

**QUALITY OF WORKING LIFE:  
STUDY CASE IN BRADESCO SEGUROS S.A. – BRANCH IN JUIZ DE FORA, MG STATE**

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**ABSTRACT**

*In the current organizational context, Quality of Working Life is prominent in organizations. The concern is to make the work environment a better place, with proper working conditions and attractive benefits, generating integration between collaborators and aiming at fulfilling their needs, and consequently the increase of productivity and business results. Thus, the present paper is intended for presenting the importance of the quality of working life and the need for managers to appreciate their collaborators because they are their intellectual capital and affect directly on the productivity of the company. We adopted a study case in the insurance company Bradesco Seguros SA by using the model of Limongi-França, the BPSO (Biological, Psychological, Social and Organizational), which addresses the need for balance between the interests of the organization and expectations of collaborators within the "biopsychosocial complex." It was concluded that collaborators are partially satisfied, and that there are aspects that must be worked out by the company.*

**Keywords:** *Quality of Working Life, Staff Management, Managers, Collaborator*

**1 INTRODUCTION**

Quality of working life is a recent theme, and recently has become increasingly important in the scenario of Brazilian companies due to changes in the market and the appreciation of employees in organizations. The world is in transition now, and globalization led organizations to adopt some changes that allow a better work environment for their collaborators, since it is known that the motivation is no longer obtained only with wage increases. The current challenge for companies is to keep their employees satisfied, and as a result, more efficient, and thus make the company more competitive.

The present paper aimed at identifying the level of satisfaction of employees in what concerns actions toward quality of working life developed by Bradesco Seguros SA. The methodology used was the literature review of authors such as Chiavenato (2004), Drucker (1999), Dutra (2006), Fernandes (1996), and Limongi-França (2001) among others. They all address the importance of staff management and its effects on the quality of life of the collaborator. It was also carried out field research in Bradesco Seguros SA: qualitative and quantitative with the company manager, and quantitative with the other 15 employees of the studied group.

This work was built in five chapters to provide a better understanding to the reader. Initially, it is presented a theme contextualization in a perspective of staff management. Then, issues about the quality of working life are addressed.

## 2 STAFF MANAGEMENT

According to Chiavenato (2004), staff management is the name given to the former Human Resource Management (HRM) of the companies, although this term is still widely used. Staff Management is a new area, and is evolving from its birth in order to transform organizations and make them excellence in the market by means of the appropriation of intellectual capital: the employees, a major customer of the company, the internal customer. They must be seen as "partners", thereby bringing a new perspective and a new look for the employee, which is contrary to what was previously thought about the idea of employees as an input.

With the advent of globalization, market has become increasingly competitive and forced companies to go through a restructuring in organizational architecture in which the human factor is important for achieving organizational purposes. In this manner, Staff Management was developed as a new look at the relationships of people in business context.

Chiavenato (2004, p.7) states that the "most intimate partner of the organization is the employee since they make part of the organization and gives it life and dynamism to make things happen." Under this concept, Staff Management is contrary to the idea that people tend to be treated as an enterprise resource; as physical items. Modern and successful organizations consider their employees power suppliers, intellectual capital, and individuals able to express their opinions and allocate knowledge, thus improving the bottom line of organizations.

"The development of the organization is directly related to its ability to develop people and be developed by people [...]" (DUTRA, 2006, p.16).

Managers were aware that employees could give great return when they feel appreciated by the organization. They understood that the mission and the vision of the company is well valued when employees are put in perspective, strengthening the learning culture in which there is a need for connection between business and people in order to generate mutual commitment, participatory management focused on development, rather than on the control, thus showing interest by the part of the collaborator.

Staff Management helps to gather business income in all areas, since collaborators are able to increase or decrease the company's strengths depending on the manner they are treated. "The main role of the company is to stimulate and provide the necessary support so the staff can deliver their best, while receiving the best the organization has to offer them." (DUTRA, 2006, p.17)

Also, according to the author, considering the current market, organizations need to present clear strategies, open to every member within the company. In order to beat competition, the company has to create links with their collaborators, and from this perspective, competency management is developed. Its ability is to observe the skill set of the employees and the manner they can apply their expertise when performing their duties and activities.

Dutra (2006) states that by mapping and measuring for competencies, it is possible to identify employees able to develop specific tasks, thus directing them to a compatible position. When management approaches the collaborators and gets to know them, their productive capacity is identified. However, mapping is one of the biggest challenges of the staff management because organizations usually do not see the individuality of people and their capabilities, and more, companies have difficulty knowing what to expect of its employees and how to set horizons for possibilities of professional improvement.

Since the company does not offer improvements to their intellectual capital, a critical factor for competitiveness is observed. Collaborators need to feel free to cooperate with essential tasks and to contribute with ideas that can add and generate good performances at work. In cases of implementation of new processes, the clearer the proposals are made to collaborators, the easier they accept them.

In 1927, in a factory of the *Western Electric Company* located in Chicago, in *Hawthorne*, a namesake neighborhood, an experiment conducted by psychologist Elton Mayo highlighted the need for leaders to provide a better working environment for collaborators, where there was social integration and group work since they performed as group members (MOTTA; VASCONCELOS, 2002).

The *Hawthorne* experience also proved the need to acknowledge working activities not only with economic benefits such as salary increase, but with the acknowledgement of work, group acceptance, and emotional concern with the collaborators and their professional and social welfare. The experiment was a pioneer regarding the importance given to the human being, and its consequence was the appreciation of the human condition.

According to Rodrigues (2009), staff management area must influence the Quality of Working Life by means of the figure of the manager, providing the collaborators with better working conditions and ensuring their basic needs. In this manner, the company identifies the benefits that quality of life will bring, both for the developer and for itself, being able to promote a more human environment taking into account from the most basic needs of the collaborator to their greatest wishes.

Also according to the author (2009), organizational actions that enable the quality of working life (QWL) are feasible due to investments in technology, managerial changes and innovations that promote regular participation of employees in business decision-making, and communication channels to take the opinion of the collaborators, and frequent feedback to highlight positive points the organization obtained with the participation of collaborators. Thus, there was evident increase in productivity after the implementation of these measures in the company.

The figure of the leader is important when it comes to fostering the motivation. As we see as follows, there are many factors that lead an employee to get quality of working life. The motivation of the leader is necessary, since it should capture what really motivates each collaborator. In order to do so, the manager must know the profile of each employee and what motivates them.

As highlighted:

Unfortunately, in many organizations is very common to see a large number of people who do not nourish motivation for what they do. Therefore, these workers do not experience any personal satisfaction or accomplishment generated for what they do in their work. (BERGAMINI, 2006, p.35)

When taking into account social, psychological and physical welfare, collaborators produce more. A study conducted by the psychologist Elton Mayo shows that they dedicate more when there is an acknowledgment factor involved. Generally, when staff management is concerned with the QWL as a result, we obtain more committed collaborators and, as a result, success in business.

### 3 QUALITY OF WORKING LIFE

Fernandes (1996) states that Quality of Working Life (QWL) is widely debated, and there are several approaches and considerations on the subject. However, it is noticed that the most widely used concept is related to health and compensation. A very broad concept should be similarly studied, since quality of life for one person, may not have the same meaning to another.

In general, in an economic context, many companies do not believe that there is a relationship between collaborator's welfare, performance and results obtained by the companies. Fernandes (1996) states that some companies are contrary to the implementation of QWL programs because they consider it something that generates costs to businesses. However, studies such as Hawthorne experience prove otherwise.

It is possible to measure the benefits achieved after the implementation of QWL programs that cover not only wage, but issues such as equal treatment in work environment which does not result in large costs, thus enabling the satisfaction of the collaborator.

In this chapter, the concept of Quality of Working Life (QWL), the historical development of the subject, and the QWL today was discussed.

#### 3.1 Concepts of Quality of Working Life (QWL)

According to Fernandes (1996), the concept of working life is very comprehensive and must be clearly defined. This concern is well founded, since certain business activities assigned to QWL programs actually are just simplistic and unclear approaches compared to what the QWL program can offer.

Fernandes (1996) defines QWL as a dynamic management, because organizations and people are in constant change, and are subject to physical, technological, social, and psychological factors that affect the culture and renew the organizational environment, reflecting in the welfare of the collaborator and in the productivity of companies.

Richard Walton (1975) *apud* Limongi-França (2001), one of the first researchers in the scheme of the criteria and concepts of QWL, defined it as something beyond the scope of labor laws.

According to Walton (1975) *apud* Limongi-França (2006), the quality of working life has received increasing attention as a manner of rescuing humanistic and environmental values, which have been neglected in favor of

technological advancement, productivity and economic growth. The author does not endorse the old working practices, but alerts to the effects of automation on the quality of life of the collaborators.

Limongi-França (2001, p.2), a reference in QWL in Brazil, states that "the concept of QWL has been evaluated and questioned over the years, establishing itself not as brief trend, but as a process that consolidates the pursuit of human and organizational development."

The definition of quality of working life is wide and there is no consensual definition. Therefore, some definitions of different authors were summarized, as shown in Table 1.

**Table 1** - Concept of quality of life

<b>Author</b>	<b>Definition</b>	<b>Focus</b>
Trist, 1950	Satisfaction and welfare aimed at a better development of the collaborator	Decrease of the negative effects of work on physical health and satisfaction
Walton, 1973	Fulfillment of human needs and aspirations, based on the idea of humanization and corporate social responsibility	Humanization and social responsibility, focusing on the power of the company
Hackman e Suttle, 1977	Fulfillment of important personal needs by means of their work and life experiments in the organization	Basic dimensions of task
Lippitt, 1978	Opportunity for the individual to meet the wide variety of personal needs	Work, personal growth, complete tasks, open systems
Westley, 1979	Efforts towards the humanization of work in order to solve problems created by the very nature of the productive organizations	Staff, work, and organization
Werther and Davis, 1983	Efforts to improve the quality of living in order to make the positions more productive and satisfying	Appreciation of positions by examination of organizational, environmental, and behavioral elements
Nadler and Lawler, 1983	Way of thinking about people, participation in problem solving, job enrichment, improvement in the workplace.	Humanist viewpoint in the workplace
Huse and Cummings, 1985	Concern with the welfare of the collaborator and organizational effectiveness	Appreciation of positions
Bowditch and Buono, 1992	Fulfillment of important personal needs by their experience in the organization	More satisfactory living conditions and positions
Rodrigues, 1994	Satisfaction and welfare in the performance of tasks	More satisfactory living conditions and positions
Kanaane, 1995	Interaction between sets of individual and situational factors	Holistic viewpoint
Davise Newstrom, 1996	Favorable or unfavorable conditions of a working environment for its collaborators	Humanist viewpoint in the workplace
Fernandes, 1996	Physical, technological, social, and psychological factors that affect the culture and renew the organizational environment	Welfare and productivity
Albuquerque and Limongi-França, 1998	Set of actions involving diagnosis and implementation of improvements and managerial, technological and structural innovations, inside and outside the workplace, in order to provide the collaborators with full conditions of performing their task	More satisfactory living conditions and positions

Source: Limongi-França (1996, p. 10-11). Adapted by the authors

It is observed that the evolution of the concept of quality of working life was interpreted in different ways by several authors. Cavassani et al (2006) concluded that the QWL reflects the favorable and unfavorable points of a work environment for the staff. The basic proposal of QWL is to develop a working environment that is good for both collaborators and organization.

### 3.2 History evolution of Quality of Working Life

According to Rodrigues (2009), the first civilizations had already heard about the theories and methods developed to improve the work process of farmers of the Nile River. Throughout history, there have been several references

whose focus is to understand the relationship of the individual with their chores. Although all their tasks can be understood as essentially important for the work to earn quality of life, it is necessary to emphasize that the quality of working life movement has formally delimited origins in the history of the management thinking.

In the mid-1950s in England, Eric Trist and his collaborators began studies to try to understand the relationship between the individual, the job and the organization, which led to the QWL movement, and they realized that the most important aspect is the satisfaction of the individual in the workplace.

In the 1960s, the movement gained strength with the awareness of the importance of seeking better ways to organize work in order to decrease the negative effects and guarantee well-being.

In the 1970s, with the development of the trade union movement and the subsequent increasing of the level of employee awareness, there is an increase of the concern with QWL, which means the increase of social responsibilities in business. However, in 1974, due to the global energy crisis and rising inflation, the subject loses strength and rises again in 1979, with the development of Japanese theories of management models.

Limongi-França (2001) refers to this period as a new cycle of interest in the QWL encouraged by the international competitiveness. Some bold initiatives proceeded to gain the appreciation of the public, which matched with a growing concern with productivity. Such initiatives produced large amount of American QWL projects, and the peak was in the mid-1980s.

In the early 1980s, a lot of research and researchers stood out on the international scenario of what can be considered as formally belonging to the QWL movement, such as Hackman & Lawler (1971), Walton (1973), Hackman and Oldham (1975), Lippitt (1978) and Westley (1979), who, within a functionalist search, developed and researched some variables that could be the improvement of working conditions.

In general, QWL goes far beyond security, wage adjustment, and harmonious working environment. Quality of working life is to have proper treatment, which requires a manager that appreciates the collaborators and provides them with solutions for their needs.

### **3.3 Quality of Working Life in a current perspective**

Quality of working life directly affects the lives of individuals, and consequently the financial results of the organization; thus, it is one of the new challenges for contemporary administration. Even so, Drucker (1999) indicates that the appreciation of people in the workplace is more seemingly than actual.

However, in developed countries such as USA, Canada, and European countries, the quality of life is widespread, and developing countries are also concerned about the issue.

Limongi-França (2006) highlights that organizations are concerned with the appreciation of the human being and starts offering autonomy in decision making by decentralizing it, as well as better enabling the management staff, establishing flexible functions, and giving support to synergy team work. We emphasize the importance of good conditions for collaborators because they are part of the current competitiveness of organizations. Some companies are aware of their role towards the collaborators.

Furthermore, the author states that QWL was once more associated with health and safety issues, but today, it is about emergence of skills, attitudes and knowledge, now covering associations with productivity, legitimacy, experience, management skills, and even social integration.

### **3.4 Limongi-França Biopsychosocial Model**

According to Limongi-França (2010), the Quality of Working Life Management is understood as a series of unique and customized well-being options intended for biological, psychological, social, and organizational balance (BPSO) according to the relationship with work.

Also in Limongi-França (2011), biopsychosocial trend joins a set of integrated concepts of Psychology, Sociology, and Philosophy: "man cannot be divided into pieces, but understood as a masterpiece harmoniously developed" (LIMONGI-FRANÇA, 2011, p. 29).

The biopsychosocial concept originated from Psychosomatic Medicine, which proposes a holistic, global view of the human being in contradiction with the Cartesian approach, which divides man into pieces. The BPSO balance

proposed by Limongi- França (2011) is specific to the culture of each organization, which is observed as the associations between actions and the influence of BPSO:

- a) Biological: Related to dimension of healthy habits;
- b) Psychological: Related to the dimension of self-esteem and acknowledgment;
- c) Social: Related to the dimension of education and consumption;
- d) Organizational: Related to the dimension of environment and ergonomics.

For the author (1996), the biological level refers to ties inherited in birth or acquired throughout life, in which metabolism and the vulnerability of the body system can be included. The psychological level is set by emotional and affective issues; the unconscious and conscious, factors determined according to each person and to their mode of perception and behavior towards others.

The social level refers to the values, beliefs, and the role of the family in personal and working life. It addresses several dimensions, such as the group to which the individual belongs. The organizational level refers to related issues, to "the corporate image, innovation and technology, control systems, flows and records, training and development programs and other specific activities of the company." (LIMONGI-FRANÇA, 2011, p.29).

#### 4 METHODOLOGY

The methodology used in the present study is bibliographic; therefore, it investigated about authors of the scientific literature dealing with the quality of working life, emphasizing the biopsychosocial model of Limongi-França. As for its nature, this research is exploratory. As stated by Gil (2007)

The literature is developed from an already prepared material, consisting mainly of books and scientific articles. Although almost every study required some work of this nature, there is research carried out exclusively from literature sources (Gil, 2007, p. 44)

Still on literature, it is emphasized that

Literature is described as "[...] the systematic study based on material published in books, magazines, newspapers, and electronic networks, that is, material available to the public in general" (VERGARA, 2005, p. 48) .

In order to achieve these objectives, we used some authors that supported this research Chiavenato (2004), Drucker (1999), Dutra (2006), Fernandes (1996), and Limongi-França (2001) among others, who contributed for improvements of research related to quality of working life.

A field research was carried out in Bradesco Seguros SA, Juiz de Fora branch, MG, and as a methodological procedure two semi-structured questionnaire were used: one applied to the unit manager to investigate the actions developed this insurance company, in order to enable the quality of working life; and the second one applied to fifteen (15) collaborators, which comprise the universe of employees, in order to check the level of satisfaction with the policies pursued by the company. For both questionnaires, this data collection instrument was based on the BPSO model of Limongi-França (1996), and the scale adopted was the *Likert*, which allowed the respondent to assign a value from 1 to 5. Managers evaluated the company's effort, and questionnaires were aimed to check satisfaction: 1 full dissatisfaction, 2 partial dissatisfaction, 3 neutral, 4 partial satisfaction, and 5 full satisfaction.

##### 4.1 Data Analysis

Bradesco Seguros SA, represented by the general manager, was receptive to academic research along with the collaborators. The company was chosen especially due to the accessibility to information, given that one of the authors of this work is part of the staff. This paper is also characterized as an action research, and according to Monteiro (2007), in an action research, the researches participate with their experiences in terms of intervention, participation, and collaboration.

The data obtained was compared with the BPSO aspects of Limongi-França (1996), which involves four aspects: Biological, Psychological, Social and Organizational, understood as a set of skills related to the welfare of Management of Quality of Working life, in the perspective of organizational actions and their impact the collaborator's life.

With regard to the analysis and the quantitative aspects, since the collection of data was carried out by applying a semi-structured questionnaire, analysis was conducted by means of statistical techniques in which responses were determined based on the frequency. For processing and analysis of quantitative data, the *Microsoft Office Excel 2010* software was used.

As follows, we see the result of the collected data analysis, which were aligned to the general and specific objectives established for this search.

#### 4.1.1 Organizational aspects

Table 1 shows the relative values of the variables related to organizational aspects of the BPSO-96 model, in view of collaborators and managers in what concerns the level of satisfaction:

**Table 1 - Organizational aspects**

Question	Full Satisfaction	Partial Satisfaction	Neutral	Partial Dissatisfaction	Full Dissatisfaction	None
	Relative value %	Relative value %	Relative value %	Relative value %	Relative value %	Relative value %
1. The company's image with employees	27%	47%	20%	6%	0%	0%
2. Training opportunities and professional development	33%	47%	7%	13%	0%	0%

Source: the authors

The first aspect addressed by Limongi-França (1996) is the Organizational aspect. 74% of the respondents are satisfied with the image of the company. As an action research, one of the researchers noticed that collaborators are satisfied to be part of the company, because they consider it a strong respected organization, with good positioning in the insurance market.

As for policies of training and professional development, 80% are satisfied. In the perspective of action research, it is pointed out that Bradesco Seguros provides training to its collaborators so that they can better serve the needs of customers. The manager was also satisfied in relation to organizational aspects.

#### 4.1.2 Biological aspects

According to Table 2, in the biological aspects, which refer to the dimension of healthy habits, the analysis of the research shows that the company does not offer internal programs for accident prevention and work-related diseases, therefore, there is no internal accident prevention week (SIPAT – in Portuguese, Semana Interna de Prevenção de Acidentes). In general, collaborators rated negatively the lack of such initiatives. In fact, the general manager showed dissatisfaction for the absence of this culture in the company. Bradesco offers in-company breakfast and food voucher. Collaborators do not pay for these benefits, and they consider it a great improvement. The company cares about the health of employees by offering them medical and dental health plan. Although the organization does not have a workplace exercise program, collaborators consider it an important activity. It is noticed that the company cares about the well being of its collaborators who, in turn, think that some actions could be implemented, such as the workplace exercise. Table 2 shows these results:

**Table 2 - Biological aspects**

Questions	Full Satisfaction	Partial Satisfaction	Neutral	Partial Dissatisfaction	Full Dissatisfaction	None
	Relative value %	Relative value %	Relative value %	Relative value %	Relative value %	Relative value %
1. QUALITY OF SIPATs –internal accident prevention week	0%	20%	40%	0%	20%	20%
2. Medical insurance	60%	20%	7%	0%	7%	7%
3. Opportunity to perform workplace exercises	0%	0%	20%	0%	33%	47%
4. Quality of the meals offered by the company	13%	7%	19%	7%	7%	47%

Fonte: as pesquisadoras

#### 4.1.3 Psychological aspects

In the psychological aspect, which is related to the dimension of self-esteem and acknowledgment, there were the highest satisfaction ratings in this survey. You can see that the company has a good organizational climate and this is reflected in the daily work routines and quality of working life, because collaborators have a good relationship with each other, are satisfied with the way in which they are evaluated by their performance, and believe in career opportunities in the company. This perception is shared by most part of the employees who responded to the survey. With regard to recruitment and selection, most employees have shown their satisfaction with the process and claimed that it is reliable. Data is presented in Table 3:

**Table 3 - Psychological Aspects**

Questions	Full Satisfaction	Partial Satisfaction	Neutral	Partial Dissatisfaction	Full Dissatisfaction	None
	Relative value %	Relative value %	Relative value %	Relative value %	Relative value %	Relative value %
1.3.1. Reliability in the criteria for recruitment and selection	33%	47%	20%	0%	0%	0%
1.3.2. Evaluation form of your work performance	20%	47%	26%	7%	0%	0%
1.3.3. Friendly environment	33%	47%	20%	0%	0%	0%
1.3.4. Career opportunities	20%	20%	26%	27%	7%	0%

Source: the authors

#### 4.1.4 Social aspects

In the Social aspect, which refers to the dimension of education and consumption, collaborators proved quite dissatisfied with regard to education because the company does not offer assistance to education (graduation, post-graduation, English courses), and they think it is such necessary benefit, which was also punctuated by the company manager. On the other hand, collaborators were satisfied with the quality of private pension insurance offered by the company. They also are offered office parties after the targets are achieved in order to acknowledge the effort. Table 4 shows the results obtained from the survey instrument:

**Table 4 – Social aspect**

Questions	Full Satisfaction	Partial Satisfaction	Neutral	Partial Dissatisfaction	Full Dissatisfaction	None
	Relative value %	Relative value %	Relative value %	Relative value %	Relative value %	Relative value %
1.4.5. Quality of private pension insurance	67%	20%	6%	0%	0%	7%
1.4.6. Funding for extra courses (college, English course, technical and vocational trainings, etc.)	0%	7%	27%	13%	20%	33%

Source: the authors

## 5 CONCLUSIONS

Quality of Working Life is an issue to be dealt in the company, and it aims to integrate collaborators with their work environment, which can provide greater satisfaction, well-being and organizational effectiveness, so that the collaborators develop their tasks more efficiently.

The present paper was intended for identifying if the collaborator is satisfied with the quality of life programs implemented by Bradesco SA. The results show that collaborators are not fully satisfied with the QWL offered by the company. Some of them feel the need for a committee of accidents prevention (CIPA), and others want the



company to provide education grants to improve their knowledge. Great part of the collaborators feel that QWL is important for the result of their work, because they feel more motivated and give a better production return. Some benefits offered by Bradesco, such as medical and dental care plan, profit sharing, food vouchers and daycare funds, are appreciated by collaborators.

Based on the results, it was found verified that QWL is necessary to motivate collaborators in relation to the activities developed by them, and that managers play a vital role when it comes to providing quality of life policies in order to generate high satisfaction levels. Furthermore, satisfied collaborators can generate better results in productivity, thereby allowing the company to achieve higher levels of effectiveness.

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