

A STUDY OF PERSONNEL RELATIONS IN
NATIONALISED BANKS IN
KOLHAPUR CITY

- WITH SPECIAL REFERENCE TO WOMEN EMPLOYEES -

PART III

INTERPRETATIONS AND CONCLUSIONS

CHAPTER IX

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CONCLUSIONS

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" INTERPRETATION AND CONCLUSIONS "

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PART III

CHAPTER IX

" INTERPRETATION AND CONCLUSIONS "

In the part I and part I¹, the researcher has dealt with theoretical aspect and presentation of data respectively. Now in this concluding part some of the conclusions can be arrived at which are basically dependent upon the interpretation of the data and suggestions or rather opinions of the women employees as well as that of managers.

I) SUGGESTIONS FROM WOMEN EMPLOYEES :

Majority of women employees being quite satisfied with their job or may be knowing that their suggestions may not have any pressing values, were rather hesitant to remark absent their suggestions frankly. But when the researcher has stress the point of suggestions again and again near about 90% of them could express their opinions. Of course the general sense of their opinion is not much more different from each other.

1. RECRUITMENT, SELECTION AND APPOINTMENT :

The increasing flow of women in the bank employment clearly indicates that there exist no serious problem about recruitment. The procedure is somewhat simple and response from women candidates is much more better.

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The main question that was put forth was related to the " reservation of some opportunities for women candidates only". The issue is based upon one of the major demand of women's Liberation Organisation.

But it is surprise to note that 80% of the women employees frankly opine that " their recruitment should be strictly on the merit basis and on equal par with men candidates". In fact such a demand for reserved seats means compartmentalisation, and which may create further problems also.

While 20% of women employees think that bank employment being one of the most suitable sector for women, it is utmost essential to keep certain vacancies reserved for women of-course may be upto limited extent say 25% only.

But the researcher thinks that, if the present subject under consideration is taken into view such a reservation may not be beneficial and it will definitely create stress and strains on the smooth and co-ordial relationship.

The majority of women employees suggested about the appointment of women employees either at native

place or just near about native place so that maximum women employees who have to lose the opportunities of employment due to distant appointments can be absorbed.

But there is difficulty that such a suggestions can not be accepted as a policy in the present world of equality. But some of the managers indirectly suggested about the proposed changes in the recruitment policy which will be based on the zonal basis. And such a possible change may solve the problem of appointment to a far distinct place to some extent.

2. TRAINING :

Some of the women employees of course to a limited extent (8%) suggested for a seperate arrangement for lodging and boarding for women employees at training centres. So that the women need not remain away from the training facility.

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3. TRANSFERS :

There should be a separate policy for transfer of women employees so that their genuine difficulties can be considered". This was the opinion of 66.7% of women employees. Because if women employees are protected by rules itself they need not be at the mercy of management. They have also accepted that no doubt the management normally takes the sympathetic attitude.

While remaining 33.3% of women employees state that if the management is already considering the transfer of women employees on sympathetic ground particularly in case of marriage and transfer of husbands, it is not at all essential to have separate rules and policies for the transfer of women employees. In-fact they further stated that if the women are to be treated on equal par as far as benefits are concerned, the equal treatment- should be given to them in case of transfers also.

12% of women employees suggested that request transfers at local levels should be considered. But this may again create difficulty while implimenting the future policy of transfers regarding 5 years block.

4. PROMOTIONS :

As the maximum percentage of women employees not being interested in promotion, there are nil suggestions in this context.

5. ABSENTEEISM AND LEAVES :

This is the issue on which maximum possible suggestions are forwarded by women employees.

i) As far as casual leaves are concerned, 63% of women employees suggested that the number should be increased from 12 days to 15 days because it is provided in insurance companies, colleges and in many other organisations.

But even if it has been increased upto 15 days, it is just possible that, there may be further demand to increase it upto 18 days and there may not be any limit.

ii) 86% of women employees suggested for the provision of ' half day leave'. In absence of which they have to waste full day's leave unnecessarily for the work of just one or two hours, e.g . religious functions, marriage ceremony etc.

But if the difficulties of the management and the nature of banking business are concerned, half-day leave may not be desirable as well as possible.

Because the transactions are to be finished up for one the same day and the clerks at counters cannot come late as there arises a question of thousands of customers.

iii) One more suggestion was made as to the provision of optional holidays, just in the case of number of other organisation.

The optional holidays are being pre-sanctioned or pre-intimated, it is just possible that this suggestion may be taken into account because the work load can be adjusted according to the pre-intimation.

iv) In exceptional cases only, the difficulty in case of privileged leave is related to sanctioning at Head Office level and hence it requires too much advance planning.

But in majority of the banks, the privileged leaves are also sanctioned at branch level and hence there arises no difficulty.

v) The main suggestion is related to the maternity leave. The maternity leave of 3 months is quite insufficient because normally 1 month is required pre-delivery and hence sufficient rest which is required after delivery cannot be received. And hence normally the leave is extended upto 4-5 months and hence if by rules itself they are sanctioned 4 months, leaves. Of-course not

violating the basic provision of 9 months leave in service life, it will be more convenient for women employees.

And hence it will be worthwhile to reconsider the duration of maternity leave of women employees.

6. WORK ENVIRONMENT :

The general opinion of all the women employees is that the working conditions must be improved and should be made preferably separate, as the number of women employees is increasing day by day. Normally demands and requests are not taken into account in case of work environments and all the decisions are taken at central level.

All these points will make it clear that the demands are not such of a serious nature so as to affect on relations with the management. Normally maximum % of women employees are quite satisfied with their work and facilities and there seems no reason of stress and strain on relations atleast if present circumstances are considered. On the contrary the bank employment is becoming more and more popular. It can be stated that the personnel relations of women employees in nationalised banks with

1. Managers
2. fellow workers and
3. subordinate employees

seem to be quite normal and harmonious. There seems no reason of disturbance at any level as all the factors at all the levels are quite normal.

7. CONCLUSIONS :

But following are the points of conclusion towards which the attention must be paid by management as well as by women employees.

- i) Women employees in the bank are of the nature
✓ " just satisfied with official work", and their tendency is to remain aloof and to stick only to work".
- ii) It also can be said with regret that even if women are highly qualified and capable, they are
✓ not much more interested in higher executive level ~~should be created in that~~ and hence the attraction about the executive level should be created so that their talent and capacity can be utilised to the fullest possible extent.
- iii) Even if at present there may not be any sort of disturbance, it is just possible that such apathetic attitude or neutral behaviour may hamper on keeping co-operative attitude always. As the number of women employees is expected to increase in the near future to a greater extent, such attitude and tendency needs a change. And

hence efforts and energy are required whole heartedly are more liveliness is very very essential in this world of money.

II) SUGGESTIONS FROM MANAGERS :

The suggestions which are put forward by managers are normally related with their difficulties.

i) ASSIGNING THE WORK :

As far as women employees are concerned, there arises no problem about induction or absorption to the job after appointment but the main difficulty arises in case of assigning the work itself. Women employees can be assigned any sort of table work or inside work but normally outside duties cannot be assigned to them. Of course there is no rules such or policy as such but the work like clearing house and loan recovery etc. cannot be given them and many a times, when particularly number of employees is itself limited and majority is of women employees, there may be difficulty while assigning the work.

ii) WORK TRAINING :

Normally women employees have apathetic view about training. It is stated by the manager of State bank of India, Udyamnagar Branch " Even if separate training programmes are arranged for women employees, lodging and boarding facilities are provided, sufficient advance notice is given to them, they are not interested

in joining training programmes".

And similar is the opinion of majority of branch managers and hence they put forward the view that some-what compulsion is essential in training. The higher number i.e. 44% women employees also indicate that majority of women employees remain aloof from training facility.

iii) ABSENTEEISM AND LEAVES :

The tendency to remain absent (of course upto limit) is more in case of women employees. But particularly problem arises in case of maternity leave because it is generally extended upto 5 months and no substitute arrangement is made by the management for such a longer period, and it hampers on the work-load of other employees and the problem becomes more grave if the number of women employees is more and there arises a possibility that 2 or 3 women employees may go on maternity leave at one and the same time or alternatively

iv) TRANSFERS :

Request transfers are generally considered on sympathetic ground and women employees are not generally disturbed in case of transfer by rules. Women employees are not ready to go to rural areas and hence it creates the problem in maintaining the efficiency and performance of all the units at equal level.

V) Flow of Women employees :

All the managers agree with the view that the flow of women employees is increasing in the last 10 years and this can be proved by from the observations made under

(i) Age classification and (ii) No.of years in service analysis. According to table No.5.3 and table No.5.6 it can be proved that maximum flow has been increased in the last 10 years only.

At the same time, all the managers also agree with the view that the flow will definitely increase in future and hence with a view to observe that whether it will affect on the efficiency and whether it should be controlled or not ? Their suggestions were asked for and which are as follows :-

a) As per the section 14 of the Indian constitution, men and women are on equal par and as per the section 16 of Indian Constitution men and women both are given equal opportunity for employment and hence any sort of control or any sort of preference either men or to women is impossible.

b) The flow of women employees to this sector need not be controlled as a whole because they are more sincere, regular and indoor duties can be carried out by them most efficiently. There are branches which are managed and controlled by 100% women employees.

c) As far as unmarried women employees are concerned, there need not be any control on inward flow. But in case of married women their flow should be limited upto definite extent.

d) Even if control over the number of women employees is not possible at the industry as a whole, it is highly essential at unit level. The number of women employees in each and every branch (unit) should be controlled maximum upto 25% then only the problems or difficulties mentioned about can be solved.

e) If the inward flow of women employees goes on increasing, and it cannot be controlled at unit level also, it will be essential to make the provision for additional staff so as to utilise as substitutes in leave period and hence the performance cannot be affected.

vi) SPECIAL FACILITIES OR CONCESSIONS :-

Majority i.e. 90% of managers frankly opine that no special or additional concessions or separate treatment is essential for women employees in any case e.g. casual leaves, late arrivals, assigning the work, transfers, training etc. The only facility which is essential and already given is about maternity leave and if they are to be treated on equal par, no additional facilities or concessions are required.

While 10% of the managers state that, any how women employees are given sympathetic treatment in actual practice in number of factors like transfers, assigning the work, training etc and hence for the same purpose seperate policy or parallel policy for women employees should be prepared after considering their natural difficulties and the same should be implimented strictly at any cost without considering any individual case on further sympathetic ground and because of whkch the uniformity can be maintained and unnecessary feeling about injustice among the men employees can be removed.

vii) CONCLUSIONS :

After considering the opinions of women, employees as well as managers, it can be stated that atleast at present there seems to be no reason of strange or abnormal relations. But with the increasing flow of women employees, and if the attitude of women employees will remain the same, the situation may change and hence it is the high time to think over the issue of maintaining normal relations also in future and for which the legal or justifiable remedy just like a seperate policy can be utilised. But any how it can be stated that this sector as being the most suitable for women employees should be kept always open and encourages to attract more and more women employees who are intellectual, capable and want to develop their career.