

CHAPTER VI

" WOMEN EMPLOYEES WORKING AS OFFICERS
IN NATIONALISED BANKS "

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CHAPTER VI

" WOMEN EMPLOYEES WORKING AS OFFICERS IN NATIONALISED BANKS

I) INTRODUCTION :

In the chapter No.II of the present dissertation it has been made clear that the women employees in bank are found at 2 levels.

- i) Managerial, executive or official level
- ii) Clerical level.

The same chapter has classified various reasons about the preference of women employees for clerical level, and hence the problem of women employees at clerical level has been discussed in the last chapter. And in this chapter it is proposed to present the data related to women employees at managerial or officer level.

One of the hypothesis that the researcher wants to test was that female do not show glaring success in their service life as they show in the academic career. In-fact they are not much more interested in the development of career. Anyhow, they want to serve just either to kill the time or just to earn subsidiary income for their family maintainence.

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It was published in Marathi newspaper Kesari " 75% of women employees are ready to leave their jobs if they are assured with sufficient income for their family maintenance", and hence generally they do not keep that much interest in their service. The fact can be proved by quoting 3 important percentages.

1. * 22.7% women employees who have obtained either master's degree or other post graduate qualifications and hence are eligible and capable of doing higher jobs are still working at clerical levels.
2. ** 58% of women employees who have served for more than 5 years (or 19.3% who have served for more than 10 years) are still working at clerical level.
3. *** 68% of women employees are not at all interested in promotion for some reason or the other.

And the researcher has experienced some facts when the poor number of women officers has been observed.

The analysis of table No. 5.2 on page 68 " table showing the number of men and women employees in the nationalised banks" will reveal certain facts which are mentioned below :

The % of women officers to total employees in nationalised banks is very poor i.e. just 0.6% while that of men officers is 55.7%.

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The % of women officers to total women employees is 8.66% while that of men ~~xx~~ officers to men employees is 54.68%.

And the % of women officers to men officers is 1.8% only.

And hence to present the data with such a poor number of women officers and to arrive at any decision was the most difficult task. But still the researcher being keenly interested in the women officers in the bank, tried to present the data what so ever and how so ever was collected.

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FOOT NOTES

1. * Refer to column Post graduate and other qualifications in table 5.5 on page 68
Table showing educational qualifications of women employees.
- 2.** Refer to table No.5.6 on page 69 table showing number of years in service of women employees as clerks.
- 3.*** Refer to table No.5.13 on page 87 table showing the analysis of interest of women employees in promotion.

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II) PERSONAL INFORMATION :

a) Age

TABLE NO. 6.1

TABLE SHOWING THE AGE, CLASSIFICATION OF WOMEN OFFICERS

Below 20 Yrs.	20-25 Yrs.	26-30 Yrs.	31-35 Yrs.	35-40 Yrs.	Above 41 Yrs.
-	-	4	1	-	1
		66.6%	16.7%	-	16.7%

If compared with the age, classification of women employees at clerical level (table No.5.3 on page 65) the same fact is revealed that majority of women are from the age group 26-30 years.

b) Marital Status

TABLE No. 6.2

TABLE SHOWING THE MARITAL STATUS OF WOMEN EMPLOYEES

Unmarried	Married	Widow
2	3	1
33.3%	50%	16.7%

Here also maximum % i.e. 50% is that of married women just like maximum % i.e. 77.4% of married women employees at clerical level (Refer to table No.5.4 on page .

c) Educational qualifications :

In case of education^{al} qualifications, the result differs from that of women employees at clerical level.

The maximum % i.e. 50% are well qualified or have received additional qualifications.

TABLE NO. 6.3

TABLE SHOWING THE EDUCATIONAL QUALIFICATIONS OF WOMEN OFFICERS IN NATIONALISED BANKS

SSC & HSC	Graduates		Post Graduates		Other qualifications		Total								
	B.A.	B.Sc.	B.Com.	Total	M.A.	M.Sc.		M.Com.	Total	D.Ed.	B.Ed.	LL.B	Diplm	MBA	CIBA
1	1	-	1	2	-	-	-	-	-	-	1	1	1	-	3
16.7%	-	-	33.3%	-	-	-	-	-	-	-	-	-	-	-	50%

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

d) No. of years in service :

TABLE NO.6.4

TABLE SHOWING THE NO.OF YEARS IN SERVICE OF WOMEN
EMPLOYEES

0-5 Yrs.	5-10 Yrs	10-15 Yrs	15-20 Yrs	Above 20 Yrs.
1	4	-	1	-
16.7%	66.6%	-	16.7%	-

The necessary flow has been shown in the last 10 years only and hence maximum officers have been appointed in the last years only.

III) RECRUITMENT, SELECTION ~~OK~~ AND APPOINTMENT :

The main point of interest here is to know whether the women employees have been directly appointed as officer or have been promoted from clerical level and that also either on seniority basis or passing of examination and interviews.

TABLE NO. 6.5

TABLE SHOWING THE ANALYSIS OF RECRUITMENT AND APPOINTMENT

Direct appointment as officers	Promoted as officers from clerical grade		Total
	on the seniority basis	On passing of exam.	
3	1	2	3
50%	16.7%	33.3%	50%

Normally, no problem arose either in case of direct appointment or in case of promotion from clerical grade to officers grade.

TABLE NO.6.6.

TABLE SHOWING THE RECRUITMENT FLOW FROM OTHER SERVICES OF WOMEN EMPLOYEES

Fresh appointments	Serving anywhere else before this appointment				
	Educational sector	Private sector	Govt. services in other Depts.	Postal & Telegraphs.	Other Banks
3	1	-	-	-	2
50%	16.7%	-	-	-	33.3%

Here also max. i.e. 50% appointments are fresh . . . 118

IV) TRAINING :

Seperate programmes are designed for the training of officers in all the banks. All the women officers have expressed their view that they have to undertake vigorous efforts under officers' training programme in comparison with clerical training.

TABLE NO. 6.7

TABLE SHOWING THE ANALYSIS OF TRAINING OF WOMEN OFFICERS

No training	Once	Twice	More than twice
2	-	3	1
33.3%	-	50%	16.7%

The maximum number of women officers receive the training twice. But at the same time training for officers is not compulsory aspect can be made clear from 33.3% not receiving training at all.

V) TRANSFERS :

The problem of transfers is rather more serious in case of women officers. Even if somewhat sympathetic attitude is taken in case of women employees at clerical level, the same is not undertaken in case of officers. Of-course for training purpose, the transfers from one place to another are very very essential. But there are 2 cases of local transfers only.

TABLE NO 6.8

TABLE SHOWING THE ANALYSIS OF TRANSFER OF WOMEN OFFICERS.

No. of women who have not transferred	Request transfers			Transfer by rules		
	Once	More than twice	Total	Once	More than twice	Total
2	-	2	2	1	1	2
33.3%			33.3%			33.4%

TABLE NO. 6.9

TABLE SHOWING THE ANALYSIS OF POSSIBILITY OF TRANSFER IN CASE OF WOMEN OFFICERS.

No. of possibility of transfers	Possibility of transfers				Total
	By Rules	By Request	Only on promotion	Only local	
-	3	-	-	2	6
-	66.7%	-	-	33.3%	-

There is every possibility of transfer in case of women ~~employees~~ officers120....

VI) PROMOTION :

Normally it is presumed that the women officers are interested in their career development and hence they want to reach at upper management level through promotions.

TABLE NO.6.10.

TABLE SHOWING THE ANALYSIS OF NO.OF PROMOTIONS SO FAR RECEIVED BY WOMEN OFFICERS.

No promotion	Once	Twice	Thrice
3	2	-	1
50%	56.7%	-	33.3%

TABLE NO 6.11

TABLE SHOWING THE ANALYSIS OF INTEREST OF WOMEN OFFICERS IN PROMOTION

No.of W.O. interested in promotions.	No.of W.O.not interested in promotion						Total
	Financial attraction	Car-Devellopment	Fear of transfer	Increase in respon sibili- ties.	Problems of time adjust- ment. etc.	Exam tra- tic & Domes tic & family diffi- culty	
-	4	4	4	1	1	-	2
	66.7%						33.3%

There is no much financial attraction but the main aim is to develop the career.

W.O. = Women Officer.

VII) ABSENTEEISM AND LEAVES :

TABLE NO. 6.12

TABLE SHOWING THE TENDENCY OF WOMEN OFFICERS TO AVAIL
THE CASUAL LEAVES.

No. of W.O. availing 90-100%	No. of W.O. availing 75-90%	No. of W. O. availing 50-75%	No. of W. O. availing below 50%
4	1	1	-
66.6%	16.7%	16.7%	-

W.O. = Women officers

The main difficulty in case of women officers is that as far as possible they have avail pre-announced or leaves with intimation in advance. In case of women managers, the problem is that they have make substitute arrangement before going on leaves.

The other leaves i.e. half pay, without pay, privileged, medical etc. are also availed by almost all the women officers.

VIII) OTHER FACILITIES :

There are certain additional facilities for women officers e.g. L.T.C. is allowed upto 4000 Kilometers to employees at clerical level but there is no limit for officers.

TABLE NO. 6.13

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

Leave fare connections		House Bldg.Loan		Vehicle Loan	
No.of W.O. who have enjoyed	No.of W.O. who have not enjoyed	No.of W.O who have utilised	No.of W.O. who have not utilised	No.of W.O. who have utilised	No.of W.O who have not utilised.
6	-	2	4	2	4
100%	-	33.3%	66.7%	33.3%	66.7%

IX) WORK ENVIRONMENT :

The units being the same no additional information could be derived. The 6 women officers who are interviewed are employed in 3 banks only.

TABLE NO.6.14

TABLE SHOWING THE ANALYSIS OF WORK ENVIRONMENT

.....
No. of Units providing no separate facility for women officers. No. of Units providing separate facilities having satisfactory facilities No. of Units having facilities but not in satisfactory position.
.....

2

1

67%

33%

XE) PARTICIPATION IN OTHER ACTIVITIES :

TABLE NO. 6.15

XXXXX

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

No. of units having no facilities.	Number of units having other activities		
	1	2	
	33.3%	66.7%	
	No. of W.O. not participating in other activities	No. of W.O. having limited participation	No. of W.O. having active participation
	3	2	1
	50%	33.3%	16.7%

W.O. = Women officers.

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XI) PARTICIPATION IN TRADE UNION ACTIVITIES :

Even if there are separate unions for officers, here also the participation is not that much active.

TABLE NO. 6.18

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

No. of W.O. who are not the members of union	No. of W.O. participated in Union activities.	No. of W.O. Not essential	No. of W.O. having no participation in Political	No. of W.O. having no participation in Domestic difficulties.	No. of W.O. having no participation in Necessary responsibilities.	No. of W.O. having no participation in Total
3	-	2	-	1	-	3
50%	-	33.3%	-	16.7%	-	50%

XII) OTHER RELATED FACTORS :

In case of women officers also, the other factors do play important role and hence without considering them the chapter about women officers cannot be concluded.

1. How the women officers have developed their relations with a) Superior authorities b) Fellow officers c) Subordinate staff d) Customers.

Here in case of women officers the main problem is how they have developed relations with subordinate staff. Here the subordinate staff again may be men clerks or women clerks. But it is to be noted down that 100% women officers (including 1 branch manager) have developed better relations with their subordinate employees.

2. Another point which was important can be stated " why the women employees have accepted or preferred this job ?

Here also majority of women officers stated that this was the 1st job that they have got.

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

As far as the job satisfaction is concerned, 5 women officers out of 6 expressed their view as being positive. But only 1 women officer was rather unsatisfied and this unsatisfaction was in the sense that " ~~wh~~ pay is rather more than what they work" and still they are not given much more responsibilities or challenging tasks.

4. The problem of special interest was to know whether the women officers have to face any problem only because of the reason that they are women ?

Generally no problem arises in case of table work But the problem is that of out-door duties particularly in case of loan sanctioning and field work, while sometimes they find difficulty to get job completed from subordinate staff.

5. It is presumed that the women officers are working mainly for their career development and hence it was accepted that there may not arise the problem of seperation. But still it is surprise to note that 33.3% women officers are thinking about leaving the job due to the increasing responsibility in their families. Of course they have expressed clearly that still they have not taken any firm decision.

~~Thus~~

Thus at the end of this chapter, it ^{be} canstated that

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women either working at clerical level or working at officer level, do not differ- very much as far as their problems are concerned. Even if they are much leaning towards the development of their career, in actual practice they do not show much more interest of curiosity in their work.