 1 (1.35) | 0.7981 |
| Rural (n=73) | 23 (24.82) | 46 (44.53) | 4 (3.65) | |

χ^2 calculated value=0.798^{NS}

χ^2 tabulated value at 0.05 level of probability & 2 degree of freedom=5.99

From the analysis of the data it has been concluded that there was no association between the respondents family background and their level of job satisfaction indicating ,thereby, that there was no effect of family background on their level of job satisfaction.

4.8 Correlation coefficient between respondents' selected socio-personal traits and level of job satisfaction

To find out the relationship of socio- personal traits such as, age, qualification, monthly salary, total service experience. Family size and distance of work place from home their home town, with their level of job satisfaction correlation coefficients were calculated and the results are presented in table 4.8.

Table 4.8: Correlation Coefficients between selected socio-personal traits and Job satisfaction.

| Sr. No. | Socio-Personal Traits | Correlation Coefficient | 't' value |
|----------------|---------------------------------------|--------------------------------|---------------------|
| 1 | Age | 0.110 | 1.09 ^{NS} |
| 2 | Qualification | -0.273 | -2.79* |
| 3 | Monthly Salary | 0.105 | 1.04 ^{NS} |
| 4 | Total Service Experience | 0.178 | 1.79 ^{NS} |
| 5 | Family Size | -0.123 | -1.22 ^{NS} |
| 6 | Distance of work place from home town | 0.0725 | 0.714 ^{NS} |

A perusal of the data has clearly indicated that there was significant and negative correlation between the respondents educational status and their level of job satisfaction i.e. higher the educational qualification, less was the job satisfaction. There was no correlation of significant level between the respondent's age, monthly salary, total service experience, family size and distance of work place from home town with the job satisfaction of employees working in the bank under study.

4.9 Main Problems/Reasons for Job Dissatisfaction

The respondents were asked why they were not satisfied with their job, the opinion expressed bt them are given in table 4.9.

Table 4.9: Respondents' Reasons/Problems for Job Dissatisfaction.

| Sr. No. | Main problems | F | Rank |
|----------------|--|----------|-------------|
| (i) | Inadequate salary | 8 | V |
| (ii) | Lack of Medical facilities | 5 | VI |
| (iii) | Lack of training facilities | 54 | II |
| (iv) | Non-availability of infrastructural facilities | 39 | III |
| (v) | Lack of provision for updating the skills of employees | 74 | I |
| (vi) | Authoritarian attitude of the boss | 12 | IV |

It is evident from the data that lack of provision for updating the skill of employees was the main reason for the respondents to be dissatisfied with their job as expressed by 74 per cent of them. Lack of training facilities followed by non -availability of infrastructural facilities and authoritarian attitude of the boss were some of the other main problems responsible for dissatisfaction of the job among the employees. However, inadequate salary (Rank V)and lack of medical facilities(Rank VI) were also the other reasons for their job dissatisfaction. Hertzberg *et al.* (1957) also reported that besides Motivators, Hygiene factors like job security, adequacy of salary and physical conditions of work also play a significant role in job satisfaction of an employee.

4.10 Suggestions for making their job more attractive and satisfactory

The suggestions from the respondents were solicited to make their job more attractive and satisfactory and have been given in table 4.10.

Table 4.10: Respondents' Suggestions for making their job more attractive and satisfactory.

| Sr. No. | Suggestions | F |
|----------------|---|----------|
| 1 | Additional increment should be given to hard working employee. | 52 |
| 2 | Incentives should be given according to the performance of the employee. | 64 |
| 3 | Better educational facilities for their children | 50 |
| 4 | Boss should be supportive | 50 |
| 5 | Cooperative and helpful colleagues. | 57 |
| 6 | Modern facilities and equipments like internet, video conferencing at the branch level. | 54 |
| 7 | Efforts should be made to make the work more interesting and attractive. | 48 |
| 8 | Working climate should be peaceful. | 60 |
| 9 | No undesirable interference in their work. | 41 |
| 10 | Provision for time bound promotion. | 37 |
| 11 | Reward system should be fair and attractive. | 52 |
| 12 | Salary should be attractive | 54 |

It is clear from the data that about two-thirds of the respondents suggested that incentives should be given as per the performance of the employees. A substantial percentage of the respondents had suggested that working climate should be quite peaceful with supportive boss(50%) and better educational facilities for their children(50%). There should be co-operative and helpful colleagues(57%), modern facilities and equipments like internet, video conferencing etc should be provided at the branch level(54%), there should be attractive salary(54%), the reward system should be fair and square with additional increments to the dedicated and hard working employee(52%) were some of the other main suggestions given by the respondents. However, the respondents who suggested that “efforts should be made to make the work more interesting /attractive”, there should be provision for time bound promotion’ and ‘there should be no undesirable interference in their work’ were 48 % ,37% and 41% respectively.

**SUMMARY
AND
CONCLUSION**

Chapter-V

SUMMARY AND CONCLUSIONS

Job Satisfaction plays a pivotal role in the functioning of an organization. An organization can be better evaluated in terms of human satisfaction. A satisfied and motivated employee is undoubtedly proves an asset to the organization in which he is working.

Himachal Pradesh State Co-operative Bank was established after amalgamating three central co-operative banks viz. Mahasu Central Co-operative Bank Ltd, the Mandi Central Co-operative Bank Ltd and the Chamba Central Bank Ltd, has been functioning in the State of Himachal Pradesh for the last 5 decades but no scientific study was undertaken to know whether or not the employees working in the bank are satisfied with their job. Keeping this in view, the present study entitled “Job Satisfaction among the Employees working at H.P State Co-operative Bank Ltd, Shimla “was conducted with a following specific **objectives:-**

- (i) To study the socio-economic profile of the employees working in H.P State Cooperative Bank Ltd, Shimla.
- (ii) To determine the level of job satisfaction among the employees working in the organization under study.
- (iii) To study the relationship between the respondent employees’ selected socio-personal traits and job satisfaction.
- (iv) To identify the main problem/reasons (if any) for their job dissatisfaction.
- (v) To provide suggestions for making their job more attractive and satisfactory.

The study undertaken on a proportionate sample of 100 employees working in H.P State Co-operative Bank Ltd, Shimla and its adjoining branches clearly indicated that majority of the respondents had joint family system belonged to rural background with a

family size of 2 to 7 members and were in the age group of 35 to 48 years. A substantial percentage of them were graduate and post-graduate with total service experience of 15 to 28 years and salary of Rs 18000 to 32000 per month. More than three-fourths of the respondents were very much satisfied with their Boss, their subordinates and the kind of the work they were required to do in the organization About one-third of them were found to be highly satisfied with their job.

Respondents level of Job Satisfaction with respect to their selected socio-personal traits

The findings of the study revealed that the level of job satisfaction among the employees differed as per their educational status. However, age has no affect on the level of job satisfaction among them while gender of the respondents was found to be significantly associated with the level of job satisfaction, there was no association between the respondents family background and their level of job satisfaction. A significant but negative correlation was found between the respondents 'educational status and their level of job satisfaction indicating, there by, that with the higher educational qualification there was less job satisfaction among the employees. However, respondents age, monthly salary, total service experience, family size and the distance of their working place from the home town did not show any significant correlation with the job satisfaction of the employees working in the bank under study.

Among the main reasons for job dissatisfaction taken from the respondents, lack of provision for updating the skill of the employees was found to be a prominent reason followed by lack of training facilities, non-availability of infrastructural facilities and authoritarian attitude of the boss. In order to make their job more attractive and satisfactory the suggestions were sought from the respondents. A majority of the respondents(60%) suggested that the incentives should be given as per the performance of the employees. Similarly, a substantial percentage of the respondents had suggested that working climate should be quite peaceful with supportive boss, better education facilities for their children, co-operative and helpful colleagues and modern facilities and equipments like internet, video conferencing at the branch level etc. Attractive salary along with fair and square reward system to the dedicated and hardworking employee

were also some of the other main suggestions which require immediate attention on the part of the top management/authority in order to minimize/reduce job dissatisfaction among the employees. Concerted efforts are needed to make their job more attractive and satisfactory.

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ANNEXURE
(INTERVIEW SCHEDULE)

INTERVIEW SCHEDULE

TITLE- **Job Satisfaction among the Employees working at H.P State Cooperative Bank Limited, Shimla.**

PART-A

1. **Name of the employee (optional)**
2. **Designation**
3. **Age (yrs).....**
4. **Sex**
 - a) **Male**
 - b) **Female**
5. **Qualification**
 - a) **10 to +2**
 - b) **Graduation**
 - c) **Post graduation**
 - d) **Any other qualification (please mention).....**
6. **Monthly Salary (Rs).....**
7. **Background**
 - a) **Urban**
 - b) **Rural**
8. **Total Service experience (yrs).....**
9. **Marital Status**
 - a) **Married**
 - b) **Unmarried**
10. **Family Type**
 - a) **Joint**
 - b) **Nuclear**

11. **Family Size (No of family members).....**
12. **Distance of working place from home town (km).....**
13. **Basic facilities by the organization.**
 - * Health facilities Yes/No
 - * Children educational facilities Yes/No
 - * Recreational facilities (eg. Parks, playground, clubs, sports etc) Ye

PART-B

Given below all the Statements on Job Satisfaction. Kindly tick the appropriate column

| Statement | Very much satisfied | Much satisfied | Somewh at satisfied | Somewhat dissatisfied | Much dissatisfied | Verymuch dissatisfied |
|---|---------------------------|-------------------|---------------------------|--------------------------|----------------------|--------------------------|
| 1. Communication and the way information flows in your organization. | | | | | | |
| 2. Relationship with boss. | | | | | | |
| 3. Relationship with subordinates. | | | | | | |
| 4. The feeling you have about the way you and your efforts are valued. | | | | | | |
| 5. The actual job itself you are doing. | | | | | | |
| 6. The degree to which you feel "motivated" by your job in the organization. | | | | | | |
| 7. The current career opportunities in the organization. | | | | | | |
| 8. Job security of your present job in the organization. | | | | | | |
| 9. The style of supervision used by your superiors in the organization. | | | | | | |
| 10. The way changes and innovations are implemented in your organization. | | | | | | |
| 11. The kind of work or task that you are required to perform in the organization. | | | | | | |
| 12. The degree to which you feel that you can personally develop or grow in your job. | | | | | | |
| 13. The way in which conflicts are resolved in the organization. | | | | | | |
| 14. The amount of participation which you are given in important decision making. | | | | | | |
| 15. The degree to which your skill/potential is being tapped by your organization. | | | | | | |
| 16. The degree of flexibility / freedom you feel you have in the organization. | | | | | | |
| 17. The psychological "feel" or climate that dominates your organization. | | | | | | |
| 18. Your level of salary related to your experience. | | | | | | |
| 19. The design or shape of your organization's structure. | | | | | | |
| 20. The amount of work you are given to do (whether too much or too little). | | | | | | |

PART-C

What main problems out of the following you are facing in your job.

- i) **Inadequate Salary.**
- ii) **Lack of Medical facilities.**
- iii) **Lack of training facilities.**
- iv) **Non-availability of infrastructural facilities.**
- v) **Lack of provision for updating the skills of employees.**
- vi) **Authoritarian attitude of the boss.**
- vii) **Any other**

PART-D

Please give suggestions to make your job attractive and satisfactory (please tick)

- i) **Additional increment should be given to hard working employee.**
- ii) **Incentives should be given according to the performance of the employee.**
- iii) **Better educational facilities for their children.**
- iv) **Boss should be supportive.**
- v) **Cooperative and helpful colleagues**
- vi) **Modern facilities and equipments like internet, video conferencing at the branch level.**
- vii) **Efforts should be made to make the work more interesting and attractive.**
- viii) **Working climate should be peaceful.**
- ix) **No undesirable interference in their work.**
- x) **Provision for time bound promotion.**
- xi) **Reward system should be fair and attractive.**
- xii) **Salary should be attractive.**
- xiii) **Any other**

CURRICULUM VITAE

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CAREER OBJECTIVE

- ✓ To raise the company to new heights by performing or by giving highly appreciated service.

ACADEMIC QUALIFICATION

- ✓ Pursuing Master of Business Administration from Dr. Yashwant Sing Parmar University of Horticulture & Forestry.
- ✓ B.A from St. Bede, s College, Shimla
- ✓ 10+2 from St. Bede, s College, Shimla
- ✓ Matric from B.S.N High School.

SPECIALIZATION

- ✓ Human Resource(HR)

COMPUTER SKILLS

- ✓ MS Word, MS Excel, MS-DOS

SUMMER TRAINING

- ✓ Training need assessment & evaluation of Training –Study of employees working in Satluj Jal Vidyut Nigam.

HOBBIES

- ✓ Singing
- ✓ Dancing
- ✓ Travelling

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Shalley Shandil
SHALLEY SHANDIL

Place:
Date:

