QUALITY WORK LIFE AND JOB SATISFACTION: A STUDY OF SELECTED INSURANCE FIRMS IN PORTHACOURT

Ekwem Francisca Oby, Dr. Success Anyanwu and Dr. Mrs Nwuche
Department of Management,
Faculty of Management Sciences,
University of Port Harcourt,
Nigeria.

Abstract

The study examined quality work life and job satisfaction in selected insurance firms in Rivers State. It investigated how quality work life influences job satisfaction in selected insurance firms in Rivers State. Seven objectives and hypotheses were formulated to guide the study. Population of the study consisted of fourteen (14) insurance firms with one thousand three hundred and twenty-six (1326) employees of insurance companies in Port Harcourt. It was further reduced to a sample size of three hundred and seven (307), using Taro Yamane's' formula. Percentages were used in analyzing responses to questionnaire items, while Kendall tau b was implored in testing the null hypotheses at 0.05 level of significance. The findings revealed that a significant relationship exists between compensation and job satisfaction, social integration and job satisfaction, good working condition and job satisfaction. Also, organizational culture was seen to be a moderating factor between quality work life and job satisfaction. It was concluded that, whenquality work life is provided in any organization; it improves job satisfaction among employees. Also, compensation, social integration and good working environment among other strategies are the approach in getting employees satisfied in any organization. The researcher therefore recommended amongst others that organizations, especially insurance sectors should always ensure that compensations are given to deserve employees, in order to get them more committed in their job, thereby making them satisfied with their job, management in any organizations should always ensure employees are giving sense of belonging, by giving them the opportunity to make suggestions when necessary, so as to get them committed in their jobs and organizations should always provide adequate opportunity for employees to utilize their skills and talents. By this, they will get satisfied working for such organizations.

***Keyword**: Extrinsic Satisfaction, Compensation, Intrinsic Satisfaction, Job Satisfaction, Quality Work Life, Social Integration, Good Working Condition, Organizational Culture*

INTRODUCTION

Over time, several researchers in different countries have studied and examined job satisfaction in some ways. Also, they linked it with different factors. For example, Maslow's hierarchy of need's theory linked motivation to job satisfaction. His theory explains the main five needs of people's lives which need to be satisfied .These needs are physiological, safety, social, self-esteem and self-actualization. Therefore, Job satisfaction is defined as the employee's attitudes, feelings and behaviour towards his/her organization (Chen, 2008). It is also a feeling of fulfillment derived from doing a particular job.

It has become clear that job satisfaction has important implications for employees and organizations through various studies by researchers. The importance of job satisfaction according to Vandenberg and Lance (1992) includes: Decreased intention to leave, increased job satisfaction, increased sales, decreased employee turnover, decreased absenteeism. Furthermore, there are many evidences which suggest that satisfied employee's helps to reduce costs and therefore enhance organizational competitive abilities in worldwide markets (Shannon, 2002). According to Marquradt, Veitch and Charles (2002), when employees are unclear about the tasks given to them and do not receive enough input on the job, they become unhappy and dissatisfied with their work. As a result, this situation leads to a low level of job satisfaction. Also, the relationship between the subordinate and their supervisor is a vital aspect in the work place. The employees can be happy and satisfied if their supervisor has a good relationship with them.

Furthermore, Todd (2004) has revealed that unsupportive managers, heavy workloads and corporate cultures that promote long hours of work are all contributors to the prevalence of work-life conflict. Most managers follow autocratic approaches in the workplace which prevent employees from enjoying their work life. These managers and the working conditions are mostly aimed at the wellbeing of the organization alone. The basic needs of the employees are quite often overlooked because of the needs of the organization.

On the other hand, quality of work life (QWL) refers to the favorableness or unfavourableness of a job environment for the people working in an organization. Richard (1974) advocated for the implementation of quality work life measures in organizations in other to avoid dissatisfaction. According to Richard (1974) implementing a quality work life program does not mean that all employees will have a good and satisfactory work and job, because the program covering the full employees' needs and their responsibilities towards family and work are different from one employee to another. Another empirical study that discussed job satisfaction and quality work life (Weiss and Cropanzanos, 1996) found that organizational support is related to overall job satisfaction. In addition, positive and negative emotion was found to be related to overall job satisfaction. Similarly, Brief and Roberson (1989) found that people's mood at work was significantly related to job satisfaction.

In spite of the previous works done by scholars on the subject matter, there still exists a gap on quality work life and its application in Nigerian organizations. This research

therefore, makes attempt to include quality work life as a metric that influences job satisfaction in selected insurance firms in Port Harcourt

Statement of the problem

According to Marquradt et al. (2002), when employees are unclear about the tasks given to them and do not receive enough input on the job, they become unhappy and dissatisfied with their work. Most employees have the challenge of managing their time with work duties and family responsibilities, which can possibly make them feel dissatisfied with work arrangements in the workplace. Also, is that some employees in open office environments have tendency of been dissatisfied due to lack of privacy which can possibly cause distraction. The open office environment may be an obstacle in reaching a good work life balance. In addition, some employees may not be able to finish their tasks at the workplace because of workload and other work conflicts, which results in staying more than necessary in workplace and eventually reduces their level of socialization. Furthermore, some employees who work longer hours may find it difficult to be involved with their family activities which indirectly impacts negatively on their work life balance. This eventually reduces the quality of work done in such organization.

Human resource is considered as the most basic strategic resources of every organization, and this will determine to a large extent the quality of work. Nowadays, success of any organization or work environment is directly dependent on efficient engagement of human resources. When people are dissatisfied in their workplace and job, it leads to a negative impact on their work outcomes and personal life. Dealing with these challenges reveals the need for more comprehensive recognition of concepts and structures related to human resources and its specific tools. As a result, this situation leads to a low level of job satisfaction. Although so many scholars have attempted to examine the impact of quality work life on Job satisfaction in other field of study but much has been done in the insurance industry.

From the forgoing, it behooves on the researcher to find out the relationship between quality work life and job satisfaction in insurance companies within Rivers State with the optimism that a relationship exists.

Aim and Objectives of the Study
The aim of this study is to ascertain whether or not quality work life influences job satisfaction in selected insurance firms in Rivers State. The specific objectives are;
1. To examine the relationship between adequate & fair compensation and extrinsic satisfaction in selected insurance firms in Rivers State.
2. To examine the relationship between social integration and extrinsic satisfaction in selected insurance firms in Rivers State.
3. To examine the relationship between good working condition andextrinsic satisfaction in selected insurance firms in Rivers State.
4. To examine the relationship between adequate & fair compensation and intrinsic satisfaction in selected insurance firms in Rivers State.

5. To examine the relationship between good working condition and intrinsic satisfaction in selected insurance firms in Rivers State.
6. To examine the relationship between social integration and intrinsic satisfaction in selected insurance firms in Rivers State.
7. To determine whether organizational culture moderate the relationship between quality work life and job satisfaction.

Research hypotheses

The following hypotheses were formulated in line with the objective of the study:

HO$_1$: There is no significant relationship between adequate & fair compensation and extrinsic satisfaction in selected insurance firms in Rivers State.

HO$_2$: There is no significant relationship between social integration and extrinsic satisfaction in selected insurance firms in Rivers State.

HO$_3$: There is no significant relationship between good working environment and extrinsic satisfaction in selected insurance firms in Rivers State.

HO$_4$: There is no significant relationship between adequate & fair compensation and intrinsic satisfaction in selected insurance firms in Rivers State.

HO$_5$: There is no significant relationship between social integration and intrinsic satisfaction in selected insurance firms in Rivers State.

HO$_6$: There is no significant relationship between good working environment and intrinsic satisfaction in selected insurance firms in Rivers State.

HO$_7$: Organizational Culture does not significantly moderate the relationship between quality work life and job satisfaction

THEORETICAL FRAMEWORK

Quality work life is fundamentally rooted in the norm of reciprocity (Robbins, 1993). According to the norm of reciprocity, two interrelated minimal demands exist namely: (i) people should help those who have helped them and (ii) people should not injure those who have helped them (Gerstner, 1997). The overall idea of reciprocity is that individuals should help those that have helped them and in return, over time, may come to expect that others will return such behaviour (Robbins, 1993), which then gives rise to the social exchange relationship (Saks, 1996). The underlying, contemporary theories used to explain quality work life are the social exchange theory and the organizational support theory

Social Exchange Theory
The Social Exchange Theory has often been used to study organizations in an attempt to better understand the reciprocal relationship that develops between employees and the organization (Saks, 1996). This view suggests that when an employer provides employees

with fair treatment and when they value their employees' contributions and well-being, the employees will perceive high levels of support from the organization and as a result feel obligated to reciprocate (Robbins, 1993). Based on these principles it can be argued that individuals who receive greater support from their organizations will be more inclined to return the act of goodwill. The employees' reciprocal act can include higher organizational commitment and loyalty which results in a decreased intention to leave the organization (Allen et al., 2003). Furthermore, Allen et al. (2003) argued that the inverse is true where employees' perception of low organizational support may result in an increased intention to leave the organization.

This suggests that organizations can influence employee's perception of organizational support and, as a result, influence employee attitudes. Furthermore, organizations may positively influence employee attitude even when job conditions are difficult by making employees aware of what can and cannot readily be changed (Eisenberger et al., 1990). Organizations can achieve this by legitimizing their actions and appealing to higher-order values so that employees attribute work difficulties to the nature of the role or industry rather than the organization itself. Examples of this include linking working conditions to a super-ordinate goal or value and reframing employee perceptions so that they select a new standard of comparison (Eisenberger et al., 1990).

The Organizational Support Theory

The Organizational Support Theory is an application of the reciprocity norm to the employee-employer relationships (Eisenberger et al., 1990). The theory maintains that employees pay attention to the manner in which organizations treat them in order to discern the extent to which the organization is supportive and values their contribution (Eisenberger et al., 1990). The theory further maintains that based on the norm of reciprocity, employees strive to repay the organization for a high level of support by increasing their efforts to help the organization reach its goals (Singh, 2000).

The Organizational Support Theory also suggests that the development of perceived organizational support is based on an employee's idea that organizations have human characteristics (Eisenberger et al., 1986). Eder and Eisenberger (2008) opined that employees associate the treatment to them by agents of the organization as indicative of the organizations' overall favorable or unfavorable orientation towards them. The Organizational Support Theory serves to address the psychological consequences of perceived organizational support (Shoss et al., 2013). Eisenberger et al. (1990) asserted that the caring, approval and respect indicated by perceived organizational support fulfill employees' socio-emotional needs, which in turn, lead employees to incorporate membership and role status into their social identity.

Conceptual Frame Work
Quality-Work-Life and Job Satisfaction
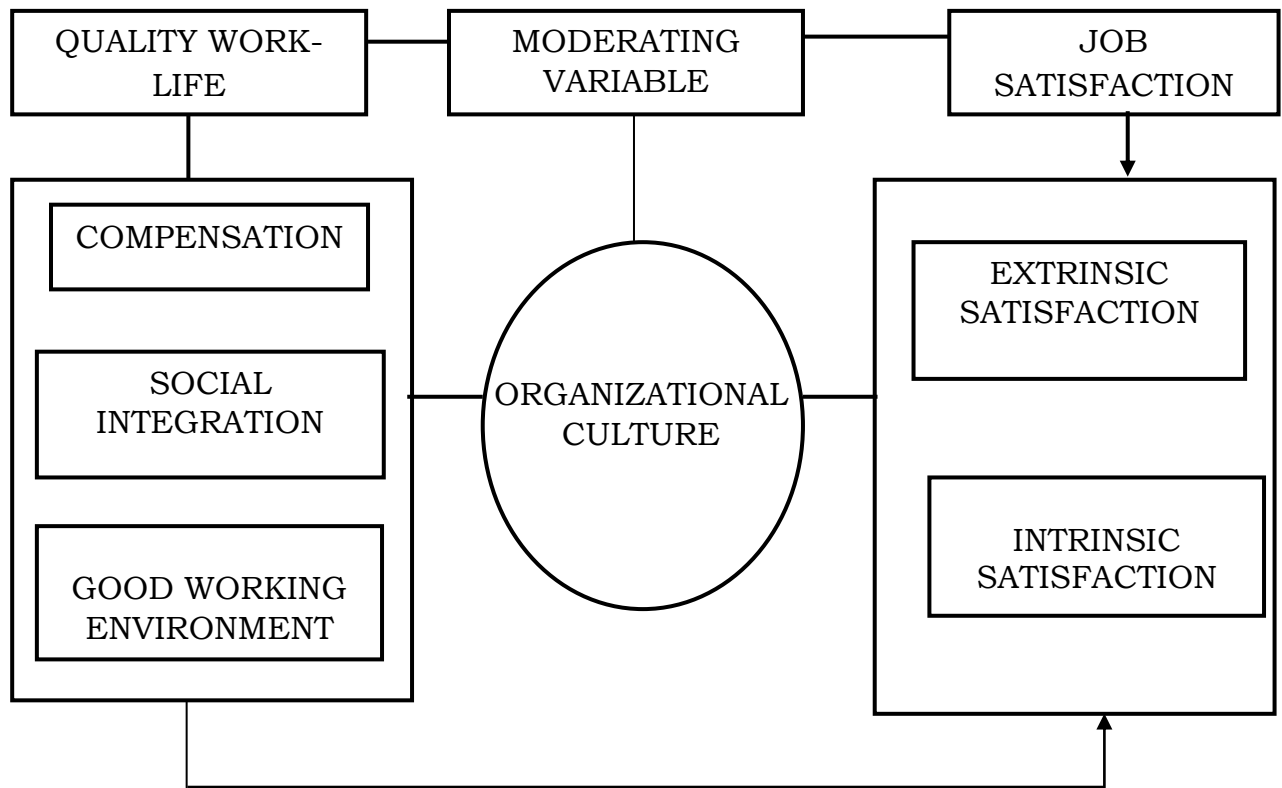
Source: Dimensions of Quality-work life (Richard, 1974). Measures of Job Satisfaction (Warr et al., 1979)

Concept of Quality Work Life

Quality of work life refers to the extent to which members of a work organization are able to satisfy their personal needs through their work experience in the organization (Dollan & shuller, 1995). It covers the person's feelings about every aspect of work including economic rewards, benefits, security, internal & external equity, working conditions, career opportunity, decision authority & organizational & interpersonal relationships, which are very meaningful in a person's life (Aswathappa, 2002). The concept of work life quality can be defined in subjective and objective forms. From the subjective viewpoint, it can be referred to the perceptions and conceptions of the staff in the working area. Davis (1997) defined the quality of working life to be the desirability or undesirability of working area from the staff's point of view. From the objective viewpoint, it can be referred to items such as, programs, activities pertaining to real working conditions in an organization including, salary, benefits, welfare conditions, hygiene, safety, participation in making decision, supervising, miscellanies and working circulation...etc (Kallebarg, 1977).

Measures of Quality Work Life

For the sake of this research the dimension adopted is the one formulated by Richard (1974):

i.   Adequate & Fair Compensation

Compensation and rewards are motivational factors (Ebrahim et al., 2010). The best performer is given the rewards, and this builds the competitions among the employees to work hard and to achieve both organizational and individual goals. The economic interests of employees drive them to work and employee satisfaction dependent to some extent on the compensation offered (Feldman, 1993). Pay should be fixed on the basis of the work done, individual skills, responsibilities undertaken, performance and accomplishments (GunaSeelan, 2008).

Adequate compensation helps the employee in maintaining a socially desirable standard of living and should be comparable to the pay for similar work elsewhere. Employee's opinion about adequacy or fairness of compensation cannot be generalized easily because several factors must be considered for determining adequacy and fairness of job (Gregory, 2009).

Recruiting and retaining highly skilled staff is a challenge facing all types and sizes of organizations in the 21st century. It requires taking a strategic approach to the attraction, selection, development and retention of employees, in order to meet staff, business and societal needs (Dunne, 2007). As revealed by researcher Murphy (2003), preserving an organization's intellectual capital due to loss of key employees is a global problem and is associated with low remuneration and compensation.

Studies have indicated that employee turnover increases if there is mismatch between management and employees compensation (Dawley, Andrews & Bucklew, 2010). Employees can't enjoy their job if they are working with tactless and inflexible manager who cannot reward them adequately (Mayo et. al, 2008). Workplace fair compensation helps to improve overall employee flexibility and empowerment to have work-life balance which reduces turnover (Rapoport et. al, 1996).

ii.   Social Integration

This refers to the ability of a member of an organization to participate in all manner of dialogue to bring about peaceful social relations with others. Whether the employee achieves personal identity and self-esteem is influenced by such attributes in the climate of his workplace as these: freedom from prejudice, a sense of community, interpersonal openness, and the absence of stratification in the organization and the existence of upward mobility (Walton, 1974).

iii.   Good Working Environment

This is defined as the positive working environment and all existing circumstances affecting labour in the work place. Physical working condition is the second important aspect in

measuring quality of work life (Sabra et al., 2009). According to (Noor et al., 2002), good working condition should include the followings; Adequate rest period, good canteen facilities, proper drinking water facilities, first aid / Medical facilities, facilities for sports and games, library and reading room, lunch room, sanitary facilities, ventilation and air circulation facilities, facilities for disposal of waste and dust, measures for controlling pollution, condition of machines and equipment, good safety plan, proper health care measures, and normal health after days works.

Concept of Job Satisfaction

According to Nguyen et al. (2013), Job satisfaction is the feelings that individuals have about their jobs. It is also seen as "a pleasurable or positive emotional state resulting from the appraisal of one job or job experience" (Jyoti, 2013). It is a feeling of accomplishment when once job meet his or her desired expectation. Organizational behaviour literature has revealed that individuals who express high feelings of job satisfaction are likely to exhibit productive behaviours, job involvement and commitment to their organizations. Organizational climate has profound impact on the work behaviour of employees in organizations (Afolabi, 2005).

Job satisfaction is a pre-requisite for employee performance in any company. It is significant for both the employee and the employer. For the employee, job satisfaction gives them a sense of security and fulfillment. In return, it leads to employee commitment, reduced absenteeism and decreased employee turnover. For the employer, employee job satisfaction ensures committed staff and stable workforce which reduce cost of recruitment and training. Job satisfaction refers to an individual's general attitude toward his or her job. According to Locke (1976), job satisfaction is a pleasurable or positive emotional state resulting from the appraisal of one's job and job experiences. As Robbins (1993) put it, when people speak of employee attitudes, they often mean job satisfaction.

Conditions for Job Satisfaction

1. Reward System
2. Fairness at Workplace
3. Job Training
4. Esprit de Corps
5. Job clarity
6. Poor Management Relationship
7. Management Support
8. Supervisor
9. Grievance Handling
10. Job Confirmation
11. Co-worker Relationship

Dimensions of Job Satisfaction

Extrinsic Satisfaction

This refers to the type of fulfillment derived as a result of tangible measures such as fringe benefits, pay, promotion etc. A fringe benefit includes; benefits, promotions and incentives, which to some extent provide satisfaction to employees (Danish & Usman, 2010). Many factors especially extrinsic in nature are leading employee intention to leave from organization, such factors includes; poor remuneration programs, imbalances in wages and salaries, and lack of competitive compensation system.

Intrinsic Satisfaction

This refers to the type of fulfillment derived as a result of intangible measures such as job clarity, recognition and work allocation etc. According to Kim (2009) job clarity is the degree to which desired responsibilities and expectations of job are made clear to employee. Recognition, on the other hand, describes how the organization evaluates the work of an employee and how much appreciation is gained by the employee in return (Danish & Usman, 2010). Intrinsic satisfaction solely depends on training (Patrick, 2000). According to Landy (as cited in Schmidt, 2007), training is a set of planned activities made available by the organization to its employees in order to improve job knowledge and skills and to align employees' attitudes and behaviors with the goals of the organization and the requirements of the job. Training is also seen as a systematic development of employees' knowledge, skills, and expertise to enable them to effectively perform the assigned job or task (Patrick, 2000).

Relationship that exists between Quality Work Life and Job Satisfaction

Researchers and practitioners found a significant correlation between measures of QWL and job satisfaction in terms of market performance, stakeholder value, and business sustainability as well as differentiating competitive capabilities in terms of service quality, delivery, employee knowledge, flexibility, and technological leadership. Positive results of QWL reduced absenteeism, lower turnover, and improved job satisfaction. A large body of prior research supports the service profit chain concept.

Lau (2000) used an ad hoc approach to study two key elements of the service profit chain model, namely QWL and performance. The study showed that service organizations that emphasized QWL for their employees tended to have better sales growth, asset growth, and return on asset growth (ROAG) over a five-year period when contrasted to other S&P 500 firms.

Najafi (2006) examined the relationship between quality of work life and profiting of middle managers of Iranian Companies" using Casio's components and found a positive and significant correlation between them. According to him, about 20% of profiting is due to quality of work life and the remaining 80% is the effect of other factors.

Fallah (2006) found a significant relationship between quality of work life and performance Kosar Economical Organization Staff" using Walton's components in her study. Nayeri, et al. (2011), carried out a descriptive study which investigated the relationship

between the QWL and productivity among 360 clinical nurses working in the hospitals of Tehran University of Medical Sciences. Findings showed that the QWL is at a moderate level among 61.4% of the participants. Only 3.6% of the nurses reported that they were satisfied with their work. None of those who reported the productivity as low reported their work life quality to be desirable. Spearman-rho test showed a significant relationship between productivity and one's QWL ($p < 0.001$). Considering the results, the researchers opined that managers should adopt appropriate policies to promote the QWL to enhance productivity.

Also in another empirical study that discussed job satisfaction and quality work life (Weiss and Cropanzanos, 1996) found that organizational support is related to overall job satisfaction. In addition, positive and negative emotion was found to be related to overall job satisfaction. Similarly, Brief and Roberson (1989) found that people's mood at work was significantly related to job satisfaction.

Concept of Organizational Culture

Martin (2002) collected a list of definitions of organizational culture. That is to say, culture represents values, beliefs, behaviors, expectations, languages, and symbols shared by organization members. The following definitions are those that work well in the field of communication: "Culture is a set of understanding or meanings shared by a group of people. The meanings are largely tacit among the members, are clearly relevant to a particular group, and are distinctive to the group" (Louis, 1985). Another standard definition of organizational culture is: "the system of values, symbols, and shared meanings of a group including the embodiment of these values, symbols, and meanings into material objects and ritualized practice (Sergiovanni & Corbally, 1984).

Schein (1990) defined culture as a pattern of shared basic assumptions that the group learned as it solved its problems of external adaptation and internal integration, which has worked well enough to be considered valid and therefore, to be taught to new member as the correct way to perceive, think, and feel in relation to those problems. Also, Morgan (1997) in his contribution viewed culture as an active living phenomenon through which people jointly creates the worlds in which they live. According to Morgan (1997) cultural analysts should find answers to three basic questions about organisational culture:

i.   What are the shared frames of reference that make organisation possible?
ii.   Where do they come from?
iii.   How are they created, communicated, and sustained?

Organisational culture has also been defined as the normative glue which binds an organisation together (Tichy, 1982). Forehand and Von Gilmer (1964) argued that culture is the set of characteristics that describes an organisation and gives it a distinct identity. Schein (1990), in a more comprehensive fashion, defined culture as values and behaviours that are believed to lead success and are thus taught to new members. From the above discussion it will be noticed that there are a number of ways to define culture, but most of them involve the same components of having a shared system of values, meanings, and norms. Martin

(2002) stated that "culture is defined as a way of studying everyday life in organizations. The idea that culture includes values, meanings, and norms and is a way to study the everyday life of an organization will guide this study.

RESEARCH DESIGN

The research design adopted by the researcher is the Quasi-experimental research design. This is because the elements under study (human beings) are flexible, and are not controlled by the researcher. While this method will be used, the cross sectional survey will also be adopted, because the survey relies on a sample of elements from the population of interest which is measured at a single point.

Population of the Study

The population for this study was drawn from the employees of (NDIC) registered Insurance Companies in Rivers State. The accessible population was further gotten through purposive sampling procedure

Sample and Sampling Technique

The Taro Yamane's (1967) sample size determination formula was used to determine the sample size appropriate for this research. Approximately 307 respondents make up the sample size.

Nature and Source of Data

This study used the method of questionnaire to get the primary data. The questionnaire was used in getting the primary data because of its time saving and ease of collection from a large group of respondents. For the purpose of this research, only the primary source of data collection was effectively utilized in analyzing the data. Primarily, the questionnaire was used to generate needed data for the testing of research hypotheses raised in this study.

DATA ANALYSIS

A total of three hundred and seven (307) copies of questionnaire were distributed to the employees of Insurance Companies in Rivers State. Out of three hundred and seven set of questionnaire distributed in this study, two hundred and ninety-six (296) copies were returned. This represent 96.40% rate of return. The researcher discovered that the entire questionnaire returned where correctly filled.

Table 1: Testing of Hypotheses

Tested Hypotheses	Correlations	P-values	Level of relationship	Decision
Adequate and fair compensation and extrinsic satisfaction	.886	P-value 0.000 < 0.05	Strong Relationship	Rejected Ho_1
Social integration and extrinsic satisfaction	.846	P-value 0.000 < 0.05	Strong Relationship	Rejected Ho_2
Good working environment and extrinsic satisfaction	.812	P-value 0.000 < 0.05	Strong Relationship	Rejected Ho_3
Adequate and fair compensation and intrinsic satisfaction	.922	P-value 0.000 < 0.05	Strong Relationship	Rejected Ho_4
Social integration and intrinsic satisfaction	.878	P-value 0.000 < 0.05	Strong Relationship	Rejected Ho_5
Good working environment and intrinsic satisfaction	.912	P-value 0.000 < 0.05	Strong Relationship	Rejected Ho_6
Organizational Culture and the relationship between quality work life and job satisfaction	.862	P-value 0.000 < 0.05	Strong moderating effect	Rejected Ho_7

Discussion of Findings

Compensation and Job Satisfaction

The findings revealed a significant relationship between compensation and job satisfaction. This was validated by the fact that they are satisfied with their chances for promotion, benefits (Health insurance, life insurance, etc.) are adequately provided by the organization, those who do well on the job stand a fair chance of being promoted, the organization provides variety of job responsibilities to ease job monotony and there is usually a meaningful recognition for work accomplished. Studies have indicated that employee turnover increases

if there is mismatch between management and employees compensation (Dawley, Andrews & Bucklew, 2010). Employees can't enjoy their job if they are working with tactless and inflexible manager who cannot reward them adequately (Mayo et. al, 2008). Workplace fair compensation helps to improve overall employee flexibility and empowerment to have work-life balance which reduces turnover (Rapoport et. al, 1996). Also, according to Nguyen et al., (2013), Job satisfaction is the feelings that individuals have about their jobs. It is also seen as "a pleasurable or positive emotional state resulting from the appraisal of one job or job experience" (Jyoti, 2013).This implies that the when employees are involved in the decisions

of an organization, as well as making suggestions for a way forward, it brings about the feeling of satisfaction to the employees, thereby resulting into job satisfaction. Also, when management of any organization rewards his employee on the basis of hard work, such person will be satisfied working for the organization. Therefore, this agrees with the findings of the present study.

Social Integration and Job Satisfaction

The significant relationship that exists between social integration and job satisfaction was validated by the fact that many of the organizations rules and procedures makes socialization rare, they enjoy working with their co-workers, there is not much bickering and fighting at work, the hours worked each week is adequate when compared with the bonuses received and the organization provides adequate opportunity for employees to utilize their skills and talents. Social integration refers to the ability of a member of an organization to participate in all manner of dialogue to bring about peaceful social relations with others. Neuman (1989) found that employees develop and perform better when managers control and motivate their employees with participative forms of rewards. Most scales of job satisfaction (Spector, 1997) include such facets as the nature of work, promotion opportunities, and social relations. A study conducted by Momeni (2009) concluded that a leader's behaviour has a great influence on employees' attitudes, behaviours, emotions, morale, and perceptions. The implication is that when the employees starts seeing the progress of his organization as their own, the employers benefits, because the employees are satisfied with the job through their behaviour. This can also be made possible, when their employers influence their employees socially, through the way they relate with others. This therefore, agrees with the present study.

Good Working Environment and Job Satisfaction
Furthermore, the study revealed a significant relationship between good working condition and job satisfaction. This was made possible because, the organization has good first aid facilities for emergency cases, the organization has good facilities for relaxation after a stressful task, the conditions of equipment and other facilities for work are adequate, there are ventilations and air circulation facilities, the organization provides adequate opportunity for periodic changes in duties and there is a high degree of independence associated with work roles. Good working environment is defined as the positive working environment and all existing circumstances affecting labour in the work place. Physical working condition is the second important aspect in measuring quality of work life (Sabra et al., 2009). According to Noor et al.(2002), good working condition should include the followings; Adequate rest period, good canteen facilities, proper drinking water facilities, first aid / Medical facilities, facilities for sports and games, library and reading room, lunch room, sanitary facilities, ventilation and air circulation facilities, facilities for disposal of waste and dust, measures for controlling pollution, condition of machines and equipment, good safety plan, proper health care measures, and normal health after days works. Their findings were in line with what the employees responded to in the present study. This goes to show how a good working environment can bring about job satisfaction among employees. Also, according to Nguyen et

al., (2013), Job satisfaction is the feelings that individuals have about their jobs. It is also seen as "a pleasurable or positive emotional state resulting from the appraisal of one job or job experience" (Jyoti, 2013). This implies that when the employer provides a good working environment for its employees, it will commit them to working hard to meet up with the organization's objectives. This therefore, results into job satisfaction on the part of the employee. This deduction agrees with the present study.

CONCLUSION

From the findings of the study, the conclusion is reached. In this case, the study has filled the gap in literature by providing the knowledge base that when quality work life is provided in any organization; it improves job satisfaction among employees. Also, the research has proven that compensation, social integration and good working environment among other strategies is the approach in getting employees satisfied in any organization.

Recommendations

Based on the conclusion of this study, the following are recommended;

1. Organizations, especially insurance sectors should always ensure that compensations are given to deserve employees, in order to get them more committed in their job, thereby making them satisfied with their job.
2. Management in any organizations should always ensure employees are giving sense of belonging, by giving them the opportunity to make suggestions when necessary, so as to get them committed in their jobs.
3. Employees should be provided good working environment to thrive on. By this, they bring out their best and get satisfied in their jobs.
4. Organizations should always provide adequate opportunity for employees to utilize their skills and talents. By this, they will get satisfied working for such organizations.

References

Adam, J. S. (1965). Inequity in social exchange. In L. Berkowitz (Ed.), *Advances in experimental social psychology* (Vol. 2, pp. 267-299). New York, NY: Academic Press.

Adhikari, D.R & Gautam, D.K. (2010) Labor legislations for improving quality of work life in Nepal. *International Journal of Law and Management*, *52(1),* 40-53.

Aswathappa. K (2002), *Human resource and rersonnel management*, 2nd ed.Tata Mc Graw Hill Publishing Company, New Delhi. Page (390,391,523).

Babu, T. N., & Reddy, G. S. (2013). Role of HRM Practices in Cement Industry. *International Journal of Marketing, Financial Services & Management Research, 2*(8), 46-52.

Bhanugopan, Ramudu and Fish, Alan. The impact of business crime on expatriate quality of work-life in Papua New Guinea. *Australian Human Resources Institute. 46(1).* 2008, 68–84

Boyt, T., Lusch, R., F., and Naylor, G., 2001.'The Role of Professionalism in Determining Job Satisfaction in Professional Services: A Study of Marketing Researchers'. *Journal of Service marketing. 6(2), 60-70*

Brief, P. & Roberson, 1. (1989). Job attitude organisation: An exploratory study. *Journal of Applied Social Psychology,* 19,717-727.

Chen, H. (2008), "Job satisfaction among information system (IS) personel", *Computers in Human Behavior*, 24: 105-118.

Colquitt, J. A., Conlon, D. E., Wesson, M. J., Porter, C. O. L. H., & Ng, K. Y. (2001). Justice at the millennium: A meta-analytic review of 25 years of organizational justice research. *Journal of Applied Psychology, 86,* 425-445.

Connell, Julia & Hannif, Zeenobiyah (2009). Call centers, quality of work life and HRM practices - An in-house/outsourced comparison. *Employee Relations*, *31(4),* 363-381

Davis, E. (1997). the Leadership role of health services managing. *International Journal of Health Care Quality Assurance, 10*(4).

Dewe, P. J. (1989). Examining the nature of work stress: Individual evaluations of stressful experiences and coping. *Journal of Human relations, 42*(11), 993-1013.

Dolan, S. L., & Schuler, R. S. (1995). La gestion des ressources humaines au seul de l'an2000 . (2ième Édition). Saint-

Einarsen, S., Hoel, H., Zapf, D., & Cooper, C. L. (2011). The Concept of bullying and harassment at work: The European Tradition. In S. Einarsen, H. Hoel, D. Zapf, & C. L. Cooper (Eds.), *Bullying and Harassment inthe Workplace* (pp. 3-39). Developments in Theory, Research, and Practice. CRC Press, Taylor & Frances

Eisenberger, R., Fasolo, P., & Davis-LaMastro, V. (1990). Perceived organizational support and employee diligence, commitment, and innovation. *Journal of Applied Psychology, 75*(1), 51-59.

Ferreira. (2007). In S. O. Michael (Ed.), *using motivational strategy as panacea for employee retention and turnover in selected public and private sector organizations in*

the eastern cape province of south africa.master of commerce thesis, University of Fort Hare.

Gazioglu, S., and Tansel, A. (2006). *'Job satisfaction in Britain: individual and job related factors'*.9th*Edition, Rutledge, part of the T*aylor & Francis Group.

Georgellis, Y., and Lange, T. (2007), "Participation in continuous, on-the-job training and the impact on job satisfaction: longitudinal evidence from the German labour market", *The International Journal of Human Resource Management,* 18(6).

Gerstner, C. R., & Day, D. V. (1997). Meta-analytic review of leader – member exchange theory: Correlates and construct issues. *Journal of Applied Psychology*, 82, 827–844.

Hersey, P. &Blanchard, K.H. (1988). Management of organizational behavior (5th Ed.), pp. 169-201. Englewood Cliffs, NJ: Prentice Hall

Homburg, C., Workman, J. P. Jr., and Jensen, O. 2002. 'A configurational perspective on key account management'. *Journal of Marketing,* 66: 38-60.

Hudson Resourcing. (2005*), The case for work/life balance: Closing the gap between policy and practice.* Hudson Australia and New Zealand available on www.hudson.com

Israel, B. A., Schurman, S. J., & House, J. S. (1989). Action research on occupational stress: Involving workers as researchers. *International Journal of Health Services, 19*, 135-155.

Ivancevich, J. M., & Matteson, M. T. (1980). *Stress and Work: A Managerial Perspective*. Scottforesman & Co., Glen view Illinois.

Jones, M., Jones, J., Latreille, P., and Sloane, P. (2008), 'Training**,** job satisfaction and workplace performance in britain: evidence from wers 2004', *iza discussion paper no. 3677.*

Kallebarg, A. L. (1977). Work values and job rewards: A theory of job satisfaction. *American Sociological Review, 42*,124-143.

Kroposki, M., Murdaugh CL., Tavakoli A., and Parsons M. 1999. 'Role clarity, organizational commitment, and job satisfaction during hospital reengineering'. *Nursing connections.* 12 (1):27-

Landy, F.J. (Ed) 1985, *Psychology of Work Behaviour*, I.L .Dorsey press, Homewood.

Lau, R.S.M().(2000), Quality of work life and performance: An ad hoc investigation of two key elements in the service profit chain model, *International Journal of Service Industry Management*, *11(5),* 422 – 437.
Laurent, ERPI.18.

Leventhal, G. S. (1980). What should be done with equity theory? New approaches to the study of fairness in\ social relationships. *International Journal of Training and Development, 16*, 164-182.

Levinson, H. (1965). Reciprocation: The relationship between man and organization. *Administrative Science Quarterly, 9,* 370-390.

Lewis, S., (1997), *"An International Perspective on Work-Family Issues"*. In: S. Parasuraman and J.H. Greenhaus eds Integrating Work and Family: Challenges and Choices for a Changing World. Westport, CN: Quorum Books.

Locke,E .A. (1976).T he naturea ndc auseso fjob satisfactionI.n M.D. Donnette (ed.), Handbook of industrial and organiiational psychology. Chicago, IL: Rand McNally.

Marquradt, G, Veitch, A. & Charles, E (2002). Environmental Satisfaction with Open plan Office Furniture Design and Layout. *Institute for Research in Construction, Internal Report No. IRC-RR-106*

Melymuka, K. (2004), "it's the opportunities, stupid.' *Computer world.*

Meral, E., and Lütfihak, A. (2009). 'The Impact of Perceived Organizational Ethical Climate on Work Satisfaction'. *Journal of Business Ethics,* 84(3): 297-311.

Mirsepasi, Naser. The mutual impact of productivity and QWL. *Economics and Management Journal.* 17. 2006

Nayeri, Nahid Dehghan, Salehi, Tahmineh and Noghabi Ahmad Ali Asadi (2011), Quality of work life and productivity among Iranian nurses, *Contemporary Nurse, 39(1),* 2011, 106–118.

Patrick, J. (2000). Training. In N. Chmiel (Ed.), *Introduction to work and organizational psychology* (pp. 100-125). Oxford, UK: Blackwell.
Psychology, 1994.

Richard .E. W., (1974), *Criteria for Quality of Working Life*. In L.E. Davis, A.B. Cherns and Associates (Eds.) the Quality of Working. New York: The Free Press, Life, 91-104.

Robbins, P. (1993). *Organizational behaviour*. Prentice-Hall, Inc., 366-392.

Saks, A. M. (1996). The relationship between the amount of helpfulness of entry training and work outcomes. *Human Relations, 49*, 429-451.

Shannon, O. J. (2002), components of empowerment and how they differently relate to employee job satisfaction, organizational commitment and intent to leave the job. *Business Ethics*, Vol. 66, pp. 357-75.

Shields, M.A., and Wheatly, S. (2002).'Racial Harassment, Job Satisfaction and Intentions to Quit: Evidence from the British Nursing Profession'.*Economica,* 69(274): 295-326

Siddiqui., Secombe M J, and Peterson R. (2003), "Continuous Professional Development - development of a framework for Medical Doctors in Pakistan", *Journal of Pakistan Medical\ Association,* 53, (7).

Singh, J. (2000), "Performance productivity and quality of frontline employees in service organisations", *Journal of Marketing*, 64:15-34.

Sverke, M., Gallagher, D.G., & Hellgren, J., (2000), Alternative work arrangements: Job stress, well-being and pro-organizational attitudes among employees with different employment contracts. In Isaksson, C. Hogstedt, C. Erikson, & T. Theorell (Ed.), Health effects of the new labour market (pp.145-167). New York: Plenum.

Sverke, M., Hellgren, J., & Naswall, K., (2006), Job insecurity: A literature review Report 1.

Tanja Sargent and Emily Hannum (2003).' *Keeping teachers happy: job satisfaction among primary school teachers in rural china'* paper prepared for the international

sociology associationresearch committee on social stratification and mobility (RC28), New York University.

Ting, Y. (1997). 'Determinants of job satisfaction of federal government employees', *Public Personnel Management,* 26(3): 313.

Todd, S. (2004). "Improving work-life balance – what are other countries doing?" labour program human resources and skills development canada

Vandenberg, R., & Lance C. (1992).Satisfaction and organizational commitment. *Journal of Management*, *18*, 153-167.

Walton, R.E. Improving the QWL*, Harvard Business Review*, *19 (12),* May-June, 1980, 11-24.

Walton, Richard, E., 1974, Improving the quality of work life, Harvard Business Review, 12(3), 56-64

Weiss, M., & Cropanzano, R. (1996). An affective events approach to job satisfaction. In Staw, B & Cummings, D (Eds.), *Research in organisational behavior* (Vol. 18, pp. 1-74). Greenwich, CT: JAI Press.

William, D. R, Swee-Lim, C., and Cesar M. M. (2005), 'Job insecurity spill over to key account management: negative effects on performance, effectiveness, adaptiveness, and esprit de corps", *Journal of Business and Psychology,* 19 (4): 483-503.

Winter, R., Taylor, T. and Sarros, J., (2000) Trouble at Mill, *"Quality of Academic work life issues within a comprehensive Australian University",* *Studies in Higher Education*, *25 (3)*, 279-294.

Zeffane, R., Al Zarooni, H.A. (2008).'The influence of empowerment, commitment, job satisfaction sand trust on perceived managers' performance'. *International journal of Business excellence,* 1, (1/2.)