

Quality of Work Life Among Male and Female Employees of Private Commercial Banks in Bangladesh

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ABSTRACT

About four decades have passed since the phrase “Quality of Work Life (QWL)” was first introduced. But in Bangladesh it is still a new concept to emerge. No initiative was taken to identify whether there is any significant difference among the male and female employees of the private commercial banks in Bangladesh. Thus the study aims to make a comparative learning of the existing QWL between the males and females of the private commercial banks through quantitative survey on 128 male and 64 female employees. The study reveals that a significant difference exists between male and female employees QWL and in the following factors of QWL; adequate and fair compensation, flexible work schedule and job assignment, attention to job design, and employee relations. As a significant number of female participants from the labor force are now entering in the banking sector, this finding may add value to the management of the banks. Thus at the end of the paper recommendations are made to ensure gender equity in the private banking sector of Bangladesh.

Keywords: Quality of work life, banks, gender, Bangladesh.

INTRODUCTION

Quality of work life (QWL) is a philosophy, a set of principles, which holds that people are the most important resource in the organization as they are trustworthy, responsible and capable of making valuable contribution and they should be treated with dignity and respect (Straw and Heckscher 1984). QWL encompasses mode of wages payment, working conditions, working time, health hazards issue, financial and non-financial benefits and management behavior towards employees

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(Islam and Siengthai 2009). According to Gadon (1984), QWL programs have two objectives: (a) to enhance productivity and (b) to increase the satisfaction of employees. Thus QWL provides healthier, satisfied and productive employees, which in turn provides efficient and profitable organization (Sadique 2003). The reason behind choosing banking sector for this study is that it plays an important role in our economy. After the liberation war, the government of Bangladesh put in a constant effort to booster the country's banking sector. Banks have grown so extensively that it now plays a significant part in the economy. With the opening up of the economy of Bangladesh, dramatic change has been observed in the banking sector of Bangladesh. Such institutions play a critical role in capital formation and stimulate the level of industrialization, poverty alleviation and human development (Newaz et al 2007). That's why; Kashem et al (2005) mentioned that healthy banking system and healthy economies seem to go together.

Financial sector reform in Bangladesh started in 1976 with privatization of the banks (Ahmad and Khanal 2007) and a rapid expansion of private banks has taken place from the mid 1990s till present (Rahman et al. 2006). This rapid expansion of private banking business occurred along with customized services (Islam and Saha n.d.). At present there are 49 commercial banks of which 30 are private commercial banks. The banking sector employs more than 110,000 people (Ahmad and Khanal 2007). This has brought higher employment opportunities, increase in income level, and changes in consumption pattern and consequently there emerges a competitive environment in the country. Specifically, the expansion of private commercial banks has provided a quality of work life to both the male and female employees who are working there and giving services to the customers. It is inspiring to mention here that women are increasingly emerging each year taking on the challenge to work in a male-dominated, competitive and complex banking environment of Bangladesh. They are contributing to banking business and export growth, supplies, employment generation, productivity and skill development of the country.

Even though women are entering into banking business everyday, they are still defenseless and marginalized. Traditionally female participation in labor force has been restricted by social, cultural and religious norms (Baden et al 1994, Hossain and Kusakabe, 2005, Hafiza, 2007), but more and more females are joining the banking profession in Bangladesh now (Rahman et al., 2006). It is generally viewed that female employees are somewhat neglected in their work places, which in turn can lead to lower level of job satisfaction and employee productivity (Islam and Saha n.d.). The female employees are found in vulnerable positions at the workplaces and gender discrimination in terms of pay, promotion and other facilities is visible in many private industries (Khan, 2007, Bhuiya, 2007). Thus sex differences in particular could be described as an interesting issue in the socio-economic context of Bangladesh (Islam and Saha n.d.), as men are considered to be more powerful than their female counterparts and women are discriminated based on this long-established view (Hafiza, 2007). Long working hours, excessive work pressure and

handling demanding and unique customers in banks has become a take-for-granted phenomenon in the banking sector. There are many cases that suggest that work–life balance assists in retention, productivity and the recruitment of good staff (Evans and Vernon 2007). The scenario of the commercial banks emerged an important question. “Is there any significant difference in the QWL among male and female employees in the private commercial banks of Bangladesh?” In reality, because of some factors, women are less interested to join and work in the banks, though they possess the equal qualification like men. Gender disproportion in the sector, excessive work pressure, tough time schedule, recruitment and compensation discrimination, job insecurity and inequity, conflicting employee relations, rigid job design issues encourage them to quit from the field.

This scenario has created an urge to the bank policy makers to identify the underlying situations and reasons and brought them into consideration the QWL issue. Due to the importance of this industry, it is a necessity to evaluate the QWL of the employees in this sector. Because if employees feel that quality of working life is not balanced, they may leave the job and seek a better QWL. It has been further envisaged that employees in banking sector play the key role in manipulating their services through implementing policy that has appeal to our society. In such situation, QWL among male and female employees in the private commercial banks of Bangladesh becomes an important issue that has to be taken care of in order to achieve ultimate goals of the banking sector of Bangladesh.

Given that female participation is increasing in banking sector and discrimination is apparent in many private industries, this study aims to explore QWL among the male and female employees working in different private commercial banks.

The research problem will be addressed through these research questions,

1. Is there any significant difference between the QWL of the male and female employees?
2. Is the QWL of the male employees better than the female employees?
3. What are the aspects of job that led to a better QWL among the male and female employees in the private commercial banks of Bangladesh?
4. What are the problem areas of QWL in the concerned private commercial banks of Bangladesh?

OBJECTIVES OF THE STUDY

The study purports to explore and gain better understanding of QWL in the private commercial banks of Bangladesh. The contribution of this study is to explore the perception of QWL issues among the male and female bank employees in Bangladesh. By understanding their perspectives, the bank management can

derive ways to improve employee productivity. By conducting this study, the findings should help both management and employees of the banks to understand QWL, the emerging issue in human resource management. Specifically, the four objectives are to,

1. explore whether there is any significant difference among male and female bank employees' perception over QWL issues;
2. investigate which factors affect overall perception of QWL of male and female bank employees;
3. examine the problem areas of QWL in the private commercial banks in Bangladesh;
4. make suggestions to bank management on devising policies on QWL.

LITERATURE REVIEW

QWL and Its Dimensions

The evolution of QWL began in late 1960s emphasizing the human dimensions of work that was focused on the quality of the relationship between the worker and the working environment (Rose *et al.* 2006). QWL is a concept of behavioral scientist, and the term was first introduced by Davis at the Forty-Third American Assembly on the Changing World of Work at Columbia University's Arden House. The select participants assembled there concluded in their final remarks that "improving the place, the organization, and the nature of work can lead to better work performance and a better quality of life in the society". (Gadon 1984, Wyatt and Wah 2001, Sadique 2003, Rose *et al.* 2006, Islam and Siengthai 2009). Since the phrase was found the method of defining QWL varied and encompassed several different perspectives (Loscocco and Roschelle, 1991).

It is difficult to best conceptualize the QWL elements (Seashore 1975). Walton (1975) proposed eight major conceptual categories relating to QWL as (1) adequate and fair compensation, (2) safe and healthy working conditions, (3) immediate opportunity to use and develop human capacities, (4) opportunity for continued growth and security, (5) social integration in the work organization, (6) constitutionalism in the work organization, (7) work and total life space and (8) social relevance of work life. According to Gadon (1984), QWL efforts include the areas of personal and professional development, work redesign, team building, work scheduling, and total organizational change. The key elements of QWL include job security, job satisfaction, better reward system, employee benefits, employee involvement and organizational performance (Havlovic 1991). Arts *et al.* (2001) focused on the following factors: job satisfaction, involvement in work performance, motivation, efficiency, productivity, health, safety and welfare at

work, stress, work load, burn-out etc. According to Royuela *et al.* (2007), European Commission (EC) proposed ten dimensions for QWL, which are (1) intrinsic job quality, (2) skills, life-long learning and career development, (3) gender equality (4) health and safety at work, (5) flexibility and security, (6) inclusion and access to the labor market, (7) work organization and work-life balance, (8) social dialogue and worker involvement, (9) diversity and non-discrimination, and (10) overall work performance.

Later on, Skinner and Ivancevich (2008) urged that QWL is associated with adequate and fair compensation, safe & healthy working conditions, opportunities to develop human capacities, opportunities for continuous growth and job security, more flexible work scheduling and job assignment, careful attention to job design and workflow, better union-management cooperation, and less structural supervision and development of effective work teams. According to Sadique (2003), a high QWL exists when democratic management practices are prevailing in an organization and all the managers, employees, workers, union leaders share organizational responsibility. QWL is defined as the favorable condition and environment of employees benefit, employees' welfare and management attitudes towards operational workers as well as employees in general (Islam and Siengthai 2009).

Importance of QWL

Walton (1975) mentioned, "dissatisfaction with working life is a problem which affects almost all workers at one time or another, regardless of position or status. The frustration, boredom, and anger common to employees disenchanted with their work life can be costly to both individual and organization." Thus, QWL stimulates the employee job satisfaction (Ruzevicius 2007) and is essential for improving organizational and operational productivity (Sink and Tuttle 1989). According to Hanlon and Gladstein (1984), QWL programs can improve employee morale and organizational effectiveness. Pay, benefits, supervisory style - these extrinsic determinants of QWL play a major role for job satisfaction as well (Lewis *et al.* 2001). Moreover, QWL has direct impact on human outcomes and it significantly reduces absenteeism, minor accidents, grievances, and quits (Havlovic 1991). It is found that employee turnover can be minimized with better QWL (Newaz *et al.* 2007). Thus it can be said that QWL can develop jobs and working conditions that are excellent for people as well as for the economic health of the organization (Kanagalakshmi and Devei 2003). In fact, individual's quality of working life directly influences the quality of life value (Ruzevicius 2007) as the factors of QWL could be defined as physical and psychological results of the work which affect the employee (Art *et al.* 2001).

Past Researches on QWL in Bangladesh

In Bangladesh, there were not much direct studies on QWL. Moreover most of the researches did not explore the QWL among male and female employees. As according to Uddin *et al.* (2006), with QWL being a relatively new concept, most of the work done in this area is rather theoretical, dealing mainly with its proper identity, its dimension and its measuring methods. Most studies focus on the relationship of QWL with some of the result variables such as performance, productivity, job satisfaction, etc (Joshi, 2007). Hoque and Rahman (1999) found that QWL is important for job performance, job satisfaction, labor turnover, labor management relations which play a crucial role in determining the overall well being of any industrial organization. They found in their study that workers of the private sector textile mills perceived significantly higher QWL than the workers of the public sector textile mills. Subsequently, Sadique (2003) conducted a study on the employees of sugar mills and explored a significant difference between the white collar and blue collar employees' QWL. Hossain and Islam (1999) found a positive relationship between QWL and job satisfaction among government hospital nurses in Bangladesh. Uddin *et al.* (2006) also found a positive relationship between QWL and job satisfaction. Later on, Islam and Siengthai (2009) identified that QWL has impact on the organizational performance of the garments enterprises of DEPZ. In terms of gender differences in QWL, Elias and Saha (1995) found in their research that female workers' quality of working life was significantly lower than that of their male counterparts in the tobacco industry. Later on, Wadud (1996) found that QWL was notably higher among the private sector women employees than their counterparts in the public sector. Furthermore, Kumar and Shanubhogue (1996) analyzed and compared the existing and expected QWL in universities and found a considerable gap.

METHODOLOGY

Development of the Measuring Instruments

According to Loscocco and Roschelle (1991), the most common assessment of QWL is the individual attitudes. This is because individual work attitudes are important indicators of QWL. The ways that people respond to their jobs have consequences for their personal happiness and the effectiveness of their work organizations (Rose *et al.* 2006). Thus a structured questionnaire was designed based on the literature review for achieving the objectives of the study. The following eight components of QWL are considered for the study.

1. Adequate and fair compensation
2. Work and total life space
3. Opportunity for continuous growth and job security

4. Opportunity to develop human capacities
5. Safe & healthy working environment
6. Flexible Work Schedule and job assignment
7. Attention to job design
8. Employee relations

As indicated in the literature review, several authors and researchers (Walton 1975, Havlovic 1991, Sadique 2003, Royuela et al 2007, Islam and Siengthai 2009) considered the above mentioned components or factors as the determinants of QWL.

The questionnaire used in the survey consisted of two sections. The first section, including 49 statements, was designed to measure the perception by bank employees on QWL issues. Respondents were asked to rate their level of agreement on each statement from “1” as “strongly disagree” to “5” as “strongly agree”. The last section was the demographic information of respondents namely; gender, age, marital status, number of children, education level, income level, position, years of service in the respective bank and in bank industry. To increase reliability and to assure appropriateness of the data collection instrument, the questionnaire was subject to a pilot test conducted with 10 employees working in private commercial banks in Bangladesh. The English language of the questionnaire was reviewed. Some statements were subject to a refinement on language proficiency and to avoid workplace and cultural sensitivity.

Data Collection

Data were collected by visiting the private commercial banks premises and distributing the questionnaires. In total, six local private commercial banks were considered for the survey based on convenience sampling method. The respective branches of the banks were also selected based on the convenience. The simple random sampling method was adopted for respondent selection and 200 questionnaires were distributed in total.

Statistical Tools of Data Analysis

The study is based on the data collected to measure the employee perception and satisfaction for assessing their QWL. The measurement scale is Likert scale and thus, it is interval scale. Thus data is in numerical scale and the data is continuous. Though the data is in continuous scale, the Probability-Probability plot (P-P plot) has given the view that it is not distributed normally. At first factor analysis has been applied for data reduction. Then, correlation analysis has been performed to know about the feature of the linear relationship exists between the factors and quality of work life. As the data do not follow the normal distribution and the measurement is taken on attitude and behavioral sense, Spearman's rank correlation technique

has been applied which is non-parametric. Then, central value and dispersion of all factors has been estimated through mean and standard deviation respectively for male and female employees separately. The distribution of QWL for men and women has been compared with all the features along with box-plot diagram that gives the indication of difference. Finally, a test has been performed to know about the difference between central observation from two independent samples – male and female employees. The normality assumption is a prerequisite of the test of independent-two-sample test. Thus a non-parametric test – Mann-Whitney test has been applied in this special case. The p-value of this test has given the indication about the inherent difference of all factors and above all QWL.

Limitations of Methodology

Several limitations of this study should be considered. First of all, the results may not represent the whole sample population, as convenient sampling and a relatively small sample size were employed. Second, the data were collected only from the Dhaka city branches of the local private commercial banks. Thus the results may not symbolize the actual perception of the bank employees regarding QWL in context of total Bangladesh. Third, the ratio of male and female respondents in this study may not reflect the definite male and female participation in the bank labor force.

DATA ANALYSIS AND DISCUSSION

Profile of the Respondents

One hundred and ninety two valid responses were received in mid-June 2010. Respondents were full-time employees in the private commercial banks of Bangladesh. A summary of the demographic profile of the respondents is presented in Table 1. Male and female constituted 66.7% and 33.3% respectively; 34.9% were aged between 21 to 30 years and 43.2% respondents aged between 31 to 40 years. More than half of the respondents (69.2%) were married. About 21% respondents obtained bachelor degree, 74% completed Master's degree, and the rest were PhD holders. In terms of job position, about 50% respondents were from entry level jobs and 45% belonged to the mid-level job positions.

Internal Consistency Analysis and Factor Analysis

Cronbach alpha reliability test is conducted within each dimensions of QWL. A Cronbach alpha of 0.60 or higher is the minimum acceptable level for a study that has been carried out for the first time. The dimensions 'adequate and fair compensation', 'opportunity to develop human capacities', 'safe and healthy working environment', 'flexible work schedule and job assignment', and 'attention to job design' were found as internally consistent as the value of Cronbach alpha was

greater than 0.60. To decide whether to continue with the rest of the dimensions, principal component analysis was conducted with varimax rotation. The Kaiser–Meyer–Olkin (KMO) measure of sampling adequacy and the Bartlett’s test of sphericity were pursued to test the fitness of the data. A KMO value greater than 0.5 was accepted. Three statements were deleted from the dimension ‘work and total life space’ based on the factor loading less than 0.5 and complex structures, where one statement was loaded on several components. In case of the dimension ‘employee relations’ three components were loaded. So the dimension was divided

Table 1 Demographic profile of respondents (N=192)

Characteristics	Respondents (%)	Frequency
Sex		
Male	66.7	128
Female	33.3	64
Age		
21-30	34.9	67
31-40	43.2	83
Above 40	21.9	42
Marital Status		
Single	30.7	59
Married	69.2	133
Education		
Bachelor degree	20.9	40
Masters degree	74.4	143
PhD	4.7	9
Job Position		
Entry level	49.4	95
Mid level	44.8	86
Top level	5.7	11

Table 2 Dimensions of QWL with the factor mean

Factor 7	Attention to job design	3.50
Factor 8	Employee relations	3.50
Factor 5	Safe & healthy working environment	3.41
Factor 9	Socialization efforts	3.40
Factor 1	Adequate and fair compensation	3.38
Factor 4	Opportunity to develop human capacities	3.31
Factor 3	Opportunity for continuous growth and job security	3.29
Factor 6	Flexible Work Schedule and job assignment	3.24
Factor 2	Work and total life space	3.23

into two different dimensions named ‘employee relation’ and ‘socialization efforts’ with two statements in each dimension. The third component was deleted with the statement as the statement was the only loaded factor in that component. After the reduction work, the remaining 43 statements constitute nine dimensions. In descending order of factor means the factors derived are shown in the Table 2.

Correlation Between QWL and Its Dimensions

All the nine dimensions of QWL are linearly related with the overall QWL. Table 3 shows the Spearman correlation between QWL and its dimensions. Spearman correlation is conducted as non-parametric approach for statistical analysis has been considered for this study. All the linear relationships are statistically significant at just 1% level of significance and have been observed as positive. Work and total life space has shown a moderate linear relation with QWL. Again, Socialization effort is also moderately related with QWL. Except these two, other 7 dimensions have shown a very strong positive linear relationship with QWL.

Table 3 Analysis of Spearman’s Correlation between QWL and its dimensions

Dimensions of quality of work life	Quality of work life	
	Spearman correlation coefficient	Significance level (2 tailed)
Adequate and fair compensation	0.721**	0.00
Opportunity for continuous growth and job security	0.679**	0.00
Work and total life space	0.484**	0.00
Opportunity to develop human capacities	0.770**	0.00
Safe & healthy working environment	0.782**	0.00
Flexible work schedule and job assignment	0.793**	0.00
Attention to job design	0.834**	0.00
Employee relations	0.719**	0.00
Socialization efforts	0.520**	0.00

** Correlation is significant at the 0.01 level (2-tailed).

Gender and Mean Ratings of the QWL Dimensions

A clear distinguish can be observed between the QWL of male and female employees in this specific territory through observation the centre and dispersion of the two cases. As Table 4 illustrates for all the 9 dimensions mean satisfaction of male employee is greater than their counter part i.e. female employees. Though none of the difference is significantly high, an inherent discrimination is obvious. The

mean response of the employee- both male and female also offers the feature that – the level of satisfaction slightly slides below the satisfactory line.

The variation of the two variables also offers another characteristic – the fluctuation in statement of men is higher in all cases than the women. Actually, both the absolute frequency and percentage of male employee is significantly greater implying their greater contribution. Simultaneously, this diverse position for the male employee may be the practical reason of higher discrepancy.

Table 4 Contrast of dimensions of quality of work life:
Descriptive measures

Dimensions of quality of work life	Mean		Standard Deviation	
	Male	Female	Male	Female
Adequate and fair compensation	3.4348	3.2716	0.45109	0.54967
Opportunity for continuous growth and job security	3.3242	3.2266	0.52530	0.46658
Work and total life space	3.2631	3.1519	0.62130	0.56972
Opportunity to develop human capacities	3.3241	3.2842	0.59459	0.49238
Safe & healthy working environment	3.4239	3.3897	0.71040	0.48549
Flexible Work Schedule and job assignment	3.3086	3.1222	0.57016	0.41073
Attention to job design	3.5297	3.4625	0.68761	0.40139
Employee relations	3.5586	3.3828	0.78525	0.64082
Socialization efforts	3.3477	3.5078	0.76219	0.62037

The mean and the middle-most level of QWL for male employee are greater than that of the females (see Table 5). Again, this level of QWL is more spread and diverse compare to the female QWL. The Box-plot diagram also suggests these dissimilarities of the distributions (see Figure 1). The frequencies of male are mostly distributed below the median whereas the frequencies female QWL is above the median. The median QWL for male is clearly sited higher than the median QWL for female. The distribution of male QWL and is negatively skewed i.e. skewed to the left whereas that of female QWL is skewed to the right. The kurtosis of male QWL is found as negative implying the distribution is short-tailed. Again the female QWL is found as slim and long-tailed. The QWL of all employee shows an amalgamate result of both of them.

Quality of Work Life Among Male and Female Employees

Table 5 Comparison of QWL among male and female employees:
Descriptive measures

	Male	Female	All
Mean	3.3902	3.3113	3.3639
Median	3.5150	3.2300	3.4200
Mode	3.76	3.23	3.76
Standard deviation	0.47119	0.27493	0.41707
Range	2.29	1.02	2.29
Skewness	-0.616	0.343	-0.449
Kurtosis	-0.065	-0.949	0.155

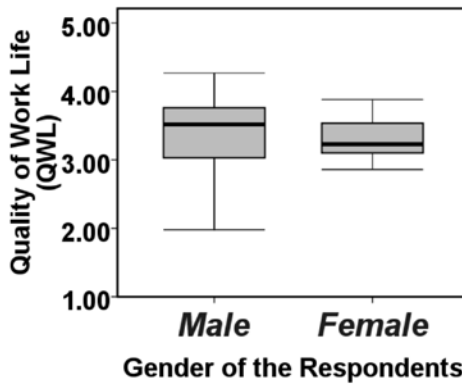


Figure 1 Box-plot diagram for QWL among male and female employees

Testing the Difference in QWL of Male and Female Employees

Mann-Whitney U Test results indicates (see Table 6), at 10% significance level, median response of male employees significantly varies from that of female employees for the dimensions of QWL; Adequate and fair compensation, Flexible Work Schedule and job assignment, Attention to job design, Employee relations. As a whole, median QWL of male is also significantly different from that of female employees at 10% level.

Combining the Mann-Whitney U Test result with Table 4 it can be ascertained that there is a significant difference between the male and female employees’ perception regarding the adequacy and fairness of compensation provided by their banks. As the mean value of male employees (3.43) is slightly greater than the mean value of the female employees (3.27), it can be derived that male employees of the private commercial banks in Bangladesh are slightly more positive about the adequacy and fairness of the compensation.

Table 6 Testing the difference in QWL of male and female: Nonparametric approach

	Gender wise ranking			Test statistics			Asymp. Sig. (2-tailed)
	Gender of the respondents	Mean rank	Sum of ranks	Mann-Whitney U	Wilcoxon W	Z	
Adequate and fair compensation	Male	101.25	12959.50	3488.500	5568.500	-1.681	0.093**
	Female	87.01	5568.50				
Work and total life space	Male	100.27	12834.50	3613.500	5693.500	-1.350	0.177
	Female	88.96	5693.50				
Opportunity for continuous growth and job security	Male	99.70	12761.50	3784.000	5864.000	-.865	0.387
	Female	90.10	5766.50				
Opportunity to develop human capacities	Male	98.94	12664.00	3686.500	5766.500	-1.141	0.254
	Female	91.62	5864.00				
Safe & healthy working environment	Male	100.24	12830.50	3617.500	5697.500	-1.323	0.186
	Female	89.02	5697.50				
Flexible work schedule and job assignment	Male	104.15	13331.50	3116.500	5196.500	-2.711	0.007**
	Female	81.20	5196.50				
Attention to job design	Male	101.61	13005.50	3442.500	5522.500	-1.813	0.070**
	Female	86.29	5522.50				
Employee relations	Male	101.70	13017.50	3430.500	5510.500	-1.880	0.060**
	Female	86.10	5510.50				
Socialization efforts	Male	93.81	12008.00	3752.000	12008.000	-.985	0.325
	Female	101.88	6520.00				
Quality of Work Life (QWL)	Male	101.69	13016.50	3431.500	5511.500	-1.831	0.067**
	Female	86.12	5511.50				

** Median Difference is significant at the 0.10 level (2-tailed).

A significant disparity is also presumed between male and female employees' perception regarding the flexible work schedule and job assignment according to Mann-Whitney U Test result. The mean values of the male and female employees support this finding, as the mean value of males (3.30) is greater than their female counterparts (3.12), which signifies that the male employees are more satisfied with their work schedule and job assignment than the female colleagues.

The male and female employees of private commercial bank also think that the management does not provide equal amount of attention to the job design, which is found from the Mann-Whitney U Test result. This is strongly supported by the mean value, as the male employees' perception (3.52) differs from the female employees (3.46), which indicates that the management of the banks are more concerned about the job design of the male employees'.

Again it was found that male employees' perception regarding the employee relation differs from the female employees of private commercial banks in Bangladesh according to the Mann-Whitney U Test result. At the same time from the mean table it can be determined that the authority of the respective banks maintains better relationship with the male employees (3.55) compared to the females (3.38).

According to the Mann-Whitney U Test result, the perception of male and female employees of the private commercial banks does not differ significantly in terms of work and total life space, opportunity to develop human capacities, opportunity for growth and job security, safe & healthy working environment, and socialization efforts. But the mean values of the male employees regarding these aspects differ a little from the female employees. For all of the factors, the male employees' perception is more positive compared to the female employees except the socialization efforts dimension, where the mean value of the females (3.50) is slightly greater than the males (3.34).

The overall QWL of the male employees varies significantly from that of the female employees according to the Mann-Whitney U Test result. At the same time, it can be determined that the male employees have a better QWL in the private commercial banks of Bangladesh, as the mean and median values (see Table 5) indicates this phenomenon.

CONCLUSION AND RECOMMENDATIONS

This study provides valuable implications for the banks that have growing interest in maintaining gender equity for attracting and retaining quality human resources. The study revealed significant differences in overall QWL and the determinants of QWL i.e. compensation, flexibility in work schedule and job assignment, attention to job design, and employee relations. So the private commercial banks should try to eliminate these differences to improve the overall QWL among all the employees regardless of sex differences.

Firstly the banks should become more conscious in ensuring adequacy and fairness in compensation, as compensation can strongly influence the employee job satisfaction (Kleimen 2005). The banks will be able to increase its QWL among the employees by providing more flexibility in the work assignments, working hour and balancing the work loads. Several authors (Mathis and Jackson 2005, Khan 2008) emphasized that flexibility in work schedule can enhance the employee motivation, which in turn can increase productivity. The bank management and employees should mutually decide the job contents and assign the tasks that are challenging and interesting for the employees as challenging works can increase the employee performance (Fisher et al 2004). At the same time developing a trustworthy and healthy relationship between the management and employees will facilitate the banks to ensure equity in QWL among the male and female employees.

A large number of female employees in private commercial banks of Bangladesh are playing a significant role for economic growth by contributing their knowledge, skills and efforts. So transforming the workplace proactively using a combination of well designed QWL initiatives for both the male and female employees will yield competitive advantage as it will increase employee job satisfaction. This in turn will motivate the employees to perform in superior way, leading the organizations and their stakeholders to a better future by yielding the expected outcome.

FUTURE RESEARCH DIRECTIONS

As this is an exploratory study, it is suggested that future research should be conducted on a larger scale by considering more private commercial banks to authenticate the differences between the male and female employees' perceptions about QWL. Furthermore, to enhance the development of QWL initiatives in the HRM arena, it is necessary to focus on refining the current QWL issues.

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