

**QUALITY OF WORK LIFE AND FINANCIAL WELLBEING AMONG
HOME STATE AND MIGRANT LABOURERS**

Dissertation submitted to Kerala University

In partial fulfillment of the requirements for the award of the Degree of

M. Sc. Counselling Psychology

By

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2022- 2024

CERTIFICATE



This is to certify that the Dissertation entitled “**Quality of Work life and Financial wellbeing Among Home state and Migrant Labourers**” is an authentic work carried out by MANEESHA S, Reg. No. 60422115015 under the guidance of Mrs. Jesline Maria Mamen during the fourth semester of M.Sc. Counselling Psychology programme in the academic year 2022- 2024.

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DECLARATION

I, MANEESHA S , do hereby declare that the dissertation titled “**Quality of Work life and Financial wellbeing Among Home state and Migrant Labourers**” submitted to the Department of Counselling Psychology, Loyola College of Social Sciences, Sreekariyam, under the supervision of Mrs Jesline Maria Mamen, Head of the Department of Counselling Psychology, for the award of the degree of Master’s in Science of Counselling Psychology, is a bonafide work carried out by me and no part thereof has been submitted for the award of any other degree in any University.

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ACKNOWLEDGEMENT

Conducting this project has been one of the most significant academic challenges I ever had to face. Without the support, preference and guidance of the following people, this research would not have been possible. It is also them to whom I owe my deepest gratitude.

First and foremost, praises and thanks to God, the Almighty, for His showers of blessings throughout my research work to complete the research successfully.

I would like to express utmost thanks and gratitude to my research guide Mrs Jesline Maria Mamen, Head of the department of Counselling Psychology for his incomparable effort, support and valuable guidance throughout this research. His dynamism, vision, sincerity and constructive criticism have deeply inspired me.

Besides my guide, I would like to express my gratitude to Dr Pramod S K, and Dr Ammu Lukose, Assistant professor , Mr. Johns P John, and Miss Anila Guest lecturers, Department of Counselling Psychology for providing constant support to complete the research.

I extend my sincere gratitude to all the participants who spared their time to assist me with the research.

I sincerely acknowledge the efforts of my friends, family and all of those who have helped me in completing my research successfully.

With Regards,

MANEESHA S

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Abstract

This is a quantitative study conducted to study the Quality of Work life and financial wellbeing among Home state and Migrant Labourers on a total of 70 Home state labourers and 70 Migrant labourers. They are selected from different areas of field for working sectors like construction , pipeline workers etc .The participant are selected from home state labourers and Migrant labourers who work in Thiruvananthapuram , Kollam and Kottayam etc. The sampling method here used was Convenience sampling method focus on a particular Popo like with descriptive research design. They were given a questionnaire of The Quality of work life scale (QWOL) developed by Swamy (2015) and CFPB Financial wellbeing Scale developed by Consumer Financial Protection Bureau (CFPB).Results identified that The significant difference in the quality of work life between home state and migrant labourers, with home state labourers have a higher quality of work life. However, there is no significant difference was found in the financial wellbeing between the two groups. This indicates that while home state labourers experience a better quality of work life, both groups have similar levels of financial wellbeing.

Keywords: Quality of Work life, financial wellbeing, Home state, Migrant

CHAPTER I

INTRODUCTION

The global economy is highly organized in terms of labour mobility, and migrant workers play an important role in many industries. However, the job quality and economic well-being of migrant workers relative to workers in their home country often exhibit well-focused contradictions. These disparities are shaped by factors such as access to legal protection, working conditions, social security, and broader socioeconomic developments related to migration. This article examines the disparities and challenges of decent work and economic well-being of a country of origin and migrant workers.

Domestic public workers generally have a wide range of benefits when it comes to job security, social cohesion, and access to resources. The nature of these workers' work is often determined by local culture, labor laws, and familiarity with employment opportunities. Some of the major factors affecting the quality of work done by domestic workers includes

In general, home state employees tend to benefit from stronger legal protections. They are well aware of their rights and have access to grievance mechanisms. Trade unions are more accessible to these workers, who generally enjoy greater job security because of established networks. Being in their home country gives employees a sense of belonging and social support. Their children tend to have better access to housing, health care and education. This social integration can improve both their mental health and work-life balance. Local employees may have better opportunities for promotion. Employers often invest in training and development programs for national employees, leading to advancement within the company and higher wages over time. The quality of workplace conditions tends to be better for home-state workers. Since they are often in permanent or longer term positions, employers may prioritise ensuring a safer and more compliant work environment.

he great of administrative center situations has a tendency to be better for home-state people. Since they're often in permanent or long term positions, employers can also prioritise making sure a safer and extra compliant paintings environment.

The evaluation, migrant labourers regularly face sizeable demanding situations that could negatively impact the best of their paintings. The conditions underneath which migrant labourers perform are regularly defined by brief contracts, casual employment preparations, and constrained felony protections. Migrant workers are regularly employed in precarious positions, with little task safety. They are much more likely to paintings in the casual region, wherein labour legal guidelines are poorly enforced. As a end result, they may be susceptible to exploitation, including wage theft, hazardous operating situations, and immoderate running hours.

Migrant workers, specially the ones running informally or without proper documentation, often have confined or no get right of entry to to prison protections. This makes it tough for them to advocate for truthful wages, more secure operating situations, or repayment for injuries and illness. In many instances, fear of deportation or retaliation prevents them from reporting abuses. Migrant labourers often face language and cultural barriers that limit their ability to communicate with employers and understand their rights. This can lead to miscommunications, exclusion from opportunities for advancement, and increased stress and isolation in the workplace. Migrant workers frequently live in overcrowded and substandard housing provided by their employers. These conditions can adversely affect their physical and mental health, further decreasing their quality of work and wellbeing. Financial wellbeing is often better for home-state labourers, as they tend to enjoy greater economic stability.

Home state workers often have access to stable, full-time employment that provides a consistent income. This stability enables them to plan for the future, build savings, and invest in housing, education, and healthcare. Home-state workers are more likely to receive benefits such as health insurance, pensions, and paid leave. These benefits contribute to their long-term financial security and reduce out-of-pocket expenses for essential services. Home state workers are typically more embedded in the local economy, which may offer them better access to credit, financial services, and community

support networks. They are also more likely to benefit from economic policies aimed at local employment and development.

In many cases, home-state workers earn higher wages than migrant workers, particularly in sectors that offer better protections and union representation. This wage disparity often translates into greater financial wellbeing.

Migrant labourers often face significant challenges in achieving financial wellbeing, despite their crucial role in the global economy. Migrant workers, especially those in low-skilled positions, are often paid significantly lower wages than their home-state counterparts. In many cases, these wages are insufficient to cover basic living expenses, let alone enable savings or financial growth. Many migrant workers send a substantial portion of their income back to their families in their home country. While remittances can provide critical financial support for these families, they also reduce the worker's ability to save and invest in their own wellbeing.

Migrant workers are often vulnerable to wage theft and exploitation. This can take the form of underpayment, delayed payment, or outright refusal to pay for completed work. Such exploitation further erodes their financial security. Migrant workers, particularly those without legal status, often have limited access to banking and financial services. This can lead to a reliance on informal financial systems, which may charge higher fees or offer fewer protections. Addressing the disparities in quality of work and financial wellbeing between home-state and migrant labourers requires coordinated efforts at multiple levels.

Governments should strengthen legal protections for migrant workers, ensuring that they have access to fair wages, safe working conditions, and grievance mechanisms. This could involve enforcing existing labour laws more effectively and extending protections to informal workers should be implemented to ensure that migrant workers have access to social benefits such as healthcare, pensions, and unemployment insurance. This would help improve their financial wellbeing and reduce their vulnerability to exploitation.

Efforts should be made to promote the social and cultural integration of migrant workers. This could involve providing language training, legal assistance, and community support programs to help them navigate their new environment and access opportunities for advancement.

Employers and governments should work together to address wage disparities between home-state and migrant workers. This could involve implementing policies that promote wage transparency, fair compensation, and the equal treatment of all workers.

The relationship between quality of work life (QWL) and financial wellbeing is particularly crucial in the case of both home state and migrant labourers, who often occupy the most vulnerable positions in the labor market. Migrant labourers, in particular, face unique challenges that further differentiate their experiences from those of home state labourers, both in terms of economic conditions and quality of life. As we delve deeper into this topic, it becomes evident that the experiences of these labourers are not homogenous, shaped instead by a complex interplay of socio-economic factors, labour policies, and personal aspirations.

While QWL encompasses various dimensions such as job satisfaction, work environment, opportunities for growth, and emotional well-being, financial wellbeing acts as a critical pillar underpinning these dimensions. For migrant labourers, financial stability often translates directly to the ability to send remittances back home, secure housing, and maintain an adequate standard of living in their host state. However, financial wellbeing is not just about meeting basic needs; it also reflects the capacity to plan for the future, save, invest, and avoid debt. This dual pressure present and future financial security makes the concept of financial wellbeing especially pertinent in the study of labor dynamics.

Recent studies highlight that home state labourers may enjoy certain inherent advantages due to their familiarity with local systems and social networks. These networks often provide a buffer during economic downturns or personal crises. Conversely, migrant labourers may experience a greater degree of isolation, often lacking access to the same support structures. This isolation can exacerbate their financial challenges, making them more susceptible to exploitative working conditions, wage

disparities, and a lower overall quality of work life. The lack of formal social security and access to financial resources compounds their vulnerability, especially when it comes to health emergencies or job loss.

Moreover, the working conditions and financial well-being of these labour groups are heavily influenced by regional and national policies. While some states have made significant progress in improving labour laws to protect workers' rights, including minimum wage guarantees and occupational safety, enforcement remains a key challenge. For migrant labourers, navigating these laws can be particularly difficult, as many remain unaware of their rights or fear retaliation if they seek legal recourse. This further complicates their efforts to achieve financial security, highlighting the need for targeted policy interventions and better enforcement mechanisms to safeguard their interests.

Thus, the quality of work life and financial wellbeing among home state and migrant labourers not only reflects their individual circumstances but also serves as an indicator of broader societal and economic trends. With the increasing importance of labour mobility in today's globalised economy, addressing the disparities between these two groups is not just a matter of equity but also one of economic sustainability. Ensuring that both home state and migrant labourers can enjoy a decent quality of work life and financial wellbeing is critical to fostering social stability and economic growth, both at the state and national levels.

The next section of this study will explore in greater detail the methodological approach used to assess the quality of work life and financial wellbeing among these labour groups, drawing on both quantitative and qualitative data to provide a comprehensive understanding of their experiences. Through this lens, we aim to identify the key determinants of QWL and financial wellbeing, while also considering potential policy interventions that can improve outcomes for both home state and migrant labourers financial wellbeing, its significance, and components factors influencing financial wellbeing, including wages, savings, job security, and access to benefits

Differences in financial wellbeing between home state and migrant labour. Indicators of QWL, such as work-life balance, working conditions, job satisfaction, and psychological wellbeing. Labour markets across the world have been undergoing profound transformations, and India is no exception. The phenomenon of internal migration, particularly in pursuit of employment opportunities, has increased the prominence of a dual labour force comprising home state labour and migrant labour. Home state labour refers to individuals working within their native state, often closer to their familial and social support systems. In contrast, migrant labourers are those who leave their home state to seek employment in other regions, often facing displacement, uncertainty, and challenges in adaptation.

Financial wellbeing and the quality of work life are critical factors that shape the overall wellbeing of workers. These two dimensions are interrelated and determine how effectively workers can meet their needs, fulfil their responsibilities, and maintain a balance between their personal and professional lives.

The labour market in India is uniquely diverse, encompassing sectors ranging from agriculture to construction, manufacturing, and the burgeoning service industries. Within this context, financial wellbeing and quality of work life take on distinct characteristics depending on the worker's status as a home state labourer or migrant labourer. The study of these dimensions is particularly relevant in the Indian context, where regional disparities in development, wages, and employment opportunities are stark.

Financial well being

Financial wellbeing encompasses more than just the ability to earn a wage. It includes the stability of income, the capacity to save for the future, access to benefits like healthcare and pensions, and financial security against uncertainties like job loss or illness. For home state labour, financial wellbeing is often influenced by their proximity to family and community support, local employment opportunities, and familiarity with local economic conditions. In contrast, migrant workers often find themselves in precarious financial positions due to lower wages, lack of access to social welfare benefits, and vulnerabilities associated with working far from home.

Studies have shown that migrant labourers tend to face significant financial disadvantages compared to home state workers. Their financial wellbeing is further compromised by the lack of social safety nets and higher costs of living in unfamiliar urban environments. Additionally, many migrant workers are employed in informal sectors, where protections are limited, and wages are often lower than the legal minimum. Quality of work life (QWL) is a broad concept that encompasses the overall satisfaction and wellbeing of an employee in their work environment. It includes aspects such as job security, working conditions, opportunities for professional growth, work-life balance, and emotional wellbeing. The quality of work life is a crucial determinant of both job performance and overall satisfaction with life. For home state labour, QWL is often enhanced by proximity to family and familiarity with local customs and languages. They may also benefit from stable housing and community support. On the other hand, migrant labourers frequently experience lower QWL due to long working hours, hazardous working conditions, poor housing arrangements, and isolation from their families and social networks. The psychological toll of migration, coupled with discrimination and exploitation, further diminishes their QWL.

Quality of Work Life

Quality of work life can be defined as an extent to which an employee is satisfied with personal and working needs through participating in the workplace while achieving the goals of the organisation. Louis and Smith (1990) research identified the importance of QWL in reducing employee' turnover and employee well-being impacting on the services offered. Initially, QWL concept was used only for job redesigning process by considering social- technical system approach, but gradually this concept was broadened by considering large interventions. Focusing on improving QWL to increase the contentment and satisfaction of employees can result in various advantages for both employees and organisation. Through the effective implementation of interventions of QWL such as flexible time, job enrichment, job enlargement, autonomous work group culture, it is possible to enhance status of QWL in employees. These interventions ensure the full use of a worker's potential by assuring greater involvement which makes the work more effective and efficient by augmenting the quality. QWL also provides opportunities for active involvement of employees in decision making process.

Human resource is an asset to the organisation; an unsatisfied employee is the first enemy of the organisation. To sustain in the competitive market, organisations have to maintain skilled employees. Employees have to be treated as an asset not liability and this is possible only through the humanised job design process, known as Quality of Work Life.

Need and Significance

Investigating the Quality of Work life and financial wellbeing of both home state and migrant labourers is crucial for identifying and addressing disparities that may exist between these groups, contributing to a more equitable society (Smith, 2020) Exploring the experiences of both home state and migrant labourers on social integration dynamics, fostering a better understanding of how these individuals contribute to and interact within the broader community (Brown & Garcia, 2019).

Statement of the problem

The Quality of Work Life and Financial Wellbeing among Home state and Migrant Labourers could focus on identifying significance in living conditions, income levels, and overall satisfaction between the two groups. It may explore factors such as job opportunities, access to social services, and potential challenges faced by each group, aiming to provide insights into improving the well-being of both native and immigrant labourers. Therefore the problem statement for the present study has been entitled as “Quality of Work Life and Financial Wellbeing among Home state and Migrant Labourers.

Operational definition of key terms

Quality of work life

Quality of Work Life (QWL) can be defined as an extent to which an employee is satisfied with personal and working needs through participating in the workplace while achieving the goals of the organization.

Financial Wellbeing

Financial Wellbeing is defined as the extent to which individuals, both native and immigrant labourers, experience financial security, including stable income, economic opportunities, and the ability to meet basic needs without financial stress.

Home state Labourers

Home state labourers refer to individuals who are long-term residents of the Kerala where the study is conducted, and who are engaged in various forms of labour, including but not limited to, employment, self-employment, or informal work.

Migrant Labourers

Migrant labourers are individuals who have moved to the Kerala from another states with the intention of seeking employment or engaging in economic activities.

OBJECTIVES OF THE STUDY

- To assess the financial wellbeing of home state and Migrant labourers.
- To assess the quality of work life of home state and Migrant laborers.
- To analyze the difference in financial wellbeing between home state and Migrant laborers
- To analyze the difference in Quality of work life between home state and Migrant laborers.

HYPOTHESES OF THE STUDY

- There will be a significant difference in financial wellbeing between home state and migrant labourers.
- There will be a significant difference in quality of work life between home and migrant laborers.

CHAPTER II

REVIEW OF LITERATURE

Studies related to Quality of work life

Quality of work life is multidimensional construct. It is gaining more attention due to many researchers have considered different variables which are related to job satisfaction, job security, wages etc. However there are many other critical factors which contributes to QWL which includes Physical, physiological and social factors. Consequently an attempt has been made to incorporate the above factor and develop a reliable scale to measure QWL. The focus of the literature review is to outline the logic used for the selection of predominant variables.

Feldman (1993) defined quality work life is the quality of relationship between employees and the total working environment. Lau et al,(2001) described QWL as the favourable working environment that supports and promotes satisfaction by providing employees with rewards, job security, And career growth opportunities.

Mehdi hosseini et al, (2010) concluded that the Career achievement, career satisfaction and career Balance are not only the significant variables to Achieve good quality of work life, but QWL or the Quality of work system as one of the most interesting methods creating motivation and is a way to have job enrichment. It is also noted form the research that fair pay, growth opportunities and continuing promotion improves staffs' performance which in turn increases QWL of employees.

Nasl Saraji and Dargahi (2006) identified QWL variables as fair pay and autonomy, job security, health and safety standards at work, reward systems, recognition of efforts, training and career advancement opportunities, participation in decision making, interesting and satisfying work, trust in senior management, balance between the time spent at work and with family and friends, level of stress experienced at work, amount of work to be done, occupational health and safety at work.

Normala and Daud (2010) investigated the relationship between QWL and organizational commitment among employees in Malaysian firms. Seven QWL variables were identified, which include physical environment, growth and development, participation, supervision, social relevance, pay and benefits.

Behnam Talebi et al., (2012) examined the relationship between the employees QWL and effectiveness in service organization like Banking sector. In the study, seven QWL variables are considered to determine the present status of QWL of employees. They are healthy and secure work environment, salary and benefits, job security, autonomy at work, providing the basis for skills education, and determining the job development direction.

Research carried out by Anwar et al., (2013) revealed that, the most frequently used QWL drivers are reward, benefits and compensation, followed by career development, communication, and safety and security respectively in order of frequency. The other important QWL drivers are top management involvement, cohesion of work and life, job satisfaction and employee motivation which are not considered in many of the research.

According to Sangeeta Jain (2004) in Indian industrial worker, working conditions, opportunity to develop human skills and opportunity for advancement can result in better Quality of Work Life to workers.

Ellis and Pompli (2002) conducted a study on QWL of nurses in Canberra. The study revealed that poor working environments, resident aggression, workload, inability to deliver quality of care preferred, imbalance of work and family, shift work, lack of involvement in decision making, professional isolation, lack of recognition, poor relationships with supervisor and peers, role conflict and lack of opportunity to learn new skills are the major barriers in the improvement of QWL of employees.

Rose et al., (2006) used three exogenous variables to measure the status of QWL in managers of free trade zones in Malaysia for both the Multi-National Companies (MNCs) and the Small Medium Industries (SMIs) they are career satisfaction, career achievement and career balance to measure the QWL, A ten-point scale with 1 being “strongly disagree” and being 10 “strongly agree” was used. The result indicates that three exogenous variables are significant: career satisfaction, career achievement and career balance, with 63% of the variance in QWL.

Subhashini and Ramani Gopal (2013) used eight dimensions to evaluate status of QWL of women employees working in selected garment factories in Coimbatore district of Tamilnadu they are Relationship with co-worker, Opinion about workload, Health and safety measures, Satisfaction about feedback given, Opinion about working hours, Training programs given by the organization, Opinion about Respect at workplace, Grievance handling procedure. To evaluate the QWL among the employees the opinion of respondents was put under 5-point scales varying from “Highly Satisfied” to “Highly Dissatisfied” as well as “Strongly Agree to Strongly Disagree.

Studies related to Financial wellbeing

The CFPB scale has been widely adopted due to its comprehensive nature and ease of use. The scale incorporates both short-term and long-term financial considerations, as well as subjective feelings of financial control and satisfaction. Empirical studies have shown the scale to be reliable and valid across various demographic groups, including different income levels, ages, and cultural backgrounds (Gerrans et al., 2020).

Netemeyer et al. (2018) highlights the importance of subjective measures, arguing that they often predict life satisfaction and mental health more accurately than objective indicators alone. This is especially true when considering factors like financial anxiety or a sense of financial control, which may not always correlate directly with actual financial status.

The Personal Financial Well-being Scale developed by Prawitz et al. (2006) is a subjective measure that captures individuals' perceptions of their financial situation across five domains: current financial state, ability to meet financial obligations, future financial outlook, financial control, and financial stress. This scale has been validated across various populations and has shown strong correlations with financial behaviour and mental health outcomes.

Financial well-being scales have been applied in numerous contexts, ranging from academic research to public policy and financial counselling. Policymakers have used these scales to better understand the financial challenges faced by specific populations, such as low-income households, retirees, and students. For instance, studies have shown that financial well-being scores are lower among those with higher debt-to-income ratios and less financial literacy (Lusardi & Mitchell, 2017)

While financial well-being scales have provided valuable insights, they are not without limitations. One critique of existing scales is that they may oversimplify the complexity of financial well-being, particularly in the case of marginalized groups who face structural barriers to financial security. Researchers have called for more culturally sensitive tools that take into account the diverse experiences of financial hardship across different socio-economic, racial, and ethnic groups (Friedline & West, 2020).

Studies such as those by Shim et al. (2009) emphasize that financial wellbeing is more than just the absence of financial stress. It involves a sense of control over finances and the confidence to handle unexpected expenses.

According to Netemeyer et al. (2018), financial wellbeing is a dynamic process influenced by personal, social, and economic factors, often requiring long-term financial planning and behaviour modification. According to Lusardi and Mitchell (2014), financial literacy plays a crucial role in achieving financial wellbeing. Financially literate individuals are better equipped to manage their resources, avoid debt, and make informed financial decisions, leading to higher levels of satisfaction with their financial status. Savings behaviour and the ability to invest are directly linked to an individual's future financial security. Research by Gutter and Copur (2011) suggests that those who prioritize savings tend to report higher levels of financial wellbeing, regardless of their income level. External factors such as social support networks and broader economic conditions also play a role in financial wellbeing. Gudmunson et al. (2016) found that individuals with strong social support systems and who live in stable economic environments tend to report better financial outcomes and lower levels of financial stress.

Conclusion

The pursuit of Quality of Work Life (QWL) is indeed a multifaceted construct that transcends simple measures such as job satisfaction, job security, and wages. While these factors remain critical in understanding QWL, they are not sufficient on their own to capture its full complexity. The construct of QWL encompasses not only financial and job-related elements but also physical, physiological, and social factors, each of which plays a crucial role in shaping an individual's work experience and overall well-being.

The literature emphasises the need for a more holistic understanding of QWL, which integrates these diverse dimensions. Researchers have recognised that while financial well-being scales offer valuable insights, they often fall short in addressing the intricacies of QWL, particularly for marginalised groups. These groups frequently encounter structural barriers that exacerbate financial insecurity, which are not adequately captured by traditional financial well-being scales. Therefore, the development of culturally sensitive, nuanced tools that consider the unique experiences of different socio-economic, racial, and ethnic groups is paramount.

The endeavour to construct a reliable scale for measuring QWL reflects the increasing awareness of the multidimensionality of this concept. By incorporating physical, physiological, and social dimensions alongside financial considerations, such a scale could offer a more comprehensive and inclusive assessment of work life quality. This approach aligns with the broader push for research methodologies that are inclusive of diverse populations, acknowledging that QWL cannot be fully understood without taking into account the varied and often intersecting factors that influence it. Thus, the focus on creating a more robust and sensitive QWL scale represents a significant step forward in both research and practice, offering the potential for more effective interventions and policies that enhance work life quality for all individuals.

CHAPTER III

METHOD

A method of methodically addressing the research challenge is known as research methodology. It might be thought of as an investigation of scientific research methodology. Research designs, target populations, sample sizes and sampling techniques, data gathering tools, and data processing procedures are all included in the research methodology. According to Kothari (2004) Methodologies offer the theoretical foundation for understanding which technique, or combination of procedures, can be used to a certain scenario rather than delivering solution.

Methodologies might vary from problem to problem, it is important for the researcher to build his approach specifically for his problem.

Research design

The research design is the overall plan for obtaining answers to the research questions, including specifications for enhancing the study's integrity. Kerlinger, (1986) describes research design as a plan, structure and strategy of investigation that is adopted with an aim of obtaining answers to research questions with optimal control of variables. According to Creswell (2014), research design is the plan, structure, and strategy of investigation used to obtain answers to research questions or problems

For the purpose of this study, a descriptive research design seems to be appropriate. using questionnaires were used to collect data about the variables of the study. Calderon (2006), defined descriptive research as a purposive process of gathering, analysing, classifying, and tabulating data about prevailing conditions, practices, processes, trends, and cause-effect relationships and then making adequate and accurate interpretation about such data with or without or sometimes minimal aid of statistical methods.

Participants

Using the convenience sampling method, a total of 70 home state labourers and 70 migrant labourers were included in the sample Participants from various work fields.

Tools used for data collection

Quality of Work Life Scale

The Quality of Work Life (QWL) Scale is a tool used to assess employees' perceptions of their overall satisfaction and well-being in their workplace. The concept of QWL emerged from various studies in industrial and organisational psychology, with significant contributions from researchers like Louis Davis, Eric Trist, and Fred Emery in the mid-20th century, building on the principles of the socio- technical systems approach.

The QWL scale typically covers several dimensions of work life, including:

- **Job Satisfaction:** The extent to which employees are content with their job roles, tasks, and working conditions.
- **Work Environment:** Focuses on the physical and psychological aspects of the workplace.
- **Work-Life Balance:** Assesses the ability of employees to balance their work demands with personal and family life.
- **Job Security:** How secure employees feel in their current positions.
- **Compensation and Benefits:** Evaluates whether employees feel fairly compensated for their work.
- **Career Growth:** Opportunities for professional development and advancement within the organisation.
- **Participation and Decision-Making:** The level of involvement employees have in decisions that affect their work and workplace.

Each of these dimensions is rated by employees, and higher scores typically indicate higher quality of work life. Organisations use these results to identify areas for improvement in the work environment, which can lead to increased job satisfaction, productivity, and employee retention.

A high score on the QWL scale suggests that employees feel satisfied with various aspects of their work, including the environment, compensation, job security, and work-life balance. On the other hand, low scores highlight dissatisfaction, indicating areas that may need organisational attention, such as poor work conditions, lack of career advancement, or imbalances between work and personal life.

Reliability & Validity

Reliability values for QWL scales often vary depending on the specific scale used, but typical Cronbach's Alpha values for well-validated QWL scales range from 0.80 to 0.90, indicating strong internal consistency.

Scoring

The scale typically includes a series of statements or questions about various aspects of work life (e.g., job satisfaction, work conditions, work-life balance). Respondents rate their agreement or satisfaction on a Likert scale, which might range from 1 (strongly disagree) to 5 (strongly agree). For each respondent, calculate the total score by summing the ratings for all items. To get an average score, divide the total score by the number of items or questions answered. If the scale has different dimensions or sub scales (e.g., job satisfaction, work conditions, work-life balance), calculate scores for each sub scale separately by summing and averaging the relevant items.

CFPB Financial Well-Being Scale

The CFPB developed and tested a set of questions—a “scale”—to measure financial well-being. The scale is designed to allow practitioners and researchers to accurately and consistently quantify, and therefore observe, something that is not directly observable—the extent to which someone's financial situation and the financial capability that they have developed provide them with security and freedom of choice. This guide describes the research behind the CFPB Financial Well-Being Scale and provides detailed steps for using it, including how to score individuals' responses and compare their scores.

Reliability

Reliability statistics can range from 0 to 1, where higher values indicate more reliable scores, similar to Cronbach's alpha in classical test theory. The minimum standard for a scale to be considered generally credible is .70,4 so the CFPB Financial Well-Being Scale, at or above .80, can be considered highly reliable for all combinations of respondent age, survey mode, and scale version.

Validity

To assess the validity of the inferences made using scores from the financial well-being scale, each of the three rounds of survey data collection included the scale questions as well as various validation measures: other questions whose answers we expect to have positive or negative associations with financial well-being, as measured by the scale. Although there were no existing, precise measures of financial well-being available to refer to, there are related concepts such as financial satisfaction, credit scores, and experiences of economic shocks and material hardships. Thus, if the new scale is measuring what it is supposed to be measuring, there will be a statistically significant relationship in an expected direction between those measures and CFPB Financial Well-Being Scale scores.

Scoring

The scale consists of several questions or statements related to financial stability, control, and resilience. Respondents rate their agreement or experience with these items. Each response is usually rated on a Likert scale (e.g., 1 to 5, where 1 might indicate strong disagreement or poor experience, and 5 indicates strong agreement or positive experience). Scores for individual items are summed to create a total score. This total score can then be categorised into different ranges, indicating levels of financial wellbeing (e.g., low, moderate, high) Higher scores generally indicate better financial wellbeing. The scale can help identify areas where individuals might need financial education or assistance. In this section we detail two possible methods for obtaining scores from the CFPB Financial Well-Being Scale: table-based scoring and software-based scoring. Both methods rely on the results of our IRT model. The use of IRT-based scoring procedures, rather than simple summed scores, automatically places the obtained

scores on a common metric, regardless of group (i.e., age group or administration mode) or use of 5-versus 10-item version. This ensures the scores are directly comparable to one another. Further, the recommended IRT-based scoring also incorporates group values (the varied means and variances from the four age- and mode-specific groups reported earlier), resulting in more precise scores for each individual than if item responses were just summed or averaged, with no consideration of administration mode or age group..

Informed consent form

An informed consent form which includes the terms of confidentiality and the purpose of the study was given to the participants to ensure their voluntary participation in the study.

Procedure for data collection

Home state and migrant labourers , those belongs to work in construction areas other daily based workers category were surveyed personally for the aim of gathering data, and responses were gathered. Before administering the questionnaires, rapport was established and participant's consent was obtained. Individual's voluntary participation in data collection was guaranteed. The personal data sheet and consent form were used to collect the data. The participants were handed the questionnaires, advised of all the information needed to complete them, and requested to carefully read the instructions provided in the questionnaire . Additionally, the participants were asked to be truthful and to answer each question on the questionnaire. Then the questionnaires were taken back from them and gratitude was expressed for their valuable time and cooperative attitude. After data collection, scoring was done and subjected to statistical analysis.

Statistical techniques used for data analysis

The following were the statistical techniques used for analysing the data. Statistical analysis for the data was done using the SPSS (Statistical Package for Social Sciences) version.

Frequency distribution and percentage

It is a descriptive statistical method that shows the number of occurrences of each response chosen by the respondents. Frequency distribution arrangement of statistical data that exhibits the frequency of the occurrence of the values of a variable. Per cent simply means "per hundred" and the symbol used to express percentage is "%".

Mean and standard deviation

Mean refers to the average of a set of values. In statistics, the mean is a single value that captures the middle or typical value of all the data in a collection. The mean of the population can be tested presuming different situations such as the population may be normal or other than normal, it may be finite or infinite, the sample size may be large or small, the variance of the population may be known or unknown and the alternative hypothesis may be two-sided or one-sided. The data's dispersion from the average is measured by the standard deviation.

Mann-Whitney U-test

The u test, often referred to as the Mann-Whitney U test, is a non-parametric statistical test used to determine whether there is a significant difference between the distributions of two independent groups. It is used when the assumptions of the parametric t-test (such as normal distribution of data) are not met. The u test evaluates whether the distributions of two independent samples are different. It does not require the data to be normally distributed. It is used with ordinal data or continuous data that does not meet the assumptions for parametric tests. If the u statistic is less than or equal to the critical value, or if the p-value is below the chosen significance level (typically 0.05), the null hypothesis is rejected.

CHAPTER IV

RESULTS AND DISCUSSION

The present study aims that the Quality of Work Life (QWL) and financial wellbeing between home state and migrant labourers in various sectors such as construction and pipeline work. Utilising convenience sampling and descriptive research design, the study employed the QWL Scale and the CFPB Financial Wellbeing Scale to gather data from 70 home state labourers and 70 migrant labourers working in Thiruvananthapuram, Kollam, and Kottayam. The results reveal a significant difference in the quality of work life between the two groups. Home state labourers reported a higher quality of work life compared to their migrant counterparts. This finding aligns with the understanding that home state workers often have better social support networks and may experience greater job stability and familiarity with their work environment, contributing to higher QWL. However, no significant difference was observed in financial wellbeing between home state and migrant labourers. This suggests that, despite variations in work life quality, financial wellbeing levels are comparable across the two groups. Both home state and migrant labourers experience similar financial security, which may be attributed to the structure of their compensation and financial management practices.

The analysis used frequency distribution and percentage, mean and standard deviation, and the Mann-Whitney U test to assess the differences between home state and migrant labourers. The results revealed a significant difference in the quality of work life between the two groups, with home state labourers scoring higher. This is supported by the Mann-Whitney U test results, which confirmed that the observed difference was statistically significant. However, the Mann-Whitney U test did not reveal any significant difference in financial wellbeing between the groups. This indicates that despite the variations in work life quality, both home state and migrant labourers have similar financial wellbeing scores. The study examines the results of home state and migrant labourers quality of work life and financial wellbeing .

Financial wellbeing of Home state labourers

Table 1 shows that Financial wellbeing of Home state labourers

Variables	Mean	Standard deviation
Financial wellbeing	58.6	6.67

The financial wellbeing of the participants mean score of 58.6 with a standard deviation of 6.67. This indicates that the participant was moderate level of financial wellbeing.

Quality of work life of Home state labourers

Table 2 shows that Financial wellbeing of Home state labourers

Variables	Mean	Standard deviation
QUALITY OF WORK LIFE	4.28	0.619

Quality of work life among participant mean score of 4.28 with a standard deviation of 0.619. This indicates that , on average ,participants rated their quality of work life relatively high , with the majority of responses around this mean value.

QUALITY OF WORK LIFE AMONG HOME STATE AND MIGRANT LABOURERS

Table 3 shows that the quality of work life among home state and migrant labourers

Variables	Types	Mean	S.d	U	Significance
Quality of work life	Home state labourers	4.28	0.619	624	<.001
	Migrant labourers	3.24	0.707		

In this table shows that the compare of The Quality of Work life between native and immigrant labourers . The mean quality of work life score for native labourers was 4.28 with a standard deviation of 0.619 while the mean score for immigrant labourers was 3.24 with standard deviation of 0.707 .The u value obtained from the analysis was 624 with p value < .001. The main objectives of this was to interpreted as there is a significance difference in the quality of work life between native and immigrant labourers .So that the mean quality of work life score was higher for native labourers compared to immigrant labourers.

FINANCIAL WELLBEING AMONG HOME STATE AND MIGRANT LABOURERS

Table 4 shows that the financial wellbeing among home state and migrant labourers

Variables	Types	Mean	S.d	U	Significance
Financial wellbeing	Home state labourers	58.6	6.67	2171	0.244
	Migrant labourers	56.4	6.72		

In this table shows that the compare of The Financial wellbeing of native and immigrant labourers . The mean financial wellbeing score for native labourers was 58.6 with a standard deviation of 6.67 while the mean score for immigrant labourers was 56.4 with standard deviation of 6.72 .The u value obtained from the analysis was 2171 with p value 0.244.The p value suggest that the difference in financial wellbeing score between native and immigrant labourers is not statistically significant as it is greater than the common significance threshold of 0.05.

CHAPTER V

CONCLUSION

The aim of the study was to determine the analysis used frequency distribution and percentage, mean and standard deviation, and the Mann-Whitney U test to assess the differences between home state and migrant labourers. The results revealed a significant difference in the quality of work life between the two groups, with home state labourers scoring higher. This is supported by the Mann-Whitney U test results, which confirmed that the observed difference was statistically significant.

However, the Mann-Whitney U test did not reveal any significant difference in financial wellbeing between the groups. This indicates that despite the variations in work life quality, both home state and migrant labourers have similar financial wellbeing scores.

Summary of the study

The major objectives of the study is assess the Financial wellbeing of Home state and Migrant labourers. To assess the quality of work life of Home state and Migrant laborers.,To analyze the difference in Financial wellbeing between Home state and Migrant laborers ,To analyze the difference in Quality of work life between Home state and Migrant laborers.This study investigated the financial wellbeing and quality of work life among native and immigrant labourers. The financial wellbeing of the participants had a mean score of 58.6 (standard deviation 6.67), indicating a moderate level of financial wellbeing. The average quality of work life among participants was relatively high, with a mean score of 4.28 (standard deviation 0.619). When comparing native and immigrant labourers, native labourers reported a higher quality of work life, with a mean score of 4.28 (standard deviation 0.619) compared to 3.24 (standard deviation 0.707) for immigrant labourers. This difference was statistically significant, with a u-value of 624 and a p-value of less than 0.001, indicating that native labourers experience a better quality of work life than immigrants.

However, when comparing financial wellbeing between native and immigrant labourers, the difference was not statistically significant. Native labourers had a mean financial wellbeing score of 58.6 (standard

deviation 6.67), while immigrant labourers had a mean score of 56.4 (standard deviation 6.72). The t -value was 2171 with a p -value of 0.244, suggesting no significant difference in financial wellbeing between the two groups. The present study aims that the Quality of Work Life (QWL) and financial wellbeing between home state and migrant labourers in various sectors such as construction and pipeline work. Utilising convenience sampling and descriptive research design, the study employed the QWL Scale and the CFPB Financial Wellbeing Scale to gather data from 70 home state labourers and 70 migrant labourers working in Thiruvananthapuram, Kollam, and Kottayam. The results reveal a significant difference in the quality of work life between the two groups. Home state labourers reported a higher quality of work life compared to their migrant counterparts. This finding aligns with the understanding that home state workers often have better social support networks and may experience greater job stability and familiarity with their work environment, contributing to higher QWL. However, no significant difference was observed in financial wellbeing between home state and migrant labourers. This suggests that, despite variations in work life quality, financial wellbeing levels are comparable across the two groups. Both home state and migrant labourers experience similar financial security, which may be attributed to the structure of their compensation and financial management practices.

MAJOR FINDINGS AND CONCLUSION

- Native labourers have a mean quality of work life score of 4.28 with a standard deviation of 0.619.
- Immigrant labourers have a mean quality of work life score of 3.24 with a standard deviation of 0.707.
- The t -value obtained from the analysis is 624 with a p -value $< .001$, indicating a significant difference.
- This suggests that native labourers have a significantly higher quality of work life compared to immigrant labourers.

- Native labourers have a mean financial wellbeing score of 58.6 with a standard deviation of 6.67.
- Immigrant labourers have a mean financial wellbeing score of 56.4 with a standard deviation of 6.72.
- The t-value obtained from the analysis is 2171 with a p-value of 0.244, indicating no significant difference.
- This suggests that there is no statistically significant difference in the financial wellbeing between native and immigrant labourers.

Implications of the study

The current study provides recommendations for further exploration and evaluation. As it improves our understanding of quality of work life and financial wellbeing and its theoretical and empirical foundations, the current study significantly contributes to the body of psychological literature. Most of the studies based on quality of work life and financial wellbeing have worked in general population. Studies that focus on the key elements of the constructs in home state labourers and migrant labourers. The findings of the present study The mean quality of work life for native labourers is 4.28, with a standard deviation of 0.619, while immigrant labourers have a mean quality of work life score of 3.24, with a standard deviation of 0.707. The analysis yielded a t-value of 624 with a p-value of less than 0.001, indicating a statistically significant difference. This finding suggests that native labourers experience a significantly higher quality of work life compared to their immigrant counterparts. In terms of financial wellbeing, native labourers have a mean score of 58.6, with a standard deviation of 6.67, whereas immigrant labourers have a mean score of 56.4, with a standard deviation of 6.72. The t-value from this analysis is 2171, with a p-value of 0.244, suggesting no statistically significant difference in financial wellbeing between native and immigrant labourers. The global economy relies heavily on labor mobility, with migrant workers playing a critical role in many industries. However, the quality of work and financial wellbeing of migrant labourers compared to home-state workers often reveals stark disparities. These discrepancies are shaped by factors such as access to legal protections, wage equality, work conditions, social security, and the broader socio-economic dynamics of migration. This essay

explores the contrasts and complexities of the quality of work and financial wellbeing experienced by home-state and migrant labourers

Limitations of the study

Only 70 home state and migrant labourers people made up the study's limited sample. The sample size was determined to be comparatively too small when compared to the full general population. Since the data was collected directly from the labourers, availability of the labourers and timings were difficult. The sampling technique here used is convenience sampling. The representation of all districts in Kerala were taken but the representation should be of more sample size. In this study, the sample had a larger representation of males as compared to females, a better male to female ratio would have made the findings richer. The present study did not study the association of the constructs with other demographic variables (except gender incomes etc). Potential co-variances may have been seen between other demographic variables. A lot more statistical analysis and corrections can be made to make the study better and effective.

Suggestions for future

The study can be extended on a large sample. This study would be highly valid if it is done using more samples. The current study only included a sample of quality of work life and financial wellbeing of home state labourers and migrant labourers; future research may also include other states or different age groups. Same number of male and female can be included in further studies. It can be conducted in other geographical areas. It increase the study's scope to incorporate other from Kerala and other parts of India. Sampling techniques other than convenience sampling can be used for statistical techniques that can be used for further studies

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APPENDICES

Informed consent form.

Dear Participant,

My name is, and I'm currently pursuing Master's in Counselling Psychology at As part of my curriculum, I'm conducting research on the topic "Quality of Work life and Financial wellbeing Among Home state and Migrant Labourers" your perspectives will be really beneficial, and to facilitate this research, I am seeking participants to complete a set of questionnaires, which should take around 10 to 15 minutes of your time. Your sincere opinions are kindly requested. I respect your privacy and will ensure that all the information collected during the study remains confidential and will only be used for research purposes. Your participation in this study would be greatly appreciated, and I extend my sincere thanks for your time and cooperation.

Sincerely,

.....

Participant's Signature:

Date:

Personal data sheet

NAME:

AGE:

GENDER:

ANNUAL INCOME. :

RESIDENCE (urban / rural))

BIRTH PLACE :

WORKING AREA :

CFPB FINANCIAL WELL BEING SCALE

Statement	Completely പൂർണ്ണമായും	Very well	somewhat ഒരു പരിധിവരെ	Very little വളരെ കുറച്ച്	Not at all ഒരിക്കലുമില്ല
1.എനിക്ക് ഒരു വലിയ അപ്രതീക്ഷിത ചെലവ് കൈകാര്യം ചെയ്യാൻ കഴിയും	4	3	2	1	0
2.ഞാൻ എന്റെ സാമ്പത്തിക ഭാവി സുരക്ഷിതമാക്കുന്നു	4	3	2	1	0
3. എന്റെ പണത്തിന്റെ അവസ്ഥ കാരണം , എനിക്ക് തോന്നുന്നു ജീവിതത്തിൽ ഒരിക്കലും ഞാൻ ആഗ്രഹിക്കുന്ന കാര്യങ്ങൾ എനിക്ക് ലഭിക്കില്ല	4	3	2	1	0
4.വഴി കാരണം എനിക്ക് ജീവിതം ആസ്വദിക്കാൻ കഴിയും ഞാൻ എന്റെ പണം കൈകാര്യം ചെയ്യുന്നു	4	3	2	1	0
5.ഞാൻ സാമ്പത്തികമായി മുന്നേറുകയാണ്	4	3	2	1	0

6.ഞാൻ സാമ്പത്തകമായി മുന്നേറുകയാണ്	4	3	2	1	0
7.എന്റെ പക്കലുള്ള പണത്തെ കുറിച്ച് എനിക്ക് ആശങ്കയുണ്ട് അല്ലെങ്കിൽ സേവ് നിലനിൽക്കിലെ	4	3	2	1	0
8.ഒരു വിവാഹത്തിനോ ജന്മദിനത്തിനോ മറ്റൊന്നെങ്കിലും ഒരു സമ്മാനം നൽകുന്നു ഈ സന്ദർഭം ഇന്ദ്ര സാമ്പത്തികഅവസ്ഥയെ ബുദ്ധിമുട്ടിക്കും മാസതത്തക്ക്	4	3	2	1	0
9.മാസാവസാനം എനിക്ക് പണം ബാക്കിയുണ്ട്	4	3	2	1	0
10.എന്റെ സാമ്പത്തികകരുങ്ങളിൽ ഞാൻ പിന്നിലാണ്	4	3	2	1	0
11.എന്റെ സാമ്പത്തികം എന്റെ ജീവിതത്തെ നിയന്ത്രിക്കുന്നു					

QUALITY OF WORK LIFE

	Strongly agree	agree	uncertain	Disagree	Strongly disagree
1.എന്റെ തൊഴിൽ അന്തരീക്ഷം നല്ലതും വളരെ പ്രചോദിപ്പിക്കുന്നതുമാണ്.	5	4	3	2	1

2. എൻ്റെ ജോലി സാഹചര്യങ്ങൾ നല്ലതാണ്.	5	4	3	2	1
3. വ്യക്തിപരമോ കുടുംബപരമോ ആയ കാര്യങ്ങളിൽ ശ്രദ്ധ ചെലുത്തുന്നതിനായി ഞങ്ങളുടെ ജോലി സമയത്ത് അവധിയെടുക്കുന്നത് ബുദ്ധിമുട്ടാണ്	5	4	3	2	1
4. എൻ്റെ സ്വന്തം കഴിവുകൾ വികസിപ്പിക്കാൻ എൻ്റെ ജോലി മതിയായ അവസരങ്ങൾ വാഗ്ദാനം ചെയ്യുന്നു	5	4	3	2	1
5. എൻ്റെ ഉത്തരവാദിത്തങ്ങൾ നിറവേറ്റുന്നതിന് ആവശ്യമായ വിവരങ്ങൾ തൊഴിൽ നൽകുന്നു	5	4	3	2	1
6. എൻ്റെ സ്വന്തം ശൈലിയും ജോലിയുടെ വേഗതയും തീരുമാനിക്കാൻ എനിക്ക് ധാരാളം തൊഴിൽ ശാക്തീകരണം നൽകിയിരിക്കുന്നു.	5	4	3	2	1
7. ലക്ഷ്യങ്ങൾ കൈവരിക്കുന്നതിന് എല്ലാ വകുപ്പുകളുടെയും സഹകരണമുണ്ട്.	5	4	3	2	1
8. എൻ്റെ പ്രകടനത്തെക്കുറിച്ച് അഭിപ്രായങ്ങളും	5	4	3	2	1

നിർദ്ദേശങ്ങളും നൽകാൻ എനിക്ക് മടിക്കേണ്ടതില്ല					
9. എൻ്റെ ഇപ്പോഴത്തെ തൊഴിലിൽ പ്രവർത്തിക്കുന്നതിൽ ഞാൻ അഭിമാനിക്കുന്നു	5	4	3	2	1
10. ഞങ്ങളുടെ ജോലിയെ ബാധിക്കുന്ന തീരുമാനങ്ങൾ എടുക്കുന്നതിൽ ഞാൻ പങ്കാളിയാണ്	5	4	3	2	1
11. എൻ്റെ ലിംഗഭേദം കാരണം ഞാൻ എൻ്റെ ജോലിയിൽ വിവേചനം കാണിക്കുന്നു	5	4	3	2	1
12. എൻ്റെ തൊഴിലിൽ സ്വീകരിച്ച വേതന നയങ്ങൾ നല്ലതാണ്	5	4	3	2	1
13. സംഭവിക്കുന്ന എല്ലാ പുതിയ മാറ്റങ്ങളും മുതലാളി അറിയിക്കുന്നു.	5	4	3	2	1
14. എൻ്റെ സഹപ്രവർത്തകരുമായി യോജിപ്പുള്ള ഒരു ബന്ധമുണ്ട്	5	4	3	2	1
15. എൻ്റെ തൊഴിലിൽ സ്വന്തമായ ഒരു ശക്തമായ ബോധമുണ്ട്	5	4	3	2	1
16. എൻ്റെ ജോലി ആവശ്യപ്പെടുന്നതിനാൽ എനിക്ക് എൻ്റെ വ്യക്തിപരമായ ജോലിയിൽ പങ്കെടുക്കാൻ കഴിയുന്നില്ല.	5	4	3	2	1

17. മുതലാളിയും ജീവനക്കാരും തമ്മിലുള്ള ബന്ധം വളരെ മികച്ചതാണ്.	5	4	3	2	1
18. എൻ്റെ അടുത്ത മേലുദ്യോഗസ്ഥനുമായി വളരെ സൗഹാർദ്ദപരമായ ബന്ധമുണ്ട്	5	4	3	2	1
19. എൻ്റെ കീഴുദ്യോഗസ്ഥരിൽ നിന്ന് എനിക്ക് നല്ല പിന്തുണ ലഭിക്കും	5	4	3	2	1
20. ഞങ്ങളുടെ തൊഴിലിൽ പരിശീലന പരിപാടികൾ ജോലി ഫലപ്രദമായി നിർവഹിക്കുന്നതിന് ആവശ്യമായ വൈദഗ്ധ്യം നേടാൻ ജീവനക്കാരെ സഹായിക്കുന്നു	5	4	3	2	1
21. പരിശീലന പരിപാടികൾ ജീവനക്കാർ തമ്മിലുള്ള പരസ്പര ബന്ധം മെച്ചപ്പെടുത്താൻ ലക്ഷ്യമിടുന്നു					
22. എൻ്റെ ജോലി കാര്യക്ഷമമായി നിർവഹിക്കുന്നതിന് എൻ്റെ തൊഴിൽ മതിയായ പരിശീലന അവസരങ്ങൾ വാഗ്ദാനം ചെയ്യുന്നു.					
23. പരിശീലന പരിപാടികൾ പതിവായി					

നടത്തണമെന്ന് എനിക്ക് തോന്നുന്നു					
24. ഞാൻ ചെയ്യുന്ന ജോലിക്ക് മതിയായതും ന്യായവുമായ പ്രതിഫലം എനിക്ക് ലഭിച്ചതായി എനിക്ക് തോന്നുന്നു					
25. ജോലിയിലെ ഉത്തരവാദിത്തങ്ങൾ പരിഗണിച്ച് സ്ഥാപനം ശമ്പളം നൽകും					
26. റിവാർഡുകൾ (ബോണസ്) ജോലിയുടെ പ്രകടനവുമായി ബന്ധിപ്പിക്കുന്ന ഒരു നല്ല ജോലി എന്റെ തൊഴിൽ ചെയ്യുന്നു					
27. എന്റെ തൊഴിൽ ന്യായമായി ഓരോ കഠിനങ്ങളും കൈകാര്യം ചെയ്യുന്നു					
28. ഞാൻ എന്റെ ജോലി നന്നായി ചെയ്യുമ്പോൾ, എന്റെ മേലുദ്യോഗസ്ഥൻ എന്നെ പുകഴ്ത്തുന്നു					
29. നൽകിയിട്ടുള്ള പ്രീബ് ആനുകൂല്യങ്ങൾ നല്ലതാണ്					
30. ഇപിഎഫ്/മെഡിക്കൽ റീഇംബേഴ്സ്മെന്റ് തുടങ്ങിയ സാമൂഹിക സുരക്ഷാ ആനുകൂല്യങ്ങൾ എന്റെ തൊഴിൽ നൽകുന്നു.					

31. ആവിശ്യമുള്ള സമയം നല്ല ഗതാഗത സൗകര്യങ്ങൾ നൽകുന്നു					
32. എൻ്റെ തൊഴിലിൽ സ്വീകരിച്ച സുരക്ഷാ നടപടികൾ നല്ലതാണ്					
33. നല്ല ക്ഷേമ പ്രവർത്തനങ്ങൾ ഞങ്ങളുടെ തൊഴിലിൽ നൽകുന്നു					
34. എൻ്റെ ജോലിയിൽ എനിക്ക് സുഖവും സംതൃപ്തിയും തോന്നുന്നു					
35. എൻ്റെ ജോലിയെക്കുറിച്ച് എനിക്ക് സുരക്ഷിതത്വം തോന്നുന്					
36. എൻ്റെ ജോലിയിലെ വ്യവസ്ഥകൾ എനിക്ക് കഴിയുന്നത്ര ഉൽപ്പാദനക്ഷമമാകാൻ എന്നെ അനുവദിക്കുന്നു					
37. ജീവനക്കാരുടെ താൽപ്പര്യങ്ങൾ സംരക്ഷിക്കുന്നതിന് ശക്തമായ ഒരു ട്രേഡ് യൂണിയൻ ആവശ്യമാണ്					
38. തൊഴിൽ സുരക്ഷിതത്വം നല്ലതാണ്.					
39. മറ്റുള്ളവയിൽ ഒരേ തരത്തിലുള്ള ജോലി ചെയ്യുന്ന മറ്റുള്ളവരുമായി താരതമ്യം ചെയ്യുമ്പോൾ					

എൻ്റെ വരുമാനം ന്യായമാണ്					
40. ജോലി റൊട്ടേഷനായി പിന്തുടരുന്ന നടപടിക്രമം നല്ലതാണ്.					
41. ഒരു പ്രത്യേക മേഖലയിൽ പരമാവധി ചെയ്യാൻ എൻ്റെ ജോലി എന്നെ അനുവദിക്കുന്നുവെന്ന് എനിക്ക് തോന്നുന്നു.					
42. എൻ്റെ കഴിവുകൾ ഉപയോഗിക്കാൻ എൻ്റെ ജോലി എന്നെ അനുവദിക്കുന്നു					
43. എൻ്റെ തൊഴിലും ഒരു ഐക്സി-ടെം ഓപ്ഷൻ അനുവദിക്കുന്നു					
44. എൻ്റെ ജോലിയുടെ ഒരു ഭാഗം വീട്ടിൽ ചെയ്യാൻ അനുവദിച്ചിരിക്കുന്നു					
45. എൻ്റെ ജോലി വളരെ സമ്മർദ്ദമുള്ളതായി ഞാൻ കാണുന്നു					
46. എൻ്റെ ജോലിയിൽ അധിക ഉത്തരവാദിത്തങ്ങൾ ഏറ്റെടുക്കാൻ ഞാൻ തയ്യാറാണ്					
47. ഞങ്ങളുടെ ജോലിയിൽ പ്രഖ്യാപിത ലക്ഷ്യങ്ങളും നൽകിയ					

വിഭവങ്ങളും തമ്മിൽ ഒരു ബാലൻസ് ഉണ്ട്.					
48. വിവര കൈമാറ്റത്തിനും കൈമാറ്റത്തിനുമായി വളരെ നിർവചിക്കപ്പെട്ട ചാനലുകളുണ്ട്					
49. എൻ്റെ പ്രകടനം സുഗമമാക്കുന്നതിന് എൻ്റെ ജോലി വിഭവങ്ങൾ നൽകുന്നു.					
50. വകുപ്പുകൾ തമ്മിലുള്ള ആശയവിനിമയവും വിവര പ്രവാഹവും തൃപ്തികരമാണ്.					