

it is concluded that there is a significant association between nature of institution, opinion about career development.

Summary

From the above analysis the researcher has come to a conclusion that most of the respondents expect that the uniform method of increment in the Matriculation schools. The quality of work life of the respondents is varied when they are classified based on more than one classification.

CHAPTER – VI

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

6.1 Introduction

The Quality of Work Life (QWL) is a wide term covering an immense variety of programmes, techniques, theories and management styles through which organizations and jobs are designed so as to grant employees more autonomy, responsibility and authority than is usually done. It is a comprehensive, department- wise program designated to improve employee satisfaction, strengthening workplace learning and helping employees. A high quality of work life is essential for organizations to continue, to attract and retain employees. Many factors contribute to QWL which includes adequate and fair remuneration, safety and healthy working conditions and social integration in the work organization that enables an individual to develop and use all his or her capacities; it holds that people are the most important resource in the organization as they are trustworthy, responsible and capable of making valuable contribution and they should be treated with dignity and respect.

There is a fundamental difference in female and male work roles and a need for examination of the nature of this socially accepted gender bound roles. Although no society is without a gender - based division of labour, there is an extraordinary variety of gender typing of occupations across cultures suggesting that the gender typing is not based on unchangeable, genetic, physiological, or psychological differences between the gender, but is and has been a social construct. Industrialization brought a huge expansion of service occupations which, accompanied by increased education for girls, has created many more work opportunities and brought to the fore problems concerning "women's two roles." In all countries, to varying degrees, women's jobs remain inferior in matters of skill, pay,

prestige, and authority. The reform of women's work life is still in its beginnings; most reformers have not treated it as a specific object with conditions and problems that are different from those of men's work life. Those fighting discrimination against women and struggling to erase women's inequality in the world of work often have not considered sufficiently the wider goal, the enhancement of women's overall working life.

Both groups are in dire need of more reliable information about a wide range of characteristics of women's jobs and women's reactions to them: what characteristics hurt them most; to what extent they are ready to press for changes and train for more responsible jobs; what part of the female population prefers the exclusive domestic role and what are their characteristics; more comparative individual, family, and detailed work histories, in order to better analyze trends of change in women's work behaviour; how individual work experience, education, family conditions, national and ethnic background, husband's attitudes, and influence of the views propagated by the women's movement affect women's attitudes toward and expectations from work. There is still an enormous amount of outright male resistance to the upgrading of women's position in the world of work; but there is also a large amount of simple ignorance and confusion about what different groups of women want and need. This can and should be overcome.

Scope of the study

In the study area more number of organised and unorganized private sector undertakings are functioning. Though more number of women employees are found in the unorganized private sector undertakings in Virudhunagar district there is a limited scope to analyse the quality of work life of the women employees of such units due to the nature of work is contract basis. Hence the researcher has selected organised private sector undertakings to analyse the quality of work life of the women employees. Among the organised private sector undertakings private sector banks and matriculation schools are selected for the purpose these sectors are functioning in the study district in more numbers. That is 51 branches of banks under 12 private sector banks and 66 matriculation schools are functioning with nearly 2000 women employees. Hence the researcher has selected these two private sector undertakings for the study.

Objectives of the Study

The following are the main objectives of the present study.

5. To measure the socio economic profile of the women employees selected for the study and their quality of work life.
6. To analyse the relationship between the socio economic variables of the respondents and their quality of work life under various dimensions.
7. To examine the factors influencing the quality of work life of the women employees of the selected private sector undertakings.
8. To offer suitable suggestions for improving the quality of work life of women employees of private sector banks and matriculation schools functioning in the study district than the existing level.

Hypotheses

To fulfil the above objectives the following hypotheses have been framed and analysed.

- v. There is no significant association between the socio economic profile of the respondents and their quality of work life.
- vi. There is no significant association between the quality of work life factors and various dimensions of quality of work life of the respondents.
- vii. There is no significant correlation among the various dimensions of quality of work life factors.
- viii. There is no significant influence of quality of work life factors on the opinion of the respondents about the various dimensions of quality of work life.

Methodology

Designing suitable methodology and selection of analytical tools are important for meaningful analysis and interpretation of data. The present study is descriptive and analytical in nature. The following part describes the methodology designed for the present study.

Sources of Data

Both primary and secondary data were used for the present study. The study consists of 565 respondents. Primary data were collected from all 90 women employees of 51 branches of 12 private sector banks and 475 selected female teachers of 66 matriculation schools functioning in the Virudhunagar district. The details of determination of sampling size and method of sampling are presented in the following part of this methodology. Secondary data were collected from the Standard Books, Journals and Websites.

Research Instrument

To collect primary data the researcher has designed interview schedule. The interview schedule has been designed with appropriate questions to fulfil all the objectives of the study. The first part gathers the socio-economic details of the respondents like age, marital status, type of family, number of family members, number of dependents and the like. The second part captures the details regarding the quality of work life of the selected women employees under nine dimensions namely 1. Adequate and Fair Compensation, 2. Safety and Healthy work environment 3. Development of Human Capacities 4. Growth and Security, 5. Constitutionalism, 6. Social Relevance, 7. Quality of Work Life feeling, 8. Social Integration and 9. Total Life Space.

The face and content validity of the interview schedule is finalised after making consultation with the experts of the related area. Based on their feedback and opinion, required changes are made in the interview schedule and then interview schedule is finalised for the study.

Pilot Study

Pilot study is important to measure whether the questions framed in the interview schedule are adequate to gather required data or not and fulfilling the objectives of the study. After finalizing the number of items in the research instrument using face and content validity tests, pilot study is undertaken to assess the reliability of the variables constructed under nine dimensions of quality of work life. After the pilot study the researcher has made reliability test to measure the validity of the data.

Reliability Test

The variables constructed in the interview schedule under nine dimensions of quality of work life are subject to reliability test. The researcher has applied Cronbach Alpha test to measure the internal consistency of the instrument and the result of the reliability test. It is found that the reliability coefficients for the variables chosen for this study are more than 0.60, which is an acceptable level. So, the items constituted under each dimension of quality of work life have reasonable internal consistency.

Area of Study

The present study is made within the Virudhunagar District of Tamil Nadu. The main reason for choosing Virudhunagar District is that more number of private sector undertakings are functioning. Moreover the researcher is a native of the district and is familiar with local places, people and their pertinent conspicuous problems.

Determination of Sample Size

The sample size for the present study is determined by using G Power 3.1. For scientific researches power ($1-\beta$ err prob) 0.95 and for social science researches power ($1-\beta$ err prob) 0.85 is applied. The details of sample size calculated for the various tests using G Power 3.1 is presented in the following table.

Determination of Sample Size

Type of Test	α err prob	Power ($1-\beta$ err prob)	Total Sample Size
Z - Test	0.05	0.85	495
F-Test - ANOVA	0.05	0.85	201
F-Test - MANOVA	0.05	0.85	111
Regression	0.05	0.85	42
Chi Square Test	0.05	0.85	160
Correlation	0.05	0.85	96

Source: Result of G-power 3.1

The above table shows that out of six proposed tests the highest number of 495 sample size is found for the Z test. This suggested sample size may be applied for the study when the population of the study is infinite in nature. But population of the present study is finite i.e., 90 women employees are working in 51 branches of 12 private sector banks and 1901 female teachers are working in 66 matriculation schools in the study district. Since the number of employees in the private sector banks are limited (90) the researcher has used census method for collection of data for bank employees and the number of women employees in matriculation schools are large (1901) the researcher limits the number of respondents using the following formula.⁶⁶

$$N' = n \times N / (N+n-1)$$

$$N = 1901 \text{ (Total Population)}$$

$$n = 495 \text{ (Calculated highest sample size using G power 3.1)}$$

$$N' = 495 \times 1901 / (1901+495-1)$$

$$N' = 940995 / 2395$$

⁶⁶ Naresh K. Malhotra and Satyabhusan Dash, “Marketing Research”, Dorling Kindersley India Private Limited, 2011, P.No. 138.

N' = 393

Based on the above results the researcher has decided to collect data from more than the suggested number of sample size of 393, making it up to 475.

Sampling Technique

As per 2013 records of lead bank and Chief Educational Office (CEO) of Virudhunagar district 90 and 1901 women employees are working in the 51 branches of 12 private sector banks and in the 66 matriculation schools respectively. Stratified proportionate random sampling technique is used to select 475 women employees from the matriculation schools as sample respondents. That is 25 per cent of employees were selected. The details of number of private sector banks, matriculation schools, total number of women employees working in these two private sector undertakings and the details of sample respondents selected for the study are presented in the following tables.

Number of women employees of private sector Banks in Virudhunagar district

S.No	Name of the Private Sector Bank	No.of Branches	Number of women employees
1.	Axis Bank	4	4
2.	Catholic Cyrian Bank	1	2
3.	City Union Bank	5	11
4.	Federal Bank	4	5
5.	HDFC Bank	3	6
6.	ICICI Bank	3	4
7.	IDBI Bank	3	4
8.	IndusInd Bank	1	3
9.	Karur Vysya Bank	4	9
10.	Lakshmi Vilas Bank	6	8
11.	South Indian Bank	4	6
12.	Tamilnad Mercantile Bank	13	28
Total		51	90

Source: Records of lead bank, 2013, Virudhunagar district.

Number of women employees of matriculation schools in Virudhunagar district

S.No	Name of the Taluks	Total Number of Matriculation Schools	Number of Female Teachers	Sample Respondents (25 %)
1.	Aruppukottai	6	276	69
2.	Kariyapatti	5	93	23
3.	Sattur	4	120	30
4.	Rajpalayam	13	338	84
5.	Sivakasi	23	692	173
6.	Srivilliputur	5	175	44
7.	Virudhunagar	9	188	47
8.	Narikudi	1	19	5
Total		66	1901	475

Source: Records of CEO, 2013, Virudhunagar district.

Fieldwork and collection of data

The researcher carried out the fieldwork for collection of primary data. The data collection period covers six months from December 2012 to May 2013. The researcher has used interview schedule (Annexure - I) for collection of primary data from the 475 women employees selected for the present study.

Data processing

After completion of data collection work, filled up interview schedules were edited and master table was prepared to incorporate all the information gathered in the interview schedules. The analyses of data are done through SPSS.

Tools of Analysis

Since the data collected for the present study are normally distributed the researcher has decided to apply the following parametric and non parametric tests for analysis.

7. Independent Sample ‘t’ test

8. ANOVA – Three Way
9. MANOVA
10. Chi square test
11. Correlation and
12. Multiple Linear Regression

Period of the study

The field survey was carried out during the year 2012-13 for primary data collection.

Limitations of the Study

1. Since the study is based on the opinion of women employees of the selected two organised private sector undertakings of Virudhunagar district the findings of the study are applicable to this district only.
2. Though more number of private sector undertakings like hospitals, engineering colleges, arts and science colleges under service sector and more numbers of private sector manufacturing units are functioning in the study area with more number of women employees the researcher has selected only two organised private sector undertakings namely private sector banks and matriculation schools under service sector due to paucity of time.

6.2 Findings of the study

6.2.1 Socio Economic Profile of the Respondents

Age of the respondents

It is found that majority of the respondents (45.60 percent) of private sector banks belong to the age group of 26 – 35 years and majority of the respondents (45.10) of matriculation schools belong to the age group of 36 – 45 years.

Marital status of the respondents

It is found that majority of the respondents (66.70 per cent) of private sector banks and 42.10 percent of the respondents of matriculation schools are in the unmarried category. It is inferred that these two private sector undertakings attract unmarried category of the employees in the study area.

Nature of Residence

It is understood that majority of the respondents (44.40 per cent) of private sector banks are residing in urban area. Majority of the respondents (40.00 per cent) of matriculation school are residing in rural area.

Number of Family Members

It is obvious that majority of the respondents (65.60 per cent) of private sector banks and majority of the respondents (86.30 per cent) of matriculation schools have below three members in their family.

Number of dependents of the respondents

It is found that majority of the respondents (73.30 per cent) of private sector banks have one member as dependent and majority of the respondents (48.40 per cent) of matriculation schools have two members as dependent in their families.

Number of earning members

It is obvious that all the respondents of private sector banks and majority of the respondents (86.30 per cent) matriculation school have below three earning members in their families.

Family Type

It is interesting to note that majority of the respondents (61.10 per cent) of private sector banks and majority of the respondents (71.20 per cent) of matriculation schools are living as nuclear family.

Location of the working place

It is found that majority of the respondents (47.80 per cent) are working in the urban side banks and majority of the respondents (42.10 per cent) are working in the semi urban side matriculation schools in the study area.

Monthly income of the respondents

It is found that most of the respondents (52.20 per cent) of private sector banks earn Rs.15001- Rs.20000 per month and most of the respondents (86.11 per cent) of matriculation schools earn below Rs.15000 per month.

Monthly Family Income

It is understood that majority of the respondents (60.00 per cent) of private sector banks earn below Rs. 20,000 as their monthly income and majority of the respondents (69.70 per cent) of matriculation schools earn above Rs. 30,000 as their family income.

Monthly savings of the respondents

It is understood that majority of the respondents of private sector banks (46.70 per cent) save below Rs.3,000 per month and majority of the respondents of matriculation schools (63.60 per cent) save above Rs.5,000 per month in the study area.

Monthly family expenditure of the respondents

It is understood that majority of the respondents (44.40 per cent) of private sector banks spent above Rs.10,000 per month for their family and majority of the respondents (36.80 per cent) of matriculation schools spent below Rs.5,000 for their family.

Nature of house of the respondents

It is exciting to know that majority of the respondents (53.30 per cent) of private sector banks and majority of the respondents (62.30 per cent) of matriculation schools are having own house in the study area.

Experience in the present institution

It is found that all the respondents of private sector banks and majority of the respondents (50.30 per cent) of matriculation schools have below 5 years experience in the present institution where they are working in the study area.

Experience in the present job

It is found that majority of the respondents (40.10 per cent) of private sector banks and majority of the respondents of matriculation schools (41.90 per cent) have below 5 years experience in their present job.

Allied occupation

It is found that majority of the respondents (66.67 per cent) of private sector banks are involved allied occupation and majority of the respondents of matriculation schools (58.90 per cent) are not involved in any allied occupation.

Job security

It is understood that majority (55.60 per cent) of the respondents of private sector banks opined that their job is not secured and majority (71.40 per cent) of the respondents of matriculation schools felt that their job is secured.

Career Development

It is interesting note that majority (62.20 per cent) of the respondents of private sector banks have no scope for career development and majority (88.00 per cent) of the respondents of matriculation schools have scope for career development.

Ability to get the same job anywhere-else

It is found that majority of the respondents (77.70 per cent) of private sector banks and majority of the respondents (95.40 per cent) of matriculation schools are confident that they have ability to get the same job anywhere else.

Willingness to switch over from the present institution

It is found that majority of the respondents (62.20 per cent) of private sector banks and majority of the respondents (69.50 per cent) of matriculation schools want transition from the present institution.

Educational qualification of the respondents

It is found that most of the respondents of private sector banks (72.22 per cent) have under graduate degree and most of the respondents of matriculation schools (44.21 per cent) have under graduate degree with B.Ed. qualification.

Mode of education

It is interesting to note that most of the respondents (61.10 per cent) of private sector banks and most of the respondents (72.60 per cent) of matriculation schools have studied under regular scheme.

Basis of increment

It is found that majority of the respondents (33.30 per cent) of private sector banks and majority of the respondents of (28.40 per cent) matriculation schools opined that increment is provided on the basis of qualification in their institution.

Nature of job

It is found that majority of the respondents (68.90 per cent) of private sector banks are working on permanent basis and majority of the respondents (86.70 per cent) of matriculation schools are working on temporary basis.

6.2.2 Opinion about dimensions of quality of work life

Opinion about Adequate and Fair Compensation and Nature of Institution

It is found that majority of the respondents (44.10 per cent) have strongly agreed that adequate and fair compensation is provided in their institutions in the study area.

Opinion about Safety and Healthy work environment

It is found that majority of the respondents (41.40 per cent) agreed with safety and healthy work environment in their institutions.

Opinion about Development of Human Capacities

It is found that majority of the respondents (84.10 per cent) have strongly agreed with development of human capacities factor in both private sector banks and matriculation schools.

Opinion about Growth and Security

It is found that majority of the respondents (50.40 per cent) have agreed with growth and security factor in both private sector banks and matriculation schools.

Opinion about Constitutionalism

It is found that majority of the respondents (51.90 per cent) strongly agree with constitutionalism factor in both private sector banks and matriculation schools.

Opinion about Social Relevance

It is found that majority of the respondents (45.30 per cent) have agreed with social relevance factor in both private sector banks and matriculation schools.

Opinion about Quality of work life feeling

It is found that majority of the respondents (52.90 per cent) agree with the factor quality of work life feeling in both private sector banks and matriculation schools.

Opinion about Social integration

It is found that majority (240) 42.50 per cent of the respondents have agreed with social integration factor in both private sector banks and matriculation schools.

Opinion about Total life space

It is found that majority of the respondents (40.50 per cent) strongly agree with total life space factor in both private sector banks and matriculation schools.

6.2.3 Difference between quality of work life factors of the respondents and nature of institution

Difference between monthly income of the respondents and nature of institution

To know the difference between the monthly income of the respondents and nature of institution analysis has been made with the following hypothesis.

There is no significant association between the monthly income of the respondents and nature of institution. To test this hypothesis Pearson chi-square test is applied and it is found that the significance value for chi-square value of 56.755 is less than the acceptance level of 0.05 ($p=0.00$). Hence the null hypothesis is rejected and it is concluded that there is a significant difference between the monthly income of the respondents and their nature of institution.

Difference between monthly savings of the respondents and nature of institution

To know the difference between the monthly savings of the respondents and nature of institution analysis has been made with the following hypothesis.

There is no significant association between the monthly savings of the respondents and nature of institution. To test this hypothesis Pearson chi-square test is applied and it is found that the significance value for chi-square value of 83.984 is less than the acceptance level of 0.05 ($p=0.00$). Hence the null hypothesis is rejected and it is concluded that there is a significant difference between the monthly savings of the respondents and their nature of institution.

Difference between experience of the respondents in the present institution and nature of institution

To know the difference between the experience of the respondents in the present institution and nature of institution analysis has been made with the following hypothesis.

There is no significant association between experience of the respondents in the present institution and nature of institution. To test this hypothesis Pearson chi-square test is applied and it is found that the significance value for chi-square value of 76.792 is less than the acceptance level of 0.05 ($p=0.00$). Hence the null hypothesis is rejected and it is concluded that there is a significant difference between the experience of the respondents in the present institution and nature of institution.

Difference between experience of the respondents in the present job and nature of institution

To know the difference between the experience of the respondents in the present job and nature of institution analysis has been made with the following hypothesis.

There is no significant association between experience of the respondents in the present job and nature of institution. To test this hypothesis Pearson chi-square test is applied and it is found that the significance value for chi-square value of 0.624 is more than the acceptance level of 0.05 ($p = 0.732$). Hence the null hypothesis is accepted and it is concluded that there is no significant difference between the experience of the respondents in the present job and nature of institution.

Difference between amount of yearly increment and nature of institution

To know the difference between the amount of yearly increment and nature of institution analysis has been made with the following hypothesis.

There is no significant difference between amount of yearly increment and nature of institution. To test this hypothesis Pearson chi-square test is applied and it is found that the significance value for chi-square value of 0.380 is more than the acceptance level of 0.05 ($p = 0.537$). Hence the null hypothesis is accepted and it is concluded that there is no significant difference between amount of yearly increment and nature of institution.

Difference between basis of increment and nature of institution

To know the difference between the basis of increment and nature of institution analysis has been made with the following hypothesis.

There is no significant association between basis of increment and nature of institution. To test this hypothesis Pearson chi-square test is applied and it is found that the significance value for chi-square value of 20.433 is less than the acceptance level of 0.05 ($p=0.00$). Hence the null hypothesis is rejected and it is concluded that there is a significant difference between the basis of increment and nature of institution.

Difference between opinion about job security and nature of institution

To know the difference between the opinion about job security and nature of institution analysis has been made with the following hypothesis.

There is no significant association between opinion about job security and nature of institution. To test this hypothesis Pearson chi-square test is applied and it is found that the significance value for chi-square value of 24.838 is less than the acceptance level of 0.05 ($p=0.00$). Hence the null hypothesis is rejected and it is concluded that there is a significant difference between the nature of institution and opinion of the respondents about the job security.

Difference between opinion of the respondents about ability to get same job and nature of institution

To know the difference between the opinion about ability to get same job and nature of institution analysis has been made with the following hypothesis.

There is no significant association between opinion about ability to get same job and nature of institution. To test this hypothesis Pearson chi-square test is applied and it is found that the significance value for chi-square value of 34.025 is less than the acceptance level of 0.05 ($p=0.00$). Hence the null hypothesis is rejected and it is concluded that there is a significant difference between the nature of institution and opinion of the respondents about their ability to get the same job.

Difference between opinion of the respondents about their career development and nature of institution

To know the difference between the opinion about career development and nature of institution analysis has been made with the following hypothesis.

There is no significant association between opinion of the respondents about their career development and nature of institution. To test this hypothesis Pearson chi-square test is applied and it is found that the significance value for chi-square value of 119.278 is less than the acceptance level of 0.05 ($p=0.00$). Hence the null hypothesis is rejected and it is concluded that there is a significant difference between the nature of institution and opinion of the respondents about their career development in the study area.

Difference between willingness of the respondents to switch over from the present institution and nature of institution

To know the difference between willingness of the respondents to switch over from the present institution and nature of institution analysis has been made with the following hypothesis.

There is no significant association between the willingness of the respondents to switch over from the present institution and nature of institution. To test this hypothesis Pearson chi-square test is applied and it is found that the significance value for chi-square value of 1.838 is more than the acceptance level of 0.05 ($p = 0.175$). Hence the null hypothesis is accepted and it is concluded that there is no significant difference between the willingness of the respondents to switch over from the present institution and nature of institution. Hence it inferred that the respondents of both private sector banks and matriculation schools are willing to switch over from their present institution in the study area.

6.2.4. Association between socio economic profile of the respondents and their quality of work life

Association between quality of work life and nature of institution

To know the association between the quality of work life of the respondents and nature of institution analysis has been made with the following hypothesis.

There is no significant association between quality of work life of the respondents and the nature of institution. To test this hypothesis 't' test is applied and it is found that the p value is less than the acceptable value of 0.05 the null hypothesis is rejected and it is concluded that the respondents differ significantly in their quality of work life on development of capacities when they are classified based on their nature of institution in the study area.

Association between age and quality of work life of the respondents

To know the association between the quality of work life of the respondents and their age analysis has been made with the following hypothesis.

There is no significant association between quality of work life of the respondents and their age. To test this hypothesis ANOVA test is applied and it is found that the p value is less than the acceptable value of 0.05 the null hypothesis is rejected and it is concluded that the respondents differ significantly in their opinion about quality of work life on Adequate and Fair Compensation when they are classified based on their age group.

Association between marital status and quality of work life of the respondents

To know the association between the marital status of the respondents and their quality of work life analysis has been made with the following hypothesis.

There is no significant association between marital status of the respondents and their quality of work life. To test this hypothesis ANOVA test is applied and it is found that the p value is less than the acceptable value of 0.05 for two factors hence the null hypothesis is rejected and it is concluded that the respondents differ significantly in their opinion about quality of work life on social relevance and total life space factors when they are classified based on their marital status.

Association between nature of residence and quality of work life of the respondents

To know the association between the nature of residence of the respondents and their quality of work life analysis has been made with the following hypothesis.

There is no significant association between nature of residence of the respondents and their quality of work life. To test this hypothesis ANOVA test is applied and it is found that the p value is less than the acceptable value of 0.05 for seven factors. Hence the null hypothesis is rejected and it is concluded that the respondents differ significantly in their opinion about quality of work life when they are classified based on their nature of residence.

Association between number of family members of the respondents and their quality of work life

To know the association between number of family members of the respondents and their quality of work life analysis has been made with the following hypothesis.

There is no significant association between number of family members of the respondents and their quality of work life. To test this hypothesis ANOVA test is applied and it is found that the p value is less than the acceptable value of 0.05 for the above two factors the null hypothesis is rejected and it is concluded that the respondents differ significantly in their opinion about quality of work life on social relevance and quality of work life feeling factors when they are classified based on their number of family members.

Association between type of family of the respondents and their quality of work life

To know the association between the type of family of the respondents and their quality of work life analysis has been made with the following hypothesis.

There is no significant association between type of family of the respondents and their quality of work life. To test this hypothesis ‘t’ test is applied and it is found that the p value is less than the acceptable value of 0.05 for the seven factors the null hypothesis is rejected and it is concluded that the respondents differ significantly in their quality of work life when they are classified based on their nature of family in the study area.

Association between location of the working place of the respondents and their quality of work life

To know the association between location of the working place of the respondents and their quality of work life analysis has been made with the following hypothesis.

There is no significant association between the location of the working place of the respondents and their quality of work life. To test this hypothesis ANOVA test is applied and it is found

that the p value is less than the acceptable value of 0.05 for seven factors. Hence, the null hypothesis is rejected and it is concluded that the respondents differ significantly in their opinion about quality of work life when they are classified based on their nature of working place.

Association between monthly income of the respondents and their quality of work life

To know the association between monthly income of the respondents and their quality of work life analysis has been made with the following hypothesis.

There is no significant association between monthly income of the respondents and their opinion about quality of work life. To test this hypothesis ANOVA test is applied and it is found that the p value is less than the acceptable value of 0.05 for eight factors. Hence, the null hypothesis is rejected and it is concluded that the respondents differ significantly in their opinion about eight dimensions of quality of work life namely Safety and Healthy work environment, Development of Human Capacities, Growth and Security, Constitutionalism, Social Relevance, Quality of Work Life feeling, Social Integration and Total Life Space when they are classified based on their monthly income.

Association between monthly family income of the respondents and their quality of work life

To know the association between monthly family income of the respondents and their quality of work life analysis has been made with the following hypothesis.

There is no significant association between monthly family income of the respondents and their quality of work life. To test this hypothesis ANOVA test is applied and it is found that the p value is less than the acceptable value of 0.05 for all factors, the null hypothesis is rejected and it is concluded that the respondents differ significantly in their opinion about all dimensions of quality of work life when they are classified based on their monthly family income.

Association between monthly savings of the respondents and their quality of work life

To know the association between monthly savings of the respondents and their quality of work life analysis has been made with the following hypothesis.

There is no significant association between monthly savings of the respondents and their quality of work life. To test this hypothesis ANOVA test is applied and it is found that the p value is less than the acceptable value of 0.05 for eight factors, the null hypothesis is rejected and it is concluded that the respondents differ significantly in their opinion about eight dimensions of quality of work life namely Safety and Healthy work environment, Development of Human Capacities, Growth and Security, Constitutionalism, Social Relevance, Quality of Work Life feeling, Social Integration and Total Life Space when they are classified based on their monthly savings.

Association between monthly family expense of the respondents and their quality of work life

To know the association between monthly family expense of the respondents and their quality of work life analysis has been made with the following hypothesis.

There is no significant association between monthly family expense of the respondents and their quality of work life. To test this hypothesis ANOVA test is applied and it is found that the p value is more than the acceptable value of 0.05 for eight factors. Hence, the null hypothesis is accepted and it is concluded that the respondents do not differ significantly in their opinion about eight dimensions of quality of work life namely Adequate and Fair compensation Safety and Healthy work environment, Development of Human Capacities, Growth and Security, Constitutionalism, Social Relevance, Social Integration and Total Life Space when they are classified based on their monthly family expenditure.

Association between nature of house of the respondents and their quality of work life

To know the association between nature of house of the respondents and their quality of work life analysis has been made with the following hypothesis.

There is no significant association between nature of house of the respondents and their quality of work life. To test this hypothesis ANOVA test is applied and it is found that the p value is less than the acceptable value of 0.05 for eight factors. Hence, the null hypothesis is rejected and it is concluded that the respondents differ significantly in their opinion about eight dimensions of quality of work life namely Adequate and Fair Compensation, Safety and Healthy work environment, Growth and Security, Constitutionalism, Social Relevance, Quality of Work Life feeling, Social Integration and Total Life Space when they are classified based on their nature of house.

Association between experience of the respondents in the present institution and their quality of work life

To know the association between experience of the respondents in the present institution and their quality of work life analysis has been made with the following hypothesis.

There is no significant association between experience of the respondents in the present institution and their quality of work life. To test this hypothesis ANOVA test is applied and it is found that the p value is less than the acceptable value of 0.05 for six factors. Hence, the null hypothesis is rejected and it is concluded that the respondents differ significantly in their opinion about quality of work life when they are classified based on their experience in the present institution.

Association between experience of the respondents in the present job and their quality of work life

To know the association between experience of the respondents in the present job and their quality of work life analysis has been made with the following hypothesis.

There is no significant association between experience of the respondents in the present job and their quality of work life. To test this hypothesis ANOVA test is applied and it is found that the p value is less than the acceptable value of 0.05 for five factors the null hypothesis is rejected and it is concluded that the respondents differ significantly in their opinion about quality of work life when they are classified based on their experience in the present job.

Association between allied occupation of the respondents and their quality of work life

To know the association between allied occupation of the respondents and their quality of work life analysis has been made with the following hypothesis.

There is no significant association between allied occupation of the respondents and their quality of work life. To test this hypothesis 't' test is applied and it is found that the p value is less than the acceptable value of 0.05 for the five factors the null hypothesis is rejected and it is concluded that there is a significant association between the allied occupation of the respondents and their quality of work life. They do not differ significantly in the four dimensions of quality of work life namely Safety and Healthy work environment ($p=0.398$), Growth and Security ($p=0.137$), Social Relevance ($p=0.730$) and Quality of Work Life feeling ($p=0.157$). It is found that the allied occupation the respondents affects the quality of work life of the respondents at considerable level in the study area.

Association between amount of increment and opinion about quality of work life

To know the association between amount of yearly increment and opinion about quality of work life analysis has been made with the following hypothesis.

There is no significant association between amount of yearly increment and opinion about quality of work life. To test this hypothesis ANOVA test is applied and it is found that the p value is more than the acceptable value of 0.05 for all factors, the null hypothesis is accepted and it is concluded that there is no significant association between amount of yearly increment and opinion about the quality of work life the respondents. That is the respondents of both private sector banks and matriculation schools do not differ significantly in their opinion about all dimensions of quality of work life when they are classified based on their opinion about the amount of yearly increment.

Association between basis of increment and opinion about quality of work life

To know the association between basis of increment and opinion of the respondents about their quality of work life analysis has been made with the following hypothesis.

There is no significant association between basis of increment and opinion about quality of work life. To test this hypothesis ANOVA test is applied and it is found that the p value is less than the acceptable value of 0.05 for all factors, the null hypothesis is rejected and it is concluded that there is a significant association between basis of increment and opinion about the quality of work life the respondents. That is the respondents of both private sector banks and matriculation schools differ significantly in their opinion about all dimensions of quality of work life when they are classified based on their opinion about the nature of increment.

Association between nature of job and opinion about quality of work life

To know the association between nature of job of the respondents and their opinion about quality of work life with the following hypothesis.

There is no significant association between nature of job and opinion about quality of work life. To test this hypothesis ‘t’ test is applied and it is found that the p value is more than the acceptable value of 0.05 for two factors. Hence, the null hypothesis is accepted and it is concluded that there is no significant association between the nature of job of the respondents and their opinion about quality of work life.

Association between career development and opinion about quality of work life

To know the association between career development of the respondents and their opinion about quality of work life analysis has been made with the following hypothesis.

There is no significant association between career development and opinion about quality of work life. To test this hypothesis ‘t’ test is applied and it is found that the p value is less than the acceptable value of 0.05 for the four factors. Hence, the null hypothesis is rejected and it is concluded that there is a significant association between the career development of the respondents and their opinion about quality of work life. Since the p value is more than the acceptable value of 0.05 for the five factors the null hypothesis is accepted and it is concluded that there is no significant association between the career development of the respondents and their opinion about quality of work life. It is inferred that the career development affects the quality of work life of the respondents under four dimensions.

Association between transition from the present institution and quality of work life

To know the association between transition from the present institution and their opinion about quality of work life analysis has been made with the following hypothesis.

There is no significant association between transition form the present institution and opinion about quality of work life. To test this hypothesis 't' test is applied and it is found that the p value is less than the acceptable value of 0.05 for the six factors the null hypothesis is rejected and it is concluded that there is a significant association between the opinion about transition of the respondents and their opinion about quality of work life. They do not differ significantly in three dimensions of quality of work life namely Adequate and Fair Compensation ($p=0.067$), Growth and Security ($p=0.202$) and Quality of Work Life feeling ($p=0.711$). It is inferred that the opinion about transition from the present institution affects the quality of work life of the respondents under six dimensions.

Association between mode of education of the respondents and their quality of work life

To know the association between mode of education of the respondents and their opinion about quality of work life the researcher has made analysis with the following hypothesis.

There is no significant association between mode of education of the respondents and their quality of work life. To test this hypothesis ANOVA test is applied and it is found that the p value is less than the acceptable value of 0.05 for except the two factors. Hence, the null hypothesis is rejected and it is concluded that the respondents differ significantly in their opinion about quality of work life when they are classified based on their mode of education. Further it is inferred that the respondents of private sector banks and matriculation schools differ significantly in seven dimensions of quality of work life namely Adequate and Fair Compensation, Development of Human Capacities, Growth and Security, Constitutionalism, Social Relevance, Quality of Work Life feeling, and Social Integration when they classified based on their mode of education in the study area. It is note that the mode of education of the respondents affects the quality of work life of the respondents under seven dimensions.

6.2.4 Determinants quality of work life of the respondents

Influence of quality of work life factors on the opinion about Adequate and Fair Compensation

To know the influence of quality of work life factors on the opinion about Adequate and Fair Compensation analysis has been made with the following hypothesis.

There is no significant influence of quality of work life factors on the opinion about Adequate and Fair Compensation. To test this hypothesis Multiple linear regression test is applied and it is found that the significance level of .000 for the F value of 10.515 is less than the acceptable level of significance of 0.05. Hence the null hypothesis is rejected and it is concluded that there is a significant influence of quality of work life factors on the opinion about Adequate and Fair Compensation. The nature of job of the respondents has the greatest influence on opinion about Adequate and fair compensation ($\beta = 0.213$).

Influence of quality of work life factors on the opinion about safety and healthy work environment

To know the influence of quality of work life factors on the opinion about safety and healthy work environment analysis has been made with the following hypothesis.

There is no significant influence of quality of work life factors on the opinion about safety and healthy work environment. To test this hypothesis Multiple linear regression test is applied and it is found that the significance level of .000 for the F value of 7.900 is less than the acceptable level of significance of 0.05. Hence the null hypothesis is rejected and it is concluded that there is a significant influence of quality of work life factors on the opinion about safety and healthy work environment. Further, it is found that out of 10 predictors five predictors are influencing the opinion of the respondents about safety and healthy work environment. Experience of the respondents in the present institution has the greatest influence on opinion about safety and healthy work environment ($\beta = 0.180$).

Influence of quality of work life factors on the opinion about development of human capacities

To know the influence of quality of work life factors on the opinion about development of human capacities analysis has been made with the following hypothesis.

There is no significant influence of quality of work life factors on the opinion about development of human capacities. To test this hypothesis Multiple linear regression test is applied and it is found that the significance level of .000 for the F value of 3.540 is less than the acceptable level of significance of 0.05. Hence the null hypothesis is rejected and it is concluded that there is a significant influence of quality of work life factors on the opinion about development of human capacities. Basis of increment has the greatest influence on opinion about development of human capacities ($\beta = 0.158$).

Influence of quality of work life factors on the opinion about growth and security

To know the influence of quality of work life factors on the opinion about growth and security analysis has been made with the following hypothesis.

There is no significant influence of quality of work life factors on the opinion about growth and security. To test this hypothesis Multiple linear regression test is applied and it is found that the significance level of .000 for the F value of 9.939 is less than the acceptable level of significance of 0.05. Hence the null hypothesis is rejected and it is concluded that there is a significant influence of quality of work life factors on the opinion about growth and security. Basis of increment has the greatest influence on opinion about growth and security ($\beta= 0.139$).

Influence of quality of work life factors on the opinion about constitutionalism

To know the influence of quality of work life factors on the opinion about constitutionalism analysis has been made with the following hypothesis.

There is no significant influence of quality of work life factors on the opinion about constitutionalism. To test this hypothesis Multiple linear regression test is applied and it is found that the significance level of .000 for the F value of 5.208 is less than the acceptable level of significance of 0.05. Hence the null hypothesis is rejected and it is concluded that there is a significant influence of quality of work life factors on the opinion about constitutionalism. Basis of increment has the greatest influence on opinion about constitutionalism ($\beta= 0.134$).

Influence of quality of work life factors on the opinion about social relevance

To know the influence of quality of work life factors on the opinion about social relevance analysis has been made with the following hypothesis.

There is no significant influence of quality of work life factors on the opinion about social relevance. To test this hypothesis Multiple linear regression test is applied and it is found that the significance level of .000 for the F value of 5.750 and it is less than the acceptable level of significance of 0.05. Hence the null hypothesis is rejected and it is concluded that there is a significant influence of quality of work life factors on the opinion about social relevance. Basis of increment has the greatest influence on opinion about social relevance ($\beta= 0.123$).

Influence of quality of work life factors on the opinion about quality of work life feeling

To know the influence of quality of work life factors on the opinion about quality of work life feeling analysis has been made with the following hypothesis.

There is no significant influence of quality of work life factors on the opinion about quality of work life feeling. To test this hypothesis Multiple linear regression test is applied and it is found that the significance level of .000 for the F value of 7.893 is less than the acceptable level of significance of 0.05. Hence the null hypothesis is rejected and it is concluded that there is a significant influence of quality of work life factors on the opinion about quality of work life feeling. Basis of increment has the greatest influence on opinion about quality of work life feeling ($\beta= 0.152$).

Influence of quality of work life factors on the opinion about social integration

To know the influence of quality of work life factors on the opinion about social integration analysis has been made with the following hypothesis.

There is no significant influence of quality of work life factors on the opinion about social integration. To test this hypothesis Multiple linear regression test is applied and it is found that the significance level of .000 for the F value of 5.074 is less than the acceptable level of significance of 0.05. Hence the null hypothesis is rejected and it is concluded that there is a significant influence of quality of work life factors on the opinion about social integration. Basis of increment has the greatest influence on opinion about social integration ($\beta= 0.135$).

Influence of quality of work life factors on the opinion about total life space

To know the influence of quality of work life factors on the opinion about total life space analysis has been made with the following hypothesis.

There is no significant influence of quality of work life factors on the opinion about total life space. To test this hypothesis Multiple linear regression test is applied and it is found that the significance level of .000 for the F value of 4.891 and it is less than the acceptable level of significance of 0.05. Hence the null hypothesis is rejected and it is concluded that there is a significant influence of quality of work life factors on the opinion about total life space. Experience in the present institution has the greatest influence on opinion about total life space ($\beta= 0.106$).

6.2.5. Correlation between the various dimensions of quality of work life

To know the correlation between the various dimensions of quality of work life factors analysis has been made with the following hypothesis.

There is no correlation between the quality of work life factors. To test this hypothesis Karl Pearson's co-efficient of correlation test is applied and the result is presented in the following part.

Correlation between adequate and fair compensation and other dimensions of quality of work life

It is found that adequate and fair compensation is correlated with the remaining all variables, i.e., the p value is less than 0.05 for all variables. All variables are positively correlated with the adequate and fair compensation factor. High positive correlation is found between adequate and fair compensation and constitutionalism ($r = 0.575$). **Correlation between safety and healthy work environment and other dimensions of quality of work life**

It is found that safety and healthy work environment factor is correlated with the remaining all variables, i.e., the p value is less than 0.05 for all variables. All variables are positively correlated with the safety and healthy work environment factor. High positive correlation is found between safety and healthy work environment and total life space ($r = 0.730$).

Correlation between development of human capacities and other dimensions of quality of work life

It is found that development of human capacities factor is correlated with the remaining all variables, i.e., the p value is less than 0.05 for all variables. All variables are positively correlated with the development of human capacities factor. High positive correlation is found between development of human capacities and social integration ($r = 0.655$).

Correlation between growth and security and other dimensions of quality of work life

It is found that growth and security factor is correlated with the remaining all variables, i.e., the p value is less than 0.05 for all variables. All variables are positively correlated with the growth and security factor. High positive correlation is found between growth and security and social relevance ($r = 0.730$).

Correlation between constitutionalism and other dimensions of quality of work life

It is found that constitutionalism factor is correlated with the remaining all variables, i.e., the p value is less than 0.05 for all variables. All variables are positively correlated with the

constitutionalism factor. High positive correlation is found between constitutionalism and social relevance ($r = 0.859$).

Correlation between social relevance and other dimensions of quality of work life

It is found that social relevance factor is correlated with the remaining all variables, i.e., the p value is less than 0.05 for all variables. All variables are positively correlated with the social relevance factor. High positive correlation is found between social relevance and constitutionalism ($r = 0.859$).

Correlation between quality of work life feeling and other dimensions of quality of work life

It is found that quality of work life feeling factor is correlated with the remaining all variables, i.e., the p value is less than 0.05 for all variables. All variables are positively correlated with the quality of work life feeling factor. High positive correlation is found between quality of work life feeling and social relevance ($r = 0.746$).

Correlation between social integration and other dimensions of quality of work life

It is found that social integration factor is correlated with the remaining all variables, i.e., the p value is less than 0.05 for all variables. All variables are positively correlated with the social integration factor. High positive correlation is found between social integration and constitutionalism ($r = 0.796$).

Correlation between total life space and other dimensions of quality of work life

It is found that total life space factor is correlated with the remaining all variables, i.e., the p value is less than 0.05 for all variables. All variables are positively correlated with the total life space factor. High positive correlation is found between total life space and social relevance ($r = 0.851$).

6.2.6 Association between nature of institution, monthly income of the respondents and quality of work life

To know the interaction as well as main effects of two independent variables namely nature of institution and monthly income of the respondents with all nine dimensions of quality of work life analysis has been made with the following hypothesis.

"There is no significant association between nature of institution, monthly income of the respondents and their quality of work life". To test this hypothesis MANOVA test is applied and it is found that the p value is less than 0.05 for five factors. Hence, the hypothesis is rejected and it is concluded that there is a significant association between nature of institution, monthly income of the respondents and their quality of work life.

6.2.7 Association between nature of job, experience of the respondents and quality of work life

To know the interaction as well as main effects of two independent variables namely nature of job and experience of the respondents with all nine dimensions of quality of work life analysis has been made with the following hypothesis.

"There is no significant association between nature of job, experience of the respondents and their quality of work life". To test this hypothesis MANOVA test is applied and it is found that the p value is less than 0.05 for six factors. Hence, the hypothesis is rejected and it is concluded that there is a significant association between nature of job, experience of the respondents and their quality of work life.

6.2.8. Association between nature of institution, marital status of the respondents and quality of work life

To know the interaction as well as main effects of two independent variables namely nature of institution and marital status of the respondents with all nine dimensions of quality of work life analysis has been made with the following hypothesis.

"There is no significant association between nature of institution, marital status of the respondents and their quality of work life". To test this hypothesis MANOVA test is applied and it is found that the p value is less than 0.05 for six factors. Hence, the hypothesis is rejected and it is concluded that there is a significant association between nature of institution, marital status of the respondents and their quality of work life.

6.2.9 Association between nature of institution, age of the respondents and quality of work life

To know the interaction as well as main effects of two independent variables namely nature of institution and age of the respondents with all nine dimensions of quality of work life analysis has been made with the following hypothesis.

"There is no significant association between nature of institution, age of the respondents and their quality of work life". To test this hypothesis MANOVA test is applied and it is found that the p value is less than 0.05 for four factors. Hence, the hypothesis is rejected and it is concluded that there is a significant association between nature of institution, age of the respondents and their quality of work life.

6.2.10. Association between nature of institution, method of increment and quality of work life

To know the interaction as well as main effects of two independent variables namely nature of institution and method of increment followed in the institution with all nine dimensions of quality of work life analysis has been made with the following hypothesis.

"There is no significant association between nature of institution, method of increment and their quality of work life". To test this hypothesis MANOVA test is applied and it is found that the p value is less than 0.05 for all factors. Hence, the hypothesis is rejected and it is concluded that there is a significant association between nature of institution, method of increment and quality of work life.

6.2.11 Association between nature of institution, nature of residence of the respondents and quality of work life

To know the interaction as well as main effects of two independent variables namely nature of institution and nature of residence of the respondents with all nine dimensions of quality of work life analysis has been made with the following hypothesis.

"There is no significant association between nature of institution, nature of residence of the respondents and their quality of work life". To test this hypothesis MANOVA test is applied and it is found that the p value is less than 0.05 for six factors. Hence, the hypothesis is rejected and it is concluded that there is a significant association between nature of institution, nature of residence of the respondents and their quality of work life.

6.2.12 Association between nature of institution, opinion about job security and quality of work life

To know the interaction as well as for main effects of two independent variables namely nature of institution and opinion about job security with all nine dimensions of quality of work life analysis has been made with the following hypothesis.

"There is no significant association between nature of institution, opinion about job security and their quality of work life". To test this hypothesis MANOVA test is applied and it is found that the p value is less than 0.05 for eight factors. Hence, the hypothesis is rejected and it is concluded that there is a significant association between nature of institution, job security of the respondents and their quality of work life.

6.2.13 Association between nature of institution, opinion about career development and quality of work life

To know the interaction as well as for main effects of two independent variables namely nature of institution and opinion of the respondents about career development with all nine dimensions of quality of work life analysis has been made with the following hypothesis.

"There is no significant association between nature of institution, opinion about career development and their quality of work life". To test this hypothesis MANOVA test is applied and it is found that the p value is less than 0.05 for these nine factors. Hence, the hypothesis is rejected and it is concluded that there is a significant association between nature of institution, opinion about career development.

Suggestions

Based on the above findings the researcher has offered the following suggestions to increase the quality of work life of the employees of private sector banks and matriculation schools in the study district.

1. The private sector banks and matriculation schools are expected to provide equal amount of quality of work life to the respondents without discriminating them based on their nature of residence, nature of working place, nature of job, mode of education.

2. Respondents are not satisfied with the income level in both private sector banks and matriculation schools. Hence the concerned authorities may take necessary steps to hike the monthly income of the respondents and consider their experience in the present institution and in the present job.
3. Nature of the job of respondents may be considered to increase the quality of work life on the adequate and fair compensation.
4. Experience of the respondents in the present institution may be considered to increase the quality of work life on the safety and healthy work environment dimension.
5. Basis of increment factor is responsible for the quality of work life on development of human capacities, growth and security, constitutionalism, social relevance, quality of work life feeling and social integration dimensions. Hence the method of increment followed in these two sectors may be improved to retain the existing employees and increase their quality of work life.
6. It is suggested that authorities of private sector banks and matriculation schools could consider the experience of the respondents in the present institution to increase the quality of work life of the respondents under the total life space dimension.
7. With a view to increase the quality of work life of the respondents under constitutionalism factor adequate and fair compensation and social integration factors to be considered.
8. In order to increase the quality of work life of the respondents under total life space factor safety and healthy work environment factor to be considered.
9. With an intention to increase the quality of work life of the respondents under social integration factor development of human capacities factor to be considered.
10. If the organisation want to increase the quality of work life of the respondents under social relevance factor constitutionalism factor to be considered.
11. Quality of work life feeling should be increased to increase the quality of work life of the respondents under social relevance factor.
12. The authorities of these two private sectors may consider the experience, marital status, age, nature of residence and job security of the respondents to provide better quality of work life than the existing level.

Conclusion

The basic objectives of an effective quality of work life are improved working conditions and greater organizational effectiveness. A win-win situation may result if quality of work life is positively linked to business performance. A happy and 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 talents but also retain the existing experienced talents. Hence the authorities of private sector banks and matriculation schools of Virudhunagar district are advised to consider the important findings and suggestions presented in the study to develop their organizations to reach better level than the existing level by increasing the quality of work life of their employees.

Scope for further research

The researcher has identified the following areas for further research.

1. Quality of work life of the women employees of unorganized manufacturing sectors in Virudhunagar district.
2. Quality of work life of the women employees of organized manufacturing sectors in Virudhunagar district.
3. Quality of work life of the women employees of organized service sectors other than private sector banks and matriculation schools like college of education, art and science colleges, engineering colleges, hospitals and the like.

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