CHAPTER V

FINDINGS, SUGGESTIONS AND CONCLUSIONS

5.1 Introduction

The present chapter presents the findings, conclusions and suggestions to the policy makers and directions for further study.

5.2 Findings

5.2.1 Profile of the respondents

The level of occupational stress experienced by the respondents varies according to their individual demographic variables such as gender, age, educational qualifications, experience and income of the respondents.

5.2.2 Gender-wise distribution of the respondents

Out of 768 sample respondents, 56 per cent are male and 44 per cent are female. Among the higher-level professionals, 53 per cent and 47 per cent are male and female respondents respectively. Out of 328 middle-level professionals 54 per cent are male and 46 per cent are female. Out of 200 lower-level professionals 61 per cent are male and 39 per cent are female respondents.
5.2.3 Age-wise classification of the respondents

The maximum number of the respondents (388) in the higher-, middle- and lower-level professionals is in the age group of 30–40 years.

5.2.4 Length of service

Among the higher-level professionals, nearly 43 per cent of the respondents are having more than 10 years of experience. In case of middle-level professionals, 41 per cent are having 5–10 years of experience. Among the lower-level professionals, 46 per cent of the respondents are having less than 5 years of experience.

5.2.5 Monthly income

Out of 768 respondents, about fifty per cent of the employees monthly income is in between Rs 30,000 and Rs.40,000. About 40 per cent of the employees’ monthly income is below Rs. 30,000 and 12 per cent of the respondents’ monthly income is more than Rs. 40,000.

The majority of the higher-level and middle-level professionals are receiving a monthly income of Rs. 30,000–40,000 and more than three-fourth of the lower-level professionals monthly income is less than Rs.30,000.
5.2.6 Educational Qualification

About 76 per cent of the respondents are undergraduates and almost one-fourth of the respondents are postgraduates.

5.3 Occupational Stress

5.3.1 Role Overload

The overall average mean score percentage obtained by all sample respondents (768) was 78.94 per cent. It was 89.40 per cent in respect of middle-level professionals, 82.22 per cent in respect of higher-level professionals and 57.83 per cent in respect of lower-level professionals. Except lower-level professionals, other respondents have experienced high level of occupational stress with regard to role overload.

5.3.2 Role Ambiguity

That the overall average score obtained in respect of role ambiguity was 75.81 per cent. It was 86.45 per cent (highest) among middle-level professionals and 76.35 per cent among higher-level professionals. The lower-level professionals have secured the mean score of 57.70 per cent. Therefore it is presumed that the middle- and higher-level professionals have experienced high- level of occupational stress whereas lower-level professionals have been affected by moderate- level of occupational stress with regard to role ambiguity.
5.3.3 Role Conflict

The overall average score obtained by the sample respondents in respect of role conflict was 73.52 per cent. The mean score obtained by the higher-level professionals was 85.80 per cent and the score obtained by the middle-level professionals was 89.60 per cent. The lower-level professionals have secured the lowest mean score of 32.40 per cent. Higher- and middle-level professionals have experienced high level of stress with regards to role conflict.

5.3.4 Group Pressure

The overall mean score obtained by the respondents in group pressure was 80.33 per cent. The higher-level professionals have secured the highest mean score of 94.60 per cent followed by middle-level professionals with mean score of 88.27 per cent. The lower-level professionals have obtained minimum mean score of 50.20 per cent. It indicates that the middle-level and higher- level professionals have experienced high-level of stress and lower-level professionals have been affected by moderate-level of occupational stress in relation to group pressure.

5.3.5 Responsibility of Persons

The average mean score obtained by all respondents in respect of responsibility of persons is 68.20 per cent. The highest mean score i.e., 96.30 per cent was secured by higher-level professionals. The middle-level professionals
have obtained the mean score of 71.30 per cent. The lower-level professionals have secured the mean score of 29.40 per cent. The higher- and middle-level professionals have been affected by high-level of occupational stress in relation to responsibility of persons whereas middle- and lower-level professionals have experienced low-level of occupational stress in respect of responsibility of persons. Therefore, it is presumed that the higher- and middle-level professionals have assumed multiple responsibilities as compared to lower-level professionals.

5.3.6 Under-participation

The average mean score obtained by all the categories of respondents was 71.83 per cent in respect of under-participation. Among the respondents lower-level professionals have been highly affected by occupational stress in relation to under-participation followed by middle-level professionals. The mean score obtained by the higher-level professionals was 52.14 per cent. It indicates that lower-level and middle-level professionals high-level of occupational stress whereas higher-level professionals have been affected by moderate level of occupational stress in respect of under-participation.

5.3.7 Powerlessness

The overall mean score obtained by all the respondents for occupational stress with regard to powerlessness was 68.78 per cent. The lower-level
professionals have obtained the mean score of 73.04 per cent. The mean score obtained by the respondents indicates that the lower-level professionals have been affected by high-level of occupational stress but, higher-level and middle-level professionals have experienced moderate level of stress in relation to powerlessness.

5.3.8 Poor Peer Relations

The average mean score obtained by all respondents for occupational stress with regards to poor peer relations was 62.89 per cent. Among the total respondents, lower-level professionals have secured the maximum mean score of 73.60 per cent. The mean score obtained by the respondents exhibited that lower-level professionals have been affected by high level of occupational stress. It is inferred that the lower-level professionals have poor peer relations in the study area.

5.3.9 Intrinsic Impoverishment

The average mean score obtained by all the respondents was 69.58 per cent for occupational stress in relation to intrinsic impoverishment. Among 768 sample respondents, the middle-level and lower-level professionals have secured the highest mean score of 76.93 per cent and 72.13 per cent respectively. Middle-level professionals and lower-level professionals have exposed high-level of occupational stress when compared to higher-level professionals in respect of intrinsic impoverishment.
5.3.10 Low Status

The mean score obtained by the respondents was 56.09 per cent for occupational stress in relation to low status. The lower-level professionals have been affected by high-level of occupational stress, middle-level professionals have experienced moderate level of stress and higher-level professionals have low-level of stress with regard to low status.

5.3.11 Working Conditions

The mean score obtained by the respondents was 76.44 per cent for occupational stress in respect of working conditions. All the respondents have experienced high-level of occupational stress with regard to working condition. This is due to long working hours with computer, heavy work load, time bound work schedule in the service.

5.3.12 Low Profitability

Out of 768 sample respondents, lower-level and middle-level professionals have secured maximum score of 99.70 per cent and 93.60 per cent. The higher-level professionals have obtained the mean score of 75.90 per cent. It indicates that all the respondents have been affected by high-level of occupational stress in respect of low profitability.
5.3.13 Overall Occupational Stress

The respondents have secured the mean score of 72.67 per cent for overall occupational stress. The middle-level professionals have obtained the maximum score of 76.97 per cent followed by higher-level professionals who have secured 70.67 per cent. The lower-level professionals have obtained the minimum mean score of 69.17 per cent. The middle-level and higher-level professionals have experienced high-level of occupational stress whereas lower-level professionals have experienced moderate level of occupational stress.

5.3.14 Occupational Stress Level

Out of 768 respondents about 46 per cent of the respondents have revealed high rating, 36 per cent of the respondents have obtained the moderate rating and nearly 18 per cent of the respondents have expressed low rating in respect of over all occupational stress. Out of 120 higher-level professionals, majority of them have experienced high-level of stress, about 34 per cent of the respondents have moderate stress and 13 per cent have revealed low-level of stress. Among the middle-level professionals, majority of them have experienced high-level of stress, 23 per cent have experienced moderate level of stress and 15 per cent have experienced low stress. Out of 100 lower-level professionals, 59 per cent of the respondents have been affected by moderate level of stress. The higher-level professionals and middle-level professionals have experienced high level of stress whereas lower-level professionals have been affected by moderate stress.
The analysis shows that, there is no significant difference between level of occupational stress and the different categories of respondents. It means higher-level, middle-level and lower-level professionals experience the same level of occupational stress.

Out of 142 respondents who experienced low-level of stress, majority of them are female and 35 per cent are male respondents. Among the respondents who experienced moderate and high-level of stress majority of them are male.

5.3.15 Age and Occupational Stress Level

About 20 per cent of the respondents who are in the age group of above 40 years have experienced high-level of stress. The young professional in the age group of 30-40 years are more susceptible to occupational stress in the banks.

5.3.16 Length of Service and Occupational Stress Level

Out of 352 respondents, who experienced high-level of stress, as much as 38 per cent, 34 percent and 28 per cent have the work experience of 5–10 years, above 10 years, and less than 5 years respectively. Nearly 31 per cent of the respondents have more than 10 years of experience. It is presumed that the experienced workforces in the banks are more vulnerable to high level of occupational stress.
5.3.17 Monthly Income and Occupational Stress

Among the respondents who have experienced moderate level of stress about 45 per cent of the respondents’ monthly income is Rs. 30,000–40,000 and and about 40 per cent of the respondents’ monthly income is less than Rs.30,000. It is understood that the professionals, whose monthly income is less than Rs.40,000 experience high level of occupational stress in the banks.

5.3.18 Educational Qualifications and Occupational Stress

Out of 352 respondents who experienced high level of stress, more than three-fourth of them are undergraduates. Among the respondents who have been affected by moderate level of stress, nearly 79 per cent are undergraduate. It can be inferred that the undergraduate professionals in the banks are more inclined to high level of occupational stress.

In order to analyse the difference between individual demographic variables such as gender, age, experience, income, and educational qualifications of the respondents and the occupational stress experienced by the respondents, a null hypothesis is framed and tested with the help of chi-square test and the result shows that there is no significant association between gender, experience and occupational stress experienced by the respondents.
While analysing the hypothesis, there is no correlation between overall occupational stress and the different sources of stress. And that there is no significant relationship between Low status and overall occupational stress, responsibility of person and Intrinsic Impoverishment. There is a positive correlation between overall occupational stress and poor peer relations, low status and role ambiguity, role conflict, group pressure and powerlessness, but they are not statistically significant and other source of occupational stress are statistically significant with each other.

While considering the hypothesis, there is no significant relationship between overall occupational stress and role ambiguity, group pressure, poor peer relations and working conditions. Similarly, role ambiguity is also not significantly related to role overload, role conflict, responsibility of persons, under-participation, powerlessness, intrinsic impoverishment, and low profitability. The role conflict is also not significantly correlated to group pressure and working conditions. Group pressure is negatively correlated with role conflict, under- participation, powerlessness, poor peer relations, intrinsic impoverishment, low status, working conditions, and low profitability.
Poor peer relations is negatively correlated with powerlessness, intrinsic impoverishment, low status and low profitability. In addition, the working condition is also negatively correlated with powerlessness, intrinsic impoverishment and low status.

The analysis shows that there is a positive correlation between role overload and overall occupational stress, working condition and low profitability, overall occupational stress and role conflict, role ambiguity and poor peer relations and responsibility of person and under-participation. Role conflict is also positively correlated with responsibility of person, under-participation, powerlessness, intrinsic impoverishment and low status.

5.3.19 Personality of the Respondents

Out of 768 respondents, majority of them belongs to Type A personality and 35 per cent are Type B personality and also among the higher-level, middle-level and lower-level respondents, majority of the respondents belong to Type A personality. Therefore, it is presumed that the employment in the bank gives high occupational stress.
5.3.20 Personality and Level of Occupational Stress

Type A personality of the professionals are very much vulnerable towards occupational stress as compared to Type B personality professionals.

5.3.21 Perceived Job Stressors, Workplace Bullying and Job Stress among Bank Employees

There is a high and meaningful positive correlation between perceived job stressors and workplace bullying (r = 0.758). The relationship between perceived job stressors and job stress is high (r = 0.815). Further, there is a high and meaningful positive correlation between workplace bullying and job stress (r = 0.779).

The perceived occupational stressors affect workplace bullying positively and that perceived job stressors have a positive influence on job stress. Furthermore, there is a positive relationship between workplace bullying and occupational stress.

The research data obtained from employees working in banks in Kanyakumari district has proved that a meaningful correlation exists among perceived occupational stressors, workplace bullying and occupational stress. Moreover, banking service is an area where comprehensive, rapid, intensive and radical transformations are experienced in global sense.
5.4 Moderating Effects of Occupational Stress and Self-Efficacy

Inter correlations among stressors and strains were moderate. One exception was the strong relation between job satisfaction and turnover intent (0.69).

Individual efficacy was not significantly related to any of the three stressors. It was however, weakly related to frustration (0.14) and moderately related to anxiety (0.35). Low levels of individual efficacy beliefs are associated with high levels of frustration and anxiety. Collective efficacy was strongly related to both role ambiguity and situational constraints (0.42 and 0.56, respectively). Correlations between collective efficacy and psychological strains were all significant, ranging from –0.56 with satisfaction to 0.34 with frustration. As with individual efficacy, high levels of collective efficacy beliefs were associated with low levels of stressors and psychological strains.

Individual efficacy had no moderating effects on any of the stressor–strain relations. Collective efficacy, however, moderated the relation between constraints and frustration and the relations between hours and three of the psychological strains (satisfaction, anxiety, intent) This represented a weak effect, although it must be noted that it was contrary to our predictions. Regression of both satisfaction and anxiety on hours, however, did show greater differences as a function of collective efficacy. For those with low levels of collective efficacy,
regression slopes representing the effect of hours on satisfaction and anxiety were –0.20, and 0.29, respectively. For those with high levels of collective efficacy, slopes were 0.02, and –0.02 respectively. Regressions of intent on hours also differed as a function of collective efficacy. Although this effect was quite small, the slope for those with low levels of collective efficacy was 0.06 compared – 0.02, for those with high levels of collective efficacy.

Individual efficacy was moderately related to anxiety, weakly related to frustration, but unrelated to stressors. Collective efficacy was strongly related to the two out of three stressors and all of the psychological strains, suggesting that it may be an important variable to be considered in occupational stress.

The correlations involving collective efficacy beliefs were much stronger than those involving individual efficacy. In addition, the correlation between these two measures was quite modest (0.14), though statistically significant.

5.5 Suggestions

Based on the major findings of this study, the researcher has made recommendations for implementing effective stress management strategies in the Banks in Kanyakumari District. Following are some of the recommendations, which the banks can take to provide a stress-free environment for its employees.
The study reveals that higher-level and middle-level professionals have experienced high level of occupational stress with regards to role overload. Therefore, role related stressors should be minimized by selecting and assigning employees the positions that match their competencies.

Role conflict and ambiguity was a major individual stressor. Therefore, the management should reduce the conflict and clarify organizational roles so that this cause of stress can be eliminated. A specific role clarification strategy should be adopted and the expectations of the employees to be compared with their actual role. If any differences, it must be openly discussed and ambiguities should be cleared and should try for negotiation to resolve conflicts.

It is suggested that the management should take care to provide required training to employees to prevent anxiety and ambiguity among them regarding their job.

Banks should ensure that responsibility of higher and middle level professionals is clearly defined and there is no ambiguity and overlapping in their responsibility.

The banking sector should take necessary measure to avoid high degree of intergroup competition, role conflict and role ambiguity among the members of the group(s) and the senior member in the group must guide the juniors for handling
future responsibilities and role in the organization and create efficient communication system between superior and subordinates. This will reduce occupational stress to a considerable extent.

In general, most of the large public sector organizations in India today tend to be highly formalized bureaucratic structures accompanying inflexible and impersonal climates. This can lead to considerable occupational stress. Therefore, banks should create a supportive organizational climate. The organization should make the structure more decentralized with participative decision making and upward communication flows. This would create a healthy workplace and a stress free work environment for employees.

The banking sector should empower its professionals in general and lower level professionals in particular and involve them in the decision making process to remove the feeling of 'helplessness'. This feeling is one of the reasons for employees’ frustration, leading to psychological stress.

The banks should provide an opportunity to utilize abilities and experience independently, opportunity to develop aptitude and proficiency. Employees’ suggestions should be accepted and implemented in problem solving, which will reduce job stress to a considerable extent.
The banking sector should encourage the cross-functional and interdepartmental work arrangements to reduce work related stress among low performers and low achievers.

Social support is an important way to cope with stress that everyone can practice by maintaining friendship. This includes helping others when they need a little support from the stressors of life. Therefore, the sector should facilitate social support by providing opportunities for social interaction among employees as well as their families. People in leadership roles also need to practice a supportive leadership style when employees work under stressful conditions and need this social support. Mentoring relationship with more senior employees also help junior employees cope with organizational stressors.

It is inferred from the study that irrespective of categories, all the respondents have experienced high level of occupational stress in relation to working conditions. Ergonomics plays a very vital role in reducing physical stress among employees in an organization. Therefore they should minimize the chances of employee stress caused by various factors like overuse of computers and also safeguard employees’ health from musculoskeletal disorders using ergonomically designed peripherals at the workplace.
Therefore, banks should have efficient reward system, such as profit sharing, bonuses, skill-and knowledge-based pay, gain sharing, and stock-ownership plans to lessen resistance of change in the organization.

Banks must know that reducing occupational stress is as important as motivating employees. So, stress management programmes must be an integral part of organizational training programmes along with motivational development programmes.

One of the best ways to reduce stress is to create an environment where in the voice of the employee is heard. The management has to create a concerned and caring environment in the organization where in the employee feels he is important and he has people to listen to him.

The banks should enrich the jobs either by improving job content factors (such as responsibility, recognition, and opportunity for achievement, advancement and growth) or by improving core job characteristics (such as skill variety, task identity, task significance, autonomy and feedback), which lead to motivational states, responsibility, and knowledge of results. This enriched task will eliminate the stressors that are found in more routine, structured jobs.
Employees will be under pressure if the job requirements and employee skills do not match. So, before allotting a person to any specific task, banks should try to match the skills of the employee with the job requirements.

It is a well known fact that recreational activities such as music and drama help the employees to de-stress and relax and recharge themselves. Therefore, the banks should provide recreational facilities, conducting various cultural activities, music, dance, drama, quiz programmes, creating classical musical club, the drama club and self-development forum at the workplace to help professionals de-stress themselves.

The banks should offer its employees various options to balance their work and life. The organization should offer flexible work options to its employees enabling them to work for a fixed number of hours, spread as per their convenience. It reduces stress level of the employees caused by long duration of work.

The banks should not create an environment wherein employees are discouraged to take leave. It is clinically proved that taking a break from work for a few days recharges the body, enabling the employees to perform well on the job. It also provides necessary work-life balance in the employee's life. Therefore, they should introduce 'break out method' allowing employees to take two–three breaks before lunch hour. They should provide compulsory leave to employees at least 15 days with pay in a year to reduce the stress to a considerable extent.
The only way banks can effectively manage stress is by removing the stressors that cause unnecessary tensions and job burnouts. Therefore, the banks should investigate the main causes of stress in the work place. The banks should undertake stress audit at all levels in the organization by asking staff to respond confidential questionnaires to identify when and how they experience stress.

The banks should ensure justified use of grievance handling procedures to win trust and confidence of professionals and reduce their anxiety and tension related to job-related problems and should encourage involvement of leaders and personnel at various levels in all phases of strategic interventions to ensure successful and long-standing interventions.

The banks should encourage its professionals’ hobby that they enjoy, which will de-stress themselves.

The banks should organize more lectures for its professionals on the stress management and importance of positive and healthy living.

The banks should initiate health campaign for its professionals for spreading awareness about negative effect of stress. Further, they should organize more workshops on stress management for professionals particularly for higher-and middle-level professionals to create awareness about the impact of employee’s stress.
The banks should control the physiological consequences of stress of the employees through relaxation and meditation. It is clinically proved that by practising meditation and yoga, an individual can unload stress. Meditation helps an individual to improve concentration. Further yoga also helps to calm down both mental and physical systems of human body. Therefore, the banking sector should arrange to practice meditation during meetings and coffee breaks. Generally, these activities decrease the individual’s heart rate, blood pressure, muscle tension and breathing rate.

Along with relaxation/meditation, the banking sector should shift to the broader approach of wellness programmes. In these programmes, the banks should educate and support employees in better nutrition and fitness, regular sleep and other good health habit. Employees should have free access to a wide array of wellness classes, individualized health appraisals, and health and disease prevention information.

The banks should offer employee assistance programmes, counseling services that help employees overcome personal or organizational stressors and adopt more effective coping mechanisms. Employee assistance programmes can be one of the most effective stress management interventions where the counseling helps employees to understand the stressors, acquire stress management skills, and practice those stress management skill.
The banks should offer maternity and personal leaves to take care for a new family. The banks should arrange on site or subsidized child care facilities. Child care support reduces stress because employees are less worried during the day about how well they are doing.

The banks should start employing the services of trained counselors to help employees overcome problems in their personal lives as well. In addition to that on site counseling services should be provided to help its employees to overcome their personal problems so that they can be more relaxed and productive at work.

"A healthy body holds a healthy mind". It has been proved that the lifestyle of a person also has an impact on the secretion of enzymes that cause stress in his body. Therefore, the banks should educate its employees to focus on developing a healthy lifestyle by striking a balance between work life and personal life. Regular exercise also helps the body to de-stress itself.

The banks should recognize the need to take preventive care about employee stress. It should focus on the employees’ health management. The banks should conduct regular workshops on diabetics, hypertension and cardiac care during office hours.
The banks should understand why a particular employee is responding to a certain stressor in a way that is causing harm. It will be the management's response to consider it to be a critical factor in successfully resolving the problem.

The banks should organize regular check up for those found suffering from very high stress and they should be subjected to stress management process. They should take urgent action to address the issue. How a stress situation managed will influence the length of a worker's absence and any consequent costs. If no effort is made to intervene early and resolve issues, especially if the worker takes time off, the case will become more difficult to resolve. Early intervention can include conflict resolution, mediation, and changes to workload or counseling from the Employee Assistance Scheme.

Most of the stress which these youngsters face is on account of the pressure they face at home with respect to their jobs at the banks and it is this stress which culminates into bigger dimensions and leads to disillusionment among the youngsters.

All companies should have a Counseling Desk wherein an in-house counselor counsels the employees on their career needs, problems in adjustment which may arise on account of the fact that most of the employees who work in the bank leave their home towns and come to various cities to work. This may act as an effective way to curb emotional stress.
To redefine the career paths and making the employees aware of the same trainings should be conducted which would enhance their skill sets beyond taking calls and develop their competencies to match the same against organizational goals. There should be some fun at work activities conducted every month to keep the employees peeped-up.

5.6 Conclusion

To sum up, the middle-level and higher-level professionals have experienced high level of occupational stress with regards to role overload, role ambiguity, role conflict, group pressure, and responsibility for persons. The lower-level professionals have experienced high-level of occupational stress in respect of powerlessness, peer relations, intrinsic impoverishment and low status. All the respondents have experienced high level of occupational stress with regards to working conditions and low profitability. It is observed from the study that middle-level and higher-level professionals have been exposed to high-level of overall occupational stress, whereas lower-level professionals have experienced moderate level of overall occupational stress. Throughout the study, it is observed that the middle level professionals have been exposed to high level of stress than higher- and lower-level bank professionals. The need of the hour is to heed this burning issue which would both directly and indirectly affect the productivity. Therefore, if the banking sector adopts the above mentioned recommendations made by the researcher, it will, undoubtedly, help to mitigate the level of stress and improve job satisfaction of the employees.
5.7 Scope for future research

Further research is required to identify the impact of stress on work-related behaviour of employees, such as absenteeism, attrition, loss of judgment, employee conflicts, conflicts with customers and work place accidents in the banks as well as in other industries.