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A STUDY ON THE PROBLEMS FACED BY WOMEN IN PRIVATE BANKING SECTOR WITH REFERENCE TO JALGAON DISTRICT

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ABSTRACT

The study finds out that a women employee has considerable to be a valuable asset in the banking sector. Banking sector has a service industry where considerable importance was attached to customer service and dealing with clients. Women employees in banking sector were found to be conscience, sincere and also diligent in work. In our country changes in employment, opportunities for women in the banking sector are linked to globalization. In the private sector bank, female employees receive lower salaries and lower promotions, and this reduces them significantly compared to nationalized banks. Unequal opportunities in pay and promotions have discouraged them. Hence, promotions should be based on their performance but not on gender. There were many reasons which were skeptical about women's ability to exercise equal rights with men and about their capacity to play equal role with men. Social structure, cultural norms, and value systems were crucial determinants of women's role and their position in society. Women employee job rotation and establish training programme such as mentorship, career guidance and leadership development were also essential for their development.

KEYWORDS

Jalgaon, women employees, private banks.

JEL CODES

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INTRODUCTION

In India, women had been home makers and house wives but in the recent decades, proper education and better awareness, in addition to the ever increasing cost of living has made them to go out and choose careers. In our country, it is still believed that a man is the primary bread winner of his family i.e. *Karta* of family. Indian women have been started working outside their houses but still they had a long way to go culturally, socially and economically, to bring in positive attitudinal changes in the mind-set of people. Women taking on entrepreneurial responsibilities has picked up indicating a healthy trend however despite the number slowly growing it still has been long way to go before more and more Indian women could be persuading about the potential that can exploited in having their own start up over the number of years. The reason for this is that many women get irritated about their interest in the arts or leave the center alone to become entrepreneurs, and they find their journey very uphill. Our country has been taking too many measures in recent years to reduce gender inequality to the work place. Banking sectors working women in India were facing with a lot of challenges than their counterparts in the other parts of the world. Currently banking sector is flourishing towards high rate that the women have to work for longer hours to uphold the standard of living as well as accomplish their basic needs. Indian woman today has embraced a life in the corporate world as well as begun to make her moves beyond a corporate career and into Entrepreneurship. While a corporate career gives woman the financial independence and growth to prove her abilities, being an Entrepreneur takes her beyond that and into a world where she gets an opportunity to carve a notch for herself and also make a difference. Having a career poses problems and challenges for women due to their family responsibilities.

STATEMENT OF THE PROBLEM

In India, working women employees in any sector face a lot of challenges like gender inequality, work pressure, stress, distress, working imbalances and so on. Banking sector has the most attractive sector chosen by women because it carries the advantages of comforts. But being women, they have faces a lot of problems in their work. Hence the study entitled "A study on the problems faced by women in banking sector with reference to Jalgaon District" is the analysis of the problems and challenges, both personal and professional, faced by banking sector women employees and its effect in their personal life and career. This study has helped to suggest a few measures to overcome the challenges as well as problems faced by women employees and create a work life balance in their lives.

OBJECTIVES OF THE STUDY

In addition to these barriers to most urban women in India, there are many who have risen above them and built successful businesses. Communicating with family and considering business ideas with a long-term sustainable plan can be the key to success. Most importantly, developing an attitude of persistence, despite all odds, is a long way to succeed. Following were the objectives of the study.

1. To study the problems faced by women employees in the banking sectors.
2. To study the challenges before women employees in the banking sectors
3. To reveal the possible solution to overcome the problems and achieve work life balance.
4. To suggest suitable suggestions to improve the quality of working of women employees in banking sector.

RESEARCH METHODOLOGY

Random sampling method has used for the survey of the study as well as personal interview of the selected respondents carries to collect the data. Data has collected through questionnaire from 170 respondents from the different Private and Public sector Banks of Jalgaon district and try to find out the problem faced by Banking sector women employees. In the questionnaire, it has tried to cover the problems of both aspect of life both problems in professional life as well as of personal life. The data which collected was subjected to certain limitations.

LIMITATIONS OF THE STUDY

A major part of the Indian economy is still in rural areas and rural areas. Even though a large number of people are constantly moving in urban areas, the development of villages cannot be ignored. With their excellent managerial as well as entrepreneurial skills, few of the Indian women have taken up the duty to raise the standard of living in Indian villages and have been really successful at it.

1. The study was conducted only in the Jalgaon district and it's some selected Tahsil hence the data cannot be compared with other areas.
2. Respondent's opinion was dynamic, which were on changing.
3. The result arrived has applicable only to the study selected period.
4. The analysis has made based on the information provided by the respondent selected Tahsil which has subjected to assumptions.

ANALYSIS

Traditionally, women entrepreneurs have faced many obstacles in acquiring the jobs as well as their family life. If we consider the rural women, then they have basic indigenous knowledge, skills, potential and resources to establish and manage enterprises. The study could have covered this point also for bringing some realities in the process of economic empowerment of women workers. Details regarding selected respondents were as given in below table as well as in pie chart.

TABLE 1: BANK DISTRIBUTION OF THE RESPONDENTS

Sr. No.	Bank	No. of respondents	Percent
1.	Bank of Maharashtra	42	24.71
2	State Bank of India	46	27.06
3	Central Bank of India	38	22.35
4	Punjab National Bank	24	14.12
5	ICICI Bank	20	11.76
	Total	170	100.00

CHART 1

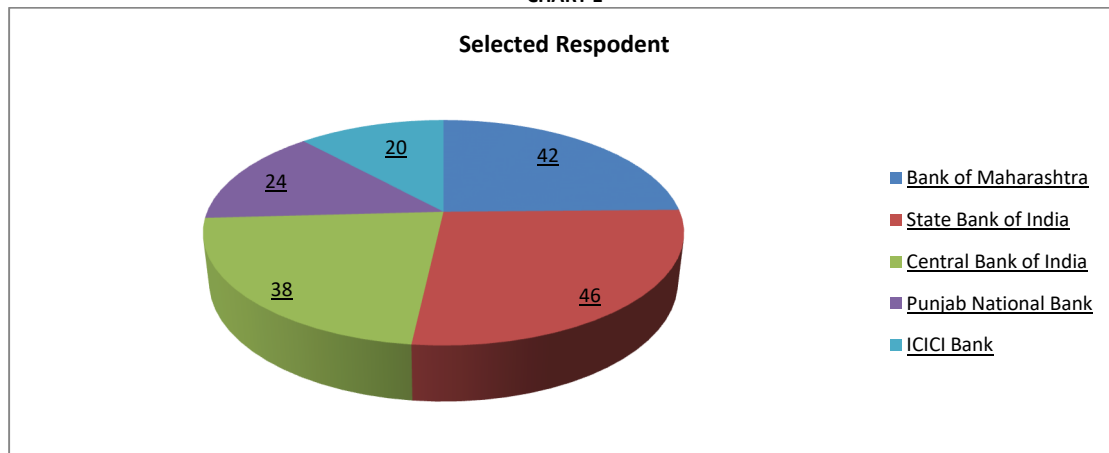


Table 1. Shows the selected respondents which were belong to various nationalized and private banks. The demographic presentations of the employees were as follows.

TABLE 2: DEMOGRAPHIC DETAILS OF EMPLOYEES

Classification	Category	No. of respondents	Percentage (%)
Age	Below 30 years	93	54.71
	31 – 40 years	36	21.18
	41 – 50 years	26	15.29
	Above 50 years	15	8.82
	Total	170	100.00
Marital Status	Married	141	82.94
	Unmarried	29	17.06
	Total	170	100.00
Size of the family	Below 3 members	86	50.59
	3-5 members	59	34.71
	Above 5 members	25	14.71
	Total	170	100.00
Educational Qualification	Under Graduate	62	36.47
	Graduate	81	47.65
	Post Graduate	21	12.35
	Professionally Qualified	6	3.53
	Total	170	100.00
Type of the family	Nuclear family	101	59.41
	Joint family	69	40.59
	Total	170	100.00
Designation	Clerk/Cashier	95	55.88
	Probationary officers	16	9.41
	Assistant Manager	22	12.94
	Manager	32	18.82
	Chief Manager	5	2.94
	Total	170	100.00
Salary Range / Month	Less than Rs.30000	46	27.06
	Rs.30001 - Rs.50000	86	50.59
	Rs.50001 - Rs.100000	31	18.24
	Above Rs.100000	7	4.12
	Total	170	100.00
Experience	Less than 5 years	55	32.35
	5-10 years	79	46.47
	10-15 years	27	15.88
	Above 15 years	9	5.29
	Total	170	100.00

The above table clearly indicates that the respondents below 30 years has 54.71%, 82.94% of the women employees were married, 47.65% of the respondents were graduates, 59.41% of the women employees belong to nuclear family. Out of 170 respondents 50.59% belong to a family which consists of below 3 members, women employees of 55.88% work as clerk/cashier, majority (46.47%) have experience between 5 to 10 years and 50.59% of them earn a salary of 30000 to 50000 per month.

TABLE 3: PROBLEM FACED BY WOMEN WORKERS IN BANKING SECTOR

Sr. No.	Problems	No of respondents	Percentage
1	Physical and Mental stress	64	37.65
2	Heavy workload	49	28.82
3	Gender Discrimination	37	21.76
4	Sexual Harassment	13	7.65
5	Concentration Problem	7	4.12
	Total	170	100.00

From the above table no. 3 it is revealed that the most prominent problem that women face in work place is Physical and mental pressure which constitutes of 37.65% of the respondents. Following it, 28.82% face Heavy workload and 21.76% feel gender discrimination in place of work. 7.65% feel Sexual harassment and 4.12% face lack of concentration at the work place.

SUGGESTIONS

1. The Banking sector women employees should have provided with appropriate pay strategies which help to give fair and adequate compensation.
2. Adjust pay scales according to the changes happen in cost of living from time to time should be considered by the management.
3. Employees should be given jobs which motivates them for their work life. As well as jobs should never make them feel overload. Especially case of ladies, overtime for should be avoided.
4. Discrimination against women should be avoided by following equality strategy.
5. Provide training to banking sector women employees which motivated them to work along and equal with men.
6. Special leave with a lien on service to meet certain contingencies specific to women should be provided.

CONCLUSION

A women employee has considerable to be a valuable asset in the banking sector. Banking sector has a service industry where considerable importance was attached to customer service and dealing with clients. Women employees in banking sector were found to be conscience, sincere and also diligent in work. In our country changes in employment, opportunities for women in the banking sector are linked to globalization. In the private sector bank, female employees receive lower salaries and lower promotions, and this reduces them significantly compared to nationalized banks. Unequal opportunities in pay and promotions have discouraged them. Hence, promotions should be based on their performance but not on gender. There were many reasons which were skeptical about women's ability to exercise equal rights with men and about their capacity to play equal role with men. Social structure, cultural norms, and value systems were crucial determinants of women's role and their position in society. Women employee job rotation and establish training programme such as mentorship, career guidance and leadership development were also essential for their development.

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