Chapter VIII

SUMMARY, CONCLUSION AND SUGGESTIONS
This Chapter presents the summary, conclusion and suggestions of the study. Women work participation rate in India is 25.51 in 2011. Rural sector has a better female workforce participation rate of 30.02 per cent compared with 53.03 per cent for males whereas for urban sector, the participation rate of females stands at 15.44 per cent against 53.76 per cent for males. By 2011, there is a growth rate of 30 per cent in the work participation rate in urban areas of the country, whereas it is – 2.50 in the case of rural areas. A total of 20.5 per cent women were employed in the organized sector in 2011 with 18.1 per cent working in the public sector and 24.3 per cent in the private sector. The share of women employment in factories in 2012 is 16.52 per cent. The percentage of employees in India’s IT sector is more than 34 per cent. This shows the need for increasing women work participation rate in order to reap the benefits of demographic dividend by the country. Therefore, when the stress among working women is managed well, it will boost the female work participation rate at least to some extent.

Major findings of the study

➢ As regards age groups of the sample respondents, it is observed that just little over two fifths of the sample respondents belong to below 30 years age group, whereas just little over one fourth of the sample respondents in the present study belong to 40-50 years age group.
With regard to educational qualification of the sample respondents, it is noticed that nearly two thirds of the sample respondents are technical graduates, while one sixth of the sample respondents are traditional graduates and another about one sixth of the sample respondents are management graduates.

As far as marital status of the sample respondents is concerned, it is noted from the study that one third of the sample respondents are unmarried and two thirds of the sample respondents currently married.

Regarding experience level of the sample respondents, it is evident from the present study that experience level of the above half of the sample respondents ranges from 5 to 10 years, whereas about one third of the sample respondents had below 5 years of experience.

An analysis of monthly income of the sample respondents reveals that monthly income of about half of the sample respondents is Rs.25,000/-, while it ranges between Rs.15,000/- to Rs.20,000/- in the case of nearly one fourth of the sample respondents.

Regarding stress due to lack of group cohesiveness, the study finds that lack of group cohesiveness is one of the stressors in the case of one third of the sample respondents, while neutral
response is received from about three fifths of the sample respondents.

- With regard to stress due to lack of support from colleagues, it can be inferred from the study that lack of support from colleagues is one of the sources of stress in the case of nearly one fourth of the sample respondents, while around two thirds of the sample respondents responded neutrally.

- As far as stress due to office politics is concerned, it is evident from the study that office politics is one of the causes of stress in the case of merely around one third of the sample respondents, while about one sixth of the respondents only responded neutrally.

- Regarding stress due to workplace bullying, it is revealed from the study that it is one of the causes of stress only in the case of just little over one third of the sample respondents. Majority of the sample respondents didn’t find it as the stressor.

- As far as stress due to conflicting demands from authorities is concerned, it is deduced from the study that it is one of the stressors in the case of about one third of the sample respondents only, whereas nearly two thirds of the sample respondents didn’t opine it as the causes of stress.

- Regarding stress due to mismatch between abilities and requirement of job, it is striking to note from the study that it is
one of the sources of stress in the case of about half of the sample respondents. However, this percentage is more in the case of sample respondents from insurance sector and hospitality sector, where more than two thirds of the sample respondents reported stress due to the said stressor.

 As regards stress due to inadequate resources needed for effective performance, the study shows that it is also the causes of stress in the case of about two fifths of the sample respondents, while another about two fifths of the respondents didn’t identify it as the stressor.

 With regard to stress due to unclear scope and responsibilities of job role, it can be inferred from the study that it is not the stressor in the present study since as many as three fourths of the sample respondents didn’t spell it as the stressor.

 With regard to stress due to unawareness about others expectations from the sample respondents, it is found from the study that is not the one of the sources of stress in the case of more than ninety per cent of the sample respondents.

 As regards stress due to vague and unclear aspects of job, it is obvious from the study that it is not the cause of stress in the case of more than three fourths of the sample respondents, whereas about one sixth of the sample respondents in the
present study felt stress due to vague and unclear aspects of job.

- With regard to stress due to undefined role, it is clear from the study that undefined role is not the one of the sources of stress in the case of more than four fifths of the sample respondents, while it is stated as source of stress by about one tenth of the sample respondents.

- Regarding stress due to lack of clarity about priorities in the job role, it is evident from the study that it is not the one of the sources of stress in the opinion of about four fifths of the sample respondents, while about one fifth of the sample respondents only facing stress due to lack of clarity about priorities in their job role.

- An analysis of stress due to heavy workload reveals that more than four fifths of the sample respondents are suffering with stress due to heavy workload.

- With regard to stress due to interference in the quality of work, it is found from the study that it is one of the stressor in the case of almost half of the sample respondents, while about one third of the sample respondents responded neutrally.

- As far as stress due to many responsibilities in the job role is concerned, it is obvious from the study that more than three fourths of the sample respondents are feeling stress due to
many responsibilities in the job role, whereas very negligible percentage of the sample respondents didn’t identify the same as stressor.

- As regards stress due to too many job roles, it is obvious from the study that it is one of the sources of stress in the opinion of about two thirds of the sample respondents, whereas neutral response is received from nearly one fifth of the sample respondents.

- Regarding stress due to overburden in job role, it is evident from the study that huge percentage of the sample respondents are feeling stress due to overburden in job role (90 per cent).

- As regards stress due to job insecurity, it is noticed from the study that stress due to job insecurity is felt by nearly three fifths of the sample respondents, while about one third of the sample respondents didn’t find it as the stressor to them.

- Regarding stress due to chaos of change, it is evident from the study that it is evident from the study that it is one of the causes of stress in the case of around four fifths of the sample respondents, while less than one tenth of the sample respondents didn’t find it as stressor.

- As regards stress due to technological changes, it is revealed from the study that it is one of the stressors in the case of about
two fifths of the sample respondents, while about one third of
the sample respondents didn’t find it as stressor.

- Regarding stress due to organizational policies and procedures,
  the study reveals that organizational policies and procedures
  results in stress in the opinion of two thirds of the sample
  respondents, while around one sixth of the sample respondents
  didn’t find it as the stressor.

- As regards stress due to only downward communication in the
  organization, the study shows that stress due to only downward
  communication in the organization is felt by nearly one third of
  the sample respondents.

- As regards stress due to lack of job autonomy, it is observed
  from the study that it is one of the causes of stress in the case
  of around three fourths of the sample respondents.

- As regards stress due to lack of career advancement, it is
  manifested from the study that around three fifths of the sample
  respondents are found to be facing stress due to lack of career
  advancement, while about one third of the sample respondents
  didn’t find it as stressor.

- Regarding stress due to poor performance feedback, the study
  shows that stress due to poor performance feedback is felt by
  nearly three fifths of the sample respondents.
With regard to stress due to lack of reward system, the study finds that lack of reward system causes stress in the case of around three fifths of the sample respondents.

As regards stress due to lack of opportunity to be innovative, the study reveals that it causes stress in the case of around half of the sample respondents.

As regards stress due to organizational culture and climate, the study manifests that it is one of the causes of stress in the case of significant percentage of the sample respondents (45 per cent), while it is not the stressor in the case of around 44 per cent of the sample respondents.

As regards stress due to balancing work and family life, it is obvious from the study that stress arises due to balancing work and family life in the case of about three fifths of the sample respondents, whereas nearly one fourth of the sample respondents responded neutrally.

With regard to stress due to travelling from residence to workplace, the study shows that only around half of the sample respondents are feeling stress due to travelling from residence to workplace.

Regression analysis of the sources of stress reveals that all the six factors, namely, interpersonal stressors, role conflict stressors, role ambiguity stressors, role overload stressors,
organizational stressors and non-work stressors had 99.1 percent influence on overall stress. Further, it is observed that interpersonal stressors, role conflict stressors, role ambiguity stressors, role overload stressors, organizational stressors and non-work stressors have significant effect on stress level as for all the cases p<0.05. Among all these factors organizational stressors had more effect as standard beta>0.5, followed by role conflict stressors (beta = 0.387), role ambiguity stressors (beta = 0.342), interpersonal stressors (beta = 0.330), role overload stressors (beta = 0.237) and non-work stressors (beta = 0.198).

The regression equation, in score form, indicates that for every unit increase in interpersonal stressors, overall stress increases by 0.137 units, when X2, X3, X4, X5 and X6 have been held constant. Similarly, assuming that other factors (X1 ......... X6), as the case may be, have been held constant, for every unit increase in role conflict stressors, overall stress increases by 0.096 units, for every unit increase in role ambiguity stressors, overall stress increases by 0.164 units, for every unit increase in role overload stressors, overall stress increases by 0.167 units, for every unit increase in organizational stressors, overall stress increases by 0.363 units and for every unit increase in non-work stressors, overall stress increases by 0.063 units.

ANOVA results between age and stress factors reveals that sample respondents differ in role conflict stressors
role ambiguity stressors \( (F=3.898; p<0.05) \), role ambiguity stressors \( (F=6.516; p<0.01) \), role overload stressors \( (F=6.251; p<0.01) \), organizational stressors \( (F=3.209; p<0.05) \) and overall stress \( (F=4.174; p<0.05) \). As against this, on remaining factors, say, interpersonal stressors and non-work stressors, no significant difference was noticed in relation to different age groups and stress factors. Therefore, Hypothesis 1, which states that there is a significant difference on the age of the sample respondents and sources of stress, is partially accepted.

- The results of one way Analysis of Variance, to ascertain the influence of respondents’ academic qualification on stress shows that all the stress factors with the academic qualifications variable are highly significant at 0.05 level. Therefore, Hypothesis 2, which states that there is a significant difference on the academic qualification and sources of stress, is accepted.

- Marital status as a source of stress is directly contributing to role conflict stressors \( (F=37.362, p<0.01) \), role ambiguity stressors \( (F=10.812, p<0.01) \) and organizational stressors \( (F=7.248, p<0.01) \). In remaining factors such as interpersonal stressors, role overload stressors, and non-work stressors, marital status is not found as a significant source of stress. However, there is a significant relationship between marital status and overall stress. Therefore, Hypothesis 3, which states
that there is a significant difference on the marital status and sources of stress, is partially accepted.

- As regards work experience as a source of stress, the significant factors are only two variables, namely, role ambiguity (F=3.624, p<0.01) and role overload stressors (F=9.629, p<0.01). In remaining factors, work experience is not significant. Therefore, Hypothesis No.4, which states that there is a significant relationship between work experience and sources of stress, is partially accepted.

- Monthly income as a source of stress is found significant on role ambiguity stressors (F=9.650, p<0.01), role overload stressors (F=16.587, p<0.01), organizational stressors (F=12.325, p<0.01) and overall stress (F=6.119, p<0.05), while it is not significant in rest of the variables, namely, interpersonal stressors, role conflict stressors and non-work stressors. Hence, Hypothesis No.5 which states that there is a significant difference between monthly income and sources of stress is partially accepted.

- As regards different sectors variable, sample respondents differ in all variables, say, interpersonal stressors (F=21.239, p<0.01), role conflict stressors (F=36.364, p<0.01), role ambiguity stressors (F=41.196, p<0.01), role overload stressors (F=14.100, p<0.01), organizational stressors (F=9.753, p<0.01), non-work
stressors (F=8.030, p<0.01) and overall stress (F=34.310, p<0.01).

➢ As far as consequences of stress are concerned, the study finds that sample respondents are suffering with multiple causes of stress.

➢ With regard to physical fitness problems due to stress, the study finds that more than four fifths of the sample respondents are suffering with physical fitness problems due to stress.

➢ As regards insomnia (sleeplessness) problem due to stress, the study reveals that insomnia problem is being faced by nearly three fifths of the sample respondents.

➢ As regards insomnia (sleeplessness) problem due to stress, the study reveals that insomnia problem is being faced by nearly three fifths of the sample respondents.

➢ As far as hair loss problem due to stress is concerned, the study notes that hair loss problem is being suffered by only around one sixth of the sample respondents.

➢ With regard to over consumption of drugs due to stress, it is revealed from the study that over consumption of anti-anxiety/anti-depression drugs is reported by nearly three fifths of the sample respondents.
An analysis of job dissatisfaction due to stress shows that job dissatisfaction is felt by about two fifths of the sample respondents only.

With regard to difficulty to learn new policies due to stress, the study observed that more than half of the sample respondents are found to be facing difficulty in learning new policies due to stress.

Regarding decreased motivation due to stress, the study shows that motivation levels of the about four fifths of the sample respondents are found to be decreased due to stress.

As regards absenteeism due to stress, the study shows that merely about one sixth of the sample respondents only reported increased absenteeism due to stress.

As far as loss of focus on productive work due to stress is concerned, the study shows that focus on productive work is lost due to stress in the case of about half of the sample respondents.

With regard to aggressive behaviour with family members due to stress, the study finds that about three fourths of the sample respondents are behaving aggressively with their family members as a result of stress.
An analysis of perceptions of the sample respondents towards stress coping strategies, the study shows that sample respondents are practicing various stress coping strategies.

As regards sample respondents perception of the sample respondents towards ‘proper direction and control from superior to subordinate’ as stress coping strategy, it is evident from the study that about four fifths of the sample respondents reported ‘proper direction and control from superior to subordinate’ as one of the stress coping strategies.

With regard to perception of the sample respondents towards ‘clearly defined roles’ as stress coping strategy, it is observed from the study that around two thirds of the sample respondents felt that ‘clearly defined roles’ would help to cope from stress.

Regarding sample respondents’ perception towards ‘adequate working hours’ as stress coping strategy, the study shows that more than two thirds of the sample respondents perceived this coping strategy.

As far as perception of the sample respondents towards ‘improving interpersonal relationships’ as stress coping strategy is concerned, it is deduced from the study that about two thirds of the sample respondents perceived ‘improving interpersonal relationships’ as stress coping strategy.
An analysis of sample respondents’ perception towards ‘relieving work pressure’ as stress coping strategy, it is clear from the study that ‘relieving work pressure’ is the stress coping strategy in the opinion of around three fourths of the sample respondents.

Regarding perception of the sample respondents towards ‘good ambitious’ as stress coping strategy, the study finds that being ‘good ambitious’ is the stress coping strategy in the case of about three fourths of the sample respondents.

As regards sample respondents’ perception towards ‘giving recognition for every employee’ as stress coping strategy, the study notes that ‘giving recognition for every employee’ is perceived as the stress coping strategy by more than ninety per cent of the sample respondents.

With regard to sample respondents’ perception towards ‘continuous training for employees to enhance their skills’ as stress coping strategy, the study finds that ‘continuous training for employees to enhance their skills’ is the stress coping strategy in the opinion of only about just little over two fifths of the sample respondents.

With regard to sample respondents’ perception towards ‘effective communication policy’ as stress coping strategy, the study reveals that ‘effective communication policy’ is one of the stress
coping strategy in the opinion of around three fourths of the sample respondents.

- As regards perception of the sample respondents towards ‘meditation’ as stress coping strategy, the study shows that more than four fifths of the sample respondents perceived ‘meditation’ as stress coping strategy.

- Regarding sample respondents’ perception towards ‘developing an information system for awareness of programmes’ as stress coping strategy, the study reveals that ‘developing an information system for awareness of programmes’ is the stress coping strategy in the opinion of about two thirds of the sample respondents.

- With regard to perception of the sample respondents towards ‘reinforcing and rewarding good standards of behavior’ as stress coping strategy, it is observed from the study that ‘reinforcing and rewarding good standards of behavior’ as stress coping strategy in the opinion of about three fourths of the sample respondents.

- Regarding sample respondents’ perception towards ‘encouraging collaborative problem-solving’ as stress coping strategy, it is clear from the study that sample respondents, who perceive this coping strategy, account for nearly two thirds of the sample respondents.
As regards sample respondents’ perception towards ‘establishing committees and involve them in any change of management processes as stress coping strategy, it is clear from the study that sample respondents, who perceive ‘establishing committees and involve them in any change of management process’ as stress coping strategy, consists of around three fifths of the sample respondents.

Regarding sample respondents’ perception towards ‘encouraging involvement of families to build relationship’ as stress coping strategy, it is clear from the study that ‘encouraging involvement of families to build relationship’ as stress coping strategy is felt by just little over two fifths of the sample respondents only.

With regard to sample respondents’ perception towards ‘frequent reviewing of workload and redesign’ as stress coping strategy, the study reveals that ‘frequent reviewing of workload and redesign’ as stress coping strategy is felt by about four fifths of the sample respondents.

Conclusion

In the present study, as far as sources of stress is concerned, sample respondents are found to be facing stress from multiple sources. Lack of group cohesiveness is the stressor only in the case of one third of the sample respondents. Lack of support from colleagues
is found to be one of the sources of stress only in the case of around one fourth of the sample respondents. Office politics is one of the sources of stress in the case of around one third of the sample respondents. Workplace bullying is one of the sources of stress among just little over one third of the sample respondents.

Stress due to conflicting demands from authorities is found to be faced by above one third of the sample respondents only. Mismatch between abilities and requirement of job is one of the sources of stress in the case of about half of the sample respondents. Inadequate resources needed for effective performance is one of the sources of stress in the case of about two fifths of the sample respondents.

Unclear scope and responsibilities of job role is not the one of the sources of stress in the present study in the opinion of more than three fourths of the sample respondents. Stress is not felt by huge percentage of the sample respondents due to unawareness about others expectations from the sample respondents. Vague and unclear aspects of job are not one of the stressors in the present study in the opinion of largest percentage of the sample respondents. Undefined role is one of the stressors only in the case of about one tenth of the sample respondents. In the present study, merely around one fifth of the sample respondents felt stress due to lack of clarity about priorities in the job role.
Too heavy workload is one of the sources of stress in the case of huge percentage of the sample respondents. Stress due to interference in the quality of work is reported by nearly half of the sample respondents. Majority of the sample respondents in the present study are feeling stress due to many responsibilities in the job role. Majority of the sample respondents in the present study are feeling stress due to too many job roles. Majority of the sample respondents in the present study are facing stress due to overburden in job role.

Majority of the sample respondents felt stress due to job insecurity. Most of the sample respondents in the present study felt stress due to chaos of change. About two fifths of the sample respondents in the present study felt stress due to technological changes also. Majority of the sample respondents are found to be facing stress due to organizational policies and procedures. Around one third of the sample respondents felt stress due to only downward communication in the organization. Majority of the sample respondents are feeling stress due to lack of job autonomy. Majority of the sample respondents are feeling stress due to lack of career advancement. Majority of the sample respondents are facing stress due to poor performance feedback. Majority of the sample respondents are found to be facing stress due to lack of reward system. Nearly half of the sample respondents only reported stress due to lack of opportunity to be innovative. Stress due to
organizational culture and climate is expressed by significant percentage of the sample respondents. Majority of the sample respondents reported stress due to balancing work and family life. Stress due to travelling from residence to workplace is felt by around half of the sample respondents.

In conclusion, the study shows individual differences as to different sources of stress. Sources of stress felt by majority of the sample respondents in the present study include mismatch between abilities and requirements of job, too heavy workload, interference in the quality of work, too many responsibilities, too many job roles, overburden in job role, job insecurity, chaos of changes, technological changes, organizational policies and procedures, lack of job autonomy, lack of career advancement, poor performance feedback, lack of reward system, lack of opportunity to be innovative, organizational culture and climate, balancing work and family life and travelling from residence to workplace.

Consequences of the stress reported by majority of the sample respondents include physical fitness problems, insomnia, ulcer, over consumption of anti-anxiety/anti-depression drugs, diffculty to learn new policies, decreased motivation, loss of focus on productive work and aggressive behaviour with family members.

Stress coping strategies perceived by majority of the sample respondents include proper direction and control from superior to
subordinate, clearly defined roles, adequate working hours, improving interpersonal relationships, relieving work pressure, good ambitious, giving recognition for every employee, effective communication policy, meditation, developing an information system for awareness of programmes, reinforcing and rewarding good standards of behavior, encouraging collaborative problem solving, establishing committees and involve them in any change of management processes and frequent reviewing of workload and redesign. Continuous training for employees to enhance their skills and encouraging involvement of families to build leadership is considered by only significant percentage of the sample respondents.

**Suggestions of the Study**

On the basis of the above findings of the study, the following suggestions are offered for effectively managing workplace stress.

- Although one had joined in an organization by chance not by choice, he/she has to learn the requirements of that particular job efficiently. The present study finds that majority of the sample respondents in insurance and hospitality sectors are facing stress due to mismatch between abilities and requirements of job.

- Organizations are suggested to frequently review the workload and redesign the workload since most of the sample respondents are found to be facing stress due to too heavy workload.
 ➢ It is suggested to the organizations that interference in the middle of the work as to quality of the work should be minimized to the possible extent since the sample respondents in the present study reported interference in the quality of the work results in stress to them.

 ➢ Organizations and employees must recognize the source of stress before they can deal with it. The employees must be aware of the causes of stress.

 ➢ Organizations should not provide stress relieving programmes based on a ‘one size fits all’ scenario. The organizations must provide training and stress coping mechanisms to employees based on age specific causes of stress to the respondents. The present study finds the relationship between the demographic variables and the stress.

 ➢ Organizational policies and procedures should be flexible and will be changed as and when necessary in consultation with the stakeholders.

 ➢ Employees be assured of job security to the extent possible.

 ➢ Promotion channels to the employees be designed and organization must ensure that there is career advancement in their organization.
Organizations should formulate effective performance feedback and tangible reward systems.

Organization must give individuals the opportunity to be innovative.

Organizations must carefully select right candidates for all positions within the organization reduce excessive pressures and help employee's better cope with stress in order to create a healthy work environment that stimulates productivity.

Conducive organizational culture and climate be ensured particularly when women employees are working.

Organizations should provide transport facilities to its employees.

It is suggested to the women employees in particular that they must plan in advance to effectively manage the time between family and work life.

When these three strategies are implemented, the organization will more likely experience long-term success. Further, women work force participation rate will be increased and India can reap the benefits of demographic dividend in the near future.

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