CHAPTER VII

FINDINGS AND SUGGESTIONS
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FINDINGS, RECOMMENDATIONS AND CONCLUSIONS

INTRODUCTION
The main purpose of this chapter is to produce realistic outcome from previous chapters fourth, fifth and sixth is to provide a results. About critical factors of an employee, policies and practices of Work Life Balance and Bank Performance. The main motto is to provide how far Women is successful in Banking sector especially Public Sector Bank i.e., India’s Largest Bank STATE BANK OF INDIA.

FINDINGS

Employees’ especially Male employees feel that bank policies that help WLB are very important and WLB is mostly employers’ as well as individual responsibility which is a positive sign towards better policies for WLB.

Higher age group employees feel that they need to balance the family and professional life. So they feel that responsibilities increase according to their cadre itself. WLB policies are important for them compared to younger employees.

Higher designated employees i.e., officers feel strongly about significance of WLB and bank policies strengthening WLB.

Comparing all areas, anantapuram rural and Kadapa rural are showing negative response while only Chittoor and Kurnool areas are satisfied with the statements and they have agreed with all statements. This could be because the later set of areas are more developed and employees seems to be getting satisfaction from the WLB policies.

It reveals that female employees are less comfortable compared to male employees, who strongly agreed with the better facilities which their bank provides. Employees in general and female employees in particular are not happy with Bereavement leave.

An analysis finds that Compared to aged employees, younger employees are suffering because of their non adjustment between work and individual role. Facilities of Bank are more enjoyed by older employees with their experience and cadre improvement.
Majority of clerical staff are not satisfied with the facilities of bank because of their younger age and more responsibilities. But officers are highly satisfied with all of the facilities.

Most probably district headquarters employees i.e., in Chittoor district are happy with the statements because of their facilities. Kurnool district employees are also satisfied with the statements. Kadapa district employees are in neutral position but finally by the researcher found that Anantapuram district employees are not satisfied with the banks facilities.

Surprisingly Majority of the male employees are preferring the holiday camps and leaves and other facilities, Female employees are also preferring leaves and camps for nourishment.

By the analysis it is found that above table has been reflected surprising results that all employees of 50 above prefer the initiatives to improve work life balance, with their mature mind and with experiences they strongly agree with all statements.

By the analysis it is find that above table has been observed that employees of 50 above are preferring the initiatives improve better work life balance, with their mature mind and with experiences they strongly agreed with all statements.

An analysis has been reflected from the table that all area employees from four districts are positive towards improving of initiatives in work life balance.

Female employees are neither emotionally attached to the bank nor do they identify themselves with the goals of the bank. They are also very negative regarding receiving family support.

Younger age groups respond negatively to the personal factors and WLB, elder age groups strong agreement.

while women employees are disappointed with work autonomy and bank providing family friendly policies and flexible working arrangements. Men are disappointed with quality time available to spend with family. They also claim that they are prone to deceases like hypertension, diabetes and obesity.

Younger age groups complain regarding work autonomy and lack of family friendly policies. While elder groups complain about stress related deceases and lack of quality time. Both groups complain about latest technologies.
Male employees of SBI complain about missing personal activities, not being able to fulfill family obligations and juggling work and non-work. Female employees on the other hand has no problem with these issues. They even disagreed that women cannot utilize their potential to full extent due to family. To this statement men agreed completely.

Regarding work environment, women employees are mostly not satisfied and are negative in case of interpersonal relationships in bank, security being offered by bank. Women are also dissatisfied with physical working conditions and are not willing to put in more effort to improve the status of SBI.

Officer cadre employees are mostly satisfied with work environment while clerical cadre is not as satisfied and show negative satisfaction regarding employee employer relationships and job security.

The opinions of rural employees are very negative compared to the urban and semi-urban employees regarding work environment.

On the whole it can be seen that except in case of good communication across all levels, employees of both genders opine positively regarding communication networks.

Though both genders are positive towards training and career development, male agree more these statements.

Male and female employees show different levels of agreement to work culture. While male employees strongly agree, female employees show near agreement.

While urban and semi urban employees disagree to the coordination between work culture and individual culture, rural employees show agreement.

Female employees are dissatisfied regarding both remuneration as well as recognition provided by the bank. Male employees are satisfied regarding remuneration but dissatisfied with the recognition.

It is found that most of the women employees enjoy the job and feel comfortable at their work place. This might be the reason for the growth of women employees at the working place in banking sector.

It is found that some of the employees agree that they are physically stressed in their job. And some of the employees strongly agree that they are mentally pressurized in their job.
Employees agree that their superiors are more helpful and cooperative which may be one of the reason for women employees to balance between their private life and professional life.

The research shows that mostly women employees work in banks for financial support and remaining to face life challenge.

High quality of work life balance will improve the job satisfaction and vice versa.

Most of the working women found participative environment in the banks especially in State bank of India but they didn’t found allotted work as per their qualification.

Working hours are satisfactory but sometimes late working and working in evening branches in banks interrupts work life balance.

Most of the women found good work life balance and career growth in State bank of India.

RECOMMENDATIONS

- As many women employees are not very conscious of WLB, it is bank responsibility to educate them about the significance of WLB and how their policies help them in this direction.
- Both bank policies and practices fail to satisfy employees regarding WLB. SBI has to take measures to amend the same to impress the younger employees.
- Women can be very powerful human resource if they commit to their job and organization which seems to be missing in SBI. Hence, they have to motivate women employees for better bonding.
- It is men in elder age groups who are complaining about stress related deceases because male are more prone to such deceases and advancing age contributes. Hence SBI has to arrange for regular medical check-ups, medical counseling, preventive measures like gym and yoga classes etc.,
- Women not agreeing that they are unable to utilize their potential due to family shows that facts differ from assumptions. SBI has to take a note of this and just implement family friendly policies and provide encouragement to women to make them well committed and potential human resource.
regarding most of the factors leading to work environment, women employees are not satisfied. They are actually very dissatisfied while their male counterparts are satisfied. SBI may take a note of it and put in extra efforts to make the work environment women friendly.

- Though sometimes employees are showing high morale towards SBI in context work environment, they are feeling very low. SBI has to note this hygiene factor which can be a great blow to morale of employees
- Female employees very dissatisfied with regard to lack of information regarding their work. SBI has to check whether communication channels are mostly informal which are easily accessible to men. If that is the case, they have to streamline the channels so female employees are not left out.
- Female employees are not satisfied with the remuneration, benefits, recognition and promotion opportunities. SBI has to take some steps to reduce this dissatisfaction.

**CONCLUSION**

The current study clearly brings out appropriate remuneration, opportunities for personal growth, supportive leadership and structures, work environment and work life balance as the factors which most significantly influence the work life balance and hence the morale and motivation levels of the employees engaged in the State Bank of India.

Today we see women working in almost all types of professions demonstrating that there is no gender difference in work. In fact many organizations say that women are playing a vital role in uplifting the organization. This is a positive development that women are making their presence in different walks of life. On the other hand, for every woman there is one more background to manage, which is home and personal life.

Today with increasing demands at work place, the interface between work life and personal life assumed significance which demands more attention. The pressures of the work or personal life can lead to stress. For the employers, Work-life balance of employees will be an important input in designing appropriate policies for employees to address work –life balance issues.
Work-life balance initiatives should be designed to help employees to balance their work and personal life. Also our research study aims to complete out the working environment of State Bank of India for women employees and what is the perception of women about the initiative and effects of those initiatives taken by the banks because Work-Life Balance is not a problem to be solved. It is an ongoing issue to be managed.