

## **Factors affecting quality of work life: An analysis on Employees of Private Banks**

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### **Abstract:**

Quality of work life is the degree to which individuals are able to satisfy their important personal needs while employed by the firm. Simply Quality of work life refers to the level of happiness or dissatisfaction with one's career. This research study attempted to find out the factors that have an impact and significance influence on quality of work life of private bank employees in chidambaram town. The research design chosen is descriptive in nature. The sample size to taken to conduct the research is 60 employees. The universe of the study is private banks in Chidambaram town. Convenient sampling method is used for this study. Primary data were collected through the structured questionnaire and Secondary data were collected through previous research work, journals, websites, etc., Simple percentage analysis, ANOVA, Chi-square, 't'-Test are used for data analysis. The investigation has remarkably pointed out that the major factors that influence and decide the Quality of work life are Freedom at work place, Redressal and Grievances, Decision making process, Job satisfaction, fulfilling financial needs, Job security, Promotion system, Welfare facilities.

**Key words:** Quality of Work Life, Job Security, Job Satisfaction, Welfare Facilities.

### **Introduction**

The term quality of work life (QWL) has different meanings for different people. Some consider it industrial democracy or codetermination with increased employee participation in the decision making process. For others, particularly managers and administrators, the term denotes improvements in the psychological aspects of work to improve productivity. Unions and workers interpret it as more equitable sharing of profits, job security and healthy and humane working conditions. Others view as improving social relationships at workplace through autonomous workgroups. Finally, others take a broader view of changing the entire organizational climate by humanizing work, individualizing organizations and changing the structural and managerial systems.

In simple terms QWL refers to the extent to which the members of an organization find the work environment conducive. It is concerned with improving labour-management co-operation to solve many organizational problems, achieving the desired level of performance and securing greater employee satisfaction.

Quality of work life refers to the level of satisfaction, motivation, involvement, and commitment individual's experience with respect to their lives at work. Companies interested in enhancing employee's QWL generally try to instill in employee the feelings of security equity, pride family democracy, ownership, autonomy, responsible and flexibility.

Employees should be treated in a fair and supportive manner, to open up communication of an organization, which seeks greater organizational effectiveness through the enhancement of human dignity and growth.

Richard E. Walton explains quality of work life in terms of eight broad conditions of employment that constitute desirable quality of work life. He proposed the same criteria for measuring QWL. Those criteria include:

(i) Adequate and Fair Compensation: There are different opinions about adequate compensation. The committee on Fair Wages defined fair wage as” . . . the wage which is above the minimum wage, but below the living wage.”

(ii) Safe and Healthy Working Conditions: Most of the organizations provide safe and healthy working conditions due to humanitarian requirements and/or legal requirements. In fact, these conditions are a matter of enlightened self interest.

(iii) Opportunity to Use and Develop Human Capacities: Contrary to the traditional assumptions, QWL is improved.. “To the extent that the worker can exercise more control over his or her work, and the degree to which the job embraces and entire meaningful task” ... but not a part of it. Further, QWL provides for opportunities like autonomy in work and participation in planning in order to use human capabilities.

(iv) Opportunity for Career Growth: Opportunities for promotions are limited in case of all categories of employees either due to educational barriers or due to limited openings at the higher level. QWL provides future opportunity for continued growth and security by expanding one’s capabilities, knowledge and qualifications.

(v) Social Integration in the Work Force: Social integration in the work force can be established by creating freedom from prejudice, supporting primary work groups, a sense of community and inter-personnel openness, legalitarianism and upward mobility.

(vi) Constitutionalism in the Work Organization: QWL provides constitutional protection to the employees only to the level of desirability as it hampers workers. It happens because the management’s action is challenged in every action and bureaucratic procedures need to be followed at that level. Constitutional protection is provided to employees on such matters as privacy, free speech, equity and due process.

(vii) Work and Quality of Life: QWL provides for the balanced relationship among work, non-work and family aspects of life. In other words family life and social life should not be strained by working hours including overtime work, work during inconvenient hours, business travel, transfers, vacations etc.

(viii) Social Relevance of Work: QWL is concerned about the establishment of social relevance to work in a socially beneficial manner. The workers’ self esteem would be high if his work is useful to the society and the vice versa is also true.

### **Review of Literature**

Knox *et. al* (1997) in their meta-analysis of nurses indicated that autonomy with quality of work life. The quality of work life factors resulted in reduced work stress, organizational commitment, belongingness, positive communication, autonomy, predictability of work activities, fairness, locus of control, organizational decisions, education, professionalism, low role conflict, job performance feedback, opportunities for advancement and equitable pay levels.

Hoque *et. al* (1999) conducted a study to assess and compare the Quality of Working Life of industrial workers of organizations of public and private nature in Bangladesh (Dhaka) and to measure whether there is any significant relationship among Quality of Work Life, job behavior and demographic variables of the workers. The results revealed that the private sector workers perceived significant and higher Quality of Work Life than their counterparts in the public sector. Quality of Work

Life has significant correlation with performance and negative correlation with absenteeism and accident.

Sirgy *et al.* (2001) in his study found that QWL is positively related with life satisfaction of employees. Moreover, they argued that satisfaction of employees needs mainly help and safety needs, economic and family needs, social needs, esteem needs, actualization needs, knowledge needs, aesthetic needs (which they call as QWL), resulting from work place experiences, contribute to job satisfaction and satisfaction in other life domains. Furthermore, they resulted that satisfaction in major life domains (example work life, family life, home life, and major life), contributes directly to overall life satisfaction.

Shirley Dex *et. al* (2002) found that quality of work life policies are found to have a small positive impact on workers' commitment as 50 percent of employees had satisfied employees because of these policies. The measurement of factors like performance, effectiveness, morale and motivation are found to have significant correlation with good quality of work life.

Jeffrey *et. al* (2006) examined the relation between work–family balance and quality of life among professionals employed in public accounting. Three components of work–family balance were assessed: time balance (equal time devoted to work and family), involvement balance (equal involvement in work and family), and satisfaction balance (equal satisfaction with work and family). For individuals who invested substantial time in their combined work and family roles, those who spent more time on family than work experienced a higher quality of life than balanced individuals who, in turn, experienced a higher quality of life than those who spent more time on work than family.

Normala *et. al* (2010) investigate the relationship between quality of work life and organizational commitment among a sample of employees in Malaysia. Seven QWL variables were examined namely growth and development, participation, physical environment, supervision, pay and benefits and social relevance were examined to determine their relationship with organizational commitment. The results showed that there was a relationship between QWL and organizational commitment and provide insights on how Malaysian firms could improve upon their employees' commitment.

Ayesha Tabassum *et. al* (2011) make a comparative learning of the existing QWL between the males and females of the private commercial banks through quantitative survey on 128 male and 64 female employees. The study reveals that a significant difference exists between male and female employees QWL and in the following factors of QWL; adequate and fair compensation, flexible work schedule and job assignment, attention to job design, and employee relations. As a significant number of female participants from the labor force are now entering in the banking sector, this finding may add value to the management of the banks. Thus at the end of the paper recommendations are made to ensure gender equity in the private banking sector of Bangladesh.

Mohammad Baitul Islam (2012) attempted to find out the factors that have an impact and significance influence on quality of work life of employees in private limited companies of Bangladesh. To begin with the factors are identified through literature review and current context of Bangladesh. Seven factors were found and a quantitative research was done. The outcome of the research is that six factors (work load, family life, transportation, compensation policy and benefits, working environment, working condition and career growth) have significant influence on quality of work life. The study concluded that an appropriate organization culture,

compensation policy, career growth and relative facilities can leads to a satisfied employee mindset which ensure the overall organization productivity.

Namrata Sandhu *et. al* (2012) explore the various factors that influence the quality of work life in the Indian banking industry. Exploratory factor analysis revealed five factors, which significantly influence the quality of work life: remuneration, opportunities for personal growth, supportive leadership and structures, work environment and work-life balance. It is therefore suggested that when attempting to draft retention programmes for employees working in the Indian banking industry, these five factors must be kept in mind.

### **Need of Study**

A satisfied, happy and hardworking employee is the biggest asset of any organization. Efficient human resource management and maintaining higher Quality Work Life in Private Banks determine not only the performance of the bank but also affect the growth and performance of the entire economy. In this sense, the employees are the lifelines of the economic system. So, for the success of banking, it is very important to manage human resource effectively and to find whether its employees are satisfied or not. Only if they are satisfied, they will work with commitment and project a positive image of the organization. Once banking was confined to public sector only. It was opened to private sector in 1991 on the recommendations of Narsimaham Committee. The present paper makes an effort to study the Quality Work Life of private bank employees.

### **Statement of the Problem**

Quality of Work Life in an organization is essential for the smooth running and success of its employees. The work-life balance must be maintained effectively to ensure that all employees are running at their peak potential and free from stress and strain. The Quality of Work Life can affect such things as employee's timings, his or her work output, his or her available leaves, etc. Quality of Work Life helps the employees to feel secure and like they are being thought of and cared for by the organization in which they work. An organization's assumes responsibility for the effective running of the Quality of Work Life for their employees. This being the real fact and since there was employee turnover and lack of job satisfaction among the private bank employees, the investigator has made an attempt in this regard and has undertaken the current study to identify the factors affecting Quality of Work Life of private bank employees in chidambaram town and to offer suitable suggestions for the banks to take necessary steps to improve the Quality of Work Life among its employees.

### **Objectives of the Study:**

- ❖ To identify the factors which affect the quality of work life of private bank employees in Chidambaram Town.
- ❖ To identify variable this plays the most significant role on quality of work life.

### **Scope of the Study**

Work is an integral part of our everyday life, be it our livelihood or career or business. On an average we spend around twelve hours daily in the work place, that is one third of our entire life; it does influence the overall quality of our life. It should yield job satisfaction, give peace of mind, a fulfilment of having done a task, as it is expected, without any flaw and having spent the time fruitfully, constructively and purposefully. Even if it is a small step towards our lifetime goal, at the end of the day it gives satisfaction and eagerness to look forward for the next day. A happy and a healthy employee will give better turnover, make good decisions

and positively contribute to the organizational goal. An assured good quality of work life will not only attract young and new talent but also retain the existing experienced talent. This being the virtual fact, the current study on factors affecting Quality of Work Life of private bank employees in chidambaram town, is expected to prove extremely useful for the private banks to improve the quality of work life among its employees with the help of the recommendations given by the investigator.

**Research Methodology**

The research design chosen is descriptive in nature. The universe of the study refers to the employees of private banks in chidambaram town. The sample size taken to conduct the research is 60 employees. The respondents were selected by using convenient sampling technique. Structured interview schedule was used for primary data collection. Secondary data was collected from earlier research work, various published journals, magazines, websites and online articles. Simple Percentage Analysis, Analysis of variance (Anova), Chi – Square Analysis and T-Test are the tools used by the SPSS (Statistical package for social sciences) for data analysis.

**Results and Discussions**

**Table 1**

**Classification based on Personal Factors**

S. No	Personal Factors	No. of Respondents	Percentage (%)	
1	Age	Below 25 Years	4	6.7
		25 – 35 Years	36	60
		35 – 45 Years	14	23.3
		Above 45 Years	6	10
		<b>Total</b>	<b>60</b>	<b>100</b>
2	Gender	Male	47	78.3
		Female	13	21.7
		<b>Total</b>	<b>60</b>	<b>100</b>
3	Marital status	Married	29	48.3
		Unmarried	31	51.7
		<b>Total</b>	<b>60</b>	<b>100</b>
4	Experience	Below 3 Years	28	46.7
		3 – 5 Years	15	25
		6 – 8 Years	9	15
		Above 8 Years	8	13.3
		<b>Total</b>	<b>60</b>	<b>100</b>

Source: Primary Data

**Inference:**

Table 1 show that Majority 60% of the respondents belong to the age group of 25-30 years and only 6.7% of the respondents belong to the age group of below

25 years. Majority 78.3% of the respondents are male and only 21.7% of the respondents are female. Majority 51.7% of the respondents are unmarried and 48.3% of the respondents are married. Maximum 46.7% of the respondents have below 3 years of experience and 13.3% of the respondents have above 8 years of experience.

**Table 2**

**Classification based on Study Factors**

S. No	Study Factors	Level of Opinion	No. of Respondents	Percentage (%)
1	<b>Freedom at work place, especially Scheduling Work</b>	Highly satisfied	25	41.7
		Satisfied	20	33.3
		Somewhat satisfied	8	13.3
		Dissatisfied	7	11.7
		<b>Total</b>	<b>60</b>	<b>100</b>
2	<b>Working Hours</b>	Highly satisfied	18	30
		Satisfied	27	45
		Somewhat satisfied	7	11.7
		Dissatisfied	7	11.7
		Highly dissatisfied	1	1.7
<b>Total</b>	<b>60</b>	<b>100</b>		
3	<b>Work Environment</b>	Highly satisfied	27	45
		Satisfied	23	38.3
		Somewhat satisfied	9	15
		Dissatisfied	1	1.7
		<b>Total</b>	<b>60</b>	<b>100</b>
4	<b>Job Security</b>	Highly satisfied	21	35
		Satisfied	25	41.7
		Somewhat satisfied	7	11.7
		Dissatisfied	4	6.7
		Highly dissatisfied	3	5
<b>Total</b>	<b>60</b>	<b>100</b>		
5	<b>Fulfilling Financial Needs</b>	Highly satisfied	16	26.7
		Satisfied	28	46.7
		Somewhat satisfied	11	18.3
		Dissatisfied	4	6.7
		Highly dissatisfied	1	1.7
<b>Total</b>	<b>60</b>	<b>100</b>		
6	<b>Welfare Facilities</b>	Highly satisfied	10	16.7
		Satisfied	22	36.7
		Somewhat satisfied	19	31.7
		Dissatisfied	7	11.7
		Highly dissatisfied	2	3.3
<b>Total</b>	<b>60</b>	<b>100</b>		

7	<b>Efforts taken by bank in Redressing the Grievances</b>	Highly satisfied	21	35
		Satisfied	20	33.3
		Somewhat satisfied	16	26.7
		Dissatisfied	2	3.3
		Highly dissatisfied	1	1.7
		<b>Total</b>	<b>60</b>	<b>100</b>
8	<b>Promotion System</b>	Highly satisfied	14	23.3
		Satisfied	25	41.7
		Somewhat satisfied	12	20
		Dissatisfied	5	8.3
		Highly dissatisfied	4	6.7
		<b>Total</b>	<b>60</b>	<b>100</b>
9	<b>Don't feel any Stress or Stain</b>	Strongly Agree	9	15
		Agree	24	40
		Neutral	9	15
		Disagree	11	18.3
		Strongly Disagree	7	11.7
		<b>Total</b>	<b>60</b>	<b>100</b>
10	<b>Employees are emerged to participation in Decision Making Process</b>	Strongly Agree	12	20
		Agree	26	43.3
		Neutral	16	26.7
		Disagree	4	6.7
		Strongly Disagree	2	3.3
		<b>Total</b>	<b>60</b>	<b>100</b>
11	<b>Job Satisfaction Factors</b>	Relationship with other people	12	20
		Job Security	16	26.7
		Freedom of work job	14	23.3
		Work environment	8	13.3
		Salary & Compensation	10	16.7
		<b>Total</b>	<b>60</b>	<b>100</b>

Source: Primary Data

### Inference:

Table 2 reveals that maximum 41.7% of the respondents highly satisfied with freedom at workplace especially scheduling work and 11.7% of the respondents dissatisfied with that. Maximum 45% of the respondents satisfied with their working hours and 1.7% of the respondents highly dissatisfied with that. Maximum 45% of the respondents highly satisfied with work environment and only 1.7% of the respondents dissatisfied with that. Maximum 41.7% of the respondents satisfied with job security and 5% of the respondents highly dissatisfied with job security. Maximum 36.7% of the respondents satisfied with welfare facilities provided by their bank and only 3.3% of the respondents highly dissatisfied with welfare facilities provided by their bank. Maximum 35% of the respondents highly satisfied with the grievance & redressal system and only 1.7% of the respondents highly dissatisfied with that. Maximum 41.7% of the respondents satisfied with

promotion system and 6.7% of the respondents highly dissatisfied with promotion system. Majority 40% of the respondents agree that they don't feel any stress at work and 11.7% of the respondents strongly disagree that they don't feel any stress at work. Maximum 43.3% of the respondents agree that employees are emerged to participate in decision making process and only 3.3% of the respondents strongly disagree that employees are emerged to participate in decision making process.

**Table 3:**

**One-way analysis of variance between Age and Study Factors of QWL**

S. No	Factors	Age	N	Mean	S.D	F	P
1	<b>Freedom at Work especially Scheduling Work</b>	Below 25 Years	4	3.75	.500	7.102	.000
		25 – 35 Years	36	1.69	.856		
		35 – 45 Years	14	2.21	1.122		
		Above 45 Years	6	1.67	.516		
		<b>Total</b>	<b>60</b>	<b>1.95</b>	<b>1.016</b>		
2	<b>Working Hours</b>	Below 25 Years	4	2.50	1.000	.410	.746
		25 – 35 Years	36	2.06	.893		
		35 – 45 Years	14	2.21	1.424		
		Above 45 Years	6	1.83	.753		
		<b>Total</b>	<b>60</b>	<b>2.10</b>	<b>1.020</b>		
3	<b>Work Environment</b>	Below 25 Years	4	2.25	1.258	.811	.493
		25 – 35 Years	36	1.69	.710		
		35 – 45 Years	14	1.79	.893		
		Above 45 Years	6	1.50	.548		
		<b>Total</b>	<b>60</b>	<b>1.73</b>	<b>.778</b>		
4	<b>Efforts taken by bank in Redressing the Grievances</b>	Below 25 Years	4	3.50	1.000	5.498	.002
		25 – 35 Years	36	1.86	.899		
		35 – 45 Years	14	2.29	.825		
		Above 45 Years	6	1.50	.548		
		<b>Total</b>	<b>60</b>	<b>2.03</b>	<b>.956</b>		
5	<b>Employees are emerged to Participation in Decision Making Process</b>	Below 25 Years	4	4.25	.500	8.352	.000
		25 – 35 Years	36	2.14	.931		
		35 – 45 Years	14	2.36	.633		
		Above 45 Years	6	1.83	.753		
		<b>Total</b>	<b>60</b>	<b>2.30</b>	<b>.979</b>		
6	<b>Job Satisfaction Factors</b>	Below 25 Years	4	4.75	.500	3.653	.018
		25 – 35 Years	36	2.72	1.344		
		35 – 45 Years	14	2.71	1.383		
		Above 45 Years	6	2.17	.753		
		<b>Total</b>	<b>60</b>	<b>2.80</b>	<b>1.363</b>		

Source: Primary Data

**Inference:**

Table 3 shows that there is significant mean difference that exists on freedom at work place on the basis of age. There is significant mean difference that exists on redress for grievances on the basis of age. There is significant mean difference that exists on decision making process on the basis of age. There is significant mean difference that exists on job satisfaction factors on the basis of age. There is no significant mean difference that exists on working hours on the basis of age. There is no significant mean difference that exists on work environment on the basis of age.

**Table 4**

**Chi Squire Test showing the Association between age of the respondents and job fulfilling their financial needs**

**Alternative Hypothesis (H<sub>1</sub>):** There is an association between age of the respondents and bank fulfilling their financial needs.

**Null Hypothesis (H<sub>0</sub>):** There is no association between age of the respondents and bank fulfilling their financial needs.

Parameters	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	25.215 <sup>a</sup>	12	.014
Likelihood Ratio	19.410	12	.079
Linear-by-Linear Association	.346	1	.556

Source: Primary Data

**Inference:**

Hence, the Alternative hypothesis (H<sub>1</sub>) is accepted. There is an association between age of the respondents and bank fulfilling their financial needs.

**Table 5**

**Chi-Square Test showing the Association between age and stress**

**Alternative Hypothesis (H<sub>1</sub>):** There is an association between age of the respondents and stress.

**Null Hypothesis (H<sub>0</sub>):** There is no association between age of the respondents and stress.

Parameters	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12.081 <sup>a</sup>	12	.439
Likelihood Ratio	12.776	12	.386
Linear-by-Linear Association	.419	1	.517

Source: Primary Data

**Inference:**

Hence, the Null hypothesis (H<sub>0</sub>) is accepted. There is no association between age of the respondents and stress.

**Table 6**

**Chi-Square Test showing the Association between working experience and Job Security**

**Alternative Hypothesis (H<sub>1</sub>):** There is an association between working experience and Job security.

**Null Hypothesis (H<sub>0</sub>):** There is no association between working experience and Job security.

Parameters	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	23.453 <sup>a</sup>	12	.024
Likelihood Ratio	24.481	12	.017
Linear-by-Linear Association	.000	1	.987

Source: Primary Data

**Inference:**

Hence, the Alternative hypothesis (H<sub>1</sub>) is accepted. There is an association between working experience and Job security.

**Table 7**

**Chi-Square Test showing the Association between working experience and promotion system**

**Alternative Hypothesis (H<sub>1</sub>):** There is an association between working experience and Promotion.

**Null Hypothesis (H<sub>0</sub>):** There is no association between working experience and Promotion.

Parameters	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.888 <sup>a</sup>	12	.455
Likelihood Ratio	13.418	12	.339
Linear-by-Linear Association	.102	1	.749

Source: Primary Data

**Inference:**

Hence, the Null hypothesis (H<sub>0</sub>) is accepted. There is no association between working experience and promotion.

**Table 8**

**Chi-Square Test showing the Association between working experience and decision making process**

**Alternative Hypothesis (H<sub>1</sub>):** There is an association between working experience and participation in decision making process.

**Null Hypothesis (H<sub>0</sub>):** There is no association between working experience and participation in decision making process.

Parameters	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.089 <sup>a</sup>	12	.146
Likelihood Ratio	18.888	12	.091
Linear-by-Linear Association	.067	1	.796

Source: Primary Data

**Inference:**

Hence, the Null hypothesis (H<sub>0</sub>) is accepted. There is no association between working experience and participation in decision making process.

**Table 9**

**‘t’-Test between Gender and Welfare Facilities**

Factor	Gender	N	Mean	S.D	F	P
Welfare Facilities	Male	47	2.55	1.100	7.131	.010
	Female	13	2.23	.599		

Source: Primary Data

**Inference:**

Table 9 shows that there significance mean difference that exists on Welfare Facilities on the basis of Gender.

**Table 10**

**‘t’-Test between Marital status and Welfare Facilities**

Factor	Marital Status	N	Mean	S.D	F	P
Welfare Facilities	Married	29	2.45	1.055	.113	.738
	Unmarried	31	2.52	.996		

Source: Primary Data

**Inference:**

Table 10 shows that there no significance mean difference that exists on Welfare Facilities on the basis of Marital Status.

**Managerial Implications**

Different age groups have influence on Freedom at work, Job Satisfaction and Redressal for Grievances. Therefore the organization has to take different measures to sort out the problems of employees. There is no significant variance in Working Hours and Work Environment based on age which shows the company has to provide the same facilities to all irrespective of their age. Age is closely associated with financial need which is accompanied by experience and family status. So people with higher age expect more salary or income from their organizations. Welfare Facilities given to Male and Female employees shows the significance variance, that which shows special attention to be paid to each gender, especially Females. Job Security is closely associated with Working Experience

whereby experienced employees gain an edge of Secured Job in Private Bank Sectors and the freshers face the threats.

### Conclusion

Quality of Worklife is the shared responsibility not only of the management and employees, but also the society. To improve Quality of work life is first to identify and then try to satisfy employee's important needs through their experience in working environment. An assured good quality of work life will not only attract young and new talents but also retain the existing experienced talents. So it is up to the private banks to focus on their employees and improve their quality of work life so that attrition, absenteeism and decline in productivity can be checked. This research study is tried to examine the factors that have an impact on quality of work life of private bank employees in Chidambaram town. The outcome of the research indicates that freedom at work place, redress for grievances, participation in decision making, job satisfaction, financial needs, job security, welfare facilities have significant influence on quality of work life.

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