

# Problems Faced by Working Women in Banking Sector

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## Abstract-

**B**anking sector is the back bone for the economic development of any country and working women, being a considerable part of the society, also played a vital role in the smooth run of banking sector. The study is purely exploratory in nature and seeks to identify the problems faced by women in both the Private and Public sector banks. The phenomenal growth of banks has created massive employment opportunities for the educated unemployed youths of our nation specially women. The women job-seekers find jobs in banks more attractive and more suitable to their nature. Banks also were not only hiring them massively but even welcomed their entry because women have certain innate traits which fit in with the job requirements.

**Keywords-** Gender Diversity, Job Seeker, Problem, Working Women & Banking Sector

## I. INTRODUCTION

Gender diversity is a term referring to how different genders are represented in a relevant setting. Primarily this term is often used to refer to females and males, though in some contexts and research the terms may also refer to those who fall into non-binary categories of gender.

India is a country with diverse traditions and customs. In all the religions, women hold a venerable position. Unfortunately, since ages, the role of women was confined to household chores and limited to domestic issues. In the male-dominated Indian society, women suffered to extreme levels of exploitation. Some factors – like death of bread winner, sudden fall in family income or inadequate family income – forced women to seek employment in informal sector (small trader, artisan or field laborer on a family farm) but yet, that did not result in women Diversity. Most of the women executives in private and public sector banks feel lots of problems as compared to their male counterpart. The thought of attending to new born baby, toddlers, children returning from school, etc., distract the attention of women executives in their thirties. This has an adverse effect on the productivity of female executives. Some executives find it very difficult to manage male subordinates and have a tough time in extracting work from them. The very submissive nature of women executives come in the way of dealing with customers. It is also reported that the higher ups dump the work on submissive female executives which result in overloading the executives. In other words the very feminine nature does not permit them to resist the overload.

Since executives like cashier, teller, accountant, loan officer, portfolio managers, FOREX officer, assistant branch manager, etc., cannot leave the bank without tallying the account, the family members of female executives suffer more and executive concerned experience more mental stress than the male counterparts which have an adverse effect on the psychological health of the women executives. Besides women executives have to bear the verbal abuse of angry and irate customers. This upsets psychological wellbeing of women executives. Some times when male chauvinist happens to be a performance appraiser in the capacity of higher ups, he shows his bias in the appraisal exercise. Similarly male chauvinist happens to be the subordinates; they willfully disobey the instructions of women executives and deliberately prolong the work. In the same vein, women executives do not get any cooperation from the peers in other departments of the bank thanks to male chauvinist attitude.

*Problems and Challenges faced by Working Women in the Workplace*

1. Balancing between paid employment and family care.
2. Work related stress problems faced by working women.
3. Victims of physical harassment and unfair treatment in the workplace.
4. Tolerance of abuse, violence, harassment and discrimination.
5. Sexual harassment, mental pressure and safety problems.
6. Prejudiced and stereotyped thinking faced by working women.

## II. OBJECTIVES

1. To Find the Problems faced by Working Women in Banking Sector i.e. Govt. and Private.
2. To verify that whether these problems are actually exist for Working Women in Banking Sector i.e. Govt. and Private.

## III. LITERATURE REVIEW

Kumar, Sundararan and Mahendran in their study “Complication Faced by Women Executives in New Generation Private Sector Banks in Pondicherry State”, found that there are certain problems faced by women executives for their professional duties like heavy workload, physical strain, the pain of dealing with illiterate customers, difficulties experienced in getting work done from the male subordinates and lack of time to attend to the needs of family members,

etc. If these problems are overcome then there is a smooth professional journey of women executives. Whereas Haq in their study “**Intersectionality of Gender and other forms of identity: Dilemmas and challenges facing women in India**”, explore the different challenges that women are facing in India due to the intersectionality of gender and other forms of identities impacting on their personal and professional lives. Today in modern era the women are not only compromising in education and healthcare but also compromising in their personal and professional development by being undervalued, underemployed and under-rewarded. Researcher suggest that some social implications like awareness programmes, changing attitudes and corporate social responsibility interventions helps towards improving the quality of women in the society. In the study of **Kumar and Sundar “Problem Faced by Women Executives Working in Public Sector Banks in Puducherry”**, studied the factors such as taking care of the family combining domestic work and office work leaves no time for making women fit for higher posts and the stress resulting from this Physical strain has been identified as a prime factor. The Fear of transfer which disturbs family life and domestic peace and the exploitation due to submissive nature of women executives has been discriminated as second important factor in giving better performance. It is also interpreted that women executives attach more significance to family life while they are not neglecting the professional life. Therefore women executives prefer to accomplish any challenge without affecting their role in the family. There is another study of “**Problems faced by working women in Banking sector of Bhawalpur**” by **Abid**”, studied the various problems faced by working women in banking sector and its impact on the balancing between their professional & personal life of married women in comparison to unmarried women. They further found that their parents have supportive attitude towards their daughter which gives strength to them in comparison of married women. Whereas sometimes relatives created the problems, so parents of working women should communicate other relative and society in order to build the trust regarding the transparency of this sector.

#### IV. RESEARCH DESIGN

In this exploratory empirical research, data is collected by questionnaire from 71 respondents from the different Banks of Sonapat District (Both Private and Public Banks) and try to find out the problem faced by Women workers in banking sector. In the questionnaire, we try to cover the problems of both aspect of life, problems in professional life as well as of personal life. Further, we try to explore the problem of different marital status respondent to have complete idea regarding the problems and their causes.

##### A. Data Collection:

To meet the objectives of present study, Primary and secondary data are collected for the present study. Primary data has been collected through the well-structured questionnaire. The main respondents targeted were working women of selected banks. Secondary data have been collected through different records and accounts of the concerned banks, various publications and journals of banks.

##### B. Hypothesis of the study:

1. **H0** = There are different number of problems for working women in different banking sector.  
**H1** = There is no problem faced by the working women in different Banking sector
2. **H0** = There are more problems related to family and profession for married than single working women.  
**H1** = There are not more problems related to family and profession for married than single working women.

#### V. LIMITATIONS

A best effort is put for this study; however some limitations still exists in this study which are as follows. In this research, Majority of the respondents are in having the experience of 1 to 10 and ages between 18 to 40 and mostly graduates. Executive level responses are not included in this research that should have been the part of the future researches. Banks of only sonapat city are taken for collecting responses. Responses from city as well as rural banks from villages can be taken in the future researches as the condition of women is worst in rural areas.

#### VI. DATA ANALYSIS

##### A. Confirmation Process

Confirmation of Hypothesis is prepared after the data analysis using chi square test as an analysis tool on the data collected which makes us able to prepare the recommendations.

##### B. Relationship between Banking Sector and Problems

		Problems			Total	
		A lot	Few	Some		
Sector	Government	Count	3	20	9	32
		% within Sector	9.4%	62.5%	28.1%	100.0%
		% within Problems	60.0%	48.8%	36.0%	45.1%
		% of Total	4.2%	28.2%	12.7%	45.1%
	Private	Count	2	21	16	39

		% within Sector	5.1%	53.8%	41.0%	100.0%
		% within Problems	40.0%	51.2%	64.0%	54.9%
		% of Total	2.8%	29.6%	22.5%	54.9%
<b>Total</b>		Count	5	41	25	71
		% within Sector	7.0%	57.7%	35.2%	100.0%
		% within Problems	100.0%	100.0%	100.0%	100.0%
		% of Total	7.0%	57.7%	35.2%	100.0%

Today in the modern era banking sector played a vital role. This sector attract the different jobseeker especially women. But there are some problems which associated with job and vary with the banking sector like: time management, work overload, work schedule control, work hours and their fit with preferences and work-life conflict among full-time employees etc. This is studied in the below table.

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.509 <sup>a</sup>	2	.470
Likelihood Ratio	1.521	2	.467
N of Valid Cases	71		

When reading the above tables we are interested in the results of the "Pearson Chi-Square" row. We can see in Table 1 that  $\chi(1) = 1.509, p = .470 > .05$ . By this result we reject are null hypothesis and conclude that there is no problem faced by working women in different banking sector. The cross tabulation table shows that in both the government and private sector banks working women have few problems.

### C. Relationship between Marital Status and Problems

There are some problems associated with the job in banking sector and vary with the marital status of a women like a married women need to work both at home and office so she feels more stress as compared to single women. Along with that a married women carries more responsibilities like taking care of spouse and children, giving them education and similar other things. In this way she did not get time for herself and face problems at workplace which is also depicted in the below table.

**Table: 2 Study of Relationship Between Marital Status and Problems**

			Problems			Total
			A lot	Few	Some	
<b>Marital Status</b>	<b>Married</b>	Count	4	25	19	48
		% within Marital Status	8.3%	52.1%	39.6%	100.0%
		% within Problems	80.0%	61.0%	76.0%	67.6%
		% of Total	5.6%	35.2%	26.8%	67.6%
	<b>Single</b>	Count	1	16	6	23
		% within Marital Status	4.3%	69.6%	26.1%	100.0%
		% within Problems	20.0%	39.0%	24.0%	32.4%
		% of Total	1.4%	22.5%	8.5%	32.4%
<b>Total</b>	Count	5	41	25	71	
	% within Marital Status	7.0%	57.7%	35.2%	100.0%	
	% within Problems	100.0%	100.0%	100.0%	100.0%	
	% of Total	7.0%	57.7%	35.2%	100.0%	

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.978 <sup>a</sup>	2	.372
Likelihood Ratio	2.028	2	.363
N of Valid Cases	71		

When looking into the Table 2 we can see that  $\chi(1) = 1.978, p = .372 > .05$ . This also tells us that there is no statistically significant association between marital status and problems faced; that is, both married and unmarried have same problems. The cross tabulation table also shows that both married and unmarried working women have few problems in their job.

**D. Relationship between Working Women's Age and Problems**

When we look at the problems faced by working women we see that age also plays an important factor as we can see that youngsters are more energetic now a days so they don't think some problems as problems as compared to aged peoples. Like aged people require more quiet and comfortable environment while the new generation do not get bothered from such issues. In the below table we checked the same but results shows that age doesn't matter problems are same for all age group.

			Problems			Total
			A lot	Few	Some	
Age	18-25 Years	Count	1	17	6	24
		% within Age	4.2%	70.8%	25.0%	100.0%
		% within Problems	20.0%	41.5%	24.0%	33.8%
		% of Total	1.4%	23.9%	8.5%	33.8%
	26-40 Years	Count	2	18	12	32
		% within Age	6.2%	56.2%	37.5%	100.0%
		% within Problems	40.0%	43.9%	48.0%	45.1%
		% of Total	2.8%	25.4%	16.9%	45.1%
	Above 40 Years	Count	2	6	7	15
		% within Age	13.3%	40.0%	46.7%	100.0%
		% within Problems	40.0%	14.6%	28.0%	21.1%
		% of Total	2.8%	8.5%	9.9%	21.1%
Total	Count	5	41	25	71	
	% within Age	7.0%	57.7%	35.2%	100.0%	
	% within Problems	100.0%	100.0%	100.0%	100.0%	
	% of Total	7.0%	57.7%	35.2%	100.0%	

	Value	Df	Asymp. Sig. (2-sided)
<b>Pearson Chi-Square</b>	4.013 <sup>a</sup>	4	.404
<b>Likelihood Ratio</b>	3.965	4	.411
<b>N of Valid Cases</b>	71		

When looking into the Table 3 we can see that  $\chi(1) = 4.013, p = .404 > .05$ . This also tells us that there is no statistically significant association between age and problems faced; that is, working women of all age have same and equal problems thus rejecting our null hypothesis. When we see the cross tabulation we found working women of all the ages are having few problems.

**E. Relationship between Marital Status and Problems Related to Family and Profession**

A married working face more problems related to family and work profession. Long-term exposure of women to excessive work hours and high levels of work-to-family interference elevates the risk of mental and physical health problems between working women. Moreover, it is also understand that women faced several challenges to balances work and family and the same is depicted in the below table.

	Value	Df	Asymp. Sig. (2-sided)
<b>Pearson Chi-Square</b>	6.985 <sup>a</sup>	2	.030
<b>Likelihood Ratio</b>	6.764	2	.034
<b>N of Valid Cases</b>	71		

			Problems Related to family and Professional			Total
			Cat't say	No	Yes	
Marital Status	Married	Count	1	27	20	48
		% within Marital Status	2.1%	56.2%	41.7%	100.0%

		% within Problems Related to family and Professional	20.0%	65.9%	80.0%	67.6%	
		% of Total	1.4%	38.0%	28.2%	67.6%	
		Single	Count	4	14	5	23
			% within Marital Status	17.4%	60.9%	21.7%	100.0%
		% within Problems Related to family and Professional	80.0%	34.1%	20.0%	32.4%	
		% of Total	5.6%	19.7%	7.0%	32.4%	
		Total	Count	5	41	25	71
			% within Marital Status	7.0%	57.7%	35.2%	100.0%
% within Problems Related to family and Professional	100.0%		100.0%	100.0%	100.0%		
% of Total	7.0%		57.7%	35.2%	100.0%		

When looking into the Table 4 we can see that  $\chi(1) = 6.985$ ,  $p = .030 < .05$ . This tells us that there is statistically significant association between marital status and problems related to family and profession; that is, problems related to family and profession depends on the marital status thus accepting our null hypothesis. From cross tabulation table we found that most of the married women said that there are no such problems but a similar number of women also accepted that yes there are such problems. In case of single working women the table shows that they are not having such problems as compared to married women.

#### F. Relationship between Sector and Problems Related to family and Professional

Problems related to family and work life also depends on the banking sector. When we look at the women working in the government sector they used to have fewer hours of workings and the work load is also not that much as compared to private sector. Private sector sometimes require late working hour and also work pressure is more so women in private sector feel problems in managing proper work and family life balances. This is described in the below table.

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.740 <sup>a</sup>	2	.093
Likelihood Ratio	6.625	2	.036
N of Valid Cases	71		

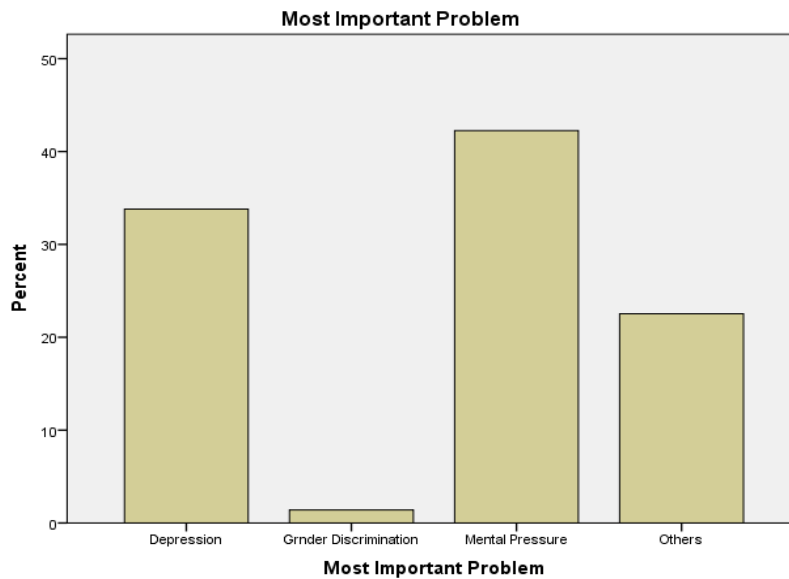
When looking into the Table 5 we can see that  $\chi(1) = 4.740$ ,  $p = .093 > .05$ . This tells us that there is no statistically significant association between banking sector and problems related to family and profession; that is, in both the sectors problems related to family and professions are of same level and does not depend on the type of banking sector thus rejecting our null hypothesis and from cross tabulation table we found that the working women of both type of banks said that there are not much problems related to family and profession.

			Problems Related to family and Professional			Total
			Can't say	No	Yes	
Sector	Government	Count	0	21	11	32
		% within Sector	0.0%	65.6%	34.4%	100.0%
		% within Problems Related to family and Professional	0.0%	51.2%	44.0%	45.1%
		% of Total	0.0%	29.6%	15.5%	45.1%
	Private	Count	5	20	14	39
		% within Sector	12.8%	51.3%	35.9%	100.0%
		% within Problems Related to family and Professional	100.0%	48.8%	56.0%	54.9%
		% of Total	7.0%	28.2%	19.7%	54.9%
Total	Count	5	41	25	71	
	% within Sector	7.0%	57.7%	35.2%	100.0%	
	% within Problems Related to family and Professional	100.0%	100.0%	100.0%	100.0%	
	% of Total	7.0%	57.7%	35.2%	100.0%	

**G. Most Important Problem**

So after looking at the various associations between the problems and their impact on working women under various factors we can now find which problems impacts working women more in terms of workplace and work family life balancing. When asked from the working women about the problems they are facing they specified different type of problems which is given in the below table. From here we can say which problem impacts working women more and which create a barrier in giving a good performance at work and living a healthy work and family life equally.

<b>Table: 6</b>		<b>Most Important Problem</b>			
		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
<b>Valid</b>	<b>Depression</b>	24	33.8	33.8	33.8
	<b>Gender Discrimination</b>	1	1.4	1.4	35.2
	<b>Mental Pressure</b>	30	42.3	42.3	77.5
	<b>Others</b>	16	22.5	22.5	100.0
	<b>Total</b>	71	100.0	100.0	



The above graph is showing that working women in the banks are facing two main problems i.e. mental pressure and depression as they need to manage work of both office and home. So due to more work pressure they are facing the problem of mental pressure and depression.

**VII. CONCLUSIONS & RECOMMENDATION**

This research revolves around the topic “Problem faced by working women in Banking Sector”. After analyzing the data carefully, the following conclusions are drawn. Majority of the respondents lies between the age-group of 26 –40years and belong to the private banking sector. Mostly are graduate having less than 3 years of professional experience. From the data analysis it is observed that there is more married female staff in comparison of unmarried female staff and majority of the married female staff faced more problems than unmarried like:- time management, work overload, work schedule control, work hours etc. It is also observed that there is a cooperative attitude of bosses towards their female staff that will decrease the mental pressure and depression. As well as family of working women should also show cooperative attitude so that she can also find time for herself and can enjoy both his family life and work life. The second problem that we found is that number of working women was more in private sector banks as compared to government sector bank so Government should encourage the women by giving them more opportunity to work in government banks.

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