Chapter VIII

Suggestions and recommendations
Chapter 8

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In the light of the main findings and conclusions, the researcher has made important suggestions and recommendations with the view to improve the quality of the work and reduce stress among employees of J and K bank. Following are the suggestions and recommendations.

1. Work overload is one of the well-known elements of job in banking sector responsible for employees’ dissatisfaction, less motivation and job stress. It has far-reaching impacts on employees and can prove to be dangerous for the organisation. Therefore, it needs lot of attention and careful formulation of policies to curb it. After the clear scrutiny and analysis of the data collected, the researcher came up with the conclusion that the main reasons for this problem are too much work and at some places job misfit.

   Therefore, the researcher suggests that this problem should be eradicated by job redesigning. It will help the organisation to match the individuals’ skills, energy and needs with the job. It will also ensure right person for the right job.

2. Balancing job life and social life are the two important issues human beings are confronted with, in today’s competitive world. Every human being is involved in mad race and rat race to go higher and higher which sometimes create problem in his social life. The researcher, while collecting the data, came up with the finding of imbalance between the job life and social life.
This problem is somehow related to the improper time management, which also forms part of the findings the researcher came up with from this study. Time management, social support, and counseling are the three important the researcher would like to suggest and recommend. By time management techniques the employees can chalk out a proper plan for every day containing things to do list. In addition, going as per this plan will help them to balance their life. Counseling is another weapon in the hands of the management, which can be used. Counseling must be provided to the employees regarding the matters they feel are responsible for such feelings. Social support like support from inmates, friends and colleagues is also worth recommending. This will make healthy relations of employees with the society, which in turn will help them to balance the life. However, the facility of counseling should be extended to the family of the employee as well.

3. Working environment of the organisations play an important role in motivating the employees and keep them happy. Every person, before joining any job, would like to about the environment prevailing in the organisation. The respondents of the unit under study perceive the environment of their organisation uncongenial. The researcher made the efforts to know the reason behind this perception of the employees and it was found that the overcrowding environment is the problem behind such
behaviour. Therefore, it is recommended that the organisation must adopt some new techniques and ways to minimise the overcrowding.

4. Lack of concentration, restlessness, mental and physical exhaustion is some important signs for being stressed out. Such types of problems arise when the employees do not get enough time to take rest, or work continuously. Baking job is of such nature that the people working in are more prone to such problems. The nature of the problems is psychological as well as mental and need to resolve in cooperation between employees and the management. The organisation can simply arrange the programmes teaching the techniques meant to boost the mental health and minimise or control physical exhaustion, and the employees need to attend these programmes positively. Therefore the researcher recommends that employee overall development programmes must be organized by the organisations with their training schedule programmes to overcome these problems.

5. Authority and responsibility must go together. A person doing some work is held responsible for the outcome. Therefore, it becomes necessary to give some sort of authority for decision making to make the outcome fruitful for the organisation. The researcher, while collecting the data, came to know that the respondents of the study feel powerless and are not happy the way they are working in the organisation. While analysing the data the researcher found that, the employees at the level of officers mostly state
these problems. Therefore, the researcher suggests that some sort of powers, as the organisations deems fit, should be given to employees. So that they can take the initiative to improve the performance of their subordinates. However, care should be taken that it is not misused.

6. Time management plays an important role for every success in life. It helps a person to manage two roles played by him in the society, i.e., at home as well as at job. Mismanagement leads to problems, which may have very bad and far-reaching consequences. Improper time management is one of the problems the respondents feel as a hurdle in their way to carry on their life smoothly. As far as this problem is concerned, it is more personal than organisational. It is well understood by every person working in any organisation that they have to work as per the work schedule of the organisation. Therefore blaming organisation for mismanagement of time is not a point. In order to solve this problem the researcher suggests and recommends to the employees to chart out a proper plan for every day containing the things to do list. This will help them to manage the roles played by them at their job as well as home.

7. During the data analysis, it was found that the employees are of the opinion that the amount of work they do interferes with the quality they want to maintain, hence constituting one of the findings of the research. However, as observed by the researcher the problem has arisen due to two important but separate aspects of job and employees. At some places, it was due to the
work overload while at other places it was found that less sense of accomplishment is the reason. The researcher suggests the two-way approach to solve this sort of problem. Firstly, the problem of work overload must be solved by job redesigning approach as prescribed above. Secondly, the human resource department must undertake a project to know the reasons behind the less sense of accomplishment of employees and take the necessary steps under the guidance of behavioural experts to overcome such problems.

8. While analyzing the data collected from the sample organisation it was found that employees are not happy with the remuneration they get from their current job. They are of the opinion that they are not paid fairly in comparison to the employees of the other organisations. After the further enquiry by the researcher it was found that, the employees of the sample organisation get salary more than that of old private sector banks and public sector banks, but not more than the new generation private sector banks. The reason behind this is the working hours and other organisation related aspects. Keeping in view the reality, the researcher is of the opinion that the remuneration policy of the organisation is as per the expected norms. However, one important suggestion the researcher would like to recommend to the organisation is to formulate and adopt the policy of non-monetary benefits to the employees. This will help the organisation to motivate the employees and make healthy relations with their employees.
9. Learning is an important aspect of every human life. It helps to generate power to handle the work properly and take up the challenges a person comes across in his life. Learning plays an important role in the overall development of employees. It provides new skills to employees to become effective workers of the organisation.

Improper learning as described by the employees of the sample organisation emerged as one of the findings of the study. A very high percentage of the employees feel that they do not learn enough from their job about the new things. Therefore, in order to overcome this negative attitude of employees the organisation must provide adequate resources to their employees which are helpful and which provide more and more chances of learning. Printed material regarding the changes taking place in the industry, new techniques of handling job etc are the important sources which can be used to help employees to learn more and more.

10. Knowledge, capabilities, abilities differ from one person to another. Some people are good in one area while others may be good in any other area. Utilization of these abilities, knowledge and capabilities in proper and appropriate way is beneficial for both employees as well as organisations. While analysing the data collected for the study, the researcher found a considerable percentage of employees responded that improper capability utilization exists in the organisation. The researcher investigated further to
know the reasons behind this problem. The first and the important reason that came to the surface was that of improper job allocation. Therefore, it is advised that the organisation must take steps by way of job re-allocation. In this process the personnel department can take the help of branch heads to know about the knowledge, capabilities, abilities of the employees and accordingly take the steps to re-allocate the job as it deems fit for employees and interests of the organisation.

11. Overall, organisational policies have a very strong impact on the motivation and satisfaction of the employees. Better policies add to the level of satisfaction, motivation and loyalty of the employees. While analysing the data the researcher concluded that the respondents show negative scores regarding the policies of the organisation. It was found that employees are not happy with the policies relating to promotions, transfers and other aspects of the policies.

It is important to mention here that the policy adopted for the promotion of employees by the organisation is both fast track as well as on seniority basis. In fast track policy, the employees need to appear in the examination and personal interview. Who so ever qualifies the examination and interview is promoted to the higher rank. In seniority based promotion policy, the employees are promoted as per the criteria prescribed and known to employees as well. However, after the discussions with the
employees and other related authorities of the organisation the researcher concluded that the employees are not fully aware of the policies regarding the various aspects of the job.

Therefore, the researcher suggests that the organisational policies regarding employees, their job and other related aspects must be made more transparent.

12. Status and recognition are the important things every human being strives for. Whether in any organisation or in society everybody wants to be recognized due to his status or achievements. After the enquiry and analysis of the data, one of the finding, which surfaced, was that of dissatisfaction of employees regarding achievement and recognition.

Therefore, in order to keep employees on the track of success and retain them for the benefit of the organisation, the organisation must chart out a proper career planning policy, which ensures the employees about their career growth and recognition. Besides this, the organisation also needs to create a well-organized cell for receiving suggestions of the employees. These suggestions may help the organisations to improve the job scenario and employees will feel happy for the reasons that their suggestions are taken into consideration.

13. Training is an important tool to carry out the assignment assigned to any person. It provides the techniques necessary to do the required work. It is
the best tool in the hands of the employees to achieve the organisational objectives. In this study, the researcher found that employees are not satisfied with the training facilities provided to them to carry out the assignments given to them. They claim that training about technological changes and technical knowhow is not up to the mark. The researcher carried out further investigations to know exact reasons behind this problem. It was found that although the organisation provides training to employees, but due to some loopholes, it is very less beneficial. A very less number of employees are attending the training programmes and training sessions is not that much attractive.

Therefore, it is highly recommended that the organisation must take steps to make the training programmes more attractive and informative. It is also recommended to make the training programmes compulsory for the employees and keep close eye on the attendance of the employees. This will help the employees gain the knowledge about the new changes in the organisation and will also help the organisations to grow more and more in positive manner.

14. Expectations are the desires everyone wants to fulfill from his/her economic activity. Job or the work we do is the prime resource generator utilised to live a satisfactory life. In other words human beings have some of the expectation from their job which work as the resources to fulfill the
needs. While analysing the data collected from the organisation it was found that a large number of employees of the organisation are not satisfied. It was found that the expectations they have with the organisation are not met properly. However looking further into this problem, it was found that its origin has very less to do with the organisation. This problem has its origin in the changing life style of the people in the society. Therefore, the researcher suggests that the employees must organise their needs in such a way that most of them are satisfied with the means they have. Besides this the organisation must also develop those areas properly which they feel are responsible for such problems of employees. This can be done by carrying out a properly planned research project by the human resource department of the organisation.

15. The analysis of the data clearly shows that lower level employees i.e., clerical cadre experiences more stress as compared to officers cadre. These people as per the instruction and guidelines of the organisation ultimately do achievement of the organisational objectives and plans. In simple words, they are the main weapon in the hands of the management to run the organisation successfully. It is necessary for the organisations to take steps to save this asset and to utilise it in the best possible way. Therefore, it is suggested to the management of the organisation to undertake stress audit at all levels of the organisation, so that the stress areas are found out in
order to take necessary action to eliminate them to improve the conditions of the job.

16. The analysis of the second hypothesis of the study shows that females experience more stress as compared to males. Besides organisational interventions like stress audit at all levels by the organisation, individual interventions are also suggested. As the woman is supposed to carry out their domestic work besides going for the job, it imbalances the life and becomes the cause of stress. This is what the researcher came up with after the discussion with the employees of the sample organisation. More family support is one of the important interventions to overcome this problem.

17. It is also recommended that the organisation must make a special employees grievance-handling cell with its branches at district level to redress grievances of the employees. However, it should be noted that the coordinators at district level must be given proper authority to handle the grievances of the employees and refer critical problem to their head office for the immediate solution.

18. The researcher recommends that the employees must be made aware of the solution to the problems faced by the customers to stop conflicting situations. They must be given special training to handle the customers, as most of the Customers are ignorant about the banking operations. Any
problem faced by the customers may become a reason for unnecessary argument between employee and customer.

19. It is recommended for the organisation to establish proper performance appraisal system associated with reward system to increase the motivational level of employees. This will motivate the employees to improve more and more and will be beneficial for the organisation as well.

20. Employees must use self-assessment programmes to assess their work and to find out the areas they lack in. The organisation must help them to improve in those areas.

Though the organisation is providing lot of facilities to its employees, yet the job stress is prevalent in the organisation. The study shows that it has affected the job satisfaction and motivation of the employees. The organisation needs to take necessary steps to improve the work standard of the employees to curb the problems associated with it. The suggestions have been given keeping in view role played by the employees in the success of Jammu and Kashmir bank limited, social norms and the behaviour of the employees. The managerial cadre of the bank can use the above suggestions and recommendations to win the confidence of the employees by making the implementation possible without any bias. It is to be understood that we say a lot, we write a lot, but we fail to implement. Therefore, the researcher stresses the organisation to chart out the programmes and policies, which are favourable to both, the organisation as well as the employees.