

A Study on Problems Faced by Working Women in Banking Sector in Radhapuram Taluk

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Abstract: The banking sector is the backbone of the economic development of any country, and working women form an important part of the society and play an important role in the smooth functioning of the banking sector. Our focus in this research is on the problems of women working in the banking sector. This study is based on primary and secondary data. This study is based on primary and secondary data. The sample size was determined to be 110 women working in the banking sector in Radhapuram Taluk. The main focus of this research is the problems faced by women working in the banking sector. The main findings of this study are that sexual harassment and stress are the main problems of women working in the banking sector.

Keywords: Working Women, Banking Sector, Problems faced by working women

1. Introduction

There are many banks operating in our country. Some of them are public sector banks and some others are private sector banks. Now a days, the banking sector are flourishing towards high rate that the women have to work for longer hours to uphold the standard of living and accomplish their basic needs. However, in our demanding lives, many people struggle to balance work and the responsibilities of caring for children, family members with a disability or elderly parents. Women working in banking sectors in India face far more challenges than their counterparts in other parts of the world. In India, men do not share most of the housework, it is women who have to cook, clean the house, wash dishes, wash clothes, get their children ready for school, etc. Business outside the home. Therefore, the main burden of managing the family falls on women's shoulders. It was okay for women to take care of all the chores as long as they were housewives. Now with their increasing need to get some income for the family, they have to work harder. They have to take a 9 to 5 job and also take care of all the household activities.

2. Literature Review

Yadav and Dabhade (2013) in their study figure out the working environment of public sector banks for women employees and what is the perception of women about the initiative and policies of banks and effects of those initiatives on their lives. The study suggests that work-life balance is not a problem to be solved. It is an ongoing issue to be managed.

Aggarwal (2015) is to find out the working atmosphere of public sector banks specifically for women employees and what is the opinion of women about the ideas and policies of banks and effects of those ideas on their lives.

3. Problem Statement

In India, women workers in every sector face many challenges like gender inequality, job stress, stress, distress, job imbalance etc. The banking sector is the most attractive sector chosen by women due to its welfare

benefits. But as women, they faced many problems in their work. Hence, a study titled "Investigating the problems of women in banking sector with reference to Radhapuram Taluk" analyzes the problems and challenges faced by women workers in the banking sector and its impact on their personal and professional lives. This research has helped to suggest some measures to overcome the challenges as well as the problems faced by working women and create work life balance in their lives.

4. Objectives Of The Study

Following were the objectives of the study.

1. Understanding the problems faced by women working in the banking sector.
2. Find out the reason why women join the banking sector
3. Examining the problems of married women compared to single women in the banking sector.
4. To investigate the socio-economic conditions of women working in the banking sector.

5. Methodology

The research has been done using primary and secondary data. Primary data will be collected in the field through face to face meetings with women employees in different banks of Radhapuram Taluk. Secondary data was collected from published sources such as books, periodicals, journals, reports, reports and internet. The researchers selected the respondents based on purposive sampling method. The sample size is 110 working women from different banks in Radhapuram Taluk. The tools used in this research are Garrett's rank score and chi square test.

6. Hypothesis

1. H0- There is no relationship between working women marital status and social barriers.
H1- There is a relationship between working women marital status and social barriers.
2. H0- There is no relationship between working women age and professional barriers.
H1- There is a relationship between working women age and professional barriers.

7. Limitations

1. The study was conducted only in Tirunelveli district.
2. The respondent's opinion will change.
3. The result obtained is only valid for the chosen study course.

8. Results and Interpretation

After collecting the data from the respondents using a structured questionnaire, the following results are explained.

Table1: Socio-Economic condition of Women Beedi Rolling

	Category	No. of Respondents	Percentage of Respondents
Age	Less than 25	25	23
	25 to 30	50	45
	31 to 35	23	21
	36 to 40	9	8
	Above 40	3	3
	Total	110	100
Educational qualification	Graduate	21	19
	Post graduate	61	56
	Diploma	10	9
	Others	18	16
	Total	110	100
Category of employees	Clerk	34	31

	Probationary officer	32	29
	Manager	28	25
	Others	16	15
	Total	110	100
Experience	Less than 5 years	28	25
	5 - 10 years	35	31
	10 – 15 years	30	18
	15 – 20 years	18	16
	Above 20 years	9	8
	Total	110	100
Monthly Income	Below 20000	30	27
	20000-30000	36	33
	30000-40000	28	25
	Above 40000	16	15
	Total	110	100
Marital status	Married	74	67
	Unmarried	36	33
	Total	110	100
Social barriers	Male Domination	41	37
	Long working hour	25	23
	Negative stereotypes	29	26
	No Crèche Facilities	15	14
	Total	110	100
Professional barriers	Highly experienced co-workers	26	24
	Competitive staff	44	40
	Biasness boss concentrated	22	20
	Information of job	18	16
	Total	110	100
Married women face more problem than unmarried women	Yes	67	61
	No	43	39
	TOTAL	110	100
Reason for joining banking sector	Personal interest	48	44
	Parents will	18	16
	Financial problem	24	22
	Passion	20	18
	Total	110	100

Table 2: Problem Faced By Working Women In The Banking Sector

PROBLEM	GRARRETT SCORE	MEAN SCORE	RANK
Depression	50	49.7	III
Mental pressure	60	65	II
Gender discrimination	40	42.7	IV
Sexual harassment	75	117.5	I
Heavy workload	25	34.56	IV

The above table shows that among various problems, sexual harassment got the first rank, Mental Pressure got the second rank, depression got the third rank gender discrimination got the fourth rank and heavy work load got the fifth rank.

Chi Square Test: Relationship between Working Women Marital status and Social Barrier

To study the relationship between working women marital status and social barrier

Table 3: Relationship between working Women Marital status and Social Barrier

Marital status	Social Barriers				Total
	Male domination	Long working hours	Negative stereotypes	No crèche facilities	
Married	32	10	18	14	74
Unmarried	19	15	1	1	36
Total	51	25	19	16	110

Source: Primary data

In order to find out the relation between working women marital status and social barriers, chi- square test is applied to test the hypothesis “There is no relationship between working women marital status and social barriers” degree of freedom=(r-c) (c-1), Table value=7.81, Calculate value= 5.52 Because the numerical value is less than the table value. The hypothesis is accepted "There is no relationship between working women marital status and social barrier "

Table 4: Relationship between Working Women Age and Professional Barriers

To study the relationship between working women age and professional barriers

AGE	PROFESSIONAL BARRIES				TOTAL
	Highly experienced co-workers	Competitive staff	Biasness of boss concentrated	Information of job	
Less than25	10	8	5	2	25
25 to 30	12	22	10	6	50
31 to 35	2	10	3	8	23
36 to 40	2	4	2	1	9
Above 40	-	-	2	1	3
Total	26	44	22	18	110

In order to find out the relation between age and professional barriers of the respondents, chi- square test is applied to test the hypothesis “There is no relationship between working women age and professional barriers” degree of freedom=(r-c) (c-1), Table value=23.34, Calculate value= 21.1 Because the numerical value is less than the table value. Since the calculate value is less than table value. So, the hypothesis is accepted “there is no relationship between working women age and profession barriers”

9. Findings

1. The study shows that 45% of respondents are over 30 years old. 56% of the respondents are Post graduate. 31% of respondents are working as clerk. 31% of respondents had experience inof5to10years. 33%of the respondents belong to the below 30,000 income group. 67% of the respondents are married. 37% of the women employees feel male domination as a major social barrier. 44% of the respondents have joined bank due to their personal interest .40% of women employees feel competitive staff as a major professional barrier. It was found that 61% of the married women faces more problem than unmarried women.

2. This study showed that there is no relationship between the marital status of working women and social barriers, there is no relationship between the age of working women and obstacles in the profession.

10. Suggestions

1. A training and development program should be given periodically to working women. It helps them to work without pressure.
2. Banks must ensure the safety of working women from time to time. And you need to pay special attention to the transmission of facts.
3. Negative thinking always leads to problems. Therefore, women should focus or feel a positive attitude towards their lives and the nature of their work.
4. Infrastructure facilities such as kindergartens and day care centers must be maintained

11. Conclusion

The study was carried out to analyze the problems faced by women workers in the banking sector in Radhapuram taluk. The study examined the various problems faced by working women in the banking sector, it reveals that mental stress, sexual harassment, stress in the family is the main problem faced by working women in the banking sector and married working women face more problems in the banking sector.

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