

PERCEPTION OF BANK EMPLOYEES TOWARDS JOB SATISFACTION

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Abstract

This study focused on the perception and level of job satisfaction among bank employees. Bankers are the most important group of professionals for our nation's economic growth. Today, most bankers are dissatisfied with their jobs. Job satisfactions of bank employees are good not only for themselves but for society as a whole. When the bankers are satisfied with their jobs, only then are they interested in providing service efficiently and effectively. The data used in this paper is primary in nature and was collected through a questionnaire from a sample of 180 teachers. The collected data were analyzed using the weighted average and weighted mean score tests.

Keywords:

Job satisfaction, employees, Age, Area of residence, Marital status and Type of family.

Introduction

Job satisfaction, an unquantifiable metric, is defined as a positive emotional response you experience when doing your job or when you are present at work. Leading organizations are now trying to measure this feeling, with job satisfaction surveys becoming a staple at most workplaces.

It's important to remember that job satisfaction varies from employee to employee. In the same workplace under the same conditions, the factors that help one employee feel good about their job may not apply to another employee. For this reason, it is essential to have a multidimensional approach to employee satisfaction, covering the following areas:

- The challenging nature of work, pushing employees to new heights
- A level of convenience (short commutes, access to the right digital tools, and flexible hours)
- Regular appreciation by the immediate management and the organization as a whole
- Competitive pay, which employees maintain a good quality of job
- The promise of career progression in sync with employees' personal growth targets

Review of literature

Dr.Devyani (2023), made her study is on "An analytical study on the relationship between job satisfaction and work stress among bank employees of SBI & ICICI bank in Meerut". The purpose of this study is to investigate the impact of work stress on employee's job satisfaction at SBI and ICICI banks and to comprehend the relationship between work stress and job satisfaction among employees of SBI and ICICI banks. This study reveals that work stress has a significant impact on the Job satisfaction of SBI employees and ICICI Banks. All dimensions of Work Stress significantly impact the "Job satisfaction" of SBI and ICICI bank employees. The major reasons for workers not being satisfied were Employees having no freedom to work alone at work, employees have no ability to do various tasks from time to time & the way the higher officials treat them.

Mrs. Sharmila Singh (2022), conducted a research work entitled on "Job Satisfaction of Employees in Public and Private Sector Banks of Varanasi with Special Reference to SBI and ICICI". The objective of this study was to determine the variables that influence employee job satisfaction and to determine the level of job satisfaction based on the job security & job stability. This study concluded that overall, the job satisfaction of bank employees is not very high but still satisfactory. The private banking organization should try to take every possible step in terms of pay and benefits and job security to enhance job satisfaction among employees because if employees are satisfied, customers associated with it will also be satisfied. This study concludes that public sector bank should try to recognize their employees with rewards.

Objectives of the study

1. To study the perception towards job satisfaction of bank employees.
2. To identify the level of job satisfaction among the bank employees.

Need and Scope of the Study

Job satisfaction is one of the most researched topics in organisational behaviour in India. Most of the studies revealed job satisfaction to be of great significance for the effective functioning of any organization. The purpose of the study is to identify the perception towards job satisfaction among bank employees in pollachi. The study covers select public and private sector bank employees working in banks functioning in pollachi area.

The study can be further extended to educational institutions, hospitals and various private and public sectors also.

Limitations of the Study

- This research was conducted only in and around pollachi area.
- The sample size was confined only to 180 respondents.
- Satisfaction level to environment factor may differ from person to person.

Research Methodology

The research methodology employed for carrying out the study is explained in the following section.

Data

The data required for the study is primary and secondary. Primary data were collected by issuing questionnaire to the respondent. The secondary data were collected through various websites. The design of the questionnaire is made in such a way that it considers variables related to job satisfaction.

Data collection period

Required data has been collected for the study within three months.

Sampling Procedure

A sample of 180 employees working in various bank situated in pollachi town has been considered for the purpose of this study. Convenient sampling procedure has been followed to collect data.

Perception of job satisfaction

The following table has been prepared on the basis of bank employees' opinions about job satisfaction.

According to the result of various researches, only selected variables have been taken into account to know their opinion on job satisfaction.

S.N O	Job satisfaction variables	SA	A	N	DA	SDA	Total	Weighted Average Score
1	Attractive Salary with Increment	93 (51.67%))	61 (34.17%))	13 (7.50%)	2 (0.83%))	11 (5.83%))	180 (100.00%))	4.25
2	Challenging work	90 (50.00%))	58 (32.50%))	19 (10.83%))	5 (2.50%))	8 (4.17%))	180 (100.00%))	4.22
3	Social Status	94 (52.50%))	55 (30.83%))	11 (5.83%)	9 (5.00%))	11 (5.83%))	180 (100.00%))	4.19
4	Secured Job	94 (52.50%))	54 (30.00%))	15 (8.33%)	9 (5.00%))	8 (4.17%))	180 (100.00%))	4.22
5		77	56	22	13	12	180	3.95

	Favourable physical environment	(42.50%))	(30.83%))	(12.50%))	(7.50%))	(6.67%))	(100.00%))	
6	Favourable social environment	80 (44.17%))	80 (44.17%))	12 (6.67%))	2 (0.83%))	6 (4.17%))	180 (100.00%))	4.23
7	Professional and personal Growth	68 (37.50%))	76 (42.50%))	29 (15.83%))	4 (2.50%))	3 (1.67%))	180 (100.00%))	4.12
8	Incentives	73 (40.83%))	79 (44.17%))	16 (9.17%))	8 (4.17%))	4 (1.67%))	180 (100.00%))	4.18
9	Promotion	80 (44.17%))	88 (49.17%))	7 (4.17%))	2 (0.83%))	3 (1.67%))	180 (100.00%))	4.33
10	Decision making power	54 (30.00%))	90 (50.00%))	16 (9.17%))	14 (7.50%))	6 (3.33%))	180 (100.00%))	3.96

The result from weighted average score shows that most of the respondent says that Promotion, Attractive salary with increment, Favourable social environment, Secured job, Social status and Incentives are the variables that are highly determined factors of job satisfaction.

Conclusion

Banks play a central role in the transmission of monetary policy, one of the government's most important tools for achieving economic growth without inflation. Bankers play an essential role in society by protecting, investing, and lending money. Many play a direct role in helping clients' make some of the most important decisions of their lives, such as saving for college, purchasing homes, and planning for their business and retirement needs. They should be satisfied with their job. The variable selected for the study is Attractive Salary with Increment, Challenging work, Social Status, Secured Job, Favourable physical environment, Favourable social environment, Professional and personal Growth, Incentives, Promotion and Decision making power. So it is concluded that Promotion, Attractive salary with increment, Favourable social environment, Secured job, Social status and Incentives are the factors that lead to Job Satisfaction.

Reference

- Dr.Devyani (2023)**, “An analytical study on the relationship between job satisfaction and work stress among bank employees of SBI & ICICI bank in meerut”, International Journal of Creative Research Thoughts (IJCRT), ISSN: 2320-2882, Volume 11, Issue 2, PP-(c709-c717).
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PERCEPTION AND THE LEVEL OF LIFE SATISFACTION AMONG BANK EMPLOYEES

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Abstract:

This study focused on the perception and level of life satisfaction among bank employees. Bankers are the most important group of professionals for our nation's economic growth. Today, most bankers are dissatisfied with their jobs. Job satisfactions of bank employees are good not only for themselves but for society as a whole. When the bankers are satisfied with their jobs, only then are they interested in providing service efficiently and effectively. The data used in this paper is primary in nature and was collected through a questionnaire from a sample of 180 teachers. The collected data were analyzed using the weighted average and weighted mean score tests.

Key Words: Life Satisfaction, Employees, Age, Area of Residence, Marital Status and Type of Family.

Introduction:

Life satisfaction is a measure of a person's well-being, assessed in terms of mood, relationship satisfaction, achieved goals, self-concepts, and one's self-perceived ability to cope with life. Life satisfaction involves a favorable attitude toward one's life rather than an assessment of current feelings. A satisfied life is better than a successful life. Because our success is measured by others. But our satisfaction is measured by our own soul, mind, and heart. Basically, a bank job is not an easy one; it is more stressful. Life satisfaction directly influences the job. So, this study focused on the life satisfaction of bankers.

Review of Literature:

Nikarika, U. V. Kiran (2014), in their study "Life satisfaction among bank employees". The purpose of this study was i. to determine the life satisfaction of bank employees. To assess the relationship between independent variables and various components of life satisfaction. The study has found that, job safety, salary of the employees, benefit given to employees and work experience influences the private bank employee's life satisfaction.

Parminder Walia (2014), in his study on "Work life balance of bank employees: A comparison". The present study focused on to compare the work life balance of employees working with public and private sector banks. Research have stated that public sector bank employees have a better work life balance and private sector bank employees have not better work life balance. Work arrangement, flexible location, leave arrangement, child care arrangement are the factors which highly influences their work-life balances.

Objectives of the Study:

- To study the perception towards life satisfaction of bank employees.
- To identify the level of life satisfaction among the bank employees.

Need and Scope of the Study:

From the literature reviewed the lacuna was identified that family, financial assistance and self-management plays a vital role for life satisfaction of the employees. The present study is focused on the analyzing the life satisfaction of bank employees whose work culture is different to other type of employees. This study also aimed to analyze the level of life satisfaction among employees. The study can be further extended to educational institutions, hospitals and various private and public sectors also.

Limitations of the Study:

- This research was conducted only in and around pollachi area.
- The sample size was confined only to 180 respondents.
- Satisfaction level to environment factor may differ from person to person.

Research Methodology:

The research methodology employed for carrying out the study is explained in the following section.

Data:

The data required for the study is primary and secondary. Primary data were collected by issuing questionnaire to the respondent. The secondary data were collected through various books and websites. The design of the questionnaire is made in such a way that it considers self management, personal life, family and financial assistance of bank employees.

Data Collection Period:

Required data has been collected for the study within three months.

Sampling Procedure:

A sample of 180 employees working in various bank situated in pollachi town has been considered for the purpose of this study. Convenient sampling procedure has been followed to collect data.

Perception of Life Satisfaction:

The following table has been prepared on the basis of bank employees' opinions about life satisfaction. According to the result of various researches, only selected variables have been taken into account to know their opinion on life satisfaction.

S.No	Life Satisfaction Variables	SA	A	N	DA	SDA	Total	Weighted Average Score
1	Good Health / Fitness	93	61	13	2	11	180	4.25
		(51.67%)	(34.17%)	(7.50%)	(0.83%)	(5.83%)	(100.00%)	
2	Home / Physical Environment	90	58	19	5	8	180	4.22
		(50.00%)	(32.50%)	(10.83%)	(2.50%)	(4.17%)	(100.00%)	
3	Partner Love and Relationship	94	55	11	9	11	180	4.19
		(52.50%)	(30.83%)	(5.83%)	(5.00%)	(5.83%)	(100.00%)	
4	Family, Friends and Social Relationships	94	54	15	9	8	180	4.22
		(52.50%)	(30.00%)	(8.33%)	(5.00%)	(4.17%)	(100.00%)	
5	Spouse work environment	77	56	22	13	12	180	3.95
		(42.50%)	(30.83%)	(12.50%)	(7.50%)	(6.67%)	(100.00%)	
6	Better Economic Level	80	80	12	2	6	180	4.23
		(44.17%)	(44.17%)	(6.67%)	(0.83%)	(4.17%)	(100.00%)	
7	Achieving Goals	68	76	29	4	3	180	4.12
		(37.50%)	(42.50%)	(15.83%)	(2.50%)	(1.67%)	(100.00%)	
8	Good Relationship with others	73	79	16	8	4	180	4.18
		(40.83%)	(44.17%)	(9.17%)	(4.17%)	(1.67%)	(100.00%)	
9	Social Status	80	88	7	2	3	180	4.33
		(44.17%)	(49.17)	(4.17%)	(0.83%)	(1.67%)	(100.00%)	
10	Spirituality	54	90	16	14	6	180	3.96
		(30.00%)	(50.00%)	9.17%	7.50	(3.33%)	(100.00%)	

The result from weighted average score shows that most of the respondent says that Good health, Home/Physical Environment, Partner Love and Relationship, Family, Friends and Social Relationships, a Better Economic Level, Achieving Goals, Good Relationship with others and Social Status are the variables that are highly determined factors of life satisfaction.

Level of Life Satisfaction:

Self-Management:

Bank employees often feel that they are living their lives with passion, joy, a positive attitude, gratitude, exciting dreams, hopes, and aspirations to look forward to, and clear goals. They are sometimes feeling in that they are hardly ever angry, to find positive ways to deal with stress, to think, plan, and schedule their day-to-day activities, to have sufficient time to take care of themselves, stay focused on their work, and be satisfied with their level of self-confidence and creativity.

Family:

Most of the bank employees often feel that they are happy with their family; they support their spouse morally and financially, are patient to hear their kids' conversations, and feel guilty when their family is not happy. Rarely feel that they spend sufficient time with their children's studies and having food with their family at least once a week.

Employee's Life Satisfaction – Mean Score:

S.No	Life Satisfaction Variables	Mean Score	Weighted Mean Score
Self - Management			
1	I live my life with Passion	4.06	3.83
2	I live my life with Joy	4.05	
3	I lead my life with a positive attitude	4.03	
4	I lead my life with gratitude	4.12	
5	I have exciting dreams, hopes and aspirations to look forward to	4.12	
6	I have clear goals	3.95	
7	I am hardly ever angry	3.51	
8	I find positive ways to deal with stress	3.80	
9	I have enough time to think, plan and to schedule my day to day activities	3.63	
10	I have sufficient time to take care of myself	3.46	
11	I stay focused on my work	3.83	
12	I find it easy to forgive others when	3.74	

S.No	Life Satisfaction Variables	Mean Score	Weighted Mean Score
	I have been hurt		
13	I am satisfied with my level of self confidence	3.92	
14	I feel I express my creativity	3.48	
Family			
16	I am happy with my family	3.96	3.26
17	I feel happy to support my spouse morally and financially	3.86	
18	My spouse equally supports me in my personal and career development	2.83	
19	I am happy with the family members support in my all activities	2.83	
20	I have patient to hear my kids' conversation with me	3.84	
21	I spend my time with my children	2.63	
22	I can concentrate on my children studies	2.55	
23	I am having food along with my family at least once in a day	2.73	
24	I feel guilty when my family is not happy	4.14	
Personal life			
25	I know that humor, laughter and playfulness are important parts of my daily life	4.18	4.04
26	I could balance between career and personal life	3.99	
27	I have strong faith which sustains me throughout my life	4.15	
28	I am satisfied with my ideal life as per my plan	4.07	
29	I know the purpose of my life	4.00	
30	I am aware and enjoy living in the moment	3.96	
31	I am satisfied with the separation of both my professional and personal life without any conflict	3.95	
32	My life is balanced physically, emotionally and spiritually	3.90	
Financial Assistance			
33	I am financially secure	3.86	3.86
34	I have clear financial goals	3.83	
35	I get stressed often due to my income level	3.76	
36	I know, I can solve my financial problems	3.96	
37	I can help my family to solve the problems that arise due to money	3.92	
38	Repayment of loans is easier for me through my good package	3.83	

Personal-Life:

Here, all employees frequently feel the way described under personal life variables.

Financial Assistance:

Employees often feel that they are financially secure, that they have clear financial goals, that they get stressed about their income level, that they can solve family financial problems, and that they can repay their loan with their salary.

Conclusion:

Banks play a central role in the transmission of monetary policy, one of the government's most important tools for achieving economic growth without inflation. Bankers play an essential role in society by protecting, investing, and lending money. Many play a direct role in helping clients' make some of the most important decisions of their lives, such as saving for college, purchasing homes, and planning for their business and retirement needs. They should be satisfied with their lives. Then only they can perform their work without any contravening versions.

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1. Nikarika, U.V.Kiran (2014), "Life satisfaction among bank employees", International journal of science and research, ISSN (online)-2319-7064, PP-(1665-1667).
2. Parminder Walia (2014), "Work life balance of bank employees: A comparison", Indian journal of commerce and management studies, ISSN-2240-0310, Volume-V, Issue-3, PP-(80-82).

**Job Satisfaction of Public Sector Bank Employees in Pollachi taluk, Coimbatore district,
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Abstract

This study assessed the job satisfaction of bank employees, particularly public sector. Bankers are the most important group of professionals for our nation's economic growth. Today most of the bankers are dissatisfied with their jobs. Job satisfactions of the bank employees are good not only for themselves but society as a whole. When the bankers are satisfied in their job at that time only they have interested to provide service with efficiently and effectively. The data used in this paper is primary in nature and collected through questionnaire from a sample of 60 teachers. The collected data were analyzed through Chi-Square method of analysis.

Keywords: *Job satisfaction, Bank employees, Age, Area of residence, Marital status and Type of family.*

Job satisfaction

Meaning

Job satisfaction refers to a person's feeling of satisfaction on the job, which acts as a motivation to work. It is not the self-satisfaction, happiness or self-contentment but the satisfaction on the job.

Job satisfaction relates to the total relationship between an individual and the employer for which he is paid. Satisfaction means the simple feeling of attainment of any goal or objective. Job dissatisfaction brings an absence of motivation at work.

Research workers differently describe the factors contributing to job satisfaction and job dissatisfaction. Hoppock describes job satisfaction as, "any combination of psychological,

physiological and environmental circumstances that cause and person truthfully to say I am satisfied with my job.”

Definition

Lofquist and Davis (1991), defined job satisfaction as “an individual’s positive affective reaction of the target environment as a result of the individual’s appraisal of the extent to which his or her needs are fulfilled by the environment”.

The definition of job satisfaction has visibly evolved through the decades, but most versions share the belief that job satisfaction is a work-related positive affective reaction.

Factors determining job satisfaction

Compensation/salary

Compensation can be defined as the monetary benefit given to the employees by the company for their services given to the company.

Supervisor support

It is one of the important factors for employee retention. It is defined as the extent to which leaders care about their employee’s welfare and value their contributions. A leader with high supervisor support is one that makes employees feel appreciated, heard and cared about.

Working environment

The working conditions include office space, equipments, comfortable chairs, air conditioning, tools etc. when working environment is good for an employee, then his/her productivity level automatically goes up.

Job security

Job security is the chance that a person or an employee will keep his or her job; a person with the job would have a little possibility of becoming unemployed if his/ her job has an elevated level of job satisfaction.

Employee empowerment

Empowerment involves giving employees the autonomy to make decisions they go about their daily activities so empowerment enhances the motivation of employees to go through their goals grooming their performances that satisfaction regarding their jobs.

Promotional policies

Fair promotional policies in any organization become their foundation of growth. When an employee gets fair promotion, which is generally based on his true assessment, he gets a type of recognition, and hence, increases his job-satisfaction. Promotions increases employee's perceptions of the quality of their job and thereby enhance both their satisfy action and commitment.

Organizational commitment

Organizational commitment is an important organizational subjects as committed employees benefit their organizations, and displays various favorable organizational outcomes. Maintenance of organizational commitment is a viable organizational goal. A variety of factors have been identified that shape organizational commitment. Such factors include job- related factors, employment opportunities, personal characteristics, and positive relationships.

Work Environment

Work environment involves all the aspects which act and react on the body and mind of an employee. Under organizational psychology, the physical, mental and social environment where employees are working together and there work to be analyzed for better effectiveness and increase productivity. The major purpose is to generate an environment which ensures the ultimate ease of effort and eliminates all the causes of frustration, anxiety and worry. If the environment is congenial, fatigue, monotony and boredom are minimized and work performance can be maximized.

Overview of Canara Bank

It is founded as 'Canara Bank Hindu Permanent Fund' in 1906, by late Shri Ammembal Subba Rao Pai, a philanthropist, this small seed blossomed into a limited company as 'Canara

Bank Ltd.' in 1910 and became Canara Bank in 1969 after nationalization. It provides various services to its corporate clients such as Cash Management Services, loans, IPO monitoring services, etc. NRI Banking– Besides various personal banking products it also offers remittance services, consultancy services to its NRI Clients. It also offers various products and services to priority and SME sector.

The Bank has gone through the various phases of its growth trajectory over hundred years of its existence. Growth of Canara Bank was phenomenal, especially after nationalization in the year 1969, attaining the status of a national level player in terms of geographical reach and clientele segments. Eighties was characterized by business diversification for the Bank. In June 2006, the Bank completed a century of operation in the Indian banking industry. The eventful journey of the Bank has been characterized by several memorable milestones. Today, Canara Bank occupies a premier position in the comity of Indian banks.

Introduction

Job satisfaction is defined as the extent to which an employee feels self-motivated, content & satisfied with his/her job. Job satisfaction happens when an employee feels he or she is having job stability, career growth and a comfortable work life balance. This implies that the employee is having satisfaction at job as the work meets the expectations of the individual. The employees of the Bank are valuable assets to the organization. If they are highly satisfied they produce more and it is profitable for the organization. So in this competitive environment it is necessary to know the employees views toward their job and to measure the level of satisfaction with various aspects job satisfaction.

Efficient human resource management and maintaining higher job satisfaction level in banks determine not only the performance of the bank but also affect the growth and performance of the entire economy. So, for the success of banking it is very important to manage human resource effectively and to find whether its employees are satisfied or not only if they are satisfied, they will work with commitment and project a positive image of the organization. If they are highly satisfied they produce more and it is profitable for the organization.

Review of Literature

According to Dr. M.G.Varshney and Sangeeta Malpani (Feb2014) have been suggested the levels of job satisfaction of SBI employees in udaipur and rajsamand districts and the factors contributing to job satisfaction. Finally the research concluded that dimensions and degree of job satisfaction of bank employees of udaipur and rajsamand are not uniform and there is no single dimension.

Ankita Sharma et al., (Aug. 2014) investigated the level of job satisfaction of public sector bank employees in district Hamirpur. The research concluded that increase in level of salary of employees, performance appraisal system, promotional strategies, training and development program improves overall satisfaction of employees.

According to Vrinda N.N. and Nisha Ann Jacob (Feb. 2015) studied the impact of job satisfaction on job performance. This study investigated the most satisfying event of an employee in the job, why employees stay and leave the organization and also the determination of job satisfaction. The study concluded that job satisfaction and performance was found to be even higher for professional jobs than for less complex jobs.

Mrs.C.Sumitha and Dr.Padmaja, jointly conducted a research work on “Job satisfaction of bank employees”. The result of this study reveals that Promotion, Work environment and Work experience are highly influenced the job satisfaction level of employees.

Mr. Thangaswamy.A, conducted a research work on “A study on job satisfaction of bank employees with special reference to kanyakumari district”. The findings of the study show that Compensation and Work environment are the factors which influence the level of job satisfaction.

Mr.A.Ganesan in his project (1992) entitled, “A Study on the working and living conditions of women workers in match industries in Sivakasi area” has highlighted that conditions in the working place are not conducive. He also pointed out their economic backwardness.

In 1993, Mr. Sridhar has undertaken a project namely “A study on the working conditions of workers in Fireworks industry in Sivakasi”. He pointed motivation play a dominant role in employees’ job satisfaction”.

Mr. J. Siva Kumar in 2001 has done a project on “A study on working and living of women workers in a match industry in Sattur taluk”. He has stressed at the improvement of working and living conditions are not only in the hands of the management but also in the hands of the workers and government”.

Objectives of the study

1. To study the job satisfaction of bank employees.
2. To identify the satisfaction level of the bank employees.

Need and Scope of the Study

From the literature reviewed the lacuna was identified that promotion, Compensation, salary and work environment plays a vital role for job satisfaction of the employees. The present study is focused on the analyzing the Job Satisfaction of Bank Employees whose Work Culture is different to other type of employees. This study also aimed to analyze the various factors which positively impact the job satisfaction of employees. The study can be further extended to educational institutions also.

Limitations of the Study

- This research was conducted in a limited area.
- The sample size was confined only to 60 respondents.
- Satisfaction level to environment factor may differ from person to person.

Research Methodology

The research methodology employed for carrying out the study is explained in the following section.

Data

The data required for the study is primary and secondary. Primary data were collected by issuing questionnaire to the respondent. The secondary data were collected through various

books and websites. The design of the questionnaire is made in such a way that it considers personal profile, employment profile, and job satisfaction of bank employees.

Data collection period

Required data has been collected for the study within three months.

Sampling Procedure

A sample of 60 employees working in canara bank situated in pollachi town has been considered for the purpose of this study. Convenient sampling procedure has been followed to collect data.

Framework of Analysis

Analysis of data has been carried out with the help of Chi-square test.

Analysis and Interpretation

Level of Job satisfaction

In order to find out variables associated with level of job satisfaction, the employees have been first classified into three groups as those with low, medium and high level of job satisfaction. For that purpose, average job satisfaction index and standard deviation for such index have been calculated. The following procedure has been followed for classification of teachers based on the level of job satisfaction.

Low job satisfaction : Employees with index ranging up to mean index **minus** standard deviation.

Medium job satisfaction: Employees with index ranging between mean index **minus** standard deviation and mean index **plus** standard deviation.

High job satisfaction: Employees with index ranging above mean index **plus** standard deviation.

Accordingly the grouping of teachers is as below:

Bank Name	Mean index	Standard deviation	Level of Job Satisfaction		
			Low	Medium	High
Canara	80	18	12	39	9

To find out if Area influences job satisfaction, the following hypothesis has been framed and tested:

H₀: Place of residence does not influence job satisfaction.

Table 1.1 Place of Residence and Level of Job Satisfaction

Place	Canara Bank		
	Low	Medium	High
Rural	0	12 (100)	0
Semi-Urban	6 (28.57)	9 (42.85)	6 (28.57)
Urban	6 (22.22)	18 (66.66)	3 (11.11)
Total	12	39	9

Degrees of freedom = 4 Calculated chi square value =11.7460 Table value at five per cent level =9.488

Twelve employees are from rural area. All the employees are with medium level of satisfaction.

Twenty one employees are from semi-urban area. Of them 6 (28.57) are with low level of satisfaction, 9 (42.85) are with medium level of satisfaction and 6 (28.57) are with high level of satisfaction.

Twenty seven employees are from urban area. Six (22.22) are with low level of satisfaction, 18 (66.66) are with medium level of satisfaction and 3 (11.11) are with low level of satisfaction.

The percentage of employees with low level of satisfaction is high with those living in semi-urban area. The percentage of employees with high level of satisfaction is high again with those living in semi-urban area. Comparing the percentages, it is found that teachers living in rural area are less satisfied, since the percentage is high. However, as the calculated Chi-square value is greater than the Table at five per cent level, it is inferred that there exists a significant association between area and job satisfaction. Therefore, the null hypothesis is rejected.

To find out if age influences job satisfaction, the following hypothesis has been framed and tested:

H₀: Age does not influence job satisfaction.

Table 2.1 Age and Level of Job Satisfaction

Age	Canara Bank		
	Low	Medium	High
Up to 30	6 (15.38)	27 (69.23)	6 (15.38)

31 - 40	6 (66.66)	3 (33.33)	0
41 - 50	0	9 (75)	3 (25)
Total	12	39	9

Degrees of freedom = 4 Calculated chi square value =16.4497 Table value at five per cent level =9.488

There are 39 employees in the age group of up to 30. Of those, 6 (15.38) are with low level of satisfaction; 27 (69.23) are with medium level of satisfaction. 6 (15.38) are with high level of satisfaction.

There are nine employees in the age group ranging between 31 and 40. Of them, 6 (66.66) are with low level of satisfaction; 3 (33.33) are with medium level of satisfaction and no one is with high level of satisfaction.

Twelve employees are there in the age group ranging between 41 and 50. Nine (75) are with medium level of satisfaction and 3 (25) are with high level of satisfaction.

The percentage of employees with low level of satisfaction is high with those between the age of 31 and 40. The percentage of employees with high level of satisfaction is high with those between the ages of 41 and 50. Therefore, it can be said that employees between the age of 41 and 50 are highly satisfied. However, as the calculated Chi-square value is higher than the Table value at five per cent level, it is inferred that there is a significant association between age and job satisfaction. Therefore, the null hypothesis is rejected.

To find out if Educational qualification influences job satisfaction, the following hypothesis has been framed and tested:

H_0 : Educational qualification does not influence job satisfaction.

Table 3.1 Educational Qualification and Level of Job Satisfaction

Educational Qualification	Canara Bank		
	Low	Medium	High
UG	6 (20)	21 (70)	3 (10)
PG	6 (22.22)	15 (55.55)	6 (22.22)
Others	0	3 (100)	0
Total	12	39	9

Degrees of freedom = 4 Calculated chi square value =16.4497 Table value at five per cent level =9.488

There are 30 employees who are under graduates. Six (20) are with low level of satisfaction; 21 (70) are with medium level of satisfaction and 3 (10) are with high level of satisfaction.

There are 27 employees who are post graduates. Of them, 6 (22.22) are with low level of satisfaction; 15 (55.55) are with medium level of satisfaction and 6 (22.22) are with high level of satisfaction.

There are 3 employees who are under other category such as BE, B. tech and M. phil..

The percentage of employees with low level of satisfaction is high with post graduates. The percentage of employees with high level of satisfaction is high with again post graduates. As the calculated Chi-square value is more than the Table value at five per cent level, it is inferred that there is a significant association between the educational qualification and job satisfaction. Therefore, the null hypothesis is rejected.

To find out if gender influences job satisfaction, the following hypothesis has been framed and tested:

H_0 : Gender does not influence job satisfaction.

Table 4.1 Gender and Level of Job Satisfaction

Gender	Canara Bank		
	Low	Medium	High
Male	9 (30)	12 (40)	9 (30)
Female	3 (10)	27 (90)	0
Total	12	39	9

Degrees of freedom = 2 Calculated chi square value =17.7692 Table value at five per cent level =5.991

There are 30 employees are under male category. Of them 9 (30) are with low level of satisfaction, 12 (40) are with medium level of satisfaction and 9 (30) are with high level of satisfaction.

There are 30 employees are under female category. Of them 3 (10) are with low level of satisfaction, 27 (90) are with medium level of satisfaction and no one is with high level of satisfaction.

The percentage of employees with low level of satisfaction is high with male. The percentage of employees with high level of satisfaction is high with again male. As the

calculated Chi-square value is more than the Table value at five per cent level, it is inferred that there is a significant association between the gender and job satisfaction. Therefore, the null hypothesis is rejected.

To find out if marital status influences job satisfaction, the following hypothesis has been framed and tested:

H₀: Marital Status does not influence job satisfaction.

Table 5.1 Marital Status and Level of Job Satisfaction

Marital Status	Canara Bank		
	Low	Medium	High
Married	9 (21.42)	30 (71.42)	3 (7.14)
Unmarried	3 (16.66)	9 (50)	6 (33.33)
Total	12	39	9

Degrees of freedom = 2 Calculated chi square value =6.7948 Table value at five per cent level =5.991

There are 42 employees who are married. Of them, 9 (21.42) are with low level of satisfaction; 30 (71.42) are with medium level of satisfaction and 3 (7.14) are with high level of satisfaction.

Eighteen employees are unmarried. Of them, 3 (16.66) are with low level of satisfaction; 9 (50) are with medium level of satisfaction and 6 (33.33) are with high level of satisfaction.

The percentage of employees with low level of satisfaction is high with married employees. The percentage of employees with high level of satisfaction is high with unmarried. Therefore, it can be said that unmarried's are highly satisfied. As the calculated Chi-square value is more than the Table value at five per cent level, it is inferred that there is a significant association between the marital status and job satisfaction. Therefore, the null hypothesis is rejected.

To find out if Type of family influences job satisfaction, the following hypothesis has been framed and tested:

H₀: Type of Family does not influence job satisfaction.

Table 6.1 Type of Family and Level of Job Satisfaction

Type of Family	Canara Bank		
	Low	Medium	High
Nuclear	12 (33.33)	24 (66.66)	0
Joint	0	15 (62.5)	9 (37.5)
Total	12	39	9

Degrees of freedom = 2 Calculated chi square value =21.5384 Table value at five per cent level =5.991

There are 36 employees are from nuclear family. Of them, twelve (33.33) are with low level of satisfaction; 24 (66.66) are with medium level of satisfaction and no one is with high level of satisfaction.

Twenty four employees are from joint family and 15 (62.5) are with medium level of satisfaction. 9 (37.5) are with low and high level of satisfaction.

The percentage of employees with low level of satisfaction is high with employees from nuclear family. The percentage of employees with high level of satisfaction is high with those from joint family. Therefore, it can be said that joint family employees are highly satisfied. However, as the calculated Chi-square value is more than the Table value at five per cent level, it is inferred that there is a significant association between the type of family and job satisfaction. Therefore, the null hypothesis is rejected.

To find out if monthly income influences job satisfaction, the following hypothesis has been framed and tested:

H₀: Monthly income does not influence job satisfaction.

Table 7.1 Monthly income and Level of Job Satisfaction

Monthly income	Canara Bank		
	Low	Medium	High
20001-40000	3 (11.11)	15 (55.55)	9 (33.33)
40001-60000	3 (14.28)	18 (85.71)	0
Above 60000	6 (50)	6 (50)	0
Total	12	39	9

Degrees of freedom = 4 Calculated chi square value =19.9816 Table value at five per cent level =9.488

There are twenty seven employees monthly incomes are ranging between 20001 to 40000. Of them, 3 (11.11) are with low level of satisfaction, 15 (55.55) are with medium level of satisfaction and 9 (33.33) are with high level of satisfaction.

There are twenty one employees monthly incomes are ranging between 40001 to 60000. Of them, 3 (14.28)) are with low level of satisfaction, 18 (85.71) are with medium level of satisfaction and no one is with high level of satisfaction.

Twelve employees' monthly incomes are above 60000. Of them, 6 (50) are with low level of satisfaction, 6 (50) are with medium level of satisfaction and no one is with high level of satisfaction.

The percentage of employees with low level of satisfaction is high with employees who receive Above 60000 as monthly income. The percentage of employees with high level of satisfaction is high with those monthly incomes ranging from 20001 to 40000. However, as the calculated Chi-square value is more than the Table value at five per cent level, it is inferred that there is a significant association between the Monthly income and job satisfaction. Therefore, the null hypothesis is rejected.

To find out if family income influences job satisfaction, the following hypothesis has been framed and tested:

H₀: Family income does not influence job satisfaction.

Table 8.1 Family income and Level of Job Satisfaction

Family income	Canara Bank		
	Low	Medium	High
Up to 30000	0	3 (33.33)	6 (66.66)
30001-60000	0	15 (83.33)	3 (16.66)
60001-90000	0	9 (100)	0
Above 90000	12 (50)	12 (50)	0
Total	12	39	9

Degrees of freedom = 6 Calculated chi square value =43.8461 Table value at five per cent level =5.991

There are nine employees family incomes are up to 30000. Of them, 3 (33.33) are with medium level of satisfaction and 6 (66.66) are with high level of satisfaction.

There are eighteen employees family incomes are ranging between 30001 to 60000. Of them, no one is with low level of satisfaction, 15 (83.33) are with medium level of satisfaction and 3 (16.66) are with high level of satisfaction.

There are nine employees family incomes are ranging between 60001 to 90000. All of them are with medium level of satisfaction.

Twenty four employees' family incomes are above 90000. Of them, 12 (50) are with low level of satisfaction, 12 (50) are with medium level of satisfaction and no one is with high level of satisfaction.

The percentage of employees with low level of satisfaction is high with employees who receive Above 90000 as Family income. The percentage of employees with high level of satisfaction is high with those family incomes ranging was up to 30000. However, as the calculated Chi-square value is more than the Table value at five per cent level, it is inferred that there is a significant association between the family income and job satisfaction. Therefore, the null hypothesis is rejected.

To find out if dwelling status influences job satisfaction, the following hypothesis has been framed and tested:

H_0 : Dwelling status does not influence job satisfaction.

Table 8.1 Dwelling status and Level of Job Satisfaction

Dwelling status	Canara Bank		
	Low	Medium	High
Quarters	6 (50)	0	6 (50)
Rented	0	9 (100)	0
Owned	6 (15.38)	30 (76.92)	3 (7.69)
Total	12	39	9

Degrees of freedom = 4 Calculated chi square value =30.5029 Table value at five per cent level =9.488

There are 12 employees are living in quarters. Of them, 6 (50) are with low level of satisfaction, no one is with medium level of satisfaction and 6 (50) are with high level of satisfaction.

Nine employees are living in rented houses. All of them are with medium level of satisfaction.

Thirty nine employees are living in their own houses. Six (15.38) are with low level of satisfaction, 30 (76.92) are with medium level of satisfaction and 3 (7.69) are with high level of satisfaction.

The percentage of employees with low level of satisfaction is high with employees from quarters. The percentage of employees with high level of satisfaction is high with those from again quarters. Therefore, it can be said that employees from quarters are highly satisfied. However, as the calculated Chi-square value is more than the Table value at five per cent level, it is inferred that there is a significant association between the dwelling status and job satisfaction. Therefore, the null hypothesis is rejected.

To find out if mode of travelling influences job satisfaction, the following hypothesis has been framed and tested:

H_0 : Mode of Travelling does not influence job satisfaction.

Table 8.1 Mode of travelling and Level of Job Satisfaction

Mode of travelling	Canara Bank		
	Low	Medium	High
Own vehicle	6 (15.38)	27 (69.23)	6 (15.38)
Bank vehicle	0	6 (100)	0
Public transport	6 (40)	6 (40)	3 (20)
Total	12	39	9

Degrees of freedom = 4 Calculated chi square value =8.4497 Table value at five per cent level =9.488

There are 39 employees are travelled to bank by their own vehicle. Of them, 6 (15.38) are with low level of satisfaction, 27 (69.23) are with medium level of satisfaction and 6 (15.38) are with high level of satisfaction.

There are 6 employees are travelled to bank by their bank vehicle. All of them are with medium level of satisfaction.

There are 15 employees are travelled to bank by public transport. Of them, 6 (40) are with low level of satisfaction, 6 (40) are with medium level of satisfaction and 3 (20) are with high level of satisfaction.

The percentage of employees with low level of satisfaction is high with employees travelling by public transport. The percentage of employees with high level of satisfaction is high

with employees travelling by public transport. Therefore, it can be said that employees travelled by public transport are highly satisfied. However, as the calculated Chi-square value is less than the Table value at five per cent level, it is inferred that does not exist any significant association between the mode of travelling and job satisfaction. Therefore, the null hypothesis is accepted.

Findings based on personal factors

- Majority of the employees were in the age group of up to 30.
- Majority of employees live in rural areas.
- Majority of employees' educational qualification is Under Graduate.
- Majority of the employees earn monthly income of Rs.20001-Rs.40000.
- Majority of the employees earn Family income of Above Rs.90000.
- Majority of the employees were married.

Conclusion

Analysis of job satisfaction has revealed that, the job satisfaction of bank employees is influenced by Area of residence, Age, Educational qualification, Marital status, Gender, Monthly income and Type of family. The insights gained by this differential analysis have brought out areas of improvement and has given a clear path to personnel managers to improve Job Satisfaction among Canara Bank employees. The study has a broader appeal and can be extended to other banks and financial institutions to gain helpful insights into Job Satisfaction of the employees.

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A Comparative study on job satisfaction of government, government-Aided and Private school women teachers

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ABSTRACT

This study assessed the job satisfaction of women teachers. School teachers are the most important group of professionals for our nation's future. Today most of the teachers are dissatisfied with their jobs. Job satisfactions of the teachers are good not only for themselves but society as a whole. When the teachers are satisfied in their job at that time only they have interested to teach students with efficiently and effectively. The data used in this paper is primary in nature and collected through questionnaire from a sample of 240 teachers. The collected data were analyzed through chi-square analysis.

1. Introduction

Education systems place great responsibility on both male and female teachers to educate, train and guarantee the attendance of boys and girls in school. It is therefore important to analyze the female school teachers' role to determine their influence on the education of girls.

Whatever the percentage of female teachers in a basic education system, it is necessary to value their role as educators, in order to offer those working conditions that lead to the development of girls and the community as a whole. It is a fact that the educational success of girls and boys depends to a great extent on the job satisfaction of teachers.

A teacher, who is happy with her job, plays a pivotal role in the upliftment of society. Well-adjusted and satisfied teacher can contribute a lot to the well-being of her pupils. A dissatisfied teacher can become irritable and may create tensions which can have negative influence on the students' learning process and it consequently affects their academic growth. Job satisfaction implies the overall adjustment to work situation.

2. Review of literature

NailaAmjad and ShaziaQuasim(2013), conducted a study on, Job satisfaction among female teachers in public and private sectors. The study concluded that, married female teachers are more satisfied than unmarried teachers and semi government school teachers are more satisfied than others. The teachers who have permanent jobs, no stress and aptitude of pension showed more tendencies towards satisfaction.

Lalitha (2013) examined the, job satisfaction among teachers of private and government school. The result of the study shows that, government school teachers are more satisfied than the private school teachers.

Nirav deva (2015) conducted a research titled on job satisfaction of the teachers of higher education institutions. The

study concluded that both male and female teachers of higher education institutions are highly satisfied with their jobs.

Mehboob.F, Sarwar.M.A, and Bhuto N.A (2012) examined the job satisfaction of teachers and their gender. They have found that male teachers are less satisfied with their job than male teachers.

3. Objectives

Accordingly the following objectives are framed:

1. To study the employment profile of women teachers.
2. To find out the determinants of job satisfaction.
3. To find out the job satisfaction of women teachers.

4. Research Methodology

The study is based on primary data, collected with questionnaire. A sample of 100 governments, 70 governments -aided and 70 private school teachers have been considered in this study. Teachers are selected based on the convenience sampling method. To examine the association between selected variables and job satisfaction, chi- square test has been used. The level of confidence chosen are one and five percent.

LEVEL OF JOB SATISFACTION

In order to find out variables associated with level of job satisfaction, the teachers have been classified into three groups as those with low, medium and high level of job satisfaction. For that purpose, average job satisfaction index and standard deviation for such index have been calculated separately for government, government-aided and private school teachers. The following procedure has been followed for classification of teachers based on the level of job satisfaction.

Low job satisfaction : Teachers with index ranging up to mean index minus standard deviation.

Medium job satisfaction: Teachers with index ranging between mean index **minus** standard deviation and mean index plus standard deviation.

High job satisfaction: Teachers with index ranging above mean index **plus** standard deviation.

Accordingly the grouping of teachers is as below:

School type	Mean index	Standard deviation	Level of Job Satisfaction		
			Low	Medium	High
Government	76.19	7.81	21	67	12
Government-aided	73.86	8.29	12	53	5
Private	65.24	11.95	14	46	10

5. Findings

The result of the study are summarized under

Opinion on job satisfaction components

S.no	Particulars	Weighted Average Rank		
		Govt	Govt-aided	Private
1	Salary	4.3	3.81	3.02
2	Increment for additional Qualification	4.15	3.9	2.3
3	Festival Advance	4	3.54	2.67
4	Loan Facility	3.92	4	2.01
5	Insurance	3.59	4	2.14
6	Superior-Subordinate Relationship	3.68	3.87	3.47
7	Inter-Personal Relationship among Colleagues	4.25	3.91	4.35
8	Student -Teachers Relationship	4.12	3.77	4.24
9	Freedom of Expression of Opinion	3.94	3.5	3.65
10	Motivational System	4	3.61	3.45
11	Workload	3.71	3.34	3.4
12	Leisure Hours	3.49	3.12	3.34
13	Leave Facility	3.94	3.85	3.1
14	Office staff Co-ordination	3.69	3.51	3.81
15	Job Security	4.35	3.77	2.21
16	Staff Room Facility	3.89	3.48	3.5
17	Furniture Facility	3.97	3.78	3.34
18	Seating Facility for Teachers	4	4	3.75
19	Staff Room Layout	3.8	3.58	3.35
20	Transport Facility	3.91	3.51	3.51
21	Drinking water	3.37	3.72	3.21
22	Lighting Facility	3.74	4	3.55
23	Adequacy of Class Rooms	3.73	3.88	3.65
24	Class Room Layout	3.74	3.98	3.57
25	Class Strength	3.71	2.84	3.25
26	Seating Facility for Students	3.86	3.51	3.24
27	Computer Facility	3.8	3.78	3.1
28	Printer Facility	3.81	3.52	3.1
29	Library	2.69	3.7	3.62
30	Toilet	3.19	4	3.48
31	Social Status	3.56	3.87	2.71

Salary

Across all section of employees, salary remains the most pertinent pulling factor. Satisfaction with salary is a prerequisite for efficient performance of teachers. It seems that teachers working in government schools as well as those in government-aided schools are satisfied with their salary while

those with private schools have remained neutral regarding satisfaction with salary.

Increment for additional Qualification

Increment for additional qualification is one of the best motivating factors for all the school teachers. It will help them to increase their qualification and also their income.

Government and government-aided school teachers are satisfied with their increment but private school teachers are dissatisfied with their increments.

Festival Advance

Festival advance is given to the teachers to make them happy during festival times. It will increase their level of job satisfaction. Governments as well as government-aided school teachers are satisfied with their festival advances. While those with private school teachers remained neutral regarding satisfaction with job satisfaction.

Loan Facility

Loan facility plays an important role in all the sectors. It has the power to fulfill the monetary employees. It seems that teachers working in government, government-aided schools are satisfied with loan facility while private school teachers are neutral on this issue. It may be noted that in many private schools, loan facility is not available.

Insurance

Across all the sections of employees, insurance remains most pertinent pulling factor. It seems that teachers working in government and government-aided schools are satisfied with their insurance facilities. Private school teachers are dissatisfied with their insurance facility. In all probabilities they may not have this facility.

Superior subordinate relationship

Superior-subordinate relationship refers to the interaction between higher authorities and their subordinates. Satisfactory upward and downward communication is essential for a successful job. It seems that teachers working in government schools as well as government-aided schools and private schools are satisfied with their superior and subordinate relationship.

Inter-personal relationship among colleagues

Interpersonal relationship at work serves a critical role in the maintenance of trust and positive feeling among them. All the government school, government-aided school and private school teachers are satisfied with their inter-personal relationship among colleagues.

Student – Teacher's relationship

The student teachers relationship is very important for children. A teacher and student who have the qualities of good communication will establish a positive relationship in the classroom. It is found that government school, government-aided school and private school teachers are satisfied with student-teachers relationship.

Freedom of expression of opinion

Freedom of expression includes the right of teachers to speak freely about their opinion of a particular decision making. Satisfaction on freedom of expression of opinion is a pre-requisite for efficient performance of teachers. It seems that teachers working in government, government-aided and

private school teachers are satisfied with their freedom of expression of views.

Motivational system

It is generally assumed that motivation influences peoples' attitude and performance at work. Teachers' motivation is directly linked with the interest in sharing knowledge with students. It is seen that teachers working in government schools as well as government-aided schools are satisfied with their motivational systems, while those at private schools have remained neutral regarding satisfaction with motivational system.

Workload

Workload is the amount of work an individual has to do. There is a distinction between actual amount of work and the individual's perception of the workload. Teachers working in government schools are satisfied with their workload; government-aided school teachers are remaining neutral with satisfaction of their workload, while those with private schools are dissatisfied with workload.

Leisure hours

Leisure is defined as freedom from the demands of work. Everybody needs leisure in their lives, to balance the stress of work and life. Leisure helps re-energize and relax people, so they can perform activities well in their lives. It seems that teachers working in government schools are satisfied with their daily leisure hours. Government-aided as well as private school teachers have remained neutral regarding satisfaction with leisure hours.

Leave facility

As an individual who is passionate about his profession needs to have a balance between work and life, leave facility enables teachers to strike a balance between daily chore and work. It is found that teachers working in government schools as well as government-aided schools are satisfied with their leave facility, while those with private schools neutral regarding satisfaction with leave facility.

Office staff co-ordination

Office staff co-ordination is one of the most pertinent pulling factors because they are ones who prepare salary for all the teachers, apart from maintaining all service records. It is seen that teachers working in government as well as government-aided as also private schools are satisfied with their office staff co-ordination.

Job security

Job security is the probability that an individual will keep his or her job safely. Teachers working in government as well as government-aided schools are satisfied with their job security, while those with private schools are dissatisfied with job security.

Staff room facility

Staff room is the most important place to take rest, to have lunch and so on. Satisfaction with staff room facility is a pre-

requisite for efficient performance of teachers. It is found that teachers working in government, government-aided and private schools are satisfied with their staff room facility.

Furniture facility

All the schools and organizations should provide required furniture to teachers. It seems that teachers working in government schools as well as government-aided schools are satisfied with furniture facility. Private school teachers have remained neutral regarding satisfaction with furniture facility.

Seating facility for the teachers

Seating facility is the most significant factor that makes all the employees comfortable in their job. It shows that teachers working in government, government-aided and private schools are satisfied with their seating facility in their schools.

Staff room layout

Governments as well as government-aided school teachers are satisfied with their staff room layout, while those with private schools are neutral regarding satisfaction with staff room layout.

Transport facility

Teachers are the most essential part of education system. They should have a good transport facility to go to schools. According to that all the government, government-aided and private school teachers are satisfied with their transport facility.

Drinking water

Teachers and students need to consume safe drinking water to keep themselves away from diseases. Teachers working in government as well as private school are neutral with supply of good drinking water, while those with government-aided school are satisfied with drinking water facility.

Lighting facility

The visual environment affects a learner's ability to perceive visual stimuli and affects his/her mental attitude, and thus, performance. Lighting facility is must for the students to study and write down the notes. All the government, government-aided and private school teachers are satisfied with their lighting facility.

Adequacy of classroom

Students are taught in classrooms only. So they should have adequacy of class rooms. Government, government-aided and private school teachers are satisfied with their class rooms.

Class room layout

All the government, government-aided and private school students are satisfied with the class room layout.

Class strength

Class student's strength is directly linked to the job satisfaction of the teachers. If class strength increases, job

satisfaction decreases and if class strength decreases, job satisfaction increases. It seems that government school teachers are satisfied with their class strength. Government-aided as well as private school teachers remain neutral regarding satisfaction of class strength.

Seating facility for students

Teachers from government and government-aided schools are satisfied with their students seating facility, while those from private schools are neutral regarding satisfaction of their students seating facility.

Computer facility

Teachers of government and government-aided schools are satisfied with computer facility, while those from private schools have remained neutral regarding satisfaction with computer facility.

Printer facility

Teachers of government and government-aided schools are satisfied with printer facility, while those are from private schools are neutral regarding satisfaction with printer facility.

Library

Government school teachers are neutral regarding satisfaction of library. Government-aided and private school teachers are satisfied with their school library.

Toilet

Each year two million children die from diarrheal diseases, making it the second most serious killer of children under the age of five. The main source of diarrheal infection is human excreta. It seems clear therefore, that human excreta should be managed as a potentially dangerous material. The construction of latrines is a relatively simple technology that may be used to control the spread of infectious diseases. The government school teachers are remained neutral regarding satisfaction with toilet facility. Government-aided and private school teachers are satisfied with toilet facility.

Social status

Teachers working in government schools as well as government-aided schools are satisfied with social status they gain because of being teachers. Those working in private schools remain neutral regarding this.

6. Conclusion

In the case government schools, the job satisfaction of teacher is influenced by area of residence, monthly income, spouses, distance to school, designation and classes handling; whereas government-aided schools, the job satisfaction of teacher is influenced by educational qualification, marital status, distance to school, and periods engaged per week and in the case of private schools, the job satisfaction of teacher is influenced by type of family, family income, distance to school, designation and number of classes handled.

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Job and Life Satisfaction of Government School Women Teachers

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ABSTRACT

A teacher, who is happy with her job, plays a pivotal role in the upliftment of society. Job satisfaction implies the overall adjustment to work situation. Life satisfaction refers to person's general happiness, freedom from tension, and interest in life. It is defined as the function of actual physical fitness perceived by an individual. It is a measure of well-being and may be assessed in terms of mood, satisfaction with relations, with others and the like. A study was carried out among 100 teachers in pollachi district to assess their level of job and life satisfaction. It was found that there exists a medium level of satisfaction among the Government School Teachers. The personal variables namely area of residence, monthly income, family income, spouse, distance to school, designation, classes handled have a highly significant differences with level of job satisfaction. The variables namely area of residence and classes handled have a highly significant differences with the level of life satisfaction.

Keywords: Job Satisfaction, Life Satisfaction, Women, School Teachers.

INTRODUCTION:

Job satisfaction is extent to which one feels good about their job. Job satisfaction is in regard to one's feelings or state of mind regarding to the nature of their work. The source of job satisfaction is not only the job; it also creates from working environment, supervision style, and interpersonal relationship. The concept of life satisfaction is variously called as happiness in philosophy, welfare in utility in economics, subjective wellbeing in sociology and psychology and quality of life in many disciplines. In many surveys life satisfaction has been taken to be the sum total of attitudes people have towards different regiments of life such as family, work and social relations. Women are the back bone of the every family.

REVIEW OF LITERATURE:

Nirav deva (2015) conducted a research title on job satisfaction of the teachers of higher education institutions. The study concluded that both male and female teachers of higher education institutions are highly satisfied with their jobs.

Jessica Johnson and Marciepitt-catsaphes (2008) conducted a study on the topic "Quality of Employment and Life Satisfaction: A Relationship that matters for older workers". Socio-demographics, health, social support and finance played strong roles in the achievement of life satisfaction among older workers. Socio-demographic, individual capacities and workplace resources influenced life satisfaction.

Vicdan altnok (2011) did his research work on the topic "The Relationship between Job Satisfaction and Life Satisfaction". According to this study there was no significant difference between academic personnel considering gender and graduation.

MadhuAnand and DiptiArora (2009) jointly conducted a research on "Burnout, Life Satisfaction and Quality of Life among Executives of Multi-National Companies". The result of the study also revealed that young executives of Multi-National Companies experienced low life satisfaction with good quality of life which means that the burnout negatively affected life satisfaction but not the quality of life..

Timothy A. Judge shinichiro watanabe made an attempt to find out The Casual Relationship Between Job Satisfaction and Life Satisfaction and to evaluate the job satisfaction level of an employee of a company and as well as to measure life satisfaction of the same employees. By using probability sampling method, they selected 804 employees from the population for their study. Correlation between job satisfaction and life satisfaction was significant. The regression analysis revealed that after controlling for demographic variables there was a significant relationship between job and life satisfaction.

STATEMENT OF THE PROBLEM:

Teachers are the central part of the school system. The efficiency of educational programs greatly depends on the quality of the teachers. Professional training is required so that women may perform optimally in education systems. In traditional societies it is also important for female teachers to give parents greater confidence in sending their daughters to school. Despite the importance of this work, the teaching profession, especially as exercised by women in the first years of education, suffers from low status and low salaries. In this context this study has been carried out.

OBJECTIVES OF THE STUDY:

- i. To find out the determinants of job satisfaction.
- ii. To ascertain the life satisfaction of women teachers.

METHODOLOGY:

Sources of Data:

The data required for the study is primary and questionnaire method has been followed. The design of the questionnaire is made in such a way that it considers personal profile, employment profile, job satisfaction and life satisfaction of the women teachers.

Sampling Procedure:

A sample of 100 teachers working in government schools situated in pollachi town has been considered for the purpose of this study. Convenient sampling procedure has been followed to collect the data.

Framework of Analysis:

Analysis of data has been carried out with the help of Chi-square test.

SIGNIFICANCE OF THE STUDY:

The purpose of the study is to know the variables impacting job satisfaction among the school teachers in Pollachi, because, it may have a direct effect on their life satisfaction. Most of the research on job satisfaction is related to management of industrial, banking and business organization. This study covers Government school teachers' working in schools functioning in pollachi town. The administrations of these schools will be able to take up appropriate steps to sustain and enhance job satisfaction of teachers. Further, the findings may help device suitable policies. So that teachers, specifically women, may be able to strike a perfect balance between work and life.

LIMITATIONS OF THE STUDY:

The present study is based on the data collected from sample selected from Pollachi town. In the present study only those teachers were considered who were presently working in the schools. Many respondents were reluctant to give their opinion. It may be noted that only women teachers are taken for this study.

LEVEL OF JOB SATISFACTION:

In order to find out variables associated with level of job satisfaction, the teachers have been first classified into three groups as those with low, medium and high level of job satisfaction. For that purpose, average job satisfaction index and standard deviation for such index have been calculated for government school teachers. The following procedure has been followed for classification of teachers based on the level of job satisfaction.

Low job satisfaction: Teachers with index ranging up to mean index **minus** standard deviation.

Medium job satisfaction: Teachers with index ranging between mean index minus standard deviation and mean index plus standard deviation.

High job satisfaction: Teachers with index ranging above mean index plus standard deviation.

Accordingly the grouping of teachers is as below:

School type	Mean index	Standard deviation	Level of Job Satisfaction		
			Low	Medium	High
Government	76.19	7.81	21	67	12

Table 1: Select personal variables and job satisfaction (Chi-Square test)

variables		Level of job satisfaction			total	d.f	χ^2 value
		Low n=21	Medium n=67	High n=12			
Age	21-30	2 (13.33)	10 (66.66)	3 (20)	15	6	4.588
	31-40	9 (28.12)	20 (62.5)	3 (9.37)	32		
	41-50	8 (19.51)	27 (65.85)	6 (14.63)	41		
	51-58	2 (16.66)	10 (83.33)	0	12		
Area of Residence	Rural	11 (24.44)	25 (55.55)	9 (20)	45	2	6.425**
	Urban	10 (18.18)	42 (76.36)	3 (5.45)	55		
Educational Qualification	UG	6 (19.35)	20 (64.51)	5 (16.12)	31	2	0.738
	PG	15 (21.73)	47 (68.11)	7 (10.14)	69		
Marital Status	Married	21 (22.10)	63 (66.31)	11 (11.57)	95	2	1.519**
	Un married	0	4 (80)	1 (20)	54		
Type of Family	Nuclear	15 (20.83)	48 (66.66)	9 (12.5)	71	2	0.061
	Joint	6 (21.42)	19 (67.85)	3 (10.71)	29		
Earning Members in the family	1 - 2	18 (22.22)	53 (65.43)	10 (12.34)	81	2	0.502
	Above 2	3 (15.78)	14 (74.68)	2 (10.52)	19		

variables		Level of job satisfaction			total	d.f	χ^2 value
		Low n=21	Medium n=67	High n=12			
Non-earning Members	1 - 2	15 (19.73)	53 (69.73)	8 (10.52)	76	2	1.168
	Above 2	6 (25)	14 (58.33)	4 (16.6)	24		
Monthly Income	Low	4 (23.52)	8 (47.05)	5 (29.41)	17	4	12.641
	Medium	17 (25.75)	45 (68.18)	4 (6.06)	66		
	High	0	14 (82.35)	3 (17.64)	17		
Family Income	Low	2 (14.28)	7 (50)	5 (35.71)	14	4	11.702**
	Medium	17 (23.61)	51 (70.83)	4 (5.55)	72		
	High	2 (14.28)	9 (64.28)	3 (21.42)	14		
Spouse	Employed	15 (17.64)	59 (69.41)	11 (12.9)	85	2	9.722**
	Un employed	6 (60)	4 (40)	0	10		
Distances to School	Up to 5kms	3 (9.09)	27 (81.81)	3 (9.09)	33	6	13.270**
	6- 10 kms	4 (14.28)	20 (71.42)	4 (14.28)	28		
	11-15 kms	8 (50)	6 (37.5)	2 (12.5)	16		
	Above 15 kms	6 (26.08)	14 (60.86)	3 (13.04)	23		

variables		Level of job satisfaction			total	d.f	χ^2 value
		Low n=21	Medium n=67	High n=12			
Designation	Secondary Grade	8 (38.09)	10 (47.61)	3 (14.28)	21	4	11.544**
	BT Assist	10 (21.27)	29 (61.70)	8 (17.02)	47		
	PG Assist	3 (9.375)	28 (87.5)	1 (3.125)	32		
Periods Engaged per week	Up to 28	6 (17.64)	25 (73.52)	3 (8.82)	34	6	8.722
	29 – 30	11 (25.58)	25 (58.13)	7 (16.27)	43		
	31 - 32	0	11 (84.61)	2 (15.38)	13		
	Above 32	4 (40)	6 (60)	0	10		
Subjects Taught	1 - 2	17 (20.73)	56 (66.29)	9 (10.97)	82	2	0.528
	3 - 4	4 (22.22)	11 (61.11)	3 (16.66)	18		
Numbers of Classes Handling	1 – 2	5 (26.31)	14 (73.68)	0	19	4	3.623
	3 – 4	14 (20.89)	43 (64.17)	10 (14.92)	67		
	Above 4	2 (14.28)	10 (71.42)	2 (14.28)	14		
Classes Handled	Up to 5	3 (27.27)	4 (36.36)	4 (36.36)	11	6	18.731**
	6 – 8	4 (40)	6 (60)	0	10		

variables	Level of job satisfaction			total	d.f	χ^2 value
	Low n=21	Medium n=67	High n=12			
9 - 10	11 (23.40)	19 (40.42)	7 (14.8)	37		
11 - 12	3 (9.37)	28 (87.5)	1 (3.125)	32		

Source: Primary data ** Significant at five percent level

Table 1 reveals that among the personal variables selected there exists a highly significant difference between area of residence, monthly income, family income, spouse, distance to school, designation, classes handled. There does not exist significant difference between age, educational qualification, marital status, type of the family, earning members, non-earning members, periods engaged, subjects taught, number of classes handling.

LEVEL OF LIFE SATISFACTION:

In order to find out variables associated with level of life satisfaction, the teachers have been first classified into three groups as those with low, medium and high level of life satisfaction. For that purpose, average life satisfaction score and standard deviation for such scores have been calculated for government school teachers. The following procedure has been followed for classification of teachers based on the level of life satisfaction.

Low Life Satisfaction: Teachers with score ranging up to mean score minus standard deviation.

Medium Life Satisfaction: Teachers with scores ranging between mean score minus standard deviation and mean score plus standard deviation.

High Life Satisfaction: Teachers with scores ranging above mean score plus standard deviation.

School Type	Mean score	Standard deviation	Level of Life Satisfaction		
			Low	Medium	High
Government	78.18	15.27	16	80	4

Table 2: Select personal variables and life satisfaction (Chi-Square test):

variables	Level of job satisfaction			total	d.f	χ^2 value
	Low n=16	Medium n=80	High n=4			
Age	21-30	0	15 (100)	0	6	11.418
	31-40	5 (15.62)	27 (84.37)	0		
	41-50	9 (21.95)	30 (73.17)	2 (4.87)		
	51-58	2 (16.66)	8 (66.66)	2 (16.66)		
Area of Residence	Rural	10 (22.22)	31 (68.88)	4 (8.88)	2	8.131**
	Urban	6 (10.90)	49 (89.09)	0		

variables		Level of job satisfaction			total	d.f	χ^2 value
		Low n=16	Medium n=80	High n=4			
Educational Qualification	UG	6 (19.35)	22 (70.96)	3 (9.67)	31	2	0.988
	PG	10 (14.49)	55 (79.71)	4 (5.79)	69		
Marital Status	Married	16 (16.84)	75 (78.94)	4 (4.21)	95	2	1.316
	Un married	0	5 (100)	0	5		
Type of Family	Nuclear	12 (16.66)	58 (80.55)	2 (2.77)	72	2	1.042
	Joint	4 (14.28)	22 (78.57)	2 (7.14)	28		
Earning Members in the family	1 - 2	12 (14.81)	67 (82.71)	2 (2.46)	81	2	3.265
	Above 2	4 (21.05)	13 (68.42)	2 (10.52)	19		
Non-earning Members	1 - 2	12 (15)	62 (81.57)	2 (2.63)	76	2	1.590
	Above 2	4 (16.66)	18 (75)	2 (8.33)	24		
Monthly Income	Low	5 (29.41)	12 (70.58)	0	17	4	7.810
	Medium	11 (16.66)	51 (77.27)	4 (6.06)	66		
	High	0	17 (100)	0	17		
Family Income	Low	3 (21.42)	11 (78.57)	0	14	4	5.005
	Medium	11 (15.27)	59 (81.94)	2 (2.77)	72		
	High	2 (14.2)	10 (71.42)	2 (14.2)	14		

variables		Level of job satisfaction			total	d.f	χ^2 value
		Low n=16	Medium n=80	High n=4			
Spouse	Employed	16 (18.82)	67 (78.82)	2 (2.35)	85	2	8.502
	Un employed	0	8 (80)	2 (20)	10		
Distances to School	Up to 5kms	7 (21.21)	25 (75.75)	1 (3.03)	33	6	5.040
	6- 10 kms	4 (14.28)	23 (82.14)	1 (3.57)	28		
	11-15 kms	2 (12.5)	12 (75)	2 (12.5)	14		
	Above 15 kms	3 (13.04)	20 (86.95)	0	23		
Designation	Secondary Grade	6 (28.57)	15 (71.42)	0	21	4	8.635
	BT Assist	4 (8.51)	39 (82.97)	4 (8.51)	47		
	PG Assist	6 (18.75)	26 (81.25)	0	32		
Periods Engaged per week	Up to 28	6 (17.64)	27 (79.41)	1 (2.94)	34	6	5.207
	29 – 30	8 (18.60)	32 (74.41)	3 (6.97)	43		
	31 - 32	0	13 (100)	0	13		
	Above 32	2 (20)	8 (80)	0	10		
Subjects Taught	1 - 2	11 (13.41)	67 (81.70)	4 (4.87)	82	2	2.947
	3 - 4	5 (27.77)	13 (72.22)	0	18		
Classes Handlin	1 – 2	3 (15.78)	15 (78.94)	1 (5.26)	19	4	2.501

variables	Level of job satisfaction			total	d.f	χ^2 value	
	Low n=16	Medium n=80	High n=4				
3 – 4	9 (13.43)	55 (82.08)	3 (4.47)	67			
Above 4	4 (28.57)	10 (71.42)	0	14			
Classes Handled	Up to 5	5 (45.45)	6 (54.54)	0	11	6	13.245**
	6 – 8	2 (20)	8 (80)	0	10		
	9 - 10	4 (8.51)	39 (82.97)	4 (8.51)	47		
	11 - 12	5 (15.62)	27 (84.37)	0	32		
Source: Primary data ** Significant at five percent level							

Table 2 shows that the personal variables selected there exists a highly significant difference between area of residence and classes handled. There does not exist any significant difference between age, educational qualification, marital status, type of the family, earning members, non-earning members, monthly income, family income, spouse, distance to school, designation, periods engaged, subjects taught, number of classes handling.

SUGGESTION:

Job Satisfaction:

Job satisfaction is much more important to all types of employees. Government school teachers need a good relationship among colleagues. Drinking water, toilet, transport facility, library and seating facilities are to be provided in government schools.

Life Satisfaction:

Life satisfaction of teachers is based on their attitude. Government school teachers should find positive ways to increase their satisfaction level in their life.

CONCLUSION:

Job satisfaction is an attitude, which results from a balancing and summation of many specific likes and dislikes, in connection with the job. It is an occupational activity performed by an individual, in return for a monetary reward.

The study can be concluded that, almost majority teachers are satisfied with the job. But a small percent is dissatisfied due to good relationship among colleagues. Drinking water, toilet, transport facility, library and seating facilities are to be provided in government schools. In general, teachers working in government schools are with high level of life satisfaction.

Research scholars can make use of this study to probe potential area for further research. They may focus on comparison of women teachers with men teachers to understand the differences in life and job satisfaction. Level of job and life satisfaction of college professors in and around Pollachi taluk may be studied. Teachers' motivation and job satisfaction can be studied.

FUTURE RESEARCH:

The budding researcher can select the topic like

1. Job and Life Satisfaction of Government College Women Teachers.
2. Job and Life Satisfaction of Government Aided College Teacher.
3. Comparative study between Job and Life Satisfaction of Government School and private School Women Teacher.

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