

DISA 2017 Staff Opinion Survey

Responses : 480 (current employees)
66 (dropped out employees)

February, 2018



Prepared by
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(CRI)

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About Centre for Research and Innovation (CRI)

The Centre for Research and Innovation (CRI) was established in February, 2017 under the auspices of DISA. The objective of the centre is to conduct independent evaluation of programs, foster innovations and perform socio-economic research in Bangladesh and global context. Our mission is to become focal point in Bangladesh to perform globally competitive and industry oriented research, knowledge and expertise. CRI brings the evidence based on various programs at DISA including microfinance, poverty reduction, future library, enterprise development, digital marketing, human resource and so forth. The six major components of CRI includes :

- 1 Data hub
- 2 Research hub
- 3 Innovation hub
- 4 News hub
- 5 Publications
- 6 Internship



Figure 1 : Six components of CRI

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Disclaimer

This is a research report and hence it represents research in progress. The views, opinion, findings, conclusion and recommendations expressed in this report are the reflection of authors. It is not meant to represent the official position or opinion of the CRI. Any errors are the fault of the research team.

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Introduction

Purpose

The purpose of this report is to present the findings of staff's opinion. This report helps to get a better understanding of current changing aspect of the work place that affects job and policies of an organization. Based on these findings, it should be identified necessities or activities to be taken in action.

Method

Survey: A structured questionnaire with close and open ended questions were developed for this study. The questionnaire focused on job role and satisfaction, job performance and reward, workplace challenges, employ relationship and benefits, employee's job satisfaction evaluation and recommendations. Staffs participated in this survey through online and offline to complete their opinion anonymously. A web link generated by SurveyMonkey (An online survey service provider) were provided for online participants and paper base for offline participants. The study used Excel and SPSS for data analysis after getting data from survey.

Drop-out: The study interviewed with seven open-ended questionnaire over a mobile phone in. Moreover, the collected information are being processed and tabulated by segments of parameters such as demographic profile, job type, employee benefit, working environment motivational factors, etc. and all these theoretical information were converted into numbers with the help of Excel and SPSS software. Thus, the study can make suggestions and draw conclusions in problem areas through the improvement in the level of employee dropout at DISA.

(For details methodology, please see appendix#2)

Sample

Survey: The study was administered by using web-based and paper survey was conducted in June-July, 2017 among 480 (61%) out of total 783 employees of DISA. 303 out of total 480 employees were completed survey through provided web link and rest of 177 employees completed the survey through a paper base.

Drop-out : The study examined dropped-out 450 employee's personal file during this period and selected only 2017 dropped-out 168 employees for research because study needs to find out recent reasons of drop-out. 86 out of 168 dropped-out employees were selected as they were dropped recent month of this study. Finally, the study was able to reach 66 dropped-out employees over the phone who were from 39 branches which covers 13 districts

Report structure : Part-1, Results of the opinion survey

Part-2, Results of on reasons of staff's drop-out



PART-1: Results of the survey

Compensation and financial benefits

Employee's satisfaction on compensation and financial benefits has been studied by six measures and five point likert scale. The measures are the financial reward, comparative salary, future retirement plan, salary and benefits, promotion and incentives and other benefits offered. The scales are very satisfied, satisfied, neutral, dissatisfied and very dissatisfied. According to table 1.1, a total of 480 employees participated the survey. Based on their feedback, 81% of the participated employees are found to be very satisfied and satisfied in promotion and incentives, 76% in other benefits offered, 73% in salary and benefits, 69% in future retirement plan, 69% in comparative salary and 48% in financial reward. In terms of level of dissatisfaction, 52% of the survey responded are dissatisfied in financial reward, 24% in comparative salary, 21% in future retirement plan, 21% in salary and benefits.

Table 1.1 : Compensation and financial benefits.

Financial issues	N	Satisfied (%)	Neutral (%)	Dissatisfied (%)	Total dissatisfaction (%)	Alarm
Financial reward	447	47.7	32.7	19.7	52.40	Red
Comparative salary	443	69.2	7.7	16.1	23.80	Yellow
Future retirement plan	443	69.4	14.4	6.9	21.30	Yellow
Salary and benefit	448	72.5	9.6	11.3	20.90	Yellow
Promotion and incentives	443	80.6	7.5	10.4	17.90	Green
Other benefits offered	440	76.3	6	9.3	15.30	Green

Tasks management

Employee's satisfaction on tasks management has been studied by five measures. The measures are workload and stress level, working time, personal and family life, vacation time and duties offered. Based on table 1.2, 96% of the participated employees are found to be very satisfied in their Duties , 77% in vacation time, 66% in working time , 65% in workload and stress level and 65% in personal and family life. In terms of level of dissatisfaction, 33% of the survey respondents are dissatisfied in workload and stress level, 33% in personal and family life, 32% in working time, 22% in vacation time and only 4% in duties.

Table 1.2 : Tasks management

Tasks issues	N	Satisfied (%)	Neutral (%)	Dissatisfied (%)	Total dissatisfaction (%)	Alarm
Workload and stress level	451	64.7	18.5	14.6	33.0	Red
Personal and family life	445	64.7	21.3	11.4	32.7	Red
Working time	446	66	19.8	11.9	31.7	Yellow
Vacation time	439	76.6	7.7	13.7	21.4	Yellow
Duties	456	95.9	2.4	1.8	4.2	Green

Knowledge management

Employee's satisfaction on knowledge management has been studied by five measures. The measures are training, skill and knowledge, performance, mission and vision and education. Based on table 1.3, 92% of the participated employees are found to be satisfied in performance, 91% in mission and vision of an organization, 75% in skill and knowledge, 69% in training, and 69% in education. In terms of level of dissatisfaction, 31% in education, 31% in training and 25% in skill and knowledge, 9% in mission and vision and only 8% in performance.

Table 1.3 : Knowledge management

Knowledge issues	N	Satisfied (%)	Neutral (%)	Dissatisfied (%)	Total dissatisfaction (%)	Alarm
Education	435	68.5	15.6	15.8	31.4	Red
Training	438	69.0	14.2	16.9	31.1	Red
Skill and Knowledge	443	75.4	12.4	12.2	24.6	Yellow
Mission and vision	454	91.4	6.8	1.8	8.6	Green
Performance	435	91.9	6.0	2.1	8.1	Green

Career development

Employee's satisfaction on career development has been studied by six measures. The measures are having an opportunity, progress by the supervisor, advance opportunity, opinion acceptability, encouragement for development, future prospect of org., future prospect of a career. According to table 1.4, 97% of the participated employees are found to be very satisfied in future prospect of an organization, 90% in advance opportunity, 88% in having opportunity, 88% in future prospect career, 88% in encouragement for development, 79% in progress by the supervisor. In terms of level of dissatisfaction, 25% in opinion acceptability, 21% in progress by the supervisor, 13% in encouragement for development, 13% in Future prospect of the career, 11% in having the opportunity, 10% in advance opportunity and only 3% in future prospect of an organization.

Table 1.4 : Career development

Career issues	N	Satisfied (%)	Neutral (%)	Dissatisfied (%)	Total dissatisfaction (%)	Alarm
Progress by supervisor	451	78.8	12.2	9.1	21.3	Green
Encouragement for development	453	88.2	7.7	5.1	12.8	
Future prospect of career	438	87.2	9.8	3	12.8	
Having opportunity	450	88	8.1	3.1	11.2	
Advance opportunity	450	90.2	5.6	4.2	9.8	
Future prospect of org.	450	96.7	2.7	0.6	3.3	

Job environment

Employee's satisfaction on job enjoyment has been studied by eleven measures. The measures are opinion acceptability, good friend, team work, working condition, my associate quality work, good communication, resource availability, accountability and transparency, chain of command, treat each other and recognition. Based on table 1.5, 94 % of the participated employees are found to be very satisfied in good communication, 94% in accountability and transparency, 92 % in working condition, 91% in my associate quality work, 90 % in team work, 90% in resource availability, 90% in treat each other, 89% in chain of command, 84% in recognition, 80% in good friend and 75% in opinion acceptability. In terms of level of dissatisfaction, 25% in opinion acceptability, 20% in good friend, 16% in recognition, and 11% in chain of command, 10% in team work, 10% in resource availability, 10% in treat each other, 9% in my associate quality work and 8% in working condition, 7% in accountability and transparency and only 6% in good communication were identified dissatisfaction by survey respondents.

Table 1.5 : Job environment

Work place issues	N	Satisfied (%)	Neutral (%)	Dissatisfied (%)	Total dissatisfaction (%)	Alarm
Opinion acceptability	453	75	16.8	7.7	24.5	
Good friend	453	80.1	14.6	5.3	19.9	
Recognition	450	83.8	8.2	8	16.2	
Chain of command	441	88.7	6.3	5	11.3	
Resource availability	454	89.7	2.4	7.9	10.3	
Treat each other	441	89.8	3.9	6.3	10.2	
Team work	449	90	5.1	4.9	10	
My associate quality work	453	90.7	4.9	4.4	9.3	
Working condition	453	91.8	3.5	4.6	8.1	
Accountability and transparency	441	93.5	2.7	4.8	7.5	
Good communication	441	94.1	2.5	3.4	5.9	

Benchmark : Red indicates the highest level of dissatisfaction, yellow measures mid-level of dissatisfaction and green measures a low level of dissatisfaction i.e. high level of satisfaction.

- Red when more than (30%) of the participants are not satisfied on a particular issue.
- Yellow when more than 20% and less than 30% of the survey participants are not satisfied on a particular issue.
- Green when more than 80% of the survey participants are satisfied on a particular issue.

Overall job satisfaction

When asking about overall job satisfaction, 46% of total survey participants are found to be very satisfied, 29% much, 23% moderate, 1.3% slight and 0.2% little satisfied. A total of 451 employees responded to this question "how much enjoying his/her job at their work place".

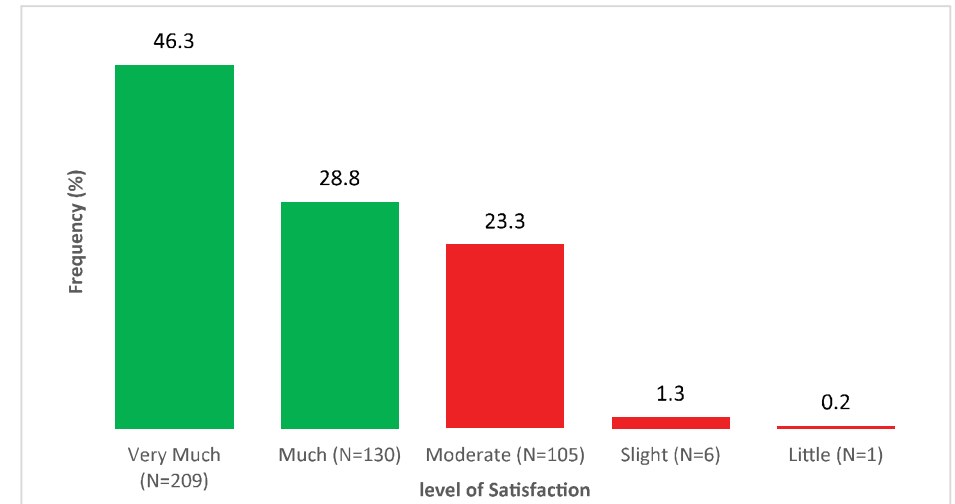


Figure 1.1: Overall job satisfaction

Job satisfaction by educational qualification

Figure 1.2 shows the job satisfaction of employees by educational qualification. The results reflect that employees having higher educational qualification (BA and higher) are less satisfied with the job than the employees having a lower level of educational qualification. 86% of below SSC, 86% of SSC passed, 83% HSC passed and 78% BSS/BSC passed participated respondents are found to be satisfied. 70% of BA passed participated respondents are found to be moderately satisfied and 68% of MS/MSC passed respondents are less satisfied.

The study also conducted independent sample T-test, We found significance difference ($F=4.443$ at 5% level) in job satisfaction in terms of the level of education qualification where employees having less than HSC are more satisfied in job compare to higher educated group. (For details see appendix 3)

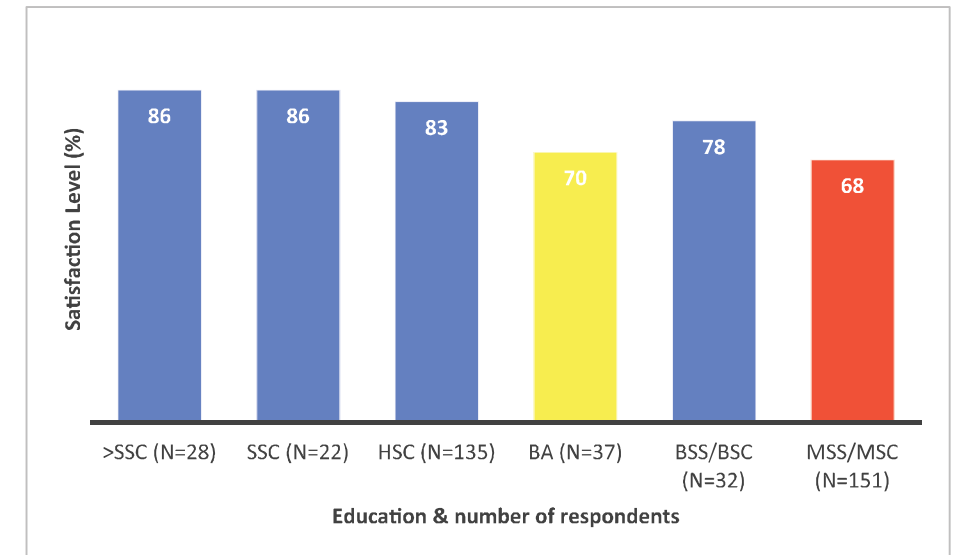


Figure 1.2: Job satisfaction by educational qualification

Job satisfaction by Age

The following figure 1.3 shows the job satisfaction by age group. 86% participants who are 18-24 years are found to be satisfied. 77% participants are moderately satisfied who are in between 35-44 years old and 74% participants who are in between 25-34 years old, 73% who are in between 45-54 years old and 60% who in between 55-64 are found to be less satisfied. According to independent sample T-test, there is no significant difference in job satisfaction in terms of an age where age group defined less than 34 years old and greater than 35 years old. (See appendix-3 for details)

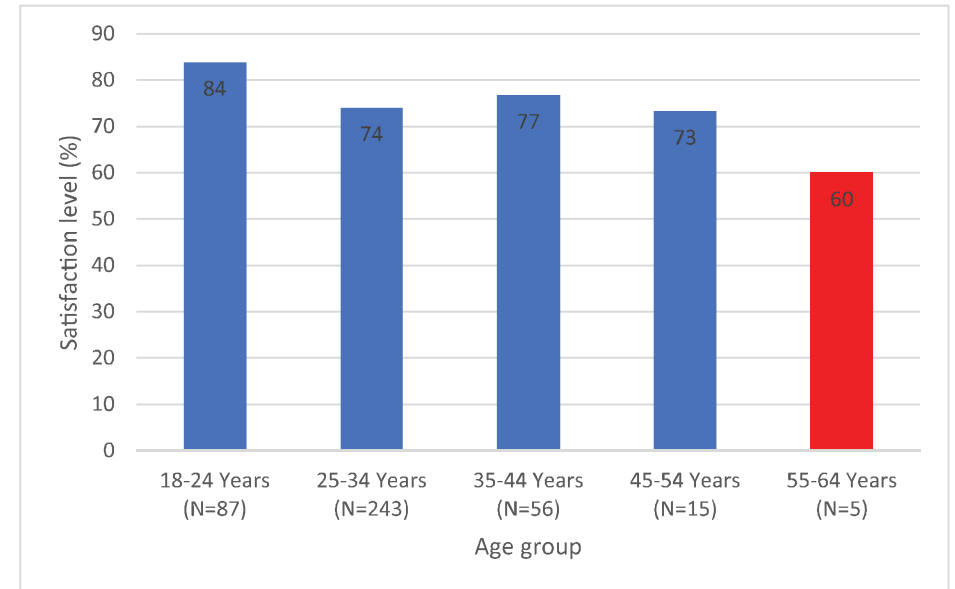


Figure 1.3: Job satisfaction by age

Job satisfaction by Location

According to figure 1.4, survey results show that 81% head office participants are found to be satisfied but 79% local office participants are found to be less satisfied. It means satisfaction level of head office participants is higher than local office participants. Based on independent sample T-test, there is no significant difference in job satisfaction in terms of office location. (See appendix 3 for details)



Figure 1.4: Job satisfaction by location

Job satisfaction by Gender

The survey results show in figure 1.5 that 82% of male respondents are satisfied but 54% of female participants are comparatively less satisfied during their job period. The results independent sample T-test shows that, significant difference ($F=3.087$ at 1% level) in job satisfaction in terms of gender. (See appendix 3 for details)

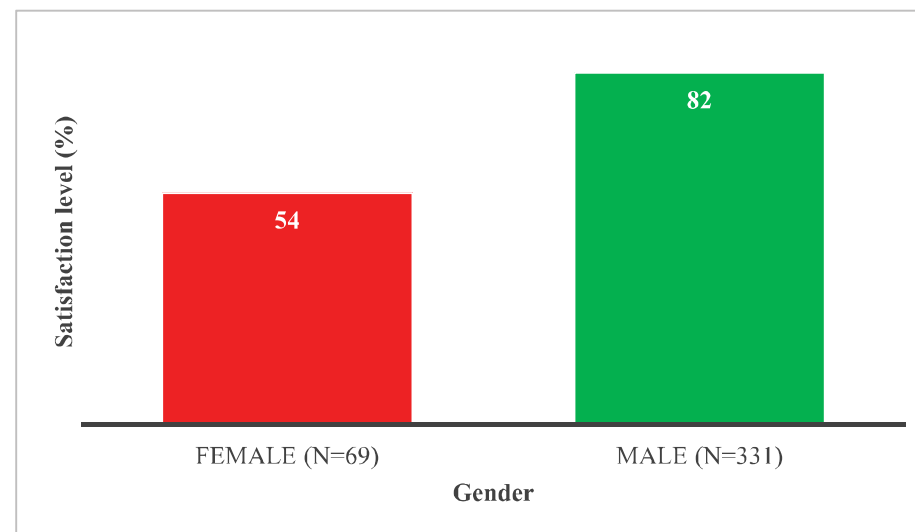


Figure 1.5: Job satisfaction by gender

Job satisfaction by family members per household

The results show that 86% of respondents who have 4 family members are found to be satisfied. 76% respondents who have 1 member, 76% respondents who have 6 members and 75% respondents who have 3 members are moderately satisfied. On the other hand, 31% respondents who have 2 members and 69% respondents who have 5 members are found to be less satisfied. We found in independent sample T-test that, there is no significant difference in job satisfaction in terms of family member where members group defined as 1 to 3 and 4 to 6. (See figure 1.6 and appendix 3 for details)

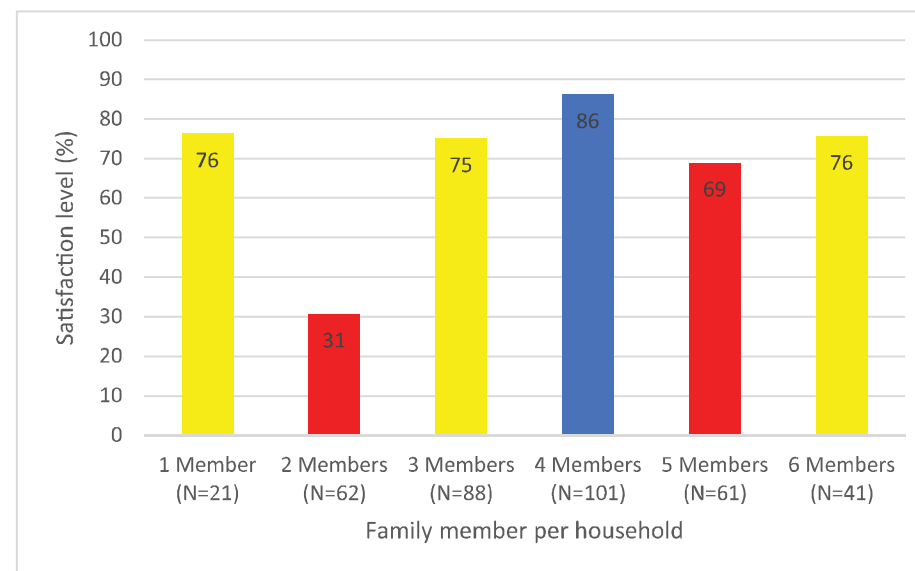


Figure 1.6: Job satisfaction by family members per household

Benchmark

Green: Job satisfaction level (%) > 81%

Yellow: Job satisfaction level (%) > 76% and < 80%

Red: Job satisfaction level (%) < 75%

A large, light blue magnifying glass graphic is centered on the page. The handle of the magnifying glass is positioned in the lower-left quadrant, and the circular lens is positioned in the upper-right quadrant. A dark blue horizontal bar is superimposed over the center of the lens.

PART-2: Results of drop-out

Drop-out

Causes of drop-out

Employees drop-out is one of the challenging issues in microfinance organizations. High drop-out is not an only pricey but also creating a bad reputation for the organization as well as job seekers. This part of the study is to investigate reasons considered to be accountable for high drop-out and find out remedies to reduce employee's drop-out as well.

According to figure 2.1 shows that study found 16 types of causes through an interview over the phone with 66 employees who left job which are playing role for drop-out in the organization. Among those causes, 83% of total participated respondents indicated co-worker relation, 70% manager's rude behavior and 36 % in overtime working are top causes of employees drop-out. 27% in over due collection and 23% in excess work load out of total respondents mentioned that these are also causes of drop-out. Accordingly, 18% in distance posting, 17% in getting better job, 15% in mental stress, 15% high job responsibility, 15% in family crisis, 14 % in sickness, 12% conflict with senior, 8% in other than credit work, 8% in verbal rules, 6% in training and 1% urban working of total participated respondents stated that these are partially responsible for drop-out.

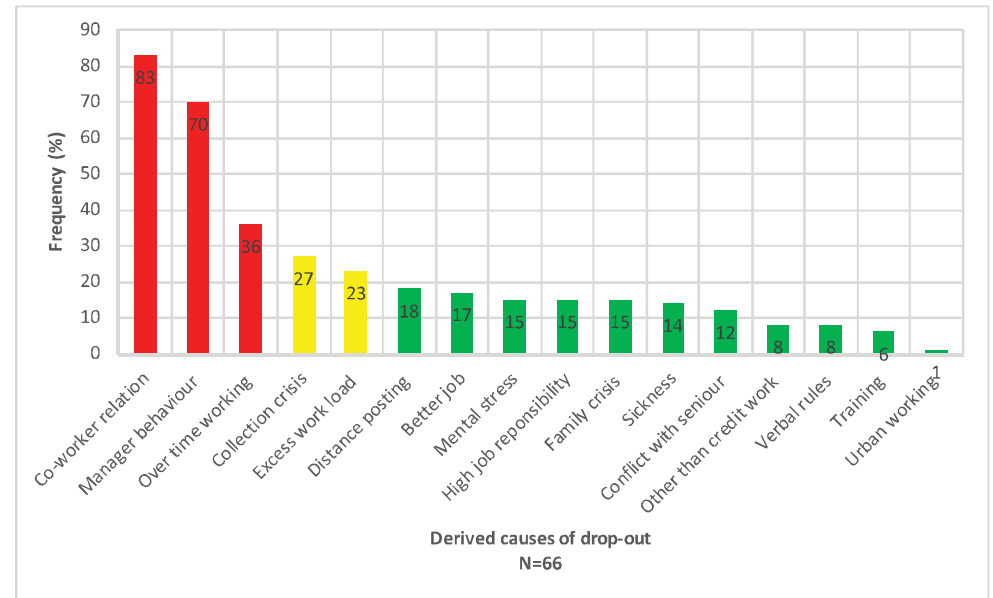


Figure 2.1: Causes of drop-out

Workload related issues

One of the major causes of employees' drop-out is workload related issues which have been studied by four measures. The measures are over time working, excess work load, high job responsibility, mental stress. The scales are 'mentioned or agreed' and 'not mentioned'. A total of 66 employees participated the survey. Based on table 2.1 and their feedback, 36% of the employees mentioned that over time working is one of the major causes of drop-out whereas 64% didn't mention on that issue. 23% of total employees mentioned on excess work load and 77% didn't mention. Then, 15% are found to be mentioned on high job responsibility and mental stress, whereas 85% didn't mention respectively.

Tasks management related issues

Task management related issues are the reasons of employees' drop-out which have been studied by seven measures. The measures are manager rude behavior with fellow worker, overdue collection crisis load, conflict with senior, verbal rules, other than credit work and co-worker relations and training. A total of 66 employees, 83% employees mentioned on bad coworker relations and 17% didn't mention. Now, 70% of total 66 employees mentioned manager rude behavior with fellow workers and 30% didn't mention. Then, we've found 27% employees faced overdue collection crisis load whereas 73% didn't mention. 12% employees are found as conflict with seniors and 88% didn't mention on that issue. 8% employees of total 66 mention about verbal rules and other than credit work respectively and 92 % didn't mention respectively. And only 6% employees talked about training who has not satisfied and 94% didn't mention.

Table 2.1 : Workload related issues

Particular	N	Mentioned (%)	Not mentioned (%)	Alarm
Over time working	66	36	64	Red
Excess work load	66	23	77	Yellow
High job responsibility	66	15	85	Green
Mental stress	66	15	85	Green

Table 2.2 : Tasks management related issues

Particular	N	Mentioned (%)	Not mentioned (%)	Alarm
Co-worker relation	66	83	17	Red
Manager rude behavior with fellow worker	66	70	30	Red
Overdue collection crisis load	66	27	73	Yellow
Conflict with senior	66	12	88	Green
Verbal rules	66	8	92	Green
Other than credit work	66	8	92	Green
Training	66	6	94	Green

Location and posting

Another reasons for employee's drop-out which has been studied by two measures; distance posting and urban working. From which we've found the results that of 18% of 66 employees mentioned on distance posting whereas 82% didn't mention. And only 1% mentioned on urban working and 99% didn't mentioned (See table 2.3).

Table 2.3 : Location and posting

Particular	N	Mentioned (%)	Not mentioned (%)	Alarm
Distance posting	66	18	82	
Urban working	66	1	99	

Other issues

Other reasons of employees drop-out can be found as the measures of better job opportunity, family crisis and sickness. Where, a total of 66 employees 17% answered that the better job opportunity can cause employee's drop-out whereas 83% didn't say anything about the issue. 15% of total 66 employees mentioned about their quitting job is for their family crisis and 85% didn't say anything about it. Last, of all, another reasons of drop-out is about employee's sickness, as they mentioned only 14% of total 66 employees and 86% didn't mention.

Table 2.4 : Other issues

Particular	N	Mentioned (%)	Not mentioned (%)	Alarm
Better job opportunity	66	17	83	
Family crisis	66	15	85	
Sickness	66	14	86	

Benchmark

- Red when more than one third (30%) of the participants are not responded on a particular issue.
- Yellow when more than 20% and less than 29% of the survey participants are not responded on a particular issue.
- Green when less than 20% of the survey participants are responded on a particular issue.

CONCLUSION

Presently, DISA has been facing drop-out problem which is pricey for the organization. So, an attempt was taken by this study to know insight of employees. The study also investigated the reasons and remedies for employees drop-out. The study found significant issues for employees job satisfaction such as financial reward, who perform better performance at work place expects rewards. Additionally, the study found that employee's satisfaction level depends on education quality, age, job posting location, family members and gender. Employees always want to free from workload, stress and overdue collection. Training and education are the major components for career development in the organization. On the other hand, manager rude behavior and co-worker relations are the alarming issues for drop-out.

RECOMMENDATIONS

1. Addressing the tasks management issues

- Changing branch manager's attitude and behavior towards field staffs
- Building up co-worker better relation at the work place
- Fixing the working time for reducing workload and stress
- Reducing overdue, need attention to syndicate loan, more supervision by higher management to the field.

2. Employee motivation

- Starting reward system for better performance employees
- Initiate training and education rather than micro-credit

3. Considering satisfaction

- Not to recruit employees who are highly educated for field staff as they are less satisfied
- Need to care of female staffs for their satisfaction
- More attention to field staffs as they are less satisfied compare to head office staffs
- Encouraging senior staffs by inspiration as they are less satisfied at field level

Appendix-1 : Recommendations from employees

The study also asked employees for recommendation to reduce drop-out in this organization and thus they suggested the following issues based on their previous observation.

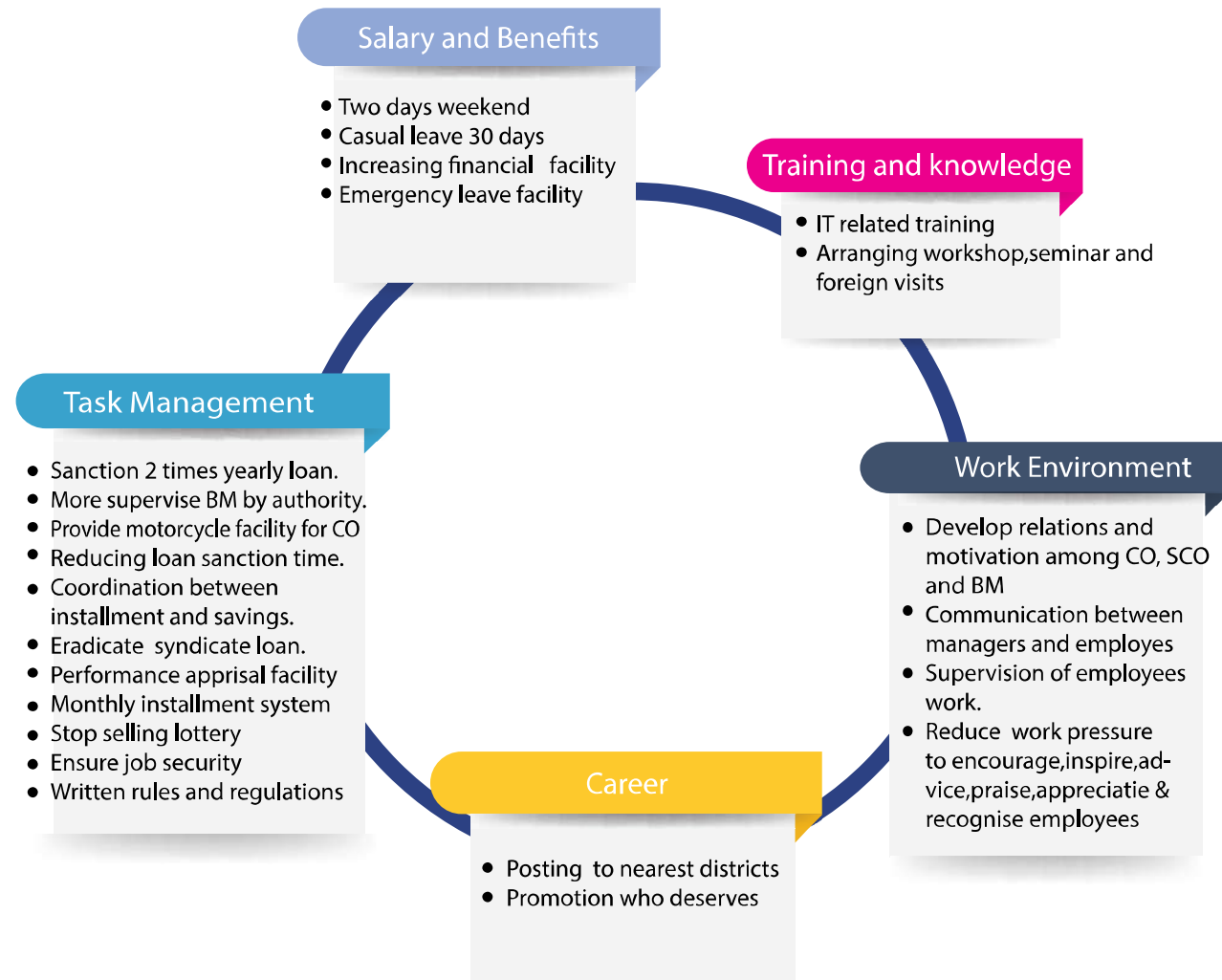


Figure 3 : Employees recommendations

Appendix-2 : Research Methodology

Insight Survey

The study was administered by using web-based and paper survey was conducted in June-July, 2017 among 480 (61%) out of total 783 employees of DISA. With approval from the Executive Director of DISA, an e-mail included information about survey and requested their informed consent was sent from Dhaka head office and every branch office employees to participate to the survey. Upon giving consent, participants could access a link to the survey who has the internet access. After accessing the secured website, they could point and click to complete 13 types of close-ended questions and write one open-ended answer of last 14th question. The employees who have not internet access or not used to internet, the paper based survey questionnaire were mailed to them and requested to send back filled out survey form to the research department of DISA. 303 out of total 480 employees were completed the survey through provided web link generated by SurveyMonkey (An online survey service provider) and rest of 177 employees completed the survey through paper version anonymously.

The study was developed a structured questionnaire with closed and open ended questions for both online and offline participants and invited to share their insight on jobs and policies of DISA. The questionnaire focused on job role and satisfaction, job performance and reward, workplace challenges, employee relationship and benefits, employee's job satisfaction evaluation and recommendations. The study used Excel and SPSS for data analysis after getting data from survey.

Table 3: Survey tools and respondents

Study tools	Respondents types	Completed (n=480)	%
Quantitative survey: online	Employees who the skill to access internet	303	63%
Quantitative survey: offline	Employees who have not skill or not used to access the internet	177	37%
Total		480	100%

Drop-Out

This study is undertaken to find out the contribution of disappointment-factors in employees, which leads to Employee Drop-out of DISA. The study also provides the information about the effects of employee's need; dissatisfaction aside leave. So that, it can come up with the actual reasons of employees' drop-out at DISA regarding the possible solutions of reducing the rate of it and pay attention to drop-out related issues. However, the secondary data of dropped-out employees have been collected from HR department of last 5 years from 2013 to 2017. We examined dropped-out 450 employee's personal file during this period and selected only 2017 dropped-out 168 employees for research because the study needs to find out recent reasons of drop-out. 86 out of 168 dropped-out employees were selected as they were dropped recent month of this study. Finally, the study was able to reach 66 dropped-out employees over phone who were from 39 branches which covers 13 districts.

The study interviewed with seven open-ended questionnaire over a mobile phone in October, 2017 and took 20 to 30 minutes for each. Moreover, the collected information is being processed and tabulated by segments of parameters such as demographic profile, job type, employee benefit, working environment motivational factors, etc. And all these theoretical information were converted into numbers with the help of Excel and SPSS software. Thus, the study can make suggestions and draw conclusions in problem areas through the improvement in the level of employee drop-out at DISA.

Appendix-3 : Independent sample T-test

EDUCATION

Group Statistics					
	education status	N	Mean	Std. Deviation	Std. Error Mean
Job enjoyment	Less than HSC	185	1.66	.772	.057
	BA and upper	220	1.90	.893	.060

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Job enjoyment	Equal variances assumed	4.443	.036	-2.817	403	.005	-.236	.084	-.401	-.071
	Equal variances not assumed			-2.853	402.692	.005	-.236	.083	-.399	-.073

Independent sample T-test

AGE

Group Statistics					
	age group	N	Mean	Std. Deviation	Std. Error Mean
Job enjoyment	less than 34 years old	330	1.77	.850	.047
	35 years and upper	76	1.84	.834	.096

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Job enjoyment	Equal variances assumed	.333	.564	-.644	404	.520	-.069	.108	-.281	.143
	Equal variances not assumed			-.652	113.784	.516	-.069	.106	-.280	.142

Independent sample T-test

GENDER

Group Statistics					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
Job enjoyment	Female	69	2.17	.890	.107
	Male	331	1.70	.811	.045

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Job enjoyment	Equal variances assumed	3.087	.080	4.305	398	.000	.470	.109	.255	.685
	Equal variances not assumed			4.048	92.972	.000	.470	.116	.239	.701

Independent sample T-test

OFFICE LOCATION

Group Statistics					
	Office Location	N	Mean	Std. Deviation	Std. Error Mean
Job enjoyment	Head Office	49	1.51	.794	.113
	Local Office	327	1.78	.833	.046

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Job enjoyment	Equal variances assumed	.129	.720	-2.126	374	.034	-.270	.127	-.519	-.020
	Equal variances not assumed			-2.203	64.884	.031	-.270	.122	-.514	-.025

Independent sample T-test

FAMILY MEMBER

Group Statistics					
	member of household	N	Mean	Std. Deviation	Std. Error Mean
Job enjoyment	1-3 members	171	1.89	.877	.067
	4-6 members	203	1.70	.823	.058

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Job enjoyment	Equal variances assumed	.004	.950	2.151	372	.032	.189	.088	.016	.362
	Equal variances not assumed			2.139	352.348	.033	.189	.089	.015	.363