

Vol III Issue VII Jan 2014

Impact Factor : 1. 9508(UIF)

ISSN No :2231-5063

International Multidisciplinary Research Journal

Golden Research Thoughts

Chief Editor
Dr.Tukaram Narayan Shinde

Publisher
Mrs.Laxmi Ashok Yakkaldevi

Associate Editor
Dr.Rajani Dalvi

Honorary
Mr.Ashok Yakkaldevi

IMPACT FACTOR : 1. 9508(UIF)

Welcome to GRT

RNI MAHMUL/2011/38595

ISSN No.2231-5063

Golden Research Thoughts Journal is a multidisciplinary research journal, published monthly in English, Hindi & Marathi Language. All research papers submitted to the journal will be double - blind peer reviewed referred by members of the editorial board. Readers will include investigator in universities, research institutes government and industry with research interest in the general subjects.

International Advisory Board

Flávio de São Pedro Filho Federal University of Rondonia, Brazil	Mohammad Hailat Dept. of Mathematical Sciences, University of South Carolina Aiken	Hasan Baktir English Language and Literature Department, Kayseri
Kamani Perera Regional Center For Strategic Studies, Sri Lanka	Abdullah Sabbagh Engineering Studies, Sydney	Ghayoor Abbas Chotana Dept of Chemistry, Lahore University of Management Sciences[PK]
Janaki Sinnasamy Librarian, University of Malaya	Catalina Neculai University of Coventry, UK	Anna Maria Constantinovici AL. I. Cuza University, Romania
Romona Mihaila Spiru Haret University, Romania	Ecaterina Patrascu Spiru Haret University, Bucharest	Horia Patrascu Spiru Haret University, Bucharest,Romania
Delia Serbescu Spiru Haret University, Bucharest, Romania	Loredana Bosca Spiru Haret University, Romania	Ilie Pinteau, Spiru Haret University, Romania
Anurag Misra DBS College, Kanpur	Fabricio Moraes de Almeida Federal University of Rondonia, Brazil	Xiaohua Yang PhD, USA
Titus PopPhD, Partium Christian University, Oradea,Romania	George - Calin SERITAN Faculty of Philosophy and Socio-Political Sciences AL. I. Cuza University, IasiMore

Editorial Board

Pratap Vyamktrao Naikwade ASP College Devrukh,Ratnagiri,MS India	Iresh Swami Ex - VC. Solapur University, Solapur	Rajendra Shendge Director, B.C.U.D. Solapur University, Solapur
R. R. Patil Head Geology Department Solapur University,Solapur	N.S. Dhaygude Ex. Prin. Dayanand College, Solapur	R. R. Yaliker Director Managment Institute, Solapur
Rama Bhosale Prin. and Jt. Director Higher Education, Panvel	Narendra Kadu Jt. Director Higher Education, Pune	Umesh Rajderkar Head Humanities & Social Science YCMOU,Nashik
Salve R. N. Department of Sociology, Shivaji University,Kolhapur	K. M. Bhandarkar Praful Patel College of Education, Gondia	S. R. Pandya Head Education Dept. Mumbai University, Mumbai
Govind P. Shinde Bharati Vidyapeeth School of Distance Education Center, Navi Mumbai	Sonal Singh Vikram University, Ujjain	Alka Darshan Shrivastava Shaskiya Snatkottar Mahavidyalaya, Dhar
Chakane Sanjay Dnyaneshwar Arts, Science & Commerce College, Indapur, Pune	G. P. Patankar S. D. M. Degree College, Honavar, Karnataka	Rahul Shriram Sudke Devi Ahilya Vishwavidyalaya, Indore
Awadhesh Kumar Shirotriya Secretary,Play India Play,Meerut(U.P.)	Maj. S. Bakhtiar Choudhary Director,Hyderabad AP India.	S.KANNAN Annamalai University,TN
	S.Parvathi Devi Ph.D.-University of Allahabad	Satish Kumar Kalhotra Maulana Azad National Urdu University
	Sonal Singh, Vikram University, Ujjain	

**Address:-Ashok Yakkaldevi 258/34, Raviwar Peth, Solapur - 413 005 Maharashtra, India
Cell : 9595 359 435, Ph No: 02172372010 Email: ayisrj@yahoo.in Website: www.aygrt.isrj.net**



GRT A STUDY ON PROBLEMS OF WORKING WOMEN EMPLOYEES IN THE PUBLIC SECTOR COMMERCIAL BANKS IN TUTICORIN CITY

K. Muthu Maha Laxmi

Ph.D Research Scholar, Manonmaniam Sundaranar University, Tirunelveli

Abstract:-Today's women must balance the family income using their prospective and skills that they acquire. Now they are the important part of economic development. They also produce employment opportunities and supply in improving family's living standard. Hence in the present study an attempt is made to examine the occupational, social and health problems faced by women employees in public sector commercial banks related to work performance.

The Stratified Random Sampling Technique has been used in order to collect the primary data. Questionnaires were distributed to a sample of 50 women employees located in Tuticorin city of Tamilnadu, working in public sector commercial banks were surveyed. The data collected were organized and subjected to descriptive (number, percentage, mean & standard deviation) and inferential statistical analysis (Chi-square test for homogeneity). The data was collected during the period September – November 2013.

Generally women employees working in the banks are facing the problems relating to health. It is inferred from the table that most of the health problems faced by women employees mainly relate to the problem of severe head ache was ranked first followed by severe backache problem. Problem of stress were ranked third, eyesight problem ranked fourth and throat related problems were ranked fifth respectively. The chi square test of significance does not show any significant association between occupational stress and opinion of the female respondents.

Keywords:Economic Development, Employment Opportunities, Occupational, Child Care, House Maintenance, Financial Freedom Social and Health Problems.

INTRODUCTION:

Women have been regarded as the nucleus of nation and builder and moulder of its future It is fact that when there is development of women, family develops, the society develops and the country develops". They are the channel of development. Time went out when Indian women are confined to four walls of their homes with their enormous power and prospective.

Now they are the significant part of economic development. They also produce employment opportunities and supply in improving family's living standard. Today's women must enhancement the family income using their potential and skills that they possess. Their skills and competencies may be sharpened and twisted by way of training. Thus, women in India, no longer need to wait for employment outside home.

The world of employment and commerce has undergone a paradigm shift in the current past. While IT uprising, globalization, liberalization, free trade etc are seen at the macro level, moving towards urbanization, demand for technical education, increased number of women in higher education and employment etc are the distinctive characteristics at the national level. One of the major costs of these changes is an increased concern for the frontier between employee work and non work lives (Hochschild, 1997).

Due to the fact that more women are joining the workforce dual career couples are becoming increasingly common (Moorhead, Steele, Alexander, Stephen and Duffin 1997). Balancing work and family roles has become an issue of concern not only for women, but also their spouses and families, organizations as well as the state (Rajadhyaksha, 2004).

The factors such as taking care of the family (Siew Kim, J.L., and Seow Kim, C. 2001), combining domestic work and

office work leaves no time for making us fit for higher posts Parveen, S., (1984), physical strain necessitating longer hours of stay in the office (Adams, G.A., King, L.A., and King, D.W. 1996), difficulty of better judgment and quick decision-making required in higher posts (Burke, R.J. and Mattis, M. 2005), strain of frequent tours and/ field visits (Sivakumar 2010) and fear of transfer which disturbs family life and domestic peace (Azhar, R., 1978) are taken into consideration to find out the major factors curbing the desire to aspire for higher end positions in the banking hierarchy. Hence in the present study an attempt is made to examine the occupational, social and health problems faced by women employees in public sector commercial banks related to work performance in Tuticorin city of Tamilnadu. Keeping this in view the following objectives have been identified.

OBJECTIVES OF THE STUDY

- To study the profile of women employees working in the public sector banks
- To assess the degree of work-life balance among women employed in banking field.
- To know the behaviour pattern at home and expectation from family members
- To examine the problems faced by women employees in the public sector banks

METHODOLOGY AND TECHNIQUES OF ANALYSIS

For the purpose of this research both primary and secondary data have been used. Research is conducted through questionnaire method. The Stratified Random Sampling Technique has been used in order to collect the primary data. Women employees of the bank were asked to fill in the questionnaire. Structured Questionnaire was used to elicit the data required for the study. Questionnaires were distributed to a sample of 50 women employees located in Tuticorin city of Tamilnadu, working in public sector commercial banks were surveyed.

The women employees were asked about their demographic background including age, education level, marital status, and job level, year of experience, income and nature of problem. Secondary data is the data which is already published and is available through different media. It was collected through reports, books, websites, magazines, journals. The data collected were organized and subjected to descriptive (number, percentage, mean and standard deviation) and inferential statistical analysis (Chi-square test for homogeneity and Garrets ranking technique). The data was collected during the period September – November 2013.

ANALYSIS AND INTERPRETATION

A total of 50 sample respondents were selected having an equal representation of 10 female employees of five public sector commercial banks from Tuticorin city, which includes State Bank of India, UCO bank, Indian bank, Central bank of India and Syndicate bank. Sample comprises of manager and Office Assistant (Group “A” and Group “B”) staff of public sector commercial banks.

Table-1: Frequency distribution of Age of Respondents

Age Group in years	No. of Respondents	Percentage
Below 30	15	30
30-40	19	38
40-50	10	20
Above 50	6	12
Total	50	100

Source: Primary Data

From percentage analysis it was found that 30% of respondents belonged to the age group below 30 years, 58% were in between 30 to 50 and 12% belonged to the age group above 50 years. As per the study middle age groups involvements is higher than that of old and young aged groups in the study area.

Table-2: Educational Qualification of the Respondents

Qualification	No. of Respondents	Percentage
Graduate	30	60
Post Graduate	5	10
Professionally Qualified	15	30
Total	50	100.0

Source: Primary Data

Education makes a divergence in communication of opinions. About 60% of the respondents possessed graduate and about 10% had post graduate. Further, 30% remained professionally qualified.

Table-3: Marital Status

Marital Status	No. of Respondents	Percentage
Married	38	76
Single	12	24
Total	50	100

Source: Primary Data

From the table, it is revealed that most of them are married (76%) and very few of the women employees are unmarried (24%).

Table-4: Frequency Distribution of Experience of Respondents

Experience in years	No. of Respondents	Percentage
Below 10	12	24
10-20	9	18
20-30	23	46
Above 30	6	12
Total	50	100

Source: Primary Data

The experiences of employees were in the category below 10 years for 24% of the respondents; between 10 to 30 years for 64% of them and above 30 years for the rest 12% and standard deviation were about 7.4162.

Table-5: Opinion about Job Security

Job Security	No. of Respondents	Percentage
Yes	45	90
No	5	10
Total	50	100

Source: Primary Data

It was found out that 90% of the employees agreed about job security. The job security is well confident in public sector.

Table-6: Monthly Income of the Respondents

Monthly Income (Rs.)	No. of Respondents	Percentage
10000-20000	2	4
20000-30000	10	20
30000-40000	5	10
40000-50000	33	66
Total	50	100

Source: Primary Data

The study revealed that 4% of the respondents are earning an income up to Rs.20000, 20% of the respondents are earning Rs.20000-30000 monthly, 10% of the respondents are earning Rs.30000-40000 monthly, and the others 66% of the respondents are earning Rs.40000-50000 monthly. The average monthly income of the women employees' family is Rs.37600.

Table-7: Level of balance between work and life of the respondents

Work and Life Balance	No. of Respondents	Percentage
Up to 15%	7	14
26-50%	12	24
51-75%	23	46
76-100%	8	16
Total	50	100

Source: Primary Data

The percentage to work and life is achieved from the bank employees in public sector banks with a help of the level of balance between work and life of the respondents. It is interesting to note that 42 respondents out of the 50 respondents balance their family up to 75% and standard deviation was about 7.32575.

Table-8: Behaviour pattern at home

Response	No. of Respondents	Percentage
Always	3	6
Sometimes	22	44
Rarely	5	10
Never	20	40
Total	50	100

Source: Primary Data

Tensions and all pressure related activities make their performance worsen to a great extent. From the above table it is clear 44 percentage women employees has a change in their behaviour pattern. It is interesting that 6% do not face such situations.

Table-9: Expectation from family members

Expectation	No. of Respondents	Percentage
Financial Freedom	9	18
House Maintenance	13	26
Security	22	44
Child Care	6	12
Total	50	100

Source: Primary Data

Women employees expect different support from the family members such as child care, house maintenance, financial freedom and security. Out of 50 respondents 22 of the respondents anticipate security from their family member; 13 respondents expect house maintenance from their family members. Majority of the respondents such 44% expect security from the family members and standard deviation was about 6.95222.

Table-10: Opinion about Occupational Stress

Occupational stress	Agree	Disagree	Total
Job is monotonous	14(28)	2(4)	16(32)
No training is provided	7(14)	4(8)	11(22)
No chances to utilize skill fully	8(16)	3(6)	11(22)
Not Encouraging	7(14)	5(10)	12(24)
Total	36(72)	14(28)	50(100)

Source: Computed from Primary Data

The respondents had agreed to the fact that they practised stress. Of the criteria, the opinion about the monotony of the job and no chance to utilize the skill fully were agreed by many respondents (28% and 16%). The chi square test of significance ($\chi^2=3.40$, $P=0.334$, $df=3$) does not show any significant association between occupational stress and opinion of the female respondents. Hence, the significance of the results is that majority of the women public sector commercial bank employees had agreed to the fact that they experienced stress.

Table-11: Social and Other Problems faced by Women Employees

Problems faced	Weighted Average	Rank
Lack of Interpersonal relationship at workplace	68.4	I
Being Women (Gender Discrimination)	62.1	II
Time consuming	36.5	VIII
Lack of Training	54.5	III
Overload of work	48.6	IV
Lack of family support	41.4	V
Lack of career growth	39.2	VII
Lack of Motivation	40.1	VI

Source: Computed from Primary Data

It is found from the table that the problems faced by women employees mainly relate to the problem of lack of interpersonal relationship was ranked first followed by being a woman. Lack of training was ranked third, facing problems of overload of work ranked fourth. Lack of family support and motivation with their co employees were ranked fifth and sixth. Lack of career growth and also, time consuming were ranked seventh and eighth respectively.

Table-12: Health Problems faced by Women Employees

Health Problems	Weighted Average	Rank
Back ache	45.4	II
Stress	41.4	III
Eyesight Problems	38.7	IV
Head ache	53.1	I
Throat Problems	22.5	V

Source: Primary Data

Generally women employees working in the banks are facing the problems relating to health. It is inferred from the table that most of the health problems faced by women employees mainly relate to the problem of severe head ache was ranked first followed by severe backache problem. Problem of stress were ranked third, eyesight problem ranked fourth and throat related problems were ranked fifth respectively.

CONCLUSION

This study shows the excellence of work life is higher in the public sector commercial bank employees. Workers in the public sector commercial bank employees are getting sufficient pay and compensation. Various policies and practices in the public sector commercial bank are implemented successfully, as a outcome safe and healthy circumstances are maintained.

There are abundant opportunities to enlarge human capacities and to have job satisfaction.

The main findings of the study illustrate that all the respondents have anguish due to personal and managerial sources. Managing the daily home activities, child care and looking after the family members are the major factors which cause suffering among the working women. The study concluded that employee's work better when they do make time for family and individual happiness.

REFERENCES

1. Burke, R.J. and Mattis, M. (2005), Supporting Women's Career Advancement, Edward Elgar, Cheltenham.
2. Hochschild A.R.(1997), "The time bind :when work becomes home and home becomes Work" Henry Holt & company, Newyork.
3. Moorehead A. Steele M. & Duffin L. (1997)," Changes at work "the 1995 Australian workplace and industrial relations survey. Melbourne, Longman.
4. Parveen, S., 1984. An investigation into the problems of working women. M.Sc. Thesis, Department of Rural Sociology, University of Agriculture, Faisalabad. Adams, G.A., King, L.A., & King, D.W. (1996). Relationships of job and family involvement, family social support, and work-family conflict with job and life satisfaction. *Journal of Applied Psychology*, 81(4), 411–420.
5. Rajadhyaksha U. Smita N. (2004), "Tracing a timeline for work and family research in India" *Economic and political weekly* 1674-1680.
6. Siew Kim, J.L., & Seow Kim, C. (2001). Work-family conflict of women entrepreneurs in Singapore. *Women in Management Review*, 16(5), 204–221.
7. Sivakumar (2010) Work commitment between the executives in private and public insurance companies in Vellore district Tamil Nadu - unpublished M.Phil dissertation. Submitted to Madurai Kamaraj University.
8. www.articlesbase.com
9. www.thefreelibrary.com
10. www.workforce.com

Publish Research Article International Level Multidisciplinary Research Journal For All Subjects

Dear Sir/Mam,

We invite unpublished Research Paper, Summary of Research Project, Theses, Books and Book Review for publication, you will be pleased to know that our journals are

Associated and Indexed, India

- * International Scientific Journal Consortium
- * OPEN J-GATE

Associated and Indexed, USA

- EBSCO
- Index Copernicus
- Publication Index
- Academic Journal Database
- Contemporary Research Index
- Academic Paper Database
- Digital Journals Database
- Current Index to Scholarly Journals
- Elite Scientific Journal Archive
- Directory Of Academic Resources
- Scholar Journal Index
- Recent Science Index
- Scientific Resources Database
- Directory Of Research Journal Indexing

Golden Research Thoughts
258/34 Raviwar Peth Solapur-413005, Maharashtra
Contact-9595359435
E-Mail-ayisrj@yahoo.in/ayisrj2011@gmail.com
Website : www.aygrt.isrj.net