



## Organizational Performance and Quality of Work-Life: Nigerian Bank Employees' Experience

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### ABSTRACT

*The study focused on determining the relationship between the qualities of work life of bank employees and organizational performance. The results show that there is significant relationship between QWL and organizational performance from Pearson Chi2 = 50.3918 with F-value = 0.000 signifies that; it is highly significant. Fair and sufficient payment, secure and sanitary working environment, supplying growth opportunity and continuous security, law observance in organization, social attachment of working life, general atmosphere of work life, social union and integrity in work and development of human capabilities with performance are attached to quality of work life. Promotion of worker well-being, contemporary business-improvement initiatives have sought to optimize effectiveness through work processes.*

**KEYWORDS:** Quality of work life, Organizational performance, Bank employees' experience

### Introduction

The concept of organizational performance blends the pursuit of individual well-being with organizational effectiveness to yield a strategy for economic resilience. Life is important and more important than life is life quality and the most important of these is working life quality. Organizations are continuously looking for new ways of doing business in order to meet the challenges of today's dynamic business environment, hence, it is important for employees to be satisfied about their life at work given the amount of time and energy people expend at the workplace. According to Dessler (1994) having a job that you like, safe and sound working conditions, sufficient salary, job security, a competent supervisor, performance feedback, good relation with co-workers, possibility of promotion based on meritocracy, opportunities for training and education and appointing individuals based on seniority are part of these indices. Shermerhorn (2002) believes that paying fair and equal wage and salaries, safe and sound working conditions, opportunity to learn and apply new skills, career development, and supporting individual rights are indices of QWL. A mismatch between family and work roles can be disadvantageous for both employees and employers. In fact as early as 1960's researchers had begun to study and connect the dots between work, quality of work, work life and family. Numerous works on work life thereafter proved that what happened in the workplace have significant impact on individuals and their families. (Lewis & Cooper, 1987; Kossek and Ozeki, 1999; Greenhaus and Powell, 2006).

Time pressure is a serious problem in today's workforce, with ever-increasing numbers of workers bearing major responsibilities at home and meeting higher job expectations and heavier demands at work (Glass and Mcknight, 1996; Van Der Lippe, 2007). In term of working conditions, export-oriented enterprises are supposed to maintain their international standards. However, working conditions are changing by the force of technological advancement. In addition, it has been observed that technology has also changed the work culture in manufacturing enterprises (Ratnam, 2001).

### CONCEPTUAL FRAMEWORK

The concept of quality of work life has always been used as an index for quality of human experiences in working environment. It is a comprehensive construct that includes an individual's job related well-being and the extent to which work experiences are rewarding, fulfilling and devoid of stress and other negative personal consequences (Shamir and Salomon, 1985). While there seems to be no agreed definition of quality of work life, it has been used as a construct which relates to the well-being of employees. Some authors believed that Hills, et al (2003) may have been the first to coined the term 'quality of work life' and he suggested that QWL had moved into the permanent vocabulary of both unions and management. From a business perspective, quality of work life is important since there is evidence demonstrating that the nature of the work environment is related to satisfaction of employees and work-related behaviors (Greenhaus et al., 1987).

Quality of work life is said to differ from job satisfaction, but it is thought to lead to job satisfaction. It is refers to the impact of the workplace on satisfaction in work life (job satisfaction), satisfaction in non-

work life domains, and satisfaction with overall life (Sirgy et al., 2001). Some researchers see QWL as a hierarchy of concepts that include non-work domains such as life satisfaction (at the top of the hierarchy), job satisfaction (at the middle of the hierarchy) and more work-specific facets of job satisfaction including such things as pay, co-workers, and supervisor (lower in the hierarchy). Although, QWL originated over three decades ago, the interest in the construct has not waned entirely. During the 1990s, scholars and practitioners regained an interest in the study of QWL and this concept has become of renewed concern and increased importance to the organization and its human resources both in terms of employee job satisfaction and in terms of the ultimate performance of the organization. People began to know more about quality of work life when the United Auto Workers and General Motors introduced a QWL program for work reform (Beer et al., 1985).

### Motivating Employees Through Job Design

Job design is used when a manager suspect that the type of work an employee performs or characteristics of the work environment are causing motivation problems. Job design, "refers to any set of activities that involve the alteration of specific jobs or interdependent systems of jobs with the intent of improving the quality of employee job experiences and their on-the-job productivity.

Designing jobs according to the principles of scientific management has both positive and negative consequences. Positive employee efficiency and productivity are increased on the other hand research reveals that simplified repetitive jobs also lead to job dissatisfaction, poor mental health, higher levels of stress and low sense of accomplishment and personal growth. These negative consequences paved way for the motivation approach to job design. Four key motivational techniques are: job enlargement, job enrichment, job rotation and a contingency approach called the job characteristics model.

**Job Enlargement:** Job enlargement involves putting more variety into a worker's job by combining specialized tasks of comparable difficulty. It may be used as part of a broader approach that uses multiple motivational methods because it does not have a significant and lasting positive effect on job performance by itself.

**Job Rotation:** As with job enlargement, job rotation's purpose is to give employees greater variety in their work. Job rotation calls for moving employees from one specialized job to another. Rather than performing only one job, workers are trained and given the opportunity to perform two or more separate jobs on a rotation basis. By rotating employees from job to job, managers believe they can stimulate interest and motivation while providing employees with a broader perspective of the organization. Other proposed advantages of job rotation include increased worker flexibility and scheduling because employees are cross trained to perform different jobs.

**Job Enrichment:** Job enrichment is the practical application of Herzberg's motivator hygiene theory of job satisfaction, which specifically entails modifying a job such that an employee has the opportunity to experience, recognition, stimulating work, responsibility and advancement.

**Job characteristics model:** Two researchers Richard and Hackman (1980), tried to determine how work can be structured so that employees are internally or intrinsically motivated. Intrinsic motivation occurs when an individual is "turned on to one's work because of the positive internal feeling that are generated by doing well rather than being dependent on external factors (such as incentive pay or compliments from the boss for motivation to work effectively. These positive feelings power a self-perpetuating cycle of motivation) (Greenhaus and Powell 2006).

**Commitment to Responsibilities:** The relationship of organizational commitment with work life quality is another aspect of working life that is often investigated by researchers. Studies have concluded that committed employees' remains with the organization for longer periods of time than those which are less committed; have a stronger desire to attend work, and a more positive attitude about their employment. Steers (1977) concluded that "commitment was significantly and inversely related to employee turnover." According to Arthur (1994) when organizations seek to foster a philosophy of commitment, then the likelihood of an employee searching for employment elsewhere is lowered. Owens (2006) had a similar finding that employees that had a higher level of commitment also had a higher level of "turnover cognitions." A higher score in "turnover cognitions" indicated that the employee had a more favorable attitude and was less likely to consider turnover representing an inverse relationship of commitment and turnover. The aforementioned studies are representative of much of the research available relating to commitment and turnover. Commitment has a significant and positive impact on job performance and on workforce retention. The underlying belief is that a more committed employee will perform better at their job (Walton, 1985).

**Benefits:** Besides rewards and benefits the level of support created by the compensation structure is also an indication of the work-life quality in organizations. Many organizations claim to base pay raises on performance, but that is not actually the case. Some companies try to emphasize a team environment, but continue to reward people for individual achievement. These inconsistencies can cause frustration and cynicism by employees. It is especially difficult when employees are not seeing significant pay raises, yet company leaders are richly rewarded. The entire organization must buy into the culture of employee development.

**Supervisory Support with Motivation:** It has been suggested that emotional support at work helps balance work and family roles because it contributes to the employee's energy level. A supportive supervisor may help boost an employee's energy level by discussing family-related problems, reinforce the employee's positive self-image by giving feedback, and reduce stress by showing understanding for the employee's family life. Using insights from the enrichment approach however, is not aimed primarily at combining work and family tasks. Instead, it helps employees in general function better at work and find a work life fit (Anderson et al. 2002).

**Job Flexibility:** Flexible work arrangements are thought to contribute to job motivation and dedication. They also enable the employee to use time more efficiently by scheduling activities in a way that suits his or her situation best. Telecommuting actually saves the employee time, as it saves time commuting that cannot be used for work or family activities. Following the conflict approach, flexible work arrangements pay off most among parents as they have heavier demands for which they need time and energy to balance multiple roles. Previous studies, however, have shown that flexible work arrangements can have disadvantageous side effects because they blur the boundaries between family and work, thus increasing work-family conflict (Feldman, 2000).

**Employee Motivation and Satisfaction:** The general perception is that people leave organization for higher pay. This hypothesis, though intuitively quite appealing, is often not sufficient in describing the entire picture with regard to sales force turnover. Because the Hawthorne studies have already proved that money is not the only motivator (Mayo, 1960), where as other environmental factors also play a significant role for employee motivation and performance. It is important to recognize that individuals have unique motives for working and quite often it is complex to know what motivates employees. Though there is no universally accepted definition of the term QWL, yet there is consensus in the research literature that QWL involves a focus on all aspects of working life that might conceivably be relevant to worker satisfaction

and motivation, and that QWL is related with the well-being of employees (Sirgy et al., 2001).

**Family Support:** In addition to providing flexible work arrangement and emotional supervisor support, the organization's culture toward combining work and family roles is at least as important for employees seeking work-family balance. A supportive work environment provides the employee with emotional resources, such as understanding, advice, and recognition. When organizations have an understanding attitude toward employees who combine work and family roles (family-responsive culture), employees are not likely to worry about career opportunities if they reduce their working hours due to family responsibilities. In line with the conflict approach, it is expect that a family-responsive culture is only relevant for employees who have substantial family responsibilities, such as parents and couples. The enrichment approach, expected to be most effective for employees with the fewest family resources, is less applicable in this case, because singles do not need this particular resource. A family-friendly culture may even lower singles' work outcomes if they feel excluded by such a culture (Casper et al., 2007).

**Organizational Condition:** This is a critical component of the social relations aspect of climate and has been used in past climate studies. The cognitive climate facet consists of a sense of deriving intrinsic rewards from one's work comprising of meaningfulness, competence, self-determination, impact and work-family interference gives the feeling that you are doing something that is worth your time and effort and it is worthwhile in the large scheme of things; competence is the confidence you feel in your ability to do your work well; self-determination is the freedom to choose how to do your work; and impact involves the sense that the task is proceeding and that you are actually accomplishing something and making a difference in the organization. Together these individual dimensions of cognitive climate suggest that if employees do not experience these cognitive elements of their work, they may become dissatisfied along with the level of work-family interference which describes the extent to which an employee's work demands interference with family responsibilities (Casper et al., 2007).

**Job Satisfaction:** The relationship of job satisfaction with quality of work life is another aspect of working life that is often investigated by researchers. Job satisfaction is one of the central variables in work and is seen as an important indicator of working life quality determining the extent to which the employee is satisfied or is enthusiastic about his job. This part of feeling enthusiastic or having sense of enjoyment in one's work is reflective of Herzberg's hygiene factors in his theory of motivation (Herzberg, 1968).

**Rewards and Benefits:** Hackman and Oldhams (1980), highlighted the constructs of QWL in relation to the interaction between work environment and personal needs. They emphasized the personal needs are satisfied when rewards from the organization such as compensation, promotion, recognition and development meet their expectations, which will lead to an excellent QWL. Later, Hills et al (2003) identified the job satisfaction of employees and supervisors of Bell System over a five-year period. He found that the employees and supervisors were satisfied with their pay and benefits and were also motivated to work productively, but they were dissatisfied with the technology in use and felt too much supervisory control.

#### Objectives of the study

1. to ascertain relationship between continuous job security and organizational performance.
2. to determine the relationship between employees experiences at work and organizational performance.

#### Hypotheses

- H<sub>01</sub>: There is no significant relationship between employee's experiences and organizational performance in Nigerian banking system.
- H<sub>02</sub>: There is no significant relationship between QWL and organization performance in Nigerian banking system.

#### Methodology

Primary data obtained through questionnaires was used with Likert scale based on QWL, employee's experiences and organizational performance. The study respondents were selected from ten (10) commer-

cial banks located in Ogbomoso town (South West, Nigeria), though there are 20 banks in Nigeria presently, therefore, to have good representation the bank branches were selected which in the opinion of researcher serve as a reasonable selection of the entire branches. The respondents were Branch Managers (BM) Branch Accountants (BA), Operations Managers (OM), Marketing Managers (MM), Supervisors (S), Executive Assistants (EA), Officers (O), Messengers (M) and Cleaners (C).

**Results and Discussion**

One hundred (100) questionnaire were distributed, however, ninety six (96) of those returned were found useful for analysis. From the table tabulated, 52% were male, while 44% are female which indicated that men are ready to face challenges of life than women. Majority of the respondents are in active age, respondents between age bracket of 20-29 years were 80% and those within the age bracket of 30-39 years were 19%. Also, 81% of the respondents were married while 18% were single and this shows that married people are more in the banking organizations than the single. Moreover, 6% of respondents have OND, 62% HND, and B.Sc 26%. Likewise, respondents with M.Sc./MBA are just 2%.

Analysis of socio-economic characteristics of the respondents on QWL and organizational performance.

**Table 1: Bank Performance**

| Socio-Economic Factor  | Frequency | Percentage |
|------------------------|-----------|------------|
| Sex                    |           |            |
| i. Male                | 52        | 54.17      |
| ii. Female             | 44        | 45.83      |
| Age (in years)         |           |            |
| i. 20-29               | 18        | 18.75      |
| ii. 30-39              | 77        | 80.21      |
| iii. 40-49             | 1         | 1.04       |
| iv. 50-59              | 0         | 0          |
| Marital status         |           |            |
| i. Single              | 17        | 17.71      |
| ii. Married            | 78        | 81.25      |
| iii. Others            | 1         | 1.04       |
| Experience (in years)  |           |            |
| i. 1-5                 | 1         | 1.04       |
| ii. 6-10               | 28        | 29.17      |
| iii. 11-20             | 61        | 63.54      |
| iv. 21 and above       | 6         | 6.25       |
| Academic Qualification |           |            |
| i. OND                 | 6         | 6.25       |
| ii. HND                | 62        | 64.58      |
| iii. B.Sc              | 26        | 27.08      |
| iv. M.Sc./MBA          | 2         | 2.08       |

Source: Author's Field survey (2012)

**Table 2: Analysis of QWL and organization performance**

| Variables | Obs | Mean     | Std. dev. | Variance | Skewness  | Kurtosis | Min. | Max |
|-----------|-----|----------|-----------|----------|-----------|----------|------|-----|
| Sex (X1)  | 96  | 1.541667 | .5008764  | .2508772 | -.1672484 | 1.027972 | 1    | 2   |
| Age (X2)  | 96  | 1.791667 | .4332659  | .4332659 | -1.819633 | 5.288584 | 0    | 2   |
| M/S (X3)  | 96  | 1.802083 | .4259921  | .1814693 | -1.919047 | 5.71794  | 0    | 2   |
| Exp. (X4) | 96  | 2.208333 | .596775   | .3561404 | -.3989898 | 3.999248 | 0    | 3   |
| A/Q (X5)  | 96  | 1.729167 | 1.475977  | 2.178509 | .1976524  | 1.657386 | 0    | 4   |

Source: Author's Field survey, (2012).

**Table 3: Job Related Factors for QWL**

| Variables                  | Strongly Agreed | Agreed | Disagreed | Strongly Disagreed | Total |
|----------------------------|-----------------|--------|-----------|--------------------|-------|
| Safety and security on job | 48              | 30     | 21        | 1                  | 100   |
| Compensation               | 54              | 42     | 4         | 0                  | 100   |
| Health care for staff      | 18              | 32     | 21        | 29                 | 100   |

|                               |    |    |    |    |     |
|-------------------------------|----|----|----|----|-----|
| Clarity of job responsibility | 50 | 50 | 0  | 0  | 100 |
| Job related training          | 22 | 18 | 43 | 17 | 100 |
| Job satisfaction              | 15 | 28 | 13 | 44 | 100 |
| Annual leave                  | 3  | 14 | 64 | 19 | 100 |
| Organizational orientation    | 28 | 16 | 35 | 21 | 100 |
| Technology                    | 57 | 42 | 1  | 0  | 100 |
| Rent loan                     | 49 | 10 | 20 | 21 | 100 |

Source: Author's Field survey, (2012).

From table 3 above investigation were made on the safety and security on the job of each worker in the bank and 48% strongly agreed, 30% agreed while 21% disagreed and 1% strongly disagreed, which is an indication that their job is safe and secured. This is supported by Barton (2005) who reported that job is safe and secured when the place of work is safe. On compensation, 54% strongly agreed, 42% agreed and 4% disagreed, which means that workers are being compensated according to their experiences and skills. On free health care treatment for staff and their families only 32% agreed, 18% strongly agreed, 21%, 29% disagreed and strongly disagreed respectively.

Investigation made to know whether the job responsibility is clearer to the workers, revealed that 50% strongly agreed and 50% also agreed, which means that job responsibility is clear to each worker and this is supported by (Casper et al., 2007) who reported that there should be clear and understanding of responsibility for a worker to give his/her best performance to the organization. Also responses received on whether job related training are regularly provided by management, 18% agreed; 22% strongly agreed; 43% disagreed, and 17% strongly disagreed, which means that training and seminars are not regularly provided for the workers. Also, respondents respond to the job satisfaction on their work each time, 44% strongly disagreed and 13% disagreed, which means that majority of these bank workers do not get satisfaction from the job they are doing. Leave is not always available to workers when required this is supported by 83% of the respondents, likewise, workers are discontented on their organizational orientation at their place of work as 56% of respondents indicated this. Majority of respondents were satisfied with the work related technology since 57% strongly agreed, 42% agreed of respondents were satisfied with it; and this is supported by Feldman (2000) who reported that workers should be familiar very well with work related technology to get organizational performance. Rent loan is sometimes available to the workers on demand since 59% of respondents strongly agreed.

**TEST OF HYPOTHESES**

Table 4 shows hypothesis tested results on some selected and related questions on quality of work life of employee and organizational performance. The results show that there is significant relationship between QWL and organizational performance; from Pearson Chi=50.3918 of F-value = 0.000 which is highly significant. Therefore, the null hypothesis (H0) was rejected and alternative hypothesis (H1) was accepted.

**Table 4: Test of Hypothesis 1**

| Variable                          | Pearson Chi <sup>2</sup> | Pr.(F) Value | Remark      |
|-----------------------------------|--------------------------|--------------|-------------|
| V <sub>10</sub> Vs V <sub>1</sub> | 27.9067                  | 0.000        | Significant |
| V <sub>10</sub> Vs V <sub>3</sub> | 50.3918                  | 0.000        | Significant |
| V <sub>10</sub> Vs V <sub>4</sub> | 19.1678                  | 0.004        | Significant |
| V <sub>10</sub> Vs V <sub>7</sub> | 92.4005                  | 0.000        | Significant |

Source: Author's Field Survey, 2012.

From table 5, we reject null hypothesis and accept alternative hypothesis since the results of Pearson Ch<sup>2</sup>. Pr. of F-value revealed that employee's experiences on their jobs have a very significant relationship with organizational performance.

**Table 5: Test of Hypothesis 2**

|   | Variable                           | Pearson Chi 2 | Pr.(F) Value | Remark      |
|---|------------------------------------|---------------|--------------|-------------|
| 1 | V <sub>10</sub> Vs V <sub>8</sub>  | 21.8204       | 0.001        | Significant |
| 2 | V <sub>10</sub> Vs V <sub>18</sub> | 13.7130       | 0.003        | Significant |
| 3 | V <sub>10</sub> Vs V <sub>9</sub>  | 22.3519       | 0.004        | Significant |
| 4 | V <sub>10</sub> Vs V <sub>4</sub>  | 15.7207       | 0.004        | Significant |

Source: Author's Field Survey, 2012.

## Conclusion and Recommendations

Banking sector should strategize for better human resource practices and other work place improvements that contribute to an employee's sense of dignity and satisfaction. For the sake of well-functioning society, bank employees should be provided with a secure and satisfactory workplace. Based on the findings of this study, it appears that the absence of QWL initiatives caused bank employees experience damaging consequences. To confront the challenge of this trend, managerial support can go hand in hand with productivity. Therefore, integration of these factors in banking sector can be made through QWL programs. These programs are tied down to the employees well being, satisfaction and as a result there will be more/better performance. In other words, with an increase in quality of work life, employees' performance increases. However, it is also found that QWL is positively and significantly related to employee job satisfaction. As employee job satisfaction is found significantly and positively related to organizational performance, it is thus implied that the bank management should try to develop a stronger connection between the QWL and employee satisfaction and organizational performance. This goes a long way to buttress Dessler (1994) assertion that stated that having a job that you like, safe and sound working conditions, sufficient salary, job security, a

competent supervisor, performance feedback, good relation with co-workers and feel as a family, possibility of promotion based on meritocracy, opportunities for training and education and appointing individuals based on seniority are part of these indices.

Recommendations of QWL as proposed by Walton (1985) are adequate and fair compensation, safe and healthy working conditions, immediate opportunity to use and develop human capacities, opportunity for continued growth and security, social integration in the work organization, constitutionalism in the work organization, work and total life space and social relevance of work life; can also be adopted by the Nigerian banking sector. Notwithstanding, key concepts tend to include job security, reward systems, pay and opportunity for growth among other factors. Therefore, QWL is a dynamic multidimensional construct that currently includes such notions as job security and rewards. However, human performance plays an integral role in the determination of organizational effectiveness. The organizational health assessment model introduced in this article proposes a new paradigm for optimizing work in which the individual's health, safety, and satisfaction is viewed as the precursor of process and organizational effectiveness.

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