

CHAPTER V

INFORMATION COLLECTED FROM WOMEN EMPLOYEES  
IN NATIONALISED BANKS.

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CHAPTER V

' INFORMATION COLLECTED FROM WOMEN EMPLOYEES '

I) INTRODUCTION :

The researcher has decided to present the information collected from women employees in nationalised banks. As far as the units are concerned, it can be stated that the following banks do not have their branches in Kolhapur city.

1. Andhra Bank
2. New Bank of India
3. Punjab and Sindh Bank
4. United Bank.

The researcher has visited personally all the branches of the remaining banks as stated in the list No. 3.3 on page 43 in the chapter III.

It has been observed that the following branches of the following banks do not have any women employees at present.

1. Bank of Maharashtra - i) Jawaharnagar branch  
ii) Sagarmal Branch
2. Central Bank of India i) Gavai Mandai, Shahuuri.
3. Oriental Bank of commerce i) Shivaji Chowk
4. Union Bank of India i) Market yard branch
5. United commercial bank i) Shivaji Vidyapeeth

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And hence the information collected and presented hereafter is mainly related to the remaining branches given in the list No.3.3 on page 43 in Chapter III, after deducting the above mentioned branches. And hence the number of units actually visited counts to 35 branches.

Before analysing the data related to various problems it will not be definitely out of place to note down the number of men and women employees in various branches.

TABLE NO.5.1

TABLE SHOWING THE NUMBER OF MEN AND WOMEN EMPLOYEES AT VARIOUS LEVELS IN VARIOUS BRANCHES OF NATIONALISED BANKS

Name of Bank	No.of Men employees			No.of women employees		
	Office- ers	Clerks	Total	Office- rs	Clerks	Total
1.Allahabad Bank	4	7	11	-	1	1
2.Bank of Baroda						
i)Shivaji Chowk	8	26	34	-	4	4
ii)Shahupuri	8	15	23	-	5	5
3.Canara Bank						
i)Laxmipuri	11	19	30	-	6	6
ii)Rajarampuri	3	10	14	-	1	1
4.Corporation Bank	4	10	14	-	2	2
5.Central Bank of India.						

Name of Bank	No. of Men employees			No. of women employees		
	Officer	Clerks	Total	Officer	Clerks	Total
i) Laxmipuri	9	15	24	-	2	2
ii) Shahupuri (Gavat Mandai)	4	7	11	-	-	-
6. Dena Bank	7	11	18	-	1	1
7. Bank of India.						
i) Regional Office	12	23	35	-	12	12
ii) Laxmipuri	17	35	52	-	18	18
iii) Ambabai Temp.	3	11	14	-	7	7
iv) Shahupuri	8	12	20	-	3	3
8. Indian Bank	8	12	20	-	1	1
9. Bank of Maharashtra.						
i) Divn. Office	8	9	17	-	8	8
ii) Laxmipuri	13	44	57	-	10	10
iii) Khari corner	7	11	18	-	3	3
iv) Rajarampuri	3	9	12	-	3	3
v) M. Laxmibai chowk	5	6	11	-	6	6
vi) Ruikar colony	2	5	7	-	1	1
vii) Gangavesh	3	6	9	-	3	3
viii) Sagarmal	2	3	5	-	-	-
ix) Khasbag	1	3	4	-	1	1
x) Jawaharnagar	2	3	5	-	-	-
xi) Taranai Ext. counter	-	1	1	1	1	2

Name of Bank	No. of men employees			No. of women employees		
	Officer	Clerks	Total	Officer	Clerks	Total
10. Indian Overseas Bank	4	7	11	-	1	1
11. Oriental Bank of commerce	4	6	10	-	-	-
12. Punjab National Bank	4	8	12	-	3	3
13. Syndicate Bank	14	35	49	-	3	3
14. Union Bank of India						
i) Regional Office	17	16	33	3	2	5
ii) Market Yard	2	5	7	-	-	-
iii) Laxmipuri	5	13	18	1	6	7
iv) Station Road	6	14	20	-	2	2
15. United Comm. Bank						
i) Station Road	7	17	24	-	4	4
ii) Shiv. University	3	8	11	-	-	-
16. Vijaya Bank	6	10	16	-	2	2
17. State Bank of India.						
i) Dasara chowk	17	28	45	1	11	12
ii) Treasury	6	21	27	-	9	9
iii) Udyamnagar	13	26	39	-	8	8
iv) Market Yard	14	24	38	-	6	6
v) Timber Market	2	4	6	-	2	2

TABLE NO. 5.2

TABLE SHOWING THE TOTAL NUMBER OF MEN AND  
WOMEN EMPLOYEES IN NATIONALISED BANKS

Name of the Bank	No.of Men employees			No.of women employees		
	Officer	Clerks	Total	Officers	Clerks	Total
Total No.	277	555	832	06	158	164
	27.8%	55.7%	83.5%	0.69%	15.9%	16.5%

Note: The total number of bank employees is 996. Hence percentages are drawn taking into consideration 1000 employees.

The researcher has infact tried to take the interviews of all-most all the women employees but anyhow the interviews of 150 women employees at clerical level were possible. Hence the information and statastics presented in this chapter is based upon the 150 women employees of clerical level.

II) PERSONAL INFORMATION OF WOMEN EMPLOYEES :

Before considering the factors related to the problem of personnel relations it will be worthwhile to know the general composition and structure of women employees. Because it depends upon the personal information and which has got indirect connection with the ~~personnel~~<sup>rel</sup> relations.

The factors which are mainly taken into account as far as personal information are covered are

- a) Age
- b) ~~Marital~~<sup>mat</sup> status
- c) Education
- d) No. of years in service.

a) Age :

Maturity increases with the increasing age and hence age classification ~~Mx~~ must be taken into account.

TABLE NO. 5.3

TABLE SHOWING THE AGE CLASSIFICATION OF WOMEN EMPLOYEES.

Below 20 Years	21-25 Years	26-30 Years	31-35 Years	36-40 Years	Above 41 years
3	49	52	31	11	4
2%	32.6%	34.7%	20.7%	7.3%	2.7%

The above table shows that maximum women employees i.e. near about 67.3% are from the age groups 20-25 and 26-30.

b) <sup>marital</sup> Marital status :

In case of married women, their income is a subsidiary to their husband's income and hence they generally do not create more stress or strain on the relations. Again the married women having to face the problem of family responsibilities, they are not much more interested in the other activities as well as trade union activities. Their general tendency is strict towards work only.

TABLE NO. 5.4

TABLE SHOWING THE CLASSIFICATION OF WOMEN EMPLOYEES AS PER ~~MARITAL~~ STATUS.

Unmarried	Married	Widow
30	116	4
20%	77.4%	2.6%

c) Educational Qualifications :

Knowledge is the 3rd eye of the man. Taking into consideration the importance of education of employees, their educational levels are analysed in table No.5.5 The information shows that even if majority of women employees ( other than commerce graduates) are eligible and capable to enter in other fields for their employment, they have

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preferred the banking sector only. In fact graduation is also not essential, still we find higher 69.3% of graduates and 14% double graduates but still working at clerical level.

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TABLE NO 5.5.

TABLE SHOWING THE EDUCATIONAL QUALIFICATIONS OF WOMEN EMPLOYEES IN NATIONALISED BANKS.

S.S.C.& H.S.C.		Graduates		Post Graduates		Other qualifications		Total		Total	
B.A.	B.Sc.	B.Com.	B.Com.	M.A.	M.Sc.	M.Com.	D.Ed	LL.B.	Dip-	MBA	CIBA To loma
12	27	18	59	6	4	9	1	3	2	1	3
8%		-		69.3%		-		14%		8.7%	

\* Diploma in Management education like financial management and personnel management.

d) Number of years in service :

The ~~aff~~<sup>31</sup> affinity and intimacy with the enterprise goes on increasing with the increasing number of years. Again this information has particular relevance with the conclusion No. drawn in the 7th chapter. The conclusion is related to increasing inward flow of women employees or increasing tendency towards banks.

TABLE NO.5.6

TABLE SHOWING THE NUMBER OF YEARS IN SERVICE AS CLERKS

0 to 5 Years	5to 10 Years	10to 15Years	15to20 Yrs	Above 20 Yrs.
63	58	15	9	4
42%	38.7%	10.7%	6%	2.6%

Now turning to the various factors related to personnel relations will be taken into account.

III) RECRUITMENT , SELECTION AND APPOINTMENT

The recruitment plays a vital role in industrial relations. The problem of <sup>of</sup> recruitment is the problem of providing suitable jobs to suitable employees.

" It is the process of searching for prospective employees and stimulating and encouraging them to apply for the jobs in industry".

" Recruitment is a process to discover the sources of manpower to meet the requirements of the staffing schedule and to employ effective measures for attracting that manpower in adequate numbers to facilitate effective selection of an effective working force".

Recruitment is a positive process while selection is a negative process.

After nationalisation of banks, the recruitment and appointment is done through B.S.R.B. The Board itself decides the policy of recruitment. All the branches of all the banks are supposed to inform about their requirements to the board through Zonal and Regional Offices. And the same requirements will be satisfied through Board by allotting them selected candidates through regional and zonal offices.

The ordinary procedure is -

1. Application from candidates
2. Scrutiny of the application
3. Written Test of the candidates
4. Oral interviews
5. Appointment.

Previously some of the Banks say like Dena, United Commercial etc. have definite policy of not appointing women employees. But after nationalisation no distinction is made, between men and women candidates. Because there is no distinction from legal point of view and both are given equal rights as per Indian constitution and hence particularly after nationalisation the flow of women employees has been found to be increasing. The table No.5.6 on page No. 69 of the same chapter shows that near about 91.6% of the women employees have been appointed in the last 15 years only. As per the knowledge and reading of the researcher, the following are the possible reasons for increasing flow of women employees.

- i) The branch expansion programme created new opportunities for employment in banks.
- ii) The rural orientation programme provided chances of provision men employees and more vacancies were created at clerical level in urban and semi-urban areas which were filled in mainly by women employees.

- iii) The computerised system of tests and objective nature of questions in the written tests-created the chances for women employees. Because women are more sincere and comparatively better than men in acadmic career.
- iv ) Increasing need of women employment due to inflation and increasing standard of living. Family maintainence at ordinary level is also impossible particularly in big cities unless and until both the members of the family are earning.

As far as recruitment in nationalised banks is concerned, the researcher has collected following information.

1. Near about 96% of women employees have been recruited through ordinary procedure i.e. out of 150 women employees interviewed, there are only 6 cases of recruitment through non ordinary procedure i.e. 2 have been appointed by getting the benefit of reserve quota, and 4 have been appointed on compassinate ground i.e. after the sad death of their husbands.

TABLE NO. 5.7

Table Showing the recruitment procedure of women employees.

Ordinary procedure	Reserve quota	Compassionate Ground
14%	2	4
96%	1%	3%

ii) The women employees have the attraction of bank employment and hence quite a higher i.e. 42% of women employees have joined their bank services after leaving their previous services.

TABLE NO. 5.8

TABLE SHOWING THE RECRUITMENT FROM OTHER SERVICES OF WOMEN EMPLOYEES

Fresh Appointment	Serving anywhere else before bank employment				
	Educational sector	Private Sector	Govt. services in other Depts.	Postal/telegraphs	Other Banks.
87	12	33	9	6	3
58%	8%	22%	6%	4%	2%

The maximum i.e. 58% are fresh appointments may be due to attraction about bank employment or somewhat easy procedure of bank recruitment.

22% are attracted from private sector like factories, shops, hospitals, the main reason is the better pay and security of job.

8% came from educational sector i.e. particularly from schools where professional qualification like B.Ed is

essential, and where in the employees have to bear the burden of employment at their homes also, i.e. assessment of notebooks, preparation of lectures, extra curricular activities

6% women employees are such who were already working in P & T Dept. but particularly due to shift duty and not that much attractive pay they enjoyed the chance to join the banks as soon as possible.

2% women employees have been attracted from other Govt. Services particularly due to better pay and dignity in job.

2% cases are there which can be termed as interbank change particularly due to better prospects or due to appointment problem.

iii) Out of 150 ~~xxx~~ employees interviewed 147 employees recruited i.e. near about 98% have been recruited as clerks and only 3 cases are there who have been recruited directly as officers i.e. recruitment as an officer can be stated exceptional in case of women employees.

iv) Normally none of them have to face any specific problem related to recruitment or appointment. As far as possible they are considered on sympathetic ground while appointing even not while recruiting i.e. the appointments are generally at native place or near about native place.

But the researcher has found that this attitude has not remained that much strict. The tendency to appoint the women employees strictly at or near about native place may not be possible henceforth, even though the the % may be very low say 3%. Even in case of married employees such concession is not offered.

Particularly notable figures are found in Bank of India where in one branch ( Laxmipuri) it has been observed that 11 employees out of 18 are from Poona and who have been appointed a year back and it is just possible that due to the problem of rural branches and in qualified staff in urban branches this ratio may go on increasing.

IV) TRAINING :

Even if the candidates are well educated i.e. graduates a sort of training is very very essential. Because even organisation needs to have all trained and experienced people to perform the activities . But to get appointed well trained and experienced job may not be possible always, and if the current or potential job occupant cannot meet the requirements the training efforts in some sort are very essential. As the jobs become more complex, the importance of training also increases.

Training is a short term process utilising a systematic and organised procedure by which non managerial, personnel, technical knowledge and skills for a definite purpose.

There lies differences in the similar term training, education and development. But here is neither a time nor proper a place to discuss the details. But training is the act of doing the job in correct and effective manner or it may be described as something which is very essential for employees as well as for employers.

But as far as nationalised banks are concerned, the observation of the researcher are as follows :-

No bank generally provides the training before appointment or even immediately after appointment. Even no strict or uniform policy of training is followed in all the banks even if they are government owned. ...77...

Normally the policy is followed and executed at central level. There are various types of training programmes for employees at various levels i.e. clerical, official level.

i) Induction training :

i.e. introduction training. Infact such training programme should be arranged immediately after appointment. But normally it is arranged as per the convenience and vacancies. Almost all the banks have their training colleges. Generally it is a practice to provide induction training within 6 months after appointment but this policy is not that much strictly followed. This training is normally for 2 weeks or 15 working days. It is learned that if the bank cannot make the arrangement for immediate induction training, the lectures are arranged at local level so as to introduce jobs to newly appointed employees.

ii) On the job training :

Normally the newly appointed are introduced with the jobs at different tables by the system of on the job training. They are given training in the bank itself by rotating from one table to another and such type of training provides much more practical ability.

iii) Refreshial training :

Which is generally provided to all the employees after

3-5 years of their service.

iv) Officers training :

Various types of promotional and officers training courses are also provided. There are various colleges at various places. The training courses are also arranged for the special batches of women employees or even the seats are reserved for women employees in general training courses also. But normally the experience of the managers is that women employees are not that much enthusiastic about training. The difficulty on the part of employees is that they have to leave their place for 2 weeks and which create their family problem. Again in some of the banks, the women employees complained that even if training courses are arranged, separate lodging and boarding arrangement is not provided and which creates the difficulty while joining the courses. The training analysis can be made clear from the following table :-

TABLE NO. 5.9

TABLE SHOWING THE ANALYSIS OF TRAINING OF WOMEN EMPLOYEES

No.of women who did not receive training	No.of women who received training one	No.of women who received training or more.
72	60	18
48%	40%	12%

TABLE NO. 5.10  
TABLE SHOWING CHANCE-UTILISATION OF TRAINING BY  
WOMEN EMPLOYEES

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No.of women employees who did not receive the chance the chance of training.	No.of women employees who received the chance but did not utilise the same.
22	50
30.5%	69.5%

(This table shows the information about 72 women employees who did not receive the training)

And this table clearly shows that the higher % of women employees are not interested in training. In-fact the promotional or officers training is much more useful but women employees not being interested in promotion, there arises no problem about officers training.

V) TRANSFERS :

Banking industry has to work through the net work of branches. And at the same time the policy of "branch expansion" and "rural mentioned branches" has created the problem of transfer and particularly while observing the status of women employees the transfer problem has become the most disturbing in keeping their relations smooth.

Yoder and <sup>2030</sup>associates have defined transfer as "a lateral shift causing movement of individuals from one position to another, usually without involving in any marked change in duties, responsibilities, skill needed or compensation".

In simple words "a transfer is a horizontal or lateral movement of an employee from one job, section department, shift or position to another where salary, status and responsibility are the same, it generally does not involve a promotion, demotion or a change in the job status".

Every organisation should have a just and impartial transfer policy which should be known to each employee so that there will not be strains and stresses on keeping industrial relations <sup>as</sup> smooth <sup>as</sup> possible. Transfers from one place to another or one job to another, involving a considerable change in working

conditions, costs heavy expenses to the company, Also. And hence transfer policy should be scientifically developed.

The Govt. being the owner of the nationalised banks, has framed ~~out~~ new transfer policy as related to bank employees. According to this policy the duration of transfer in case of officers shall be maximum 3 years and that in case of clerks it shall be maximum 5 years. But the same has created the problems in case of women employees.

Of-course, 75% of the banks have not still followed this policy in actual practice, in case of clerks but not in case of officers. Again the banks having number of branches in one and same city may not create that much problem due to local transfer from one branch to another.

It has been observed that in actual practice very very sympathetic and considerable view is taken towards the transfer of women employees at clerical level. As far as possible they are not at all distrustful.

The information collected is presented in the following table.

TABLE NO. 5.11

TABLE SHOWING THE ANALYSIS OF TRANSFER OF THE WOMEN - EMPLOYEES

No. of women who have not transferred	Request transfers		Transfers by rules		Total	No. of women who have transferred.
	Once	Twice	Once	More		
84	45	5	2	2	16	66
56%	33.3%		10.7%			44%

The table shows that 56% of women employees are not at all transferred since their appointment, even if 10% of them have served for more than 15 years.

Out of the remaining 66 transfer cases i.e. (44%) women employees have been transferred on account of their own request and out of which 28 have been transferred on account of their marriages and 17 women because of the transfer of their husbands, 5 women employees have tried for the request transfer for 2 times or even 3 times.

Here the researcher wants to make clear that, there is no hard and fast or uniform rule about the request transfers. The policy changes from bank to bank. In some of the banks i.e. near about 70% , employees can enjoy request transfers 3 times in their service life while in 10% banks they can enjoy once only, while 20% banks there is no maximum limit for request transfers. But generally request transfers of women employees are considered more sympathetically. But there is strict rule that no request transfers are allowed at local level i.e. from one branch to another on any account. ~~10~~

% of transfers by rules or rather unwilling transfers is very low i.e. 10.7% in which there are maximum local transfers only.

The researcher was interested in knowing the effect of new policy of transfer in women employees and hence tried to collect the information about possibility of transfer, .....84.....

TABLE NO 5.12

TABLE SHOWING THE ANALYSIS OF POSSIBILITY OF  
TRANSFERS IN CASE OF WOMEN EMPLOYEES .

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No.of possibility of transfers	<u>Possibility of transfers</u>				Total
	By rules	By req- uest.	Only on promotion	Only local transfer	
30	45	24	9	42	120
20%	30%	16%	6%	28%	80%

-The researcher come across 6% of women employees who utilised the pressure of trade union authorities either for the cancellation of their unwilling transfers or for getting request transfers as earlier as possible.

PROMOTION :

Promotion has a statutory effect on the satisfaction of the employees. They are offered these opportunities for greater self-actualisation. It works just like an incentive to the employees.

But at the same time, if proper and scientific policy of promotions is not followed it will have ill effects on the satisfaction and mentality of the employees.

According to Scott and Clotnier" A promotion is the transfer of an employee to a job which pays more money or one that carries some preferred status".

A promotion may be designed as an upward advancement of an employee in an organisation to another job which commands better pay, better status, higher opportunities, responsibility and authority.

A promotion is a vertical move in rank and responsibility, and hence by definition itself promotion involves, increase in responsibility, so it must be considered that unless he is qualified and capable he cannot shoulder the responsibilities increased" due to promotion.

As far as women employees are concerned it is general statement that even being qualified and capable they are not much more interested in promotion. As far as chances of promotion are concerned, the women employees

stand on par with men.

Normally scientific policy of promotion is followed in almost all the industries and so as in banks. The possibility of promotion from clerical grade to officers' grade and transfer to upper grades is either on account of seniority or on account of examination and interview etc. Quite elaborate policies and procedures are followed in almost all the banks.

It has been found that only 3 women employees ( i.e. 25%) have been promoted so far from clerical to officers' grade. 9 women employees ( i.e. 6%) said that they had received the chances of promotion on seniority basis but they have not accepted the same for one reason or the other.

At the same time only 32% women employees are interested in promotion, henceforth while majority 68% are not interested in promotion at all. The following table will furnish the analysis about the interest of women employees in promotion.

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TABLE NO.5.13

TABLE SHOWING THE ANALYSIS OF INTEREST OF WOMEN EMPLOYEES  
IN PROMOTION

No. of women employees interested in promotion			No. of women employees not interested in promotion					
Financial attraction.	Career development	Total	Fear of Transfer	Increase in responsibility	Prob- lems of Adju- stm- ent.	Exam- ining etc.	Dom- est- ic diff- icul- ties	To- tal
24	24	48	51	6	17	7	21	102
✓ 16%	16%	32%	34%	4%	11%	5%	14%	68%

The reasons for which the women employees are not interested in promotion can be elaborated as under :-

1. Fear of Transfer :

i.e. the most basic reason for which women could not develop their interest in the promotion. As stated earlier 9 women employees ( i.e. 6%) have rejected the promotion as they have been transferred out of Maharashtra. In-fact they were capable and ready to accept promotional responsibilities if they <sup>were</sup> placed in Kolhapur or near about Kolhapur. But particularly in big cities like Bombay promotions are possible due to fact that there are number of branches and because of which ~~there~~ there arises no problem of transfer from one city to another.

ii) Increasing responsibility :

By the very ~~definition~~<sup>definition</sup> of the promotion, it involves increase in responsibility. Many a times it is not possible for women employees to shoulder such a heavy responsibility. The specific difficulty arises in case of timing which may not remain strict upto the office hours only. Normally the work is extended upto atleast 2-3 hours more than the scheduled office time and women employees cannot wait upto such a longer time due to family responsibility. Again there may arise the problems about the tours, visits etc. and because of such increasing responsibility women employees are not much more interested in promotion. And they remain satisfied with clerical grades only. Of-course that does not mean they are not capable to shoulder the responsibilities, but they cannot get adjusted themselves to shoulder both responsibilities at one and the same time.

iii) Examination and training:

The fair and suitable policy of promotion is dependent upon promotional examination and training for both, the employees have to spend time, and undertake study. But both is rather difficult for women employees when they are already burdened with family responsibilities.

iv) Subsidiary Income :

Generally women serve to subsidise their husbands's income and hence as far as financial attraction is concerned, it is almost absent in case of women employees. They are generally satisfied whatever income they receive at clerical grade and they do not want to earn additional income at the cost of their family happiness.

v) Lack of ambition for career development :

Normally female rank the merit list or show glaring success as far as academic career is concerned. But the same ambition is not kept in fact in their service life.

And hence the very 1st statement that clerical level or grade is the most popular and suitable for women employees can be proved from this data about the interest of female employees in promotion.

VII) ABSENTEEISM AND LEAVES :

Absenteeism has been one of the chronic problem of the Indian Industries. It results in production losses, increases labour cost and reduces efficiency of operations . It compels enterprises to employ more hands than the jobs require, which increases overheads cost. The efficiency is also affected several ways. Banking industry has not also proved an exception to this. It also has to face the problem of absenteeism to a considerable extent and it is criticised that the problem has become more grave due to increasing number of women employees. The absenteeism<sup>is</sup> concern<sup>ed</sup> with industrial relations. Harmonious relations between the employer and employee are essential ingredient for the success of industrial unit and due to lack of such harmonious relations, employees remain absent from work to find another job elsewhere.

By the definition itself the absenteeism means ,  
" Employee's absence from his or her regular tasks where he or she is normally scheduled to work. This includes time lost due to sickness, accident and also due to personal reasons whether the absenteeism is authorised or unauthorised one's .

Number of research works have been performed so as to study the problems of absenteeism in various industries. All such studies are mainly confined with finding out the reasons of absenteeism and remedies are suggested to reduce the percentage of absenteeism.

Here the researcher is being concerned with the problems of women employees, the issue of absenteeism has got pressing importance. According to the point of view of researcher the problems of absenteeism is related with the casual leaves. The maximum possible casual leaves that an employee can avail in a bank counts to 12, and first of all it has been taken into account to know the tendency of women employees to avail their casual leave which can be made clear from the following table.

TABLE NO. 5.14

TABLE SHOWING THE TENDENCY OF WOMEN EMPLOYEES TO AVAIL THE CASUAL LEAVES

No. of women employees availing 90 to 100% C.L.	No. of women employees availing 75 to 90% C.L.	No. of women employees availing 50 to 75% C.L.	No. of women employees availing CL below 50%
117	21	9	3
78%	14%	6%	2%

i.e. the tendency is towards the availing maximum possible C.L. Infact previously this tendency could be justified

as the unavailed casual leaves were lost after the expiry of the year. But presently the unavailed casual leaves are credited to their privileged leaves but still the tendency has not changed.

Particularly in case of women employees it is said that due to domestic difficulties, religious functions etc. they are bound to take <sup>as</sup> many casual leaves as possible.

The next problem arises in this issue is about the leaves with intimation i.e. presanctioned or without intimation. Because if the employee is working at counter take leaves without intimation create the problems. Hence it has been observed that normally as far as possible the leaves are pre-sanctioned but occasionally, & Particularly in case of married women, the tendency is more due to sickness of children or such unavoidable reasons. If the same is to put on percentage basis it can be clearly stated that the percentages of leaves without intimation, with intimation are equal i.e. 50%.

As far as casual leaves are concerned, normally women employees need not have to face any problem, But it is generally according to the convenience of the bank.

Apart from casual leaves women employees in banks are eligible to privileged leave, special leave, half-pay leave, without pay leave and maternity leave. The researcher has mainly taken into account the problem of

OTHER FACILITIES :

Employees morale exercises a potent influence on the human relations climate in an organisation. But morale is a very widely used term. Morale is a synthesis of an employee's diverse reactions to and feelings for his job, his working conditions, his superiors, his organisations, his fellow-workers, his pay, and so on.

The wellknown authors like Mc Farland Brud Shaw and Kingman Boach, Applewhite etc. have discussed about the important factors affecting the level of morale. But among the several criteria, one important criteria is related to the level of satisfaction and which ultimately depends upon the other facilities, offered to employees and hence the other facilities have got close contact with harmonious human relations.

The main facilities which are given to bank employees are - i) -L.F.C.

ii) House Building loan

iii) Vehicle loan

Normally all these facilities can be enjoyed by employees only after completing 5 years of their service.

In case of women employees the utilisation of all these facilities depend upon the wishes and co-operation of their family members. The following table provides the information about the utilisation of all these facilities.

maternity leaves. Here again no one was able to say exact about the rules of maternity leaves.

But general rules are such as - a women employee can enjoy 12 months maternity leave in the while service life, but maximum upto 3 months per delivery. These 12 months also include the leaves of 45 days for miscarriages maximum for 2 times.

And while discussing this issue with the women employees, the researcher could collect some important suggestions which are clarified in the last chapter.

But generally it is observed that the maternity leave of 3 months is extended upto 5 months in case of majority of women employees i.e. 90%. And only 10% women employees join their duties immediately after 3 months.

In case of other leaves, the only problem which is also common to men employees, arises in case of sanctioning the other leaves. Normally the other leaves are sanctioned at zonal offices and it requires a planning well in advance and they cannot enjoy other leaves urgently. But still maximum women employees 83% have enjoyed almost all the sorts of leaves, and only 17% employees are such who have not still availed other leaves.

TABLE - NO.5.15

TABLE SHOWING THE INFORMATION ABOUT THE UTILISATION OF  
OTHER FACILITIES BY WOMEN EMPLOYEES.

..... <sup>o</sup> .....					
Leave fare concession House Bldg.Loan Vehicle Loan					
No. of W.Empl- ees who uti- lised	No. of women employees not uti- lised	No. of W.E. who uti- lised facili- ties.	No. of W.E.who did not utilise	No. of W.E who utilise	No. of W.E. who did not utilise
✓ 111	39	33	117	27	123
74%	26%	22%	78%	18%	82%

.....

W.E. = Women employees.

IX) WORK ENVIORNMENT :

One of the important factors affecting the morale of employees is termed as working conditions or work enviornment. The responsibility of creating better work enviornments falls on management. The work enviornments must be congenial for it affects the productivity, errors, quality, levels, employee morale, safety, health and well-being.

Work enviornments includes physical as well as non-psysical factors. The physical factors mainly consists of light, temperature, noise, ventilation, sanitation, resting room, play and entertainment facilities. As far as women employees are concerned and particularly if we consider their increasing number, the attention should be paid to separate toilet, ~~xxxxxxx~~ resting room, play and entertainment facilities. The women liberation organisation is also placing their pressing demands for seperate arrangements.

The employment in the banks is considered white collar@d job and the employees are educated. But still it is surprise to note that considerable number of units are unable to furnish satisfactory work enviornment, particularly to women even if the number of women employees is more. In-fact it is highly essential from phsysical point of view also that the places where women employees are working for more than 7 years, sufficient facilities must be provided with. ....97....

But the main reasons put forward by many managers are of 2 types 1) The present place do not provide accommodation for separate arrangement, and 2) The plans have been forwarded to head office but are not still sanctioned.

The following table shows (furnishes) the information about the work environments.

TABLE NO. 5.16

TABLE SHOWING THE ANALYSIS OF WORK ENVIRONMENT

No. of Units providing no separate facility for women employees.	No. of Units providing separate facilities	No. of units having satisfactory facilities	No. of units having facilities not in satisfactory position.
11	17	7	
31.4%	48.6%	20%	

It is made clear that the facilities are satisfactory only in 50% of the units ( The number of units visited and where women employees are appointed counts to 35).

X) Participation in other activities :

Industrial Relations is an integral aspect of social relations. An industry is a social world in miniature, As an association of various persons- workers, managements and employers, it creates an industrial relationship even if industrial relations are mainly created out of employment aspect, they do not remain strict upto that aspect only and hence personnel relations or human relations created no doubt at work place but not strictly due to employment aspects must also be taken into account, and such relations are mainly created due to activities undertaken other than that of official nature.

In fact it is stated that women are more enthusiastic and interested in all extra activities. But where their interest in the participation of all these activities is kept in fact in their service life or not?

The following table throws the light upon the same information.

TABLE NO.5.17

TABLE SHOWING THE UNITS HAVING OTHER ACTIVITIES

No.of units having no other activities	No.of units having other activities.
13	22
37%	63%

TABLE NO.5.18

TABLE SHOWING THE ANALYSIS OF PARTICIPATION OF WOMEN EMPLOYEES IN OTHER ACTIVITIES.

No.of women employees not participating in other activities ✓	No.of Women Employees having limited participation in other activities	No.of women employees having active participation in other activities.
52	23	17
56.5%	25%	18.5%

The data is related to 22 units only where such other activities are carried out and hence the number of women employees counts to 92 only in such branches.

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XI) PARTICIPATION IN TRADE UNION ACTIVITIES :

Trade Unions are " A continuous association of wage earners for the purpose of maintaining and improving the condition of the working lives".

The primary object of the trade unions to safeguard the economic interests of the members of union but hardly any organisation have done anything to achieve this objective.

According to section 2(b) of the Trade Unions Act of 1926, " a trade Union is any combination of persons, whether temporary or permanent primarily for the purpose of regulating the relations between workers and employers, or between workers and workers and for improving restrictive conditions on the conduct of any trade or business and includes the federation of two or more trade unions.

i.e. basically the trade unions are framed to smoothen the relations. But they have hardly done anything towards this aim<sup>o</sup> also.

Dale, Yoder, " a Union is continuing long term associations of employees formed and maintained for the specific purpose of advancing and protecting the interests of members of their working relationships" Thus trade Union is an important element of industrial relations and industrial democracy. The trade union

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have placed before them number of objectives and functions. The trade union and the achievement of its objectives largely depend on sincerity, and skill of union leaders, as well as the active and enthusiastic participation of members.

There are various types of trade unions viz. Blue-collar workers' unions, white collar Workers' Union, Teacher's Unions, officer's unions, driver's union, Agriculture workers Unions, Similarly there exist unionism in the banking industry, also.

There are different unions for different banks and different unions for clerical as well as for officers cadre. The federation is termed as " All-India Bank Employees\* Association". As stated above, the success depends the active participation of members. But it has been generally observed that the interest and participation in union activities is decreasing day by day. There ~~are~~ may be number of reasons no doubt. But here it is unnecessary to discuss all of them. The tendency of women employees particularly is somewhat ~~apathatic~~ or natural towards trade union. No doubt they are the members of union, they pay fees, they response to the calls also. But the interest in the active participation is almost absent.

In fact when on one side the number of women employees is going on increasing, it was accepted that they will

represent in unions and will try to solve their problems.

But exactly opposite is the position in practice.

The following table throw the light upon the participation of women employees and at the same time various reasons for non-participation in trade union activities.

TABLE No.5.19

TABLE SHOWING THE ANALYSIS OF THE PARTICIPATION OF WOMEN EMPLOYEES IN TRADE UNION ACTIVITIES.

No. of women who are not members of any trade union	No. of women actively participated in trade unions activities.	No. of women having no participation in trade union activities.					Total
		Not essential.	Political.	Domestic difficulties	Increasing responsibility.	No time	
9	12	30	33	30	18	18	129
6%	8%	20%	22%	20%	12%	12%	86%

The reasons for not participating in union activities should be discussed.

- i) 20% women employees think that " there is nothing for which they should fought". In fact they have secured all most all the facilities just like other employees and hence the unions themselves are not

essential and they have become member just to keep proper relation with their fellow workers.

\* Still it is ~~xxxxxx~~ surprised to note that 6% women have utilised the pressure from trade union authorities in case of their transfers( The point has been already discussed under the heading transfer).

ii) Majority of women employees i.e. 22% urge that the unions are just political pans and they did not want to enter such politically motivated affairs. Or in fact, too much politics at all the levels of unions have made them to remain away from politics.

It is true to certain extent that " the main motivating force of trade union affiliation are just satisfied with their working conditions and work and hence they do not want to be participated in union activities.

iii) 20% women employees put forward their domestic or family difficulties for not participating in union activities. It may be true particularly in case of married women or it may be just as an excuse.

iv) 12% women employees say that in fact they want to participate in Union activities. But their responsibility goes on increasing if once they have done so and there will be no limit to this increasing responsibility.

v) The same % i.e. 12% women employees again say that they have not time which they can utilise for union activities. Again it may be again an excuse in some of the cases.

Even though a lesser % i.e. 8% women employees are actively participating in union activities. their participation has again remained limited i.e. only upto the representation at branch level only and none of them have reached at central level Infact in none of union there is seperate representation of women employees.

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XII) OTHER RELATED FACTORS :

Apart from the above mentioned factors which are directly related to the personnel relations, the study has been undertaken to collect the information about some other factors which have indirect contacts with individual relations. But almost unanimous decisions are arrived at and hence they same are mentioned below :-

1. How the women employees have developed their relation with i) Superior authorities ii) Fellow workers iii) Subordinate workers and iv) Customers.

All the employees stated that they have developed better or atleast normal relations. Exceptionally there are some cases of abnormal relations with customers but they are not serious or strange.

2. Another issue which was put forward was " why the women employees accepted or preferred this Job?

The majority women employees stated that this was the 1st job that they have got and again the 2nd preference was that of pay attraction.

3. Another question which was asked " do you find your job pleasing or not ?

Here again maximum i.e. 95% of women employees expressed their view that they are quite satisfied with their jobs. But just 5% women employees said

that the job becomes routine and hence tedious after a long period. To start with they were quite interested but afterwards the same table work, the same ledger-keeping has become tedious.

4. It was of the interest to know whether the women employees have to face any problem just because they are women.

Here again, the answer was unanimous that they have not faced any problems as related to their jobs. Infact very sympathetic and compassionate treatment is received by them. But some women employees stated their difficulty that they are not given the job of clearing house and that of loan and advances and for both of which the out-door work is essential.

5. One more question which is mainly concerned with the increasing interest in bank employment was asked about the seperation or leaving the job.

" Seperation means cessation of service of agreement with the organisation for one reason or the other viz. resignation, discharge, dismissal, suspension and retrenchment and lay-off.

Here the main reason of seperation in view was voluntary resignation. But it is surprise to note that 99% of women employees are not even thinking of leaving

the jobs. The 1% women employees who (2 women only) are just only thinking of resigning the job but they themselves are doubtful about their final decision.

The reasons which are told by them are -

1. For physical incapability due to 3 major operations
2. Due to increasing family responsibilities.

This chapter thus can be concluded by stating that bank employment is becoming popular among the women.