CHAPTER – VII

SUMMARY OF THE FINDINGS AND RECOMMENDATION
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7.1. INTRODUCTION

This chapter presents the summary of major findings of the study, recommendations and scope for future research study. Key major findings discussed in the previous chapters are briefly presented here again for easy reference and better understanding of the study. Finally, major recommendations based on the findings of research work are also presented along with suggestions for future research work in this field of study.

7.2. SUMMARY OF THE FINDINGS

It is observed that 25.44% of bank employees of Barak Valley have high level of stress, 54.40% of them have moderate level of stress and 20.15% of them have low level of stress. Further, not a single employee reported to have no stress or very high stress.

The employees of different banks have different average levels of job stress.

The male employees have higher average level of stress than that of female employees.

The employees have the same average level of score on stress measurement irrespective of different educational background of employees.

It is found that the clerk employees have higher average level of stress than that of officer employees.
Summary of the Findings and Recommendation

The average mean scores of the employee on stress measurement are almost the same irrespective of the districts where banks belongs to.

The level of stress experienced by the public and private sector banks employees are almost the same.

The relative important factors causing different degree of stress, in order of ranks are IRD (Inter-Role Distance), REC (Role Expectation Conflict), RE (Role Erosion), RO (Role Overload), RA (Role Ambiguity), RS (Role Stagnation), RI (Role Isolation), SRD (Self-Role Distance), RIn (Resource Inadequacy) and PI (Personal Inadequacy) respectively.

The important factors that cause different level of stress among employees of different genders (i.e. male and female) are IRD, REC, RO, RE, RIn, PI and RI.

The important factors that generate different level of stress among employees of different educational background are REC, RO, and RE.

The important that factors cause significant different level of stress between officers and clerk employees of banks are SRD, RO and PI.

And the important factors that they cause significant different level of stress among bank employees of different districts are RS and RA. Further, it is found that there is not a single factor of the ten factors under study that cause different level of stress among employees of public and private sector banks.

Whenever bank employees have problems at work place 84.88% of them consulted with their supervisor and 58.18% of them discussed it informally with a colleague.
Summary of the Findings and Recommendation

Majority of the employees are affected negatively by the stress in the areas such as productivity, job satisfaction, decision making abilities, accuracy, creativity, attention to personal appearance, organizational skills, initiative, perseverance and tardiness. Majority of the employees opined that they are not affected by the stress in the areas of absenteeism, courtesy, cooperation, reliability and alertness.

The first three areas of activities affected at work by job stress on the employees in general are initiative, creativity and decision making abilities/job satisfaction respectively.

Almost all the banks of Barak Valley have stress management programmes. As far as the periodicity of conducting the programme is concerned 13 banks have stress management programme annually, 6 banks have no fixed time and only 1 bank has half yearly stress management programmes.

Various types of stress management programmes are conducted by various types of banks. All the banks provides training programme and breaks. 10 banks have assistance programme, 12 banks have empowerment, 10 banks have financial counselling, 9 banks have stress management seminar, 5 banks have alternative schedule, 8 banks have insurance, only 1 bank have assistance with child care, 4 banks have assigned parking, 12 banks have wellness program, only 1 banks have access for disabled, 4 banks have flexitime, 10 banks have ergonomics, and 11 banks have job redesign programme.
The first three important strategies adopted by the individual bank employees in general to minimize the stress level are self control, listening music and take time out.

7.3. RECOMMENDATION

On the basis of the findings of the study the following recommendation are given:

a) Those banks having high level of stress among employees should try to reduce the stress of the employees by identifying the causes of stress. Otherwise, it will affect the performance of the employees.

b) The banks should try to find out why male employees have higher level of stress than that of female employees. The finding would be of much helpful in enhancing the performance of the male employees.

c) The bank management should try to find out why clerks employees have higher level of stress than that of officer employees. The finding would be of much helpful in enhancing the performance of the employees.

d) The factors Inter Role Distance (IRD), Role Expectation Conflict (REC), Role Overload (RO), Role Erosion (RE), Resource Inadequacy (RIn), Personal Inadequacy (PI) and Role Isolation (RI) of ORS Scale cause different level of stress between male and female employees. This factors need to be studied thoroughly to know the reasons for causing different level of stress on male and female employees. The finding could be helpful in maintaining relatively equal level of stress to male and female employees.
Summary of the Findings and Recommendation

e) The factors such as Role Expectation Conflict (REC), Role Overload (RO), Role Erosion (RE) of ORS Scale cause different level of stress among employees of different educational qualification. This factors need to be studied thoroughly to know the reasons for causing different level of stress on employees of different educational qualification. The findings will help us in maintaining relatively equal level of stress to all the employees irrespective of their educational qualifications.

f) The factors such as Self Role Distance (SRD), Role Overload (RO) and Personal Inadequacy (PI) of ORS Scale cause different level of stress between officer and clerk employees. This factors need to be studied thoroughly to know the reasons for causing different level of stress on officer and clerks employees. The finding could help us in maintaining relatively equal level of stress to officer and clerks employees.

g) Role Stagnation (RS) and Self Role Distance (SRD) factors of ORS Scale cause different level of stress among employees of different districts. This factors need to be studied thoroughly to examine the reasons for causing different level of stress on employees of different districts. The findings will help us in maintaining relatively equal level of stress to all the employees irrespective of different districts.

h) Whenever bank employees have problems at work place, 84.88% of them consulted with their superiors and 58.18% of them discussed it informally with a colleague. So the supervisors should be well trained in the area of handling stress and the supervisors should be able to create an
environment where employees help one another to create a favourable work environment.

i) The first three areas of activities affected at work by job stress on the employees are initiative, creativity, decision-making abilities/job satisfaction respectively. So the bank management should create an environment where freedom for initiative can be given to the employees. Allowing employees to participate in the decision-making and job-enrichment for the employees will help in minimizing the stress to a large extent and finally leading productivity of the bank.

7.4. SCOPE FOR FUTURE RESEARCH

A study can be conducted to measure the job stress of contractual and temporary staffs of the banks since the present study cover only the permanent employees of the commercial banks. The study can also be conducted in Co-Operative Banks and Foreign Banks operating in India. The study can also be conducted in other areas of business like insurance, IT, ITES, BPO, stock market. The study has measure the job stress of bank employees in terms of gender, educational qualification, designation, district and sector wise. Future studies can be made by covering other socio-economic variables also like age, income, marital status, spouse working and the like. Future studies can be made to measure the job stress of employees and its impact on employee’s health. The study can also be conducted on job stress of employees and its relationship with employee motivation level. Similarly, the study can also be conducted in other parts of the country by covering a larger sample size.