

Chapter Seven

Discussion and Conclusion

Employee's reaction to stress vary in different ways. Some employees have better coping mechanism and tackle stress much better than others and manage the negative effects of stress. Type of organization and nature of organization have much to play in experiencing stress. Employees nature of job also play vital role in experiencing occupational stress. Some occupations are, of course, inherently more stressful than others. The outcome of the stress and mental and physical relationship has an obvious impact on the organization and industry. Occupational stress is becoming globalized and its negative impacts can well be seen in all countries, all professions and all categories of workers, as well as families and society across the globe. In addition to the nature of jobs and type of organizations certain demographic variables also have significant impact on the stress.

The findings of the present research are in line with many other research findings done by earlier researchers. The stressors found

out in this research are in line with the variables given in the hypothesis; even though the study found significant difference at all variables selected for the study. The findings of present research are in tune with the hypothesis stated in chapter four. The first hypothesis states that stress level will be higher among private banks compared to public banks. The findings of the present research accept the first research hypothesis, as it observed significant difference between the women employees of the two sectors, in the level of occupational stress. The result clearly indicates that stress level experience by the private sector employees is higher as compared to the public bank employees. For the employees of public and private sector bank findings indicate that the role over load, role ambiguity, , role conflict, responsibility for persons, under participation, powerlessness, poor peer relationship, intrinsic impoverishment, low status, strenuous working condition, unprofitability are the major stressors. However, on comparing both the type of employees on the mean scores , one can find that on all these stressors private sector employees have more score than the public sector banks employees. This hints at the working condition in private sector banks yields more stress than public sector banks. The discussion here is in line with the significant variable selected for the study. The study indicates that

the private employees have higher role overload as compared to public bank employees as the mean score of private sector employee is 17.55 and public sector employee is 11.58. The employees feel that the work allotted is more than expected for an employee of his level A similar observation has been made by Cobb (1975) in the context that "The responsibility load creates severe stress among workers and managers." Employee's confidence on his or her own performance expectations and contributions at work are affected because of nature of work. A feeling of ambiguity has been reported by both the employees but the mean score of private sector has been found to be more i.e.11.62 as compared to 7.34 among public sector bank employees. This indicates a clear cut ambiguity of role in the private sector banks. Thus, role clarity needs attention from the management of private sector banks. The study indicates that the private bank employees have high role conflict compared to public bank employees. This indicates that a set of expectations applied to the incumbent by the organisation and the role they perform within the organisation is not in congruence with each other. Lower the levels of role clarity members feel at work higher the level of stress (Mallik, 2011). Cooper and Marshall (1978) rightly indicates in this context that indicated that "role conflict exists when an individual in a particular work role is torn by conflicting demands or doing things

he or she really does not want to-do or does not think the part of job satisfaction". In the present cut throat competition banking sector's existence has become important than maintenance. Employees are required to work under pressure, to compete with other private banks. Employee having different work skill and expertise also has to tune their work in accordance with the demand. Here the chances of role conflict and its impact get significant weightage. Higher uncertainty about the nature of work, develop high job stress among employees. The study indicates that the private bank employees have higher level ambiguity compared to nationalize bank employees. Higher the ambiguity related to the work and work schedule higher the occupational stress. In fact role ambiguity among employees results when there low congruity between the expectations of the work behaviour and the assigned task. There may be lack of clarity about what to do, when to do, where to do and how to do. Experimental and longitudinal studies of the effects of role ambiguity reveal that lack of clarity about behavioral expectations causes a great concern with own performance, lower actual and perceived group productivity, less concern or involvement with the group, lower job satisfaction, unfavorable attitudes towards role senders, and increased tension, anxiety, depression, and resentment (Caplan and Jones, 1975).

The present research is in line with the earlier finding that the employees of private banks are facing high role ambiguity at work because of lack of clarity about behavioral expectations of their work. Role ambiguity exists when an individual has inadequate information about his work role. The study indicates that the private bank employees have high feeling towards lack of supervisory support, have a feelings of powerlessness, poor peer relationship, low status, strenuous working condition, unreasonable group pressure, under participation etc. This indicates that the women employees of private bank experience negative impact of work place stressors than employees of public sector banks. Inadequate support given by the superiors and their subordinates contribute considerable stress for employees in private banks in this research.

As far as different age groups of respondents is concerned, it has been found that employees at the initial years donot experience much stress as compared to the employees who fall in the age group between 31-40 years and 41-50 years. Results of the ANOVA has clear cut indicated this findings. This findings lead to an inference that middle aged employees experience stress more than the aged employees who are on the verge of retirement. The reasons may be

attributed to the fact that employees who are at the flag end of their career and due to retire in a couple of years know that they have few years left for retirement. Whatever they have achieved that is almost final. There is less or nothing left for achievement. So, they are less worried about their career or future. Their commitments and expectations are mostly fulfilled.

On the other hand, young and middle aged women employees see their future. They have lots of expectations. Some might have fulfilled and many are yet to be fulfilled. They might have experienced blockades on their way to achieve their expectations. They see and compare their organization with other similar organizations. They are vibrated to seek lucrative career in other banks. These reasons may be attributed to the finding that elder employees experience less stress than the younger and middle aged employees. This type of findings are also observed when similar aged groups belong to the public sector as well as private sector banks are concerned.

As regards to the different income groups of the respondents, in the study respondents are grouped into four categories i.e. below 25 thousand, 25-50 thousand , 50 to 75 thousand and 75 thousand and

above. ANOVA is undertaken to check whether any difference exist among the groups. Four different income groups of women bank employees irrespective of sector differ significantly on the level of stress. This conclusion is because of the fact that F-value 36.13 is significant at .01 level. From the mean scores, it can be suggested that women employees having income between 25-50 thousands and 50-75 thousands experience stress more than younger and retiring employees. Similar types of results have been observed among the groups within public sector and private sector banks.

In order to examine the impact of experience of the respondents and stress, ANOVA was carried out. The results show that Four different experience groups of women bank employees irrespective of sector seem to differ significantly on the level of stress. This finding leads to an conclusion that employees having experience between 16-30 years experience stress more than the aged employees who are on the verge of retirement or having experience less than five years. The reasons may be attributed to the fact that employees who are at the flag end of their career and due to retire in a couple of years know that they have few years left for retirement. Whatever they have achieved that is almost final. There is less or nothing left for

achievement. So, they are less worried about their career or future. Their commitments and expectations are mostly fulfilled.

As regards to the performance of the employees and stress is concerned, a significant and negative correlation has been observed between the two. The finding is important to note for the organizations and the individual employees. Because negative correlation implies that when stress level if the employees is high then the repercussion is performance of the employee goes down. This will lower individual employees performance and may affect organizational productivity. Efforts need to be taken both by the organization and by the individual employees to reduce the stress level. Otherwise, the situation will be unpleasant for both the employees and organizations.

Similar results have been observed between the stress and wellbeing of the employees. A negative correlation has been found out between stress and wellbeing. This shows that when stress level is more wellbeing of the employees are low. This has to be noted by the organizations as well as individual employees. It can be noted here as Singh et al. (1991) rightly indicates that "Greater support from supervisors and co-workers in the workplace is strongly associated

with greater feeling of well-being and any undermining from their part put the employee under irritability, anxiety, depression, and somatic disorders."

RECOMMENDATIONS

In order to reduce negative consequences of stress more effort on the part of policy makers, practitioners, and organizational management should be made. Some of the suggestions and effective measures are offered to reduce negative the stress among bank employees and leads to their better adjustment within the organization and their personal life. They are as follows:

Stress management program needs to be frequently organised. It should be organized based on the different categories of the employees at all hierarchical level. The categories should be made on the basis of age, experience and monthly income. This will give real inputs to the employees to know how to tackle stress effectively.

Contents of the stress management programme should include :

- 1) How to maintain good relationships with co-workers and supervisors?
- 2) How to work under unsupportive supervisor?
- 3) How to remove fear towards management?

- 4) How to make communication effective?
 - 5) How to make proper balance with employees private, social or family life and work?
 - 6) How to tackle time pressure, unrealistic deadlines?
- 7.) Hoe to work in poor working conditions?
- 8) How to tackle feeling of undervalued?
- 9) How to manage feeling job difficulty?
- 10) How to plan for insecurity and the threat of unemployment.

Successful stress management training programs need the involvement and support of top officials and also the cooperation from employees. It depends upon a clear plan, ongoing evaluations of progress, and clear goals for measuring success.

Followings suggestions are also offered to tackle the problem of occupational stress:

- Adequate steps need to be taken for the redesign of jobs, which are taxing to employees' capacities.
- Planning for the workload slimming and role adjustment process.
- Efforts should be made for cross-functional and interdepartmental work arrangements for the reduction of

work related stress among low performers and low achievers.

- Endeavour should be made to facilitate role enlargement, role linkage and role enrichment.
- Supervisors should make effort for role clarification to eliminate role ambiguity.
- Banks should invest more fund for job oriented training programs for the constant improvement of employees' skill and their confidence to work effectively.
- A proper guidance is needed for the career planning to manage role stagnation.
- Policy be made for open discussion to deal work related stress.
- Bank employees be made clear about hard work related reward .
- Proper planning be made for the resource distribution so that material, technical and human, should be properly distributed the employees to perform their work effectively.
- Undertake stress audit at all levels in the organization to identify stress area improving conditions of job and alleviating job stress.
- Proper grievance handling procedures be developed to win trust and confidence of employees so that their anxiety and tension related to job can be reduced.
- Effective HRD interventions should be formulated and individual stress alleviation program should be organised.
- Stress management related counseling to tackle work related and personnel problems be provided by the professional counselors. If necessary, counseling practices

be extended to employee family level including dependents and relatives.

- Attractive reward for excellent work and recognition of good work be made publicly.
- Efforts should be made for proper career planning and career growth to ensure retain star employees.
- Effective planning is essential to resolve absenteeism of the employees.
- Frequent check up of those found suffering from very high stress be the part of stress counseling.
- Working hours of the employees should be properly managed and they may be encouraged to learn to complete the work within the stipulated time. This way they can give some time for them selves.
- Encourage employees to understand realistic self-concept which is neither inflated nor deflated.
- Management should always believe in proactive approaches rather than reactive approaches as a strategic step.

Conclusion

The productivity of the work force is the most decisive factor as far as the success of an organisation is concerned. The productivity in turn is dependent on the psychosocial well being and performance . Similarly, negative impact of the stress has detrimental effect on the human performance, his psychological well being and his competency to do the work effectively. In an age of highly dynamic and competitive world, man is exposed to all kinds of stressors that

can affect him on all realms of life. The consequences of negative stressors are physical problems and health problems like heart diseases, ulcers, arthritis, increased frequency of drinking and smoking, cardiovascular, gastrointestinal, endocrine and other stress related disorders ;psychological and behavioral problems: psychological problems like change of moods, inferiority complex, widespread resentment, reduced aspirations and self esteem, reduced motivation and job skills; organizational like Job dissatisfaction, behavioral problems, production turn over, increased absenteeism, increased accidents, lower productivity. Apart from these consequences wellbeing, morale and human performance are also lowered due to stress.

In order to reduce the adverse impact on the employees suitable strategies need to be adopted by the bank management. Specifically for the employees of private sector banks. Otherwise, employee performance will be affected resulting demotivated work force unwilling to work properly. This may even escalate higher rate of attrition in the organizations. This will lower the image of the organizations in the eyes of prospective employees. Therefore, suitable interventions are needed to be formulated by the management to overcome such problems.

Since the employees sample is from women employee population special attention is needed for them. Bank management should believe in proactive approach in resolving stress related problems in the organizations. Specific stress management programmes are to be formulated for the women employees working in the bank organizations. Since the findings are related to women employees all out efforts should be made by the bank management to give priority for reducing impact of stress.

The growing importance of interventional strategies is felt more at organizational level. This particular research was intended to study the impact of occupational stress on public and private Bank employees. Although, certain limitations were met with the study, every effort has been made to make it much comprehensive. Researcher expects to draw attention from policy makers and men of eminence in the related fields to resume further research.

Limitations of the Present Study, Scope and Future Implications

This is a small piece of research and Ph.D is a time bound programme. In spite of these facts, effort was made to investigate the research on the basis of its objectives. However, research is research.

It needs continuous up gradation. Limitations of the present study has been explained below. Further studies keeping on these limitations in my mind will no doubt give more generalized results.

- The present study was conducted on a limited sample of 400 employees drawn from public and private sector banks. Therefore, a bigger sample could provide better opportunity to generalize the findings.
- Attempt to draw sample from other organizations will be helpful to generalized the data.
- Questionnaire method has been utilized to collect data. Other methods like interview, observation, participatory observation, case analysis could have given more factual data.
- There is also a need for longitudinal research to learn more about stress and its impact on performance, wellbeing and job satisfaction etc..
- Caution must be taken to generalized the findings because many factors vary from organization to organization.
- Further study can be undertaken by considering many other dimensions of stress and its relationship with productivity and human performance.

- Future study can be undertaken by considering demographic variables , employee's personality and stress sustainability ability.
- A thorough study can be undertaken with respect to managements desire to resolve work place related stress.

Bibliography

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