Gender and Job Category as Moderator Effects on Relationship between Human Capital and Quality of Life (QOL)

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Abstract
The moderating role of the use of demographic factors such as gender and job category of the employees on the relationship between human capital and QOL has not been explored in the context of a diversified workforce in the public sector in Malaysia. This paper contributes in a significant way by the inclusion of the two moderating variables which could help to understand the differential relationship across groups, for instance (gender: male and female employees, job category: management and support staff). Finally, the use of demographic factors as moderators such as gender and job category of the employer's offer a new opportunity to examine the moderating effect of these two categorical variables on the relationship between each of human capital and QOL in a diversified workforce in the public sector. An inclusion of the two moderating variables helps us to understand the differential relationship across groups, for instance (gender: male and female employees, job category: management and support staff). In addition, moderating analysis helps us to avoid or prevent errors in estimating the strength of the relationships of human capital and work performance which could easily either over or under estimate the coefficients (r) of the relationship if the whole sample is analyzed without examining the various groups. Thus, this paper is to explore the moderating effect of gender and job category on the relationship between the human capital and the quality of life (QOL).
Keywords: Quality of life (QOL), Human Capital (HC), Moderator (M), Gender (G), Job Category (JC)

1. Introduction

The main focus of this paper is employees' quality of life (QOL). So what is QOL? The term quality of life has a wide diversity of definitions (Pacione, 2003; Sirgy, 2002) and there is very little agreement among researchers on its definition (Bramston et al., 2002)   Some researchers define QOL as a subjective assessment of life circumstances and quality (Haas, 1999). Diener and Suh, 1997; Eckersley 2000; Headey & Wearing, (1989) defined QOL as a subjective measure of general happiness, satisfaction with spheres of life, and personal evaluations of the society in which one lives. Apart from that, QOL is a general concept used by a wide variety of disciplines to represent the measurement of how good or bad the conditions of life are at a specific time and place (Felce & Perry, 1995). In fact, some researchers use QOL interchangeably with other terms such as well-being, welfare, life satisfaction, happiness, subjective well-being (Schuessler & Fisher, 1985; Bramston et al., 2002). The terms all indicate similar ideas yet there can be differences in exactly what each term means. Therefore, it is beneficial, to review the definition of these terms for this paper. The definitions listed below will be followed in this study.

According to Sirgy (2002), on life satisfaction notes that this term is generally considered to be the cognitive evaluation of one's happiness or subjective well-being. This evaluation possibly involves analysis of one's fulfilment of different needs, goals, and wishes, perhaps in comparison to some standard. While happiness in quality of life literature, this term is generally intended to mean psychological happiness, or the feelings of positive emotions, such as joy, serenity, and affection, that one feels over time (Sirgy, 2002).

Subjective well-being (SWB) by Diener and Lucas (1999) explained, this term refers to individuals' own evaluations of their lives using "both cognitive judgments of life satisfaction and affective evaluations of moods and emotions." One might also consider this term to encompass life satisfaction and happiness into a single item. While welfare, this is an economic term that bases the level of an individual's well-being on income. Van Praag & Frijters, (1999) summarize the term as the "evaluation assigned by the individual to income or, more generally, to the contribution to his well-being from those goods and services that he can buy with money." They also state that welfare is different from well-being as it is based on only a subset of the total variables that impact well-being.

Well-being is a state of being healthy, happy, or prosperous (American Heritage College Dictionary, 1993); or "the state derived from the satisfaction of wants or needs evoked by our dealings with scarce means and non-economic factors" (Van Dieren, 1995).
In this study, the researcher used SWB, life satisfaction, welfare, well-being and happiness to refer to the subjective assessments of the general concept of QOL.

Why study QOL? Researchers and managers have generally recognized that development of human capital is important for personal development and personal performance, namely in term of productivity and quality of life. Human capital is a form of productive investment such as ability, skill, appearance and health resulting from investing in education, training and health care. The result of a case study conducted in Pulutan village, Menggatal, Kota Kinabalu specifically among the ethnic Kadazan-Dusun, revealed that the Kadazan-Dusun community in the village placed high importance to education as a form of continuous investment, especially in developing human capital among their children in producing future generation who are more productive of better quality and equipped with a vision and mission (Mansur et al., 2010).

According to Winters (2011) the effect of the human capital on quality of life is positive and significant with a coefficient of 0.163. This result suggests that a .10 increase in the share of college graduates increases the quality of life in an area and causes real wages to fall by roughly 1.6% to offset the greater quality of life and keep individual utility equal across areas. The human capital level and the presence of higher education institutions have effects on quality of life.

Human capital is known as a person's personal skills and capability, abilities, education, physical and mental health. Martin Husz (1988 p. 9) stated that "by human capital we mean the time, experience, knowledge and abilities of an individual household or a generation, which can be used in the production process".

2. Objectives

The research objectives that were identified are as follows:

  i.   To compare the QOL by gender and job category of employees.
 ii. To explore the moderating effects of gender and job category on the relationship between the four capitals and the QOL.

3. Theory And Hypotheses

Human Capital, Quality of Life and Moderating Effects of Gender and Job Category. A moderating variable affects the relationship of the IV and the DV. The moderator interacts with the IV to predict outcome scores. Thus, certain levels of a moderator, under certain conditions of the IV, might predict different levels of the DV. Mediation deals with main effects while moderation examines whether there is a significant interaction in addition to the main effects. So, to achieve the above objective, moderated multiple regression was used in the analysis of the objective.

Moderated multiple regressions were applied to investigate the effect of gender (male and female) on the QOL of employees in the public sector. Job category (management and support) was hypothesized as a moderator variable in an effort to understand which group of employees (management or support) for whom the effect of job category on the QOL obtained by the employees was stronger.

For instance, the researcher assumes that there was no significant relationship between gender (male and female) and the QOL, as was with category (management and support staff) and the QOL (Uli et al., 2011).

H1: Gender moderate between HC and QOL.
H2: Job category moderate between HC and QOL.

The hypothesized positive relationship between the human capital and the QOL was fully supported by the research data. The researcher looked for moderators in an attempt to improve the fit of their models, given that the main effects alone might not provide sufficient accuracy in prediction. In these situations, the ideal outcome was the finding that there were strong moderated relationships. In addition, the study of moderator variables has implications for both theory and practice because it provides information on the boundary conditions for the relationships of interest (Aguinis, 2004).

In these situations, the researcher would like to explore the moderating effect on gender and job category; however, the researcher expected that the result would not be significant for independent variables (Human capital-HC).

4. Materials And Methods

a. Sample

The study was conducted on 15 Ministries throughout Malaysia, namely, Selangor, Kuala Lumpur and the Putrajaya Federal Territory, which means all the ministries in Malaysia were covered. The respondents were employees of the Malaysian public sector holding lower positions to higher level ones. Screening for sampling was done through information collecting about all the Ministries in Malaysia from the Prime Minister's Office in Putrajaya. The target population of the study was all the administration staff from federal ministries and respective agencies or organizations. The respondents were chosen from two groups of respondents (grades 41 and above from the management and professional group, and below 41 from the support group).

A simple random sample of clusters was then selected from this frame. Out of the 25 federal ministries, only a total of 20 ministries implemented the three work systems (ISO, KPI and e- Government), and these 20 ministries constituted the sampling frame of the study. Subsequently, from this sampling frame, 15 ministries were selected using a simple random sampling procedure.

The second task in the two-stage cluster sampling involved selecting 90 employees from the selected survey clusters by using simple random sampling. A total of 1,350 employees was eventually selected for the survey. However, only 1,253 (92.81%) employees responded fully.

b. Instrumentation and measurement

The main research instrument in this study is the questionnaire. Building on the previous QOL studies, the questionnaire adopts a multi-item scales which have been modified accordingly to suit the context of the study: QOL. The scales used to measure these variables were also adapted fully. This research was not a replication of any previous studies. The questionnaire was developed through literature review and a mix and match approach was undertaken to modify the sentences or completely withdraw the sentences wherever necessary to suit the local context (Mahmood et al., 2011).

The response scale was also decided during the first phase of the instrument development. To break the monotony of five-point-anchors, it was decided that the scale instrument used was the 10-point version as this multipoint scale yields more data variability. There were several reasons for using this scale point. On a 10-point scale, the wider distribution of scores around the mean gives us more discriminating power. For instance, a respondent that routinely receives 90 percent of top-two box scores on a five-point scale is likely to enjoy only about 85 percent of top-two box scores on a seven-point scale. On a 10-point scale, the same respondent can expect a score of only about 75 per cent.

According to Allen and Rao (2000), the second reason a seven-point or 10-point scale was preferred involves covariance. In general, it is easier to establish covariance between two variables with greater dispersion (that is, variance) around their means. Cummins and Gullone (2000) also recommended the use of 10-point Likert scale for measuring the subjective quality of life (SQOL). It is this covariance which is critical to establishing strong multivariate dependence models.

Thus, from a framework development perspective, the 10-point scale is preferred. In summary, scales with more points are recommended in model development. This is due to the increased variance and better chances of demonstrating covariance among key variables (Allen & Rao, 2000). In simple terms, it is easier for respondents to give ratings in terms of

percentages or marks, e.g. 80% or 80 marks. The simplicity of a 10-point scale is preferred as compared to the scale of any other number (5, 7 or 9) that may need more explanations. A 10-point would signify perfection and vice-versa for the lower end of the continuum.

c. Developing the Instrument

Developing the instrument for measuring the QOL was divided into two main phases. The first main phase was to identify the relevant dimensions for measuring QOL. The second phase involved a series of focus group discussions (FGDs). It was a real challenge for the research team to choose the relevant dimension of QOL according to the objective of the research. Since this research was not a replication of any previous studies, the research team had to develop its own instruments.

This study utilised questionnaires as a research instrument to collect data from the respondents. The instruments had been developed by scholars from their researches in different areas and had been validated and used in numerous studies. The researcher integrated the questions, adopted and modified the instrument to suit the purpose of this study.

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The second phase of the study involved the development of the measurement instrument to measure the variables in this study. The instrument was further refined based on the conceptual framework, operational definition and literature review for this study. Models to improve the QOL have been developed and disseminated through books, seminars, and consulting projects (Rummler & Brache, 1995; Schwarz, 1991). The independent variables (IV) consist of four constructs. These constructs are called or identified as capital.

The word capital means "pertaining to the head" as said by Duplessis (2002). Therefore, the capitals have their own territory and value, respectively towards determining the quality of life of employees. The capital mentioned was human capital. The elements in human capital are illustrated in Table 1.

d. Items of Instrumentation

The research instrument contained items that measured the study variables as listed in Table 1 below:

Table 1:
Dimension of Human Capital and Number of Instruments

No	Capital	Element	No of Items
01	Human Capital	Implementation of policy, procedures and guidelines	4
		Discipline	5
		Knowledge and skills	4
		Ability to manage	6
		Communication skills	4
		Creativity & innovativeness	4

e. Dimensions of Quality of Life and Instruments

From the dimension of QOL and instrument, a total of 70 items with a 10 point Likert scale were used to measure the factors affecting the quality of life of employees in the Malaysian public sector. In addition, there were a total of nine items to measure the remunerations component, eight items to measure the work related component, seven items to measure the interpersonal relationship component, nine items to measure the work environment component, eight items to measure the organizational support and facilities provided component, nine items to measure the organizational policies and management style component, five items to measure the safety and security component, six items to measure the individual and family life component, and finally, nine items to measure the personal health and well-being component. Each item was measured and reviewed based on the literature search and conceptual framework for this study.

Finally, each of these components was redefined. They indicated that whatever their sources, items were initially selected on the basis of their validity, that is, content validity and construct validity. Since the items in the instrument for this study were adopted and adapted, it was vital to conduct validity tests. Therefore, in light of the conceptual and operational definitions of the new variables for this study, each of the items adopted was checked for content validity.

Instrument Validity

Validity helps to determine the appropriateness of the instrument (Wiersma, 1991). It is concerned about the extent to which the instrument measures what it is designed to measure (Wiersma, 1991). Content validity concerns item sampling adequacy, that is, the extent to which a specific set of items reflects a content domain (De Vellis, 2003). In other words, validity helps to determine the appropriateness of the instrument. A measure will be considered valid if the operational definition actually measures or corresponds to the conceptual definition.

Hence, a group of arbiters comprising academics with expertise in areas relating to the study content, and with expertise in the scales construction process were consulted. These arbiters were provided a summary of literature and operational definitions used for each variable in the study, and were encouraged to provide comments and feedback for every item in the survey, according to the operational definitions for each variable provided to them. A special form was also provided to record their responses and comments on each item.

A criterion of 70% of arbiters' consensus on a given item was used to determine whether to act on any arbiter's suggestions; to either delete or revise the items (Norri, 2004). Hence, based on the arbiter's analysis, a few items were deleted to suit the needs of the study.

After a few changes were made in the number of items for content validity based on the arbiter's analysis, the items were further tested for construct validity before they were used for the current study. Construct validity focuses on how well a measure conforms to theoretical expectations (Punch, 1998). In other words, construct validity focuses directly on response data variation among the items to ascertain evidence that the proposed content categories actually reflect constructs which were previously specified through the conceptual and operational definitions in the study (Gable & Wolf, 1993).

Two selected government agencies comprising 30 staff were chosen to be the respondents for the pilot study. Upon completion, the questionnaires were analyzed using SPSS version 16.

Factor analysis was used because it is a method of identifying or verifying clusters of items that share sufficient variation to justify their existence as a factor or construct to be measured by the instrument (Gable & Wolf, 1993). Besides, exploratory factor analysis was used rather than confirmatory factor analysis because there was no hypothesis to test the underlying construct.

f.   Reliability and Validity of the Survey Instruments

Reliability is a central concept of measurement and basically refers to consistency, that is, internal consistency and consistency over time (Punch, 1998). Reliability on the stability over time can be assessed using test-retest reliability, which requires two administrations of the measuring instrument. Internal consistency, on the other hand, concerns the extent to which the items are consistent with each other and requires only one administration of the instrument.

An internal reliability test using the Cronbach's alpha analysis was conducted on each of the dimensions: physical and financial, human, social and natural capitals. After the actual data were collected, another Cronbach's alpha analysis was tested for these dimensions. It could be observed that α coefficient of all the scales for the pre-test were in the range of .70 to .985. Such high α coefficient (the maximum value for α = 1) indicated that the reliability of the four dimensions or capitals was acceptable and the internal reliability of the instrument was acceptable too.

It could be observed that the alpha coefficients for all the scales were greater than .70 for both the pilot and the actual study. Such high alpha coefficients indicated the high internal consistency for each of the dimensions.   Hence, the reliability of the instrument was acceptable. This was according to the guidelines proposed by DeVellis (2003) regarding acceptable reliabilities for research instrument scales as shown in Table 2.

Table 2:
Internal Reliability Consistency

below .60	Unacceptable
between .60 and .65	Undesirable
between .65 and .70	Minimally Acceptable
between .70 and .80	Respectable
between .80 and .90	Very good
much above .90	Consider shortening the scale

g.   Independent Variable – Human Capital (HC)

Human capital is known as a person's personal skills and capability, abilities, education, physical and mental health. Husz (1998) stated that "by human capital we mean the time, experience, knowledge and abilities of an individual household or a generation, which can be used in the production process". Meanwhile, HRD is a process of developing and unleashing human expertise (human capital) through organizational development (OD) and personnel training for the ultimate purpose of improving organizational performance. As an organizational process, HRD at the group and individual levels (Swanson, 1999) is related with promotion, salary increase and better benefits that lead to QOL.

h. Dependent Variable – Quality of Life QOL)

Researchers and managers have generally recognized that employees' health and well-being could potentially affect both workers and organizations in negative ways (Danna & Griffin, 1999). For example, Boyd (1997) pointed out that employees experiencing poor health and well-being in the workplace may be less productive, make lower quality decisions, and be more prone to be absent from work. In addition, Price and Hooijberg (1992) also maintained that these employees make consistently diminishing overall contributions to the organization.

According to Bourbeau, Brisson and Allaire, (1996); and Cartwright and Cooper (1993) low levels of health and well-being at the individual level could result in the rise of physiological, psychological, and/or emotional problems. Therefore, leaders are starting to recognize that having people with good quality of life, and who are skilled and motivated, can make a significant difference. Given the apparent importance and negative consequences of employee quality of life, therefore, it is vital to understand what affects QOL.

i. Moderating Variable – Gender (G) and Job Category (JC)

Many empirical studies have established that gender (G) has significant impact on human capital (HC) which job category (JC) is a new moderator variable and it is not significant as well as not supported by literature review. Gender (G) and job category (JC) have been identified as moderating variables. The gender of employees has been coded as: 1 = Male 0 = Female and the job category variables have been coded as: 1 = Management Staff, 0 = Support Staff for employees in the public sector in Malaysia.

5. Model And Analysis

The moderated multiple regression (MMR) analysis was described as an inferential procedure in which two different least-squares regression equations were compared (Aguinis, 2004; Aiken and West, 1991; Cohen and Cohen, 1983; Jaccard et al., 1990). Using the MMR analysis, the moderating effect of the variable (product term) was analyzed by interpreting 1) the R^2 change in the models obtained from the model summaries, and 2) the regressions coefficients for the product term obtained from the coefficients tables.

Prior to conducting the MMR analysis, preliminary analyses were conducted to ensure that there was no violation of the assumptions of normality, linearity, homoscedasticity, and homogeneity of error variance. The population data was carefully examined to avoid the occurrence of 1) Type 1 error; which is the error of rejecting the true null hypotheses at a specified α, and 2) Type 2 error (β), which is the error of failing to reject a false null hypotheses at a specified power (Aguinis, 2004). In this study, Equation 1 below was used to represent the variables in the ordinary least-squares (OLS) model: (OLS model): Y = β0 + β1X+ β2Z + e (1)

To determine the presence of the moderating effect, the OLS model was then compared with the MMR model which is represented by the Equation 2 below:

(MMR model): Y = β0 + β1X+ β2X+ β3X+ β4X*Z + e (2)

where, Y = quality of life (QOL as the dependent variables), X = independent variables such as, X1 = human capital (HC), Z = a hypothesized binary grouping moderator gender (G; Male vs. Female) and job category (JC; Management vs. Support), X*Z = the product between the predictors (G*HC, and JC*HC), β0 = the intercept of the line-of-best-of-fit which represents

the value of Y when X = 0, β1 = the least-squares estimate of the population regression coefficient for X, β2 = the least-squares estimate of the population regression coefficient for Z, β3 =the sample-base least-squares estimates of the population regression coefficient for the product term, and e = the error term. The moderating variable (product term) was a binary grouping moderator; where the moderating variable gender was coded using the dummy coding system; in which 1 = Male and 0 = Female and the job category was coded using dummy coding system; in which 1 = management and 0 = support. This was done because of its simplicity and ease of interpretation of results when making comparisons between different groups (Aguinis, 2004).

6. Results

Tables 3, show the model summary for gender (G) and HC, while Tables 2, and show the model summary for job category (JC) and HC. Table 3: Model Summaryc – Gender (G) and Human Capital (HC) (as appendix A).

Table 3 below shows that for Model 1, R = .601, R^2 = .361 and F (2, 1250) = 353.168, p = .0001. This R^2 means that 36.1% of the variance in the QOL was explained by HC scores and gender (G). Model 1 shows the results after the product term (G*HC) was included in the equation. Table 3 also indicates that the inclusion of the product term resulted in an R^2 change of .000, F (1, 1249) = .113, p > 0.05.

Table 3:
Model Summaryc – Gender (G) and Human Capital (HC)

Model Summaryc

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
					Change Statistics				
1	.601a	.361	.360	.82378	.361	353.168	2	1250	.000
2	.601b	.361	.360	.82407	.000	.113	1	1249	.737

a. Predictors: (Constant), rgender, Human capitals
b. Predictors: (Constant), rgender, Human capitals, RGXHC
c. Dependent Variable: Quality of life

The results show no significant presence of the moderating effect. To put it differently, the moderating effect of G explains only 0.0% of the variance in the QOL above and beyond the variance by G scores and HC. Thus, it can safely be concluded that hypothesis H1 was not supported.

Table 4 below shows that for Model 1, R = .605, R^2 = .366 and F (2, 1250) = 360.984, p = .0001. This R^2 means that 36.6% of the variance in the QOL was explained by HC scores and JC. Model 2 also shows the results after the product term (JC*HC) was included in the equation. Table 4 above indicates that the inclusion of the product term resulted in an R^2 change of .000, F (1, 1249) = .922, p > 0.05.

Table 4:
Model Summaryc – Job Category (JC) and Human Capital (HC)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.605a	.366	.365	.82051	.366	360.984	2	1250	.000
2	.605b	.367	.365	.82054	.000	.922	1	1249	.337

a. Predictors: (Constant), rjobcat, Human capital
b. Predictors: (Constant), rjobcat, Human capital, RJCXHC
c. Dependent Variable: Quality of life

The results not support the presence of the moderating effect. To put it differently, the moderating effect of JC explains 0.00% of the variance in the QOL above and beyond the variance by the JC scores and the HC. Thus, it can reasonably be concluded that hypothesis H2 was not supported.

7. Discussion And Conclusion

Building on the fundamental of moderating effects of gender and job category on Quality of Life (QOL) and Human Capital (HC) perspectives, this study has bridged the literature gaps by providing empirical evidence and new insights on the significant moderating effect of gender and job category in relationships between human capital and quality of life of employees of Malaysian public sector. The result suggests that, in comparison, the inclusion of gender (male and female) in human capital relationship shows that for Model 1, R = .601, R^2 = .361 and $F (2, 1250)$ = 353.168, p = .0001. This R^2 means that 36.1% of the variance in the QOL was explained by HC scores and gender (G). Model 1 shows the results after the product term (G*HC) was included in the equation. Table 3 also indicates that the inclusion of the product term resulted in an R^2 change of .000, $F (1, 1249)$ = .113, p > 0.05. The results not support the presence of the moderating effect. To put it differently, the moderating effect of G explains only 0.0% of the variance in the QOL above and beyond the variance by G scores and HC.

Model 2, R = .605, R^2 = .366 and $F (2, 1250)$ = 360.984, p = .0001. This R^2 means that 36.6% of the variance in the QOL was explained by HC scores and JC. Model 2 also shows the results after the product term (JC*HC) was included in the equation. Table 4 above indicates that the inclusion of the product term resulted in an R^2 change of .000, $F (1, 1249)$ = .922, p > 0.05. The results not support the presence of the moderating effect. To put it differently, the moderating effect of JC explains 0.00% of the variance in the QOL above and beyond the variance by the JC scores and the HC. Thus, it can reasonably be concluded that hypothesis H2 was not supported.

The results also provide critical information in such that due to gender differences (male and female) and the facts that the male is having a good quality of life compare to female. In conclusion that, female management staff is having a good quality of life compare to support staff (female) in cycle with human capital.

As for human capital, 83.8% of respondents viewed personal skills and abilities, creativity and innovations, communication skills, physical and mental health, work skills, knowledge, education, training and development level as satisfactory, while (16.2%) viewed

them as moderate. These provided important indicators of the level of quality of life among employees in the public sector.

The t-test analysis was conducted to make comparisons between the gender and job category influence on the level of quality of life of employees in the public sector. A question was asked to determine whether there were any differences in the overall mean quality of life level by gender. The t-test showed that there was a significant difference in the overall mean quality of life scores by males (*M*=7.3054, *SD*=.9823) females (*M*=7.1725, *SD*=1.0545). The two means suggested that the quality of life was slightly higher in male employees than in female employees.

Based on the results, the conclusion was the quality of life of male employees was much higher or better compared to female employees in the public sector. This may stem from the fact that most positions in the management level were filled by male employees, and they had better salaries and better remunerations compared to female employees who were support staff and received lower salaries. This scenario was also supported by the literature review.

Management employees obtained higher results (*M*=7.3741, *SD*=.9855), compared to support employees (*M*=7.1218, *SD*=1.0465). The results indicated that the quality of life of the management level was slightly higher than the support level. Overall, it can be concluded that male public sector employees from the management level demonstrated a higher quality of life compared to female, support level employees. Male employees are normally recognised as leaders in any organisation, as indicated by the survey results that most employees in the management level of the public sector were males. In contrast, more female employees held positions at the lower level compared to the management level. The strongest linear relationship was found between human capital and QOL (r = .60, p = .0001). The positive moderate correlation coefficient of .60 indicated that as the score for human capital increased, so did the rating for QOL.

Based on the first objective of this study, it can be concluded that the quality of life of male employees in the public sector was much higher or better compared to their female counterparts. This may be attributed to the fact that most positions in the management level were filled by male employees, and they had better salaries and better remunerations compared to female employees who were largely support staff and received lower salaries. This finding concurs with CIMA (2010).

The Human capital (HC) was shown to have significant relationship with the QOL of employees. It can be concluded that the higher education, trained human resources, community interactions, better infrastructures and better salary of those employees in the public sector affected QOL at all levels of the organisation. Although this study was not designed to determine whether an increase in one variable caused an increase in the value of a second variable, it would seem logical to say that the quality of life (QOL) was more likely to increase when human capital increased. This finding supports the research done by Collados & Duane (1999); Mulder, Costanza & Erickson (2006); Requena, (2003); Mansur et al. (2010) and Winters (2011). Based on the result, it can be concluded that Human Capital (HC) did not moderate the effect of gender on QOL. Mean while, HC did not moderate the relationship between job category and QOL. As predicted, the moderating effect of G only explained 0.05% of the variance in the QOL above.

The findings revealed that all the Human Capital (HC) considered is significant in explaining employees' QOL suggesting that the proposed model was fully supported by the

research data. The hypothesized positive relationship between human capital and QOL was fully supported by the research data.

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