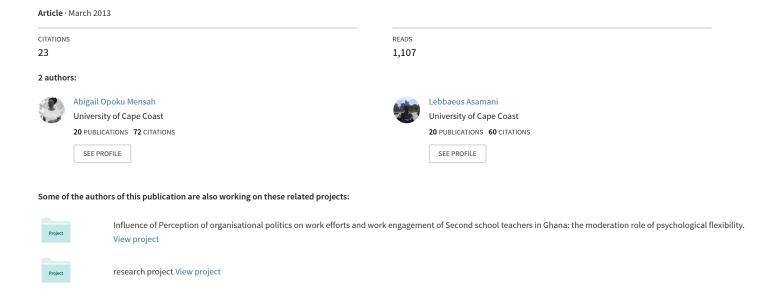
The Influence of Employees' Self-Efficacy on Their Quality of Work Life: The Case of Cape Coast, Ghana



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Abstract

Employees today are spending more time in the workplace in response to job insecurity, workplace demands, financial pressures etc. The purpose of the study was to find out the current status of employees' self-efficacy and QWL, and the extent to which self-efficacy of employees influence their QWL. Descriptive statistics, Pearson's correlation and the One-Way ANOVA were used to analyse the data. Sample: 70 from service institutions, 50 from financial institutions and 80 from educational institutions. There was a significant positive correlation between self-efficacy, educational level and QWL of employees; no significant influences of employees' age and tenure on their self-efficacy.

Key words: self-efficacy; quality of work life; workplace; Cape Coast; Ghana

1. Introduction

Quality of work life (QWL) has increasingly gained recognition, as employees want to feel respected at work for what they do and who they are. In its broadest sense, QWL means the sum total of values, both material and non-material, attained by a worker throughout his career life. QWL includes aspects of work-related life such as wages and work hours, work environment, benefits and services, career prospects and human relations, which is possibly relevant to worker satisfaction and motivation. Many employees today are spending more time in the workplace in response to job insecurity, workplace demands, perceived career needs, financial pressures, and so forth. Self-efficacy on the other hand has been defined in a variety of ways: as the belief that one is capable of performing in a certain manner to attain certain goals, as a person's belief about their capabilities to produce designated levels of performance that exercise influence over events that affect their lives. It is a belief that one has the capabilities to execute the courses of actions required to manage prospective situations. It has been described in other ways as the concept has evolved in the literature and in society: as the sense of belief that one's actions have an effect on the environment; as a person's judgment of his or her capabilities based on mastery criteria; a sense of a person's competence within a specific framework, focusing on the person's assessment of their abilities to perform specific tasks in relation to goals and standards rather than in comparison with others' capabilities.

Generally, Self efficacy refers to an individuals' belief that he or she is capable of performing a task. The higher your self- efficacy, the more confidence you have in your ability to succeed in a task. So, in difficult situations, we find that people with low self efficacy are more likely to lessen their effort or give up altogether while those with high self efficacy will try harder to master the challenge.

1.1 Statement of the Problem

Employees today spend a lot of time at the workplace and are expected to discharge their assigned duties efficiently. However, many employees resist work because they do not believe they have the ability to perform their duties successfully. The study therefore seeks to research into how peoples' self-efficacy relates to their quality of work life. Bandura (1977) and others have found that, an individual's self-efficacy plays a major role in how goals, tasks, and challenges are approached.

A few direct attempts to measure the relationship between personal factors and QWL have been reported. Cross-cultural studies of QWL suggest that cultural values can contribute to explanations of variations in job satisfaction, organizational commitment and QWL, both within and between cultures (Moorman &, Blakely1995). In view of that, it is essential to find out what the situation is in Ghana since the cultural values of Ghana are different from that of the countries that most of these studies were conducted, and also this construct has been side- stepped (not studied) in Ghana. More importantly, a majority of the existing works on the determinants of QWL have been conducted in the United States or Western Europe. The present study contributes to the literature by exploring the effects of self efficacy of employees in Cape Coast, Ghana on their QWL across Blue and white-collar jobs in various private and public organizations.

1.2 Significance of the Study

For many years, much research have been done looking at some psychological traits such as self-esteem, self-concept, self actualization etc, Self-efficacy and Quality of Work life remain relatively unexplored and unexplained. This state of affairs does not augur well for organizational growth. The study will therefore be significant in helping organizations to take measures in influencing employees' self-efficacy. Also it will provide a guide for other employees to know more about self-efficacy and how it can positively or negatively affect their QWL. Furthermore, it will serve as a reference material for other researchers who would like to research into similar areas.

1.3 Objectives of the Study

The general objective of this study was to determine the effect of personal factors (self efficacy) of employees on organizational outcomes.

The specific objectives

- 1. Assess the extent of self-efficacy and QWL among employees in the Cape Coast metropolis
- 2. Determine the extent to which employees' self-efficacy affects their QWL.
- 3. To find out how certain demographic factors of employees affect their self-efficacy and QWL
- 4. Make recommendations to organizations to recognize the effect of employee's self-efficacy on their QWL.

Research Questions

- 1. To what extent does self-efficacy relate to the QWL of employees in the Cape Coast metropolis?
- 2. What is the current status of employees' self-efficacy and QWL among employees in Cape Coast?
- 3. How do employees' age and tenure affect their self-efficacy?
- 4. How does the educational level of employees' affect their QWL?

1.4 Definition of Terms

Quality of Work Life (QWL) includes aspects of work-related life such as wages and hours, work environment, benefits and services, career prospects and human relations, which is possibly relevant to worker satisfaction and motivation.

Self-efficacy reflects the conviction of a person that he/she can execute behaviours relevant to their own work.

2. Literature Review

Individual employees in their varied organizations are entrusted to exhibit some work related behaviours in order to execute well their various tasks assigned to them by management. It is therefore consequential for management to know that an individual's sense of efficacy has an impact on his job performance thereby having an effect on his quality of work life.

Self efficacy is the belief in ones capabilities to organize and execute the courses of action required to produce given attainments" (Bandura, 1997, p.2) and to mobilize the motivation, cognitive resources, and courses of action needed to exercise control over events (Wood and Bandura, 1989, p.364). Such beliefs affects workers goal choice and goal difficulty, have an influence on effort, preservation and resilience in the face of difficulty (Bandura, 1997, 2001; Locke, 1967). Self-efficacy is associated with various favourable consequences, particularly on physical and mental health, and congruent with the emphasis of mastery, self-reliance, and achievement in Western cultures (Gecas, 1989).

Bandura (1977) explained the concept of self-efficacy, as the belief in one's ability to successfully perform a task. People's perceptions of their capabilities for performance, or self-efficacy perceptions, are cognitive mechanism underlying behavioural change. People develop perceptions about their abilities, and these perceptions dictate how they will behave in future. Since self-efficacy is a state of one's perception, there is no doubt about the link or connection between self-efficacy and quality of work life.

According to Nadler and Lawler III (1983), QWL refers to an individual's perception of, and attitudes towards, his or her work and the total working environment. In simple words, QWL can be defined as an individual's evaluative reactions to, and satisfaction with, his/her work and the total working environment. Vagharseyyedin, et al., (2011) explained that most researchers (Argentero et al., (2007); Bediako, (2002); Brooks & Anderson, (2004); rooks et al., (2007); Gifford et al., 2002; Gurses, Carayon, & Wall, 2009; and Khodayarian et al., (2008)) described QWL as a subjective phenomenon that is influenced by personal feeling and perceptions. This supports the definition given by Nadler and Lawler III (1983), and to a large extent the influence of self-efficacy on QWL. An individual who is highly satisfied with his/her work is undoubtedly experiencing higher quality of work life. Naturally, there are rising concerns for employees to have a higher self-efficacy in order to perform challenging tasks which will invariably have a positive effect on their job satisfaction, and consequently the quality of their working life. A lot of empirical literature has been produced following the initial hypothesis developed by Bandura (1977a) that self-efficacy affects choice of activities, effort, persistence, and achievement. Since then self-efficacy theory has gained much recognition both empirically and theoretically over the years.

The establishment of strong theoretical support for the relationship between self-efficacy and psychological well-being, has a lot of practical implications, including quality of work life (Amtmann, et al.,2012). In a similar direction, Prilleltensky and Prilleltensky (2007) indicated that self-efficacy beliefs as well as family or other roles can interact and contribute to personal growth and quality of life in very positive ways, including quality of working life.

Amtmann, et al. (2012) noted that Self-efficacy beliefs influence the course of action an individual chooses. They added that, one's belief in one's ability to succeed influences his or her level of motivation, the amount of effort expended, the degree of stress experienced, and the extent to which one perseveres in the midst of difficulties and uncertainties. Compared with persons who doubt their capabilities, those with high self-efficacy for accomplishing a task readily participate, work harder, persist longer when they encounter difficulties, and achieve at a higher level (Schun, 1995). He added that people go about their daily activities with varying levels of self-efficacy derived from previous performance, prior experience, personal qualities, and social support. People acquire information about how well they are performing on a job, which influences their self-efficacy for continued learning and performance.

In another study, Bandura (1997), Cervone and Scott, (1995), concluded that people with a robust perception of their efficacy foresee positive futures, experience fewer distressing emotions and are better able to organize the complex cognitive skills required to cope with demanding environment. Bandura et al, (2001) employed Bandura's (1997) initial hypothesis to find out how perceived self-efficacy for academic achievement influences children's belief in their capabilities to master different areas of academic work. They concluded that the higher the individuals perceived efficacy to fulfil educational requirements and occupational roles, the better they prepare themselves educationally for their career, and the greater they engage themselves at work.

Carroll, et al., (2009) indicates that students who develop strong academic self-efficacy beliefs are better able to manage their learning and to resist the temptations and social pressures to engage in behaviours, such as delinquency, that can undermine their academic achievements.

As a result, such students are more likely to successfully complete their education and be better equipped for a range of occupational options in today's competitive society, and consequently are likely to experience quality working life (Bandura, Barbaranelli, Caprara, & Pastorelli, 2001).

Vinokur & Schul, (2002) also stated that people with greater self-efficacy are more likely to overcome unemployment. It follows that persons with high self-efficacy deal more effectively with difficulties such as unemployment and are more likely to attain valued outcomes through persistence, and thus derive intrinsic satisfaction from their jobs (Yakin & Erdil, 2012). Luthans et al. (2006) added that people with higher general self-efficacy are more likely to be satisfied with their jobs.

Self efficacy thoory spans across all spheres of life, with a positive results generated from other related studies. In a longitudinal study by Pinquart, et al., (2003), they explored whether academic self-efficacy beliefs and grades in school at the ages of 12–15 would be associated with unemployment and job satisfaction at the age of 21, and found that individuals with high self-efficacy beliefs and better grades were less likely to become unemployed and more likely to be satisfied with their jobs.

An empirical investigation carried out by Luthans & Peterson,(2002) reveals that manager's self-efficacy was a partial mediator between employee's degree of work engagement and manager's effectiveness. In effect, this study suggests that both employee engagement and manager's self-efficacy are important antecedents, which together better predict a positive relationship with manager's effectiveness than individual factor.

In a related study, Yakin & Erdil, (2012) investigated the relationships between self-efficacy, work-engagement and job satisfaction among a sample of certified public accountants. Based on social cognitive theory and work engagement events and using regression modelling, their results indicated that both self-efficacy and work engagement affect job satisfaction. Job satisfaction of certified public accountantswas directly predicted by self-efficacy and work engagement.

Self-efficacious individuals hold stronger beliefs in their ability to successfully perform task in all situations, set more challenging goals for themselves, invest more, persist longer and are better in dealing with failing experiences than persons low in self-efficacy (Heuven et al., 2006). Highly efficacious individuals are expected to make better use of and generate resources in their work environment to deal with demanding tasks in all given situations. This eliminates the possibility of stress at work and makes working life better. In effect, findings of all these studies support the suggestion that beliefs regarding one's capabilities influence work related attitude and motivation, which in turn affects job satisfaction and quality of work life.

3. Methodology

3.1 Research Design

The research design used for the study was a descriptive survey. This design enabled the researcher to collect data from a large geographical area.

3.2 Population

The target population for the study was made up of employees in all service, financial and tertiary educational institutions in the Cape Coast Metropolis. There were fifteen (15) financial institutions, seven insurance organizations and two tertiary institutions in the Cape Coast metropolis. The list of these organizations was obtained from the Cape Coast Municipal Assembly.

3.3 Sample and Sampling Procedure

Seven organizations were selected for the study, of which three (3) were financial institutions, three (3) service organisation and one (1) tertiary institution. These organizations were randomly sampled. Different organizations were used in the study to ensure external validity of findings. The sample size was determined by using Saunders, Lewis and Thornhill's (2007) sample size determination table.

Out of the two-hundred (200) employees, seventy (70) were from the service institutions, fifty (50) were from the financial institutions. Employees from educational institutions were eighty (80).

3.4 Demographic Data

The demographic data was made up of the age, sex, educational background, position and tenure of respondents. Below are tables showing their ranges, frequencies and percentages.

Table 1: Demographic information of Respondents

Age Range		Frequency	Percent
	20-30	72	54.1
	31-40	32	24.1
	41 and above	29	21.8
	Total	133	100.0
Sex			
	Male	77	57.9
	Female	56	42.1
	Total	133	100.0
Educational Ba	ckground		
	O/A level	10	7.5
	SSS	19	14.3
	HND	26	19.5
	First Degree	71	53.4
	Post graduate	7	5.3
	Total	133	100.0
Position			
	Junior staff	73	54.9
	Senior staff	60	45.1
	Total	133	100.0
Tenure			
	Less than one year	38	28.6
	1-3 years	33	24.8
	4-6 years	23	17.3
	7-10 years	11	8.3
	10 years and above	28	21.1
	Total	133	100.0

3.5 Research Instrument

A set of standardized questionnaire that contained closed ended questions was used for the data collection. This was quite appropriate and suitable for two reasons. In the first place the entire respondents could read and write and could therefore be able to respond to the questionnaire. Secondly they could also use their own time to go through the questionnaire without any undue pressure. There were two sections in all, sections (A and B). Section A comprised of the demographic data. Section B also comprised of the items measuring QWL and Self-Efficacy.

Self-efficacy scale

The self-efficacy scale developed by Schwarzer and Jerusalem (1995) consisting of ten (10) items was used. The scale was created to assess a general sense of perceived self-efficacy with the aim in mind to predict coping with daily hassles as well as adaptation after experiencing all kinds of stressful life events. The scale had reported reliability coefficients ranged from (.76 to .90), and scored on a 5-point Likert scale from (1) completely disagree to (5) completely agree. An example of an item from the self-efficacy scale was: "I can solve most problems if I invest the necessary effort". All the items in this scale were positively scored.

Leiden Quality of Work-Life Questionnaire (LQWLQ)

This questionnaire included items on the following work stressors: overload, role ambiguity, responsibility and role conflict, restrict place, lack of decision authority, lack of meaningfulness and job insecurity.

This questionnaire was made up of fifty-seven items in all and scored on a 5-point Likert scale from (1) completely disagree to (5) completely agree. An example of an item in the QWL questionnaire was "My job allows me to make decisions on my own".

3.6 Data Collection Procedure

An introductory letter was issued to the various organizations and institutions for permission to be granted before administration. The questionnaires were distributed to employees in the various organizations personally by the researchers. The researchers explained the items on questionnaire to the respondents. Respondents were assured that information supplied would be treated confidential. An employee from each organisation volunteered to collect all completed questionnaires for the researchers Administration and collection of the questionnaire lasted for approximately one week. Out of the two hundred (200) questionnaires administered, one hundred and fifty (150) representing (75%) were returned. Out of the one hundred and fifty that were returned, seventeen representing (11.33%) were eliminated because most of the items on either section were not completed, remaining 133 (88.67%) for the analysis.

3.7 Data Analysis

The Statistical Package for Service Solution (SPSS version 19), was used to analyse the data collected. Before the data were analysed, the completed questionnaires were coded by assigning numbers to the various responses. Descriptive statistics, Pearson's correlation and One-Way Analysis of variance (ANOVA) were used to analyse the data using the SPSS for Windows.

4. Results and Discussion

The first research question: "To what extent does self-efficacy relate to the QWL in an organization?" was answered, using the Pearson's correlation. The results of the analysis are presented in table 2 below.

Correlations						
	Quality of work life Self-Efficacy					
Pearson Correlation	Quality of work life	1.000	.255			
	Self-Efficacy	.255	1.000			
Sig. (1-tailed)	Quality of work life		.002			
	Self-Efficacy	.002				
N	Quality of work life	133	133			
	Self-Efficacy	133	133			

Table 2: Relationship between self-efficacy and QWL

There was a significant positive correlation between self-efficacy and QWL of employees (r = .225, p < .002). This suggests that, the higher the self-efficacy of employees, the better their QWL and vice versa. Previous empirical studies suggested that the higher your self- efficacy, the more confidence you have in your ability to succeed in a task. So that in difficult situations, we find that people with low self efficacy are more likely to lessen their effort or give up altogether while those with high self-efficacy will try harder to master the challenge. In addition, individuals high in self efficacy seem to respond to negative feedback with increased effort and motivation, while those low in self efficacy are likely to lessen their effort when given negative feedback (Bandura, 1994).

There is a clear cut relationship between self efficacy and QWL in the sense that, if employees in an organization know that they have the prerequisite skills to, abilities and capabilities of performing certain tasks, and being innovative, it gives them the opportunity to make decisions about their jobs, design their work places and make them know what they need to make products or to deliver services most effectively.

The second research question which sought to find out the current status of employees' self-efficacy and their QWL were also assessed using descriptive statistics. The mean scores and standard deviation are presented in the table below.

Table 3: Mean scores and standard deviations of employees' self-efficacy and OWL

Descriptive Statistics						
Mean Std. Deviation N						
Quality of work life	214.47	20.64768	133			
Self-Efficacy	38.8045	4.57175	133			

The result presented in table 3 shows the results of the mean scores and the standard deviation of the current status of employee's self-efficacy and their QWL. The employees scored mean of (214.47) for QWL and (38.8045) for self-efficacy given a sample size of (133). From the table, the mean score of (214.47) for QWL is far above the mid-point or average score for QWL which was 171 (i.e. $\frac{285+57}{2}$). This suggests that the QWL of employees was good. Again, the midpoint for self-efficacy was 30 (i.e. $\frac{50+10}{2}$), and the mean score from the table was (38.80). This was also above the average of 30, which is an indication that the self-efficacy of the employees was generally good. According to Bandura 1997, Cervone and Scott, 1995, people with a robust perception of their efficacy envision positive futures, experience fewer distressing emotions and are better able to organize the complex cognitive skills required to cope with demanding environment This could possibly be the reason why employees' self-efficacy was high. QWL is also the perceptions of, and attitudes of employees towards work and the total working environment. In other words, a higher QWL could also be as a result of an individual's evaluative reactions to, and satisfaction with, his/her work and the total working environment Nadler and Lawler III (1983).

The third research question was to find out if employees' age and tenure affect their self-efficacy.

Table 4: Employees age and self-efficacy (Descriptive)

Self-Efficacy				
	N	Mean	Std. Deviation	
20-30	72	38.5000	4.75009	
31-40	32	39.3125	4.65200	
41 and above	29	39.0000	4.09704	
Total	133	38.8045	4.57175	

Table 5: ANOVA table for employees' age and self-efficacy

ANOVA					
Self-Efficacy					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	16.042	2	8.021	.380	.685
Within Groups	2742.875	130	21.099		
Total	2758.917	132			

Employees' age and their self-efficacy as shown in table 4 indicate the means and standard deviations. Though there were differences in the mean, these differences were not wide. An ANOVA analysis of the significance of the mean differences suggested that there was no significant difference between employees' self-efficacy scores in terms of their ages. This implies that the age of an individual does not affect his/her belief about his competency or capability.

Table 6: Employees tenure and self-efficacy (Descriptive)

	N	Mean	Std. Deviation
Self-Efficacy			
Less than one year	38	38.3947	5.23780
1-3 years	33	39.0303	4.73342
4-6 years	23	40.0870	3.42336
7-10 years	11	37.5455	3.85652
10 years and above	28	38.5357	4.53368
Total	133	38.8045	4.57175

Table 7: ANOVA table for employees' tenure and self-efficacy

ANOVA						
Self-Efficacy						
	Sum of Squares	df	Mean Square	F	Sig.	
Between Groups	65.351	4	16.338	.776	.543	
Within Groups	2693.566	128	21.043			
Total	2758.917	132				

Table 6 indicate the means and standard deviations of employees' tenure in relation to their self-efficacy. Though there are differences in the mean, these differences are not wide. The ANOVA test again showed no significant influence of tenure on employees' QWL. Thus, there were no significant influences of employees' age and tenure on their self-efficacy. This also means that, age and tenure had no influence on their self-efficacy. However, according to Bandura (1992), self-efficacy beliefs begin to form in early childhood as children deal with a wide variety of experiences, tasks, and situations. However, the growth of self-efficacy does not end during youth, but continues to evolve throughout life as people acquire new skills, experiences, and understanding. However, there is a contradiction between the researchers' results on age having an influence on self-efficacy. This contradiction could possibly be as a result of the fact that, the researchers concentration was on the self-efficacy of employees' in some selected organizations whilst, Bandura's self-efficacy concentrated on every individual in all spheres of life.

The Finale research question was to find out how educational level of employees' affects their Quality of work life (QWL).

Table 8: Employees educational level and QWL (Descriptive)

Quality of work life					
	N	Mean	Std. Deviation		
O/A level	10	227.10	27.51343		
SSS	19	205.37	19.31094		
HND	26	208.42	17.79027		
Degree	71	216.80	19.14204		
Post graduate	7	219.86	27.32172		
Total	133	214.47	20.64768		

ANOVA Quality of work life Sum of df F Mean Square Sig. Squares 4 2.922 Between Groups 4709.334 1177.333 .024 Within Groups 51565.764 128 402.858 Total 56275.098 132

Table 9: ANOVA table of employees' educational background

The results in table 8 indicate the means and standard deviations of employees' educational background. The differences in the various means are quite large, especially with the O/A level. The results in table 9 also show the ANOVA distribution of employees' educational background with a significant level of (.024). This indicates that, there is a significant difference between employees' educational background and their QWL (F = 2.92, p < .024). Following a significant F- ratio, a post hoc multiple comparison (LSD) was conducted. From the Post hoc tests conducted for employees educational background and QWL (refer from appendix), there is an indication that, there is a significant difference between O/A level and SSS (p < .006) and O/A level and HND (p < .014). The difference between SSS and First Degree was also significant (p < .029). Although there was no significant difference between Post Graduate and the other educational levels, on the whole, educational level influences employees QWL. This was emphasized by LooSee Beh (2006), that, in the mid 1990s till today we are faced with challenges of downsizing and corporate restructuring, QWL is re-emerging where employees are seeking out more meaning and where rising educational levels and occupational aspirations in today's slow economic growth and reduced opportunities for advancement. Naturally there are rising concerns for employees attaining a higher educational level which will invariably affect their QWL.

The results clearly indicate that, self-efficacy influence employees' QWL. Age and tenure had no influence on employees' self-efficacy. However, results showed that, educational level had an influence on employees' QWL.

Summary

With regards to the current status of employees' self-efficacy and their QWL, the results indicate that, employees' self-efficacy and QWL were generally high. This suggests that, self-efficacy really had an influence on employees' QWL and was concluded that, there is a significant positive relationship between self-efficacy and QWL. Therefore, the higher an individuals' self- efficacy, the more confidence one has in his/her ability to succeed in a task. So, in difficult situations, we find that people with low self efficacy are more likely to lessen their effort or give up altogether while those with high self-efficacy would try harder to master the challenge. It was also observed from the study that there was no significant relationship between employees' age, tenure and their self-efficacy. This also meant that, age and tenure had no influence on employees' self-efficacy. However, the Educational background of employees' had an effect on their QWL.

Conclusion

Looking at the results obtained from this research, it is obvious that, generally, employees self efficacy and QWL were high. Even though this was so, everyone in an organization especially management, needs to understand the essence of enhancing employees self-efficacy as well as improving their QWL. Individuals in every organization are expected to exhibit certain behaviours that will help the organization to achieve its goals. It is therefore consequential for management to know that, an individual's sense of efficacy has an impact on his/her job performance thereby having an effect on his/her quality of work life. Self efficacy enhances one's capabilities to organize and execute the courses of action required to produce given attainments and to mobilize the motivation, cognitive resources, and courses of action needed to exercise control over events. Such beliefs affect workers goal choice and goal difficulty; have an influence on effort, preservation and resilience in the face of difficulty. QWL includes aspects of work-related life such as wages and hours worked, work environment, benefits and services, career prospects and human relations, which are possibly relevant to worker satisfaction and motivation. The quality of life for the working population has been conceptualized as derived from satisfactions experienced through having a good job and a good life.

Recommendations

From the study, social persuasion and social modelling can be adopted by organizations to enhance employees' self-efficacy. It is therefore recommended that, managers should encourage employees to believe that, they have the skills and capabilities to succeed. Again, management of organizations should give verbal encouragement to their employees in order to help them overcome self-doubt and instead focus on giving their best effort to the task at hand. This boosts in perceived self-efficacy enables employees' to try hard enough to succeed.

Senior members in organizations are expected to act as models to other workers through their hard work and sustained effort in order to enhance their self-efficacy which will lead to the achievement of organizational goals. This is because seeing people similar to one's self succeed by sustained effort raises their beliefs that they too possess the capabilities to master comparable activities to succeed. To ensure workers' safety and satisfaction, management are encourage to make sure that employees safety and satisfaction receives the necessary attention by providing good working conditions, better wages and salaries, benefits, allowances etc.

It was concluded that educational background had an effect on employees' QWL. Therefore, it is recommended that extensive training programmes should be organized for both workers and managers, to improve their knowledge, skills and abilities which will enhance their quality of work life. In order to achieve the above recommendations, joint worker-management effort should be encouraged for the purpose of identifying problems and opportunities in the work environment, making decisions, and implementing changes. It is also recommended that future researches repeat the study with a larger sample size. Self-efficacy should also be studied on a much wider perspective which boosts the external validity of the study.

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Appendices Appendix A

Post hoc tests for employees' educational background and their QWL

Self-Efficacy LSD				
(I) Educational Background	(J) Educational Background	Mean Difference (I-J)	Std. Error	Sig.
	SSS	3.40526	1.77966	.058
O/A level	HND	1.68462	1.69504	.322
O/A level	Degree	1.20141	1.53861	.436
	Post graduate	.72857	2.24486	.746
	O/A level	-3.40526	1.77966	.058
SSS	HND	-1.72065	1.37486	.213
ააა	Degree	-2.20385	1.17660	.063
	Post graduate	-2.67669	2.01407	.186
	O/A level	-1.68462	1.69504	.322
HND	SSS	1.72065	1.37486	.213
IND	Degree	48321	1.04420	.644
	Post graduate	95604	1.93971	.623
	O/A level	-1.20141	1.53861	.436
Dograd	SSS	2.20385	1.17660	.063
Degree	HND	.48321	1.04420	.644
	Post graduate	47284	1.80461	.794
	O/A level	72857	2.24486	.746
Post graduate	SSS	2.67669	2.01407	.186
rost graduate	HND	.95604	1.93971	.623
	Degree	.47284	1.80461	.794