

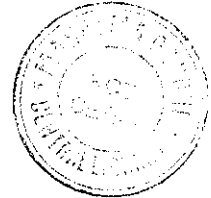
**QUALITY OF WORK LIFE IN KERALA FINANCIAL CORPORATION  
TRIVANDRUM**

**By**

**KRISHNA S NAIR**

Roll No: 0906MBA0549

Reg. No: 68509200252



**A PROJECT REPORT**

Submitted to the

**FACULTY OF MANAGEMENT SCIENCES**

*in partial fulfillment for the award of the degree*

*of*

**MASTER OF BUSINESS ADMINISTRATION**



**CENTRE FOR DISTANCE EDUCATION  
ANNA UNIVERSITY CHENNAI  
CHENNAI 600 025**

**AUGUST 2011**

## BONAFIDE CERTIFICATE

Certified that the Project report titled **QUALITY OF WORK LIFE IN KERALA FINANCIAL CORPORATION IN KERALA FINANCIAL CORPORATION** is the bonafide work of Ms **KRISHNA S NAIR** who carried out the work under my supervision. Certified further that to the best of my knowledge the work reported herein does not form part of any other project report or dissertation on the basis of which a degree or award was conferred on an earlier occasion on this or any other candidate.

*Krishna*

Name : KRISHNA S NAIR  
Roll No. : 0906MBA0549  
Reg. No. : 68509200252

*Dr. R. Hemanalini*  
Signature of Guide

Name : Dr.R.HEMANALINI  
Designation: Assistant Professor  
Address : KCT Business School,  
Kumaraguru College of Technology,  
Coimbatore – 641049.

*Dr. V. R. Nedunchezian*  
Signature of Project-in-charge

Name : Dr.V.R.NEDUNCHEZHIAN  
Designation : Professor, KCT Business School,  
Kumaraguru College of Technology,  
Coimbatore – 641049.



# KERALA FINANCIAL CORPORATION

(INCORPORATED UNDER THE STATE FINANCIAL CORPORATIONS ACT. No.: LXIII OF 1951)

H.O: VELLAYAMBALAM, THIRUVANANTHAPURAM - 695 033

Phone: 2318319 (7 Lines) Fax: 2311750, 2318541, 2313693, 2313813, 2722090

e-mail : kfc@kfc.org website: www.kfc.org



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CON.DIV/PROJECT/ 1983 /2010-11

02.08.2011

## TO WHOM SO EVER IT MAY CONCERN

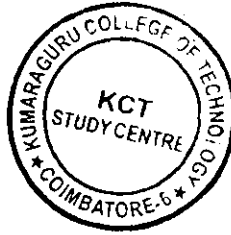
This is to certify that Ms.KRISHNA S NAIR (ROLL NO 0906MBA0549, REGNO 680509200252) a student of MBA HRM from ANNA UNIVERSITY, DISTANCE EDUCATION-CHENNAI has done her SEMESTER 4 project from KERALA FINANCIAL CORPORATION, TRIVANDRUM. The project work entitled "QUALITY OF WORK LIFE" embodies the original work done by her during the period 21.04.2011 to 20.07.2011.

Deputy General Manager



## CERTIFICATE OF VIVA-VOCE-EXAMINATION

This is to certify that **MS KRISHNA S NAIR** (Roll No. **0906MBA0549**; Register No. **68509200252**) has been subjected to Viva-Voce-Examination on 10.09.2011 at \_\_\_\_\_ at the Study Centre Kumaraguru College of Technology, Coimbatore-49.



*[Handwritten Signature]*  
10/09/11

**Internal Examiner**

Name : Prof Dr V.R NEDUNCHEZIAN  
Designation : PROFESSOR  
Address : KCT BUSINESS SCHOOL  
KCT  
COIMBATORE-49

**External Examiner**

Name : Dr N. SENTHIL KUMAR  
Designation : ASSISTANT PROFESSOR  
( SENIOR LEVEL)  
Address :  
DEPARTMENT OF  
MANAGEMENT STUDIES  
ANNA UNIVERSITY  
CHENNAI - 600 022

**Coordinator -Study Centre**

Name : Dr.VIJILA KENNEDY  
Designation : Professor & Director,  
Address : KCT Business School,  
Kumaraguru College of Technology,  
Coimbatore - 49.

Date: 10.09.2011

## **ABSTRACT**

Job satisfaction is an integral component of organizational health and an important element in management-worker relationship. The Study is on the basis of “QUALITY OF WORK LIFE” AT KERALA FINANCIAL CORPORATION –TRIVANDRUM. Due to changes in technology and to meet various demands of the employees and to withstand the place in the Global market the company has to focus on employees satisfaction on major areas like job security, medical facilities, canteen facilities, rewards, Departmental Cooperation, Fringe Benefits, job Satisfaction and the employees attitudes. The overall satisfaction of the worker actually comes from the condition of work life. Hence this study is conducted. Considering the importance of Quality of Work Life of employees in Human Resource and management, in this project an attempt has been made to evaluate how different work life situations in Kerala Financial Corporation affect the employees. The project also helps in understanding what good quality of work life means to employees and how it affects their working styles. The study includes understanding of the basics like job security, job environment, job satisfaction, and health and welfare measures adopted in the organization, career prospects, growth and development opportunities for employees, and also relationship and communication among the employees.

## ACKNOWLEDGEMENT

My work would never be complete without a word of gratitude to all those who had been with me all along supporting during my project. This project report titled **“Quality of work life in Kerala Financial Corporation** “has been done under the guidance and supervision of various people. I extend my gratitude to the **Director, Centre for Distance Education, Anna University-Chennai** and **Prof.Dr.Vijila Kennedy, Director, KCT Business School, Coimbatore** and **Coordinator, KCT Study Centre, Coimbatore-49**.I also sincerely thank **Mr.A.Senthil Kumar, Asst Professor (Sr.Grade), KCT Business School, Coimbatore** and **Counselor MBA programme, KCT Study Centre, Coimbatore-49**. With great respect I express my sincere and profound gratitude to my guide **Ms R.Hemanalini, Assistant Professor in Kumara guru college of Technology, Coimbatore**. for her valuable guidance and encouragement. I would like to thank **Sri.K.M Nair, Managing Director of K.F.C; Mr. R Jayasankar, Deputy General Manager of KFC**, for granting me permission to do my project. I also acknowledge my sincere thanks to **Mr. N.Hariharan, Assistant General Manager, (Systems)** and **Mr.S.Rajeev Deputy Manager (Personal and Administration)**.Finally above all I bow before the Almighty God and my beloved parents for their external sources of encouragement, inspiration and moral support. Last but not least I would like to thank my friends of my college who gave me full support and helped me in all possible ways when they were near and also far away from me, for the successful completion of my project.

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**LIST OF SYMBOLS, ABBREVIATIONS AND NOMENCLATURE**

$O_i$	-	OBSERVED FREQUENCY
$E_i$	-	EXPECTED FREQUENCY
$\chi^2$	-	CHI SQUARE SYMBOL
QWL	-	QUALITY OF WORKLIFE
HR	-	HUMAN RESOURCE

## CHAPTER 1-INTRODUCTION

### 1.1 Profile of the company

Kerala Financial Corporation (KFC) incorporated under the State Financial Corporations Act of 1951, is a trend setter and path breaker in the field of long term finance, playing a major role in the development and industrialization of Kerala. It was established as the Travancore Cochin Financial Corporation on 01.12.1953. Consequent to the reorganization of states on linguistics basis in November 1956, Kerala State was formed and the Travancore Cochin Financial Corporation was renamed as Kerala Financial Corporation. The provisions of SFCs Act 1951 as amended in 2000 control and guide the functions of Corporation. The main Objective of KFC is the rapid industrialization of the state by extending financial assistance to Micro, Small and medium Enterprises in manufacturing and service sector. SFCs Act empowers KFC to formulate suitable loan schemes for achieving the above said objectives. Corporation can give financial assistance for setting up of new units and for the expansion /modernization/diversification of existing units in both manufacturing and service sectors. The corporation has now emerged as a financial supermarket giving the customers a wide range of product and services. The corporation is some of the best State Financial Corporations in the country with a competent tech savvy team of professional at the core of services.

#### **Mission Statement**

The mission statement of KFC-

“Consultancy Division is to become an important partner in our client’s growth and to assist them with a Dynamic Expert consultancy forum tailored to their needs. Our mission is to make Management Consultancy forum tailored to their needs. Our mission is to make Management Consultancy easily available to all needy industries/organizations in Kerala and to provide reliable, fast, effective consultancy services at minimum cost for the clients to achieve high growth, fulfilling their vision and dreams”

**Objectives**

KFC-Consultancy Division seeks to bring together from the Government industry, academic institutions and other related organizations to evolve, develop and supply quality consultancy services. Kerala Financial Corporation is already dealing with the prestigious business houses in Kerala and has got excellent liaison with the Government, Academics, Management Associations and Social Organizations.

**Products and services**

The corporation is aiming to become a financial supermarket where its customers are able to purchase a wide array of financial and insurance solutions under one roof. In addition to the usual problems the major other products dealt by the corporation are mutual funds and insurance and consultancy services.

**Mutual Funds**

Mutual funds are fund that pool the money of several investors to invest in equity or debt market. Mutual funds could be Equity Funds, debt Funds or balanced funds. KFC has entered into a MoU with SBIMF and LICMF for distributing their mutual fund products through all its branches.

**Insurance**

Corporation has entered into a MoU with the New India Assurance Company Ltd for marketing its non –life insurance policies. As per the MoU KFC will become corporate agent of the New India assurance Company Ltd. This would enable the clients of KFC to have credit and insurance cover under one roof. KFC aims at enhanced customer satisfaction through professional management, Team work and continuous Improvement.

**Consultancy Services**

As a part of diversification, the Kerala Financial Corporation has set up a KFC Consultancy Division with a view to render excellent Consultancy Services to our clients as a Total



Solutions Provider including Training.KFC provides industry oriented business solutions like valuation of Assets, Appraisal of Project reports, operational Analysis of industries, Preparation of Project proposals, preparation rehabilitation proposals, winding up proposals, Cost analysis, financial management.

### **Departments of KFC**

KFC has six major departments at HO headed by DGMs/FC/CS as under, with functional area as indicated-Loans ,Asset management, Finance and accounts, Consultancy, BDD,MIS, Services Dept-HR & Admin, Systems, Controls Dept-Board and audit.

### **1.2 Identified Problem**

Considering the importance of Quality of Work Life of employees in Human Resource and management, in this project an attempt has been made to evaluate how different work life situations in Kerala Financial Corporation affect the employees. This study will also help the management in directing and coordinating the human relations working in the organization with minimum efforts and function with proper regards for the genuine well being of the workers Quality. The ensuing chapters of the study bring to light the various factors affecting the Quality of work life of the Corporation. As a result of the increasing complexities of modern industrial system, mere technical efficiency, up-to-date machinery, good working facilities etc are not enough to make the business successfully. A group of satisfied workers are equally important. Hence determining the Quality of work Life of workers is very relevant in this context. It is hoped that the study will help KFC in streamlining the existing management system leading to better performance in the ensuing years.

### **1.3 Need for Study**

The study displays the Quality of Work Life of employees in Kerala Financial Corporation. This study will help the management in directing and coordinating the human relations of an industrial production with the minimum The concept of Quality of work Life is very relevant in the context as the satisfaction of workers is very much a function of various components

of QWL. If the workers are highly satisfied, then the level of production will be satisfactory for the industrial relations.

#### **1.4 Objective and scope**

##### **Primary Objective:**

To conduct a study based on the Quality of work life and the adaptability of working conditions of employees in the organization.

##### **Secondary Objective:**

1. To study the factors influencing QWL.
2. To understand the recognition and rewarding systems of the organization.
3. To find the relationship of employees with that of management and Coworkers.
4. To measure the attitude of employees towards the work and the working environment.
5. To suggest suitable measures for maintaining and improving QWL.

##### **Scope of the study**

This study is conducted to get a clear view about quality life programs adopted in Kerala financial Corporation, Trivandrum. This study is limited to employees with 50 respondents. It includes familiarizing with the various categories and constructs of QWL. This study will be helped to know how the organization evaluates these programs. Thus the study covers the analysis of QWL and further covers findings based on the analysis and suggestions for improvement in the existing system.

#### **1.5 Deliverables**

The study will help the management in understanding where it lacks in effective functioning. Hence it will help the management to function in a better way by improving the QWL of employees. The relationship among various departments; management and employees; and the co-workers are also likely to improve. The study also tells that the company lacks in proper promotional and adequate training to all the employees.

## CHAPTER 2 - LITERATURE SURVEY

### 2.1 Review of literature

Both employers and employees now better appreciate the importance of the Quality of work life in an organization. Quality of work life is important to organizational performance (Grayson, 1973). Quality of work life is an important factor that affects motivation at work (Ghosh, 1992). Quality of work life programmes has two objectives: to enhance the productivity and the satisfaction of employees (Gardon, 1984). Quality of work life is the quality of the content of relationship between employees and their total working environment with human dimensions added to the usual technical and economic ones. Glasier (1976) thinks that quality of work life implies job security, good working conditions, adequate and fair compensation, more even than equal employment opportunity all together. In their excessive literature review Katzell et. Al (1975) viewed quality of work life more broadly as an individual's evaluation of the outcome of the work relationship. They observed that a employee may be said to enjoy a high quality of working life when he has positive feelings towards his job and its future prospects, is motivated to stay on the job and performs well and feels his working life fits well with his private life to afford him a balance between the two in terms of his personal values. Walton (1973) suggested eight major conceptual areas for understanding quality of work life. These were adequate and fair compensation, safe and healthy working conditions, development of human competencies, growth and security, social integration, constitutionalization and total life space and social reliance. Various other studies conducted on quality of work life include employment conditions, employment security, income adequacy, profit sharing, equity and other rewards, employee autonomy, employee commitment, social interaction, self- esteem, self-expression, democracy, employee satisfaction, employee involvement, advancement, relations with supervisors and peers and job enrichment ( Chander and Singh, 1993) . Runcie (1980) remarked that should an employee have positive perception of the quality of work life in the company, he would further probably strive to further improve the working conditions, increase production and quality products. The experiences of a fair number of

organizations indicate that a number of specific roles and structures and the support systems, must be in place and functioning effectively in order that the quality of work life programmes remain viable grow, involve, permeate the organizational culture and produce long term success and benefits. The cross nation experiences amply demonstrate that improvement in quality of work life has definite potential and scope in improving productivity (Ledford and Lawler, 1982) and overall organizational effectiveness ( Buchanan and Boddy, 1982) as also reducing grievances, turnover and absenteeism ( Goodman, 1980) and industrial accidents (Havolovic, 1991). Yet in spite of the plethora of research on the subject, the efforts on the part of researchers to identify the factors of quality of work life in the Indian context have not been encouraging. Thompson indicated quality of work life programs a movement toward greater engagement with the cooperation, knowledge and tactic skills of the work force. Delamotte and Walker (1974) indicated that the number of emphasis have been made in the humanization of work including: the need to protect the worker from hazards to health and safety, the wage work bargain, the protection of workers from hazards of illness and unemployment and the protection of the worker from arbitrary the authority of management. Some of the elements that are relevant in determining an individual's quality of work life would include the task, the physical work environment, social environment within the organization, administrative system and relationship between life on and off the job (Che Rose, Beh, Uli and Idris, 2006). A study conducted in Malaysia by Che Rose et al (2006) further concluded that the most important predictor of QWL is organizational climate, followed by career achievement, career satisfaction and career balance. Employees' source of stress and level of satisfaction regarding several aspect of work are also measured to get a better understanding of the overall QWL in the institution and although these aspects are not work life on their own, perception of quality of work life is often assessed using job satisfaction and organizational climate surveys (Krueger, Brazil, Lohfeld, Edward, Lewis, Tjam, 2002). Sekharan (1985) observes that, historically the concept of Quality of Work Life had originally included only the issues of wages, working hours, and 26 working conditions. However, the concept has now been expanded to include such factors as the extent of workers' involvement in the job, their levels of satisfaction with various aspects in the work environment, their perceived job competence, accomplishment

on the job etc. According to Keith (1989), Quality of Work Life refers to “the favourableness or unfavourableness of a job environment for people”. The basic purpose in this regard is to develop jobs aiming at Human Resource Development as well as production enhancement. Several published works have addressed the constructs that make up the QWL domain and key elements of QWL programs. Others such as Pelsma et al. and Hart found that psychological distress and morale contributed equally to teachers' QWL. They determined that in the work climate of an occupation, QWL can be assessed by combining the amount and the degree of stress and the degree of satisfaction experienced by the individual within his/her occupational role. Winter et al. viewed QWL for academicians as an attitudinal response to the prevailing work environment and posited five work environment domains that include role stress, job characteristics, supervisory, structural and sectoral characteristics to directly and indirectly shape academicians' experiences, attitudes and behavior.

## **2.2 Research gap**

According to the Literature review's there are number of studies has been conducted by the researchers all over the world regarding the Quality of work life. Some researchers had studied the impact of quality of work life due to various factors like attitude, stress levels, measures given to the employees. Some other researchers had concentrated on evaluating the percentage of awareness that the employee is having on the QWL. This study is conducted to know the QWL of employee's. The gap observed in other researchers is they didn't analyze the relationship between the training, promotional activities and work Life balance. These three parameters play a major role in every employee's work life. This is considered as a research gap and the researcher tends to fill this gap by means of this study.

## CHAPTER 3 – METHODOLOGY

### 3.1 Type of project

Project type adopted for this study is of Descriptive research. It has applied to this research study because it includes survey and fact finding enquiries of different kinds. It helps to know the present status of QWL. This study identifies the QWL of employees which will help the management to function in a much better way as well helps in knowing the employee satisfaction level.

### 3.2 Target Respondents

In any statistical investigation, we are interested in studying the various characteristics of individuals (or items) of a particular group. Such a group of individuals under study is known as the population or universe. In the present study, the universe or population is 120 employees of KFC. A finite subset of a population, selected from it with the objective of investigating its properties is called a sample of that population. Here the researcher selected sample from all the 7 departments. The number of sampling units selected from the population is called the size of the sample. In this research study, the sample size is 65. The size of the universe includes 120 persons above the post of assistants. The study was conducted on all the 7 departments. For this study, the sample was taken and grouped into three categories Specialists Officers, Supervisors and Officers

### 3.3 Assumptions, constraint and Limitations

The assumptions includes Sample size of 65 employees was taken on the assumption that it would give true indication of the population, the respondents were assumed to be unbiased, the statistically tool used to analysis the data must yield accurate result. The limitations of the study are as follows: -The busy schedule of the workers in the factory is one of the main limitations in the study ,study did not cover all the offices of KFC,the period of study was only for short duration.

### **3.4 Research**

Research is the process of systematic and in-depth study or search for any particular topic, subject or area of investigation, backed by collection, compilation, presentation and interpretation of relevant details or data. It is the manipulation of things, concept or symbols for the purpose of generalizing to extend or verify knowledge aids in construction of theory or in the practice of an art.

#### **3.4.1 Research Methodology**

Research methodology is the method by which a research is conducted. It is a way to systematically solve a problem. In research methodology the researcher studies the various steps, research methods / techniques, tools and analysis that are generally to be adopted in studying a research problem along with the logic behind them.

#### **3.4.2 Research Design**

“A research design is an arrangement of condition for collection and analysis of data in a manner that aims to combine relevance to research purpose with economy in procedure”. It will state the conceptual structure i.e a plan that specifies the objectives of study, method to be adopted in the data collection, tools in data analysis and hypothesis within which research to be conducted. The research design includes the following steps:

- Identifying the problem
- Formulating the objectives of the study.
- Designing the methods of data collection.
- Selecting the sample.
- Collecting the data.
- Processing and analyzing the data.
- Reporting the findings.

The preparation of such a design facilitates research to be as efficient as possible yielding maximal information.

### **3.4.3 Type of research**

Descriptive research describes data and characteristics about the population or phenomenon being studied. It is also known as statistical research. The main idea behind this type of research is to study the frequencies, averages and other statistical calculations. Descriptive research includes surveys and fact-finding enquiries of different kinds. But the best technique that to be used for the descriptive research is survey technique. The researcher has no control over the variables; only reporting what has happened or what is happening.

## **3.5 Sampling Methods**

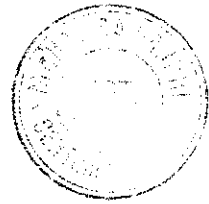
### **3.5.1 Sampling Plan**

A procedure or plans drawn up before any data are collected to obtain a sample from a given population is known as sampling plan. It refers to the detailed outline of planning about what is the data collection method to be adopted among how many number of population on which sample size of population by which procedure. The sampling method to be adopted in this study is of random sampling. Random sampling is the purest form of probability sampling. Each member of the population has an equal and known chance of being selected. By using this simple random sampling the samples are selected from the population randomly. From the list of population the samples are selected from the posts above assistants.

### **3.5.2 Data Collection**

Data collection is of two types, one is Primary data which is collected freshly from the group of population for the first time and that is to be considered as the original value to the study conducted. The second type is of Secondary data which is the gathered information of Primary data i.e is already collected data by some other researchers and it is evaluated. These secondary data are collected from the other research abstracts, books, journals and so





on. The data collection adopted in this study is of Primary data type. It is to be collected from the population present in KFC.

### 3.5.3 Sample Size

Sample size is the number of samples selected from the population which is to be included in a statistical sample. Sample size determination is an important feature for a study to have adequate population.

### 3.5.4 Sample Size Determination

Sample size determination for the known population size is to be calculated using the Margin of error, Confidence level and the response distribution. The confidence interval (also called margin of error) is the plus-or-minus figure usually reported in newspaper or television opinion poll results. It is amount of error that can be tolerated in the study. Common choice of error is 5 %. Confidence intervals are only valid if a survey sample is randomly selected. The confidence level is expressed as a percentage and represents how often the true percentage of the population who would pick an answer lies within the confidence interval. The 90% confidence level means you can be 90% certain. Response distribution is the expected results from the known population.

#### Sample Size (SS)

$$SS = \frac{Z^2 * p * (1 - p)}{c^2}$$

Where: Z = Z value (e.g. 1.645 for 90% confidence level)

p = percentage picking a choice, expressed as decimal (.5 used for sample size needed)

c = confidence interval, expressed as decimal (e.g., .05 = ±5)

### 3.5.5 Sampling Tool

Sampling tool is the one used for collecting data from the sample size. The statistical tool used in the study is questionnaire which is a formalized instrument for asking information directly from a respondent concerning behavior, demographic characteristics, level of knowledge, and/or attitudes, beliefs and feelings. In the questionnaire consists of 35 questions each with the parameters using 5 scale techniques such as highly satisfied, satisfied, neutral, dissatisfied, and highly dissatisfied.

### 3.6 Data Processing

The data that collected through questionnaires is analyzed by means of grouping the questions and evaluating each question for its responses

#### Percentage Method

The data collected is first analyzed through percentage method. The percentage is used for making comparison between two or more series of data. It is used to classify the opinion of the respondent for different factors. It is calculated

$$\text{Percentage of respondent} = \frac{\text{No. of respondents favorable}}{\text{Total No. of respondents}} * 100$$

### 3.7 TOOLS FOR ANALYSIS:

To analyze and interpret the collected data, the following methods are used such as: Simple Percentage Analysis, Chi-square technique

#### Chi-square analysis

Chi-square analysis is the non-parametric test in statistics. It is to test the goodness of fit to verify the distribution of observed data with assumed theoretical distribution. A chi-square test is used when you want to see if there is a relationship between two categorical variables. It is used to measure and study the divergence of actual and expected frequencies.

The formula for computing chi-square is as follows

$$\text{Chi square} = \frac{\sum(O_i - E_i)}{E_i}$$

The calculated value of chi-square is compared with the table of chi-square for the given degrees of freedom at the specified level of significance. If the calculated value is greater than the tabulated value then the difference between the observed frequency and the expected frequency are significant. The degrees of freedom is (n-2) where 'n' is number of observed frequencies and in case of contingency table the degrees of freedom is (C-1)(R-1) where C is number of columns and R is number of rows. To determine whether there is a significant relationship between various categories of employees and the degree of agreeing the link between the productivity and the functioning of Quality of Work Life.

## CHAPTER 4 -DATA ANALYSIS AND INTERPRETATIONS

### 4.1 Analysis of data based on the questionnaire

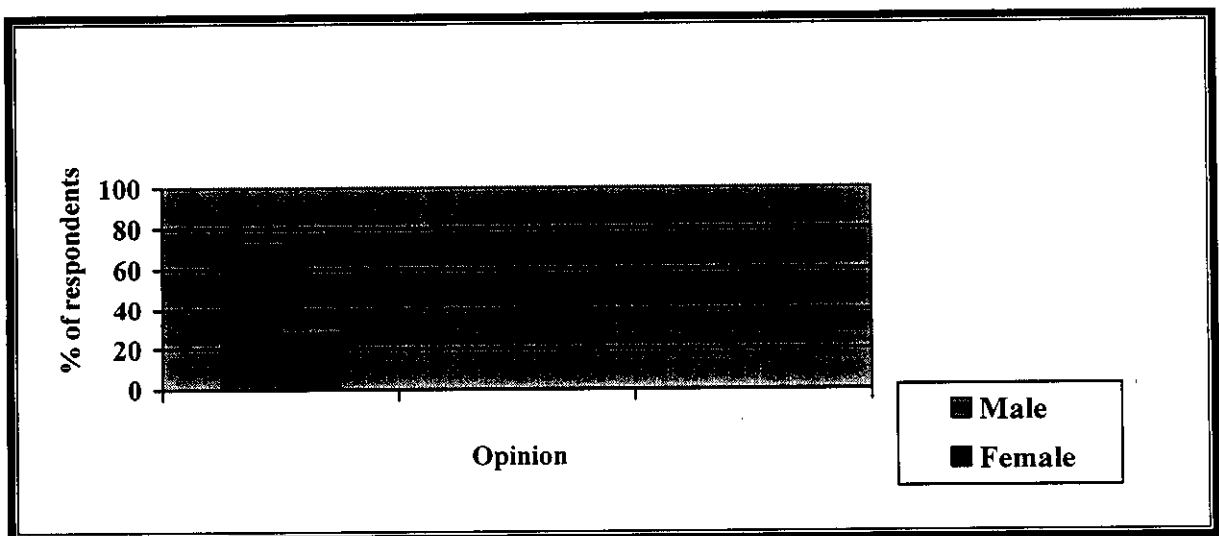
In order to study the employee's opinion about Quality of Work Life policies and activities a questionnaire was administered. The survey aimed at finding out the existing state of the HRM activities. In the questionnaire a brief profile of year are incorporated to know about their age, period of service etc. A sample of 65 employees above the assistants cadre was selected for the analysis.

**Table 4.1.1 Distribution of respondents**

GENDER	NO OF RESPONDENTS	PERCENTAGE
Male	47	72
Female	18	28
Total	65	100

Source: Primary Data

**Figure 4.1.1 Distribution of respondents**



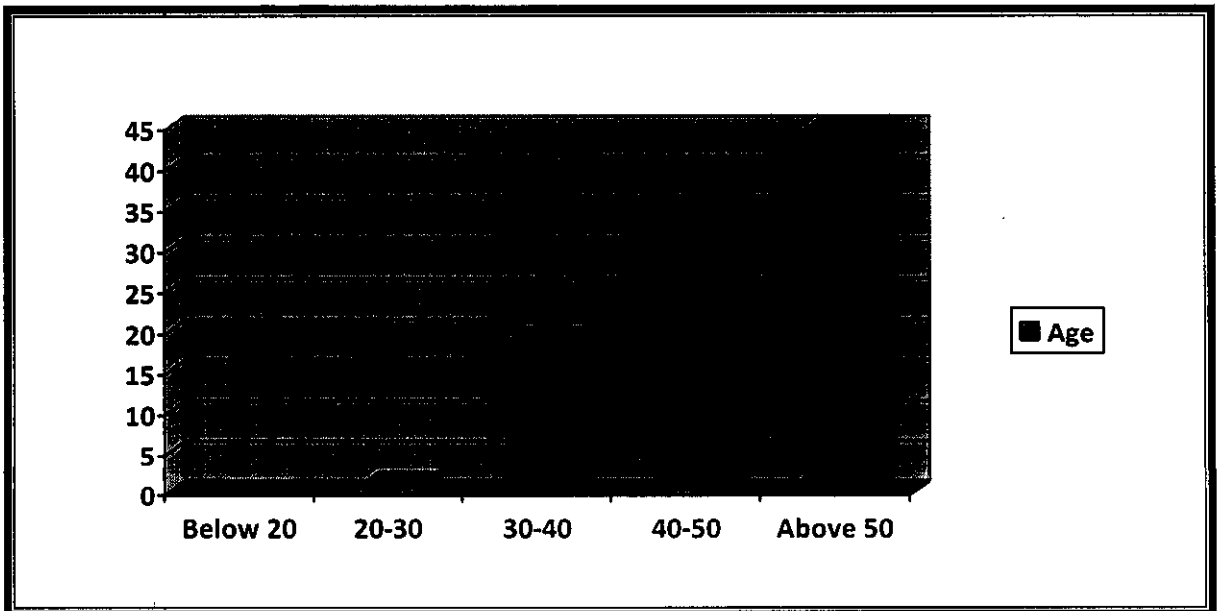
#### Inference

Majority of the employees above the assistant cadre are Male.

**Table 4.1.2 Distribution according to Age**

AGE	NO OF RESPONDENTS	PERCENTAGE
Below 20	0	0
20-30	1	0
30-40	12	19
40-50	23	35
Above 50	29	46
Total	65	100

Source: Primary Data

**Figure 4.1.2 Distribution according to Age**

### Inference

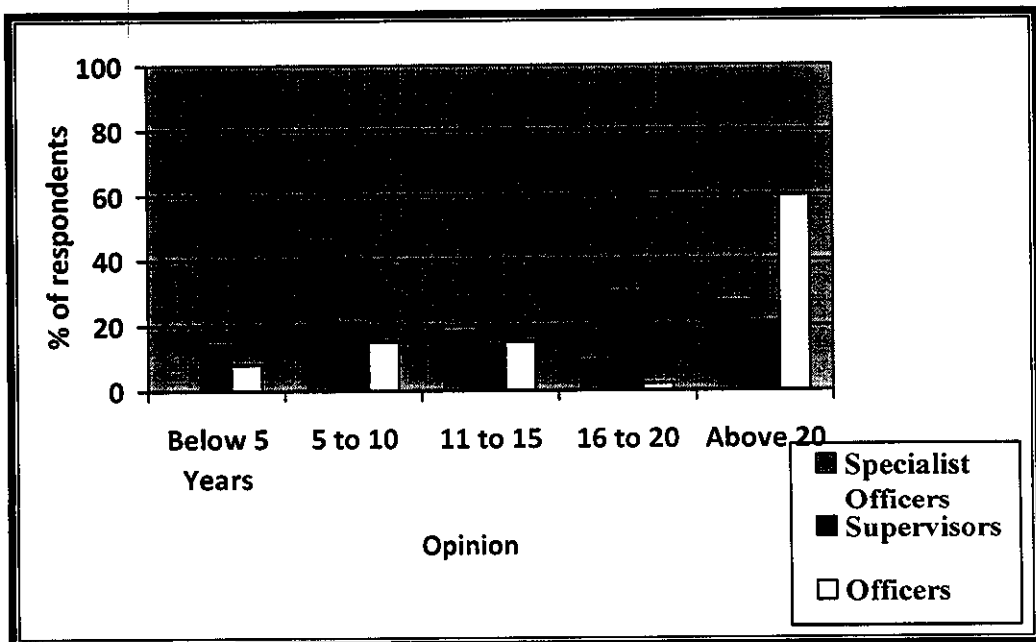
Majority of the employees are above the age group 50.

**Table 4.1.3 Work experience of respondents in KFC**

Work Experience in Years	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Below 5 years	0	0	2	14	3	8
5-10	5	46	3	21	6	15
11-15	2	18	2	14	6	15
16-20	1	9	4	30	1	2
Above 20 years	3	27	3	21	24	60
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.3 Work experience of respondents in KFC**



**Inference**

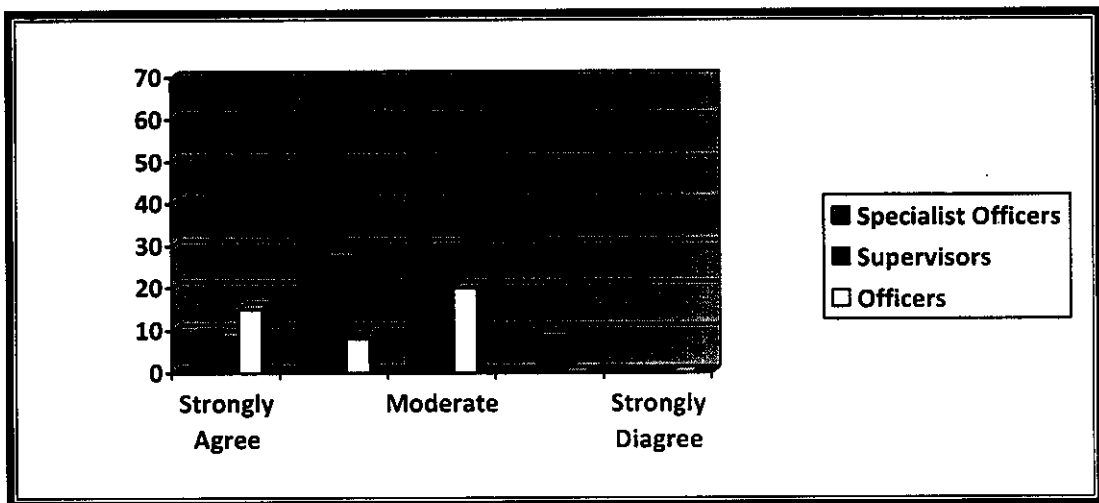
Majority of the employees have work experience above 20 years.

**Table 4.1.4 Employees skills and abilities are utilized with the job**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Strongly Agree	1	9	1	7	6	15
Agree	7	64	8	57	26	65
Moderate	3	27	4	29	8	20
Disagree	0	0	1	7	0	0
Strongly Disagree	0	0	0	0	0	0
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.4 Employees skills and abilities are utilized with the job**



### Inference

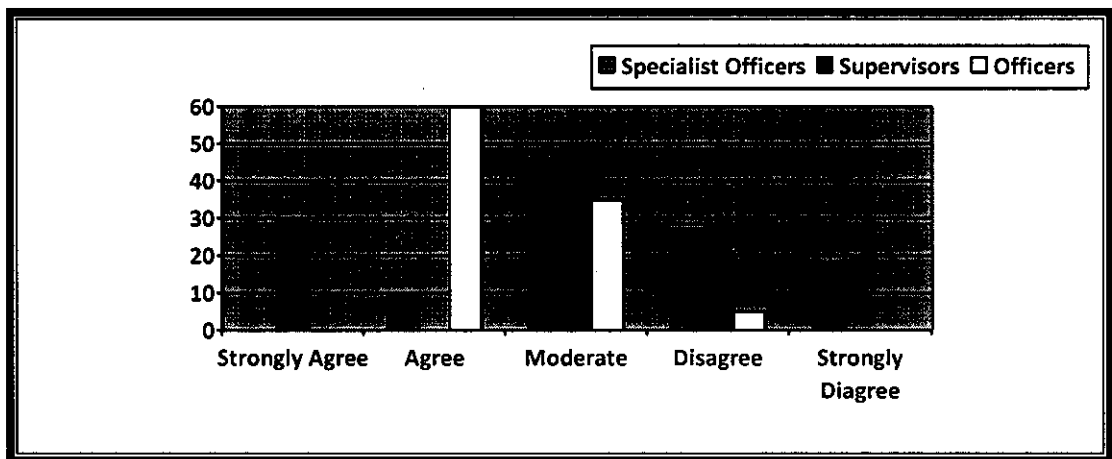
Majority of the employees have neutral opinion about the job.

**Table 4.1.5 Employees opportunity to grow with the present job**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Strongly Agree	0	0	4	29	0	0
Agree	1	9	0	0	24	60
Moderate	5	46	7	50	14	35
Disagree	3	27	3	21	2	5
Strongly Disagree	2	18	0	0	0	0
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.5 Employees opportunity to grow with the present job**



### Inference

Specialist officers and officers strongly believe that they have the opportunity to grow with the current job

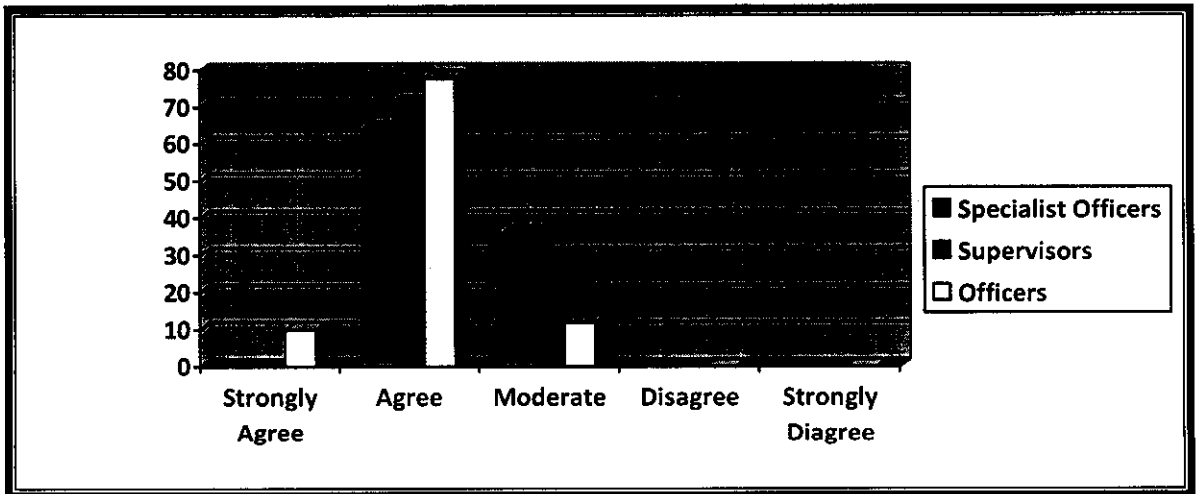


**Table 4.1.6 Organization is running in a smooth manner**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Strongly Agree	0	0	0	0	4	10
Agree	7	64	10	71	31	78
Moderate	4	36	4	29	5	12
Disagree	0	0	0	0	0	0
Strongly Disagree	0	0	0	0	0	0
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.6 Organization is running in a smooth manner**



**Inference**

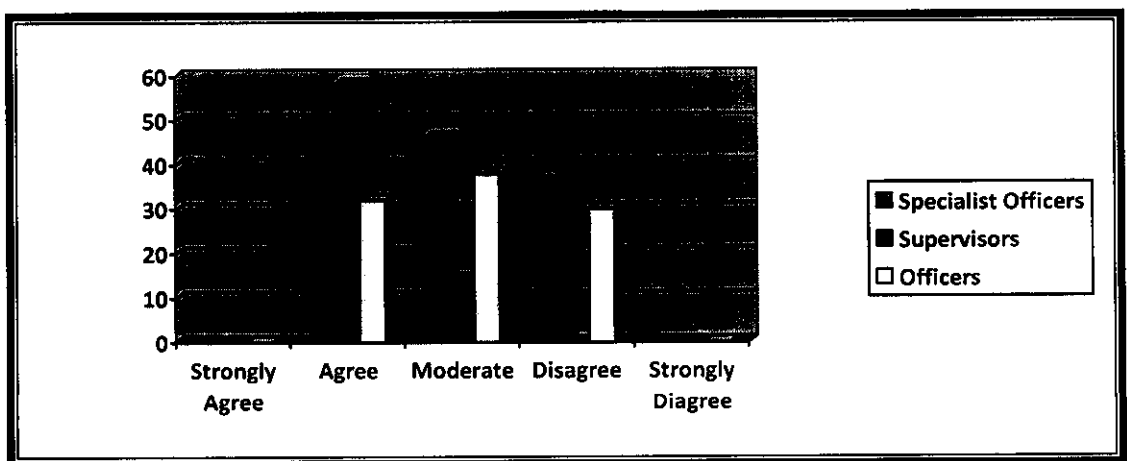
Majority of the employees Agree that the organization runs in a Smooth manner

**Table 4.1.7 Organization gives full support for their employees to do the job**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Strongly Agree	0	0	1	7	0	0
Agree	2	18	8	58	13	32
Moderate	5	46	2	14	15	38
Disagree	4	36	0	0	12	30
Strongly Disagree	0	0	3	21	0	0
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.7 Organization gives full support for their employees to do the job**



### Inference

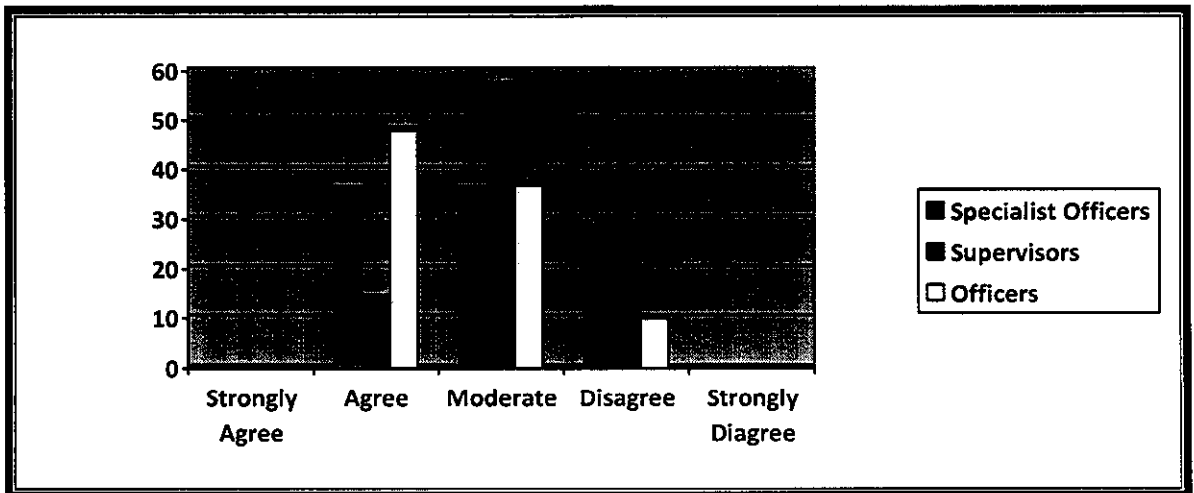
Most of the employees feel that the companies do not provide adequate support while some of them are reluctant to express their view that is moderate opinion.

**Table 4.1.8 Organization encourages team work**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Strongly Agree	0	0	0	0	0	0
Agree	4	36	2	14	19	48
Moderate	4	36	8	57	15	37
Disagree	3	28	4	29	4	10
Strongly Disagree	0	0	0	0	2	5
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.8 Organization encourages team work**



**Inference**

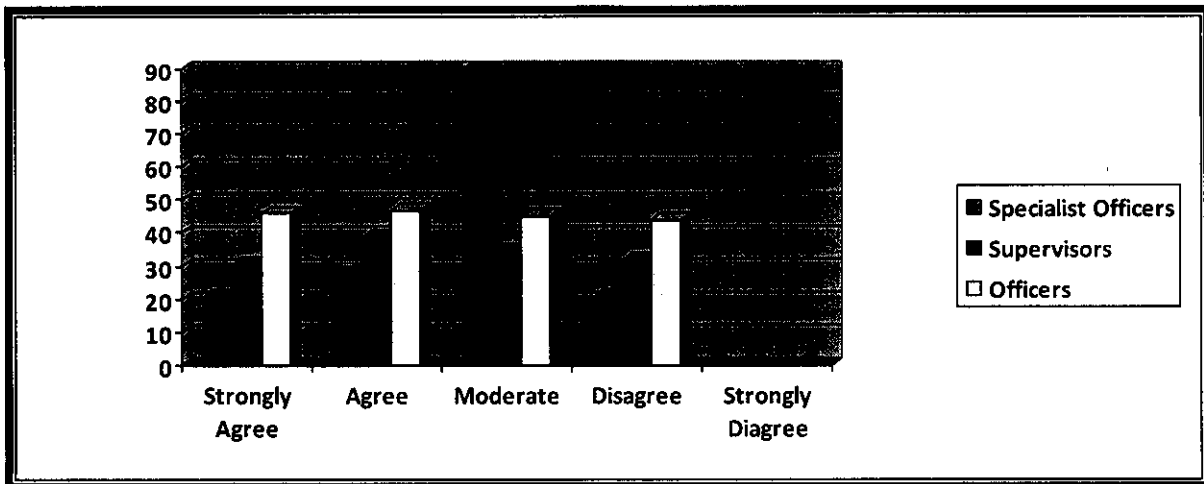
Majority of the employee’s have Moderate opinion about the team work in the organization.

**Table 4.1.9 Organization communicates every new change to the employees**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Strongly Agree	0	0	0	0	16	40
Agree	5	46	4	29	16	40
Moderate	2	18	3	21	6	15
Disagree	4	36	4	29	2	5
Strongly Disagree	0	0	3	21	0	0
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.9 Organization communicates every new change to the employees**



### Inference

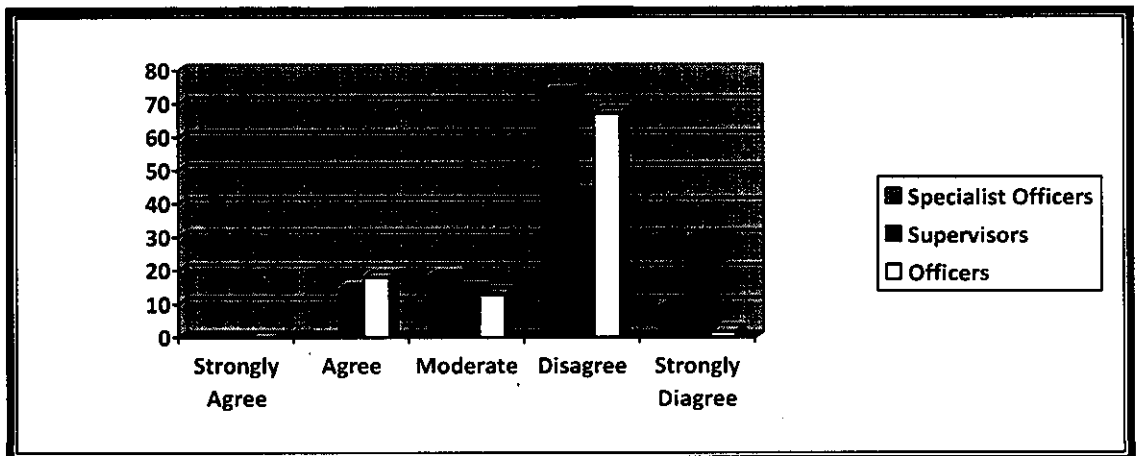
Majority of the employee's have Moderate opinion about the organization communicating new changes in the organization.

**Table 4.1.10 Management gives good recognition for the work**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Strongly Agree	0	0	0	0	0	0
Agree	0	0	2	14	7	18
Moderate	2	18	2	14	5	13
Disagree	8	73	6	43	27	67
Strongly Disagree	1	9	4	29	1	2
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.10 Management gives good recognition for the work**



#### Inference

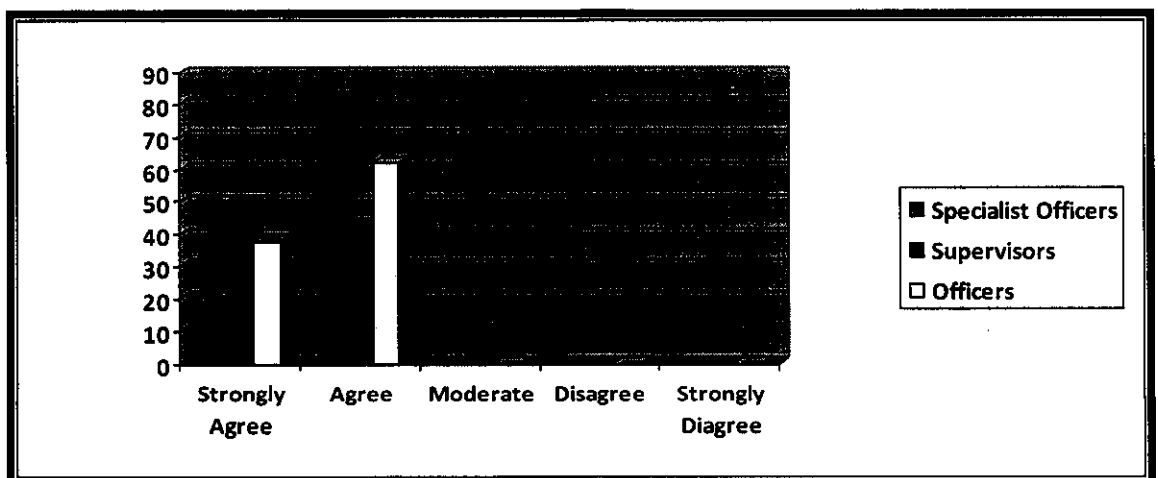
Majority of the employee does disagree that the management gives recognition for their work.

**Table 4.1.11 Employees attitude towards the organization is highly positive**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Strongly Agree	2	18	7	50	15	38
Agree	9	82	6	43	25	62
Moderate	0	0	1	7	0	0
Disagree	0	0	0	0	0	0
Strongly Disagree	0	0	0	0	0	0
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.11 Distribution of employee's attitude towards the organization is highly positive**



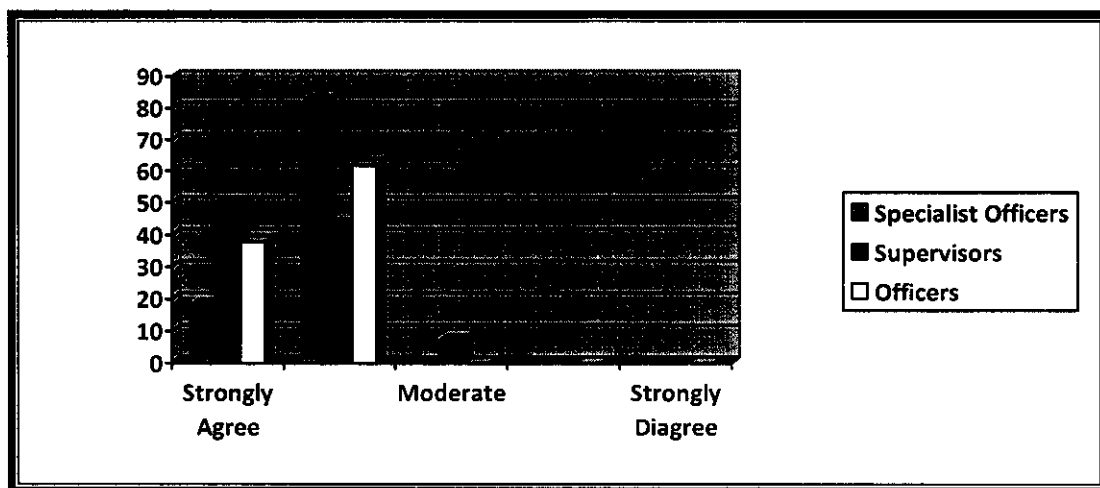
#### Inference

Majority of the employees agree that they have a good attitude towards the organization.

**Table 4.1.12 Employees have a strong sense of belongingness towards the organization**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Strongly Agree	0	0	5	36	9	23
Agree	8	73	6	43	28	70
Moderate	2	18	3	21	3	7
Disagree	1	9	0	0	0	0
Strongly Disagree	0	0	0	0	0	0
Total	11	100	14	100	40	100

Source: Primary Data

**Fig 4.1.12 Employees have a strong sense of belongingness towards the organization**

### Inference

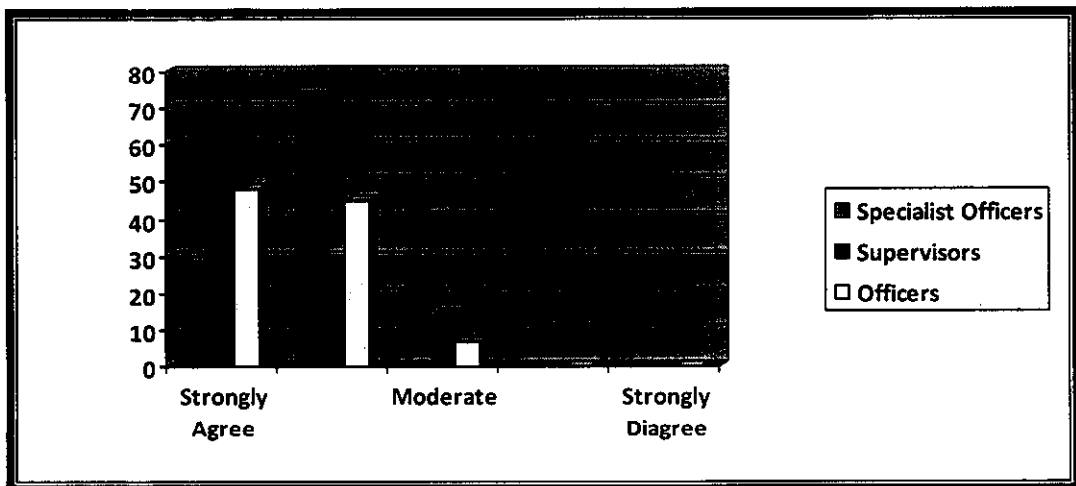
Majority of the employees have a strong sense of belongingness towards the organization.

**Table 4.1.13 Employees Opinion regarding the Link between the functioning of QWL and productivity**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Strongly Agree	3	27	8	57	19	48
Agree	8	73	4	29	18	45
Moderate	0	0	2	14	3	7
Disagree	0	0	0	0	0	0
Strongly Disagree	0	0	0	0	0	0
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.13 Employees Opinion regarding the Link between the functioning of QWL and productivity**



### Inference

Majority of the employees feel that there is a link between QWL and productivity.

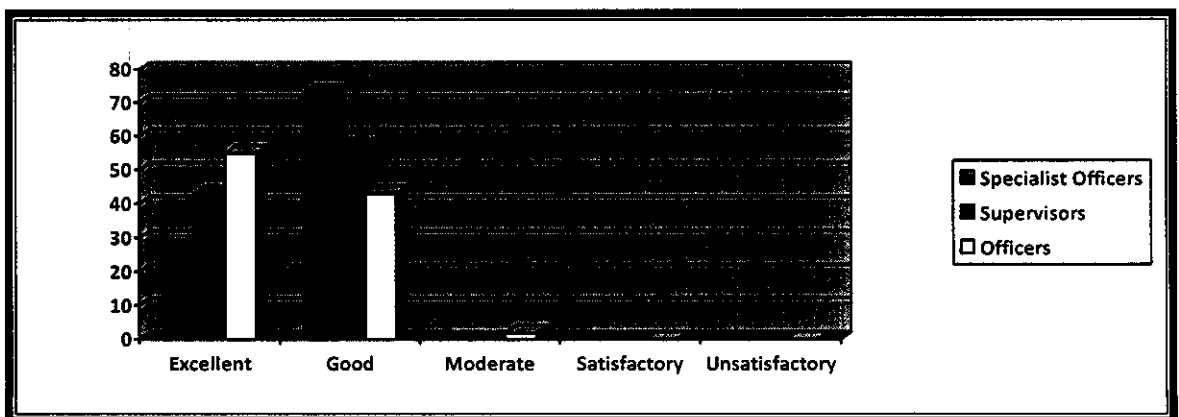


**Table 4.1.14 Opinion about the work timings**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Excellent	3	27	6	43	22	55
Good	8	73	8	57	17	43
Moderate	0	0	0	0	1	2
Satisfactory	0	0	0	0	0	0
Unsatisfactory	0	0	0	0	0	0
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.14 Opinion about the work timings**



### Inference

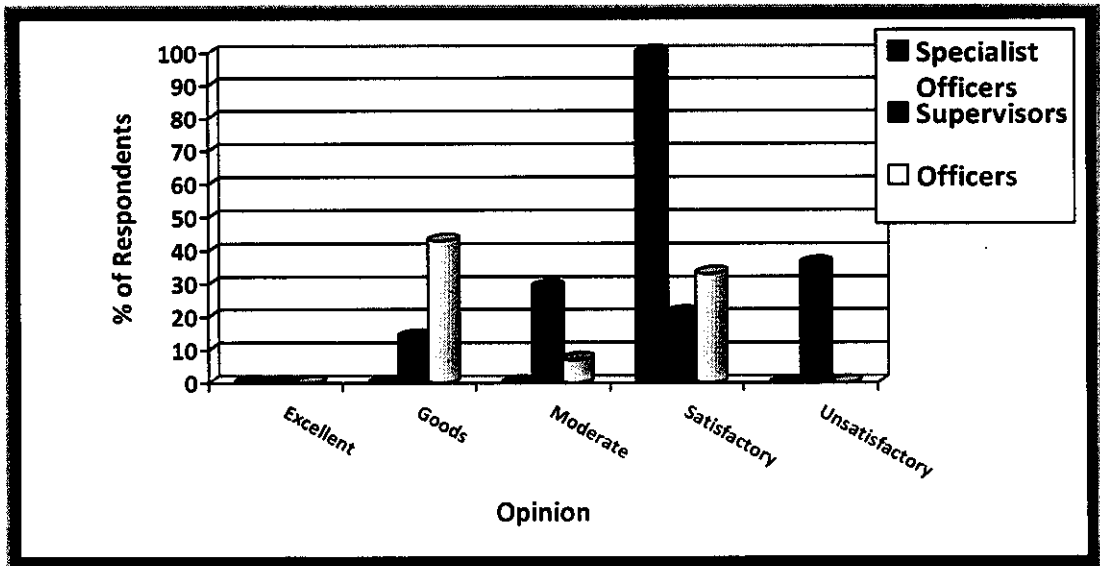
Majority of the employee's have Good opinion about the work timings in the organization.

**Table 4.1.15 Employees opinion about motivation at the work place**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Excellent	0	0	0	0	0	0
Good	0	0	2	14	17	43
Moderate	0	0	4	29	3	7
Satisfactory	11	100	3	21	13	33
Unsatisfactory	0	0	5	36	7	17
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.15 Employees opinion about motivation at the work place**



**Inference**

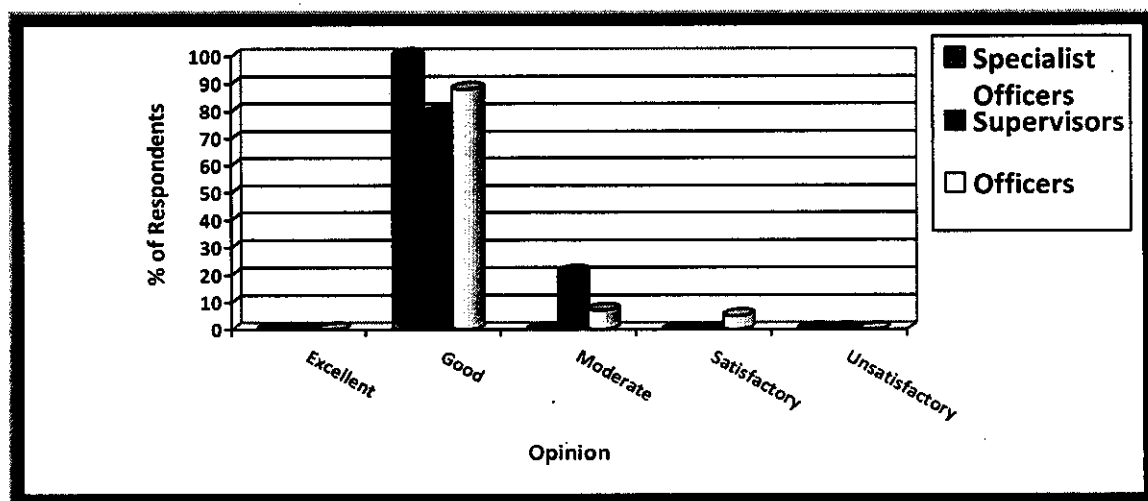
Majority of the employee’s are only satisfied with the motivation at work place.

Table 4.1.16 Opinion about general health of employees

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Excellent	0	0	0	0	0	0
Good	11	100	11	79	35	88
Moderate	0	0	3	21	3	7
Satisfactory	0	0	0	0	2	5
Unsatisfactory	0	0	0	0	0	0
Total	11	100	14	100	40	100

Source: Primary Data

Figure 4.1.16 Employees opinion about general health



### Inference

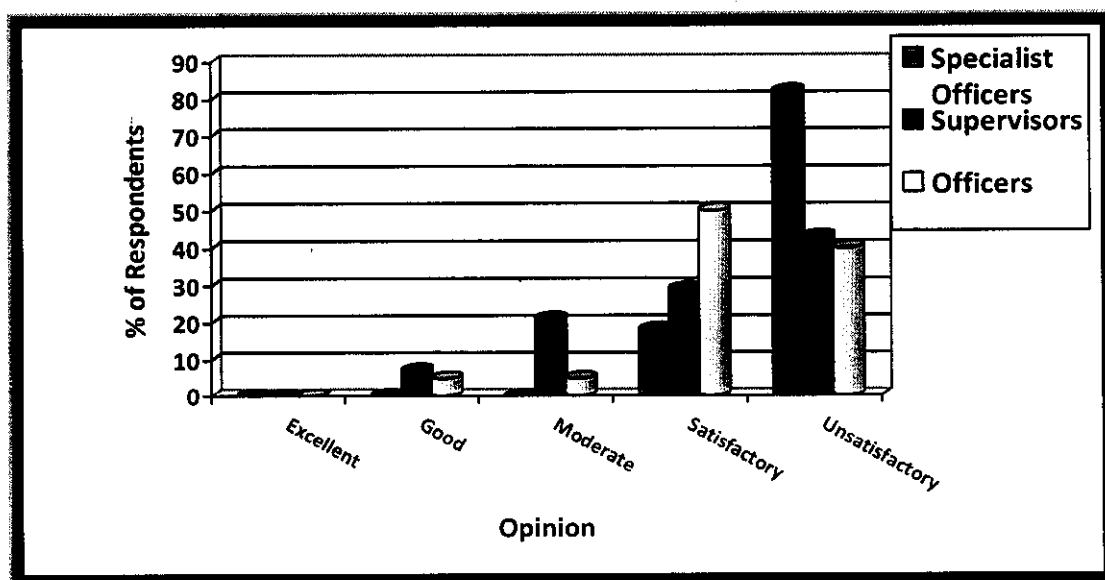
Majority of the employee's have Good opinion about the health.

**Table 4.1.17 Opinion about the promotional policies implemented**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Excellent	0	0	0	0	0	0
Good	0	0	1	7	2	5
Moderate	0	0	3	21	2	5
Satisfactory	2	18	4	29	20	50
Unsatisfactory	9	82	6	43	16	40
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.17 Opinion about the promotional policies implemented**



### Inference

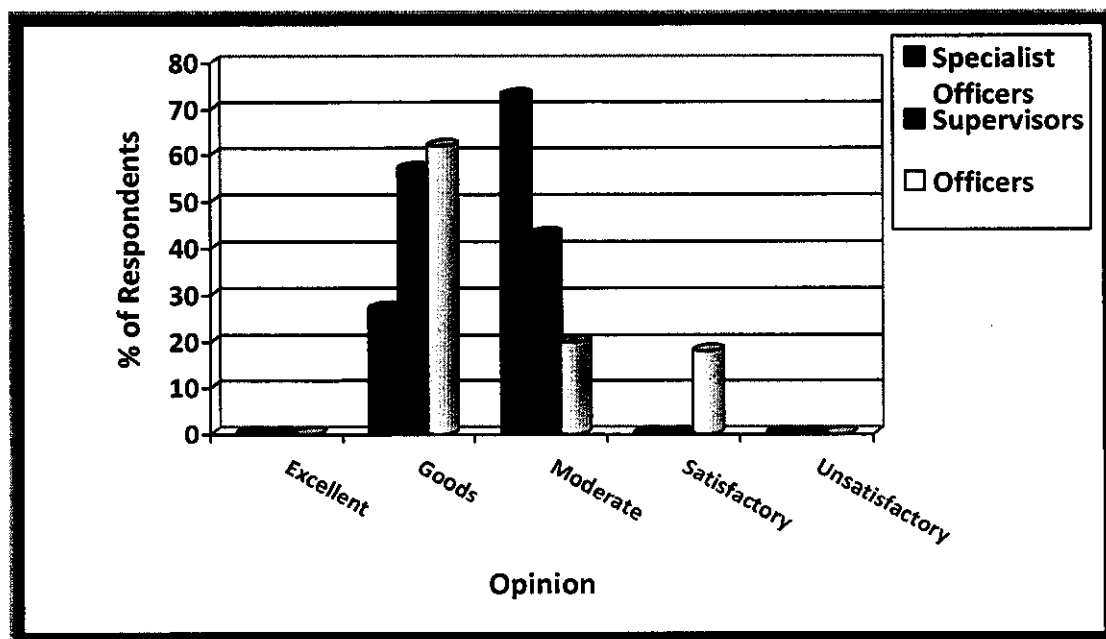
Majority of the employee's are unsatisfied with the promotional policies.

**Table 4.1.18 Employees opinion about job security.**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Excellent	0	0	1	7	0	0
Good	11	100	10	72	34	85
Moderate	0	0	3	21	4	10
Satisfactory	0	0	0	0	2	5
Unsatisfactory	0	0	0	0	0	0
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.18 Employees opinion about job security**



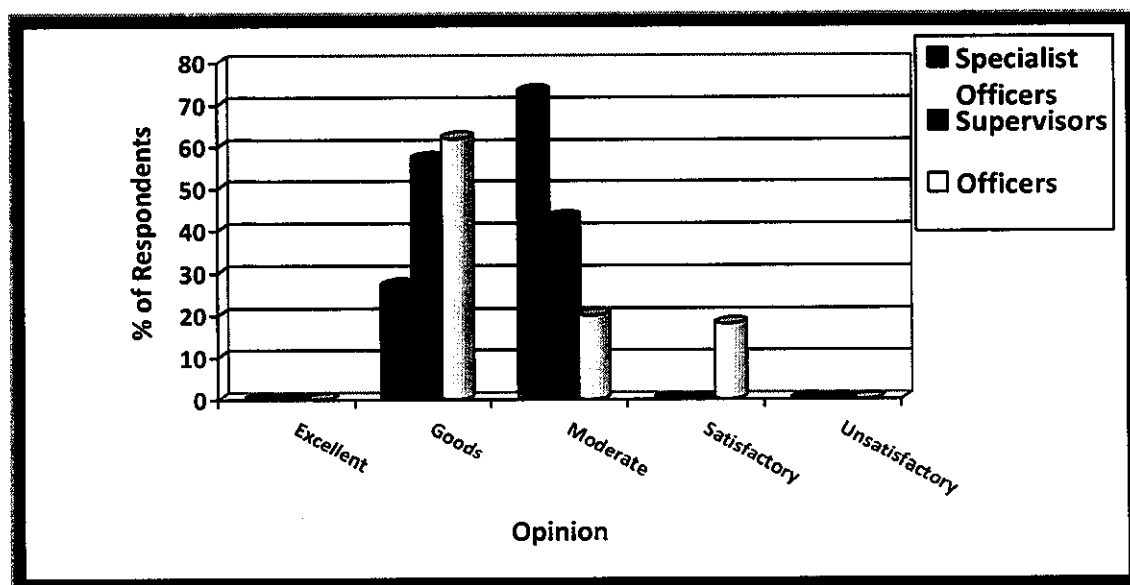
#### Inference

Majority of the employee's feels good about the job security.

**Table 4.1.19 Employees opinion about recreational facilities**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Excellent	0	0	0	0	0	0
Good	3	27	8	57	25	62
Moderate	8	73	6	43	8	20
Satisfactory	0	0	0	0	7	18
Unsatisfactory	0	0	0	0	0	0
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.19 Employees opinion about recreational facilities****Inference**

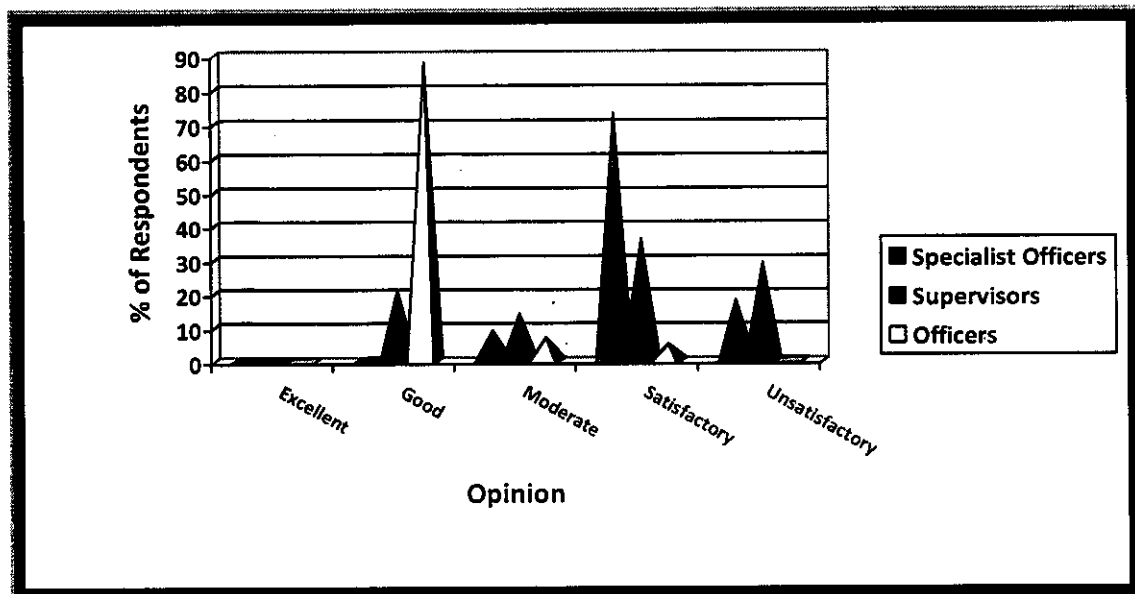
Majority of the employees of KFC says the recreational facilities are good.

**Table 4.1.20 Employees relationship between the management and employees**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Excellent	0	0	0	0	0	0
Good	0	0	3	21	35	88
Moderate	1	9	2	14	3	7
Satisfactory	8	73	5	36	2	5
Unsatisfactory	2	18	4	29	0	0
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.20 Relationship between the management and employees**



### Inference

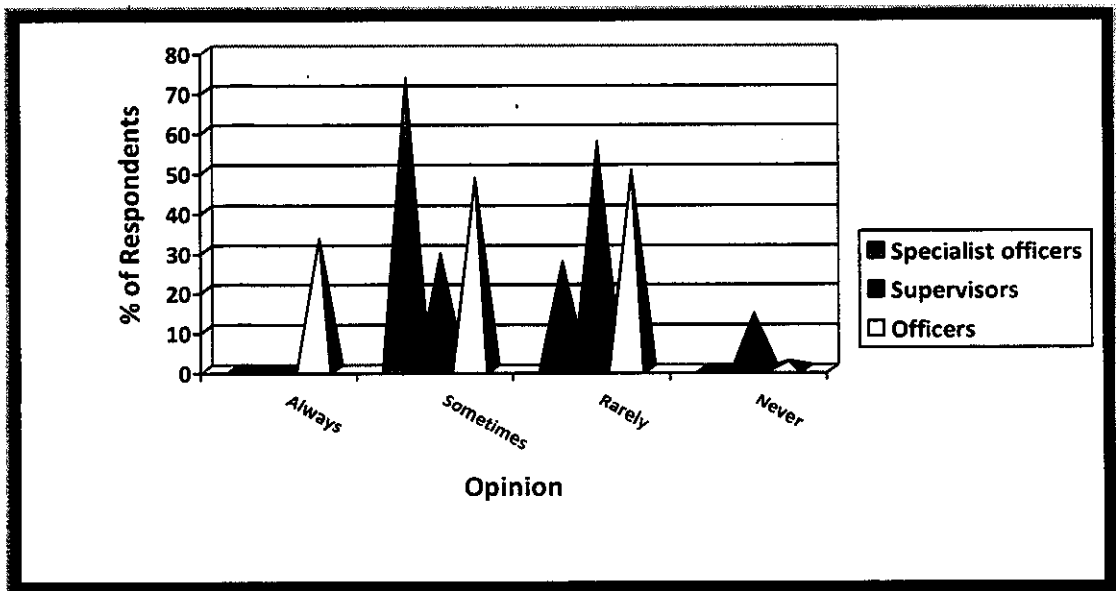
Majority of the employees of KFC are only satisfied with the relationship between management and employees.

**Table 4.1.21 Employees opinion about jobs interference with the family**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Always	0	0	0	0	0	0
Sometimes	8	73	4	29	19	48
Rarely	3	27	8	57	20	50
Never	0	0	2	14	1	2
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.21 Employees opinion about jobs interference with the family**



**Inference**

Majority of the employees of KFC says their job only interferes sometimes with their family.

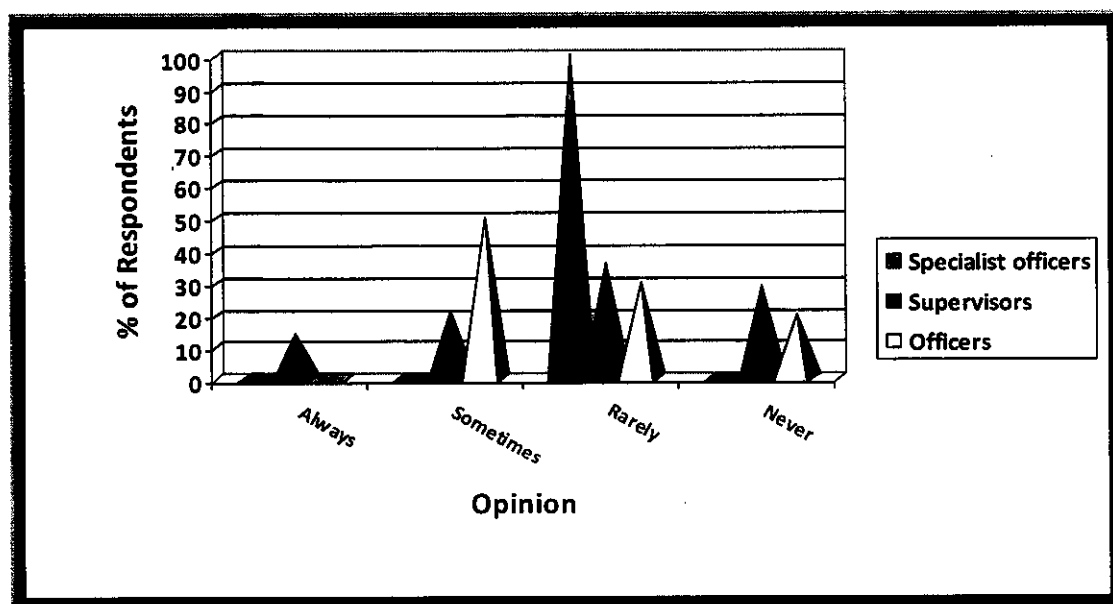


**Table 4.1.22 Opinion about feedback about the work**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Always	0	0	2	14	0	0
Sometimes	0	0	3	21	20	50
Rarely	11	100	5	36	12	30
Never	0	0	4	29	8	20
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.22 Opinion about feedback about the work**



#### Inference

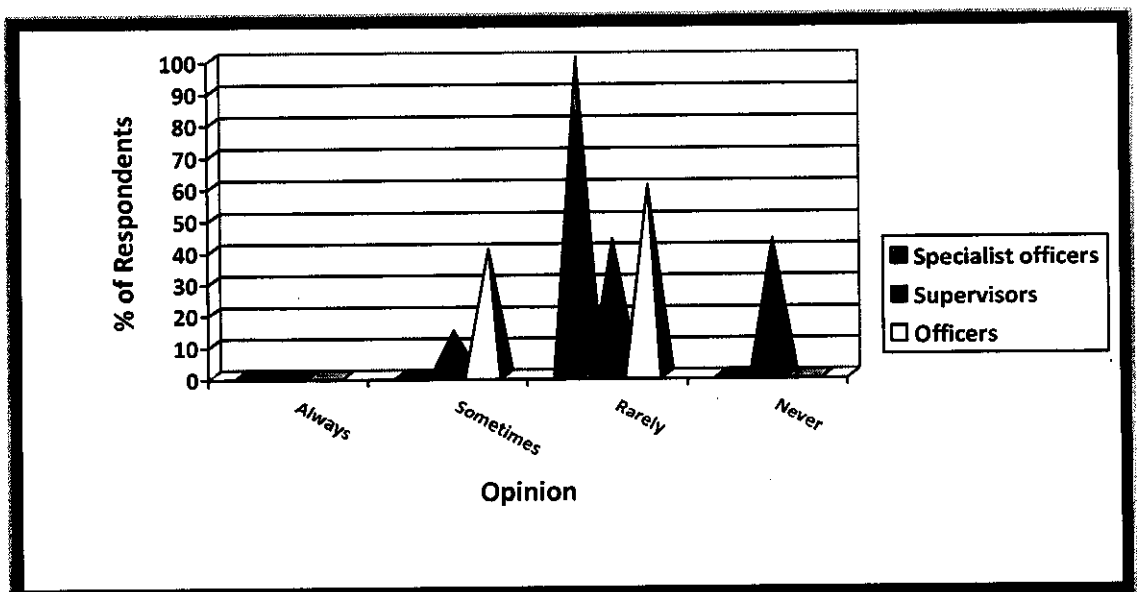
Majority of the officers of KFC says they rarely get feedback on the work.

Table 4.1.23 Opinion about stress about the work

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Always	0	0	0	0	0	0
Sometimes	0	0	2	14	16	40
Rarely	11	100	6	43	24	60
Never	0	0	6	43	0	0
Total	11	100	14	100	40	100

Source: Primary Data

Figure 4.1.23 Opinion about the stress about the work



### Inference

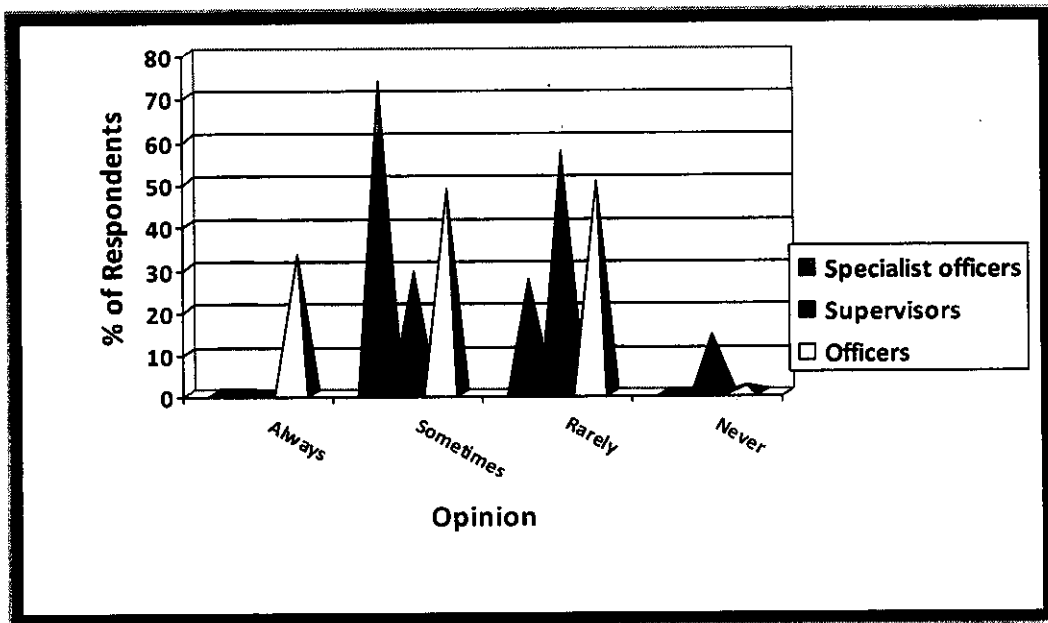
Majority of the employees of KFC says they

**Table 4.1.24 Opinion about having used up at the end of the day**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Always	0	0	0	0	0	0
Sometimes	2	18	5	36	8	20
Rarely	9	82	3	21	22	55
Never	0	0	6	43	10	25
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.24 Opinion about having used up at the end of the day**



### Inference

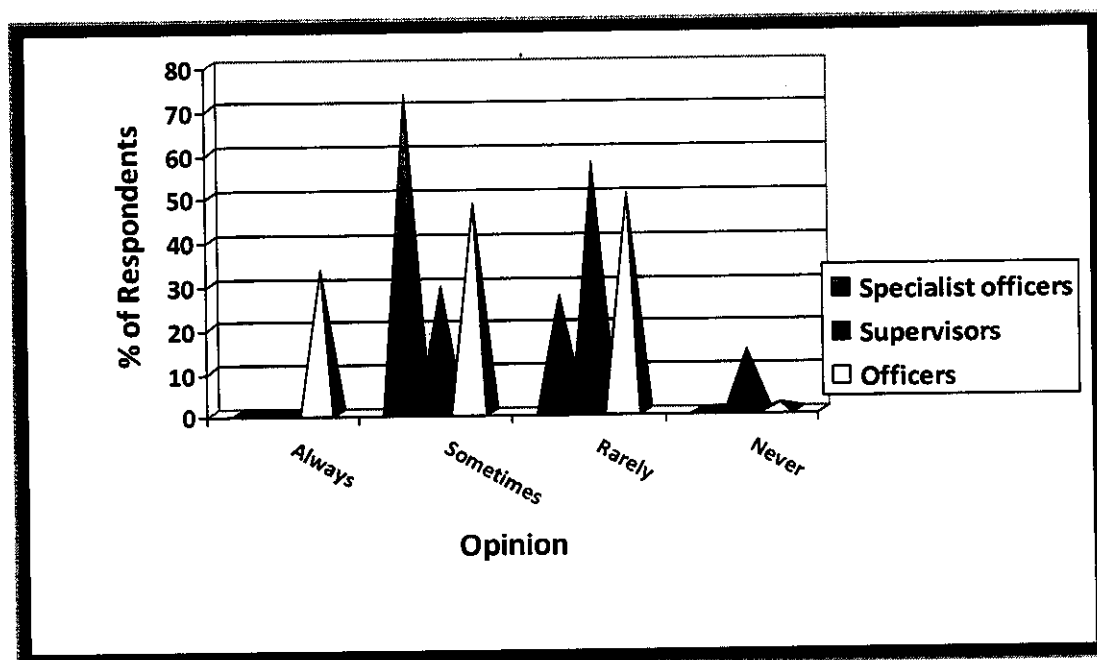
Majority of the employees of KFC says sometimes only they feel having used up the day.

**Table 4.1.25 Opinion about having not enough staff to get the work done**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Always	0	0	2	14	2	5
Sometimes	9	82	4	29	11	28
Rarely	2	18	6	43	22	55
Never	0	0	2	14	5	12
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.25 Opinion about having not enough staff to get the work done**



### Inference

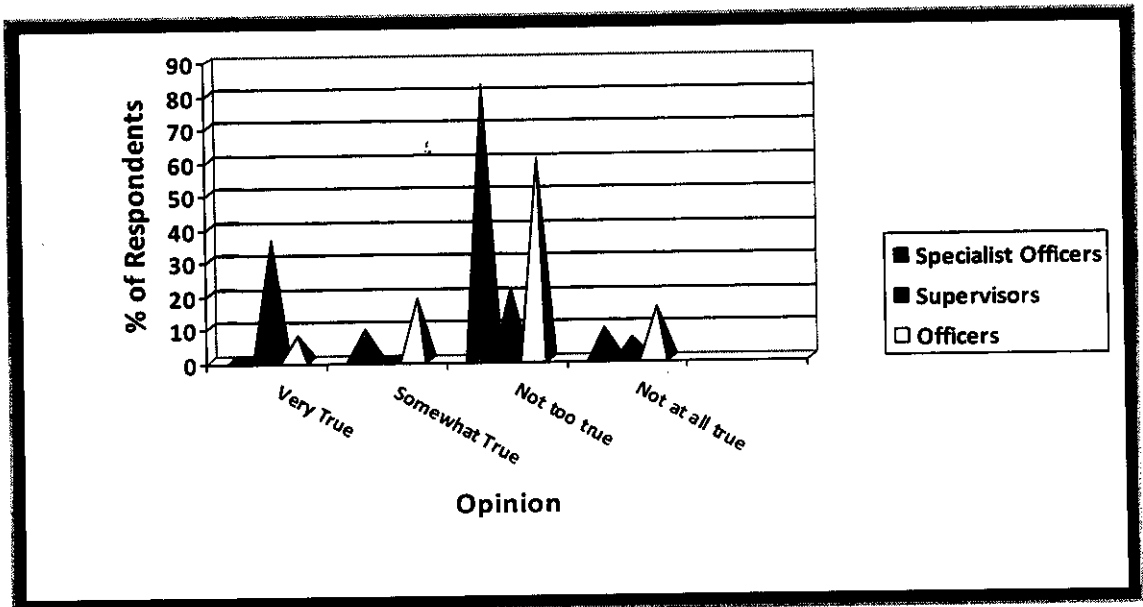
Majority of the employees of KFC says sometimes only there is not enough staff to get the work done.

**Table 4.1.26 Opinion about training opportunities provided by the company**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Very True	0	0	5	36	3	7
Some What True	1	9	0	0	7	18
Not too true	9	82	3	21	24	60
Not at all true	1	9	6	43	6	15
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.26 Opinion about training opportunities provided by the company**



**Inference**

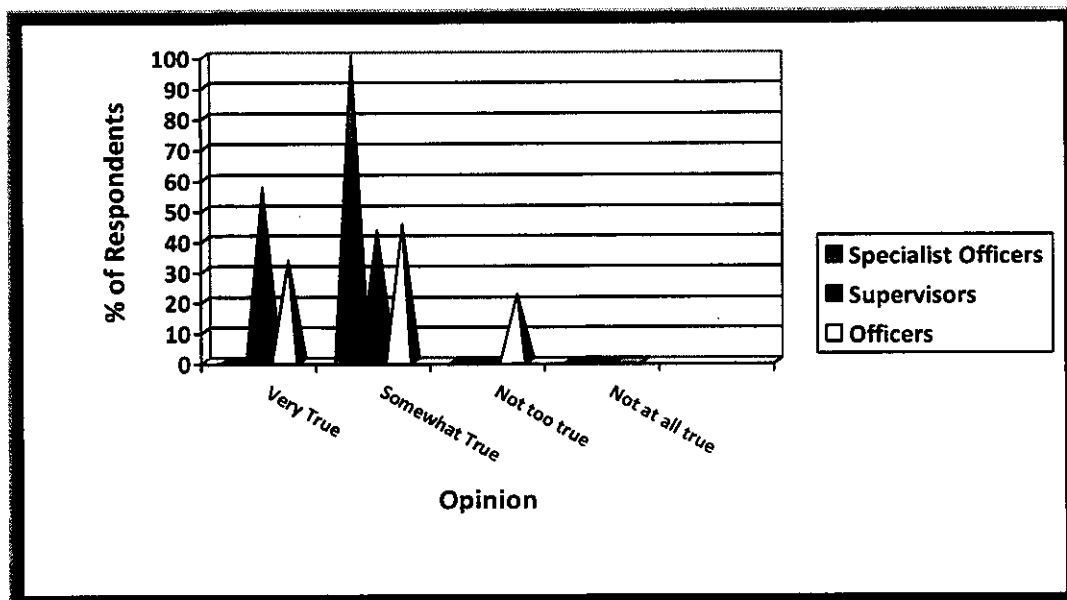
Majority of the employees of KFC says that they didn't get enough training for their job.

**Table 4.1.27 Opinion about the adaptation of working conditions**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Very True	0	0	8	57	13	33
Some What True	11	100	6	43	18	45
Not too true	0	0	0	0	9	22
Not at all true	0	0	0	0	0	0
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.27 Opinion about the adaptation of working conditions**



### Inference

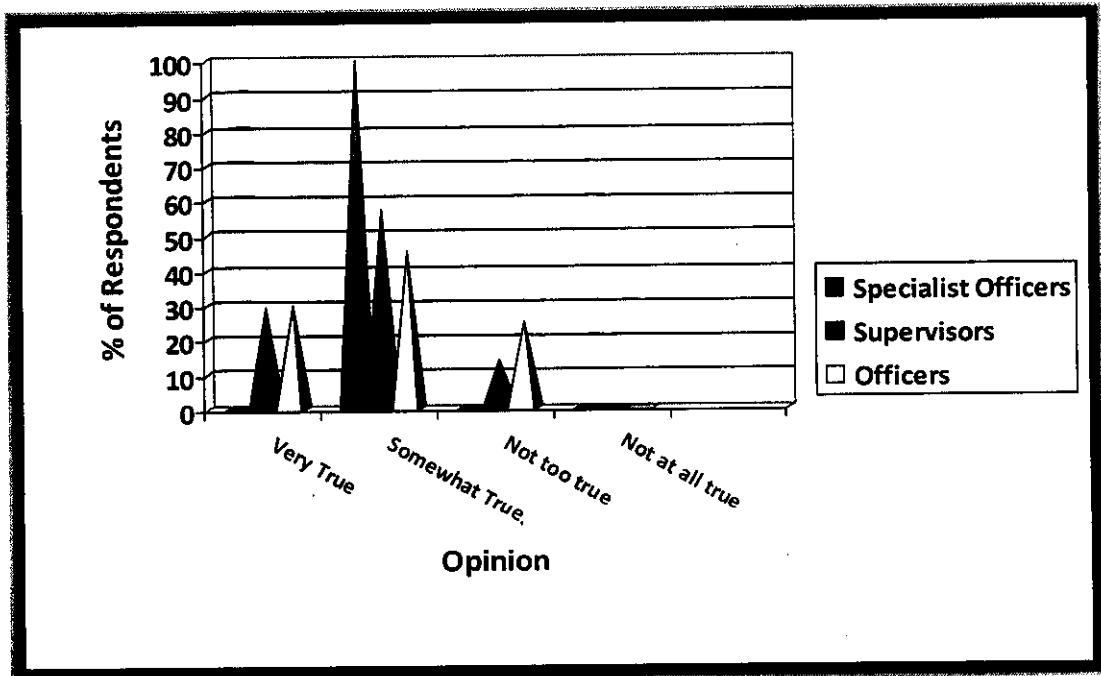
Majority of the employees of KFC says that it is easy for them to adapt to the working conditions.

**Figure 4.1.28 Opinion about employees trust towards their coworker**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Very True	0	0	4	29	12	30
Somewhat True	11	100	8	57	18	45
Not too True	0	0	2	14	10	25
Not at all True	0	0	0	0	0	0
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.28 Opinion about employees trust towards their coworker**



**Inference**

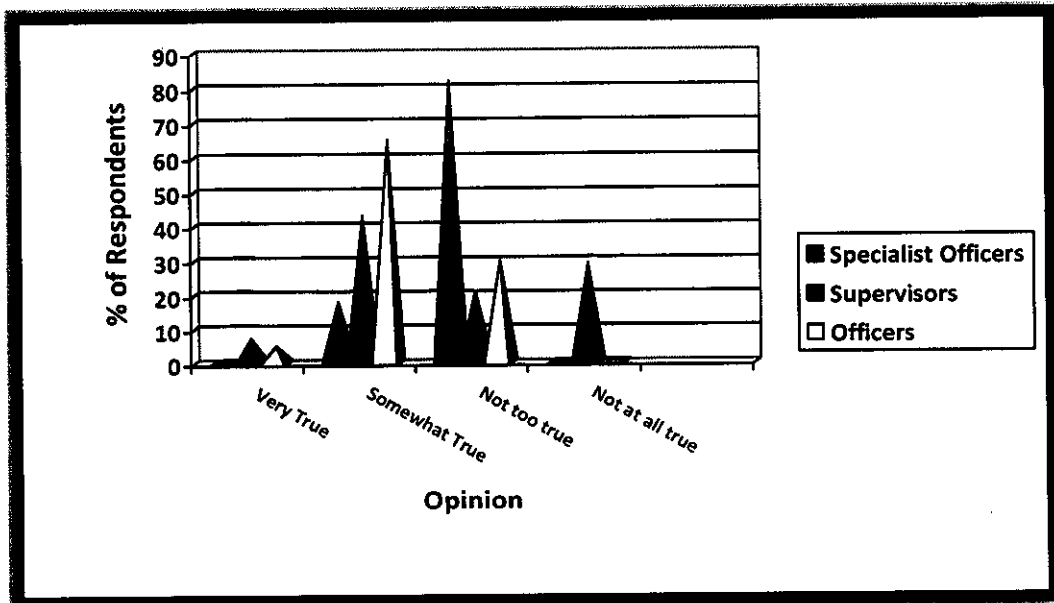
Majority of the employees of KFC says they trust their coworkers.

**Figure 4.1.29 Employees Opinion about cooperation among various departments**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Very True	0	0	1	7	2	5
Somewhat True	2	18	6	43	26	65
Not too True	9	82	3	21	12	30
Not at all True	0	0	4	29	0	0
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.29 Employees Opinion about cooperation among various departments**



### Inference

Majority of the employees of KFC says they the coordination among various departments is somewhat true.

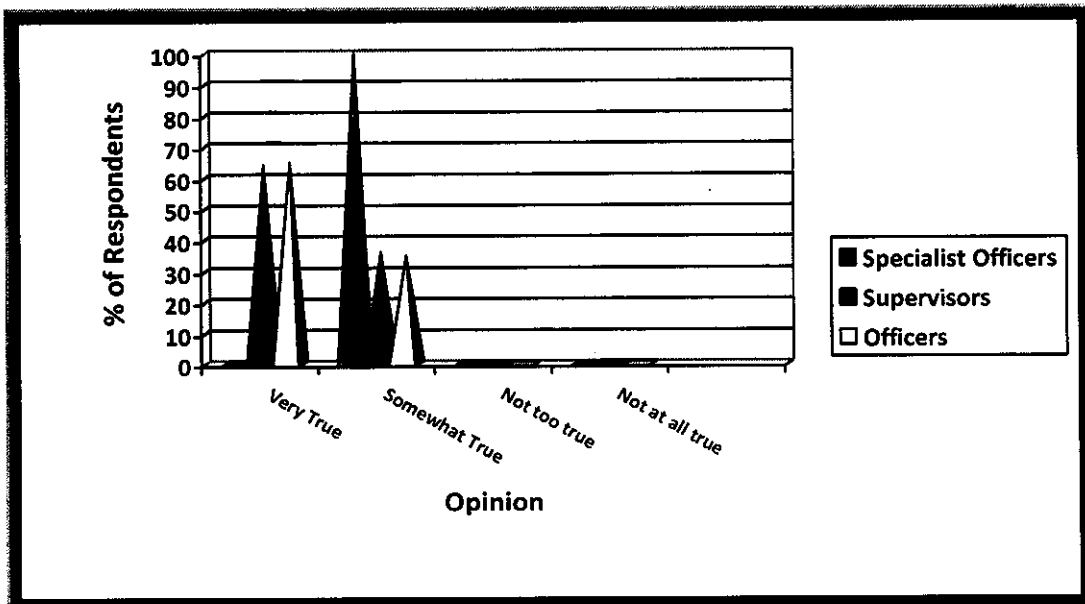


**Table 4.1.30 Opinion about whether employees have a positive attitude towards the organization**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Very True	0	0	9	64	26	65
Somewhat True	11	100	5	36	14	35
Not too True	0	0	0	0	0	0
Not at all True	0	0	0	0	0	0
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.30 Opinion about whether employees have a positive attitude towards the organization**



### Inference

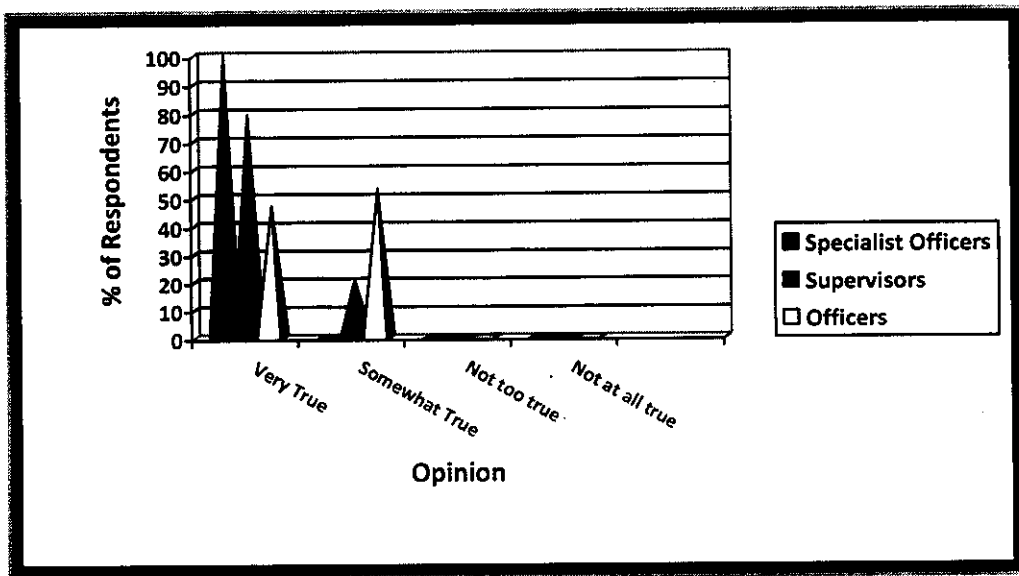
Majority of the employees of KFC says their attitude towards the organization is highly positive.

**Table 4.1.31 Opinion about whether employees are free from the conflicting demands other people make**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Very True	11	100	11	79	19	47
Somewhat True	0	0	3	21	21	53
Not too True	0	0	0	0	0	0
Not at all True	0	0	0	0	0	0
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.31 Opinion about employees is free from the conflicting demands other people make**



**Inference**

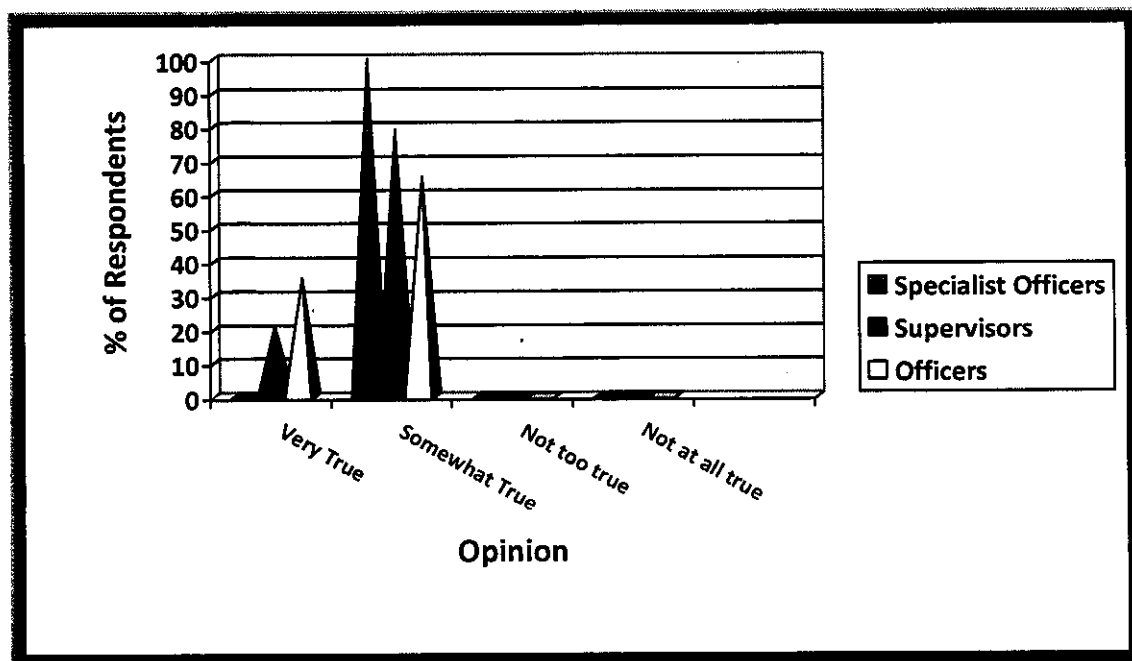
Majority of the employees of KFC says most of the employees are free from the conflicting demands that other people make.

**Table 4.1.32 Opinion about whether employees get enough time to get the job done**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Very True	0	0	3	21	14	35
SomeWhat True	11	100	11	79	26	65
Not too True	0	0	0	0	0	0
Not at all True	0	0	0	0	0	0
Total	11	100	14	100	40	100

Source: Primary Data

**Table 4.1.32 Opinion about whether employees get enough time to get the job done**



### Inference

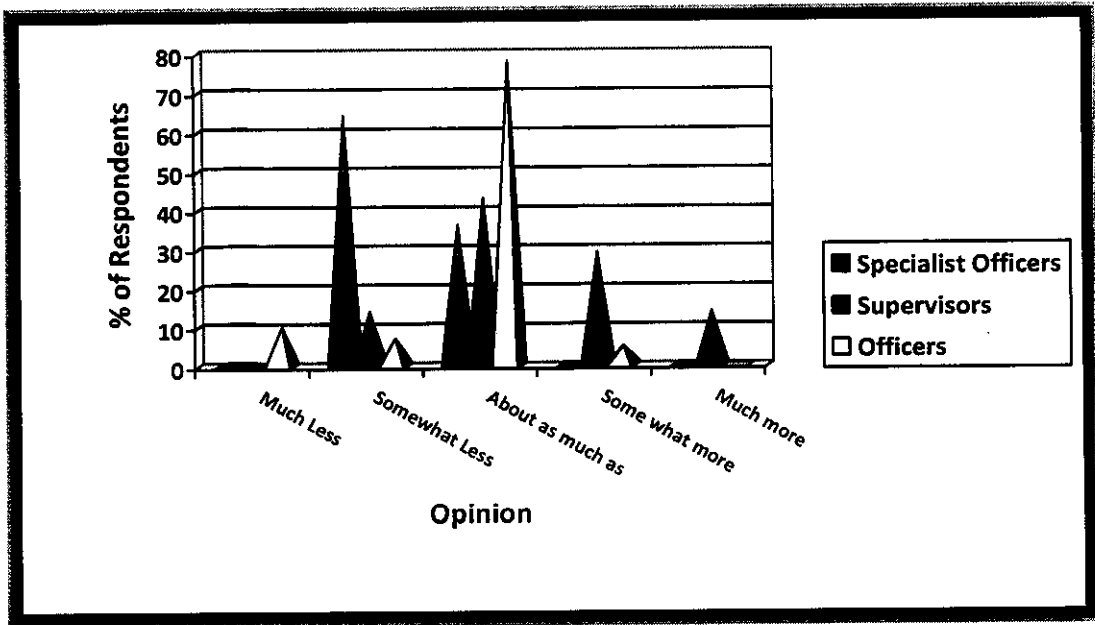
Majority of the employees of KFC says most of the employees get enough time to get the job done.

**Table 4.1.33 Employees Opinion about the fringe benefits**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Very True	0	0	2	14	18	45
SomeWhat True	11	100	5	36	20	50
Not too True	0	0	3	21	0	0
Not at all True	0	0	4	29	2	5
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.33 Employees Opinion about the fringe benefits**



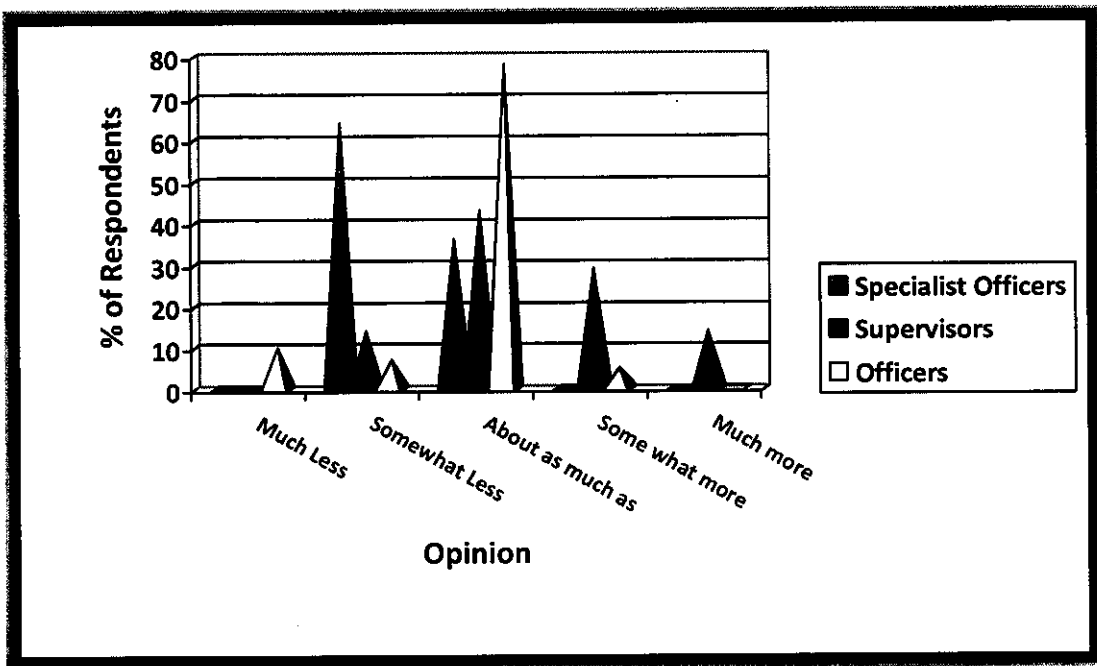
**Inference**

Majority of the employees of KFC says most of the employees says that they get good fringe benefits.

**Table 4.1.34 Employees Opinion about the compensation they are getting**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Much Less	0	0	0	0	4	10
Somewhat Less	7	64	2	14	3	7
About as Much as	4	36	6	43	31	78
Some what more	0	0	4	29	2	5
Much More	0	0	2	14	0	0
Total	11	100	14	100	40	100

Source: Primary Data

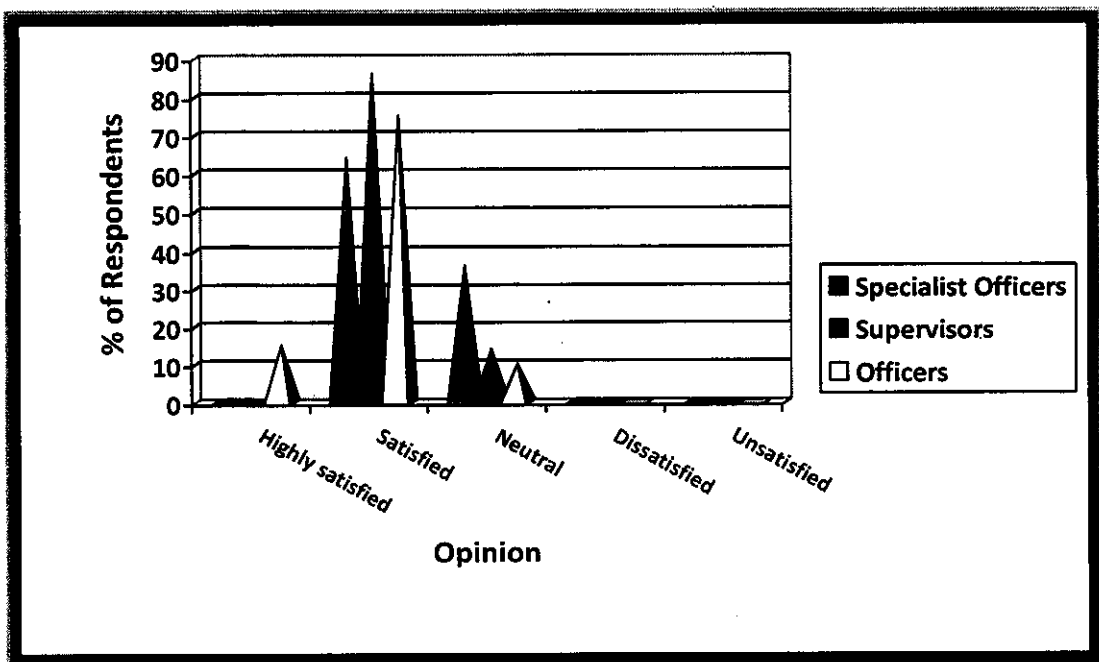
**Figure 4.1.34 Employees Opinion about the compensation they are getting****Inference**

Majority of the employees agree that they get about as much as they deserve.

**Table 4.1.35 Employees Opinion about the overall quality of the work life**

Opinion	Specialist Officers		Supervisors		Officers	
	No.	%	No.	%	No.	%
Highly Satisfied	0	0	0	0	6	15
Satisfied	7	64	12	86	30	75
Neutral	4	36	2	14	4	10
Dissatisfied	0	0	0	0	0	0
Unsatisfied	0	0	0	0	0	0
Total	11	100	14	100	40	100

Source: Primary Data

**Figure 4.1.35 Employees Opinion about the overall quality of the work life**

### Inference

Majority of the employees are satisfied with the overall quality of work life.

## 4.2 HYPOTHESIS TESTING

Hypothesis testing is an important part of analysis of data. The tool used for this testing is chi-square test of independence.

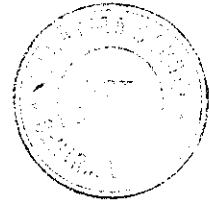
1. To determine whether there is a significant relationship between various categories of employees and the degree of agreeing the link between the productivity and the functioning of Quality of Work Life.

$H_0$ : There is no significant relationship between the various categories of employees and the degree of agreeing the link between the productivity and the functioning of Quality of Work Life.

$H_1$ : There is significant relationship between the various categories of employees and the degree of agreeing the link between the productivity and the functioning of Quality of Work Life.

**Table 4.2.1 Analysis of expected frequencies**

Opinion	Specialist Officers	Supervisors	Officers	Total
Strongly Agree	3	8	19	30
Agree	8	4	19	31
Moderate	0	2	2	4
Disagree	0	0	0	0
Strongly Disagree	0	0	0	0
<b>Total</b>	11	14	40	65



Expected frequencies are:

$30 \times 11/65 = 5.07$

$31 \times 11/65 = 5.24$

$4 \times 11/65 = 0.67$

$30 \times 14/65 = 6.46$

$31 \times 14/65 = 6.67$

$4 \times 14/65 = 0.86$

$30 \times 40/65 = 18.46$

$31 \times 40/65 = 19.07$

$4 \times 40/65 = 2.46$

**Table 4.2.2  $\chi^2$  - ANALYSIS**

Observed Frequency (O)	Expected Frequency (E)	O-E	(O-E) <sup>2</sup>	$\frac{(O-E)^2}{E}$
3	5.07	-2.07	4.2849	0.845
8	6.46	1.54	2.3716	0.367
19	18.46	0.54	0.2916	0.015
8	5.24	2.76	7.6176	1.453
4	6.67	-2.67	7.1289	1.068
19	19.07	-0.07	0.0049	0.0002
0	0.67	-0.67	0.4489	0.67
2	0.86	1.14	1.2996	1.511
2	2.46	-0.46	0.2116	0.086
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0

$$\chi^2 = \sum \frac{(O-E)^2}{E} = 6.0152$$

E

Calculated value of  $\chi^2 = \frac{\sum(O-E)^2}{E}$

E



$$= 6.0152$$

Degree of freedom =  $(r-1)(c-1) = (5-1)(3-1)$   
 $= 4 \times 2 = 8$  at 5 % level of significance

Table value = 15.507

**$\chi^2$  Calculated Value <  $\chi^2$  Table Value**

### **Inference**

Since the calculated  $\chi^2$  value of 6.0152 is less than the table value 8 at 5% level of significance and 8 degrees of freedom. Therefore the null hypothesis ( $H_0$ ) will be accepted. Thus we conclude that there is no significant relationship between various categories of employees and the degree of agreeing the link between the productivity and the functioning of Quality of Work Life.

## **CHAPTER 5-CONCLUSIONS**

### **5.1 Summary of findings**

The study conducted at Kerala Financial Corporation is undertaken with a view to assess the level of satisfaction of workers and to understand the various factors influencing quality of work life of the employees. The study is based on primary data collected through questionnaires. 65 employees were selected to analyse certain variables relating to Quality of Work Life. The collected data were analysed with the help of simple percentage and chi square analysis.

### **5.2 Suggestions and recommendations**

The suggestions which can be put forth for improving the quality of work life of the employees are:

1. The employees should be provided with good recreation facilities.
2. The overall satisfaction level of the employees should be considered.
3. Good relationship should be maintained between management and employees.
4. Attractive compensation should be paid to the employees for work.
5. For the betterment of the employees, the organization should include additional personal and professional demands and desires of the employees. Hence, an adequate Quality of Work Life and Training Programmes.
6. Timely promotions should be implemented.

### **5.3 Conclusions**

The study conducted among the employees at Kerala Financial Corporation on the topic QUALITY OF WORK LIFE can be stated as a complete look into the way the company can improve their measures towards enriching the employees to derive better performance and productivity from the employees, hence bringing in profits to the company. The management and the employers should work towards creating a favorable, safe and congenial work environment and provide opportunity to fulfill the personal and professional demands and desires of the employees.

#### **5.4 Directions for future research**

An adequate and timely check should be maintained by the management to ensure that the employees Quality of Work Life is in high spirits. The employees should always be highlighted about the demands of the company and the role they have build upon in the company so as to fulfill these demands. All the factors for job satisfaction should be well measured for ensuring the employee satisfaction.

### APPENDIX – SURVEY QUESTIONNAIRE

QUESTIONS	STRONGLY AGREE	AGREE	MODERATE	DISAGREE	STRONGLY DISAGREE
My job let me use my skills and abilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have great opportunities to grow with my present job	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The place I work runs in a smooth and effective manner	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you treated with respect by superiors & colleagues?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The company provides adequate support that enables to perform my job in a better way	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The company encourages team work in the work place	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The company communicates the every new change that takes place	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The management gives you recognition for good results achieved	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am highly satisfied with my contribution to the organization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have a strong sense of belongingness in the organization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

QUESTIONS	EXCELLENT	GOOD	MODERATE	SATISFACTORY	UNSATISFACTORY
The work timings of the organization are	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The motivation given at the work place by the Senior Authority is	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Would you say that in general your health is?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The promotional policies adopted by the company are	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The Job Security is	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In General, how would you describe relations in your workplace between management and employees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The recreational facilities provided by the organization is	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
QUESTIONS	ALWAYS	SOMETIMES	RARELY	NEVER	
How often do the demands of job interfere with your family life?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
I get regular feedback on my work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
How often do you find your work stressful?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

How often during the past month have you felt used up at the end of the day?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
How often is there not enough Staff to get all the work done?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>QUESTIONS</b>	<b>VERY TRUE    SOMEWHAT TRUE    NOT TOO TRUE    NOT AT ALL TRUE</b>			
The Training Opportunity provided by the company enables me to perform my job safely and competently	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The working environment is easy to adapt	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The people I work with can be relied when I need help	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The cooperation among the various departments of the organization is very strong	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My attitude towards the organization is highly positive	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am free from the conflicting demands that other people make of me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have enough time to get the job done	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My fringe benefits are good	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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