ABSTRACT

This study explores the determinant factors of life satisfaction of female workers in Free Trade Zones (FTZ) in Sri Lanka by using the grounded theory approach. Observations and in-depth interviews were applied to gather data. Life satisfaction among women in the workplace is requisite in many industries. Compared with all other sectors, life satisfaction issues are more crucial in FTZs. The model formulated in this study shows the employees’ overall life satisfaction at FTZs, which many previous studies have ignored. The findings revealed that overall life satisfaction is dependent on seven satisfaction domains: work satisfaction, health satisfaction, financial satisfaction, family satisfaction, leisure satisfaction, housing satisfaction, community satisfaction, and two factors related to participation in life events: happy events and sad events. In addition, seven personal characteristics: age, marital status, number of family members, parents, family income, education, and positions held before joining FTZs were identified as moderator variables. The proposed model is closed the theoretical gap which many previous researchers overlooked. The study provided managerial and policy implications and proposed policies to the government and managers to overcome this issue.

Keywords: Female factory workers; free trade zones; life satisfaction; grounded theory; Sri Lanka.

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1. INTRODUCTION

Women's involvement in the garment industry goes beyond the 2500 years of Sri Lankan history. According to history, the first King, King Wijaya, met a local princess, "Kuweni," while spinning cotton yarn indicated that even before the 2500 years, women were involved in the industry. However, commercial activities started in the late 19th century and were limited to shirt manufacturers and readymade dresses. Sri Lanka entered the popular garments industry in the 1950s by assembling in Colombo, Sri Lanka, the separate parts of 'Montecarlo" shirts imported from Hong Kong. Initially, these shirts were meant for the local market, but Soviet Russia showed an interest in purchasing shirts from Sri Lanka in the sixties. However, in 1978 the Export Processing Zones (EPZ) establishment, popularly known as Free Trade Zones (FTZ), was laid, which caused the export-oriented garment industry to rise in Sri Lanka.

The apparel industry is now the largest of Sri Lanka's industries; it has experienced a 19.8 percent growth in output (GDP) in 2020. Among the total industrial exports, the textile sector grew to 44.25 percent in 2019 from 2.2 percent in 1977. However, in 2020 is was reduced to 39.74% as a result of the COVID-19 pandemic. In 2000, export earnings from this sector were a record US$ 1,511 billion, and 2019 recorded as US$ 5205 but decreased in 2020 to US$ 3938 [1,2,3]. Another and equally important factor is employment in the garment industry sector. Approximately 300,000 direct workers are employed in the garment industry and represent 40% of the country's total exports. In addition, approximately 600,000 workers indirectly engaged in the garment industry, most women [3].

Despite the industry's contribution and rapid growth, there has been recognition that the life satisfaction of employees in the garment industry has been deteriorating rapidly, especially among sewing machine operators, a majority of them women. From the employees' point of view, various causes have been recognized as contributing to the issue, basically employees' work satisfaction and life satisfaction. Most employees from rural areas come to work expecting higher and more stable incomes, but these expectations have not been realized for most workers. For some, their income cannot even cover day-to-day living expenses. [4]. The minimum wage for factory workers in Sri Lanka is approximately US $55, compared to US $63 in Bangladesh, $ 168 in India, $ 111 in Pakistan, and US $4 217 in China at the end of 2020 [4].

Furthermore, there is little or no opportunity for career development. Many workers, nearly 80 percent, spend 55 percent of their income on food. As the cost of food is high, EPZ workers tend to consume very little. A large number of employees are vegetarian by compulsion, not by choice [5].

Some women employees express that even though they contribute to accelerating national income, society is stigmatized. In a press interview, employees explained that, for marriage proposals, people indicated a particular preference for "a girl who does not work in the garment industry" [5]. Further, the report highlighted that if there is any misbehavior among teenagers, parents often accuse them of "behaving like girls in the Zone." If children neglect their education, parents often threaten them by telling them, "you may find your place in the Zone." These opposing views generally affect employees' dissatisfaction about the job and lead to their quitting the industry.

Life satisfaction does not depend on these simple criteria, and it needs to examine the insight of their mind to determine reality. Thus, this study focuses on identifying determinant factors of these employees' life satisfaction by adopting the grounded theory approach. A conceptual model has been developed based on the employees' perception of life satisfaction. First, existing theories were reviewed to address the issues in the employees' life satisfaction. Secondly, the grounded theory approach is used to develop a conceptual model. Finally, discuss the policy and theoretical implications.

2. LITERATURE SURVEY

Research on life satisfaction has been of broad interest in many disciplines such as sociology, psychology, political science, etc. Moreover, many terms use for life satisfaction, such as quality of life, perceived well-being, subjective well-being, good life, happiness, and life quality. Rossi &Gilmartin [6] describe two types of life satisfaction; objective and subjective. The objective measure of life satisfaction is quantifiable and can be measured; however, subjective mature cannot measure easily and can only surrogate life satisfaction [7,8]. Moreover, there is an imperfect relationship can
arise between objective conditions and psychological states. Thus, it is much better to study life satisfaction through the individuals' perception of feelings about their life.

The notion of using subjective measures of life satisfaction was introduced in the 1960s. The first significant study of life satisfaction was on mental illness and health [9]. Since then, several other prominent subjective life satisfaction researchers have been conducted.

2.1 Streams of Research on Life Satisfaction

Research on life satisfaction can be classified into four streams according to how satisfaction is assessed and the level of life. Satisfaction can be judged objectively or subjectively, and the life under consideration can be referred to a single individual's life or an entire community. The combination of two criteria for judging satisfaction and the two levels of life results in four possible outcomes shown in Fig. 1.

Cell 1 deals with an objective evaluation of a single individual. A happy person's objective indicators may include income, education, marital status, and employment [10]. He stated that a "happy person emerges as a young, healthy, well-educated, well-paid, extroverted, optimistic, worry-free, religious, married person with high self-esteem, high job morale, modest aspirations of either sex and a wide range of intelligence" [10]. It should be pointed out that these objective indicators are surrogates for subjective/perceived life satisfaction, namely, happiness in this case.

Cell 2 has to do with the subjective assessment of an individual's life. That is to say; an individual is asked to rate his/her life as a whole, while cell three deals with an objective evaluation of the quality of life of a community unit (city, state, country). Social indicators for a community's life satisfaction include GNP, crime rate, and mortality rate. Cell 4 has to deal with the subjective assessment of life satisfaction of a community unit. The indicator is simply an average value of an individual's rating of satisfaction with her/his own life.

Previous researches on life satisfaction can also be classified into two categories according to its' foci, which are specific domains of life include, for instance, research on marriage and subjective well-being [11,12,13]; Job satisfaction and life satisfaction [14,15,16] and research on health and subjective well-being [17,18,19]. Thus, the focus on research on life satisfaction can be subjective as well as objective too.

2.2 Theoretical Perspective of Life Satisfaction

In this study, life satisfaction means subjective well-being, often referred to as happiness/unhappiness. Several theories related to satisfaction will be elaborated on further.

Life satisfaction or happiness with one's life occurs when human needs are met. Maslow [20] proposed a "hierarchy of needs" proposition that could be applied to all individuals in the same manner. The theory elaborated that human needs range upward from physiological (food, clothing, shelter) to safety (physical and psychological security), to social needs (affiliation, friendship, belongings) to esteem (need for achievement, success, recognition), and finally to self-actualization (need for creativity, self-expression). Individuals should experience life satisfaction if their needs are satisfied at each level and move into the upper level of needs [21].

| QUALITY | Objective | Subjective |
|---------|-----------|------------|
| Individual | Income, Education, Marital Status, Employment Status | 2. Happiness, Perceived well-being, Life Quality |
| Community | Social Indicators (GNP, Crime rate, Mortality rate) | 4. The average value of cell |

Fig. 1. Streams of research on life satisfaction

Source: [10]
According to the social comparison theory, each person compares with another person to determine life satisfaction. If an individual is happier than other individuals, it is considered the person's happiness at a higher level [22].

On the other hand, the range-frequency theory Adams & Freedman [23] elaborates that a person's bygone life is considered a standard to measure satisfaction. If the person is happier than previously, it is considered that that person is happy. However, the standard or aspiration level may be acquired in other ways, such as what one deserves [24].

A trait theorists suggest that happiness is a predisposition characteristic of the individual. Accordingly, the employee has a broader knowledge to identify and understand things around them in an appositive way. This attitude influences their interaction with the world. It means a person enjoys likes because they are happy, not vice versa. The state theorists have proposed that happy life is merely an accumulation of happy moments [25]. As suggested by several theories, happiness seems to be caused by fulfilling needs or achieving goals. However, unlike goal theorists, activity theorists suggest that individual behavior influences happiness rather than achieving life goals. Further, explain that if they are doing happy activities in their lives, they will satisfy their lives [25].

In summary, it can be seen that many scholars elaborate on satisfaction in different ways. This study has identified three main domain factors of life satisfaction and many subdomains under them. (1) Personal characteristics such as gender, age, number of children, health, education, information, income, position; (2) Domain satisfaction such as work satisfaction, health satisfaction, financial satisfaction, family satisfaction, leisure satisfaction, housing satisfaction, community satisfaction; and (3) Life events, such as happy events and sad events.

3. RESEARCH METHODOLOGY

3.1 Research Design

The objective of this research is to discover employees' perceptions about their life satisfaction. A qualitative research approach use for this study is based on the grounded theory approach. The grounded theory methodology seeks to develop a theory related to peoples' lives [26, 27,28]. Thus, to investigate the life satisfaction of employees, this method was used. Observations and in-depth interviews were used to collect data. The research design to achieve theoretical saturation is shown in Fig. 2.

For this study, grounded theory was used, which is generally used by qualitative researchers to collect respondent responses at the grassroots level. For many reasons, it is appropriate for this study. Firstly, an in-depth interview is better than a questionnaire survey to explore the garment workers' perception of their life satisfaction. The in-depth interview method uncovers the real reason for their life issues—secondly, the grounded theory approach help to explore the work-life experience. Thirdly, most studies are based on survey methods, not yet sufficient to reveal their life-related issues. It will support conceptualizing a model with determinant factors, which might not be previously explored.
3.2 Population and Sample Selection

Women employees working in garment factories in the Export Processing Zones in Sri Lanka have been taken as a population for this study. In order to conduct in-depth interviews and participant observations, a purposive sampling method has been selected. Even though this method has a risk because the condition can be changed during the sampling, it was selected because it is highly representative [29]. A total of seven in-depth interviews were completed to gather more reliable information until it comes to data saturation.

3.3 In-depth Interview

The researcher conducted seven personal in-depth interviews. In these interviews, primary question posed to the employees was their attitudes towards the job. Further, the interview gathered information about their life history.

3.3.1 Interviewer entering into the setting

The researcher went to the setting to interview and observe employees’ behavior personally. Before entering the setting, the researcher asked permission for the discussion. She explained the objective of the study and provided personal information. Most of them responded to the request positively. The researcher felt that this was largely due to the researcher’s personal position, as a senior lecturer in the leading University in Sri Lanka. Many of them mentioned that most of the media and journalists that interviewed them misinterpreted their ideas. However, the researcher’s personal contacts gave her more support to enter the setting.

3.3.2 Transparency

To maintain good rapport with them, transparency was considered very important. The researcher explained the purpose of the study. The study process was also explained to them and assured them that the data and information gathered from the field would only be used for academic purposes and would never be published without their permission. It has also mentioned that if they wished, the results would be shared with them.

3.3.3 Strategies to start the discussion

Different strategies were used to start the interviews. One of the common strategies used was to start with a recent incident and/ or exciting topic. After that, the discussion went on to different aspects of their life experience. The researcher also went out for lunch with them. Another strategy was to go to the market with them. As a participant, the researcher went to the market and observed how they made decisions and how people reacted.

3.3.4 Data and information

The primary interviews with the employees consisted of three major parts. The first part dealt with the general life history of the respondents. The second part dealt with problems and causes they face living in EPZs. The third part was concerned with the respondents’ attitudes toward labor turnover.

During the interviews, the interest and honesty of the interviewees were observed as well. Seemingly dishonest responses would be noted immediately after the completion of the interview, and those were clarified during the data triangulation process. Moreover, certain status indicators of the interviewee were noted. The type of boarding house, furniture, cooking appliances, and the manner and style of the interviewees’ dress were all noted. All the observations were recorded immediately after the completion of the interview.

3.3.5 Field work and writing preliminary report

Each respondent was interviewed three to five times on different days, at different times, and in different settings to triangulate the data. It was decided to spend four to six hours per day with each respondent. The interviews were not recorded to make the process less formal so the respondents would be more relaxed. However, immediately after returning from the setting, the preliminary field reports were completed before another interview.

3.3.6 Synthesis report

Once all the interviews had been completed, the researcher started to write an overall synthesis report. After that, the second round of interviews was started. Then the records were synthesized, and then more interviews and so on.

3.3.7 Triangulation and follow up

After analyzing preliminary reports, the researcher personally discussed the results with the subjects. Some of them agreed, and some
suddenly said, "No, no, that is wrong." This kind of comment was beneficial to triangulate the results. The researcher perceived that some of these subjects had not been open and frank yet. The researcher asked more questions and examined their insights in-depth to collect more accurate data following their answers.

3.3.8 Documentation

Information has been documented at three levels; writing daily reports, writing synthesis reports, and writing the final reports. The researcher did not record or take notes in the setting. However, immediately after the interviews for each respondent, the researcher took down notes without considering the importance of the information. After that, she reviewed the daily reports. After completing each round, the researcher synthesized the daily reviews. This is helped to determine the difficulties in the analysis. It was more helpful to identify the problems of the data gathered too. After analyzing these synthesis reports and daily reviews, the researcher came up with the conclusions.

3.3.9 Quality control

The researcher was very concerned about the quality of the information. Thus, the questions are always focused on the determinant factors of the labor turnover and did not argue with them or discuss them as a controversial issue. The researcher tried to avoid these kinds of discussions not to compromise the data collection process.

3.3.10 Theoretical saturation test

To develop a conceptual model, it needs to collect data and analyses until the theory becomes saturation. In the beginning, the researcher interviewed five employees and coded the findings. Then, the other two employees were interviewed to find out whether there were any new variables. Data collected from these last two employees was encoded at three levels and revealed that no new variables emerged. In addition, informal interviews were conducted with managers and respondents to triangulate the findings. After their confirmation, the model was generated and did not collect any more data.

3.4 Method of data analysis

The data gathered from the observations and interviews have been analyzed using constant comparison and analytic induction methods. Strauss & Corbin [28] have determined these methods as more basic methods to analyze qualitative data. Under the constant comparison method, similarities and differences among each of the respondents’ views were compared. Analytical induction was used to identify common characteristics so that it was easier to compare commonalities with the quantitative data.

The data was analyzed based on the case studies using three steps; open, axial, and selective coding [28]. Open coding has been used to classify events. All the data collected from interviews and observations were classified into 13 codes. Employees’ life satisfaction was analyzed under three categories; personal characteristics, life satisfaction, and life events. Under the life satisfaction, the researcher checked whether or not they are satisfied with their life. The incidents of life events were measured by how they feel about the incidents they faced while working in the EPZ. Finally, the results of the entire cases were averaged, and commonalities of the cases were identified.

4. ANALYSIS OF DATA AND INFORMATION

4.1 Respondent Profile

This part analyzes and presents the personal characteristics of the respondents. The data has been analyzed mainly regarding the primary questions.

As shown in Table 1 majority of them are below 25 and unmarried. Five respondents of seven come from five-member families, including their parents. Two respondents are from four-member families, while one is from an eleven-member family. Most of their fathers do not have permanent jobs, and mothers of all the respondents’ are housewives who spent their whole life raising their children. The mother of respondent five is very old, nearly 75, and unable to work at all. The majority of them have between US $20 and US $40 in family income.

Regarding the years of service in the FTZ, the majority of respondents have three years of service, and respondent five has only six months of service. Five respondents out of seven have passed the GCE (O/L) examination (grade 10 in school), while one is studying for the GCE (O/L) but cannot pass the examination. Three respondents out of seven helped their parents.
Table 1. Respondent profile

| Main Criteria | Age | Marital Status | No. of family member | Family Income | Father’s Occupation | Mother’s Occupation | Education | Length of Service | Position before Join | Garment Case |
|---------------|-----|----------------|----------------------|---------------|---------------------|---------------------|-----------|------------------|---------------------|---------------|
| Case 1        | 22  | Single         | 11                   | US$ 75        | Minor employee in   | Housewife           | GCE(O/L)  | 3 years          | None                | Garment       |
| Case 2        | 23  | Married but not living with a spouse | 5 | US$ 40 | Laborer at a bakery | Housewife           | GCE(O/L)  | 3 years          | None                | Garment       |
| Case 3        | 25  | Single         | 5                    | US$ 70        | Retired bus driver  | Housewife           | GAQ       | 4 years          | None                | Coir work      |
| Case 4        | 23  | Single         | 5                    | US$ 30        | Farmer              | Housewife           | GCE(O/L)  | 2 years          | Coir work           | None          |
| Case 5        | 17  | Single         | 4                    | ---           | Died                | Housewife           | GCE(O/L)  | 6 month          | Tapping rubber and beedi wrapping | None          |
| Case 6        | 23  | Married, has a nine-month baby | 5 | US$ 32 | Mason | Housewife           | GCE(O/L)  | 3 years          | None                | Keeping cows and poultry |
| Case 7        | 29  | Single         | 4                    | US$ 32        | Farmer              | Housewife           | Up to grade 10 | 3 years          | Keeping cows and poultry | Garment       |
They have done different activities such as keeping cows and poultry, quarrying, coir work, tapping rubber, and 'beedi' wrapping (Local type of cigarettes) to generate income to help their families.

4.2 Major Findings

4.2.1 Open coding

Open coding has been used to classify events. All the data collected from interviews and observations were classified into 13 codes. An example of this open coding is shown in Table 2.

4.2.2 Axial coding

Axial coding is used to classify and abstract the codes identified at the open coding stage. In axial coding, employees' life satisfaction was analyzed under three categories; personal characteristics, life satisfaction, and life events. Under the life satisfaction, the researcher checked whether or not they are satisfied with their life. The incidents of life events were measured according to their feelings on the garment industry and how they feel about the incidents they faced while working in the EPZ. Finally, the results of the entire cases were averaged, and commonalities of the cases were identified (Table 3).

4.3 Results of Observations

4.3.1 Unacceptable living conditions

Over the last four decades, the development of the EPZs has seen the movement of thousands of workers, chiefly young women, from their homes in rural or semi-urban environments to lodging in the vicinity of the zones. This development has meant the mushrooming of boarding houses in the neighborhood of the zones and a transformation in the lives of young unmarried workers, who leave their homes and their communities, often for the first time. This study observed the physical facilities available to these workers. A majority of these boarders were women, with very few male workers in these boarding places. It appears that men have been drawn more from families who live near the Zone.

Overcrowding of borders appears to be a characteristic feature of these boarding houses. Eleven to 20 workers occupying rooms no larger than 90 square feet (about 9 square meters) is typical. The space available to the majority of workers is minimal. Boarding fees are relatively low; most workers pay only US $4 to US $5 per month because they share a single room. Perhaps the relatively low cost compensates for the lack of facilities.

Table 2. Open coding of the factory worker perception of life satisfaction

| Initial Categories          | Labeling              | Original Data                                                                 |
|----------------------------|-----------------------|------------------------------------------------------------------------------|
| Life Satisfaction          | Living Condition      | "One of the main problems we faced is finding a better place to stay. Rents are very high, and therefore the girls are always looking for a cheaper place to live. However, the cheaper boarding houses do not provide furniture, electricity, and other facilities. Fifteen of us share a tiny room and have to share toilets, kitchen and need to share bottomless wells for water." |
| Deprived Working Conditions|                       | "No drinking water is made available in any large buildings, which house the production line. We must bring our drinking water. If we are more than ten minutes late for work, we lose one hour's pay". "We do not take leave for falling sick. You do not go if you cannot stand up, and otherwise, you have to go. Even if they do not say it, they do not want people who fall sick often. If I cannot do the work, there is always someone to take my place." "Factory life was hellish, but I badly needed a job at that stage. But I never liked it. One of my friends died from asthma while working." |
| Destructive Community      |                       | We have been penalized by society. We are dreaming of a better life, at least a respectable life. However, most of the workers have experienced at least one sexual harassment. Usage of degrading words is common. |
Table 3. Axial coding of factory workers’ Life Satisfaction

| Core Categories | Conceptualization | Dimensions |
|-----------------|-------------------|------------|
| Personal        | Respondents’ Life History | Position before, length of service |
| Characteristics | Respondents’ Family Background | Number of family members, Parents’ education, ownership of house or land or any other properties |
|                 | Respondents’ Family Income Education and other Demographic Factors Work Satisfaction | Parents’ occupation and income, Level of education, age, marital status |
| Internal and    | Health Satisfaction | Job Security, Wages, and Other Statutory Allowances, Leave and Holidays, Trade Union |
| External        | Financial Satisfaction Family Satisfaction Leisure Satisfaction Housing Satisfaction Community Satisfaction Opinion about Life Events Happy Events Sad Events | Right, Organizational Rules, Welfare & Benefits, Working Condition, Supervisors, Sexual Harassment in the Working Place |
| Stimulus        | Health Satisfaction | Wellness, Physical Appearance, Easy to Access to Doctor, Medical Facilities Provided by the Factory |
|                 | Financial Satisfaction Family Satisfaction Leisure Satisfaction Housing Satisfaction Community Satisfaction Opinion about Life Events Happy Events Sad Events | Own earnings, Family earnings, Marriage, Family, Neighborhood, Availability of Transportation, Availability of Communication Facilities to Connect with Family Members Reading, Shopping, Playing, Go to Temple, Listening to Radios, Watching TV, Go to Movies, Outing for Meals Rent, Furniture, TV Facilities, Garden, Sufficient Space, Sanitary Facilities, Water, Electricity, Cleanliness, Security |
|                 | Community Satisfaction | Friends, Neighbors support, Behavior of owners of Boarding house, Attitude of the community as a whole, Support from the Social Organizations, Lack of Sexual Harassment and Degrad Worksheets Weddings of family members, Weddings of close relatives of friends, Other social, cultural, and religious functions |
|                 | Opinion about Life Events Happy Events Sad Events | Death of close relatives, Death of neighbors and friends, Illness of family members or close relatives |

Except for the availability of electricity, workers stated that accommodation and facilities have deteriorated rather than improved over the years concerning the availability of accommodation, space, water, and boarding fees. Transport is a problem for a majority of workers, particularly after night shifts.

4.3.2 Deprived working conditions

The efficiency of a worker is highly dependent on his/her working conditions. According to observations, most of these workers are in a polluted environment, generally caused by high noise machines. Most of these machines were used, brought in from other countries to cut costs. The noise has led to headaches and hearing disorders.

Lack of ventilation facilities is also a problem. Most of the factories do not use fume exhaust hoods or fans. Sometimes these ventilation systems have broken down, but management has not taken the necessary steps to repair them. Most factories are overcrowded and do not have sufficient workspace; the same is valid for sanitary and lunchroom facilities. Meal rooms are not sufficient to take meals at one time. Thus, many workers take their meals while standing. Most of the factories have not maintained statutory requirements for sanitary conveniences. Another main problem is drinking water and washing facilities. Most of the factories do not provide drinking water for the employees. Many employees bring bottles of water from home. There are no separate shower facilities. Washbasins for washing up are also nonexistent.

It is sporadic to see changing rooms and lockers. Thus, workers need to keep their belongings with them. None of the factories have provided...
separate rest facilities other than the lunchroom, and there are no separate sick rooms, either. First-aid boxes can be seen. However, most of these boxes have only medicines such as Paracetamol. These health and welfare facilities violate statutory regulations.

Factory owners and managers say in their defense that they, too, are held in the vicious grip of the quota system and cutthroat competition of international markets. However, this argument is not valid because the owners and those with higher positions in the Zone can still enjoy all the perks and privileges of the rich—luxury vehicles and homes and vacations to choice resorts in the country and abroad. They can maintain standards of living that compare favorably with their counterparts in the West. In contrast, workers are underfed, sickly, and poorly dressed.

4.3.3 Destructive community perception

The community perception towards the Zone is ambiguous. There is no organized hostility on any scale. Some are happy that the factory is there. To them, it represents some progress, and it provides jobs, albeit to outsiders. Girls from outlying areas become boarders in village houses, bringing in additional income.

Nevertheless, some have other views about the Zone. One father said that because of the Zone, the young generation is changing. The girls from rural areas are very independent, but village girls usually are not like this. Thus, many of the elders in the village do not like these factory girls. However, now they are starting to argue with their parents and seek more freedom.

4.4 Analysis of Life Satisfaction of the Respondents

4.4.1 Life in general

When the cases are analyzed briefly, it is seen that most of them are generally dissatisfied with factory life as a whole. The selected group generally comes from poor rural families; thus, this employment helps them survive. Most of them can not marry, and married girls cannot live together because of their poverty.

Compared with living in their rural homes, they now do not have any leisure time to enjoy their young age. Generally, communities use derogatory words, so it is not very easy to move to new communities. Even though they have their income, they are generally not satisfied with their working life, either. Therefore, in general, these sewing machine operators are not satisfied with their life.

4.4.2 Work satisfaction

Work satisfaction includes their satisfaction about such conditions as job security, wages and other statutory allowances, leaves and holidays, trade union rights, organizational rules, welfare benefits, working conditions, working hours, supervisors, and sexual harassment while working. All the respondents are disappointed with these conditions related to their working life and their wages and allowances. One of the respondents said, “None of us have any guarantee about our employment. Even though we have EPF, ETF, and appointment letters covered up in job security, our management can fire us any time. Our salaries are meager and not sufficient to fulfill our basic needs.” (23-years old, single).

“I have received an appointment letter. However, there are no conditions indicating the recruitment date, current position, and salary scale. We have to work for at least one year temporarily. After every six months, we receive a new appointment letter. Thus, our working experience has not been counted for promotion. Even though we have been promoted, our salary is not adjusted according to the new position.” (23-years old, married).

Another said, “I enjoyed working there. However, three months after my brother's death, all of a sudden, something went wrong with my product, and I found a defect immediately that I was summoned before the Production Manager and reprimanded. After that, the supervisor walked up and scolded. Because of this next day, I made more mistakes. Then management stopped my work for three days. I spent those three days in utter despair. When I reported for work on the fourth day, I was asked to join the workers undergoing training. The leader of that group made sarcastic remarks to me. I was moved from one section to another every day. I suffered due to this treatment. I felt bad about the way they treated me. I thought of committing suicide, but the thought of my family held me back. They get the maximum from us, but we are thrown out “like cattle sold to the butcher” for the slightest mistake.” (22-years old single).

It is noticed that all respondents are dissatisfied with all of the other conditions. It is challenging to
get leave, and they have to work more than 10 hours a day. Overtime is compulsory for most of them. Sometimes they cannot go to the toilet more than two times a day. Drinking water is not provided, so they have to bring it from their home. Another problem is mosquitoes. Managers have not paid attention to this, so some workers bring mosquito coils themselves for their protection.

"The food is badly cooked," says 23-years old married respondent. "Sometimes, there are insects, such as beetles, in the rice. We complain, and the management tells the kitchen about it, but nothing changes. As a machine operator, I can work while sitting down. There are bins (boxes) to sit down for helpers who have to stand when they are too tired."

"The factory gives us a breakfast of gram or bread with egg curry. However, this is deducted from our salaries. We come early, finish breakfast and start work at eight. The plates are always filthy. We also get two biscuits at tea time. Everyone brings his or her lunch from home. The lunchroom is small, and we wait our turn in groups, sitting on the floor. Working overtime is not a matter of choice. When there is a quota to be met, the supervisors tell us: it is better if you stay late today." (17-years old single).

Some factories are fully air-conditioned. Otherwise, sewing thread might be broken down. However, some factories do not use exhaust fans, and the increasing temperature is not suitable for employees' health. This coldness is not good for employees' health.

4.4.3 Health satisfaction

All of the respondents are dissatisfied with their health. They look older than their age. These sewing machine operators do not have facilities to receive medical treatment. Most of their factories have first aid boxes, but only Paracetamol or similar drugs for minor illnesses. Thus, they cannot take care of many of their illnesses. Some of the respondents said that "we do not have medical leave. Most of us suffer from pains in our ankles, knees, and backs and suffer from headaches. Even if we fall ill, it is only rare that we are taken to a doctor. The maximum medicine we got is paracetamol". (24-Year old, married). Sick leave is unheard of: "We do not take leave for falling sick. You do not go if you cannot stand up. Otherwise, you have to go. Even if they do not say it, they don't want people who fall sick often. If I cannot do the work, there is always someone to take my place" (23-Years old, Married).

"We have a Health Care Unit, but no qualified staff is found. The only drug available is Paracetamol." (25-years old single).

4.4.4 Financial satisfaction

None of the employees are satisfied with their financial condition. Most of them are from single-earner families, and their fathers do not have permanent employment. Their casual, minor jobs do not help to keep up their families' situation. Thus, most of these girls have joined as Juki machine operators. None of them receive monthly wages over Rs 4000. One employee who received a promotion from helper to machine operator still only received the salary related to the previous position. Thus, all of them are dissatisfied with their financial conditions.

"I work as a machine operator. My basic salary is about US $ 30. Overtime is compulsory here. I once had to put in 79 hours of O.T. in a month and earned US $ 45. That is the most I have ever earned. The work is so tough. We have to meet a target of sixty pieces an hour. If I make a mistake, I would have to work two or three hours overtime without pay". (19 years old-Single). "I was given three months of paid leave during my pregnancy. They are quite reasonable. I received a Christmas bonus of US $ 15." (23-Years old, Married).

"At first, there was music for us to listen to all day or night long. The new manager stopped that. Now the factory plays music for us only during the lunch break. Once I earned six thousand rupees a month. This is very good compared to my starting salary, which was only two thousand rupees a month. But I had to work the whole month without a break, including Sundays and Poya Days, to earn that six thousand rupees." (22 years old-Single).

"My basic salary is US $ 30. If we work a whole month without taking a day off, we get the extra US $ 15. However, they cut US $ 2.5 if I miss one working day. So we have to work hard to earn that extra US $ 15." (29 years old-Single).

4.4.5 Family satisfaction

Two respondents out of seven have married. Nevertheless, one girl still has not had the chance to live with her husband. Her husband is
also a farmer, and his income is not enough for their survival. Another woman is living with her husband and has a baby. Her mother helps to take care of her baby. She does not have time to spend with her family other than Sundays. However, she cannot give up this job because it is beneficial for their financial condition. The other five are all single, but they too have very little time with their family members.

“Most of us come from rural areas. We used to go home only twice a year. My family members do not have telephones to contact them over the phone. Most of us are working more than 10 hours. Thus, we do not have time to talk with our neighbors, other than close friends who are living with us”. (23-Years old, Married).

4.4.6 Leisure satisfaction

All of them are satisfied with their leisure time by listening to the radio and going to the temple. Some boarding house owners have provided standard TVs, but they do not have time to watch it. Most of them have their pocket radios. Other than this, they are satisfied with reading some women's newspapers.

They never have a chance to play or go out for meals. However, sometimes they go to the movies or go shopping. Financial conditions pose significant barriers for them and keep them away from these kinds of entertainment.

One respondent said, “My daily routine begins for them at 5.00 a.m. when we must wake up, bathe, cook their lunch and rush to work and come back some time 8.00pm. No time for any other work. After return straight home, they bathe, cook their dinner, and go to sleep. In other words, we get ready for the next day. We do not go visiting friends or get together to see a visiting theatre or a film. This crushing work routine leaves us with neither the means nor time and perhaps not even a desire for any leisure.” (23-Years old, Married).

4.4.7 Housing satisfaction

None of the respondents are satisfied with their housing conditions, whether they are in their own house or not. Even if they have their own house, those houses also are in inferior condition. They do not have sufficient furniture, a TV, or space to spend a better life. Some of their houses do not have electricity, and they use well water. As a whole, therefore, they are dissatisfied with their housing conditions. One respondent said, "Our boarding house is a small house with two bedrooms. It has electricity but no TV, and only a bit of furniture. We sleep on mats on the floor, as we have always done in our own village homes. The cooking, done with firewood, takes time.” (23-Years old, Married).

“I am sharing a small room in a small house owned by a poor family about 2 km from the factory. It is a 10 x 12 square meter room shared by five of us”. (17- Years old, Single).

4.4.8 Community satisfaction

None of the respondents are satisfied with community treatment. Generally, the community around them uses derogatory words for them. “When someone has misbehaved, they normally ask them not to behave like factory girls, or Zone girls.”(23-Years old, Married) They do not have the chance to participate actively socially. “Men always try to harass us and make unnecessary jokes when we participate in any type of events.” (17- Years old, Single). Thus, many of them are very disappointed with their community satisfaction level.

“We are looked down upon by society. A sense of dignity of labor should be inculcated in society. Some girls do not even mention to people, especially their husbands, that they had been working in a garment factory." (25 years old-Single). I want to get married, but society looks down on me because of her job. Thus, I want to leave at a lower salary, even for minor employment in the government sector.(19 years old-Single)

4.5 Analysis of Participation in Life Events

Participation in life events may degrade their job situations through punishments or dismissals. They are very disappointed in this regard. There are no significant differences, whether there are sad events or happy events. Respondent number one has faced several problems after coming back from her brother's funeral. Thus, many factory girls hesitate to leave for life events other than those related to their family members.

“We could not take leave even for an emergency like a family illness or funerals. If we do so, we are not taken back for work.” (19 years old-Single). “Participation in life events may degrade our job situations through punishments or dismissals. All of us are very disappointed in this regard.
There are no significant differences, whether there are sad events or happy events. I have to face several problems after coming back from my brother’s funeral. “(22 years old-Single).

4.6 Model of Life Satisfaction

Life Satisfaction Causal Model of Factory Workers are shown in Fig. 3. This model has developed based on the grounded theory approach by analyzing data collected from in-depth interviews and observations as discussed previously.

According to the respondents' experiences, two independent variables, such as life satisfaction domains and participation in life events, considered independent variables, which influence overall life satisfaction, the dependent variable, and personal characteristics, were identified as moderator variables.

5. DISCUSSION

The model is shown in Fig. 1 shows which factors are influencing employees' life satisfaction. Among them, seven life satisfaction domains are more influential than the other two primary variables, according to the respondents. The finding of this study is supported first two cells of the Streams of Research on Life Satisfaction model [10]. In cell one, he derived that objective evaluation of individual person according to income, education, marital status, employment status. In contrast, cell 2 highlighted that individual happiness is dependent on subjective indicators, such as happiness, perceived well-being, and life quality. This study shows that life satisfaction depends on individual characteristics and employees' perception of major life satisfaction domains. It is clear from the life stories these women recounted that seven come from poverty groups of farming or fishing families and two from families with moderate resources. Those from impoverished families faced multiple hardships as they grew up. They have been unable to further their education as they had to obtain employment to contribute to the family's survival. Other studies show that poverty rather than gender has limited their educational opportunities [30,31].

The model is shown that employees' characteristics have a direct influence on their life satisfaction. As observed in previous studies, employees' characteristics have some kind, inevitably affecting their life satisfaction [32]. Age, gender, education, and income significantly affect life satisfaction [33]. Age and gender significantly impact life satisfaction, and education has less significant [34].

This study found that economic pressures have compelled these women to seek employment as early as possible. Six of them are, in fact, single parents or single earners. The three workers in EPZs who had sought to generate income through other economic activities found it brought minuscule incomes without any economic stability until they could obtain employment in the garment factories in the Zones as unskilled laborers, helpers, or machine operators. Factory employment presented a regular income to these
workers and financial stability for their families as long as they could keep their jobs [35, 36,37].

This study reveals that life satisfaction at FTZ employees depends on seven life satisfaction domains, as shown in Fig. 1. Employees believe that their experiences indicate that their labor has been exploited for the profits of entrepreneurs and dispensed arbitrarily to suit the employer’s needs. In addition, the workers are very much dissatisfied with their financial conditions, leisure time, and community acceptance. They suffer from the problems of their living conditions. As a result of low income, they find very cheap places to live. These places mostly do not have sufficient space, electricity, water, or minimal sanitary facilities. However, they have to pay at least 1/4th of their monthly salaries as rent. These workers are practically invisible at the management and technical level because most factories have a gender-based hierarchy. Further, they are suffering from boarding house and transportation problems, which constantly threaten the physical security from sexual abuse of women workers. Thus, most of their life satisfaction depends on these seven domains, as indicated by many researchers in their studies, such as workplace support on life satisfaction [38,39]; health satisfaction and life satisfaction [40,41]; finance and life satisfaction, [42]; family and life satisfaction, [43, 44,45]; leisure satisfaction and life satisfaction [46,47]; community and housing satisfaction [48,49]; housing satisfaction [50].

These workers very rarely have a chance to attend either happy or sad events. One employee said that she was demoted a few weeks after her brother’s funeral. It shows that their life satisfaction depends on chances to have participated in their life events, sad or happy [51].

6. CONCLUSION

This study aims to identify factors that influence the life satisfaction of employees who worked in the Free Trade Zones in Sri Lanka. The inductive research approach applied to this study is based on data collected from observations and in-depth interviews and employs a grounded theory approach to develop a conceptual model. Accordingly, a model was developed to see the causal relationship between overall life satisfaction and its determinant factors. The study discovered that employees’ life satisfaction depends on seven main life satisfaction domains: work satisfaction, health satisfaction, financial satisfaction, family satisfaction, leisure satisfaction, housing satisfaction, and community satisfaction. Secondly, overall life satisfaction depends on participation in life events, both happy and sad too. Finally, personal characteristics such as age, marital status, and the number of family members, parents, family income, education, and positions held before moderate the relationship between life satisfaction domains, participation in life events, and overall life satisfaction. This model closed the theoretical gap, which many previous researchers overlooked. The study discovered that if decision-makers can pay attention to factors related to life satisfaction, it would help them enhance employees’ morale and job satisfaction, which will lead to the sustainability of the industry.

7. PROBLEMS AND SUGGESTIONS

The garment industry is a major player in the economic activity of Sri Lanka. Its present vibrant nature is a combination of its initiative and facilities granted by the government. The industry enjoys benefits, and the government receives revenues. Both parties, therefore, have a specific role to play on labor issues. However, these results show that there is impracticality in existing rules and regulations. Thus, the questions raised are:

(1) How can the government make relationships with employees to overcome problems?

The government can educate and convince employees and can provide sufficient knowledge about the existing rules and regulations. The government can hold skill development programs at all levels to enhance knowledge about rights. The government should spend large sums of money on skill development, and thus, the government should coordinate it properly. Can the government allocate large sums of money to spend on these skill development programs and develop new policies to overcome these issues?

(2) What role should be played by industry?

The garment industry can contribute by using its financial stability and dynamism to improve the working environment of its employees. The study results show that the working environment positively impacts employee satisfaction in the garment industry in Sri Lanka. For this reason, the industry should pay more attention to this
issue and try to avoid these problems to enhance the life satisfaction of employees in the industry.

When considering the specific aspects of the working environment, there is a relationship between organizational practices and life satisfaction. These sub-variables are related to their attitude towards mandatory production targets and 'compulsory' overtime, compulsory night work, fines or punishments for unmet quotas, freedom, restroom facilities, and time for lunch and other intervals. Thus, employees are dissatisfied with these improper organizational practices.

Further, there is a positive relationship between employee satisfaction and financial and leisure. These sub-variables are related to their attitude towards bonuses, gifts, medical allowances, festival advances, free meals, loan facilities, vacation trips, library facilities, and insurance facilities. Among these items, employees are somewhat satisfied with bonuses and festival advances. According to this survey, these employees, therefore, are generally dissatisfied with these items.

There is a relationship between their health satisfaction and overall life satisfaction. Their health satisfaction-related items are space to work, comfort, lighting, heating, ventilation, safety equipment, and hygienic conditions. Employees are generally dissatisfied with good human relations, listening to opinions, helpfulness, friendliness, encouragement of employees, and appreciation of employees' work. For these reasons, factories should pay more attention to this issue and find ways and means to raise this level to improve employee satisfaction.

(3) Can government and the industry be a joint partner in solving problems related to the social environment?

When we consider specific aspects of the social environment, sexual harassment, residential facilities, transportation, and social attitudes towards the job are more significant than all other variables. It means that employees are highly dissatisfied with these conditions. Sewing machine operators have contributed to the leading export-earning sector in Sri Lanka. Their social status, however, provides a bleak picture to the nation. From the analysis results, it is clear that knowingly or unknowingly, the fundamental human rights of these employees are violated. Is the industry in a position to correct these shortcomings? Moreover, can it improve the positive social attitudes towards the job? How can government intervene to solve this problem? What is the role of employees in changing these negative attitudes?

To avoid this problem, the government can use media to create positive attitudes towards the job. Advertisements, TV dramas, and panel discussions might be useful methods to create positive attitudes towards the job. Is it easy to change cultural values through these programs?

(4) What can government and industry do to improve the employees’ residential facilities and transportation?

Government and industry can play a role as a joint partnership to improve both. Most of the areas where FTZs are located are suburban areas with sufficient land at relatively low prices. Therefore, it is easy to construct hostels for employees. Moreover, this joint partnership could solve employee transportation problems by providing adequate transportation.

Most of the women face sexual harassment, especially after night shifts. If they have secure places to live and can travel safely to their houses, it will lead to a reduction in sexual harassment, too. However, government and industry should allocate extra funds to provide these facilities. Will investors agree to provide these facilities? Or else will they move to other countries?

These policy issues and challenges go beyond what most government policymakers and theorists have yet recognized. Thus, government intervention to solve the labor turnover issue is primarily an unanswered challenge. Reviewing the study’s findings, government intervention would effectively help reduce the current life satisfaction issues.

8. POLICY IMPLICATIONS AND RECOMMENDATIONS

The finding of this study shows that factors affecting to workers' life satisfaction at FTZs. The finding of this study would support maintaining workers' satisfaction and creating a pleasant working environment. Even though employees are dissatisfied with their working environment, the finding of this study will give insight to them, how they would eliminate these issues and enhance their life satisfaction.
In addition, policymakers of the factory can improve workers’ life satisfaction by eliminating these adverse factors. Nevertheless, decision-makers overlook the life satisfaction of workers, and this study provides an insight for the human resource manager to practice HRM strategies in FTZ, mainly to improve workers’ life satisfaction. Therefore, the author would like to highlight policy implications and make the following recommendations.

8.1 Formulation of Long Term Policy

The policymakers of this country must formulate a long-term policy to enhance the life satisfaction of garment workers. This policy should encompass fundamental human rights, career development, labor administration, retirement benefits, workers' welfare, and legislation.

8.2 Application of Personnel Management Concepts

Managers must always motivate and encourage their employees to maintain a good workforce in the garment industry. Management attention on sewing machine operators is essential to maintain a skilled labor force. Management must formulate a strategy to enhance life satisfaction. They have to pay special attention to at least follow existing government rules and regulations and to providing financial rewards and better accommodation and transportation. In addition, it needs to establish counseling units to help employees resolve their personal and employment issues such as harassment in the workplace, fine, and punishment, mandatory production targets, overtime. The employees should be informed about the plan so that they will know what is there.

8.3 Formulation of a Code of Conduct

From the employees’ point of view, I would like to propose a code of conduct for the garment industry. This code of conduct should concern changes in employee behavior and changes in employer behavior. This code of conduct should be agreed to by the industry, employees, and the government. These three parties need to design this code of conduct. This code of conduct will guide employees and employers to reduce negative social attitudes and improper organizational practices.

8.4 Appointment of a Zone-Government Coordination Committee

Finally, I would like to recommend a “zone-government coordination committee” to monitor the practice of the activities as mentioned above. The committee will make all necessary recommendations to the government on changes needed in various acts to rectify any anomalies or shortcomings or amend the laws to suit modern-day requirements. The policy issues raised by the study can be overcome through these recommendations.

ETHICAL APPROVAL AND CONSENT

As per international standard or university standard written ethical approval has been collected and preserved by the author(s).

Researcher first informed employees about the study’s purpose. They wanted to obtain objective results from the research data and agreed to give interview. To ensure that discussions were conducted on a voluntary basis, researcher confirmed each participant's consent to participate. To protect respondents’ privacy, treated all respondents anonymously. Researcher also conducted an anonymous transcript analysis, and the data were only accessed for this study.

DISCLAIMER

The products used for this research are commonly and predominantly used in our research area and country. There is no conflict of interest between the authors and producers of the products because we do not intend to use these products as an avenue for any litigation but for the advancement of knowledge. Also, the research was not funded by the producing company; instead, it was funded by the personal efforts of the authors.

COMPETING INTERESTS

Author has declared that no competing interests exist.

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