

***Factors Affecting Quality of Work Life in Banks***

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**Abstract**

Quality of Work Life is the quality of relationship between employees and total working environment, concern about the impact of the work on individual as well as on organizational effectiveness and the idea of participation in organizational problem solving and decision-making. Various factors affect an employee's Quality of Work Life. The objectives of the present study is to identify the factor affecting the Quality of Work life of the Managerial and Non Managerial Employees of the Nationalized and Private Banks. Data has been collected from 300 managerial and non-managerial employees of Nationalized and Private Banks of Indore (MP) division. Factor Analysis was used to identify the factors, which are contributing in Quality of Work Life. The study identified seven factors namely: Organizational commitment and Productivity, HRD Climate, Normative Commitment and belongingness, Sound Compensation, Redesigning of job and reward system, Equity and, Enthusiasm at work place.

**Introduction**

**Quality of Work Life (QWL)**

Quality of Work Life refers to the level of happiness or dissatisfaction with one's career. Those who enjoy their careers are said to have a high Quality of Work Life, while those who are unhappy or whose needs are otherwise unfulfilled are said to have a low Quality of Work Life. According to Keith (1989), Quality of Work Life refers to the favorableness and unfavorableness of a job environment for the individual. The basic purpose of Quality of Work Life is to develop work environment that are excellent for employees as well as for organization. It aims at healthier, more satisfied and more productive employees and more efficient, adaptive and profitable organization. According to Allen (2001), Quality of Work Life is the verity of efforts to improve productivity through improvement in humans.

Indeed, Quality of Work Life is a process by which an organization responds to employee need by developing mechanisms to allow members to share fully in making decisions that design their lives at work (Robbins 1998). Subsequently, organizations cognizant of issues surrounding the concept Quality of Work Life appear to be more effective at retaining their employees and achieving their goals (Louis & Smith 1990).

Katzell et al. (1975) defined Quality of Work Life more broadly as an Individual's valuation of the outcome of the work relationship. They observed employee can have positive Quality of Work Life if he has positive feelings towards his job, if he is motivated with his private life and if he has a balance between the two terms of his personal values.

Quality of Work Life is a process in which organizations recognize their responsibility to develop job and working conditions that are excellent for the employee and organization. The concept of Quality of Work Life deals with the issue of how rewarding or satisfying the time spent in the workplace is. As such,

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Quality of Work Life may reflect working conditions and contextual issues such as relationships with work colleagues and the intrinsic satisfaction of the job itself. A movement focusing on employee perceptions of job satisfaction and job challenges, health and safety at work, job fulfillment and working conditions and the balance between work and non-work. The movement has promoted such things as flextime, autonomy, employee participation in decision-making, etc. Underlying this use of Quality of Work Life is the belief that it enhances employee performance and productivity; however, empirical proof of this relationship is not conclusive. Quality of working life is dependent on the extent, to which an employee feels valued, rewarded, motivated, consulted, and empowered. It is also influenced by factors such as job security, opportunities for career development, work patterns, and work life balance.

Quality of Work Life 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 & Heckscher 1984).

As Flippo (1980) mentions, Quality of Work Life programmes include any improvements in the culture of the organization that will lead to the employees' development and growth. Studies suggest that implementing such programmes will lead not only to a reduction in employee complaints and the number of absences from work but also to an increasing level of optimism and cooperation on work-related issue. Quality of Work Life as "a process of joint decision making, collaboration and building mutual respect between management and employees". It is concerned with increasing labor management cooperatives to solve the problems of improving organizational performance and employee satisfaction. Quality of Work Life is a measure of how good your work, is for you. Quality of Work Life is more than just job satisfaction or happiness at work, but the widest context in which an employee would evaluate his or her job. QWL is a process of work organization which enables its employees at all levels to actively participate in shaping the organization's environment, methods and outcomes". This value based process is aimed towards meeting the twin goals of enhanced effectiveness of

organization and improved quality of life, at work, for employees. "Quality of Work Life" is a reflection of the way of thinking about people, work and organization involving a concern for employees' wellbeing and organization (Cummings & Worley, 2005).

In current scenario, every organization wants more output in comparison of less input; it can be possible when working employee find its working place comfortable as per the job requirement. Therefore, it is very important for an organization to make a Quality relationship between its employees and working environment. Now-a-days, there is no balance between the family and work life due to job pressure and conflicting interests and over-socialization that lead to too much of interest about the co-workers for satisfaction of their ego, creating problems in the minds of neighbors.

#### Review of Literature

Natarajan C. and Kiruthika V.(2013) in their study of "Factors Contributing Quality of Work Life Of employees In Select Magnesite Companies: An empirical Study" revealed that there is no significant relationship among the acceptance level of the respondents belonging to different genders, age groups, educational status, monthly salary, length of service and company they belonging to towards factors contributing to Quality of Work Life of employees in select magnesite companies in Salem district.

Islam Mohammad Baitul (2012) in his study of "Factors Affecting Quality of Work Life: An Analysis on Employees of Private Limited Companies in Bangladesh" found factors that have an impact on Quality of Work Life of employees of private limited companies in Bangladesh. Factors like work load, family life, transportation, ompensation policy and benefit, working environment and working condition and career growth have significant influence on Quality of Work Life.

Sinha Chandranshu (2012) in his study of "Factors Affecting Quality of Work Life: Empirical Evidence from Indian Organizations" found the factors of quality of working-life experiences in organizations. The study focused on employees holding middle

managerial positions in various organizations. The factor analysis of the component 'Quality of Working-Life experiences' led to the extraction of 3 factors from various organizations. The three emerging factors were "relationship-sustenance orientation", "futuristic and professional orientation" and "self-deterministic and systemic orientation". Their results indicated that these factors have substantial roles to play in satiating the needs of the employees and how at middle managerial level different aspects are valued and employed for developing a unique and inimitable quality of working life within their socio-technical systems for eliciting favorable job-related responses.

Subramaniam B. L. Sairam and Saravanan R. (2012) in their study of "Empirical Study on Factors Influencing on Quality of Work Life of Commercial Bank Employees" conducted in the Coimbatore city of Tamilnadu, the sample size 100 and it has been collected from 23 branch networks of public and private sector commercial banks and found that the employees are facing poor work life quality in the work place and suggested that banking companies ought to pay more attention on bringing more work life quality policy and its implementation.

Skinner and Ivancevich (2008) argued that Quality of Work Life is associated with adequate and fair compensation, safe and 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.

Hsu and Kernohan (2006) carried out a descriptive study with a convenience sample. They selected 16 focus groups, each containing 3-5 registered nurses with at least 2 years of experience in one medical centre and five regional hospitals. They identified 56 Quality of Work Life categories and fitted into 6 dimensions namely, socio-economic relevance, demography, organizational aspects, work aspects, human relation aspects and self-actualization. Major issues emphasized by focus groups are managing shift work within the demands of family life; accommodation; support resources; and nurses' clinical ladder system and salary system.

Ellis and Pompli (2002) identified a number of factors contributing to job dissatisfaction and Quality of Working Life, including: Poor working environments, Resident aggression, Workload, inability to deliver quality of care preferred, Balance of work and family, Shift work, Lack of involvement in decision making, Professional isolation, Lack of recognition, Poor relationships with supervisor/peers, Role conflict, Lack of opportunity to learn new skill.

Wah (2001) examined four dimensions, which according to them constitute the QWL of employees. These include: (i) a favourable working environment, (ii) personal growth and autonomy, (iii) rewarding nature of the job, and (iv) perception of stimulating opportunities and co-workers.

Donaldson, Sussman, Dent, Severson and Stoddard (1999), identified and studied the following dimensions of QWL and found them to be important predictors of overall organisational effectiveness: Work environment, job satisfaction, co-worker satisfaction, quality of supervision and job security.

Rao (1992) contended that those factor which influence that importance of a particular need to an individual and those, which satisfy or frustrate that need determine Quality of Work Life. The Quality Work of Life is determined by interactions of personal and situational factors. The factors that influence and decide the Quality of Work Life are: Attitude, Environment, Opportunities, Nature of the job, People, Stress level, Career, prospects, Challenges, Growth and development, Risk involved and reward.

Baba and Jamal (1991) listed factors what they described as typical indicators of Quality of Working Life, including: job satisfaction, job involvement, work role ambiguity, work role conflict, work role overload, job stress, organizational commitment and turn-over intentions. They also explored reutilization of job content, suggesting that this facet should be investigated as part of the concept of Quality of Working Life.

Bruce, Willa (1989) examined the Quality of Work Life and job satisfaction of municipal clerks employed in cities in the United States. Results of

factor analysis produced 12 distinct dimensions of Quality of Work Life: total life space, supervisory relations, treatment as an important person, adequate compensation, safe and healthy working environment, socially relevant jobs, involved and informed employees, development of human capacities, good relations with co-workers, absence of stress, constitutionalism, and variety in the job. Results from 646 respondents revealed that the highest ranked Quality of Work Life factor related to the worker's ability to balance home and work and that only 56% of the respondents were able to achieve this balance satisfactorily. These findings suggest that the municipal workplace is a highly demanding climate for which training should include skills in time management. A significant relationship was found between "adequate and fair compensation" and job satisfaction.

Kirkman(1989) suggests that in the future work society, the drive for more humanitarian treatment both in and out of the work will increase. There are three distinctive elements of Quality of Work Life related interventions: (1) a concern about the effect of work on people as well as organizational effectiveness, (2) the idea of worker participation in organizational problem solving and decision making and (3) the creation of reward structures in the workplace which consider innovative ways of rewarding employee input into the work process such as gain sharing, etc.

Klatt, Murdick and Schuster (1985) have identified eleven dimensions of QWL in the year. They are: pay, occupational stress, organizational health programmes, alternative work schedule, participate management and control of work, recognition, superior-subordinate relations, grievance procedure, adequacy of resources, seniority and merit in promotion and development and employment on permanent basis.

Sekaran (1985) has examined the Quality of Work Life in the Indian (Nationalized) banking industry as perceived by organizational members at different organizational levels and in different job positions. She found that Quality of Work Life in the banking profession is not high. The recruitment of overqualified personnel for rather routine job, inequitable reward system which demotivate the

better performing employees, frustration experienced due to lack of alternative job avenues, scarce chance of promotion, alienation from work etc. are pointed out as the reasons for poor Quality of Work Life in banks. The study suggests that greater decentralization, more autonomy, power and control will facilitate the individual banks to recruit the right people, design the jobs as best, and reward employees based on performance and thus enhance the Quality of Work Life in banks.

Warr and Colleagues (1979), in an investigation of Quality of Working life, considered a range of apparently relevant factors, including: work involvement, intrinsic job motivation, higher order need strength, perceived intrinsic job characteristics, job satisfaction, life satisfaction, happiness, and Self-rated anxiety. They discussed a range of correlations derived from their work, such as those between work involvement and job satisfaction, intrinsic job motivation and job satisfaction, and perceived intrinsic job characteristics and job satisfaction.

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.

### **Objectives of Study**

To identify the factors which are contributing for Quality of Work Life in Nationalized and Private Banks.

### **Research Methodology**

**Research Type:** Exploratory

**Universe:** Bank Employees of Nationalized and Private Banks of Indore (MP) District.

**Sampling Unit:** Managerial and Non Managerial Employees (Clerks, Officers, and Managers) of Nationalized and Private Banks of Indore District.

**Sample size:** 300 employees

**Sampling Technique:** Convenient

**Tool for data collection:** Scale of QWL has been used for data collection which was developed by Dr. Santosh Dhar, Dr. Upinder Dhar and Dr. Rishu Roy. Reliability and Validity of the scale is 0.89 and 0.94 respectively.

**Tool for data analysis :** For data analysis, Factor analysis was applied. Statistical Package for Social Sciences (SPSS version 17.0) has been used for data analysis .

## Results and Discussion

### Reliability Test

Reliability test has been made for testing the reliability of Quality of work life, with the help of Coefficient (Cronbach Alpha). **Table I & II** shows that Reliability of data is (.961) which is excellent, according to different theory of reliability value above 0.6 is appropriate, low value below the 0.5 implies that reliability may not be appropriate.

### Factor Analysis

The results of extraction of QWL factors- Bartlett's test of sphericity and Kaiser-Olkin (KMO) measure are adopted to determine the appropriateness of data set for factor analysis. High value (between 0.5 to 1) of KMO indicates that the factor analysis is appropriate, low value below the 0.5 implies that factor analysis may not be appropriate. In this study, the result of Bartlett's test of sphericity (0.00) and KMO (0.947), **Table X** indicates that the data are appropriate for factor analysis.

Principal Component Analysis was employed for extracting factors followed by Varimax rotation. The number of factors to be extracted was finalized on the basis of "Latent Root Criterion" i.e., factors with Eigen values greater than 1 have been selected. All factor loadings greater than 0.40 have been considered for further analysis. Seven factors were extracted, which accounted for 60.403 percent of total variance. These factors are as below-

**Factor 1: Organizational commitment and Productivity-** The first factor has been named as Organizational commitment and productivity with

a total factor load 8.255 and 37.522 percentage of variance. Organizational Commitment is the function of inherent sincerity of an individual, which develops the capacity to work hard and give good results even in poor and adverse circumstances. Effective managers consider commitment as both the aspects of individual and institutional importance in which a person with commitment towards the job with sincerity and honesty and efficiently sustain hard work which gives him internal satisfaction of pulling his optimum strength into work with genuineness. Employee's productivity is a worthy goal of organizations tending to grow. If the relationship between the QWL and productivity becomes apparent, managers can provide conditions for promoting the QWL for personnel to be productive. In today's competitive world every organization is facing new challenges regarding sustained productivity and creating committed workforce. Steers (1977) concluded, "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". Baba and Jamal (1991) also listed organizational commitment as typical indicators of Quality of Working Life. Organizational commitment has been given considerable attention, most likely because the concept of a committed employee holds many implications for organizations. For example, committed employees have been characterized as those individuals who attend work daily, protect organizational assets, share organizational goals, and remain with an organization through both good and bad times (Meyer and Allen, 1997). Research has provided support for this view of the "committed" employee by demonstrating that commitment to the organization has a strong, negative relationship with turnover (Mathieu & Zajac, 1990). Chander and Singh, (1993) also conducted study on Quality Work Life and found that employee commitment as a factor of Quality of Work Life. Katz et al. (1975) have observed that an employee may enjoy a high Quality of Working Life when he has positive

feelings towards his job and its future prospects, to stay on the job and performs well. Employee commitment is important because high levels of commitment lead to several favorable organizational outcomes. It reflects the extent to which employee has identify with organization and is committed to its goals. Biljana Dordevic (2004) stated that the commitment of employees is an important issue because it may be used to predict employee's performance, absenteeism and other behaviors. Employee's productivity is a worthy goal of organizations tending to grow. If the relationship between the QWL and productivity becomes apparent, managers can provide conditions for promoting the QWL for personnel to be productive. In today's competitive world every organization is facing new challenges regarding sustained productivity and creating committed workforce. Reward system, physical work environment, work teams, employee involvement, and esteem needs affect level of productivity. Arts et al. (2001) also found productivity as a factor of QWL. Begas Samson B. (2012) in his study revealed that Quality of work life and productivity were significantly related among Higher Education Institutes faculty in Capiz. (Table III)

**Factor 2: HRD Climate-** The second factor has been named as HRD Climate with a total factor load 5.434 and 7.439 percentage of variance. A good HRD Climate is characterized by openness, a collaborative attitude, team spirit, trust, pro-action, and autonomy. An optimal level of development climate is essential for facilitating HRD activities (Rao and Abraham, 1986). This can be characterized by the tendencies such as treating employees as the most important resources, perceiving that developing employees is the job of every manager, believing in the capability of employees, communicating openly, encouraging risk taking and experimentation, making efforts to help employees recognize their strengths and weaknesses, creating a general climate of trust, collaboration and autonomy, supportive personnel policies, and supportive HRD practices (T.V. Rao and E. Abraham, 1986). The top management subscribing to these values is a starting point. When a critical mass internalized these values, there emerges a conducive climate for HRD. This positive HRD climate makes existing systems more

effective and makes the organizations more receptive to the introduction of relevant additional system (Athreya, 1988). A good HRD Climate is characterized by openness, a collaborative attitude, team spirit, trust, pro-action, and autonomy. Though the HRD climate is good, they are not optimal; hence, this affects the productivity of employees and ultimately the efficiency of the organization. Dynamic HRD climate also boosts the Quality of Work Life of the employees. Providing an appropriate organizational climate is essential for better employee performance (Fink, 1983). Human Resource Development (HRD) aims at developing such dynamism in employees based on several qualities. The climate for the development of this dynamism should prevail in organizations. The Human Resource Development Climate (HRDC) is a measure of the perceptions of "knowledge workers" about the prevailing HRD (Rodrigues and Chincholkar, (2005). According to them, HRD is defined as essentially consisting of three 3Cs: Competencies, Commitment and Culture. These three factors are essential for an organization to function well. Any practice that deals with or enhances competencies, commitment and culture building is considered an HR practice. A practice can take the form of a system, a process, an activity, a norm, a rule, an accepted habit or a way of doing things. An organization that has a better HRD Climate and processes is likely to be more effective than an organization that does not have them. HRD Climate helps employees to acquire the capabilities required to perform various functions associated with their present or future expected roles and developing their capabilities for organizational development. The organizational culture plays a significant role in enabling organizations get the best out of human resources. Pareek (1997) mentioned the existence of a clear linkage between HRD Climate and organizational performance. Given the opportunities and by providing the right type of climate in an organization, individuals can be helped to give full contribution to their potentials, to achieve the goals of the organization, and thereby ensuring optimization of human resources. For this purpose a congenial HRD climate is extremely important. Thus, an optimal level of HRD Climate is essential for facilitating HRD. An organization that has a better HRD climate and processes is likely to be

more effective than an organization which does not have (T.V.Rao, 1992). (Table IV)

**Factor 3: Normative Commitment and belongingness-** The third factor has been named as Normative commitment and belongingness with a total factor load 5.922 and 4.185 percentage of variance. Normative commitment is the attachment that is based on motivation to conform to social norms regarding attachment. Employees need to feel a sense of belonging in order to find meaning in their work and to engage the power of their emotions. The more employees discover links between personal ideals, a meaningful organizational mission or intention, and larger social values, the greater their commitment to their goals. They need to be able to connect their own identity to the organization's intrinsic identity in order to feel a part of the collective. This provides them with a mechanism for the expression of caring about the organization they belong. People need to feel a sense of belonging in order to find meaning in their work and to engage the power of their emotions. The more employees discover links between personal ideals, a meaningful organizational mission or intention, and larger social values, the greater their commitment to their goals. They need to be able to connect their own identity to the organization's intrinsic identity in order to feel a part of the collective. This provides them with a mechanism for the expression of caring about the organization they belong. Steines (1983) found that property and belongingness is a factor of QWL. Knox and Irving (1997) also revealed in their study belongingness, as a factor of Quality of Work Life. Normative Commitment reflects a feeling of obligation to continue employment. Employees with a high level of normative commitment feel that they ought to remain with the organization. Normative commitment can increase through beliefs that the employees have that employers provide more than they can give. Normative commitment is a feeling of ethical responsibility to continue with the organization. The employee commits to and remains with an organization due to a sense of obligation. For instance, the organization may have invested capital in preparation of an employee who then feels a liability to put forth, make an effort on the job, and prolong with the organization to pay back the debt. Mohammad Hadi Asgari and Mohammad Ali

Dadashithat (2011) as Quality of Work Life increases the amount of normative commitment of the staff increases too. They also found that there is a significant relationship between Quality of Work Life and normative commitment, as Quality of Work Life increases the amount of normative commitment of the staff increases too. The normative dimension of OC focuses on feelings of loyalty to a particular organization resulting from the internalization of normative pressures exerted on an individual (Hackett, Bycio & Hausdorf, 1994). O'Reilly and Chapman (1986) suggest that internalization occurs when the induced values of the individual and the organization are in congruence. Allen and Meyer (1990) also stress that individuals exhibit committed behaviors because it is the right thing to do. Employees who are normatively committed feel they ought to remain with the organization. (Table V)

**Factor 4: Sound Compensation-** The fourth factor has been named as Sound compensation with a total factor load 4.141 and 3.436 percentage of variance. Compensation is the remuneration received by an employee in return for his/her contribution to the organization. It is an organized practice that involves balancing the work-employee relation by providing monetary and non-monetary benefits to employees. Compensation is an integral part of human resource management, which helps in motivating the employees and improving organizational effectiveness. Sound compensation helps the employees in maintaining a socially desirable standard of living. The strategic role of the compensation system has been increasingly important to organization. The effectiveness of skilled employees is likely to be limited if they are not motivated to perform. One of the means that organizations can use to enhance employee motivation and performance is to provide performance-related compensation (Delaney and Huselid, 1996). The sound competitive compensation will help the organization to attract and sustain the best talent. (Table VI)

**Factor 5: Redesigning of job and reward system-** The fifth factor has been named as Redesigning of job and reward system with a total factor load 2.38 and 2.899 percentage of variance. Job Redesign and Workplace Rewards system enable Organizations

to face massive challenges in attracting and retaining a high quality and productive workforce. Redesigning of job always improve organizational performance as they neglect the psychological needs of the employees. Therefore, job redesign is created as a tool to ensure higher motivation. Reward systems potentially can influence employees, which in turn affect organization effectiveness. Those organizations that give the most rewards tend to attract and retain the most people (Gerhart and Milkovich, 1992). This seems to occur because high reward levels lead to high satisfaction, which in turn leads to lower turnover. Reward system attract achievement-oriented individuals since they like environments in which their performance is rewarded. However, it is important to note that not only must the better performers receive more rewards, they must receive significantly more rewards because they feel they deserve more (Adams, 1965). Just rewarding them slightly more may do little more than make the better and poorer performers equally dissatisfied. Job redesigning motivates the employees and enhances the Quality of their Work Life. It increases their on-the-job productivity and encourages them to perform better. Redesigning job and allowing employees to do what they are good at creates a sense of belongingness in them towards the organization. It is an effective strategy to retain the talent in the organization and encouraging them to carry out their responsibilities in a better fashion. According to Balu (2001), also identified "Job redesign and Job enrichment" as a factor of Quality of Work Life. Whenever a job is changed, a manager has a chance to increase both the Quality of the employees' Work Life and their on-the-job productivity. The purpose of job redesigning is to identify the task significance and skill variety available in the organization and reallocating the job-related tasks and responsibilities according to the specific skills possessed by an employee. Sanyal and Singh (1982) ascertained that the term improving the Quality of Working life is concerned with improving the work satisfaction of employees as an effective corporate motivational strategy. It is sought to be achieved through re-orientation and redesigning of job. Strauss (1982) suggested that through job enrichment work becomes more interesting and challenging. The degree of job performance also determines the

Quality of Work Life. The design of a job may help an individual to improve his own effectiveness and satisfaction among several other things. Therefore, the claim that the job itself is an important contributory factor towards Quality of Work Life cannot be overlooked nor over emphasized. One of important attributes of work organization is the ability to give reward to their members. Pay, promotions, fringe benefits, and status symbols are perhaps the most important rewards. Because these rewards are important, the ways they are distributed have a profound effect on the Quality of Work Life as well as on the effectiveness of organization. The employee must feel valued or appreciated, as though he is doing something of importance for the company. Reward system is essential in promoting a climate of involvement and career satisfaction. Today's organizations need to be more flexible so that employees are equipped to develop their workforce and enjoy their commitment. The components in Reward system are designed, developed and maintained on the basis of reward strategies and policies which will be created within the context of the organization's culture and environment. Reward system enhances organizational commitment that will lead employees to remain as members, develop a strong belief in and acceptance of the values and goals of the organization and willing to exert considerable efforts. If rewards are used effectively, they can motivate individuals to perform and thus can have a positive effect on organizational performance. A reward and compensation system is based on the expectancy theory, which suggests that employees are more likely to be motivated to perform when they perceive that there is a strong link between their performance and the reward they receive (Fey and Bjorkman, 2001; Guest, 2002; Mendonca, 2002). 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. Reward and compensation systems must also be aligned to satisfy, motivate and retain employees. Several reward criteria proposed include Rewards based on performance, effort, skill, seniority, job

difficulty and discretion time DeCenzo and Robbin (2004). Recognizing and rewarding employees and considering them as associates increases QWL (Rose et al, 2006). (Table VII)

**Factor 6: Equity** - The sixth factor/ has been named as Equity with a total factor load .416 and 2.578 percentage of variance.. Equity is about 'creating a fairer organization climate, where everyone can participate and has the opportunity to fulfill their potential. When employees recognize that disparities exist within the organization and view inequality as an injustice that must be redressed, that organization has a strong culture of equity. While fostering a culture of equity can be challenging, it can have significant benefits for an organization. When an organization values a culture of equity, the staff shares a definition of equitable care and places high value on its delivery, which can yield concrete benefit. If the employee perceives inequality, he or she he will act to correct the inequity. The employee may lower productivity or reduce the quality of their job. Many times inequities can lead to an increase in absenteeism and even resignation of an organization (Greenberg, 1999). However, a strong culture of equity will not only build the foundation for ongoing success, it can help to secure tangible resources, like money and time. All employees should consider in organization as equitable importance. All should have equal right to share income and recourse. Everyone is treated fairly, and that diversity amongst groups and individuals is valued and respect. Policies and practices are designed not to discriminate against any individual or group. Equity in a workplace means everyone receives fair treatment. There is a transparency to cause and effect, and everyone knows what to expect in terms of consequences and rewards. When equity exists, people have equal access to opportunities. It sets up an advantageous environment for both the employees and the employer. Taylor (1979) more pragmatically identified the essential component of Quality of Working life as fairness and equity. When employees who give similar inputs receive similar outcomes then they feel equality in organization.. When the rewards differ for the same degree of effort, employees view the situation as inequitable. That inequities harm employee motivation. Employees who feel they are on the receiving end of inequitable treatment will be

emotionally motivated to gain equity. When inequities persist, employees may do any of the following, like decrease inputs (give less time, do less work), push for more output from the Banks (more pay, authority), become resistant (act out on other issues), become overly competitive (focus on reducing the outputs of others), quit the organization. Organizations need to consider equity when dealing with people whether in cases of administering simple tasks like pay, promotions, and recognition or in cases of training, improvements, and development. Equity will help organization explain employee's behavior and provide them with the possible factors that might decrease efficiency and performance. Inequity exists for an individual when he or she perceives an imbalance in the ratio between outcomes (reward for work) and inputs (efforts at work) as other workers outputs and incomes. The essential idea behind equity is that when individuals work for an organization they present certain inputs (e.g., abilities or job performance). For example when people input high performance they expect to get a high pay level (Cropanzano, 1993). Equal pay for equal work and pay that is linked to responsibility, skill, performance and individual accomplishment are viewed with great importance. Study depicts no significant difference between male and female with respect to gender . Good pay structures should feature aspects as employee motivation, employee retention, need satisfaction and internal equity besides external considerations such as competitor offers and market rates. The management should be open and willing to listen to employees' views, exercise the right to equitable treatment in all matters including the employees' compensation scheme, reward and job security, and follow "rule of law" and not "rule of man". (Table VIII)

**Factor 7: Enthusiasm at work place** - The seventh factor has been named as Enthusiasm at work place with a total factor load .782 and 2.344 percentage of variance. A consistent positive attitude and pride in our work coupled with improving quality due to genuine enthusiasm for exceeding expectations will help managers to recognize employee's true potential. Employers understand that enthusiasm is contagious, and consequently will do everything in their power to see that it stays in their workplace. If Employees are enthusiastic about their work and optimistic

about the organization, they learn every aspect of a job and doing it to the best of one's ability. Employees want to improve life at work by changing working environment, job redesigning, work schedule to maintain same level of enthusiasm at work place. Monotonous work will reduce their interest and efficiency. Time to time training programs; workshop should be conducted to refresh the knowledge of employees. A person's enthusiasm for his job reflects his attitude to work, environment and to his employer, and his willingness to strive for the goals set for him by the organization in which he is employed. Morale affects output, the quality of a product, costs, co-operation, enthusiasm, discipline, initiative and other ingredients of success. It affects an employee's or a group's willingness to work and co-operate in the best interest of the individuals or groups and the organizations for which they work. One of the most interesting approaches to improve the morale of the workers is improving the Quality of Work Life. Enthusiasm lifts employees. It communicates and gives motivation to all. Therefore, in the workplace, where employee spend a lot of their time, it is very important. Employers value employees who understand and possess a willingness to work hard. Employers seek employees who take the initiative and are motivated to get the job done in a reasonable period of time. A enthusiasm attitude gets the work done and motivates others to do the same without dwelling on the challenges that inevitably come up in any job. It is the enthusiastic employee who creates an environment of good will and who provides a positive role model for others. A positive attitude is something that is most valued by supervisors and co-workers and that makes the job more pleasant and fun to go to each day. If employees are enthusiastic, it means they will devote time and effort to their job, over and above what is expected. This means that they will achieve more. Therefore, enthusiasm in the workplace benefits employee in terms of money. Then enthusiasm starts growing and it becomes an organization culture. Everyone pulls together to improve things in the best way they know how. Thus automatically increases employees Quality of Work Life. If enthusiasm is ingrained in a workplace, what does that mean for the company? Well, it means that everyone enjoys work more. (Table IX)

## Conclusion

Quality of Work Life in an organization is essential for the smooth running and success of its employees. While requirements for a high Quality of Work Life vary from person to person, certain factors are generally required for anyone to have a high Quality of Work Life. These minimum factors are the equivalent of health, food and shelter for standard quality of life; however, they are more specific to careers or jobs. For example, to have a high Quality of Work Life, generally a person must be respected at work. Co-workers and senior level employees must treat them fairly and politely. The work must not cause the employee any physical discomfort or mental anguish. The employee must feel as though he is doing something enjoyable. The worker must feel the salary he is paid is sufficient for the work he is doing. Finally, the employee must feel valued or appreciated, as though he is doing something of importance for the company. No doubt in today's scenario, many factors like, changing demographics of the work force, Increasing expectation of the employees and greater stress level are posing major challenges to the organizations but if these issues handled strategically then organization can reap the desired benefits so maintain Quality of Work Life is the need of hour. Objective of study relates to explore the factors, which contribute in Quality of Work Life. Seven factors were extracted. These factors were named as- Organizational commitment and Productivity, HRD Climate, Normative Commitment and belongingness, Sound Compensation, Redesigning of job and reward system, Equity and, Enthusiasm at work place.

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Table I : Reliability Statistics

Cronbach's Alpha	N of Items
.961	45

Table II : Factor Analysis Summary

Factors	Items	Item Load	Factor Load	Eigen Values	% of Variance
Organizational commitment and Productivity	17, 16, 22, 10, 18, 15, 21, 11, 23, 19, 8, 14, 20, 13	.735, .723, .670, .603, .599, .595, .589, .585, .571, .569, .568, .544, .471, .433	8.255	16.885	37.522
HRD Climate	34, 30, 33, 31, 32, 29, 35, 28, 36	.714, .709, .698, .662, .606, .579, .563, .456, .447	5.434	3.348	7.439
Normative Commitment and belongingness	44, 43, 40, 42, 45, 41, 39, 38, 37	.746, .731, .720, .702, .662, .662, .632, .587, .480	5.922	1.883	4.185
Sound Compensation	4, 5, 3, 2, 6, 7, 9	.703, .646, .606, .592, .566, .559, .469	4.141	1.546	3.436
Redesigning of job and reward system	25, 27, 26, 24	.675, .645, .532, .528	2.38	1.304	2.899
Equity	12	.416	.416	1.160	2.578
Enthusiasm at work place	1	.782	.782	1.055	2.344

Table III : Factor 1 Organizational commitment and Productivity

Factor 1	Item No.	Item Details	Item Load	Factor Load
Organizational commitment and Productivity	17	Employees have strong commitment to organization goals.	.735	8.255
	16	Employees tend to have positive feelings towards their jobs.	.723	
	22	Higher quality and quantity of output of goods and services is ensured.	.670	
	10	Efforts are made to improve productivity through improvements in human inputs	.603	
	18	Opportunities are created for greater growth and development of the individual as a person and as a productive member of the organization.	.599	
	15	Employees tend to have positive feelings towards themselves.	.595	
	21	The accidents are rare in this organization.	.589	
	11	Employees are able to satisfy important personal needs through their experience in the organization.	.585	
	23	Mutual trust is prevalent in the organization	.571	
	19	Physical and psychological health is considered important.	.569	
	8	Policies of the organization are in true with social integration.	.568	
	14	Employees are given adequate learning opportunities.	.544	
	20	Employees have strong commitment to organization goals.	.471	
	13	Labour – management collaboration is prominently felt.	.433	

Table IV : Factor 2 HRD Climate

Factor 2	Item No.	Item Details	Item Load	Factor Load
HRD Climate	34	Motivational climate is created by rewarding good performance both formally as well as informally.	.714	5.434
	30	Promotion scheme provides a uniform distribution of promotion opportunities through -out the organization.	.709	
	33	Suggestion schemes are effectively implemented.	.698	
	31	Promotion scheme is such that it conveys to employees in advance what avenues available.	.662	
	32	Employees who have necessary ability and willingness to climb the hierarchy are identified.	.606	
	29	Human dignity and growth are promoted in the organization	.579	
	35	Employees in general are satisfied in the organization.	.563	
	28	Superiors encourage participa-tion in crucial work.	.456	
	36	Employees are required to use a wide range of abilities in the organization.	.447	

Table V : Factor 3 Normative Commitment and belongingness

Factor 3	Item No.	Item Details	Item Load	Factor Load
Normative Commitment and belongingness	44	Employees of the organization know their jobs well.	.746	5.922
	43	Employees in general find their work stimulating.	.731	
	40	Employees tend to stay for fairly a long time with the organization.	.720	
	42	Innovation is encouraged.	.702	
	45	The relationship between employees and work environment is healthy.	.662	
	41	Adequate opportunities are given to develop new skills and abilities at work.	.662	
	39	Seniority and merit both get due weight age at time of promotion.	.632	
	38	Employees in general have a sense of accomplishment.	.587	
	37	Most of the activities at work are challenging and interesting.	.480	

Table VI : Factor 4 Sound Compensation

Factor 4	Item No.	Item Details	Item Load	Factor Load
Sound Compensation	4	The organization responds to employees ' needs positively.	.703	4.141
	5	People are given adequate and fair compensation.	.646	
	3	Individuals are facilitated to have influence and control over what they do and how they do it.	.606	
	2	Efforts are made to democratize the work place.	.592	
	6	Safe and healthy environment is ensured.	.566	
	7	Emphasis is laid on the development of human capacities.	.559	
	9	The work is having a balanced role in one 's life considering the requirement of leisure.	.469	

Table VII : Factor 5 Redesigning of job and reward system

Factor 5	Item No.	Item Details	Item Load	Factor Load
Redesigning of job and reward system	25	Work redesign innovation are disseminated in the organization.	.675	2.38
	27	Intergroup meeting are around to reduce the destructive effect of inter group conflicts.	.645	
	26	Reward system is operating in the congruent way in the organization.	.532	
	24	Pay and benefits are revised from time to time.	.528	

Table VIII : Factor 6 Equity

Factor 6	Item No.	Item Details	Item Load	Factor Load
Equity	12	Sharing of the income and recourses of the organization is equitable.	.416	.416

Table IX : Factor 7 Enthusiasm at work place

Factor 7	Item No.	Item Details	Item Load	Factor Load
Enthusiasm at work place	1	People want to improve life at work	.782	.782

Table X : KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.947
Bartlett's Test of Sphericity	Approx. Chi-Square	7.759E3
	Df	990
	Sig.	.000