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PROBLEMS FACED BY WORKING WOMEN IN NATIONALISED BANKS IN KALABURAGI CITY

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ABSTRACT

Changes in the family system, dual-earner couples in the family, advancement in the technology, competitive environment among the companies, changes in the working condition etc. has made difficult for employees especially to a working woman to manage their work and non-work aspects. Traditionally, women role restricted to household activities such as cooking; children care, eldercare, etc., but now their role is not confined to the domestic tasks but also undertake paid work. Working women face several problems at home and in the workplace. This research study aims to enlighten the problems of women working in the banking sector in Kalaburagi City. For the study, primary data collected from respondents through the structured dichotomous questions by simple random sampling method, and give some valuable suggestions to overcome from the problems.

KEYWORDS

family responsibilities, gender discrimination, work-life balance.

JEL CODES

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INTRODUCTION

Women are a part of society; she makes a happy family by her contribution. Participation of women in paid work leads to the development of the country. Segregation of work based on gender affects the overall progress of the nation. India a patriarchal country, the outside home activities, difficult, cumbersome and strenuous tasks, paid activities confined to the men of the family and the non-outside activities like cooking, taking care of children, non-arduous task, unpaid tasks and other household activities performed by the women in the traditional era. Men think these all tasks are to be carried by women only. Performing the duties with traditional equipment's required more time and less or no for leisure. Men being the earner of the family and women the consumer of the income, manage the house in whatever income the men put in her hand and not supposed to question on the insufficient amount for the maintenance of the family. The attitude towards the rural or urban, upper class, middle class or lower-class, capable or incapable women remained the same, i.e. inferior to the men with no independence.

Raja Ram Mohan Roy, Jyotirao Phule, Savitribai Phule, Tarabai Shinde, Pandita Ramabai, Kamini Roy and many great personalities of India fought for the injustice and inequality against the women. Mahatma Gandhi, a man of foresight, saw patience, endurance, the courage to sacrifice and sufferings qualities in women. The women moved out of the four walls of the house and were encouraged to fight for freedom against the British Raj. Independence brought a new era for women. The legal and judicial Rights in the constitution provided the equal status for women with the men, i.e., Prohibition of child marriage, sathi, protection of women from domestic violence, equal rights for education etc.

The study aims to know the difficulties faced by the working women in nationalised banks, problems at home and to give some valuable suggestion to resolve the problem.

WOMEN EMPLOYMENT

Education a significant indicator of the national growth majorly changed the condition of women in all spheres of life and schemes provided by the central and the state government such as Mahilasamridhi yojana, Indira Mahila yojana, training of rural youth for self-employment, hostels for working women, swa shakti group, integrated child protection scheme, Bhagya Laxmi scheme, Beti Bacho Beti padhao etc., boosted the status of women.

TABLE 1: TRENDS OF LITERACY RATE IN INDIA

Year	Rural Female	Urban Female
1951	4.87	22.33
1961	10.10	40.50
1971	15.50	48.80
1981	21.70	56.30
1991	30.17	64.05
2001	46.70	73.20
2011	57.93	79.11

Source: Ministry of Statistics and Programme Implementation (Women and Men in India)

Increase in the rate of literacy could not break the stereotype in the initial year of post-independence. Women taking up the job, using her income were not accepted by the in-laws or the parents, which affected the male ego and family prestige. However, now the attitude of in-laws and parents towards women has changed. Women earning is necessary to live a good life. Due to an increase in the family expense, i.e. rate of house, medicine price, good education to children, a utility bill etc. is not possible only by the primary breadwinner. Women willing or unwilling join the workforce to meet the needs of self, family and others as a support system of the family. The minds set towards the women have not changed, i.e. primary responsibility of the family and household activities lies on the shoulder of the wife. The Liberalization, Privatization and Globalization (LPG) in India brought changes in the function of domestic tasks viz performing domestic chores with the help of modern appliances. Working women play many roles and need to balance work and life. The problems of working women differ from married and unmarried women, joint family, extended family and nuclear family, orthodox and unorthodox family, working in the agricultural sector, industrial area or service sector. According to the World Bank 2019 data, the female employment in the primary sector is 57 %, secondary sector 19% and tertiary sector 25

% Complexity and lack of availability of skilled labour in the service sector have constituted a lower rate of employment. However, employment in the service sector is low as compared to agriculture and industry sector, but the service sector constitutes 68.8 % in the Gross Domestic Product (GDP) as the highest contributor.

TABLE 2: REAL GROSS VALUE ADDED (GVA) GROWTH

Components of the service sector	GVA	
	Contribution to growth (percentage)	
	2011-14	2014-19
Construction	9.0	6.5
Trade, hotels, transport, communication, and services related to broadcasting	24.0	21.4
Financial, real estate and professional services	28.8	25.7
Public administration, defense and other services	11.7	15.2

Source: RBI Annual report 2018-19

Finance the highest contributor in Gross Domestic Product (GDP) in the service sector. Finance means the provision of money as, and when required, The Indian financial system consists of financial institutions, financial markets, financial instruments and financial services. In the financial system, banks are the oldest financial Intermediaries. The banking sector is the lifeline of the modern economy. It is one of the essential financial pillars of the financial system, which plays a vital role in the success or failure of the economy. Banks mobilise the deposits and disbursement of credit to various sectors of the economy. A country with a well-developed banking system grows at a faster rate than that of the weaker ones. The strength of the economy of the country hinges on the strength and efficiency of the financial system, which in turn depends on the sound and solvent banking system. A sound banking system efficiently deploys mobilised savings in productive sectors and a solvent banking system ensures the bank is capable of meeting the obligation to the depositors. The banking system is dominant in India as it accounts for more than half the assets of the financial sector.

In 1969, the government of India nationalised 14 banks to improve the credit flow of banks not only to industry but also to the rural areas. In 1980, another six banks were nationalised with a deposit of Rs 200 crore and above with the objective of adequate credit to agriculture, small scale units, encouraging new class of entrepreneurs and balanced economic growth.

TABLE 3: GROWTH OF BANKING IN INDIA OF SCHEDULED COMMERCIAL BANKS SINCE NATIONALISATION

INDICATORS	YEAR				
	1969	1991	2005	2009	2013
No. of commercial banks	73	272	284	166	151
No of branches	8262	60570	70373	82897	109811
Population per branch	64000	14000	16000	15000	12000
Per capita deposit	Rs 88	Rs 2368	Rs 16281	Rs 33919	Rs56380
Per capita credit	Rs 68	Rs 1434	Rs 10752	Rs 24617	Rs 44028

The banking sector is growing steadily. The banking services are provided in remote and rural areas to meet the needs of the customer. Secured family life, attractive salary, working conditions, stability in the work attracted women participation in the banks. Working women perform work roles and non-work roles with some difficulties.

TABLE 4: GRADE WISE WOMEN EMPLOYEES IN THE BANKING SECTOR IN INDIA

Year	Officers	Clerks	Subordinates	Total
2009-10	50,507 (32.93)	86,351 (56.30)	16,525 (10.77)	153,383 (100.00)
2010-11	67,958 (36.38)	100,999 (54.07)	17,827 (9.54)	186,784 (100.00)
2011-12	84,375 (39.10)	107,826 (50.08)	23,1134 (10.73)	215,314 (100.00)
2012-13	95,507 (40.96)	115,233 (49.42)	22,436 (9.62)	233,716 (100.00)
2013-14	129,345 (46.56)	125,795 (45.28)	22,652 (8.15)	277,792 (100.00)
2014-15	157017 (56.10)	98505 (35.19)	24377 (8.71)	279,898 (100.00)

Source: Basic Statistical Returns of Scheduled commercial banks in India 2009-2015.

OBJECTIVES OF THE PAPER

1. To know the problems faced by working women at the workplace
2. To understand the issues faced at home by a working women
3. To suggest to overcome the problems.

RESEARCH METHODOLOGY

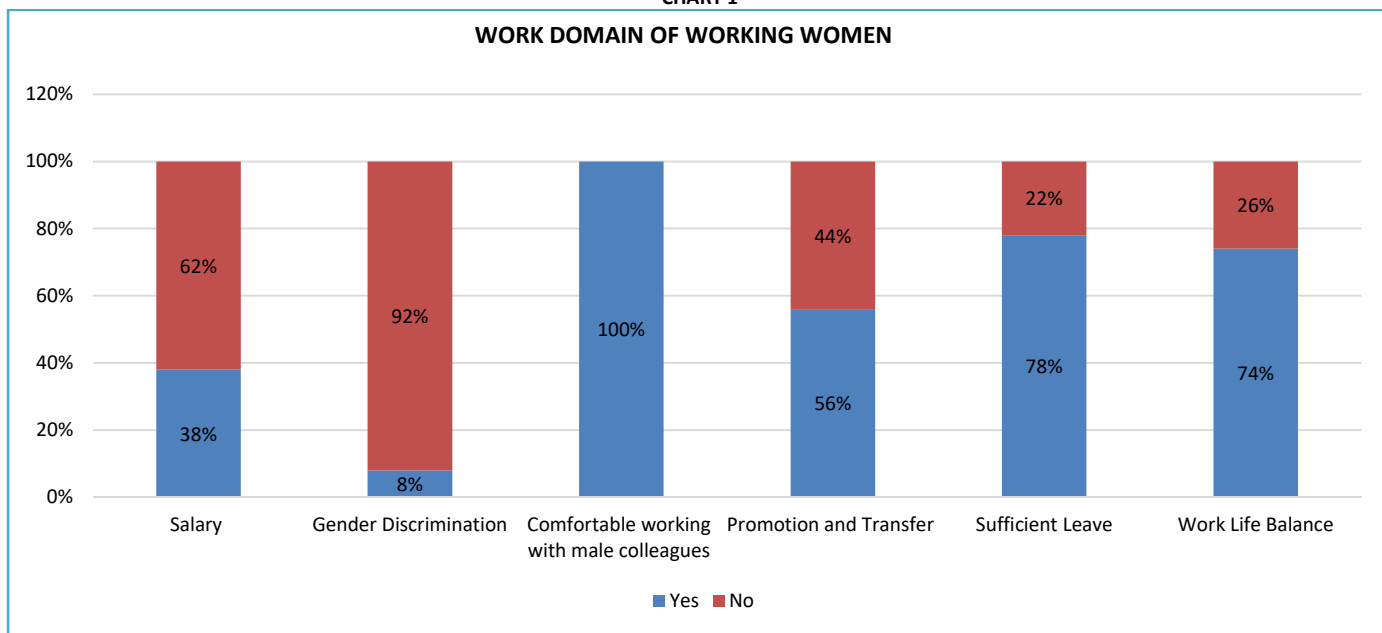
The data collected randomly from the employees working in several positions of Canara Bank, SBI, Syndicate Bank, Corporation Bank, Vijay Bank, Indian Overseas Bank, Bank of Baroda and Andhra Bank. Data collected from 50 willing respondents by filling the dichotomous questions. The primary data results analysed by percentage method and as a secondary source referred to various articles from websites, journals, newspaper.

DATA ANALYSIS

TABLE 5: WORK DOMAIN OF WORKING WOMEN

Variables	No. of respondents		Percentage
Salary	Yes	19	38
	No	31	62
Gender Discrimination	Yes	4	8
	No	46	92
Comfortable working with male colleagues	Yes	50	100
	No	0	0
Promotion and Transfer	Yes	28	56
	No	22	44
Sufficient Leave	Yes	39	78
	No	11	22
Work-Life Balance	Yes	37	74
	No	13	26

CHART 1

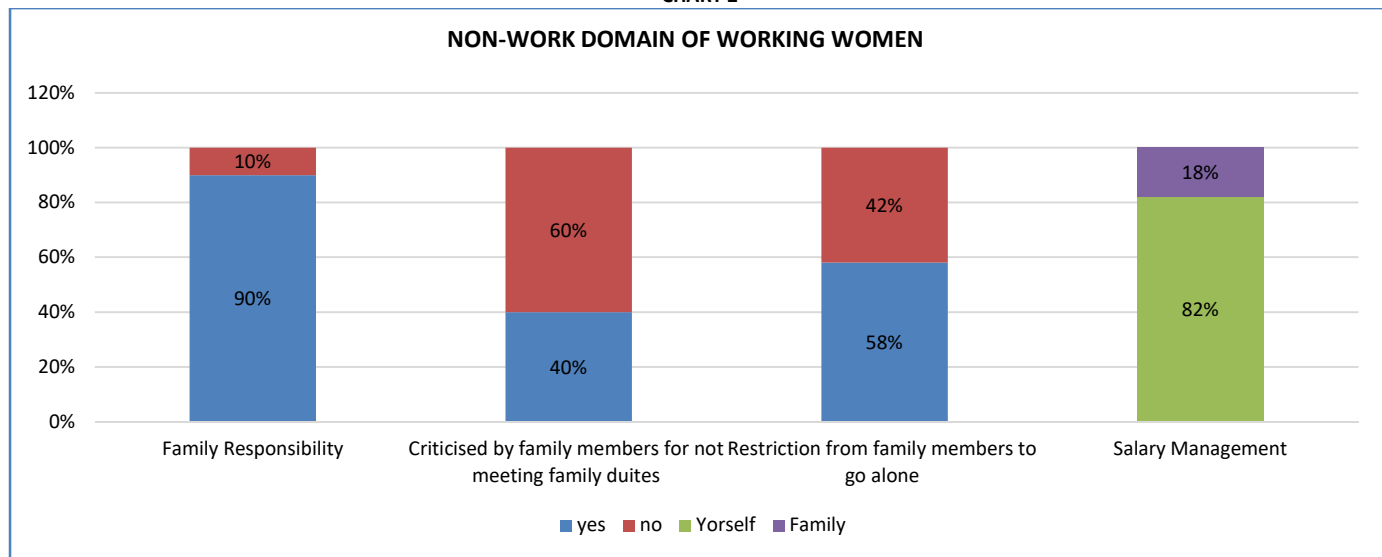


According to table 5, 38 % of the respondents think salary is provided up to work whereas 62% of the respondents do not feel their salary is up to work, i.e. more work is performed by them, and less salary is provided. 8% of the respondents faced gender discrimination at their workplace, and the remaining 92% of the respondents do not feel there is an existence of gender discrimination at the workplace. All the respondents are comfortable working with their male colleagues. 56 % of the respondents are flexible with the promotion and transfer policy and 44 % of the respondents are not flexible with the policy. 78 % of the respondents feel that the leave facility provided by the banks is sufficient to meet their personal requirements, whereas 22 % of the respondents do not meet their personal requirements. 74 % of the respondents can balance their work and life and 26 % of the respondents do not have a good work-life balance due to the initial stage of career, the new motherhood role and workload at the workplace.

TABLE 6: NON- WORK DOMAIN OF WORKING WOMEN

Variables	No. of respondents	Percentage
Family Responsibility	Yes	45 90
	No	5 10
Criticised by the family members for not meeting family duties	Yes	20 40
	No	30 60
Restriction from the family members to go alone	Yes	29 58
	No	21 42
Salary Management	Yourself	41 82
	Family	9 18

CHART 2

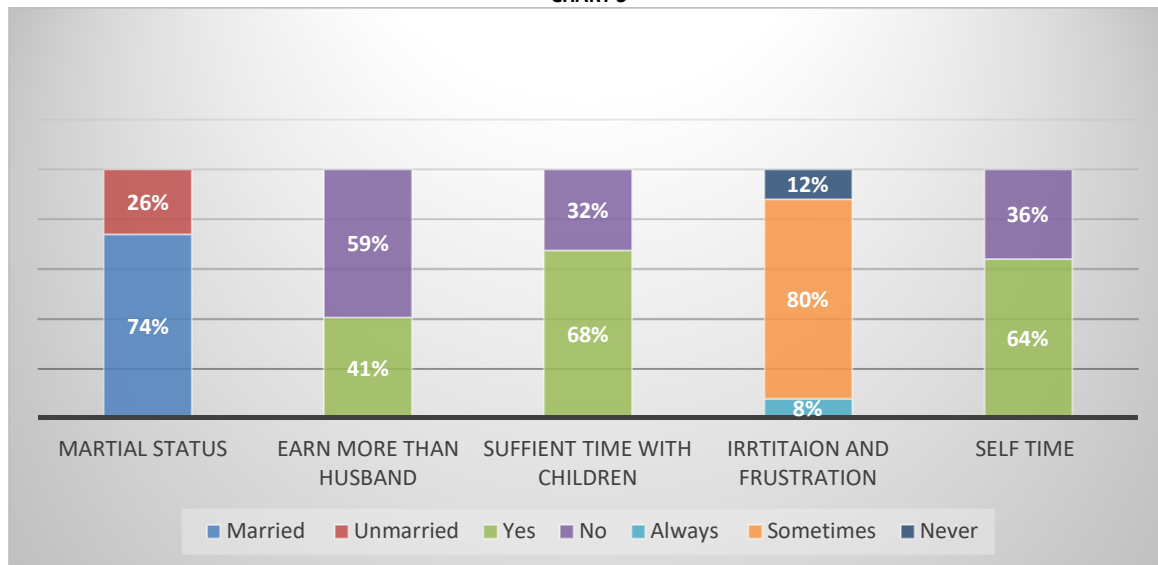


According to table 6, 90% of the respondent’s family shares their family responsibility with the working women, and the remaining 10 % of family members do not share the family responsibility with her. 40 % of the respondent’s family criticised for not meeting family responsibilities, whereas 60 % of the respondents family members do not criticise for not fulfilling family responsibilities. 58 % respondent’s family restrict to go alone except workplace and 42% of the respondents family members do not constraint to go alone. 82 % of the respondents manage the salary by themselves and do not hand over their salary to family members. They manage their salary for personal use and meet household expenses, whereas 18% of the respondent’s salary is managed by their family, which is a sign of non-economic independence.

TABLE 7: ALLOCATION OF TIME OF WORKING WOMEN

Variables		No. of respondents	Percentage
Marital Status	Married	37	74
	Unmarried	13	26
Earn more than husband	Yes	15	41
	No	22	59
Spend Sufficient time with the children	Yes	25	68
	No	12	32
Irritation and frustration to meet dual responsibility	Always	4	8
	Sometimes	40	80
	Never	6	12
Self-time	Yes	32	64
	No	18	36

CHART 3



According to table 7, 74% of the respondents are married, and 26% of the respondents are unmarried. 41% of the respondents earn more than their husband, and 59% of the respondent's salary is less than their husband. 68% of working mothers have much time to concentrate on the children and their education, which makes a good bond, whereas 32% of the respondents do not have enough time to meet the children requirements. 8% of the respondents always feel frustrated and irritated because of multiple responsibilities, 80% of the respondents feel irritated and frustrated sometimes due to responsibilities at work, and home and 12% of the respondents never feel irritated and frustrated of their dual duties. 64% of the respondents spend time with themselves, but whereas 36% of the respondents do not have enough time to spend with self.

FINDINGS

The present study found that women working in the nationalised banks in Kalaburgi City face a difficult situation in work and non-work aspects. Gender discrimination means inequality of rights, opportunities and obligations based on gender; women contribution is recognised by their fellow worker by comforting her in discharging the work duties. On average women spends more than working hours in performing abundance of paid work for a non-satisfactory salary. Engaging the work activities far away from the native place hurdles to carry out the family responsibilities, less engagement with the children. A seesaw between the work tasks and family tasks is a cause for frustration and irritation; involves less time for self which is a sign of work-life imbalance.

SUGGESTIONS

Based on the research study findings and researcher observation, researcher offer some of the suggestion to resolve the working women problems in banking sector.

- A Supportive husband and family members to undertake work and other duties smoothly.
- Recruiting the more number of workers in the bank reduces their work burden, finish the work on time and spend time with children and other activities.
- Familiarising the working environment, women roles and responsibility at work and home to the family members.
- By empowering the women leads to the development of self (women), family and country.
- Transfer the employees by considering the accessibility to the domicile.
- Engaging in recreational activities help to fight against irritation and frustration.
- Engage the employee and family members in a work-life programme organised by the banks

CONCLUSION

A woman plays a vital role in this dynamic world; she has to play many roles in her life. Working women have a responsibility towards her profession and personal life; she has to manage her work and life. Empower the women in justifying her roles and her contribution in an organisation as well as in the family; there is a need to change the attitude of a family member and also the organisation to discharge her duties successfully.

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