



Quality of Work Life and Job Satisfaction Among Employees in Insurance Industry – A Study of Mysore District

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ABSTRACT

The purpose of this paper is to identify the relationship between two variables viz., Quality of work life and Job satisfaction. The study is an attempt to explore the better understanding of quality of work life and employee job satisfaction in insurance industry. Findings of the study will help the management and employees of insurance companies to understand the level of quality of work life of insurance employees.

KEYWORDS : Insurance industry, Job satisfaction, Quality of work life.

INTRODUCTION

Quality of work life is an experience which an employee feels about the job and work place. It gives benefits to the organization as well as to the employees. In the modern digital era, there has been enormous modification in the practices of human resource management. Top level management of companies considers the employees as asset. They take appropriate steps to achieve the target. They realized that if the employees are not motivated, surely management cannot retain the efficient employees. Therefore, top level management has to ensure the presence of quality of work life. Quality of work life approach considers people as an asset to the organization rather than cost

A new era has dawned in the relationship between organizations and their employees. People are the primary source for company's competitive advantage and organizational prosperity and survival depends on how the employees are treated (Lawler, 2005). To achieve quality of work life regular efforts are required by organization. They should offer the employees more opportunities for their job effectiveness and collaboration on the overall effectiveness. Therefore every organization is looking for the ways to improve quality of work life of employees to accomplish the goals. Organizational competitive capability largely depends on two things. One is that, how individual employee can perform distinctively. And another is that, how distinct performance of an individual employee portray the overall performance of the organization. Therefore, researchers consider human resource as the main resource for achieving the competitive advantage in a dynamic market (Caliskan, 2010). Dissatisfaction with the work life arises due to the mismatch between employee expectation and reality, which may affect their performance in the organization.

Today employees expect quality of work life, more than financial benefits from the organization. As they have to spend a considerable portion of their time in the organization, they want to have a quality time in workplace. That will enhance their sense of belongingness and attachment with the organization (Suriyenti, 2013).

An individual's perception of quality of work life has significant influence in explaining the level of job satisfaction (Sirgy, 2001). Satisfied employees are more committed to the organization's development. Hence, assuring quality of work life is essential for organization to make the employee satisfied and organization oriented (Lambert, 1999, Jaramillo, 2005).

Quality of work life is the quality of the relationship between employees and their total working environment. Thus it includes, human dimensions and also with technical and economic environment. And it is one of the most important factors for motivation and improving of job satisfaction. The current study was carried out to determine the relationship between quality of work life and job satisfaction in insurance industry.

Review of Literature

This section provides an understanding the relationship between two variables, i.e. Quality work life and Job satisfaction, through various studies and researches. Different people have different perspectives on what constitutes Quality of work life (Davis, 1975). Quality of work life is a philosophy and a set of principles, that considers people as the important resource in the organization (Straw, 1984). Initially, there was often little to distinguish between the concepts of quality of working life and job satisfaction.

Quality of work life is important to organizational performance and it is an important factor that effects motivation at work. Quality of work life programs has two objectives. One is to enhance the productivity and the another is to increase the level of satisfaction of employees. Quality of work life includes the set of values and principles which define the importance of people working in an organization because they are the most valuable asset for an organization. Quality of work life includes the various elements such as working conditions, working duration, health policies, payment system, fringe and non-fringe benefits that an organization provides to its employees. In the present scenario, there is need of improvement in quality of work life programmes for enhancing the productivity and satisfaction level of organizations' employees. An organization must give a good and healthy environment including the various financial and non-financial advantages so that it can retain its talent for a longer period of time to achieve organizational objectives in a profitable way. Better quality of work life encourages human self esteem and development, people compatibilities, collaboration for work and organizational goals. When employees get quality of work life environment, they feel satisfied, motivated, committed at work place (Sunny Dhawar 2014).

From 1980 to 2014, many researchers' have studied about quality of work life and results showed that there is positive relationship between quality of work life and job satisfaction.

According to Chan, and Einstein, (1990) people conceive QWL as a set of methods, such as autonomous work groups, job enrichment and high involvement aimed at boosting the satisfaction and productivity of workers. Thus quality of work life is a comprehensive construct that includes an individual's job related well being and the extent to which work experience are rewarding, fulfilling and devoid of stress and other negative personal consequences. As pointed out in the literature, quality of work life reflects a concern for people's experience at work, their relationship with other people, their work setting and their effectiveness on the job. With the increasing levels of development, the working environment has also become more competitive.

Baba and Jamal (1991), listed what they saw as typical indicators of QWL, job satisfaction, job involvement, work role ambiguity, work role conflict, work role overload, job involvement, work role ambiguity, work role conflict, work role overload, job stress, organizational commitment and turn over intentions.

Tomas Wyatt and Chat Yue Wah (2001) examined the perception of quality of work life with a sample size of 332 managerial executives. Results from factor analysis suggest four dimensions which are named, favorable work environment, personal growth and autonomy, nature of job and stimulating opportunities and co-workers. The overall findings support the conceptualizations of factors involved in perception of quality of work life.

According to Kandasamy and Ancheri (2009), quality of work life has been viewed in a variety of ways including as a movement, as a set of organizational interventions, and as a type of work life by employees.

Job satisfaction is the most studied construct in business science and organizational behavior. Job satisfaction is the expression of employees about their job and the expectations from the job that is a desired outcome of employees for their involvement in the organization.

The concept of job satisfaction has been defined in many ways. However, the most-used definition of job satisfaction in organizational research is that of Locke (1976), who describes job satisfaction as “a pleasurable or positive emotional state resulting from the appraisal of one’s job or job experience”. Job satisfaction is the degree to which people like their jobs. Some people enjoy work and find it to be a central part of life. Others hate to work and do so only because they must (Paul, 1997). Job satisfaction is more of an attitude, an internal state. It is affected by a wide range of variables relating to individual, social, cultural, organizational and environmental factors (Mullins,2005).

Kalleberg (1977) attempts to develop a theory of job satisfaction which incorporates differences in work values and perceived job characteristics as key explanatory variables. It empirically examines the relationship between job satisfaction and the work values and job rewards associated with six dimensions of work- intrinsic, convenience, financial relations with co-workers, career opportunities and resource adequacy. It is found that work values have independent effects on job satisfaction. The extent to which workers are able to obtain perceived job rewards is conceptualized to be a function of their degree of control over their employment situations. The paper also seeks to develop a framework which links the variation in the job satisfactions of workers to the factors that influence the degree of their control over the attainment of job rewards in American society. Job satisfaction is also considered as an emotional reaction towards the positive or negative judgment of the various aspects of job experiences (Weiss,2002). Further Skalli et al.(2008) argue that job satisfaction is the combined weighted outcome of different aspects of job. Hence employee experiences and expectations of the work life may be expressed in terms of employee satisfaction with the work. Therefore, a better understanding of the relationship between employees perceived quality of work life as a determinant of job satisfaction is highly warranted. Job satisfaction has been defined as an idea, perception and positive attitudes and emotions of individuals about profession which affected by some factors such as work environment, organizational system, work environment relationship and socio-cultural factors (Armstrong, 2006).

NEED FOR THE STUDY:

The presence of Quality of work life in an organization, benefits both the employer and employee. It leads to improvement in job satisfaction of employees and contributes to the overall performance of the organization. . Now a days the quality of working life is the key to success in any organization.

Insurance industry is growing at 32-34% annually in India. This high growth in the market is the result of liberalization, with new players’ significantly enhancing product awareness and promoting consumer education and information. Internal employees and sales personnel are one of the key areas for each company to achieve the goal. Researchers have observed high attrition in Indian Insurance industry. Companies spend lots of money for the development of the employees and in this process if someone leaves the organization, organizations feel deviation in their plan and company may struggle to reach the objective. Attrition is a situation which the employer face, when employee leaves the organization due to job dissatisfaction, new opportunities in the market etc., The company cannot afford to lose its

best employee to competitors. Therefore, it is a paramount consideration for insurance companies to think, why people are leaving their jobs.

To date studies on Quality of work life and its relationship to job satisfaction in Insurance industry is somewhat limited. The research in this area especially amongst employees in insurance industry is still very limited. The purpose of the present study is to fill this gap. The present study attempts to examine the relationship between QWL on job satisfaction of the employees in insurance industry in Mysore district. The study is an attempt to understand of quality of work life in insurance sector. The findings of the research will help the management and also the employees of the insurance companies to understand the level of quality of work life and job satisfaction.

Objectives of the study:

1. To identify the factors which influence on quality of work life of the insurance employees in Mysore district.
2. To determine the level of quality of work life among the insurance employees, in Mysore district.
3. To determine the level of job satisfaction among the insurance employees in Mysore district.
4. To determine the relationship between quality of work life and job satisfaction.

Methodology:

The research design for the present study is descriptive in nature. The present study has made an attempt to identify the level of quality of work life and its relationship with job satisfaction. The universe of the study comprises of employees from life insurance companies in Mysore district in Karnataka. A Sample of 206 employees from various departments were selected as sample respondents on the basis of convenience sampling. In this study, primary data was collected through self administered well structured questionnaire. And secondary data was collected from various journals and websites. To evaluate the level of quality of work life and Job satisfaction among the employees and to analyze the relationship between the quality of work life and job satisfaction, opinions of respondents were put under 5 point likert scale varying from “Strongly agree” to “Strongly disagree” and “Highly satisfied” to “Highly dissatisfied”.

Measurement of VARIABLES:

In the present study, attributes were generated from the previous studies related to Quality of work life and job satisfaction. The generated attributes were consolidated, repetition in attributes, similar attributes and unclear attributes were deleted from the list of attributes. In this study majority of the attributes were drawn from the “Work related Quality of Life Scale (WRQOL 2012). Modified instrument includes, 20 statements to measure the level of quality of work life and 13 statements to measure the employee job satisfaction levels.

Verification of instrument consistency:

Before beginning of the main survey, a pilot study was performed with 27 selected respondents to check the reliability and validity of the questionnaire. Based on the feedback from pretest, certain modifications, additions and deletions have been carried out. To ensure the inner consistency of the present instrument ‘Cronbach’s Alpha’ reliability test was applied. The ‘Cronbach’s Alpha’ co-efficient is a statistical tool which was developed by Lee Cronbach in 1951, to evaluate the confinability through the inner consistency of the questionnaire.

Table 1 : Classification of Alpha’s value proposed by Freitas and Rodrigues (2004).

Alpha Value	Confiability
$\alpha \leq 0.30$	Very Low
$0.30 < \alpha \leq 0.60$	Low
$0.60 < \alpha \leq 0.75$	Moderate
$0.75 < \alpha \leq 0.90$	High
$\alpha > 0.90$	Very High

(Source : Freitas and Rodrigues 2005)

Application of the Cronbach’s alpha co-efficient with the purpose of testing the inner consistency of the instruments presented the following results.

Table 2 : Reliability Statistics

Variables	Cronbach's Alpha	No of items	Scale Statistics	
			Mean	S.D.
Quality of work Life	0.927	20	79.67	11.444
Job Satisfaction	0.880	13	47.99	7.58

Table 2 presents the reliability coefficient associated with quality of work life and job satisfaction scales, number of items in the scale, its mean and standard deviation. Higher values of Alpha indicate higher reliability. Reliability values are greater than 0.75 for both the scales. Hence, the questionnaire meets the reliability requirements of minimum value of 0.75 as recommended by Freitas and Rodrigues (2004).

Data analysis and Interpretation

Primary data were collected from two hundred and six insurance employees by administering the research instrument. Descriptive statistics, factor analysis and correlation were used to analyze the data.

table 3: Personal Profile of the Respondents

		Freequency	Percentage
Gender	Male	176	85.5
	Female	30	14.6
Marital Status	Single	84	40.8
	Married	122	59.2
Age	20-29	92	44.7
	30-39	76	36.9
	40-49	38	18.4
Education	PUC	8	3.9
	Degree	82	39.8
	Master degree	88	42.7
	Technical Qualification	28	13.6
Experience	1-5	104	50.4
	6-10	70	34
	11-15	16	7.8
	15-20	16	7.8

It can be concluded from the above table that majority (85.5%) of the respondents for this study are males. The remaining 14.6% of the respondents are females. The respondents aged between 20 and 29 years constituted the biggest category (at 44.7%). Those aged between 30 to 39 years constituted 36.9% of the sample. The respondents aged between 40 and 49 years constituted the remaining 18.4% of the sample. At the same time majority (59.2%) of the respondents were married. The remaining 40.8% of the respondents are single. Maximum numbers of respondents (42.7%) are having master's degree, 39.8% of the respondents are degree holders, 13.6% of the respondents having technical qualification and PUC passed respondents are only 3.9%.

Majority of the respondents (50.4%) are having 1-5 years of experience, 34% of the respondents are having 6 to 10 years of experience, those who got 11 to 15 years and 15 to 20 years, constituted 7.8% each of the sample.

OBJECTIVE 1: To extract the factors which influences on quality of work life of the insurance employees in Mysore district.

A number of researchers and theorists have been interested in quality of work life and have tried to identify the kinds of factors that determine such an experience at work. Quality of work life is identification of those aspects of jobs and work environments that strongly impact the job satisfaction. There are 20 statements in the instrument to assess the quality of work life of the insurance employees. To reduce into 4 major dimensions, factor analysis using Principal Component Analysis with Varimax Rotation is applied.

In order to examine the suitability of the data for factor analysis, the following steps are considered.

1. The correlation matrices are computed and examined. It reveals that there are enough correlations to go ahead with factor analysis.
2. Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy for the individual variables is studied. The KMO calculated is found to be

0.566. This score indicates that the sample is good enough for sampling.

3. The overall significance of correlation matrices is tested with Bartlett's Test of Sphericity which proved to be highly significant. It indicates valid inter correlations between the items and proved goodness of fit to the data.

The factor loading with Varimax Rotation for quality of work life was done to investigate the underlying relationships of a large number of items and to determine whether they can be reduced to a smaller set of factors. This analysis has a high potential to inflate the component loadings. Thus a higher rule of thumb, a cut off value of 0.40, is adopted (Nunnally and Berstenin, 1994).

The Kaiser –Meyer-Olkin measure of sampling adequacy and Bartlett's test of sphericity are used to determine the appropriateness of factor analysis. Eigen values greater than one is considered significant. All the factors with latent root less than 1 are concluded to be insignificant and ignored. The four dimensions of quality of work life are identified and labeled as 'Basic extrinsic job factors', 'Managerial style', 'Intrinsic job notations' and 'job' itself.

TABLE 4 : Extraction of quality of work life factors using factor analysis with varimax rotation:

Statements	Basic extrinsic job factors	Managerial style	intrinsic job notations	Job itself
1. I feel I am being paid a fair amount for the work I do	.853			
2. I am satisfied with the benefits I receive	.827			
3. My job allows me to make a lot of decisions on my job	.721			
4. My job does well for my family	.665			
5. I am satisfied with what I am getting paid for my work	.646			
6. My current working hours/ patterns suit my personal circumstances.		.878		
7. I feel appreciated at work.		.831		
8. When an employee does good work his supervising officer appreciate it.		.777		
9. I have good friends at work.		.610		
10. I have enough time away from work to enjoy other things in life.		.595		
11. I am encouraged to take initiative and do things on my own without having to wait for instruction from supervisors.			.778	
12. My supervisor is successful in getting people to work together			.768	
13. I am satisfied with my life			.713	
14. My employer provides me with what I need to do my job effectively.			.677	
15. I feel that my job is secure for life.			.654	
16. I continuously have to do what others tell me to do.				.733

17. The working conditions are satisfactory.				.633
18. Generally things work out well for me.				.628
19. I am satisfied with the overall quality of my working life.				.610
20.I feel physically safe at work.				.589
% of Variance	19.219	18.387	15.787	15.696
Cumulative %	19.219	37.606	53.392	69.088
Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) = 0.566				
Bartlett's Test of Sphericity = Approximate Chi-Square=4937.781, df=231 and significant at 0.000				

The study presents an exploratory factor analytic model to explain the factors influencing the employees working the life insurance companies. Accordingly, the researcher has identified 4 different factors namely, 'Basic extrinsic job factors', 'Managerial style', 'intrinsic job notation', and 'Job itself'. All the four factors are found to be highly influencing life insurance company employees, to achieve better quality of work life.

Factor 1 : The factor consists of employee opinions regarding 'paid fair amount for the work they do', 'satisfied with be benefits', 'decision making', 'job does well for the employee family', 'satisfaction towards salary'. The factors are positively loaded. Hence, factor 1 is identified and named as **"Basic extrinsic job factors"**.

Factor 2 : The second factor consists of employee opinion regarding 'appreciation at work', 'enough time to enjoy other things', 'good friends at work', 'employee & supervisor relationship', 'encouragement from supervisor'. The factors are positively loaded. Hence, factor 2 is identified and named as **"Managerial Style"**.

Factor 3 : The third factor consists of employee opinion regarding nature of the work itself, viz., 'encouragement to take initiative', 'people work together', 'satisfaction in life', and 'job security'. The factors are positively loaded. Hence, factor 3 is identified and named as **"Intrinsic job notations"**.

Factor 4 : The fourth factor consists of employee opinion regarding 'working conditions', 'quality of work life', 'safety at working environment', and 'general well being'. The factors are positively loaded. Hence, factor 4 is identified as **"Job itself"**.

Objective 2: To determine the level of Quality of work life among the insurance employees, in Mysore district.

In order to determine the level of the quality of work life among the insurance employees, mean summated scores were computed based on 20items. On five point likert scale, the scores were grouped into three categories including Low(1 - 2.33), Moderate (2.34- 3.66), and High (3.67 -5). The resulting scores were grouped in three categories are presented in table no.5

Table 5 : The level of QWL of Insurance employees

QWL	Frequency	Percentage
Low (1 - 2.33)	10	4.9
Moderate (2.34- 3.66)	70	34.0
High (3.67 - 5)	126	61.2
Total	206	100.0

The result shows that the majority (61.2%) of the respondents was in high level of quality of work life, 34% of the respondents were felt moderate level of quality of work life, and only 4.9% indicated their quality of work life in low level.

OBJECTIVE 3: To determine the level of Job satisfaction among the insurance employees in Mysore district.

In order to determine the level of job satisfaction among the insurance employees, mean summated scores were computed based on 13items. On five point likert scale, the scores were grouped into three categories including Low(1 - 2.33), Moderate (2.34 - 3.66), and High (3.67-5). The resulting scores were grouped in three categories are presented in table no.6

TABLE 6 : The level of Job Satisfaction of Insurance employees

JOB SATISFACTION	Frequency	Percentage
Low (1 - 2.33)	18	8.7
Moderate (2.34- 3.66)	73	35.43
High (3.67 - 5)	115	55.82
Total	206	100.0

The result shows that the majority (55.82%) of the respondents were in high level of job satisfaction, 35.43% of the respondents were felt moderate level of job satisfaction, and only 8.7% of the respondents are indicated that, they are in low level of job satisfaction.

OBJECTIVE 4 : To determine the relationship between Quality of work life and Job satisfaction.

H₀: There is no significant relationship between Quality of wok life and Job satisfaction among the insurance employees.

H₁: There exist a significant relationship between Quality of wok life and Job satisfaction among the insurance employees.

Table 7: Results of Correlation Analysis

		QWLNEW	JOB_SATISFACTION
QWLNEW	Pearson Correlation Sig.(2-tailed) N	1 206	.740** .000 206
JOB SATISFACTION	Pearson Correlation Sig.(2-tailed) N	.740** .000 206	1 206

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

Correlation is conducted to find the relationship between the variables QWL and Job satisfaction. The result of the Pearson's correlation according to the table no.7 indicated that there is positive significant relationship between perceived quality of work life and job satisfaction (Pearson's correlation of 0.740 significant at 0.01 level) among the insurance employees. Employees satisfaction items are included reward system, recognition for the work done, interest in the job, challenges in the job, chances of promotion, personal development, and quality improvement programmes etc., It has been noticed that most of the variables have positive correlation with employees job satisfaction. Hence, alternate hypothesis is accepted and can be concluded that there is a strong positive correlation between quality of work life and job satisfaction.

Research implications:

The quality of work life factors identified in the study positively and significantly influences job satisfaction of employees in insurance industry. The same results are also echoed in the findings of study conducted by Havlovic (1991), Cohen et al. (1997), King, Erhad (1997), and Stephen (2012). Reward system is one of the important quality of work life factors contributing to job satisfaction of employees. The present study reveals a strong correlation between quality of work life and job satisfaction of the employees in insurance industry.

Conclusion:

The main conclusion that emerged from the study is that, job satisfaction level among insurance company employees is positively correlated with the quality of work life factors. The study found that among the quality of work life factors, basic extrinsic job factors, intrinsic job factors, managerial style and job itself are the important factors which influences the level of quality of work life of insurance employees. Quality of work life cannot be isolated from modern human resource management practices in the corporate companies. Tough control of officers cannot provide appropriate result to the organization as well as officers. Quality of work life is the apt tool which manages the officers of insurance companies (Balachandar, 2013). The reason for selecting insurance sector for the study is that it has been playing a momentous role in Industry economy after 1991. As per research estimation in 2020, Indian insurance market will be on 3rd position in top level ranking insurance markets worldwide. But this sector is also facing a severe problem that is high attrition rate of employees in insurance companies. This problem can only be solved if

insurance companies develop strategies for improving the Quality of work life of employees.

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