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DEMYSTIFYING THE OUTLOOK ON QUALITY OF LIFE: A STUDY THROUGH REVIEW OF LITERATURE

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Abstract

Development of a country is not considered to be the only per capita income growth but also improvement in the array of human needs. Economic Indicators based on statistical evaluation are more mathematical in nature. These indicators portray the prosperity of a country which is far from the ground realities. Therefore the aggregate level of well being plays an important role in the study of level of development of an economy. Standard of living and quality of life are often referred in discussions about the economic and social well-being of countries and their residents. These two terms can be difficult to separate and may overlap in some aspects. Since the focus of economic indicators is too narrow for evaluating social policies. Since 1970's a research known as social indicators movement came into picture. General social indicators can be used for the evaluation of how well the lives of people may be correlated with the welfare of all the members of society. This paper analyses a broad literature review of study conducted by researchers at different parts of world to understand the concept and indicators of quality of life.

Keywords- Objective indicators, Quality of Life, Subjective Indicators, Well Being

Introduction

Life is defined as a conscience existence, which provides for continuous set of experiences. It can be thought as a means through which an entity interacts with its external world. Life can also be viewed as a sustained



and ongoing sequence of efforts for survival. Without an activity – be it conscious or unconscious, the life cannot sustain even for a minute in this world (Bhagavad –Gita, 500BC). Swami Shivananda (1964) defined life as a journey towards perfection which manifests in a state of deepest level of silence with infinite possibilities termed as “Samadhi” which leads to an end purpose of liberalisation from both conflict and sacrifice.

The dictionary meaning of quality is degree of excellence. The term quality when applied to an individual's life is multidimensional concept, which needs to be viewed from subjective, objective as well as social angles (psychology.com, 2001)

Though there is no universal definition of quality of life, synthesizing the concepts of “Life’ and “quality” the concepts of “quality of life” can be arrived at. Quality of life is a term which has been applied to various disciplines, such as politics, economics and religion. Quality of Human life is more than economic growth. It is an environment where people develop their full potential and lead productive and creative lives according to their needs and interests. Development is expanding the choices of the people for a long and healthy lives, access to the resources needed for a decent standard of living and participate in the life of the community they value. So, human development is enlarging people's choices. Without these choices many opportunities in life remain inaccessible.

The terms, such as social well-being, social welfare, and human development are often used as equivalent or analogous terms. Quality of Life (QOL) is seen as the product of the interaction of a number of different factors - social, health, economic, and environmental conditions -- which cumulatively, and often in unknown ways, interact to affect both human and social development at the level of individuals and societies. It is the "the notion of human welfare (well-being) measured by social indicators rather than by "quantitative" measures of income and production."¹

Standard of living and quality of life are often referred in discussions about the economic and social well-being of countries and their residents. These two terms definitions of these terms can be difficult to separate and may overlap in some .Standard of living generally refers to the level of wealth, comfort, material goods and necessities available to a certain socioeconomic class in a certain geographic area. An evaluation of standard of living commonly includes the following factors²:-

Income
Quality and availability of employment
Class disparity

¹ United Nations Glossary 2009

² <http://www.investopedia.com/articles/financial-theory/08/standard-of-living-quality-of-life.asp>

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Poverty rate

Quality and affordability of housing (hours of work required to purchase necessities)

Gross domestic product (GDP)

Inflation rate

Number of paid vacation days per year

Affordable access to quality healthcare

Quality and availability of education

Life expectancy

Incidence of disease

Cost of goods and services

Infrastructure

National economic growth

Economic and political stability

Political and religious freedom

Environmental quality

Climate

Safety

When one thinks about standard of living, we think about things that are easy to quantify. We can measure factors like life expectancy, inflation rate and the average number of paid vacation days workers receive each year. Standard of living is often used to compare geographic areas, such as the standard of living in the Delhi versus Luck now, or the standard of living in Mumbai versus Nagpur. It can also be used to compare distinct points in time. The main difference between standard of living and quality of life is that the former is more objective, while the latter is more subjective. Standard of living factors, like gross domestic product, poverty rate and environmental quality, can all be measured and defined with numbers, while quality of life factors like equal protection of the law, freedom from discrimination, and freedom of religion are more difficult to measure and are particularly qualitative. Both indicators are flawed, but they can help us get a general picture of what life is like in a particular location at a particular time.

One measure of standard of living is the Human Development Index (HDI), developed in 1990 by the United Nations. It considers life expectancy at birth, adult literacy rates and per capita gross domestic product (GDP) to measure a country's level of development. Well being of a nation is historically measured in terms of per capita gross domestic product or per capita gross domestic product or per capita national product, more precisely in terms of income. Inadequacy of income or wealth is an important indicator of human well being. It has long been accepted that material wellbeing, as measured by GDP per person, cannot alone explain the broader quality of life in a country. GDP is merely a gross tally of products and services bought and sold, with no distinctions between transactions that enhance well being and those that diminish it, (*Kuznets 1934*). Therefore, earlier economists were of the opinion that higher per capita GDP meant better quality of life – such as life expectancy, better living standards and amenities. However, there are serious limitations to the usefulness of GDP as a measure of quality of life. *Michael Todaro* in his book "*Economic Development*"³ has

³ Economic Development : 6th Edition published by Addison Wesley in Massachusetts , USA (1997)

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criticized reliance on GNP and its growth rate as the principal indicator of development and economic well being. He says “*the GNP per capita gives no indication of how national income is actually distributed and who is benefitting most from the growth of production. A rising level of absolute and per capita GNP can camouflage the fact that the poor are no better off than before*”. Another limitation of the GDP is that it’s a mean wealth rather than median wealth. Countries with a skewed distribution may have a relatively high per capita GDP while the majority of its citizens have a relatively low level of income due to concentration of wealth in the hands of a small fraction of the population as explained by the GINI coefficient.

Traditionally the measurement of QOL in the context of economics was limited to economic development. The work of Amartya Sen provided new insights into the links between economic welfare and QOL .The accumulation of material riches without a similar development in consciousness can be blasphemous; hence QOL means a broader notion of well being. Two examples of QOL indices are those produced by *Smith* and *Liu* individually. *Smith* identifies QOL with aggregate social well being which he suggests is the sum of the well being of many individuals. As monitoring large number of people is infeasible, some proxy measures for individuals or groups are selected to represent some criteria of well being .*Liu* defines QOL as ‘General welfare or social well being’. *Liu* in forming his QOL index uses death rate, birth rates, morbidity proxies which includes dependency rates and concentration of employment in various sectors. He extends the definition of QOL as set of wants. Neither *Liu* nor does *Smith* make any predictions about individual or group behaviour in his model.

Development of a country is not considered to be the only per capita income growth but also improvement in the array of human needs. Therefore the aggregate level of well being plays an important role in the study of level of development of an economy (Mazumdar 2003). *Amartya Sen (1987)* defines human well being as “plausibly seen in terms of a person’s functioning and capabilities: what he or she is able to do or be e.g. the ability to be well nourished, to avoid escapable morbidity or mortality, to read and write and communicate, to take part in the life of the community, to appear in public without shame.”⁴

The highest level QOL study, and perhaps the best known, is the United Nations Human Development Report which was developed by the Human Development Report Office in 1990 and has been subsequently developed into what is regarded as one of the best studies on quality of life. Human development is a process of enlarging people’s choices. In principle, these choices can be infinite and change over time. But at all levels of development, the three essential ones are for people to lead a long and healthy life, to acquire knowledge and to have access to resources needed for a decent standard of living. If these essential choices are not available, many other opportunities remain inaccessible.⁵

This index has two sides: the formation of human capabilities – such as, improved health, knowledge and skills – and the use people make of their acquired capabilities – for leisure, productive purposes or being

⁴ Sen. A ,1987 Gender and cooperative conflict, WIDER Working Paper, Helsinki

⁵ UNDP HDR (1990,p.10)



active in cultural, social and political affairs. UN experts prefer to use the HDI to measure a country's development. The HDI is a simple average of three indices reflecting a country's achievements in health and longevity (as measured by life expectancy at birth), education (measured by adult literacy and combined primary, secondary and tertiary enrolments) and living standard (measured by GDP per capita in purchasing power parity terms). The United Nations have recognized the limitation of the HDI, as it does not cover all aspect of human development, hence other composite indices have subsequently been developed.

One measure of development that arose after the creation of the HDI is the Life Product Index (LPI) introduced by *Lind* in 1993. The LPI is a simple version of the HDI in that it includes only life expectancy and the gross domestic product. The aim of the indicator was to provide reliable measure of the ability to satisfy needs and wants and the time to enjoy those needs and wants. Few other attempts have been made at understanding human development at a sub –national level. One such project by Liu in 1970 aimed to examine development in the US via the quality of life index. This measured the economic, political, environmental, health/educational and social parameters. His QOL index included components measuring economic, political, environmental, health / education and social parameters.

Some countries such as Canada & New Zealand have shifted efforts from the international QOL indices and have developed their own indicators and methodology of defining quality of life of its citizens, which are based on citizen's questionnaire responses.

Some international frameworks and methodology have set the foundation for QOL indicator research. These include⁶:

- United Nations' Universal Declaration of Human Rights, 1948
- Vancouver Declaration on Human Settlements, 1976
- Habitat Agenda- Istanbul Declaration on Human Settlements, 1996
- Declaration on Cities and Other Human Settlements in the New Millennium, 2001
- Millennium Development Goals (MDGs), 2001
- State of the World's Cities 2008/2009- "Harmonious Cities"
- United Nations Human Development Index
- Economist Intelligence Unit's quality of life index

The United Nations' Universal Declaration of Human Rights, adopted in 1948, provides an excellent list of factors that can be considered in evaluating quality of life. It includes many things that citizens of the United States and other developed countries take for granted, but that are not available in a significant number of countries around the world. Although this declaration is 60 years old, in many ways it still represents an ideal to be achieved rather than a baseline state of affairs.

⁶ www.spaenvis.nic.in/pdfs/monographs/QOL_FINAL.pdf



Factors that may be used to measure quality of life include the following:

Freedom from slavery and torture
 Equal protection of the law
 Freedom from discrimination
 Freedom of movement
 Freedom of residence within one's home country
 Presumption of innocence unless proved guilty
 Right to marry
 Right to have a family
 Right to be treated equally without regard to gender, race, language, religion, political beliefs, nationality, socioeconomic status and more

Right to privacy
 Freedom of thought
 Freedom of religion
 Free choice of employment
 Right to fair pay
 Equal pay for equal work
 Right to vote
 Right to rest and leisure
 Right to education
 Right to human dignity

The Vancouver declaration of human settlements 1976 says that economic development should lead to the satisfaction of human needs and is a necessary means towards achieving a better QOL, provided that it contributes to a more equitable distribution of its benefits among people & nations. There were two major themes of the Istanbul Declaration on Human settlements of 1996 – adequate shelter for all & sustainable human settlement development in an urbanizing world. The millennium development goals have set 15 goals to be achieved by the 2015 by the UN member states. The Economist's Intelligence Unit developed a new quality of life index based on a unique methodology that linked the results of subjective life-satisfaction surveys to the objective determinants of quality of life across countries. The index was calculated for 111 countries for 2005. The values of the life satisfaction scores were predicted by nine indicators, which represented a country's quality of life index. These nine determinants taken as quality of life were : Material well being given by GDP per person at PPP in \$, Health indicated by life expectancy at birth in years, political stability and security ratings, Family life indicated by divorce rate per 1000 population, community life, climate and geography indicated by latitude of a country, job security indicated by unemployment rate, political freedom taken as an average of indices of political and civil liberties and lastly gender equality indicated by the ratio of average male and female earnings. India ranked at 73rd position among 111 countries in 2007.

Evolution, Definitions and Indicators

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Bognar (2005) emphasise on the limitations of economic indicators of social welfare due to following three reasons: (1) The economic indicators are macro level indices and they are little light on various aspects of society, (2) Economic welfare is not the only criteria to evaluate of person's life conditions and (3) The focus of economic indicators is too narrow for evaluating social policies. Since 1970's a research known as social indicators movement came into picture. General social indicators can be used for the evaluation of how well the lives of people may be correlated with the welfare of all the members of society. Narrow indicators correlate with welfare of a particular group within a society. Quality of life research is part of social indicators research. Its objective is to measure people's welfare. Earlier the focus was on objective social indicators – no. of doctors per capita, crime rate, occurrence of epidemics etc. It was felt indicators are needed for people's own perception or evaluation of life conditions. This was called as subjective indicators of quality of life. This was to measure people's satisfaction with life. E.g. respondents are asked to give their evaluation by indicating their satisfaction on some ordinal scale.

However there is a continuous debate about whether people's evaluative reports of their life conditions are an appropriate indicators of the welfare, as subjective indicators and researchers have found only weak correlation between measures by descriptive / or objective indicators.

Dissart and Deller (2000) argue that "A person's quality of life is dependent on the exogenous (objective) facts of his or her life and the endogenous (subjective) perceptions he or she has of these factors and of himself or herself." There are two sets of indicators for the measuring quality of life which most of the researchers are agreed with them. The first set is Objective Indicators which refers to the objective and visible aspects of the urban life and are defined by different elements. For example the number of hospitals in a city, unemployment rate, the volume of crime and the area of urban green spaces. The second set is Subjective Indicators which tries to measure and quantify the citizens' satisfaction from the urban welfare. For instance satisfaction of people from health care accessibility, access to job, satisfaction of urban security or access to green spaces Objective urban QOL studies typically include many objective characteristics of the urban environment, often combining or weighting objective indicators to generate an objective urban QOL ranking for places. *Mattika (2001)* says an economist may consider cost of living and housing in that area by using objective indicators. QOL relates to description and evaluation of the nature or conditions of life of people in a certain country or region. Life quality is determined by exogenous forces with respect to an individual or a social group, forces like production, technology, and infrastructure, relations with other groups or countries, institutions of the society, natural environment and also by endogenous factors (*Kolenikov 1998*). QOL refers to the well being or ill being of people and the environment in which they live. Therefore QOL depends on quality of environment. There are physical, biological, psychological, economic and social needs in a man's life. These needs are met by resources from environment. QOL from the standpoint of environment is the degree to which the environment has capacity to provide resources necessary to meet needs of human life. Smith identifies quality of life with aggregate social well being which he suggests is the sum of the well being of many individuals. As monitoring large number of people in a country is infeasible, some proxy measures for individuals or groups



are generally selected to represent some criteria of well being. There are three major philosophical approaches to determine QOL (*Broca 1993*):

Satisfaction of preferences i.e. whether people can obtain those things which they desire

Experiences of individuals – i.e. feelings of joy, pleasure, contentment & life satisfaction

Social indicators and subjective well being based on different definitions of QOL

Liu defines quality of life as general welfare or social well being. He extends this definition as sets of wants. He uses death rate, birth rates, morbidity proxies and structural measures which includes dependency rates and concentration of employment in various sectors.

As an objective measure, the quality of life may be defined as an interrelation of the four determinants of the vital functioning and activity of the population. It constitutes of material welfare, quality of ecology, quality of population and quality of social system. On the other hand the subjective indicators emphasize on the opportunities to meet human needs. It is concerned with individuals. Subjective experiences of their lives, where as objective or social indicators emphasize on measurement. A very high correlation is found between wealth and social indicators (*Diener & Diener 1995*).

In India, Mishra and Nguille's study states that one of the components of QOL is the standard of living, which depends on the consumption of private goods and services having two properties – excludability and rivalry based on income levels of consumers (*Harrod*). The second component of QOL entails consumption of public goods that characterize non rivalry as well as non excludability. This can also cause negative spill overs. Consumption of these common goods and bads make up a significant part of QOL. He took 113 indicators which were reduced to five factors using factor analysis were:

High end consumption

Low end consumptions- rice, raiment & roof

Consumption of Public goods, common & negative spill over

Supplementary consumption

Health related attributes

Diener and Suh (1997) argue that social indicators and subjective well being measures are necessary to assess a society and add to the economic indicators which is generally favoured by policy makers. Their paper finds a strong correlation between life satisfaction and quality of life as defined by social indicators.

But there is more to QOL than simply living in a wealthy nation. However a strong correlation between economic indices and social indicators does not suggest that the latter are not needed. Objectivity is strength



of social indicators. They also reflect the normative ideals of society. These capture important aspects of society that are not sufficiently reflected in purely economic indicators.

Mercer says although quality of life is a broadly used term it should not be confused with quality of living. Quality of life involves a subjective assessment or opinion whereas *Mercer's* criteria are objective and neutral. They define quality of living from the degree to which expatriates enjoy the potential standard of living in the host location. It also reflects the interaction of political, socio economic & environmental factors in the host location. Their basis is following parameters:

Political & social environment

Medical & health consideration

Public Service & Transport

Consumer goods

Economic environment

Schools & education

Recreation

Housing

Socio- cultural environment

Natural environment

Mercer says quality of life is about a person's emotional state and personal life. One may live in the highest ranked city in terms of quality of living and still have a very bad quality of life because of unfortunate personal circumstances – illness, unemployment or loneliness etc.

Subjective well being consists of three interrelated components:

Life satisfaction

Pleasant effect

Unpleasant effect

Experience of well being is influenced not only by external life conditions but also by stable dispositional characteristics. Major advantage of subjective well being is that they capture experiences that are important to individuals; where as objective social indicators are indirect measures of how people feel about their life



conditions. However subjective well being may not fully reflect the objective quality of community life as they may be more dependent on temperament and personal relationships than on societal factors.

Lofti and Solaimani (2009) focuses on four aspects of measuring objective quality of life are taken: Physical quality, social quality, economical quality and environmental quality. In economical quality two aspects are considered – employment rate and housing costs. *Schinder (1976)* found no correlation between objective and subjective quality of life indicators, conducted through a survey of life experiences and subjective evaluation of life conditions in 15 large cities in US. *Zinam (1989)* studies the interrelationship between the concepts of quality of life, quality of the person and technology as well as on the significance of this interrelationship for economic development. The different components of quality of life taken were cultural, political, military, economic, ecological and social development. A higher quality of life improves the quality of the human in a mutually self –reinforcing manner. Negatively, deterioration of the quality of life leads inevitably to deterioration of the quality of the person. This paper states a possibility of an inverse relationship between them. If the ultimate purpose of improving quality of life is moral perfection, then optimal quality of life is one which will lead to the attainment of this purpose. Freedom, seen by Maslow is a necessary precondition for satisfaction of all other needs. The improvement of quality of life and the quality of the person is the result of a free search for truth which will lead to true freedom of the individual – internal freedom defined again as a recognized necessity. *Swain and Hollar (2003)* in his research states that Community indicators have become a widely used tool to measure the status of the quality of life and progress being made towards it. The duo in their research describe four major approaches to community - Quality of life approaches (including a balanced set of economic indicators), Sustainability approaches (including environmental measures), and health – community approaches and lastly benchmarking & performance measurement approaches (which included a set of indicators that measure extended outcomes related to public services. They used JCCI (Jacksonville (Florida) Community Council Inc.) quality of life experiences indicator. Their selection criterion was: importance, policy relevance, responsiveness, and validity, understand ability, clarity, outcome orientation, asset orientation and anticipation showing proactive community response. *Das (2008)* studied the quality of life in an urban environment of a North East Indian City – Guwahati using two dimensions-objectives and subjective quality of life. Some 34 objective QOL indicators like sanitation, ownership of residence, savings of family etc were reduced into seven identified problems using factor analysis. There were all together ten variables in subjective QOL domain like physical environment, economic environment etc. The study found that both objective and subjective condition is an important dimension of QOL, however the correlation between the two conditions was found weak. *Porter and Purser (2008)* applied the United Nation's Human Development Index (HDI) to the United States in order to create a sub national HDI for the measurement of US countries with the use of geographic information systems to identify clusters of high and low development. *Liao (2009)* found no significant correlation between objective indicators and subjective perceptions in the metropolitan and county areas in Taiwan except in education and environment parameters. The other domains were- medical services, domestic finance, work, leisure and public safety. *Narayana M (2009)* analysed and compared the measurement of indicators and variables in the construction of education index in Human Development Index (HDI) at the global, national, and 18 sub-national human development reports in India since 1990. The results showed non comparability of measurement of the education indicators and variables.



India's QOL scenario

The eight five year plan (1992-97) had identified human development as its main focus. The 3 objectives of the ninth plan were:

- Economic growth & overall development
- Human development with emphasis on health, education & minimum needs including protection of human rights and raising the social status of the weak
- Poverty alleviation through employment generation, training & building up asset endowment of the poor

Mercer quality of living survey of 2009 places Bangalore at 142, New Delhi at 145, Mumbai at 148 and Chennai at 152 ranks out of 215 cities ranked with base city of 100 being that of New York, USA. In a survey according to a "Liveability index" released by CII, Delhi outscored other metros like: Mumbai, Chennai, Bangalore and Kolkata. The study mapped 37 Indian cities on the basis of more than 300 indicators on a 10 year time series. India's current HDI ranking for the year 2010 is 96 out of 172 countries. Its score has jumped to 0.647. The GDP per capita in April 2011 was 3608.

Conclusion

Urbanisation of Indian cities is occurring not due to urban pull but due to rural push. Globalisation, liberalisation, privatisation are addressing negative process of urbanization in India. Class I cities such as Kolkata, Mumbai, Delhi & Chennai etc have reached saturation level of employment, housing shortage, crisis in urban infrastructural services. These large cities cannot absorb these distressed rural migrants i.e. poor landless illiterate & unskilled agricultural labourers. Hence this migration to urban class I cities causes' urban crisis more acute. Urbanization has a distinct impact on human settlement, people's lifestyle & QOL. In this case an evaluation of the quality of life of urban Indian's living in cities like: Delhi, Mumbai, Kolkata, Chennai and Bangalore become an important task. The reviewed literature associates various social, economic, political factors to quality of life. A primary research would be undertaken in the five cities mentioned above to know the impact of various socio- economic factors on the quality of life of urban Indians.

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