1.1 Introduction

Occupational stress is a serious and enduring problem in the workplace. The last few decades have brought about dramatic changes in the nature of work in organizations. The introduction of new technology, particularly the use of computers, in the workplace, coupled with huge shift towards globalization and privatization with its inherent features of mergers, acquisition, strategic alliances and downsizing, restructured the functioning of industries. In order to compete successfully in the increasingly competitive global market, many organizations started to depend on subcontracting and outsourcing which undermine the requirements of permanent employees.

As a result of these, significant changes have been noted in the conditions of work and employment. The demands for skilled or multi-skilled employees have increased in tandem with the growth of information
technology. Employees are being asked to perform multiple tasks and are forced to carry work home. Jobs have become less stable and secure. The number of hours worked per week continues to increase. All these changes in the work atmosphere, along with organizational changes, increased the occupational stress and related disorders among the employees.

Stress is an experience that disrupts a person’s emotional and physical state, such as giving too much work that causes someone to become overtired or get into arguments with co-workers that results in anger. Stress is an integral part of the work life and in fact a great deal of a person’s stress comes from work.

Stress refers to an individual’s reaction to a disturbing factor in the environment. It is an adaptive response to an external situation that results in physical, psychological and behavioural deviations for employees. Stress is the result of a mismatch between the demands of the work and the employee’s belief in his/her capacity to meet this demand. Hence, stress implies some form of demand on the individual and it can be perceived as a threat which may create psychological imbalance and can affect the individual’s performance.

Whenever an individual feel that the demand from the job is beyond his/her capacity, he/she is said to be under stress. Stress leads to strain. Stress is felt at the psychological level leading to strain which is felt at the physical level. Irrespective of the professional status, position in the organization or strata of the society to which they belong, people experience stress and strain.

Stress could be a stimulating experience as long as it is within a controllable limit. When it goes beyond this limit, stress becomes distress, which is difficult to manage. At this stage employees feel helpless and
hopeless and their work will become dull and everything will go wrong. This situation leads to reducing his/her efficiency and effectiveness in performing the role assigned to him/her in the workplace, society and family.

There are two types of stress, namely positive (Eustress) and negative (Distress). Positive stress offers potential gain leading to better performance, whereas negative stress creates deep dejection, despondency and depression. One’s effectiveness may rise up to a particular level of stress, but beyond that level, it invariably drops. In the work environment, when people feel unable to exert any control or influence over the demand placed upon them, a sort of tension is created that may result in stress.

Work stress is perceived and interpreted differently by individuals; and their capacity to cope with it and respond to it also differs significantly. Situations that may impose stress on one individual may not be stressful to others. Individual characteristics such as personality traits and coping style can influence how a person responds to work stress. Although these characteristics can be partly responsible for how people respond to stress, working conditions such as workload, demands and pressure, conflicting expectations, or fear of layoffs or being fired at can influence the amount of stress that one feels. Individuals with certain personality characteristics, such as Type A personality traits or people prone to depression, may respond more often and more intensely to work-related stress. Work stress can also result from an imbalance between a person’s efforts and the personal rewards he or she receives from work, for example, workers who take on responsibilities above and beyond their normal workload but who don’t receive the promotion they feel they deserve, may be prone to stress.
Work stress can depend on a person’s developmental stage of life—with source of stress being different for a beginner in the job compared to an employee in his or her 60’s. Demographic and personal factors can also be associated with work stress and include age, educational qualification, gender, technical skill, financial problems, family issues such as caring for children or aged parents, dual-career couples, etc. Work stress can result from a poor fit between the employee and the environment. Poor person-environment fit can lead to psycho-social stress and strain that adversely affect the employees. A poor fit between the person and his work environment can be longstanding or brought on by recent changes in the work environment, such as requiring workers to learn new forms of technology.

The recognized causes of stress are numerous and these include heavy workload, unpleasant work practices, work pressure, management techniques and approaches and work environment. Stress can also be created in a situation where there are no clear job descriptions or career prospects. Lack of support from superiors and non-co-operation of subordinates also results in stress development. Heavy responsibility without sufficient authority and decision-making power, time deadlines to finish the work, inadequate time to attain the target, etc., normally enhance the stress of an individual. Lack of participation in decision-making, lack of recognition or reward for better performance, absence of grievance redress mechanism, etc., are the possible causes of stress. In short, stressors can be physical, emotional, internally or externally generated.

Occupational stress is a major problem in many industries. Though there may be some benefit from small amounts of stress such as helping one to remain productive and challenged at work, prolonged stress can have debilitating consequences. Despite work posing an exciting challenge for
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people, it can significantly contribute to health problems that include both physical and psychological symptoms. Although work stress is not a disease, it has some negative health outcomes. Occupational stress can lead to health problems, including the onset of new health concerns such as cardiovascular disease or it can exacerbate existing conditions such as asthma, irritable bowel syndrome, or high blood pressure. Mood and sleep disturbances, headaches, fatigue and gastro-intestinal problems can also be associated with job stress. Depression and anxiety too can be linked to prolonged job stress.

All these health concerns can lead to increased absenteeism, decreased work performance and increased health insurance expenditures. Most concerning is the relationship between work stress and behavioural problems such as anger that can lead to violence in and out of the workplace. Work stress can also contribute to alcohol or other drug abuse, whereby people use alcohol and other drugs to regulate their emotions and cope with difficult and stressful work situations. Stress can deteriorate social and family relationship and eventually burn one out. The corporate world, therefore, needs to recognize stress as a problem and take necessary steps to act upon it. Stress can cause poor work performance and lower employee morale. These factors, in turn, increase employee turnover rate and lessen the quality of life.

1.2 Research Problem

Globalization and information technology have brought about a sea-change in the functioning of the banking industry. The customer’s expectation and demands have also undergone radical changes due to the entry of private banks Which have started offering a variety of value-added services with focus on door-step delivery and that too round the clock. Banks are innovating new products, offering seven days a week of 24 hours’ banking daily, introducing
new delivery channels and devising new ways and means to cut cost, to overcome delays and to offer services at competitive rates. They are becoming more and more professional in their approach by complying with international banking standards in the area of risk management, capital adequacy, asset quality and corporate governance. The merger, acquisition and business alliances have become the new mantra of survival and growth for banks. Intensive use of information technology is another consequence of this business process re-engineering which has opened new delivery channels through ATM, Tele-banking, E-banking etc, where a customer can do banking at his convenience, anytime, anywhere and that too without physically visiting the banks.

The pressure to cut cost and overcome delays in decision making has given way to structural changes as banks have started transforming themselves into a lean and thin organization by moving to three-tier structure from four-tier and right sizing manpower through voluntary retirement scheme and sabbatical leave scheme and taking measures for improving productivity by re-deploying and relocating manpower as per business needs from surplus-to-deficit pockets and from controlling offices to branches.

Ever since the introduction of deregulation of the banking sector in India in the early 90s, there has been a paradigm shift in the focus of banks from social objectives to sound business objectives. Accordingly, there has been an increased thrust on profitability and productivity of all banks, including the public sector banks. Competition in the industry became intense with the emergence of new generation private sector banks and also with the enhanced dynamism of the foreign banks. The new generation banks and foreign banks, with their advanced technological base and highly skilled manpower, have been relatively at a competitive advantage over their two counterparts, viz., Public sector banks and old private sector banks, In order to
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withstand the competitive pressure and also to enhance productivity and customer service, banks have to invest heavily in technology and also go for highly skilled manpower or to train their existing staff suitably. In short, for the banking system as a whole, adoption of advanced technology has become an imperative to ensure better productivity and enhanced customer service.

The highly competitive work environment in the banking sector demands updated skill and knowledge from the managers and other employees in the banks, which are essential to fulfil the ever-increasing aspirations of the high-demanding customers. Coupled with this, the uncertainties and ambiguity associated with the finance sector around the globe multiplied the stress level of bank employees. A sound theoretical base in banking operation as well as practical experience acquired from the job is now not sufficient for them to tackle the various work-related issues confronted by them. Moreover, banks are not able to provide adequate training and back up support to enhance their competency.

The above said transformation in the banking sector has affected the social, economic and psychological domains of bank employees and their relations. They have to cope with the enhanced work pressure, which leads to more of mental stress and physical strain. In the light of these grounds, it is imperative to study the work-related stress faced by bank employees, the stressors and their effect, and strategies to combat such stress. Therefore, the present study addresses the following intricate questions: What is the extent of job stress confronted by bank employees in Kerala? What causes occupational stress in banks? What are the baneful effects of occupational stress on employees? What are the psychological reactions to stress? What are the physical outcomes of stress? How do employees cope with the occupational
stress? This study is a humble attempt to find answers to these research questions.

1.3 Significance of the Study

It is a well established doctrine in the world of organization that people, i.e., human assets are the prime movers that make the organizations function. No matter what level of technological sophistication the organization will attain, dependence of the organization on people will continue as technology by itself cannot produce quality product or service without human touch. The success of any organization is determined by the team of its people, their calibre and their attitude to succeed and perform. Employing and retaining skilled staff is a huge investment for an organization.

Banks are considered to be the nerve centre of an economy and the barometer of its economic perspective. The Indian banking structure consists of a heterogeneous mix of indigenous banks, the public sector and private sector commercial banks, new generation banks, foreign banks at base layers, the highly developed State Bank of India at its middle layer, and the State-owned Central Bank ‘The Reserve Bank of India’ at the apex.

Liberalization, deregulation and global integration of banking activities have increased the risk of the banking industry. Now banks are proactively devising their internal mechanism to withstand these risks. Banks are now rationalizing their branch network by shifting, merging, and closing down the non-viable branches. They have introduced mass computerization with the twin objectives of handling the increased volume of business effectively on the one hand, and improving the housekeeping and customer services on the other. Nationalized banks introduced the scheme of voluntary retirement to manage the surplus manpower left due to computerization. Now banks are facing severe
competition. They are rationalizing the interest rate and service charges, on the one hand and becoming more customer-oriented on the other. The increasing competition and shrinking profit margin have led to the voluntary merger of the banks for gaining competition edge. Banker-customer contact is reduced to the base minimum and much of the business is taken over by electronic banking, Tele-banking and card banking. It can be called ‘Anywhere-Any time Banking’. Banks will become the delivery channel for a host of financial products and services like the insurance, hire purchase and leasing, brokering and consultancy.

As a result of all these changes in the banking industry, life in the organization has become highly stressful. Stress leads to physical disorders because the internal body system changes while trying to cope with stress. Stress over a long period of time leads to diseases of heart and other parts of the body system. Therefore, it is important that stress, both on and off the job, must be kept at a low level so that most people may be able to tolerate stress without developing either emotional or physical disorders.

In each and every organization, employees have to be kept fully satisfied, happy and motivated so that productivity, efficiency and performance will be at their peak level. One of the most significant ways to achieve organizational efficiency is to identify the reasons or causes of stress and the ways to cope with it. Frequent studies in this area would help to uncover the underlying causes of stress, its physical and psychological impact on employees including managers, and also to evolve new and effective coping strategies to withstand this menace. This study is an earnest attempt in this regard.

1.4 Objectives of the Study

The main aim of the study is to identify the occupational stressors of bank employees. With this aim, the following specific objectives are formulated:
1. To assess the level of occupational stress of bank employees and to identify the demographic and other job-related factors which influence the level of stress.

2. To study the sources of occupational stress and to analyse the influencing factors.

3. To identify the stressors that discriminate employees of different sectors of banks.

4. To study the psychological effects of job stress on bank employees and to identify the influencing factors.

5. To identify the dominant physical strain manifested due to occupational stress among bank employees.

6. To study the relationship between sources and effects of job stress.

7. To examine the significant stress-coping strategies adopted by the bank employees and to identify the influencing factors.

8. To study the influence of coping strategies on the effects of job stress.

1.5 Hypotheses

Keeping in view the wider theoretical framework and the above objectives of the study, the researcher has formulated and tested the following null hypotheses.

Level of stress

1. There is no difference among employees belonging to the three selected bank groups in their level of stress.

2. There is no difference in the level of stress among employees belonging to different locations, employment status, gender groups,
marital status, age groups, educational levels, lengths of service and workloads.

**Sources of Stress**

3. There is no difference among employees belonging to the three selected bank groups with respect to stressors under study.

4. There is no difference among employees belonging to different locations, employment status, gender groups, marital status, age groups, educational levels, computer proficiency, monthly salary, lengths of service and workloads with respect to the stressors under study.

**Effects of Stress**

5. There is no difference among employees belonging to the three selected bank groups with respect to psychological effects of stress.

6. There is no difference among employees belonging to different locations, employment status, gender groups, marital status, age groups, educational levels, monthly salary, lengths of service and workloads with respect to the psychological effects of stress.

7. There is no dependence between sources and physical effects of job stress.

8. There is no dependence between sources and psychological effects of job stress.

**Coping Strategies**

9. There is no difference among the employees belonging to three selected bank groups with respect to various coping strategies.
10. There is no difference among employees belonging to different locations, employment status, marital status, age groups, educational levels, monthly salary, lengths of service and workloads with respect to the various coping strategies.

11. There is no dependence between the physical effects of job stress and the coping strategies.

12. There is no dependence between the psychological effects of job stress and the coping strategies.

1.6 Operational Definitions of Concepts

**Stress**: Stress is an unpleasant state of emotional arousal that people experience in situations that they perceive as dangerous or threatening. It is accompanied by physiological, behavioural and cognitive changes.

**Occupational Stress**: Occupational stress is stress related with jobs. When demands from the work exceed one’s ability to cope with, the situation results in occupational stress. It is the interaction of work situation with personal capacity to perform. Presence of stress under work can also be called ‘job stress’ or ‘work stress’. Hence, in this study ‘occupational stress’ ‘job stress and ‘work stress’ are used synonymously.

**Stressors**: Stress in the workplace can have many origins or it may come from one single event. The term ‘stressor’ refers to the specific cause or reason for stress.

**Job Demands**: Job demands are defined as psychological stressors, such as requirements for working fast and hard, having a great deal to do, not having enough time, and having conflicting demands.
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**Work Overload.** - Work overload may be either quantitative overload or qualitative overload. Quantitative overload refers to having too much work to do, whereas qualitative overload refers to work that is too difficult for the incumbent to perform.

**Role Ambiguity:** Role ambiguity is a situation in which the individual has only insufficient information about his/her work role.

**Role Conflict:** Role conflict occurs most frequently when a person is expected to perform in different ways, by different groups of people in the organisation.

**Coping:** ‘Coping’ refers to any attempt to deal with a stressful situation in which a person feels he must do something, but which taxes or exceeds his existing adaptation response patterns. It is the behaviour by which an individual attempts to deal effectively or contend successfully with a person or a task and successfully manage the situation or problem.

**Stress Audit:** When an organization decides to have a scientific look at the mental-cum-physical health status of the workforce, the exercise is called a Stress Audit. It involves an attempt on the part of the organization to study, explore and control various types of stresses which the individual executives experience by virtue of their organizational membership.

**Job Autonomy:** A degree or level of freedom and discretion is allowed to an employee over his or her job. As a general rule, jobs with high degree of autonomy engender a sense of responsibility and greater satisfaction. A higher degree of trust in leadership further leads to proactive behaviours by frontline employees, encouraging them to use the autonomy in their day-to-day jobs to seek out and make systematic improvements in work practices.
Social Isolation: Social isolation refers to a complete or near-complete lack of contact with society. It is usually involuntary, making it distinct from isolating tendencies or actions consciously undertaken by a person, all of which go by various other names. It is also not the same as loneliness rooted in temporary lack of contact with other humans. Social isolation due to long working hours can be an issue to the employees despite their age.

Maladaptive Behaviour: Maladaptive behaviour is a type of behavior that is often used to reduce one's anxiety, but the result is dysfunctional and non-productive. For example, avoiding situations because you have unrealistic fears may initially reduce your anxiety, but it is non-productive in alleviating the actual problem in the long term. Maladaptivity is frequently used as an indicator of abnormality or mental dysfunction, since its assessment is relatively free from subjectivity. However, many behaviours considered moral can be apparently maladaptive, such as dissent or abstinence.

1.7 Materials and Methods

In pursuance of the stated objectives and hypotheses, the following methodology was adopted for conducting the present study. The descriptive research design is applied for the study. Both primary and secondary data have been used, but the study mainly consumed primary data collected from the field source. In the first exploratory stage of this study, survey of literature was undertaken to familiarize the researcher with the various aspects of the study, to design appropriate methodology and to formulate a conceptual framework for the study. An honest effort was made to collect a large volume of secondary data from different available sources such as books, journals, Research articles, working papers, published and unpublished PhD theses etc. from the libraries of ICSSR- New Delhi, Banaras Hindu University, Jamia Milia University, Indian
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1.8 Research Instrument

Extensive Literature review enabled the researcher to identify the variables related to the components of Causes, Consequences and Coping strategies of occupational stress. Detailed discussions were made with a number of bank employees in different status, sectors, age levels and experience to incorporate all aspects of job stress in the banking sector. Consultations with the academic community particularly from the field of commerce and management, statistics, psychology and behavioural science, were made to examine the content validity of the instrument.

A five-point Likert Model has been constructed for the first three instruments intended to measure causes, physical effects and psychological effects of job stress, and a seven-point Likert model has been constructed to measure the coping strategies adopted by the respondents. As many as 70 statements have been included to measure the various stressors of job and 37 statements prepared to assess the various coping strategies adopted by the employees. Again, 24 statements have been used to measure the psychological effects of stress and 14 variables to identify the physical effects of job stress. Personal data pertaining to the employees have been included in the first part of the questionnaire. The scores awarded to the positive statements on the 5-point-
scale range from 1(strongly disagree) to 5(strongly disagree) and on the 7-point-scale, from 1(never) to 7(always). Reverse scaling has been done in the case of negative statements where a score of 5 is assigned to ‘strongly disagree’ and 1 for ‘strongly agree’ on the 5-point-scale and a score of 7 is assigned to ‘never’ and 1 for ‘always” on the 7-point-scale. In order to measure the physical effects of job stress, scoring has been done in such a way that a score of 1 is assigned to ‘never’ and 5 for ‘always’. The scores are collected, summated, averaged and compared across different groups, to draw meaningful conclusions.

1.9 Pilot Study

In order to test the internal consistency of the scales developed by the researcher and to reduce the number of statements to a manageable size, a pilot survey was conducted before the main study. Questionnaires were served to 100 respondents with a personal request to express their agreement/disagreement with the statements and an undertaking was given that the information furnished by them would not be used for any purpose other than the research study. Filled questionnaires have been obtained from 56 respondents and studied in detail, and some modifications have been incorporated in the questionnaire to make the statements more suitable and unambiguous.

1.10 Reliability Analysis

Using the data obtained from the pilot study, a Reliability analysis using the classical Cronbach Alpha Model for Reliability has been attempted. The procedure starts with all statements considered and sequentially eliminating statements whose elimination might improve the Alpha. Those items with item-to-total correlation below 0.3 and Cronbach’s Alpha below 0.7 have been eliminated. The procedure ends when there is no more improvement. When the reliability analysis is over, the number of statements used to measure the causes,
effects and coping strategies of job stress has been significantly reduced to a manageable level of 47 statements with reliability coefficient of 0.925 for causes of stress, 15 statements with a coefficient of 0.909 to measure the psychological effects of job stress, and an overall 23 statements for rating the coping strategies of stress with a reliability coefficient of 0.868.

1.11 Sample Size

The modified data after Reliability Analysis, collected from the 56 respondents, have been studied in detail to identify the extent of variations in the responses. It may be stated that the sample size was proportional to the level of variation and the assumed level of the error of the estimate of the population parameter of the study, variable. The 85 statements relating to the various sources of job stress, effects of job stress and coping strategies have been used as the study variable to determine the sample size. For an assumed level of 5 per cent error in the estimate of the means of these 56 responses using the information on variance from the pilot study, the sample size was obtained based on each response. The formula used is $n \geq \left( \frac{1.96s}{d} \right)^2$. Where ‘$n$’ is the sample size, ‘$s$’ is the estimate of standard deviation, ‘$d$’ is the standard error of the estimation of population parameter, and the value 1.96 is the critical value from normal test at 5 per cent level of significance. The sample size of 452 was the maximum among the sample sizes obtained from the number of responses for all the statements.

1.12 Sampling Procedure

A multistage stratified random sampling with a suitable proportional allocation has been applied for the selection of employees from banks as sample respondents. For this purpose, Kerala State has been divided into three zones, namely, South Zone comprising Thiruvananthapuram, Kollam, Alappuzha and
Pathanamthitta districts; Central Zone consisting of Kottayam, Idukki, Ernakulam and Thrissur districts, and North Zone comprising of Malappuram, Kozhikode, Palakkad, Kannur, Vaynadu and Kasarcode districts. In the next stage, one district each from these zones has been selected: Thiruvananthapuram from the South, Ernakulam from the Central and Kozhikode from the North. For the selection of bank branches, banks have again been classified as Public sector banks, Old private sector banks, and New generation banks. Based on the strength of branches in the selected districts, SBI, SBT, Canara Bank and Union Bank from the Public sector; Federal Bank, South Indian Bank and Catholic Syrian Bank from Old private sector; and HDFC Bank, ICICI Bank and Axis Bank from the New generation banks have been selected for the study.

From the pilot study it has been decided to have a sample size of 452, and it has been seen that there are 969 banks branches, with 556 PSB, 310 OPSB and 103 NGB. In order to represent the banking sector reasonably well in the sense that the required information is feasible, it has been decided to allocate the sample sizes for the three sectors on the basis of the ratio of the number of banks in each sector. So this has resulted in a sample of size 462 consisting of 254 Public sector, 132 Old private sector and 76 New generation banks with marginal adjustment for the purposes of feasibility. Also, this number is allocated for each region in proportion to the number of banks in each one of them. Thus the number of banks has been selected in the ratio of 2:2:1 for Public sector banks, 2:3:1 for Old private sector banks and 2:3:1 for New generation banks. The ratios are being decided by the number of branches of each category in each region. Then the sample respondents have been selected from each region to maintain the absorbed ratio of manager, officers and clerks. Thus sample respondents consist of 125 managers, 159 officers and 178 clerks.
selected at random, subject to the proportions decided for each region and each type of bank.

1.13 Limitations of the Study

1. Bank employees are always busy with their assigned task during working hours. They have to be approached during off time at their convenience. Thus data collection was a difficult task.

2. The study is multidimensional in nature encompassing level of stress, causes, consequences, coping strategies etc. It was found difficult to enumerate and group physical effects of stress for further analysis. The researcher had to seek the assistance of practising consultants in medicine.

3. Co-operative banks and Foreign banks are excluded from the study.

4. Physical factors such as lighting, ventilation and noise were not considered in the analyses relating to stressors.

5. The response and attitude of the respondents may differ from time to time. This is an inherent limitation in all the researches in behavioural sciences.

6. Metamorphic changes including technology are happening in the banking industry. So the stress factors are subject to change in a short period.

7. ‘Stress’ sometimes makes one unable to make a realistic assessment of himself which puts a constraint on the study.

8. All the inherent limitations of the sample study can be expected.
1.14 Scheme of Presentation

The thesis is presented in Eight Chapters.

Chapter One: The first chapter consists of the introduction of the topic for this study, namely stress, occupational stress, stressors and their impact to the individual and industry in particular. This chapter also outlines the framework of the present study, its objectives, methodology adopted, statement of the problem, scope of the study, significance of the study, limitations and chapter scheme.

Chapter Two: Chapter two discusses the reviews of literature on occupational stress. It is divided into four parts. The review of literature relating to occupational stress in the banking sector is given in the first part, and the second part covers sources of job stress in general. The third and fourth parts respectively summarise previous studies on the effects of job stress and coping styles.

Chapter Three: This chapter provides a theoretical framework of the topic under study. Various definitions regarding stress and occupational stress are discussed. It includes a brief explanation of the different theories on stress models, important determinants of occupational stress, its effects and various coping strategies are also discussed in this chapter.

Chapter Four: In this chapter an account of the sample profile is furnished. The level of job stress experienced by the bank employees and the influence of various demographic factors that influence their level of stress are also covered in this chapter.

Chapter Five: Chapter five deals with the identification of the various factors that contribute to job stress, demographic and other job-related factors.
that influence the job stress, stress factor that discriminates employees of public sector banks from employees of old private sector banks and new generation banks.

**Chapter Six:** This Chapter describes the physical as well as psychological effects of job stress. The socio-economic variables that influence the psychological effects of job stress and cause and effect relationship of job stress are also included in this chapter.

**Chapter Seven:** Chapter seven discusses the various coping strategies adopted by the bank employees to manage occupational stress. The influence of social and demographic factors in the selection of coping strategy and the influence of coping strategies over physical as well as psychological effects of job stress, are also included in this chapter.

**Chapter Eight:** This chapter consolidates the important observations recorded in this study in the form of major findings and offers suitable suggestions.

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