

**STRESS COPING BEHAVIOR AMONG WOMEN EMPLOYEES:
A COMPARATIVE STUDY OF PUBLIC AND PRIVATE SECTOR
BANKS IN TIRUPUR DISTRICT OF TAMILNADU**

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CHAPTER –V

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 INTRODUCTION

This chapter recapitulates the major findings of the contemporary study and the important propositions have been consequent over the outcomes. The research study emphasis was to examine the key factors influencing the stress and coping behaviour of the women employees working in public and private sector commercial banks in the context of the rapidly growing Indian banking sector with special reference to Tiruppur District of Tamilnadu. The primary data was collected using well-structured questionnaire-cum-interview schedule and the respondents of the study was the women employees of public and private sector commercial banks in study area (Tiruppur District). The sample size of 482 respondents consisting 260 in public banks and 222 in private banks were collected. The collected data were entered into appropriate tables and the final results analysed by the application of relevant statistical tools such as simple percentage analysis, two-way tables, chi-square test, multiple regression analysis, factor analysis and Henry Garrett Ranking Technique. The relationship between demographic variables and level of stress among the respondents in public and

private sector commercial banks also analysed. The important factors influencing stress among the respondents were analysed by applying the appropriate tools. Grounded on the outcomes of the study few suggestions were proposed.

5.2 FINDINGS OF THE STUDY

5.2.1 Findings from Percentage Analysis

1. It is concluded from the analysis that most (36.2% in public and 41.9% in private) of female employees working in both public and private sector commercial banks are aged below 30 years.
2. It is found from the analysis that majority (59.6% in public and 58.6% in private) of the respondents are unmarried in both public and private sector commercial banks.
3. It is concluded from the analysis that maximum (58.1% in public and 59.5% in private) of the respondents from both public and private sector commercial banks are in nuclear family.
4. It is learnt from the analysis that most (52.0% in public and 50.9% in private) of the respondents from both public and private sector commercial bank are having 4-6 members in their family.
5. It is noteworthy from the analysis that most (34.2% in public and 32.9% in private) of the women employees in public and private banks are graduated.

6. It is identified from the analysis that majority (45.8% in public and 45.5% in private) of the women employees from both public and private sector commercial banks are earning Rs.10001-15000 per month.
7. It is cleared from the analysis that most (49.2%) of the employees in public banks are working in low level designation like clerical and front office while majority (46.4%) of the respondents in private banks are working in middle level designation like supervisors, section officer.
8. It is noted from the analysis that majority (60.4% in public and 59.9% in private) of the respondents bank branches are located in urban area.
9. It is concluded from the analysis that most (34.2% in public and 32.0% in private) of the respondents from both banks having the experience of 6-10 years.
10. It is noted from the analysis that majority (50.8% in public and 51.4% in private) of the respondents are working 8-10 hours per day.
11. It is identified from the analysis that majority (30.4% in public and 40.1% in private) of the respondents are traveling more than 1 hour to reach the bank branch.
12. It is observed from the analysis that most (42.7% in public and 38.7 in private) of the respondents in both public and private sector commercial banks are using two-wheeler as their mode of transport.

13. It is concluded from the analysis that majority (44.6% in public and 43.2% in private) of the respondents are opinioned their profession is somewhat stressful.
14. It is cleared from the analysis that maximum (65% in public and 64.9% in private) of the respondents from both public and private sector commercial banks are not willing to attend customer after the office hours.
15. It is observed from the analysis that most (65.4% in public and 67.6% in private) of the respondents in both public and private sector commercial banks are not willing to do overtime to assist their bank to function effectively.
16. It is noteworthy that majority (63.8%) of the respondents in public sector commercial banks are not satisfied with the facilities provided by their banks, while maximum (59.0%) of private sector commercial bank employees are satisfied with the facilities provided by their bank.
17. Majority (53.5% in public and 49.1% in private) of the respondents from both public and private sector commercial banks are opinioned excessive work overload is causing high pressure to them.
18. Maximum (32.7% in public and 45.9% in private) of the respondents are opinioned shortage of staff causes low pressure. On the other hand unexpected turnover of colleagues causes high pressure (30.4% in public and 31.5% in private) on employees.

19. Extended working hours causes low pressure (45.8% in public and 49.1% in private) on both public and private sector employees.
20. Targets and deadlines causes low pressure (42.7%) on public sector commercial bank respondents while it causing extreme pressure (52.3%) on private sector commercial banks.
21. Most (46.2% in public and 51.4% in private) of the respondents opinioned taking work to home causing low pressure.
22. Lack of communication causes low level of pressure (41.2% in public and 45.0% in private) among both public and private sector commercial bank respondents.
23. Too much of reporting causes high pressure (38.1%) on public sector bank respondents while it causing low pressure (45.0%) in private sector bank respondents.
24. Majority (43.5% in public and 33.8% in private) of the respondents are opinioned existence of organizational politics among employees to obtain authority causes low pressure among them.
25. Existence of rumors and gossips causes extreme pressure (48.8% in public and 45.0% in private) on both public and private sector respondents.
26. Lack of social support from colleagues causes high pressure (53.5% in public and 49.1% in private) among both bank employees

27. Most (42.3% in public and 39.6% in private) of the respondents from both public and private sector commercial banks are opinioned shortage of required resources and technology is causing high pressure to them.
28. Inadequacy of infrastructure facilities also causing high pressure (44.2% in public and 54.1% in private) among the respondents.
29. Existence of male chauvinism, sex discrimination and prejudices causes high pressure in both public and private sector employees at maximum (47.3% in public and 42.3% in private).
30. Majority (42.7% in public and 46.8% in private) of the respondents in both public and private sector commercial banks opinioned the feeling to do better than the male colleagues causes high pressure.
31. Maximum (48.8% in public and 47.7% in private) of the respondents opinioned monotony at work causes high pressure.
32. Lack of emotional and domestic support at home also indicated (47.7% in public and 41.9% in private) as a major cause for stress by both public and private respondents.
33. Inadequacy of training and development activities from management causes high pressure (44.2% in public and 42.3% in private) among employees in both public and private sector commercial bank respondents.

34. Most (51.5% in public and 55.9% in private) of the respondents opined ‘there does not seem to be a proper match between job performance and rewards’ causes high pressure among respondents.
35. Improper recognition of women employee values also causes high pressure (57.3% in public and 57.2% in public) among the respondents from both public and private sector commercial banks.
36. It is noteworthy from the analysis that majority of the respondents from both public and private banks opined they face low pressures towards ‘excessive work overload’, ‘shortage of staff’, ‘extended working hours’, ‘taking the work to home’, ‘lack of communication’ and ‘existence of politics’. At the same time ‘target and dead lines’ causes low pressure among public sector commercial banks’ women employees and the same causes extreme pressure among private sector commercial banks’ women employees. Likewise too much of reporting causes high pressure among public respondents while it causes low pressure among private respondents. At the same time, both public and private sector women employees are extremely pressured towards the existence of rumors and gossips. It could be inferred that most of the respondents from both public and private sector commercial banks are facing higher pressures towards the stressor factors.
37. Majority (38.8% in public and 47.7% in private) of the respondents agreed towards the statement ‘Dissatisfaction with the family relation’.

38. Most (59.6% in public and 60.4% in private) of the respondents agreed towards the statement ‘uncomfortable with the family members’.
39. Maximum (36.2% in public and 42.8% in private) of the respondents agreed towards the statement ‘carrying family life problems to work place’.
40. Most (50.0% in public and 54.1% in private) of the respondents agreed towards the statement ‘incompetence to meet financial obligation’.
41. Maximum (56.5% in public and 50.5% in private) of the respondents agreed towards the statement ‘poor health condition of family member(s) affecting my work’.
42. Majority (52.7% in public and 55.4% in private) of the respondents agreed towards the statement ‘working environment create my stress’.
43. Most (49.2% in public and 55.0% in private) of the respondents agreed towards the statement ‘feeling stressed while working with workload’.
44. Maximum (46.2% in public and 50.5% in private) of the respondents agreed towards the statement ‘my responsibilities in office create stress’.
45. Majority (41.9% in public and 39.2% in private) of the respondents agreed towards the statement ‘lack of co-operation from colleagues/subordinates create stress’.
46. Most (41.9% in public and 44.6% in private) of the respondents agreed towards the statement ‘facing politics in work place’.

47. Maximum (47.3% in public and 50.5% in private) of the respondents agreed towards the statement ‘Lack of leisure time increasing my stress’.
48. Majority (45.0% in public and 47.3% in private) of the respondents agreed towards the statement ‘Routine work leads to stress’.
49. Most (48.1% in public and 44.6% in private) of the respondents agreed towards the statement ‘inability to cope with technology’.
50. Maximum (48.8% in public and 47.3% in private) of the respondents agreed towards the statement ‘miscommunication with superiors create stress’.
51. Majority (51.5% in public and 46.8% in private) of the respondents agreed towards the statement ‘Unachievable target causes stress’.
52. Most (50.4% in public and 41.0% in private) of the respondents agreed towards the statement ‘feeling physically weak’.
53. Maximum (40.8% in public and 37.4% in private) of the respondents agreed towards the statement ‘stress causes sleeping disorders’.
54. Majority (49.2% in public and 45.0% in private) of the respondents agreed towards the statement ‘stressed while people criticize my work’.
55. Maximum (48.5% in public and 56.8% in private) of the respondents agreed towards the statement ‘feeling poor support from management’.

56. Most (45.0% in public and 46.8% in private) of the respondents agreed towards the statement ‘exhausted with questioning customers’.
57. Majority (44.6% in public and 48.2% in private) of the respondents agreed towards the statement ‘Worrying lot about health and job’.
58. It is observed from the analysis that out of 21 statements, public sector commercial banks’ women employees are agreed eight statements with higher percentage level than private sector employees. On the other hand private sector commercial banks’ women employees are agreed thirteen statements with higher percentage level than public sector employees. It could be inferred that private sector commercial banks’ women employees are facing high level of stress when compared to public sector commercial banks’ women employees in the study area.
59. Most (50.0%) of the respondents from public banks opinioned they sometimes having sound sleep while majority (54.5%) of the respondents from private banks opinioned they rarely have sound sleep.
60. Maximum (50.8% in public and 54.5% in private) of the respondents from both public and private sector commercial banks opinioned they rarely practicing meditation.
61. Majority (52.7% in public and 60.4% in private) of the respondents from both public and private sector commercial banks opinioned they sometimes do regular exercise.

62. Most (51.9% in public and 54.1% in private) of the respondents from both public and private sector commercial bank employees opinioned that they are rarely following healthy diet.
63. Maximum (48.1%) of the respondents from public banks opinioned they most of the times avoid unknown tasks while most (50.9%) of the private bank respondents are opinioned they sometimes avoid unknown tasks.
64. Public sector commercial banks respondents are self-congratulating themselves (45.8%) sometimes. On the other hand, most (50.0%) of the private bank respondents are self-congratulating most of the time.
65. Most (39.6% in public and 40.5% in private) of the respondents from both public and private sector commercial banks are rarely consult their employer for support.
66. Majority (33.8% in public and 36.0% in private) of the respondents from both public and private sector commercial banks are rarely limit their working hours.
67. Most (42.3%) of the respondents from public sector commercial banks are most of the time avoid negative things while majority (39.2) of the private sector commercial bank respondents are always avoid negative things.

68. Majority (39.2%) of the respondents from public sector commercial banks are always get frequent breaks while maximum (45.5%) of the private sector commercial bank respondents are sometimes get frequent breaks.
69. Most (40.0%) of the respondents from public sector commercial banks are rarely schedule their work while majority (41.0%) of the private sector commercial bank respondents are sometimes schedule their work.
70. Maximum (40.4%) of the respondents from public sector commercial banks are never reduce tea and coffee while majority (39.2%) of the private sector commercial bank respondents are rarely reduce tea and coffee.
71. Majority (48.8%) of the respondents from public sector commercial banks are sometimes improve communication while maximum (50.9%) of the private sector commercial bank respondents are always improve communication.
72. Most (48.1%) of the respondents from public sector commercial banks are rarely go to frequent vacation while majority (55.0%) of the private sector commercial bank respondents are sometimes go to frequent vacations.
73. Majority (42.3% in public and 44.1% in private) of the respondents from both public and private sector commercial banks are rarely get counseling.

74. Most (54.2%) of the respondents from public sector commercial banks are sometimes develop hobbies while majority (49.1%) of the private sector commercial bank respondents are rarely develop their hobbies.
75. Majority (44.2%) of the respondents from public sector commercial banks are rarely prioritizing tasks while maximum (42.8%) of the private sector commercial bank respondents are most of the time prioritizing their tasks.
76. It is identified from the analysis that both public and private sector commercial banks respondents' stress coping behavior is at low level except few strategies viz., avoid unknown tasks, avoid negative things, get frequent breaks by public banks respondents and self-congratulating, avoid negative things, improve communication, prioritizing tasks in private sector bank respondents.
77. It is found from the analysis that most (32.7%) of the respondents in public banks drinking plenty of water as relaxation method while in private banks majority (28.4%) of the respondents take frequent breaks as relaxation method.
78. It is concluded from the analysis that majority (31.9% in public and 36.5% in private) of the respondents from both public and private sector banks are using comfortable furniture as a relaxation method to reduce their physical stress.

79. It is concluded from the analysis that most (38.4% in public and 44.1% in private) of the respondents from both public and private sector commercial banks are consume less quantity of food.
80. It is identified from the analysis that majority (40.8% in public and 57.7% in private) of the respondents from both public and private sector commercial banks are practice regular walking as their physical exercise.
81. It is concluded from the analysis that most (65.0% in public and 77.0% in private) of the respondents from both public and private sector commercial banks are not using sleeping pills while coping with stress.
82. It is found from the analysis that majority (32.3%) of the respondents from public sector commercial banks are planning the social activity of get-together with friends to reduce stress while most (33.4%) of the respondents in private sector banks are planning family vacations.
83. It is noted from the analysis that majority (37.7% in public and 38.7% in private) of the respondents from both public and private sector commercial banks are having the hobby of watching television.
84. It is identified from the analysis that majority of the respondents in public banks are suggesting reducing work timing to reduce stress in routine work while most of the respondents in private banks suggesting delegate or sharing certain tasks to reduce stress in routine work.

5.2.2 Findings from Chi-Square Test

1. From the chi-square test, it is concluded that there is a close relationship between Age of the respondents and level of stress perceived by the respondents working in both public and private sector commercial banks.
2. From the chi-square test, it is inferred that there is a close relationship between marital status of the respondents and level of stress perceived by the respondents working in both public and private sector commercial banks.
3. From the chi-square test, it is learnt that there is a close relationship between type of family the respondents and level of stress perceived by the respondents working in private sector commercial banks.
4. From the chi-square test, it is observed that there is a close relationship between family size of the respondents and level of stress perceived by the respondents working in both public and private sector commercial banks.
5. From the chi-square test, it is found that there is a close relationship between educational qualification of the respondents and level of stress perceived by the respondents working in both public and private sector commercial banks.
6. From the chi-square test, it is identified that there is a close relationship between monthly income of the respondents and level of stress perceived by the respondents working in public sector commercial banks.

7. From the chi-square test, it is noted that there is a close relationship between designation of the respondents and level of stress perceived by the respondents working in both public and private sector commercial banks.
8. From the chi-square test, it is inferred that there is a close relationship between location of the bank and level of stress perceived by the respondents working in private sector commercial banks.
9. From the chi-square test, it is concluded that there is a close relationship between experience of the respondents and level of stress perceived by the respondents working in private sector commercial banks.
10. From the chi-square test, it is observed that there is a close relationship between working hours and level of stress perceived by the respondents working in both public and private sector commercial banks.

5.2.3 Findings from Multiple Regression Analysis

From the multiple regression analysis the following observations could be made. The level of stress among public sector commercial banks respondents is positively associated with the factors like, meditation, regular exercise, healthy diet, avoid unknown tasks, self-congratulating, consult employer for support, limit working hours, frequent breaks, reduce tea and coffee, frequent vacation, counseling, develop hobbies, prioritizing tasks. Hence meditation, regular exercise, healthy diet, avoid unknown tasks, self-congratulating, consult employer for support, limit working hours, frequent breaks, reduce tea and coffee, frequent

vacation, counseling, develop hobbies and prioritizing tasks influences the stress level of the public sector commercial bank respondents.

5.2.4 Findings from Factor Analysis

The factor analytic results of the present study depict a very different structure. Due to some additions and deletions in the proposed instrument, items were redefined and then relocated under four different factors. The 4-factor structure model has been construct (consisting 21 factors) representing family stress factors, work environment stress factors, psychological factors and physical factors and these four factors are having significant impact on the overall stress level perceived by the women employees in both public and private sector commercial banks in the study area.

5.2.5 Findings from Henry Garrett Ranking Technique

It is concluded from the above analysis that maximum of the respondents are faced the problem of ‘insomnia’ while coping with stress in both public and private sector commercial banks.

5.3 SUGGESTIONS

1. Separate training programmes for women employees may be arranged in the area of attitude re-structuring for the respondents in both public and private sector commercial banks.
2. The pay structure may be revised in such a way that it considers the qualification and the experience of the employees.
3. The management of banking institutions may train their employees in interpersonal relations so as to reduce the organisational politics, rumours and gossips.
4. In the recent stressful environment, private sector commercial banks' employees are having more stress than the Government bank employees. Hence, it is suggested that the private banks should reduce their work stress by providing more recreation facilities.
5. It is suggested to both public and private sector commercial banks to create a supportive organizational climate.
6. It is learnt from the study that more experienced respondents are having more stress, it may cause of heavy work or more responsibilities both in the bank and their home. Hence it is suggested that the banks should arrange frequent tours and recreation facilities to the senior employees. It may reduce their stress and its result will better.

7. The management of the banks should provide periodical motivational sessions, personal counseling and other interactive sessions for reducing the stress level of the employees.
8. Work environment factors are often considered to be a significant source of stress determinant. The management is suggested to maintain a harmonious relationship with the employees through effective communication, encouraging their participation in organisational affairs, recognizing their suggestion and implementing them.
9. The Management is suggested to arrange some classes on Yoga and Meditation, It can also arrange games and entertainment programmes to reduce the stress level of employees in both public and private sectors.
10. There are certain factors found to be causing stress among females to a higher extent hence to eliminate their effect or at least to bring it to the level of their counterparts the intervention strategies need to be introduced an attempt to grant gender parity in organizations as well as society needs to be undertaken.
11. It is important to formulate a comprehensive strategy for stress management in banks. This may provide a more effective, broadbased intervention programme that will address the stress related problems of all bank employees, which can eventually lead to an improved level of organizational commitment.

5.4 CONCLUSION

Stress is one of the factors which often prove detrimental to the quality of work and workers in the organisations. This study on the stress coping behaviour conducted with 482 respondents reveals the impact of various stressors namely workload, family commitments, shortage of staff, organisation environment, male chauvinism and such other factors. The results of the study show the intensity of work stressors on the coping mechanisms and show light on the behavioral aspects of the banking sector women employees in the study area. The relationship exhibited between employees, salary and level of stress may help the banking institutions in designing their training programmes. Almost all the organisations have now started realizing the importance of stress and its effects. In this scenario such studies may enhance the accomplishments of the organisations to keep the stress level at minimum.