CHAPTER VI

SUMMARY OF FINDINGS, SUGGESTIONS, RECOMMENDATIONS AND CONCLUSION

This chapter exposes all findings of the study, suggestions and recommendation to the BPO professionals, to the organisations, to the policy makers and to the Government, conclusion and implementation for future studies.

Findings on the Socio Economic Backgrounds

1. **Age Segment:** BPO companies catch the attention of employees in the age group of 26 – 30 years. The lowest percentage (8%) of the respondents who continue to be the employees of the BPOs companies, are in the age group of above 35 years. BPOs jobs are peculiarly suitable to youngsters who are below 30 years.

2. **Gender Segment:** 56% of the respondents are men, whereas, 44% of the respondents are women. Men are found to be flexible in working in the BPOs than the women, who need to address the night shifts and family care. Man category is the bread winner of BPOs job than the woman, who are highly motivated and suitable to working conditions in the BPOs.

3. **Marital Status Segment:** The highest percentage (64.5%) represents ‘Unmarried’ category. There are 31% of the respondents who are married and a meagre 4.5% of the respondents are divorced. The nature of the job in BPOs is very apt to the Unmarried who are away from family.

4. **Educational Qualification Segment:** 38% of the respondents are possessing Under Graduate degree which is the highest among various qualifications. And 5% of the respondents are
Higher Secondary qualified ones which is the least of all. Under Graduate people are highly attracted by the BPOs job. UG qualified persons who are selected through campus interview, set their minds to join in BPOs and continue to work immediately after UG qualification. They also keep themselves ready to qualify further through other means like distance education programme.

5. **Monthly Income Segment**: The lowest percentage (6%) of the respondents is earning a monthly income above Rs.35,000. The highest percentage (53.5%) of the respondents is earning a monthly income Rs.20001 to Rs.25000. Their income is found to be just sufficient for house rent and other luxurious living, which happens to be the minimum comfort today.

6. **Professional Experience Segment**: The highest percentage (45%) of the respondents are with 3 – 5 years of experience, and the lowest percentages of respondents (2%) do have the maximum years of experience 9 – 11 years. BPOs workers move from one company to another company owing to more income, higher studies and repetitive work. BPOs jobs are not for long run survival and it is tolerable only for a few years. As a result, lower level of work experience bags high percentage among the BPOs workers.

7. **Family Type Segment**: 56% of the respondents are of the nuclear type of family; on the other hand 44% of the respondents are of joint family type. The respondents are deliberately opting for and becoming a nuclear family type. The option of becoming nuclear family type also facilitates the BPOs workers to act upon their personal freedom and away from family commitment and other responsibilities. As a result nuclear family type is more suitable to BPOs employees where they can only concentrate on their jobs and work assignments.

8. **Number of Dependents Segment**: The highest percentage of the respondents (51%) is having dependents ranging from 4 to 6 persons. The lowest percentage (15%) of the respondents are with dependents above 7 persons. The highest percentage of the
respondents (85%) is not burdened with more dependents and not having heavy family commitments.

9. **Distance travelled from Home to Office**: 71.7% of the respondents travel less than 10 km facilitating them to reach office without much of strain and it also helps them to settle down easily in case of night shifts. One peculiar finding is that the lowest percentage (3.5%) require to travel less than 1 km, because their residence is very much nearer to the office and thereby they reach office even by walking.

10. **Mode of Travel Segment**: The highest percentage of the respondents (41%) uses bus as the mode of travel from home to office. The second largest 30% of the respondents use Gear Bike as the mode of travel from home to office; the least percentage 3% of the respondents comes to BPOs office by Auto rickshaw / Share Auto.

11. **Cross tabulation based on Gender, Age and Educational Qualification**:

   - The highest percentage of the respondents (25.5%) in the age group of below 25 years having UG degree are women.

   - In the age group between 26 and 30 years, Men respondents having UG degree constitute 27.5% which is the highest.

   - In the age group 31 to 35 years the highest percentage (31.8%) of the respondents having professional qualification are men. In this age group men and women respondents having PG qualifications constitute 22.7% each.

   - In the age group of Above 35 years, respondents holding PG degree are men depicting 31.3% which is the highest.
• A notable feature is, that in the below 25 years of age category, women respondents having UG degree are higher than the men respondents by a margin of 3.9%.

• The entry of women respondents in the BPO sector below the age of 25 years is very much eye-catching and more number of UG degree holders are easily absorbed and they continue to contribute a significant level of workforce in the BPOs. As years pass on, a reasonable percentage of women respondents leaves the BPOs.

12. Cross tabulation based on Gender, Monthly Income and Marital Status:

• 48% percentage of the respondents which is the highest in the income category of below Rs.20, 000 are unmarried women.

• 46.7% of the respondents which is the highest in the income category of Rs.20, 001 to Rs.25, 000 are men who are unmarried.

• In the income category of Rs.25, 001 to Rs.30, 000 married women constitute 16% which is the highest.

• Men respondents who are married is the largest depicting 16% under the income category of Rs.30, 001 to Rs.35, 000.

• It is found that there are no married, or divorced women and men respondents earning above Rs.35, 000.

• In the income category of above Rs.35,000, unmarried men and married men are the largest accounting for 12% each.

• It is found that women drawing above Rs.30, 000 are decreasing since they quit the job as early as possible compared to men category.
13. **Rank Order of various physical illness experienced by the BPOs Employees.** The study proved that the various physical illnesses are being experienced by the top ten world renowned BPOs employees.

a. **Eye sight problem:** 76% of the respondents admitted that they have eye sight problem which is ranking first. BPOs employees reported that they have reddish eye, irritation and **Computer Vision Syndrome (CVS).**

b. **Sleeping disorder:** 73% of the respondents admitted that they have sleeping disorder ranking second. Since the job shift moves from day to night and from night to day they cannot take proper rest. Though a few hours are left for sleeping, they find it very difficult to get into sleep

c. **Depression** is another cause for illness ranking third by 72% of the respondents. They acknowledged that they feel misery and hopelessness.

d. **Digestive system related disorder:** There are 62% of the respondents who admit that they have digestive disorder which is ranked fourth. Because of changes in the shift timings they cannot properly follow the eating habit or food cycle; as a result they are prone to digestive disorder.

e. **Back pain:** There are 59% of the respondents who ranked tremendous back pain as the fifth one, since they always sit on the chairs without any moving gestures.

f. **Anxiety:** 56% of the respondents ranked it as sixth one, since they are tied up with a lot of worries about their future job and family commitment.

g. **Severe stomach related problem:** 47% of the respondents reported that they have severe stomach related problem and it is ranked seventh. Their poor digestion control mechanism results in severe stomach problems.
h. **Ear problem** is the additional problem faced by 41% of the respondents. Similarly 39% of the respondents experience voice loss or throat pain and bad voice.

i. **Fatigue** is another problem experienced by 33% of the respondents owing to rushing to work place and reaching job place quicker. They even forget to attend to household activities like tap closing, switching off the electricity and improperly left room.

j. **Chest related infection** – This problem being ranked as the last one, is experienced by 19% of the respondents. They report that they undergo chest related infection since there is a possibility of the radiation posed by the computers.

14. **Satisfactory level on the attributes of salary and compensation benefits offered by the BPOs Companies:**

   a. **Group Medi-claim Insurance Scheme:** 68.5% of the respondents opined that they are highly satisfied; 30% of the respondents comment that they are satisfied with present insurance scheme offered by the BPO service companies. Therefore 98.5% of the respondents are favouring this scheme because it gives coverage for hospitalization due to illness, disease, injury or pregnancy.

   b. **Recreation, Cafeteria, ATM and Concierge facilities:** This scheme is very much appealing and attractive to BPOs employees, because it includes well equipped gyms, coffee bars and indoor games. 85% of the respondents viewed that they are highly satisfied.

   c. **Subsidized Food and Transportation:** 80.25% of the respondents are highly satisfied with the subsidized food schemes and transportation facilities offered by the BPOs. This facility helps employees to reach their work spot on time without any delay. Besides it enhances the effective utilisation of human resources.
d. **Personal Accident Insurance Scheme:** 84.25% of the respondents are highly satisfied with the personal accident insurance scheme. It is apparent that respondents are in the safer side and they are totally free from the risk of personal accident.

e. **Pension Plan:** There are 69.25% of the respondents highly satisfied with the pension plan offered by the BPO service companies. This facility helps to avoid frustration and the respondents are able to concentrate on their jobs.

f. **Performance based incentives:** There are 39.5% of the respondents who are highly satisfied with the performance based incentives. They are encouraged to increase their productivity, speed and accuracy.

g. **Cellular Phone / Laptop:** There are 98.75% of the respondents highly satisfied with the available scheme for free supply of Cellular Phone and Laptop. The BPOs employees are very much happy with the free supply of Cellular phone and / or Laptop provided by the company because it fulfils the requirements of business need with easy access.

h. **Personal Health Care (Regular medical check-ups):** 89.5% of the respondents are highly satisfied with the personal health care facilities offered by the BPO service companies because of the chance to take up medical check – up once a year and thereby they are able to look after their health.

i. **Flexi – time:** 46.25% of the respondents are highly satisfied with regard to flexi time work schedules. This helps employees to take care of their children, to give parental care, to tackle bad health situations and to do formal education programme.

j. **Flexible Salary Benefits:** There are 68.75% of the respondents who are highly satisfied with the flexible salary benefits offered by their BPOs Company, since the Flexible
Benefit Plan consists of House Rent Allowance, Leave Allowance, Travel Assistance, Medical Reimbursement and Special Allowance.

k. **Corporate Credit Card:** 96.25% of the respondents are highly satisfied with the corporate credit card offered by the BPO services companies. It helps withdrawal of money without much wastage of time and also eases timely payment of official expenses like Hotel bills, Air tickets and travel related expenses.

l. **Loans:** 92% of the respondents are highly satisfied with the loans scheme offered by the BPO services companies. This financial assistance is helpful in case of a medical emergency, and at the time of their wedding. And, new recruits are provided with interest free loans to assist them in their initial settlement at the work location.

m. **Educational Benefits:** There are 69.75% of the respondents who are highly satisfied with the educational benefits offered by their BPOs Company. This benefit helps to develop the personality and knowledge level of the employees and hence the company reimburses the expenses incurred towards their tuition fees, examination fees, and purchase of books, for pursuing MBA, and/or other management qualification at India's top most Business Schools.

n. **Time off for Illness or Disability Plan:** There are 61.5% of the respondents who are highly satisfied with the Time off for illness or disability benefits offered by their BPOs Company. Time off for illness or disability includes the leave taken for medical, family and personal reasons.

o. **Salary Benefits:** There are 50.5% of the respondents who are highly satisfied towards the salary benefits offered by their BPOs Company. The salary consists of basic pay, DA and conveyance Allowance. Respondents are happy with the current scale of pay offered by the BPOs.
p. **Employee Stock Option Plan:** 66% of the respondents are highly satisfied with the employee stock option plan benefits offered by their BPOs Company. This facility meets the aspirations and needs of the young employees so as to drive performance and improve productivity.

q. **Company Leased Accommodation:** 83.75% of the respondents are highly satisfied with the company leased accommodation benefits. Because BPO companies undertake to pay electricity / water bills and also sharing the accommodation for all the outstation employees to lead a more comfortable work life balance.

r. **Wedding Day Gift / Birth Day Gift:** There are 50% of the respondents who are satisfied with the wedding day gift / birth day gift. For this reason, employees are given gift voucher to the value of Rs. 2000/- to Rs. 7000/- based on their level in the organization.

s. **Paid Time Off (PTO) and Holidays:** There are 32.5% of the respondents who are highly satisfied and 31.25% of the respondents satisfied with the benefits of paid time off and holidays. These benefits include vacation days as well as personal days.

t. **Employee Referral Scheme:** There are 31.5% of the respondents who are highly satisfied and 30.5% of the respondents satisfied with the employee referral schemes offered by their BPOs. Employee referral scheme is implemented to encourage employees to refer to friends and relatives for prospective employment in the organization.

u. **Regular Get together and other cultural programs:** There are 81.5% of the respondents who are highly satisfied with the regular get together and other cultural programs organised by their BPOs Company. This programme gives an opportunity to display employees’ talents in dramatics, singing, acting, dancing etc. Apart
from that, the organizations also conduct various sports programs such as Cricket, Tennis and Football which have become a means to relieve them from their work stress.

15. Rank Order of factors for joining the present BPOs Company:

a. **Did not get a better job** – 56% of the respondents said that the primary reason for joining the BPOs is that they do not get any other better job which is ranked first.

b. **Found nothing better too** – 48% of the respondents expressed the view that they simply joined and they found no better job than this which is ranked second. Till they are in search of a new job, they want to work in this company.

c. **Education level does not matter** – there are 43% of the respondents ranked it third and expressed the opinion that BPOs recruit people with a minimum qualification of Twelfth Standard (+2) and any UG degree. So it is easy for them to get into BPOs jobs.

d. **High growth opportunity** – It is ranked fourth one among the given attributes. 40% of the respondents believe that high growth opportunity or promotions are the reasons for joining the BPOs.

e. **Salary is good** it is ranked fifth. There are 37% of the respondents who opined that the salary or the compensation offered in the BPOs is comparatively better than other jobs.

f. **Good work environment is ranked sixth**: Existence of good work environment in the BPOs is the main reason for joining BPOs as expressed by 35% of the respondents.

g. **Attractive lifestyle atmosphere** is ranked seventh and it is prevailing in the BPOs as expressed by 34% of the respondents.
h. 31% of the respondents admit that a lot of good benefits are offered in BPOs and it is ranked eighth.

i. **Peers are of same age group**: It is put at the ninth place. 31% of the respondents reason out that the peers are of same age group and the age factor is not the problem in the BPOs as they move equally with the senior most and the junior most like friends.

j. **Transport facility** is ranked at the tenth place. This facility available in the BPOs, facilitates easy going as expressed by 29% of the respondents.

k. There are 20% of the respondents who said that it facilitates to move with a lot of friends, feel jolly and this take it easy policy is ranked eleventh.

l. 15% of the respondents acknowledged that flexibility of time is offered by the BPOs to go for even part time studies and part time jobs and this is given twelfth rank.

m. With regard to **job content** it is flexible and easy as expressed by 10% of the respondents which is ranked last.

16. **Rank Order of the reasons for leaving the previous BPOs Company**:

a. **Poor Salary is ranked first** - 89% of the respondents expressed the view that poor salary is the main reason for leaving the job. The pay structure is not fulfilling the requirements such as room rent, food expenses and personal expenses.

b. **No growth opportunity / lack of promotions is ranked second**. Though most of the companies say that growth opportunity in the BPOs is abundant, in reality it is not so, 83% of them opined.

c. **Physical strain** secures third place. BPOs Jobs are basically related to physical strain which affects health mechanism as expressed by 78% of the respondents.
d. **No personal life** is the reason that is ranked fourth. 74% of the respondents accept that their personal life is lost. They do not find time to spend personally or do not have personalized freedom.

e. **Insufficient leave or holiday** factor is ranked fifth. 59% of the respondents agree that BPOs jobs are highly torturing. Most of the BPOs do not allow their employees to take leave. Even on holidays people are bound to work.

f. **Pursuing higher studies** is ranked sixth by the respondents. 53% of the respondents said that most of the people leave the job for pursuing higher studies.

g. **Unending work timing is the main problem ranked seventh by the respondents.** There are 53% of the respondents who said that timing is the main problem in BPOs. They do not know when they go home and do not have time for meal, or to spend time with family members. It is crucial with regard to night shifts and unending work target.

h. **Policies and procedures are not conducive to work** in BPOs according to the views expressed by 53% of the respondents.

i. **Transportation problems** – 26% of the respondents expressed the view that transportation problem is the main cause for leaving the previous job. Employees found it very difficult to reach their work place during night shift, as cases are reported on a lot of abuses and teasing which are intentionally performed.

j. **Friends are moving out** – 22% of the respondents leave the BPOs because of their friends moving out.

k. **Misguidance by the company** – 22% of the respondents quit their job because of misguidance by the company. Before they join, it announces various compensation
benefits but after employment it is not put into practice. For these reasons they quit their jobs.

1. **Uneasy relationship with peers or managers** – 18% of the respondents reported uneasy relationship with peers or managers. As for the women, some time work abuse, harassment, and bullying are done by the managers or peers. On these grounds they leave the job.

m. **Targeted Job content** is ranked the last by 14% of the respondents who find it very difficult to fulfil the target and it is very much torturing.

17. With regard to the distribution of the respondents and their various dimensions of stress vulnerability levels, 51.8% of the respondents are in low level and 48.2% of the respondents are in high level. The overall mean score for both the levels (High and Low) is 289.3250, Median score is 288.0 and Standard Deviation is 43.1. The minimum admitted count level from the given five point scale questions is 210 and the maximum admitted count by the respondents is 362. From the above analysis on the vulnerability to stressors, it is inferred that BPOs employees are experiencing moderate level of stressors and every stressor of the employees is at tolerable level and it is important to note that the available stress balancing mechanism and stress coping techniques are naturally practised in the BPOs. As a result the moderate levels of stressors are reflected.

18. With regard to the distribution of the respondents and their various dimensions of QWL levels, the overall Quality Work Life measured that 54.8% of the respondents contribute low level of quality services and 45.3% of the respondents opined that their quality of services is at high level. The overall mean score for both the levels (High and Low) is 92.8450, Median score is 100.0 and Standard Deviation is 18.07. The minimum admitted count level from the given five point scale questions is 47 and the maximum admitted count by the respondents is 117. From the above analysis, the Quality Work Life contributed by the BPOs
employees is at low level. That means that they cannot deliver good service packages. As a result of vulnerability to stressors they are strongly affected and this contributed to low level of delivery of quality services. It means that the danger is nearing the BPOs employees as the Quality Work Life contributed at high level remains at a low point.

19. **Results of Test of Hypothesis:**

   a. **H$_1$:** There is a significant relationship between the physical stressors of the BPO services employees and their work related stressors.

   i. **Tools used:** The above hypothesis was tested with the help of Inter – Correlation Matrix test.

   ii. **Results:** The calculated value is .282(**) (P<0.01). Hence, the calculated value is less than the table value. Therefore null hypothesis is rejected and the research hypothesis is accepted. Therefore there is a significant relationship between the physical stressors of the BPO services employees and their work related stressors. As a result the physical stress related problems of BPOs are highly vulnerable to work related stressors.

   b. **H$_1$:** There is a significant relationship between the home related stressors of the BPO services employees and their psychological stressors.

   i. **Tools used:** The above hypothesis was tested with the help of Inter – Correlation Matrix test.
ii. **Results:** The calculated value is .535(**) (P<0.01). Hence, the calculated value is less than the table value. The null hypothesis is rejected and the research hypothesis is accepted. The relationship between the home related stressors of the BPO services employees and their psychological stressors are significant. As a result the home related stress problems of employees of BPOs are highly vulnerable to psychological related stressors.

c. **H₁:** There is an association between educational qualification of the respondents and their various dimensions of stress vulnerability.

i. **Tools used:** The above hypothesis was tested with the help of Chi – Square test.

ii. **Results:** The calculated value is $X^2 = 28.475$ (P<0.05). Hence, the calculated value is less than the table value. The null hypothesis is rejected and the research hypothesis is accepted. The association between educational qualification of the respondents and their various dimensions of stress vulnerability is significant and therefore it is obvious that the educational qualifications possessed by the BPOs are highly significant to the vulnerability to stressors. As they find no means to handle the stressors; their educational background also significantly influences their vulnerability to stressors.
d. $H_1$: There is a significant relationship between the home related stressors of the BPO services employees and their work related stressors.

i. **Tools used:** The above hypothesis was tested with the help of Inter – Correlation Matrix test.

ii. **Results:** The calculated value is $.805(**)$ ($P<0.01$). Hence, the calculated value is less than the table value. The null hypothesis is rejected and the research hypothesis is accepted. The relationship between the home related stressors of the BPO services employees and their work related stressors is significant. The home related issues like misunderstanding of spouse, ill treatment of family members, financial burden and too many roles to be played in family are affecting their work environment which makes them dilute the Quality Work Life.

e. $H_1$: There is a difference between the number of dependents and their various dimensions of stress vulnerability.

i. **Tools used:** The above hypothesis was tested with the help of one-way ANOVA test.

ii. **Results:** The calculated value is $F = 93.267$ ($P<0.05$). Hence, the calculated value is less than the table value. The null hypothesis is rejected and the research hypothesis is accepted. The difference between the number of dependents and various
dimensions of stressors of employees of BPO services is showing a significant level. It is further inferred that increase in the number of dependents also results in creating various stressors. The significant increases in the dependents who rely upon the income of the BPOs employees, unfulfilment of family roles, and taking care of the dependents are highly influencing various stressors. It is obviously understood that employees working in BPOs cannot fulfil or merge both ends of family role or employees' role effectively.

f. H₁: There is an association between reasons for leaving the BPOs Jobs and overall stressors of employees of BPO services.

i. **Tools used:** The above hypothesis was tested with the help of Chi – Square test.

ii. Results: The calculated value is less than the table value. The null hypothesis is rejected and the research hypothesis is accepted. There is an association between reasons for leaving BPOs jobs and overall stressors of employees of BPOs services which is significant and therefore it is evident that the reasons for leaving the BPOs jobs are highly associated with the various dimensions of vulnerability to stressors. The analysis shows that BPOs employees are highly affected by emotional
stressors, general behavioural stressors, psychological stressors, physical stressors, organisational stressors, work–related stressors, social stressors, home related stressors and finally overall stressors.

g. \( H_1 \): There is a significant relationship between the organisational stressors of the BPO services employees and their work related stressors.

i. **Tools used:** The above hypothesis was tested with the help of Inter–Correlation Matrix test.

ii. Results: The calculated value is \( .714(**) \) \( (P<0.01) \). Hence, the calculated value is less than the table value. The null hypothesis is rejected and the research hypothesis is accepted. The relationship between the organisational stressors of the BPO services employees and their work related stressors is significant. It is further inferred that organizational stressors are strongly affecting the work environment and they create work related stressors. It is apparent that the policies, procedures, employees not included for decision making, organizational targets, losing interest in compensation measures, deadline tasks, insufficient holidays, work load, compulsion to work for long hours and inadequate attention to employees health are significantly affecting the work efforts and that creates more and more work related stressors.
such as difficulty to maintain a work life balance and to provide good results and it is directly attacking the quality work life or threatening at work.

h. $H_1$: There is a significant relationship between the home related stressors of the BPO services employees and their social stressors.

i. **Tools used:** The above hypothesis was tested with the help of Inter – Correlation Matrix test.

ii. **Results:** The calculated value is $0.773(\ast\ast)$ ($P<0.01$). Hence, the calculated value is less than the table value. Null hypothesis is rejected and the research hypothesis is accepted. The relationship between the home related stressors of the BPO services employees and their social stressors is significant. It is inferred that home related or family related issues are on the rise; no extended hours allotted to family affairs, no interaction with their family members, nuclear family style, bad patch in marital relations, being too tired to talk to family members and unfulfillment of family obligation are strongly generating social stressors. Home related stressors are the result of Social stressors such as argumentative nature being, prone to violence, having hidden relationship with multiple partners, poor interpersonal relationship and hindrance for
introduction to the society that they are employed in BPOs services.

i. **H$_1$:** There is a significant association between age of the respondents and overall stressors of employees of BPO services.

   i. **Tools used:** The above hypothesis was tested with the help of Chi – Square test.

   ii. **Results:** The calculated value is $X^2 = 10.254$ (P>0.05). Hence, the calculated value is greater than the table value. Research hypothesis is rejected and the null hypothesis is accepted. The association between the age of the respondents and the overall stressors of employees of BPOs services is not significant and therefore it is evident that the age of the respondents is not having an association with the various dimensions of vulnerability to stressors. The result shows that BPOs employees belonging to different age groups are highly affected with emotional stressors, general behavioural stressors, physical stressors, organisational stressors, work – related stressors, social stressors and home related stressors. Viewing the overall results of age of the respondents and the vulnerability to stressors shows that they are not significant. It is noticeable from the analysis that there is no association between age of the respondents and the vulnerability to stressors.
j. $H_1$: There is a difference between the experience of the respondents and their various dimensions of Quality Work Life.

i. **Tools used:** The above hypothesis was tested with the help of one-way ANOVA test.

ii. **Results:** The calculated value is $F = 19.023$ ($P<0.05$). Hence, the calculated value is less than the table value. Null hypothesis is rejected and the research hypothesis is accepted. The difference between the experience of the respondents and their various dimensions of Quality Work Life is at a significant level. The significant increases in professional experience drive the employees to deliver better services. When there is no proper professional experience, it would affect the workforce contributed by the employees. Thus, it is understood that the job content offered by the BPOs is sufficient to prove their skills, also existence of proper service quality, better productivity, practical working and good administrative measures. It is understood that better delivery of services is connected with professional experiences.

k. $H_1$: There is a difference between the monthly income of the respondents and their various dimensions of stress vulnerability.
i. **Tools used:** The above hypothesis was tested with the help of one-way ANOVA test.

ii. **Results:** The calculated value is $F = 64.441$ ($p<0.05$). Hence, the calculated value is less than the table value; Null hypothesis is rejected and the research hypothesis is accepted. It is further inferred that income drawn by the respondents and the overall stressors are having a significant difference.

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H$_1$: There is a difference between the experience of the respondents and their various dimensions of stress vulnerability.

i. **Tools used:** The above hypothesis was tested with the help of one-way ANOVA test.

ii. **Results:** The calculated value is $F = 40.160$ ($P<0.05$). Hence, the calculated value is less than the table value. Null hypothesis is rejected and the research hypothesis is accepted. It is further inferred that experiences of the BPOs employees are not connected with the experiencing of overall stressors.

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**Other Hypotheses Tested Results**

m. H$_1$: There is an association between the gender of the respondents and their various dimension of vulnerability to stressors.
i. **Tools used:** The above hypothesis was tested with the help of Chi – Square test.

ii. **Results:** The calculated value is $X^2 = 66.939$ (P<0.05). Hence, the calculated value is less than the table value. Null hypothesis is rejected and the research hypothesis is accepted. Therefore it is evident that the gender of the respondents is significantly associated with various dimensions of vulnerability to stressors.

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n. H₁: There is an association between the gender of the respondents and their various dimension of Quality Work Life.

i. **Tools used:** The above hypothesis was tested with the help of Chi – Square test.

ii. **Results:** The calculated value is $X^2 = .596$ (P>0.05). Hence, the calculated value is greater than the table value. Research hypothesis is rejected and the null hypothesis is accepted. To conclude, there is no association between the gender of the respondents and their various dimensions of Quality Work Life contributed by them. The reason behind this is that to work in BPOs requires skills that are likely available in both the genders.
o. **H₁**: There is an association between the marital status of the respondents and their various dimensions of stress vulnerability.

i. **Tools used**: The above hypothesis was tested with the help of the Chi–Square test.

ii. **Results**: The calculated value is $X^2 = 16.941$ ($P<0.05$). Hence, the calculated value is less than the table value; null hypothesis is rejected and the research hypothesis is accepted. The association between the marital status of the respondents and their various dimensions of vulnerability to stressors is significant and therefore it is clear that the marital status of the BPOs employees is having an association with various dimensions of vulnerability to stressors.

p. **H₁**: There is an association between the marital status of the respondents and their various dimensions of Quality Work Life.

i. **Tools used**: The above hypothesis was tested with the help of the Chi–Square test.

ii. **Results**: The calculated value is $X^2 = 6.765$ ($P>0.05$). Hence, the calculated value is greater than the table value. Research hypothesis is rejected and the null hypothesis is accepted. It is evident that there is no association between the marital status of the respondents and Quality Work Life. In the BPOs
every employee is given the work target and he has to finish the task by all means within the given stipulated hours. It is understood that the nature of work offered to employees is common to all.

q. \( H_1 \): There is an association between the educational qualification of the respondents and their various dimensions of Quality Work Life.

i. **Tools used:** The above hypothesis was tested with the help of Chi – Square test.

ii. **Results:** The calculated value is \( X^2 = 50.476 \) (P<0.05). Hence, the calculated value is less than the table value. Null hypothesis is rejected and the research hypothesis is accepted. The association between educational qualification of the respondents and their various dimensions of Quality Work Life is significant. It is inferred that the educational qualifications held by the BPOs employees are significantly bringing out better Quality Work Life.

r. \( H_1 \): There is a difference between the type of family of the respondents and their various dimensions of vulnerability to stressors.

i. **Tools used:** The above hypothesis was tested with the help of one-way ANOVA test.
ii. **Results:** The calculated value is $T = -5.399$ ($P<0.05$). Hence, the calculated value is less than the table value. Null hypothesis is rejected and the research hypothesis is accepted. It is further inferred that type of family opted by the BPOs employees is directly connected with various dimensions of vulnerability to stressors.

s. $H_1$: There is a difference between the type of family of the respondents and their various dimensions of Quality Work Life.

i. **Tools used:** The above hypothesis was tested with the help of one-way ANOVA test.

ii. **Results:** The calculated value is $T = 1.744$ ($P>0.05$). Hence, the calculated value is greater than the table value. Research hypothesis is rejected and the null hypothesis is accepted. The result shows that there is no difference between the type of family of the respondents and their various dimensions of Quality Work Life. The level of quality work life contributed by the type of family lived by the respondents is not differing from that of joint family type and nuclear family type.
t. **H₁:** There is a difference between the gender of the respondents and their various dimensions of vulnerability to stressors.

i. **Tools used:** The above hypothesis was tested with the help of Wilcoxon-Mann-Whitney U test

ii. **Results:** The Wilcoxon-Mann-Whitney U test suggests that there is a statistically significant difference between the underlying distributions of the various dimensions of vulnerability to stressors’ scores of men and the vulnerability to stressors’ scores of women (z = -7.005, p = 0.001).
SUGGESTIONS AND RECOMMENDATIONS

Suggestions and Recommendations to Organisation to impart better stress reduction.

To the Professionals

1. Employees should take care of their health by regular visit to doctors and they are advised to go for exercises, meditation, and concentrate on their eating habits to recharge their energy batteries.

2. The BPOs employees are advised to take proper rest and also seek co-operation and support from family and friends to share their positive and negative feelings in order to maintain their work-life balances.

3. The employees are requested not to consume tobacco, alcohol, drugs, and excessive caffeine, which are resulting in physical and mental illness.

4. The employees are advised to spend their personal time sufficiently and voluntarily take part in training offered at their workplace.

5. Employees are advised to take care of their health cycle by regular physical check-up.

To the Organisation

1. Welfare committees should be established as forums for employees to voice their concerns and to redress grievances.
2. The organisation should follow a scientifically developed induction system; which could include lifestyle management, stress relieving programmes and access to counsellors.

3. The organisation also should give importance to assertiveness training and laughter/smile therapy. After all, a smile livens up the face and adds to personality. It also enhances mental strength.

4. The organisation should have a committee to identify the main causes of work related stress in the BPOs centres by identifying the existing control measures to minimise stress and make recommendations where measures are found to be unsatisfactory.

5. There should be a mechanism to identify what the potentials to cause a stress-related illness are. This could be done by using a stress survey, talking to staff, use of questionnaires, analysis of sickness absence rates etc.

6. The effectiveness of measures to control stress and address stress related problems should be monitored. This can be done by:
   a. Comparing sickness and absence levels
   b. Reviewing complaints and staff turnover
   c. Using satisfaction questionnaires

7. The organisation should encourage its employees to share their feelings and bitter experiences since the employer is chiefly instrumental for high employee motivation and morale. And he has to address their grievances and help them to improve what they lack.
8. As for the compensation and reward aspects, the employees must feel rewarded, recognised and appreciated. Giving periodical raise in salary or position helps to retain staff.

9. Work-life balance initiatives are important. Innovative and practical employee policies pertaining to flexible working hours and schemes, granting compassionate and urgency leave, and providing healthcare for self, family and dependants, etc. are important for most people. Work-life balance policies would have a positive impact on retaining skilled employees, as well as on attracting high-calibre recruits.

10. Once in a month a day may be dedicated to stress reduction day.

**Suggestion to Policy Makers**

1. The company needs to identify all workplace stressors and conduct risk assessments to eliminate stress or control the risks from stress. These risk assessments will be regularly reviewed.

2. The company has to consult Trade Union Safety Representatives on all proposed action relating to the prevention of workplace stress.

3. The company has to provide training for all BPOs staff in good management practices.

4. The company has to provide confidential counselling for staff affected by stress caused by either work or external factors (family, organisation and social relations).
5. The BPOs employees must inform the employer and the health and safety committee of any changes and developments in the field of stress at work. Ensure that bullying and harassment are not tolerated within their jurisdiction.

6. Separate committee can be established to oversee the effectiveness of the policy and other measures to reduce stress and promote workplace health and safety.

7. The Committee representatives should conduct joint inspections of the workplace at least every 3 months to ensure that environmental stressors are properly controlled.

8. Every company is advised to have a fitness space of its own and thereby admitting trainers, nutritionists and physiotherapists to their fitness centres.

9. The company have to organise contests to generate ideas and offer prizes to encourage participation. A little friendly competition can bring great results. It can place a bulletin board and post inspirational and humorous stories and posters on a daily or weekly basis.

10. The company can be lively engaged by incorporating humour into training programs, meetings and team building endeavours. Inter-departmental debates, quizzes and paper presentations can be organised to add a fun element to training programs.
To the Government

1. The government should come forward to encourage and make the rule of stress audit practices in BPOs at least once in a month.

2. The government should enact and bring about Stress Compensation Act in making it mandatory for every BPOs to have stress reduction programmes.

3. There must be an inclusion of separate section and article in favour of work stress and healthy stress handling measures. This has to be included in any act in favour of employees.

4. There should be a mandatory regulation to address minimum working hours in the BPOs. The Regulation helps to address some of the main causes of stress, such as long working hours and insufficient rest or holiday.

5. All employees must be exhorted to recognize their work stress and the causes of occupational stress associated with their employment.
Conclusion

Work stress is a real challenge for workers and their employing organisations. In everyday language, policy circles and across the social sciences, stress continues to demand attention. Workplace stress is costly and becoming more so. It has many causes, and these involve complex combinations of physical, social and psychological elements. Stress affects people differently; it is difficult to measure and has a fraught relationship with both ill-health and unhappiness. It is important that our workplace is being continuously monitored for stress problems. Further, it is not only important to identify stress problems and to deal with them but to promote healthy work and reduce harmful aspects of work. The proposed model provides persuasive findings that translate directly into policy implications for employers and policy-makers.

When employees have better health, the cost of health care is reduced; fewer absences and late days are translated into higher productivity, and increased commitment to an employer is a hallmark of good employees.
Implications for further Research

While this research has made an important contribution to the consideration of how to support BPOs employees to prevent and reduce work related stressors, further research is needed to explore the process of behaviour change. Qualitative evidence gathered in the course of this study demonstrates that many BPOs employees partly receive the organisational support needed to embed the positive changes. Future research should focus on an intervention programme that includes ongoing support to and follow-up for BPOs employees to balance their quality work life.

The results from vulnerability to stressors of BPOs employees’ data indicate that they are vulnerable to various stressors, especially work related stress as it is the result of other stressors.

The future researcher can focus on evaluating the performance of BPOs companies in terms of training, behavioural pattern of the employees, the attitude and motivational aspects towards BPOs jobs and their social and family roles.

The future research can also address the issue of the job satisfaction aspects of BPOs employees and their productivity can be compared with their work target. Future research could explore the impact and importance of culture and behaviour norms in supporting BPOs employees to show corporate culture existing in the BPOs.