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SUMMARY, MAJOR FINDINGS, AND CONCLUSIONS

The Research Problem

In any organisation, the organisational climate, job involvement, job anxiety and job alienation exist without any question. These four variables are interrelated and inter-dependent. In some studies, the organisational climate is the outcome of the influence of three elements such as job involvement, job anxiety and job alienation. In some other studies, it is seen vice-versa. It is found that organisational climate influences the job performance and job involvement.

The organisational climate has been studied in relation to job anxiety. The organisational climate is analysed in the light of the job alienation. Further, the inter-relationship between the job involvement and job anxiety, job involvement and job alienation had been studied but no study was attempted so far to study the relationship between the job anxiety and job alienation. Likewise the researcher had not come across any study dealing with these four variables together which analysed the inter-relationship. Hence a study has been thought of and attempted by taking these four variables together.
The general expectation is that organisational climate positively influences the job involvement, while the less job involvement leads to job anxiety, and job anxiety results in job alienation. Above all, it is expected that the better the organisational climate, higher would be the job involvement. Higher the job involvement lower would be the job anxiety and lower is the job anxiety lower would be the job alienation. With these assumptions the present study has been undertaken.

The earlier studies have concentrated on any two of the four factors ignoring the other two for example, organisational climate and job involvement, job involvement and job anxiety; job anxiety and job alienation. The first one influences the second; the second influences the third; and the third influences the fourth (it is something like A=>B, B=>C, C=>D, D=>A). So the scholar draws a logical conclusion that the organisational climate influences the job alienation through the other two variables, namely job involvement and job anxiety. Hence, all the four factors have to be studied simultaneously.

All along studies had been conducted by taking into the blue-collar employees as the respondents as if they alone constituted the organisation. But there is another group of employees called white collar employees having a two distinct categories such as supervisory/clerical and administrative/managerial cadres, which have all the qualities of human elements. These
factors are increasingly noted among the high level management and technical employees. Therefore, it was keenly felt that there should be a study on the white-collar employees.

Objectives

The specific objectives of the study were as follows:

1. To study the levels of organisational climate, job involvement, job anxiety, and job alienation among the bank employees;
2. To find out the association between socio-economic characteristics of the employees and organisational climate;
3. To analyse the association between socio-economic characteristics and job involvement of the employees;
4. To know the association between socio-economic characteristics and job anxiety of the employees;
5. To measure the association between socio-economic characteristics and job alienation of the employees;
6. To examine the relationship between organisational climate and job involvement, organisational climate and job anxiety, organisational climate and job alienation; and
7. To offer suggestions based on the empirical evidences of the study.
Hypotheses

The above mentioned objectives were studied through the formulation of
the following hypotheses.

1. Organisational climate is positively related to job involvement
2. Organisational climate is negatively related to job anxiety
3. Organisational climate is negatively related to job alienation
4. Job involvement is inversely related to job anxiety
5. Job involvement is negatively related to job alienation
6. Job anxiety is positively related to job alienation.

Methodology

As stated earlier, the study was conducted with reference to the white-
collar clerical employees of the banks, who constituted the largest majority.

For obvious reasons, the researcher had selected his home state namely
Tamil nadu as a geographical area for this study. The state was divided into
five concentric zones by keeping the home district of the researcher viz.
Coimbatore as the centre. From each zone one district was selected. The
selection of the district from each zone except for the first zone was done by
non-replacement lottery method. The districts so selected for the study were

Of the 20 nationalized banks, one bank has been selected by random method for the purpose of the study. The branches of the bank that fell within the district limits were considered for the purpose of data collection.

The total number of the clerical cadre employees working in such branches of the bank formed 809. They were given the mailed questionnaires. Of the total questionnaires given, as many as 589 filled in questionnaires (72.81 per cent of the sample size) were received after repeated remainders. Out of the 589 questionnaires, 80 questionnaires were found to be incomplete and so were discarded, and the remaining 509 (62.92 per cent of the sample size) were taken for analysis.

In order to elicit opinions from the sample respondents, four detailed and structured questionnaires were prepared separately for organisational climate, job involvement, job anxiety and job alienation and sent to each sample respondent along with an additional questionnaire for personal data.

The organisational climate questionnaire developed by Sharma (1989) was adopted. The increasing score was indicative the higher degree of organisational climate as perceived by the employees.
To measure the job involvement, the job involvement scale developed by Agarwala (1976) was adopted. The increasing score was indicative of the higher degree of Job-Involvement.

To measure the job anxiety, the scale developed by Srivastava (1971) was adopted. The increasing score was indicative of the higher degree of job anxiety.

The job alienation scale adopted by Vendal (1981) was made use of in this investigation. Higher the score, higher would be the alienation.

To analyse the data, the statistical tools namely mean, standard deviation, chi-square test and co-efficient of correlation, biserial correlation, second order partial correlation, and 't' test and co-efficient of association were made use of at appropriate places.
**Major Findings**

The major findings of the study are given below.

1. **Profile of the sample**

   The age structure of the respondents reveals that 30.26 per cent of them are young i.e., aged below 30 years, even though the mean age is 37.55 years. Among the respondents, a significantly large proportion of 72.69 per cent is male, while the remaining 27.31 per cent female. It is found that more than half (56.78 per cent) of them are graduates. A vast majority (82.12 per cent) of the respondents belongs to Hindu religion. More than half (53.64 per cent) of them are from other backward castes.

   Among the total respondents, a majority (71.31 per cent) is married. As far as the order of birth is concerned, the first (22.20 per cent) and the second (22.79 per cent) dominate the sample. Regarding their take home pay, they are equally distributed between the two income groups i.e. Rs.3500 and less and Rs.3501 - Rs.7000 (36.54 per cent each). The study reveals that, 24.26 per cent have more than 21 years of experience.

   About 38.90 per cent, 25.74 per cent and 35.36 per cent of them are working in the banks located in the urban, rural and sub-urban areas respectively. Among the female respondents a majority (58.99 per cent) are
living with their husbands. A majority (66.31 per cent) of the respondents has nuclear family. A sum of (52.85 per cent) of them has two earning members i.e., both husband and wife are employed. It is revealed that 30.06 per cent have three dependents. 45.19 per cent have their total family income between Rs 5001 and Rs 10000 per month. The mean income of the family is Rs 9188.23 per month.

The analysis shows that 53.63 per cent have their organisational climate score more than the mean score (\( \bar{X}=89.08 \), SD=14.68, Min=21 And Max=133). Among the respondents, 277 have job involvement score less than the mean score (\( \bar{X}=130.15 \), SD=18.66, Min=89 and Max=192). The mean job anxiety score is 23.58 (SD=12.63, Min=03 and Max=76). As many as 273 respondents have low job anxiety. Considering the respondents job alienation, 54.22 per cent have their job alienation score less than the mean job alienation score, (\( \bar{X}=8.14 \), SD= 4.22, Min=0 and Max=17).
2. Organisational climate and socio-economic factors

The age is positively but not significantly related to the organisational climate score of the respondents at 0.05 per cent level of significance, \( r=0.0275 \). This means that relatively experienced employees perceive their organisational climate as democratic, while the young employees perceive it autocratic. It might be so for the aged workers, who have longer tenure of service and might have adapted themselves to the conditions of the organisations.

The female respondents feel that the level of organisational climate is high. The mean organisational climate score of the women respondents (91.61) is significantly higher than that of the male counterparts (88.13). It is revealed that the level of education of the respondents has no significant influence on their perception of the organisational climate.

The religions of the respondents and their perception of organisational climate are independent. On the other hand, the castes of the respondents influences the perception of organisational climate. The respondents belonging to forward castes have the highest mean score (90.54), followed by the scheduled castes (89.38), and other backward classes (88.06). By using \( x^2 \) test, the relationship between the caste groups and their perception of organisational climate is established. \( x^2 = 7.8037 \).
The marital status of the respondents does not have any significant influence on the perception ($\chi^2 = 2.6647$). The order of birth of the respondents has negative relationship with their perception. The co-efficient of correlation between the variables is -0.081 with significance at 0.10 per cent level.

The earning of the respondents (the take home pay) is positively and significantly related to the organisational climate score ($r=0.1368$). Contrary to it, the total family income of the respondents is negatively related to the organisational climate, though not significantly ($r=-0.071$).

Experience of the respondents in the organisation does not have any significant relationship with the organizational climate score ($r=0.025$). The respondents working in sub-urban areas have the highest mean (89.60) organisational climate score, followed by the respondents from urban areas (89.04), and then the rural areas (88.63). The difference is not significant. The $\chi^2$ test also proves that there is no relationship between the place of work and their level of perception on organisational climate ($\chi^2=5.97$).

Among the women workers, those who live with their parents have more positive opinion than the others have about their organisation. When the women are not married, they have less mental disturbance, since the married
women have to play dual roles. However, such relationship is not significant \( \chi^2=5.5960 \).

The respondents have joined the employment for various reasons. The Variation in the reasons influences their perception on organisational Climate \( (Y^2=2.104 \leq 0.05 \text{ per cent level of significance}) \). The women respondents, who have joined the employment to reduce the financial burden of husbands, have the highest mean score \( (\bar{X}=97.83, \text{SD}=6.54, N=46) \), followed by the respondents who feel that the bank job would give them financial support \( (\bar{X}=92.00, \text{SD}=11.92, N=26) \). The lowest mean is for the respondents, who have joined the job to have a better living and to save money \( (\bar{X}=84.08, \text{SD}=19.48, N=72) \). The economic necessity makes the Individual to see the positive aspect of the employment in the organisation.

The analysis shows that there is no relationship between type of family and organisational climate score. The calculated chi-square value is 0.1790, which is not statistically significant at 0.05 per cent level.

The family size of respondents’ is negatively related to the organisational climate perception of the respondents \( (r=-0.1775) \) at 0.01 per cent level of significance i.e., the respondents with small family have high opinion on the organisational climate. The coefficient of correlation between number of
dependents and organisational climate score is 0.0033, which is not statistically significant.

The total number of earning members is negatively but significantly related to the organisational climate of the respondents (r=-0.1389) at 0.05 per cent level of significance. Hence, it can be concluded that higher the earning members, lower is the organisational climate score of the respondents.

3. Job involvement and socio-economic factors

The job involvement is analysed in relation to the socio-economic aspects of the respondents.

The age is positively related to the job involvement score but not significantly (r=0.0191). The women Workers have higher job involvement ($\bar{X}=135.85$, $SD=18.5$) than the male workers ($\bar{X}=128.01$, $SD=18.25$). The education of the respondents is not related to the level of job involvement. The chi-square value is 2.3535 with significance proving that the level of education and level of job involvement are associated. The religion is related to the job involvement of the respondents i.e. religion of the respondents has got some influence on job involvement score. The chi-square calculated
value (14.5332) is higher than the table value at 0.05 per cent significant level.

The level of job involvement of the respondent varies with variation in their caste. The calculated chi-square value (9.3427) is higher than the table value and it proves the dependability of job involvement on caste. The forward community respondents have higher job involvement. The mean job involvement score of forward caste respondents is 135.69 (Sd=19.89), than that of scheduled caste respondents (127.96, Sd=17.63) and that of the other backward class respondents (127.06, Sd=17.27). It is found that the marital status of the respondents has no influence on the level of job involvement. \( \chi^2=0.8002 \). The respondent's order of birth is not related to job involvement of the respondents. \( r=0.0005 \).

The respondents take home pay is not significantly related to the job involvement score of the respondents at 0.05 per cent level of significance \( r=0.0485 \).

The respondent's work experience does not show any statistically significant relationship with the job involvement score at 0.05 per cent level of significance \( r=-0.0147 \). It is concluded that the place of work influences the job involvement level of the respondents \( \chi^2=14.3933 \). The mean job involvement score of the respondents working in the banks located in rural,
sub-urban, and urban areas are 130.24 (Sd=20.99), 133.85 (Sd=15.94), and 124.93 (Sd=17.18) respectively.

The chi-square test shows that the place of stay of the women employees is related to the job involvement level $\chi^2=2.397$. A safe stay either with their parents or husbands might be the reason for it. The respective mean scores are 134.19 (Sd=12.87) and 147.09 (Sd=10.04). Hence the inevitable conclusion is that the job involvement level would be higher due to favourable family and social living atmosphere especially for the women.

The study brings out that there is a relationship between the reasons for joining the employment and job involvement level $\chi^2=43.3410$. The mean scores have varied from 125.19 to 135.24.

Employees from nuclear families have a less job involvement ($X=126.25$) as compared to those from joint families who have more job involvement scores ($\overline{X}=132.14$).

The respondent's family size i.e., the respondents with small family have high opinion on the job involvement perception is positively and significantly related to the job involvement of the respondents at 0.01 percent level of significance (t=0.1122).
The number of dependents of the respondents is negatively related to job involvement \((r=0.1268)\), which is significant at 0.05 per cent level. Hence it can be concluded that lesser the dependents, higher is the job involvement and vice-versa.

The study also finds that the total number of earning members is not related significantly to the job involvement \((r=-0.0583)\) at 0.05 per cent level of significance. Hence it is established that there is no relationship between the earning members and job involvement.

The respondent's total family income is negatively and significantly related to the job involvement score \((r=-0.0921)\) at 0.05 per cent level of significance.

4. **Job anxiety and socio-economic factors**

The job anxiety is analysed in relation to the socio-economic factors of the respondents.

The age of the respondents is positively and significantly related to the job anxiety at 0.05 per cent level of significance \((r=0.1005)\). The relatively experienced employees feel high job anxiety and the young employees perceive low job anxiety. It can be concluded that there is a variation in level of job anxiety of the respondents with variation in their sex. The mean job
anxiety score of the male respondents is 26.25 (Sd=12.53) and that of female respondents is 16.48 (Sd=9.86). The calculated chi-square value is 52.8699, which is more than the table value at 0.01 per cent level.

The analysis has revealed that there is no relationship between level of education and level of job anxiety of the respondents. The calculated chi-square value is 3.86, which is lower than the table value at 0.01 per cent level. It can be stated that there is a relationship between religion and level of job anxiety of the respondents. The calculated chi-square value is 21.1144, which is higher than the table value at 0.01 per cent level.

The mean job anxiety scores of the forward caste respondents, scheduled caste respondents, and other backward class respondents are 22.14 (Sd=12.38), 23.3 (Sd=12.55) and 24.57 (Sd=12.78) respectively. The calculated chi-square value is 10.5269, which is higher than the table value at 0.01 level. It can be concluded that caste and level of job anxiety of the respondents are associated. The mean job anxiety score of the married respondents (\(\bar{X}=33.14\)) is higher than that of the unmarried respondents (\(\bar{X}=24.68\)). The difference in mean score values is statistically significant.

The co-efficient of correlation between order of birth and job anxiety score is -0.0740, which is not statistically significant at 0.05 per cent level of
significance. Hence, it can be concluded that there is no significant relationship between order of birth and job anxiety score of the respondents.

The co-efficient of correlation between take home pay and job anxiety score is 0.0329, which is not statistically significant at 0.05 per cent level of significance. Hence, it can be concluded that there is no relationship between take home pay and job anxiety score of the respondents.

The co-efficient of correlation between years of experience and job anxiety score is -0.0086, negative which is statistically insignificant.

The three means of the respondents, working in the banks located at rural, sub-urban and urban areas are 24.48 (Sd=12.92), 20.96 (Sd=12.11) and 25.81 (Sd=12.35) respectively. It can be stated that there is a dependency between place of work and the level of job anxiety of the respondents. The calculated Chi-square value is 12.1852, which is more than the table value at 0.05 per cent level.

The finding is that there is no relationship between the place of stay and level of job anxiety of the women respondents. The calculated chi-square value (3.7903) is much less than the table value at 0.01 per cent level.
The conclusion is that there is a variation in level of job anxiety of the respondents with variation in reason for joining this employment. The calculated chi-square value is 50.9306, which is more than the table value at 0.01 per cent level.

As revealed, there is no relationship between type of family and level of job anxiety of the respondents. The calculated chi-square value is 27.54, which is less than the table value at 0.05 per cent level.

The co-efficient of correlation between the size of the family and job anxiety score is 0.1245, which is statistically significant at 0.05 per cent level. Hence, it can be concluded that there is a significant relationship between size of the family and job anxiety score of the respondents.

The co-efficient of correlation between number of dependents and job anxiety score is 0.0566, which is not statistically significant. Hence a significant relationship is not established between the two variables.

The co-efficient of correlation between number of earning members and job anxiety score is 0.0517, which is statistically insignificant at 0.05 per cent level. Hence, it can be concluded that there is no significant relationship between number of earning members and job anxiety score of the respondents.
The co-efficient of correlation between total family income and job anxiety score is 0.1390, which is statistically significant at 0.01 per cent level. It can be concluded that higher the family income higher is the job anxiety and lower the family income lower is the job anxiety.

5. Job alienation and socio-economic factors

The job alienation is analysed in relation to the socio-economic factors of the respondents

The respondents' age is negatively but insignificantly related to the job alienation of the respondents at 0.05 per cent level of significance (r=-0.0367). It can be concluded that there is an association between sex and level of job alienation of the respondents. The calculated chi-square value is 9.4209, which is more than the table value at 0.01 per cent level. The female workers are more alienated (X=9.14, Sd=4.68) than the male workers (X=7.75, Sd=3.97).

As found by the study, there is no relationship between level of education and level of job alienation of the respondents. The calculated chi-square value is 1.5285, which is less than the table value at 0.05 per cent level.
This study finds that there is no relationship between religion and level of job alienation score of the respondents. The calculated chi-square value is 0.6329, which is less than the table value at 0.05 per cent level. Therefore, job alienation is independent of religion.

The study concludes that there is a relationship between caste and level of job alienation of the respondents. The calculated chi-square value is 11.7961, which is more than the table value at 0.05 per cent level. The highest alienation is seen among the scheduled caste respondents ($\bar{X}=9.28$, $Sd=4.55$), followed by the other backward class respondents ($\bar{X}=8.61$, $Sd=4.00$) and by the forward caste respondents ($\bar{X}=7.00$, $Sd=4.20$).

There is no relationship between marital status and job alienation level of the respondents. The calculated chi-square value is 0.1817, which is less than the table value at 0.01 per cent level.

The co-efficient of correlation between order of birth and job alienation score is 0.0369, which is not statistically significant at 0.05 per cent level of significance. Hence, it can be concluded that there is no significant relationship between order of birth and job alienation score of the respondents.
The co-efficient of correlation between take home pay and job alienation score is 0.0428, which is not statistically significant at 0.05 per cent level. Hence, it can be concluded that there is no significant relationship between take home pay and job alienation score of the respondents.

The co-efficient of correlation between work experience and job alienation score is -0.1304, which is significant at 0.05 per cent level of significance. Greater is the work experience lesser is the job alienation and vice versa.

The study reveals that there is a relationship between place of work and level of job alienation of the respondents. The calculated chi-square value is 9.4705, which is more than the table value at 0.01 per cent level. The respondents working in rural banks have the highest alienation ($\bar{X}=8.83, \text{Sd}=4.94$), followed by the respondents in semi urban banks ($\bar{X}=7.74, \text{Sd}=3.65$), and by the respondents in urban banks ($\bar{X}=7.61, \text{Sd}=3.67$). It can be stated that there is a relationship between the place of stay of the female respondents and level job alienation of the respondents. The calculated chi-square value is 13.9377, which is more than the table value at 0.05 per cent level.

There is a relationship between the reason for joining this employment and level of job alienation of the respondents. The calculated chi-square value is 3.91, which is more than the table value at 0.01 per cent level.
The study concludes that there is no relationship between type of family and level of job alienation of the respondents. The calculated chi-square value is 0.6436, which is less than the table value at 0.05 per cent level.

The co-efficient of correlation between size of the family and job alienation score of the respondents is -0.0139, which is insignificant at 0.05 per cent level. Hence, it can be concluded that there is no significant relationship between size of the family and job alienation.

The co-efficient of correlation between number of dependents and job alienation score is 0.0391, which is not statistically significant at 0.05 per cent level of significance. Hence, it can be concluded that there is no significant relationship between number of dependents and job alienation score of the respondents.

The co-efficient of correlation between earning members and job alienation score is -0.0008, which is insignificant at 0.05 per cent level of significance. Hence, it can be concluded that there is no relationship between number of earning members and job alienation score of the respondents.

The co-efficient of correlation between family income and job alienation score is 0.1173, which is statistically significant at 0.05 per cent level of
significance. Hence, it can be concluded that there is a positive relationship between family income and job alienation score of the respondents. i.e. higher the family income, higher is the job alienation and lower the income, lower is the job alienation.

Of the 17 structural variables analysed in relation to the four dependent variables, only two structural variables viz., the sex and caste of the respondents influence all the four dependent variables. The female respondents feel that organisational climate is better, and they have higher job involvement and low job anxiety. At the same time, they have higher job alienation.

Likewise, the three caste groups viz., forward castes, other backward castes and scheduled castes influence the four dependent variables. The forward caste respondents have high organisational climate score, high job involvement, low job anxiety and low job alienation. The scheduled caste respondents have moderate organisational climate score, job involvement and job anxiety (more than the score of other backward community respondents but less than the score of the forward caste respondents). (i.e. > OBC but < FC) but have the highest alienation. The respondents belonging to other backward classes feel that they have poor organisational climate, have low job involvement and high job anxiety. These respondents have moderate job alienation (i.e > FC but < SC).
The place of work influences three dependent variables viz., job involvement, job anxiety and job alienation but does not influence the organisational climate. The respondents working in the banks in sub-urban areas have the highest job involvement and low job anxiety. The respondents in urban banks have the least job involvement, the highest job anxiety and moderate job alienation, whereas the respondents from rural banks have moderate job involvement, moderate job anxiety but the highest job alienation. Job anxiety is moderate but the job alienation is high.

As far as the women workers are concerned, the organisational climate and job involvement are high in case of those living with their parents.

The noteworthy point is that family size of the respondents is positively and significantly related to organisational climate, job involvement and job anxiety. This is as expected. The respondents with large family have to identify with the organisation, involve themselves in the job because the job is the bread and butter for the whole family. The anxiety is also high because of the family commitment and responsibilities.

The family income positively influences the job anxiety and job alienation but negatively related to job involvement. The respondents who have higher family income seldom take interest in their jobs, develop some sort of anxiety,
alienation and have detached attitude towards the job, since the families have other incomes also.

The study has found that the level of education, take home pay, and experience of the respondents are not influential factors.

**Testing of Hypotheses**

(1). As such the hypothesis, 'organisational climate is positively related to job involvement', cannot be accepted.

(2). There is a significant negative relationship between organisational climate and job anxiety. Here the influence of other two variables viz., job involvement and job alienation is nullified. \( r = -0.3798 \), significant at 0.01 level of significance). It is but natural that if the perception on organisational climate is positive, the job anxiety among the workers would be low. Hence the hypothesis "organisational climate is negatively related to job anxiety," is accepted.

(3). The coefficient of correlation between the organisational climate and job alienation is -0.0918 which is significant at 0.05 level of significance. In this relationship, the influence of the other two variables is removed. This coefficient
of correlation enables the researcher to accept the hypothesis namely "Organisational climate is negatively related to job alienation".

(4) The fourth hypothesis, viz., "Job involvement is inversely related to job anxiety", is accepted as the coefficient of relationship between the two variable is -0.3114, which is statistically significant at 0.01 level of significance, after nullifying the influence of the intervening variables namely organisational climate and job alienation.

(5) "The job involvement is negatively related to job alienation". The coefficient of correlation between the two variables, after eliminating the influence of organisational climate and job anxiety is -0.0767, which is not statistically significant. Hence the hypothesis is not accepted.

(6) The relationship between job anxiety and job alienation is positive and statistically significant at 0.01 level of significance (r=2288). Hence, the sixth hypothesis namely," Job anxiety is positively related to job alienation," is accepted.