CHAPTER 7
SUMMARY AND CONCLUSIONS

Stress is an unavoidable part of an individual’s working life. Though stress can have positive impact on individuals as they may feel more excited than agitated and perceive the stress positively as a form of challenge, yet it is also described as posing a threat to the quality of life as well as physical and psychological well-being. Stress is generally defined as a physical, mental or emotional reaction resulting from individuals’ response to environmental tensions, conflicts, pressures and similar stimuli. Individual responses to stressful situations can vary greatly and is known that certain people are more likely to experience high levels of stress in their jobs than others.

The objective of the study is to determine the difference between organizational stress, stressors and demographic features of male and female employees. It attempts to study the relationship between organization stress and stressors on each other among males and females.

Data has been collected from a stratified sample of 432 employees consisting of 213 males and 219 females drawn from banking, telecom and insurance companies of Chandigarh and Delhi. A structured interview schedule was devised for data collection. Employees were interviewed personally by the researcher. The analysis is based on the responses received from them. The processing of data was done at Panjab University’s computer center at Chandigarh. For the purpose of analysis, the Chi-square test, the median test and multiple regression were used for drawing inferences.

Work culture

As regards work culture, males and females were found to differ significantly in age groups 40-49 years and 50 years and above. The reason could be that, till this age group, employees become accustomed to the work culture prevailing in the companies. Graduate females were affected by work culture more than the graduate males. Also, executives male and female were different in their perception of work culture than the non-executives. Married females were also affected by work culture more than the married males while unmarried males and females did not differ at all. Male and females
were also different in their perception of work culture in respect of all companies except ICICI and Airtel, public sector companies and dependents.

A significant association was found between workplace relations and work culture for males in the banking sector. It was found that females had a significant relationship between role ambiguity, workplace relations, organizational commitment and work culture.

Work culture was found to be associated with role ambiguity, workplace relations, job satisfaction, workplace discrimination, and work-home balance for males in the telecom sector. On the other hand, a significant relationship existed between role ambiguity, workplace relations, work-home balance and work culture for females.

Whereas in insurance sector also, work culture was found to have a significant relationship with role ambiguity, workplace relations and organizational commitment for both male and female employees.

**Workplace Relations**

There was no significant different between workplace relations, on the one hand and go groups below 29 years, 40-49 years; LIC and Aviva; insurance sector; educational qualification etc. However, males and females were found to differ in banking as well as insurance sector, cities, marital status, and dependents.

A comparison of the findings in respect of males and females shows that a significant relationship was found between workplace relations on the one hand, and organizational commitment, work culture, role ambiguity and workplace discrimination one the other in the banking sector.

With regard to telecom sector, workplace relations were significantly related with work culture and job satisfaction for males while for females on the other hand, work culture and role ambiguity were associated with workplace relations.

In insurance, work culture, role ambiguity, work-home balance and job satisfaction were found to be significantly related to workplace relations for males and females both.
Work-home balance

Both males and females seem to differ significantly in the age groups 30-39 years while in all other age groups, no significant difference was found with work-home balance. Job satisfaction was found to be associated with work-home balance for males and for females, work culture, job satisfaction and workplace discrimination were found to be significantly related to work-home balance in the banking sector.

In telecom sector, a significant relationship was found between work culture, job satisfaction, workplace relations, on the one hand and work-home balance on the other for males. However, for females, work culture, role ambiguity, workplace relations and job satisfaction had a significant association with work-home balance.

Whereas in insurance sector, job satisfaction was found to be the most significant factor contributing maximum to the explanation of work-home balance for both males and females. Apart from it, workplace relations, role ambiguity, career consciousness for males and organizational commitment and workplace relations for females were also significantly related to work-home balance.

Role Ambiguity

A significant difference was found between age groups 30-39 years; graduates; executes, married, length of service 0-10 years and 11-20 years; dependents; insurance sector, public companies on the one hand and role ambiguity, on the other for both males and females. However, no significant difference was found between males and females with regard to undergraduate and post-graduates, non-executives, unmarried etc. on the one hand and role ambiguity on the other.

For males, in the banking sector, workplace relations and workplace discrimination had a significant relationship with role ambiguity while for females, workplace relations, career consciousness and work-home balance with role ambiguity.

On comparison for males and females in the telecom and insurance sector, it was found that work culture, workplace relations, organizational commitment and work-home balance were significantly associated with role ambiguity. While, for females, job satisfaction was also related to role ambiguity.
Workplace Discrimination

Males and females were not different with respect to workplace discrimination in all age groups, educational qualifications, executives, marital status, length of service, without dependents, companies sectors, and private companies.

In banking sector, role ambiguity was found to be associated with workplace discrimination for males and work-home balance for females. Work culture, role ambiguity and career consciousness were the important factors for males and work-home balance, work culture and job satisfaction for females in explaining workplace discrimination. Work culture is the most significant factor for both males and females related to workplace discrimination.

In telecom sector, for males, work culture was found to be associated with workplace discrimination. Besides this work culture and work-home balance were also significantly related to workplace discrimination for females. However for females no factor was found to be associated with workplace discrimination while regression analysis reveal that work-home balance, organizational commitment and job satisfaction were contributing to the explanation of workplace discrimination.

In insurance sector, however for males, organizational commitment and job satisfaction were significantly related to workplace discrimination. Role ambiguity and job satisfaction were significant factors for males and role ambiguity and organizational commitment for females as related to workplace discrimination. On comparison, it was found that no factor emerged significant for females while role ambiguity and organizational commitment were related to workplace discrimination for females.

Job Satisfaction

Males and females do not differ in their level of job satisfaction with respect to all age groups, educational qualification, occupational level, length of service categories, dependents, companies and in telecom and insurance sector also.

However, married males and females differ in their responses to the job satisfaction. Males and females of Punjab National Bank differ in their level of job satisfaction whereas for other five companies no difference was found to exist. In
banking sector however, females were not satisfied with their job in comparison to males, females of public sector companies had higher job satisfaction level in comparison to employees in private sector companies. The results also showed that females of Chandigarh were more satisfied with their job in comparison to the males and also in comparison to the females of Delhi. However, no difference was found between males and females of Delhi with respect to job satisfaction.

In banking sector, job satisfaction was significantly related to career consciousness and work-home balance while for females work-home balance was found to have a significant relationship with job satisfaction. In banking sector for both males and females, work-home balance was the most important factor explaining organizational stress. Work culture and role ambiguity were also related with job satisfaction for females only. While in telecom a significant relationship was found between work culture, workplace relations, work-home balance and job satisfaction for males. However, for females, only work-home balance had a significant relationship with job satisfaction. For males, workplace discrimination, work-home balance and role ambiguity were also explaining job satisfaction. On the other hand, for females work-home balance and workplace relations had a significant relationship with job satisfaction. In insurance sector, work-home balance was the most significant factor related to job satisfaction for both males and females. For females workplace discrimination also had a significant relationship with job satisfaction. However, it was revealed that work-home balance has emerged as a significant variable related to job satisfaction for females.

Organizational Commitment

With regard to organizational commitment, males and females were indifferent to organizational commitment with regard to all age groups except for 40-49 years, length of service, graduate females differ in commitment than the graduate males. A significant difference was found between organizational commitment of male and female executives, and among married males and females. Males and females with and without dependents also differ in their commitment level.

For males, workplace relations and for females, work culture were related with organizational commitment in banking sector. Work culture and job satisfaction for males
and work culture, workplace discrimination and workplace relations for females were significantly related with organizational commitment. In telecom sector for males, role ambiguity and career consciousness were found to be significantly related with organizational commitment. However through regression analysis, role ambiguity as shown in chi-square analysis was the significant predictor apart from work-home balance and work culture for females. On the other hand, work culture and workplace relations were highly related to organizational through chi-square analysis.

Workplace discrimination was the only factor related to organizational commitment for males and for females, work culture emerged as the most important factor related to organizational commitment in the insurance sector. However through regression analysis, work culture emerged as important factor for males and for females, work culture and role ambiguity were the significant factors.

Career Consciousness

Female graduates were more career oriented. Both male and female executives as well as non-executives differ with respect to career consciousness. Males and females differ in career consciousness with regard to their marital status, length of service, dependents, in telecom and insurance sector, public and private sector companies irrespective of city.

In banking sector, job satisfaction had a significant relationship with career consciousness only for males. However, for females, role ambiguity was significantly related to career consciousness.

In insurance sector, for males, work-home balance was significantly related to career consciousness and for females, work culture and workplace relations were associated with career consciousness. For females on the other hand, job satisfaction and work culture were explaining career consciousness.

Organizational Stress

Males were found to be more stressed than females in the age group below 29 years. Graduates males and females differ with respect to organizational stress. Both male and female executives and non-executives did not differ in their perception of
organizational stress. Executives as well as non executives were having similar levels of organizational stress. Both married and unmarried males and females were indifferent with respect to organizational stress. No difference was found between length of service and organizational stress of both males and females. Males and females with dependents were experiencing more stress in comparison to males and females without dependents. In all the six companies no difference was found between males and females with regard to organizational stress. In respect of banking, telecom and insurance sector, males reported higher stress than females. Male and female employees of banking and insurance sector did not differ with regard to organizational stress.

In banking sector, for males and females both, no relationship was found between organizational stress, work culture and work place relations. Males were found to have no relationship with the role ambiguity and organizational stress whereas females had a significant relationship between organizational stress, role ambiguity and career consciousness. No relationship was found between job satisfaction, organizational commitment, workplace discrimination and organizational stress for both males and females.

Job satisfaction had been contributing to the explanation of organizational stress for males. For females also, role ambiguity was the major contributing factor along with workplace discrimination for the explanation of organizational stress.

Workplace relations, job satisfaction and work-home balance were explaining organizational stress for males in the insurance sector while for females, career consciousness had a significant relationship with organizational stress.

On comparison, significant differences were found between organizational stress and other stressors for males and females with respect to their demographic features. Age groups were found to significantly differ with regard to work culture, role ambiguity, workplace discrimination, workplace relations, work-home balance and organizational stress. Age was not significantly different to job satisfaction at all. Marital status, educational qualification, length of service, dependents were found to differ among males and females with respect to work culture and role ambiguity. No difference was found between these demographic features and other stressors.
In banking, telecom and insurance sectors, both males and females were found to have significant relations with almost similar organizational stressors. On comparison, it was found that job satisfaction, work culture, workplace relations, and work-home balance were significantly related and dependent on each other for both males and females.