CHAPTER 5

SUMMARY OF FINDINGS AND SUGGESTIONS

This chapter presents the summary of the findings of the study and offers suggestions to boost up the morale and of public sector banks. It also proposes the scope for future research.

Employee morale plays a significant role for an employee in terms of health and will-being and for an organization in terms of its productivity, efficiency, employee relations, absenteeism and turnover.

Banking job as a whole plays a vital and strategic role in the overall progress and prosperity of any country. It is a service oriented organization. The quality of banking service to its customers, community and country as a whole greatly depends upon total efforts of the employees. The efficient manpower can best is utilized if employees are satisfied with their jobs. So, the ways through authority treats their employees and fulfils their needs and expectations on one hand and ensuing conducive and social environment, which forms the part of morale on the other, have profound impact on the ability to accomplish the assigned tasks. In addition to this, the LPG process started in early 1990s in India has forced both the public sector banks to introduce many changes and modify the
existing ones. As a result of these changes the mindset of the employees on various aspects of banking sector also witness changes. This as matter of fact, in the long run influences the employee morale. Scores of studies on employees are found on public sector enterprises and very few on banking sectors, especially on women employees’ morale in public sector banks. This is one sector where the number of women employee relatively large then other sectors of the industry.

In the fast changing social milieu where in both the structure and the values are undergoing rapid changes women as an entity has been assuming importance and at times critical role. During the career span women come across lot of problems; family centered; society centered; person centered, time centered etc. there are two situations under which they emerge; one is home and other is work. The socio psycho environmental problems and difficulties are faced by working women both at home and other work. The problems are mainly two folds; one is of inner conflict due to dual commitment and concern women and the others is at practical level difficulty of combining work commitment with their role at home. Therefore, present study is a humble attempt in these directions.

5.1 **EMPLOYEE MORALE**

Employee morale is frequently used terms in literature of organizational behaviour and human resource management as
both of them from a hallmark of sound behavioral climate. Thus today the emphasis of industrial psychologists, business executive’s academicians and researchers has shifted from the studies of isolated individuals and physical environment to the studies of morale in group. The problem of morale has drawn the attention of many organizational experts today. The zeal, vigour and enthusiasm that is found in the work of group is never found in a single minded work, perhaps because of the absence of morale. Similarly, the difference between the organization of group that cooperates and unites and the one that does not is surely due to the difference in morale and cohesiveness.

Therefore an important way to conceptualize the employee morale is to consider their social life in the job and they make friends and enemies, they exchange confidence, meet socially after working hours, talk together and so on. In short, consciously or unconsciously, officially and unofficially employees form into groups. These groups at last become the basic core of morale formation. There are scores of opinions to quote that morale is closely related and influence each other. For instance, Guoin is of the firm belief that the extent to which individual’s needs are satisfied and that satisfaction should stems from his morale and job environment. Similarly, Mee holds the view that employee morale enables to realize the maximum satisfaction of his drives and co-insiders with the
fulfillment of the objectives with those of the organization in which he/she is working.

Morale refers to the way group thinks, feels and acts. It is the spirit of the organization and managerial climate. Blum holds the view the morale is by product of group and is generated by the group similar view has been expressed by Tiffin and Mc Cormilk that morale usually has an implication of group notions. Thus, morale is the vital ingredient of organizational success for it reflects the attitudes and sentiments of individual and group has towards the organizational objectives.

For detail analysis and empirical evidences an women employees morale the women employees of public sector banks in Aurangabad District of Maharashtra is selected .In some banks there was no on women employee. So considering this genuine and practical problem, all together 21 out of 24 public sector banks are selected by applying purposive random sampling technique. From all the banks 100 employees are selected by adopting purposive and convenient sampling technique. Thus, the total sample universe for the study comes to 100 women employees. Of theses, 17 women offices and 87 women clerk-cum-cashiers are selected from the public sector banks. Their responses to the questionnaire along with the published literature on the subject are the basis for arriving the meaningful conclusions of the study. Besides, the study has
been confined the banks working in public sector banks in Aurangabad, Khultabad, Kannad, Soegon, Sillod, Paithan, Ganagapur, Vaijapur, Phulambri in Maharashtra.

The data for the current study are pooled both from secondary and primary sources. Secondary data are collected from the published Bulletins of RBI on banks, official documents of various banks, Reports of various comities on banking sector, published books, journal, periodicals, Research theses etc., However, primary data are collected by administering a structured questionnaire among the selected women respondents. For eliciting information on employee morale, a modified version of the questionnaire framed and developed by Anand –Bajaj and Ganguly is used.

As such the entire questionnaire consists of 3 sections. Sections one consists of 19 questions on personal profile of the selected women employees, in section-II altogether 40 questions are framed to measure employees morale .Section III includes more 13 questions related to women employees on gender basis which may influencing the morale if individual.

Individual women employee total scores on each dimensions considered for testing of hypothesis with statically measures like mean and median.

The collected data on women employee morale is analyzed with the help of SPSS, version 11.5 statistical techniques like
chi-square used, Further it used ANOVA test for testing hypothesizes.

The present research work is an attempt to testify the hypothesis that there is no impact of age factor on the morale of women working in public sector banks. It is observed from the study that morale is different in different age group. It shows that there is association between age and overall morale. On the basis of statically findings it is concluded that there is impact of age factor on morale of women employees working in public sector banks.

The second hypothesis there is no impact of higher or lowers educational qualification on the morale level of the women employees of public sector banks.

According to the score values, it can be understood that educational qualification and the perception of morale of the women employees are not related. It implies that there is no impact of educational qualifications on morale. On the basis of statically findings, it is concluded that there is no impact of higher or lowers educational qualification on the morale level of the women employees of public sector banks.

The third hypothesis, there is no impact of monthly salary on the morale of the women employees working in public sector banks. The morale is high among the women employees in the selected study in all different monthly salaried groups. It can
be concluded that there exists no significant relationship. Hypothesis so formulated that there no impact of monthly salary on the morale of the women employee working public sector banks is accepted.

The forth hypothesis, there is no impact of years of service on the morale of women working in public sector banks. It is observed from the present study that women employees who have put in below 10 years and 10 -15 years service have scored less comparatively other women employees. On the basis of stational findings, it is concluded that there is impact of years of service on the morale of women working in public sector banks.

The fifth hypothesis, there is no impact of training programmes on the morale of women working in public sector banks. It can understood that whereas less of higher training programme attended there is no significant difference in morale of women employees. So on the basis of statically findings, it is concluded that there is no impact of training programmes on the morale of women working in public sector banks.

The sixth hypothesis, morale of women employees working in public sector banks is high. It is observed from the score of all statements calculated data shows measured minimum score is 173 while measured maximum score is 243. Neutral point of morale was 129, but all women employees have scored 173 and above. On the basis of stastical findings
in is concluded that morale of women employees working in public sector banks is high.

The other findings of the study are discussed as under:

1. It is found from the 83 per cent of the total respondents are officers and the remaining 17 per cent are the ‘non-officers’ categories like clerk-cum-cashiers.

2. It is also observed that 47 per cent of women employees are below and 53 per cent of women employees are above 45 years.

3. It is also observed that 97 percent of women employees have graduation and above graduation as their qualification.

4. Only 37 per cent of women employees have professional educational background.

5. Majorities (87 per cent) of women respondents are married only 12 per cent are unmarried. One percent women employee is widowed.

6. It is found that 77 percent women employees spouse status is employee while 5 percent of women employees spouse is businessman, while 5 percent are in other status.

7. It is also observed that 80 percent of women employees are from forwarded communities, 7 percent are from
backward communities and about 15 percent are from the categories of schedule castes and tribes.
8. About 89 percent respondents belong to Hindu religion and percentage of employees belonging to Muslim and Christianity are very marginal.
9. The details of family backgrounds from which the selected employee hail from are show that as many as 78 percent are from the families of service background, 12 percent are from business families, only 4 percent from agricultural families, and remaining are from the other families.
10. In case of type of family, it is found that 71 per cent of the total respondent’s are from nuclear families and the rest are affiliated to joint families.
11. Majority of the women respondents’ family size ranges in between 3 to above 5 members.
12. About 90 percent of women employees have stated that the earning members in their family are 2-3.
13. It is quite interesting that 88 percent of women respondents of public sector banks have total fairly income ranging in between Rs. 4 lakhs. To 6 lakhs and only 12 percent of women employees have below 4lakhs income.
14. A close observation discloses that 64 percent of women employee’s having monthly salary Rs20000 to
Rs.40000 while 7 percent of women employees having more than Rs.40000. 29 percent of women employee’s monthly salary ranging between Rs.15000-20000.

15. No. of years of service in the bank is also an important indicator to know and measure employee morale. As regard this, it found that 62 percent of women employees have stated that they have put in 20 and above years of service in public sector banks, while 38 percent of women employees have put 15 and below 10 years.

16. Number of promotions are received is a factor that needs to be considered and have an impact on the morale. It is quite pity to notice that 81 percent of women employees have not enjoyed any singly promotion so far. Only 19 percent of women employees have enjoyed promotions.

17. Awards and reward are the extrinsic factors that make people to think and feel together and derive satisfaction. These may award either in the form of cash or kind. It is very unhappy to find that 72 percent of women employees have not at all received any awards and rewards. However, it is noticed that only 10 percent of women employees have been awarded and rewarded in the monetary form while, 18 percent received non-monetary rewards.
18. Training programmes are also important factors need to be considered while analyzing employee morale. Except 19 per cent of the women employees have not at all attended employee training programs while the rest have attended.

19. Only 4 percent of women employees have participated in training programme conducted by NIBM/RBI/NABARD/ASCI/ Dr.MCRHRD.

5.2 MEASUREMENT OF WOMEN EMPLOYEE MORALE

In the competitive environment as of today the nature of work and work load in public sector banks have changed enormously. Automation and computerization have become the order of the day and need of the hour in order of the day and need of the hour in order to service and succeed in the competitive atmosphere. Besides, because of introduction of VRS and entry of young employees in public sector banks the nature of work has been drastically changed. Priorities, targets working hours have also been changed in the all banks.

1. In the present study 52 percent women employees have agreed that the tasks of the bank are rationally designed according to qualifications and skills of the women employees’ while 33 percent have disagreed. Morale of women employees is high about other aspects of nature of work excluding the task are rationally designed.
2. Congenial and conducive working environment are the indices of employee morale. Working conditions particularly, physical work environment like infrastructural facilities, introduction of new techniques and other allied facilities will have in influence on employee’s attitude forwards job and organizational environment. These work in two ways. First, these provide means for job performance; second, provision of these conditions affects the individual’s perception about the organizational environment as a whole if these factors are favorable, individual experience higher level of morale. In the current study, it is explicitly found that the factors like infrastructural facilities and computerization and technology introduced in the banks are positively viewed while work load, working hours and work pressures are viewed negatively by the 32 percent women. Working hours and work pressures are more in public sector banks compare to other banks as per the opinion of women employees

3. It is found from the study that 77 percent of the women employees of public sectors banks have gratified and hold that they have positive attitude towards objectivity and rationality. This analysis clearly brings us to infer that the morale among women employees about the objectivity and rationality in the banks is high.
4. The type of supervision influences the morale in each type of supervision; the degree of importance attached to individuals varies. In employee oriented supervision, there is more concern for people which is perceived favorably by them and provides them a sense of belongings and oneness. In job oriented supervision, there is more emphasis on the performance of the job and people become secondary. This situation decreases the job satisfaction which is indirectly a symptom of low morale. Regarding the supervisory system in the public bank sector, statement wise responses disclose that subordinates are expected to perform their jobs according to set rules, superiors are using their expertise and competence, subordinate are being delegated, superiors help subordinates to develop their individual worth and interest in the work. In all these statements women employees of public sector banks are positively responding. This implies that women employee morale on supervisory system in the public banks is high. However, the overall perception of women employee morale on supervision is found to be high statically in public sector banks.

5. The system teamwork and organizational loyalty is an important component of morale if the teamwork and productivity, there will be an atmosphere of competition among the women employees, all these in way signify the level of morale in the organization. It is witnessed in the
study that the issues like team work, keeping of traditions and identity of the banks are positively favored in both the banks, where as excellence in performance and accomplished tasks are also viewed positively.

6. The communication process in the banking sector will also affect the unity, integrity and more so morale among the women employees. The flow of information, its direction, its dispersement and its type are all important determinants. Proper communication system means that the subordinates are in a position to express their ideas, suggestions and reaction, otherwise they will feel frustrated and this may be one of the symptoms of low morale. As regards the present study, the findings confirming that the communication system prevailing in the public sector banks are perceived positively. There is a good communication in public sector banks employees excluding interpersonal communication of information suggestion and criticism.

7. Individuals work in group either creates formally or they develop on their own to seek emotional satisfaction at the work place. To the extent, such groups are cohesive; the degree of satisfaction is high. It the group is cohesive it implies that the morale is low. In a cohesive group, people derive satisfaction but out of their interpersonal interaction and work place becomes satisfying leading. Positive morale that, insure, leads to enrich job satisfaction. As for as the
work relations among women employee of public sector banks in the study area it is found that healthy and friendly relations are existing among the women employees, Nevertheless, working relations are found among the women employees in public sector banks. There is a high morale of women employee regarding all aspects of work relations but negatively perceived informal relationship influence.

8. A career is all the jobs that are held during one are working life. It is an individually perceived sequence of morale and behaviors associated with related experience and activities over the span on the person’s organizations life. Thus, scope of advancement in those personal improvements one under takes to achieve a personal career plan. In this regard, women employees of public sector banks have viewed positively to statements about advancement.

9. Employee welfare measures basically form into two categories namely statutory and non statutory welfare measures. While managing the women employee at work place, not only money and promotions h promote a sense of positive attitude or morale but obviously the women employee welfare measures will have their own impact, influence and implications both an employee morale and loyalty towards the organization. Employee welfare measures are satisfying factor excluding fringe benefits.
10. Organizational affinity is related to loyalty and attractiveness towards the job and organization with which factor that affects the employee morale is the organization itself. Organizations attachment and affinity can be reflected in many forms. One such important factor is public reputation of an organization that builds up for better or worse, their attitude toward it. In the context of an organization the words such as zeal, enthusiasm loyalty dependability denote high morale or low morale indicate in the form of absenteeism to find the majority of the women employees of the public sector banks have high opinion and morale on this aspect. This, indeed clearly shows that irrespective of their banks affinity. Morale among the women employees is high.

11. As women employee they face some problem in working late. 45 percent of women accepted that they have difficulties in working late as a woman while they're not extra work shunted to women in public sector banks.

12. Here is confirmation of statement that banking is very secured job for women. It is reason of attraction of bank job for women that 96 percent of women employees have stated that they never faced sexual harassment from colleagues, managers of customers.

13. India is known as male dominated country but at workplace men accepted women as colleagues or seniors.
Women employees are doing dual role of family and job but present study reveals that majority women employees manage themselves in both role effectively.

14. Women employees are increasing day by day in every sector. But still they are still ignored regarding promotions; opportunities and career growth. Women bank employees are not facing any type of gender discrimination while working in public sector banks.

15. With regard to linkage between transfer and promotions women employees avoid transfer and career growth. Majority of women employees given first priority to their family. 72 per cent women employee avoid promotions regarding transfer policy. It is very disappointing to efficient women employees.

16. For working women her husband and laws role is very important. If they co-operative then she can maintain better balance family and job 78 percent of women employees have agreed to the statement that my husband and laws are supportive.

17. 34 percentage women employees have not leisure time for family due to twin work responsibility. While 62 percentages of women employees positively perceived about maintenance of orderly home and to provide whole some food for family.
18. Women employees have whole rights on their money 88 percent of women employees can spend it as per their opinion.

19. 65 percent of women employees can give proper attention towards their children study and development.

20. 36 percent of women can’t give time for their hobbies and themselves.

21. Majority (75 percent) of women employees think that they are successful at family and job also.

5.3 SUGGESTIONS

To boost up women employee morale to ensure the overall performance of both public banking sector, the following suggestions may be made in the light of the findings arrived in the current study.

1) Public sector banks should encourage women employees to complete technical and professional qualification courses on part time basis; Reserve bank of India should start such type of courses which will increase their confidence level for efficient working.

2) Inspite of steadily increasing nuclearisation of the families it may be suggested that joint family system should be sustained. With the spouse to improve understanding and appreciation of job demands Inspite of its shortcomings, it is conducive to resolve a number of dual career problems.
3) More attention is to be paid to introduce necessary non-monetary packages, fringe benefits and privileges to increase morale of women employees.

4) It is suggested that the women employees may be rated and weights may be given based on their work performance, place of work, spouse case and family problems. It may increase the numbers of managers from the women employees which may increase the level of women employees’ morale.

5) There is a need to design task rationally for high morale of women employees in public sector banks.

6) It is observed in this study that work hours and work pressures are dissatisfying factor for women employees. Therefore, efforts are to be imperatively initiated to make job more interesting by safe guarding the personal life.

7) Communication is life blood of any organization. There should be free flow of all relevant information at all levels. To insure good quality of communications in public sector banks suitable communication policy should be framed. Programms to improve communication abilities and skills of employees should be formed.

8) Effort should be made to reduce the psychological gap between superior and women employees to boost morale. Women employees should feel free to talk their superior and share their problems with them. This may be achieved by
providing common uniforms, rest-rooms, organizing sports and cultural activities, co-education, training of managerial, officers and supervisory employees, behavioral training of all employees and information sharing through newsletters and pamphlets etc

9) There is need to improving interpersonal trust and co-operation in the public sector banks to promote harmonious relations among the employees. To ensure this, suitable OD- interventions in form of training and development programs should be introduced.

10) It is found from the study majority of women have problem for late working. Superior, family members should co-operate them and adjust early working hours when needed.

11) Since public sector banks are service organizations, It is very important that employees must have customer-orientation. So customer satisfaction as a core value should be inculcated among employees of these banks. They should be rewarded/punished accordingly. In this way excellence can be created. In the competitive era, there is need to improve working towards the consumer satisfaction. So public sector banks should introduce consumer relation training programme for bank employees.
12) The level of employee morale should be checked at regular intervals with the help of experts so that future policies may be chalked out to raise the levels of employee morale.

13) There is need to give more opportunities for advancement of women employees. It will be possible through introducing advance courses of computers, rewards for excellent work.

14) As women have twin responsibilities to families and organizations, some special dispensation is required to accommodate them in their most crucial period of life. With these small adjustments, banks can benefit a lot by developing and utilizing the talent of a growing workforce. It is recommended that sabbatical leave of 2 years during the career should meet special needs of women employees.

15) Only 17 percent of women employees are working in banks of India. It is suggested to government should take initiative like reservation policy for women employment in banking.

16) Talent within women must be identified and special motivational programmes for women should be conducted to ensure that they take up higher level positions.

17) Government should increase the age limit of women candidate for banking examinations. It should be 35 years, now it is 27.
5.4 SCOPE FOR FUTURE RESEARCH

Finally, this study raises a number of questions, which should be emphasized in future research. First, in the current study, Only 24 public sector banks are selected from one of the district of Maharashtra i.e. Aurangabad comprising Aurangabad, Khultabad, Kannad, Soegen, Sillod, Paithan, Ganagapur, Vaijapur, Phulambri and collected only from 100 women employees through a questionnaire method. In order to make the findings more scientific and valid the entire Marathwada Region or Maharashtra can be taken and the sample of women employees can also be drawn from the private sector banks, co-operative banks, and Regional Rural banks and also from foreign banks located in the big cities. Second women employee morale can also be made not only between the public and sector banks employees but comparison on all dimensions of women employee morale can be made among the different cadres within the banks selected. Third, without gender differentiation sample can be taken for study. Forth, there is wider scope to comparative study of women and men employees’ morale in banks. Fifth attempt can also be made to measure employee morale not only between the banks but other enterprises for examining inter-organizational analysis and comparison.