



# Problems And Challenges Faced By Women Employees In Public & Private Banking Sector And Finding Solutions - A Survey-Based Study

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**Citation:** Arifa Ishtyaq, Dr. Gaurav Bisaria, (2024), Problems And Challenges Faced By Women Employees In Public & Private Banking Sector And Finding Solutions - A Survey-Based Study, *Educational Administration: Theory And Practice*, 30(2), 859-879  
Doi: 10.53555/kuev.v30i2.2538

ARTICLE INFO	ABSTRACT
Received- 02-03-2024. Accepted: 13-04- 2024	Women in nature have the ability to talk to people and serve them with compassion and empathy. Quality of life includes work environment, conditions, attitudes, relationships, abilities, family and community support. All of these impacts clearly lead to improved job satisfaction and effective role performance in relevant positions, helping banks perform consistently in aspect of operations, growth, profits, and consumer retention. Considering this, the quality of working lifestyle of women in the banking sector needs to be analysed comparatively with reference to both private and public banks. While maintaining the central theme, researchers assembled research data to investigate the situation of female employees associated with public and private banks in the Lucknow district. In comparisons with private bank, we conclude in this paper working women in public bank are more satisfied in all parameter like salary, incentives, family timing, special schemes, proper training & development, safe working environment, Qualification and experience, safety, feeling of neglect and attitude/behavior.  <b>Keywords:</b> Bank, Banking, Quality of work life, work life balance, job satisfaction, competency, profit and consumer retention

## Introduction

Women, a vulnerable and oppressed group, are an important segment of Indian society. Women's negligence and discrimination in India are well known. She belongs to the vulnerable part of the Indian society because she sleeps last and wakes up first. She feeds her family first and then eats last. She is the last to be educated and the first to quit. She is the last to get a real job and the first to be fired during a "structural adjustment". She is the last person to be consulted and the first person to be affected about her environmental decisions. Women only play a subordinate role in society and are often discriminated against in most areas of life. It is important for governments to develop policies to promote this weak gender, as it will adversely affect the country's economic development (Uddin et al., 2021).

Women are visualized in two extreme positions in our Indian society. On the one side of coin, Indian woman is praised as the power source, "Shakti". Women, while on the contrary, are considered more vulnerable from a sociological point of view, and therefore only leave a closed commitment. The real situation is far from that. In modern society, women are treated the same as men. Indeed, in modern society, women are at a disadvantage, if not depressed (Sheerin and 2021).). Regardless of the social status of women, they play a very pivotal, powerful and active role in the economic activity as workers or as producers of various goods and services. It makes sense to put resources into the hands of women, integrate them into wage labour, empower women for other jobs, and secure the right to empower women under consideration. Urbanization, higher education, awareness of talent and skills, and meaningful employment paved the way for women to express themselves and assert themselves. A rural woman worked in the field with her husband and earned a living. Middle-class female workers in Indian cities sought financial benefits and the fulfilment of 4,444 personal hopes and aspirations. It is now possible for married women to pursue competent employment.

## Review of the Literature

Upper- and middle-class women find meaning in their lives. Women with education and employment shape themselves in society by following their personality and at the same time maintaining their essential femininity. Their spiritual direction is better prepared than that of a typical home-bound woman. In fieldwork, the traditional division of labour has been reorganized to suit the situation. Educational, political, economic and social changes have changed women's status, roles and lifestyles. But it may also change her feminine personality a bit. Work satisfaction is just a positive or negative feeling about an employee's work. Pekrun & Stephens (2011) describe work satisfaction as a satisfying mental state and emotional response to an individual's work that results from the development of the individual's work. They work, but for financial reasons they also work for their families. They work to support their families. Working women generally have never tried to sublimate or avoid the demands of family life. Rather, her home and her family either come first or rival her job. Analytical study of female bank employees with a particular focus on motivation, job satisfaction, and workload (Awal et al., 2020). In the previous paper explores the impact of job satisfaction and job alternatives on employees' turnover intention of private banks in Bangladesh (Awal et al., 2020). Rajendra Prasad Jaiswal (1988), in his study "Women's Occupational Status: A Comparative Study of Female and Male Scientists and Engineers," where female scientists and engineers are from male scientists and engineers. Also found that the socio-economic background is excellent. While there are no major differences in employee opinion by gender, job title, career history, or banking sector, there are significant differences in opinion regarding individual IM factors. However, employees are very positive about banking IM practices (Muramalla, 2021). Reasons to set up facilities for work-related stress and their impact on work achievement, as discussed earlier. The respondent was a woman from a bank working in Karachi. The survey was almost completed to get the corresponding response from (n = 345) female investors. Most-female brokers a little more-in response to assignments that are cumbersome to assemble, a lucrative system for creating tests is applied in this way (Cherotich et al., 2021). Through the basic conditions (SEM), it has been established that factors such as work and employment relationships create a great deal of work-related pressure between brokers and ultimately result in a more negative level of job performance than most financial firms. However, positive levels of work related to pressure Predict positive achievements from work (Qadeer et al., 2021). Previous studies have been conducted in this area, but the results of some studies vary from region to region and from sector to sector. Here, in the context of this research, the focus is especially on the banking sector. Occupations in these sectors are most often selected by female employees. In addition, we will compare the status of previously unexamined female employees in the public and private sectors of banks.

## Objectives

- To study the status of women employees (positions held, wages, incentives for female workers, environment for female workers, etc in Private and Private Banks
- To compare the status of women employees in the past and present scenario with special reference to Banking sector.
- To study the challenges faced by women employees in Banking Sector.
- To do a comparative study of challenges and opportunities faced by women employees in public and private sector of Banking.
- To offer suitable suggestions for improving the status of working women based upon the findings of the study.

## Research Methodology

Research in common parlance refers to a careful investigation or inquiry specially through search for new facts in any branch of Knowledge.

Research comprises defining a or suggested solution, collecting organizing and evaluating data, making deductions and reaching conclusion; and at last, carefully testing the conclusion to determine whether they fit the formulating hypothesis.

Research management is, broadly, systematic activity directed towards investigating managerial business problems and result in an invention or a discovery of management tools for problem solving and decision-making" it is being planned that how this research work will progress step-by-step and how it will conclude its findings. This will also emphasize on why this method being adopted for proposed work. Research, being a fact-finding technique, profoundly influenced business decisions. The business manager is interested in choosing that course of action, which is most effective in attaining the goals of the organization, Research not only provides fact and Figures in support of such business decisions, but also enables one to choose a measuring scale to judge the effectiveness of each decision. Research has a tremendous management, it can, therefore, be defined as the process of systematic investigation of any management related problems.

1. About study: Status of Women Employees in select private and public sector enterprises.

2. Sectors involved in study: Banking Sector (Private enterprise and Public enterprise) is the sector in which study will be conducted.
3. Universe: Lucknow District will be taken as universe for the study.
4. Data collection method: Primary & Secondary method of data collection will be used to collect data for the concerned study.
5. Source for primary data collection: Questionnaire Method will be used for collection primary data.
6. Source for secondary data collection: Literature Review and various journals will be used for the collection of secondary data.
7. Sampling technique: Random Sampling technique will be used for the study.
8. Data analysis techniques: Regression, Correlation, F-Test, Z-Test etc.

### Significance of study

The comparative study of the status of women employees in selected areas will depict the present status of women employees among two different sectors in Lucknow. It identifies the demographic background of women employees working in private and public sector banks. It also evaluates the factors influencing the quality of work life of women employees, it throws light on the level of satisfaction of women employees with respect to various work-related attributes, and also finds out the impact of quality of work life on work-life balance.

The comparative study on the status of women employees in select sectors will depict the present status of women employees among two different sectors i.e. public and private sectors. This will also enable the study to enquire among the two sectors on the basis of managerial positions hold by women employees in an organization, opportunities with women workforce, work-life balance among women employees, wage differentiation among female workforce in public and private sector as compared to male work force, etc.

### Limitations of the study

1. The study has taken only with selected private and public banks in banking sector
2. The study was carried out in Lucknow only
3. The women workforce working in those selected private and public banks were included as the study population
4. The population source list was constructed based on the information gathered from the concern source list
5. The information given by respondents is based on their opinion during the time of study and the same may not be generalized as the base for future study in this relevant topic.

### Result and Discussion

#### Analysis and Interpretation

The present chapter illustrates data analysis and results of the study. First of all the demographics of the respondents participating in the study have been discussed. Further, the results of other analysis have been elaborated in Table 1

**Table 1: Demographic Profile of Respondents**

Characteristics	Public Bank (=177)	Private Bank (n=175)	Total (n=352)	P value
<b>AGE</b>				
<25 years	2 (1.1%)	9 (5.1%)	11 (3.1%)	0.051
25-35 years	137 (77.4%)	138 (78.9%)	275 (78.1%)	
35-45 years	38 (21.5%)	28 (16.0%)	66 (18.8%)	
<b>EDUCATION</b>				
UG	56 (31.6%)	52 (29.7%)	108 (30.7%)	0.34
PG	121 (68.4%)	121 (69.1%)	242 (68.8%)	
Others	0	2 (1.1%)	2 (0.6%)	
<b>INCOME</b>				
BELOW LAKH	2	71 (40.1%)	110 (62.9%)	<0.001
2-5 LAKH	95 (53.7%)	59 (33.7%)	154 (43.8%)	
5-10 LAKH	8 (4.5%)	6 (3.4%)	14 (4.0%)	
ABOVE LAKH	10	3 (1.7%)	0	
<b>MARITAL STATUS</b>				
UNMARRIED	33 (18.6%)	49 (28.0%)	82 (23.3%)	0.038

<b>MARRIED</b>		144 (81.4%)	126 (72.0%)	270 (76.4%)	
<b>EXPERIENCE</b>					
<b>BELOW YEARS</b>	5	118 (66.7%)	110 (62.9%)	228 (64.8%)	0.44
<b>5-10 YEARS</b>		57 (32.2%)	60 (34.3%)	117 (33.2%)	
<b>ABOVE YEARS</b>	10	2 (1.1%)	5 (2.9%)	7 (2.0%)	

The demographic profiles of final sample comprising 352 respondents is presented in Table 1. For multivariate analysis a sample size of 300 is considered good (Wimmer and Dominick, 2000). The demographic variables considered were sector, age, education, income, marital status and experience.

In Figure 1 the data collected for the present study comprised 177 Public Sector respondents (50.02%) and 175 Private Sector respondents (49.71%). Larger share of respondents (275) was between 25-35 age slot. As regarding education most respondents were PG (242). The majority of the respondents were married (270). There were 160 respondents with below 5 years of experience while 169 had experience between 5-10 years. Thus, it is clear that there is adequate representation of most categories of respondents of interest in the sample. Given the large number of banks, and the time and resource constraints of this study, it was decided to select only 6 banks 3 in each sector that is public and private sector. It was decided to select public sector giants, State Bank of India, Bank of India and Punjab National Bank. While a prominent leader in private sector ICICI bank, HDFC and Bandhan Bank were selected for the present study in Table 2

**Table 2. Selected Banks**

Type of Bank	Name of Bank	No.	%
<b>PUBLIC</b>	<b>SBI</b>	<b>25</b>	<b>14.1</b>
	<b>BOI</b>	<b>102</b>	<b>57.6</b>
	<b>PNB</b>	<b>50</b>	<b>28.2</b>
<b>PRIVATE</b>	<b>ICICI</b>	<b>25</b>	<b>14.3</b>
	<b>HDFC</b>	<b>100</b>	<b>57.1</b>
	<b>BANDHAN BANK</b>	<b>50</b>	<b>28.6</b>

Given the large number of banks, and the time and resource constraints of this study, it was decided to select only 6 banks 3 in each sector that is public and private sector. It was decided to select public sector giants, State Bank of India, Bank of India and Punjab National Bank. While a prominent leader in private sector ICICI bank, HDFC and Bandhan Bank were selected for the present study in Table 2

### **Analysis of items in questionnaire**

A) Are you satisfied with your salary package?

**TABLE 3. Satisfaction with salary package**

<b>Satisfaction with salary package</b>	<b>Public Bank (=177)</b>		<b>Private Bank (n=175)</b>		<b>P value</b>
	<b>No.</b>	<b>%</b>	<b>No.</b>	<b>%</b>	
Yes	152	85.9	124	70.9	<b>0.001</b>
No	25	14.1	51	29.1	

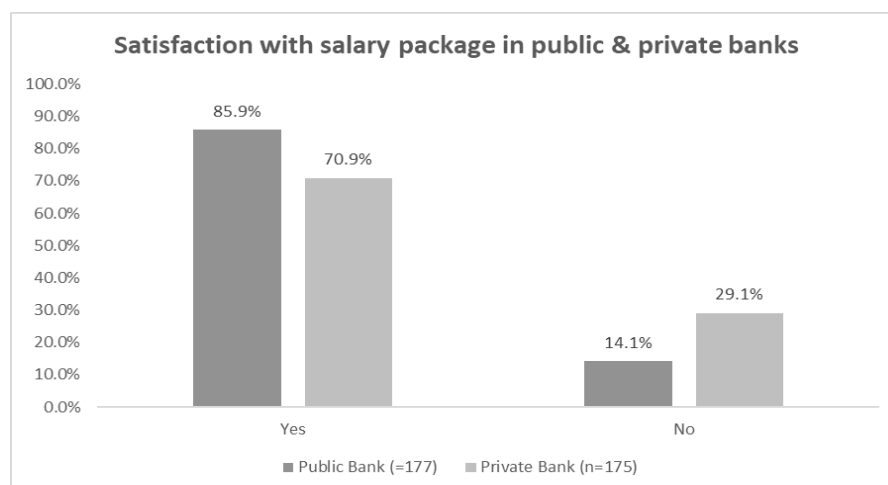


Figure 1. Satisfaction with salary package in public & private banks

**Interpretation 1**

In the public sector 85.9% women were satisfied with their salary package while in private sector bank 70.9% women were satisfied with salary package in Table 3. So, in public sector more women were satisfied compare to private sector (Lee and Lin 2014). This difference was found statistically significant (p value =0.001).

B) Does your bank provide you incentive/ bonus?

**TABLE 4: Bank provides Incentive/bonus**

Bank provides Incentive/bonus	Public Bank (=177)		Private Bank (n=175)		P value
	No.	%	No.	%	
Yes	162	91.5	145	82.9	<b>0.015</b>
No	15	8.5	30	17.1	

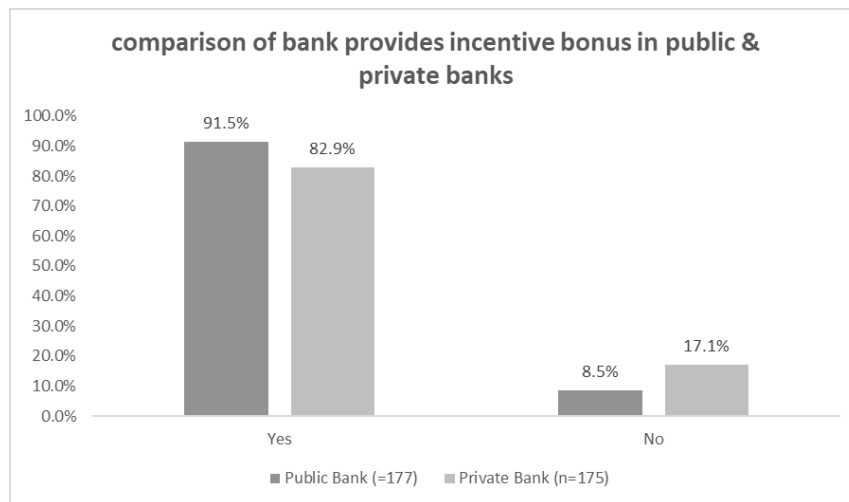


Figure 2. Comparison of bank provides incentive bonus in public & private banks

**Interpretation 2**

In public sector 91.5% women were satisfied with their incentive while in private sector bank 82.9% women were satisfied with incentive Table 4 and Figure 2 . So, in public sector more women were satisfied compare to private sector. This difference was found statistically significant (p value =0.015) (Coetzee, J. (2013)

C) If yes, do you think that bank authorities provide enough incentive/ bonus as per your hard work?

**TABLE 5: Enough incentive/bonus**

Enough Incentive/bonus	Public Bank (=177)		Private Bank (n=175)		P value
	No.	%	No.	%	
Yes	129	72.9	103	58.9	<b>&lt;0.01</b>
No	48	27.1	72	41.1	

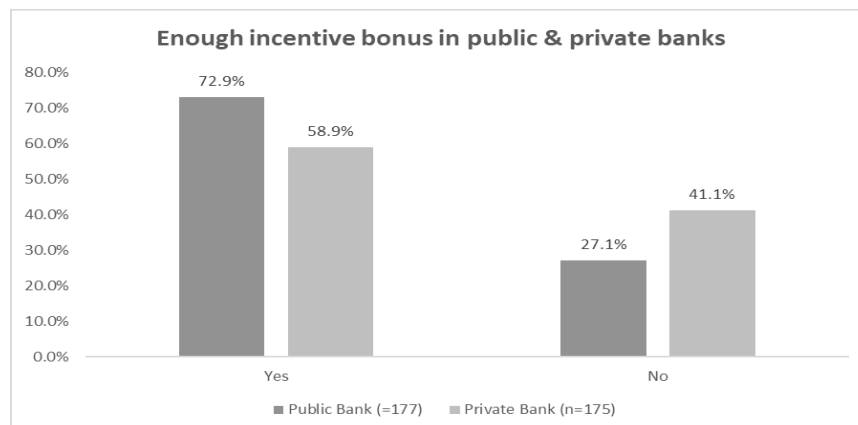


Figure 3. Enough incentive bonus in public & private banks

**Interpretation 3**

In public sector 72.9% women were satisfied with the fact that banks provide enough incentives while in private sector bank 58.9% women were with the fact that banks provide enough incentives Table 5 and Figure 3. So, in public sector more women were satisfied compare to private sector. This difference was found statistically significant (p value = <0.01).

D) Are there any special incentive/promotional scheme for women executives?

**TABLE 6: Special scheme for Women**

Special scheme for Women	Public Bank (=177)		Private Bank (n=175)		P value
	No.	%	No.	%	
Yes	40	22.6	18	10.3	<b>&lt;0.01</b>
No	137	77.4	157	89.7	

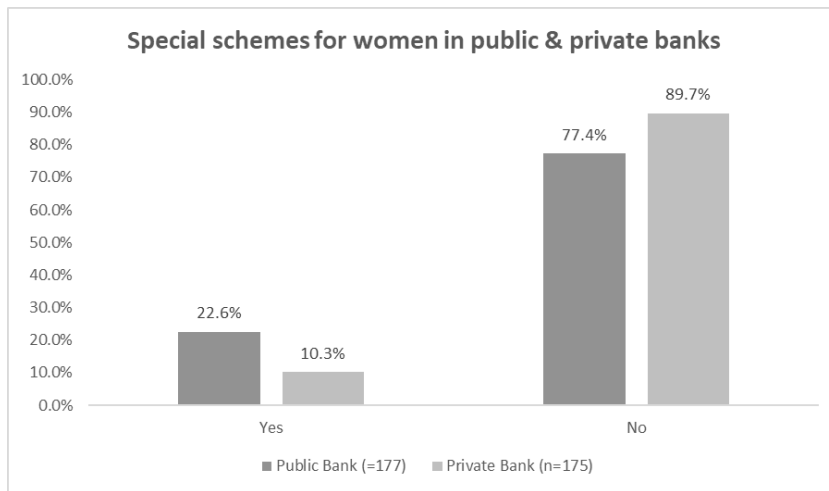


Figure 4. Special schemes for women in public & private banks

**Interpretation 4**

In public sector 22.6% women agreed that banks provide special schemes while in private sector bank 10.3% women agreed that banks provide special schemes Table 6 and Figure 4. So, in public sector more women were satisfied compare to private sector (Swarbrick, A. (1986). This difference was found statistically significant (p value = <0.01).

E) Does bank provide you on time and proper training & development programs in order to enhance your skills?

**TABLE 7 : Proper Training and Development**

Proper Training and Development	Public Bank (=177)		Private Bank (n=175)		P value
	No.	%	No.	%	
Yes	136	76.8	125	71.4	0.27
No	41	23.2	50	28.6	

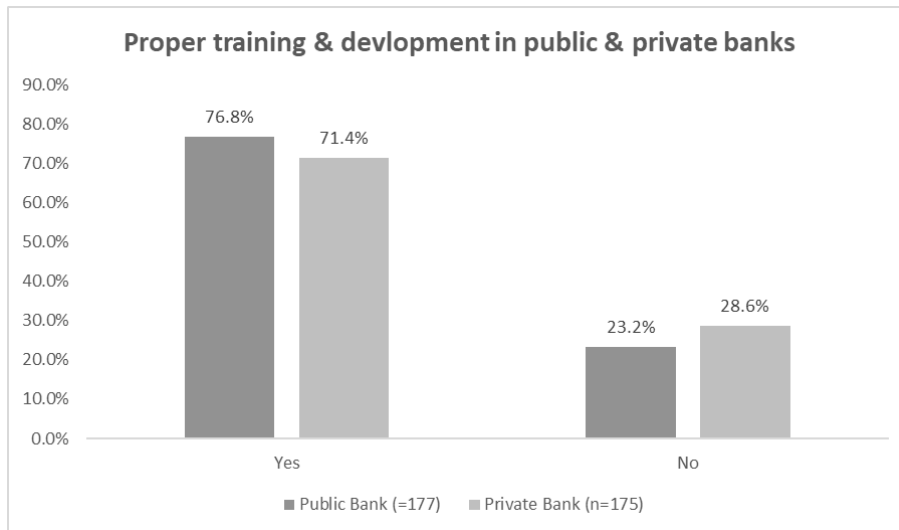


Figure 5. Proper training & development in public & private banks

**Interpretation 5**

In public sector 76.8% women agreed that banks provide proper training & development while in private sector bank 71.4% women agreed that banks provide training & development Table 7 and Figure 5. so in public sector more women were satisfied compare to private sector. This difference was found statistically insignificant (p value =0.27).

F) Do you feel safe in bank working environment?

**TABLE 8 : Safe work environment**

Safe working environment	Public Bank (=177)		Private Bank (n=175)		P value
	No.	%	No.	%	
Yes	160	90.4	167	95.4	0.09
No	17	9.6	8	4.6	

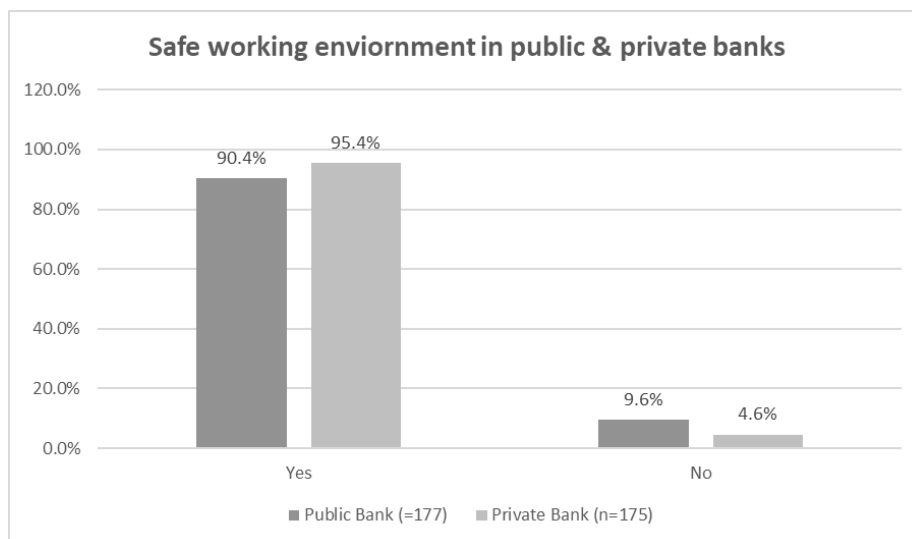


Figure 6. Safe working environment in public & private banks

**Interpretation 6**

In public sector 90.4% women agreed that banks provide safe working environment while in private sector bank 95.4% women agreed that banks provide safe working environment Table 8 and Figure 6. So, in public sector more women were satisfied compare to private sector. This difference was found statistically insignificant (p value =0.09).

**TABLE 9: Overburden of work**

Overburden of work	Public Bank (=177)		Private Bank (n=175)		P value
	No.	%	No.	%	
Yes	129	72.9	132	75.4	0.58
No	48	27.1	43	24.6	

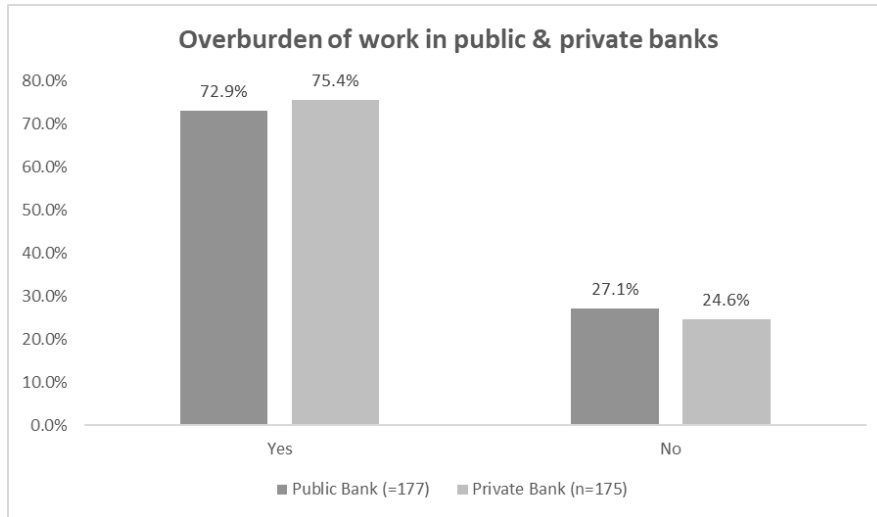


Figure 7. Overburden of work in public & private banks

**Interpretation 7**

In public sector 72.9% women agreed that there is overburden of work while in private sector bank 75.4% women agreed that there is overburden of work Table 9 and Figure 7. So, in public sector more women were satisfied compare to private sector (Mbilinyi, M1984). This difference was found statistically insignificant (p value =0.58).

**Table 10: Exploitation at work**

Exploitation at work	Public Bank (=177)		Private Bank (n=175)		P value
	No.	%	No.	%	
Always	48	27.1	77	44.0	0.003
Sometimes	108	61.0	86	49.1	
Never	21	11.9	12	6.9	

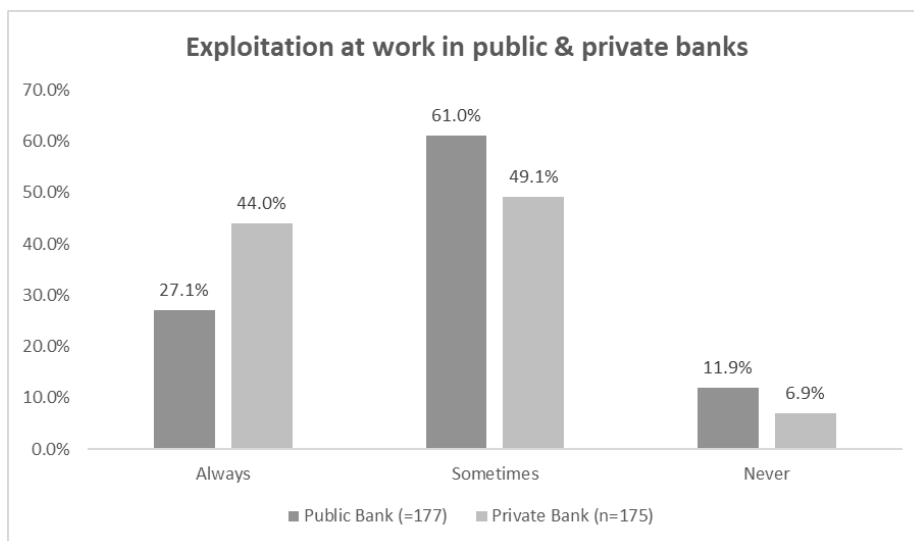


Figure 8. Exploitation at work in public & private banks

**Interpretation 8**

In public sector 61% women agreed that there is sometimes exploitation at work while in private sector bank 49.1% women agreed that there is sometimes exploitation at work Table 10 and Figure 8. So, in public sector



more women were satisfied compare to private sector. This difference was found statistically significant (p value =0.003).

**Table 11: Non-appreciation of work**

Non-appreciation of work	Public Bank (=177)		Private Bank (n=175)		P value
	No.	%	No.	%	
Always	64	36.2	75	42.9	0.28
Sometimes	97	54.8	90	51.4	
Never	16	9.0	10	5.7	

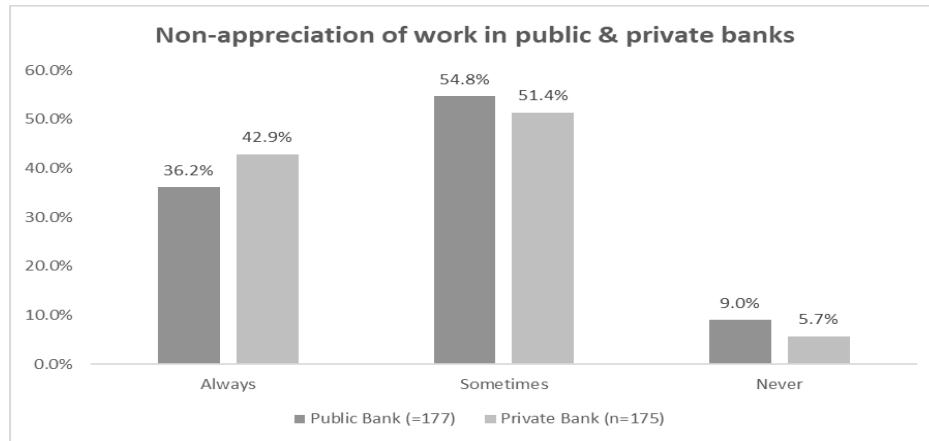


Figure 9. Non-appreciation of work in public & private banks

**Interpretation 9**

In public sector 54.8% women agreed that there is sometimes non-appreciation of work while in private sector bank 51.4% women agreed that there is sometimes non-appreciation of work Table 11 and Figure 9. So, in public sector more women were satisfied compare to private sector. This difference was found statistically insignificant (p value =0.28).

G) Do you feel neglected by senior managers in case they had other male employee option to do the same work?

**TABLE 12 : Feel neglected**

Feel neglected by seniors	Public Bank (=177)		Private Bank (n=175)		P value
	No.	%	No.	%	
Always	63	35.6	75	42.9	0.14
Sometimes	77	43.5	76	43.4	
Never	37	20.9	24	13.7	

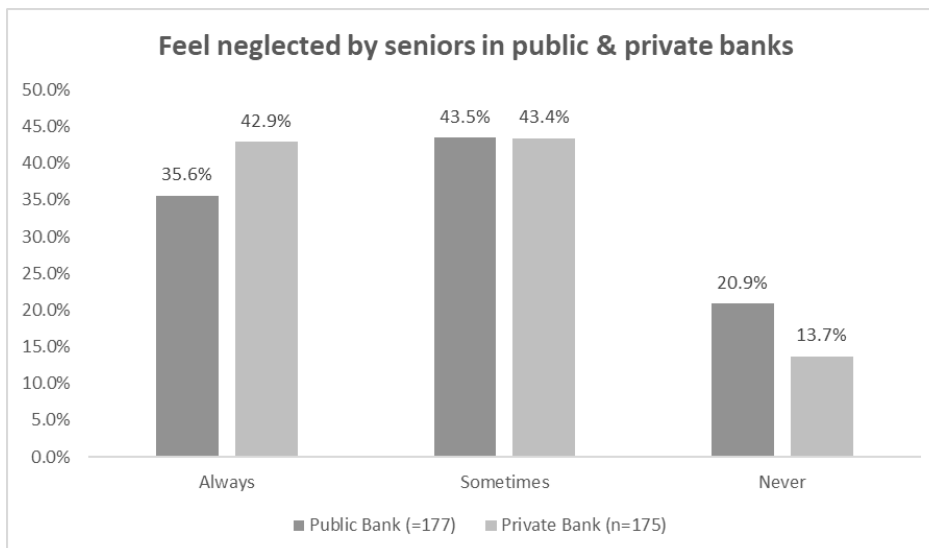


Figure 10 . Feel neglected by seniors in public & private banks

**Interpretation 10**

In public sector 43.5% women agreed that there is sometimes feeling of neglect while in private sector bank 43.4% women agreed that there is sometimes feeling of neglect. So, in public sector more women were satisfied compare to private sector (Quinn & Tomita 1997). This difference was found statistically insignificant (p value =0.14). Table 12 and Figure 10

H) Are you comfortable with in transfer in case of promotions?

**TABLE 13 : Comfortable with Transfer**

Comfortable with job transfer	Public Bank (=177)		Private Bank (n=175)		P value
	No.	%	No.	%	
Yes	52	29.4	56	32.0	0.59
No	125	70.6	119	68.0	

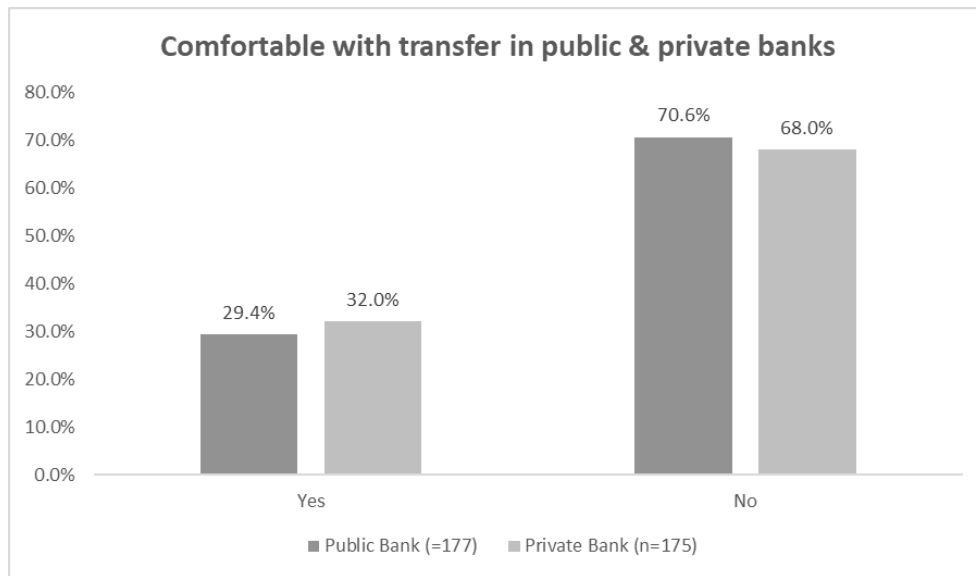


Figure 11. Comfortable with transfer in public & private banks

**Interpretation 11**

In public sector 29.4% women agreed that they are comfortable with transfer while in private sector bank 32% women agreed that they are comfortable with transfer. So, in public sector more women were satisfied compare to private sector. This difference was found statistically insignificant (p value =0.59) in Table 13 and Figure 11

I) Are you satisfied with the time that you give to your family after working hours?

**TABLE 14: Time given to family after work hours**

Work interference with family time	Public Bank (=177)		Private Bank (n=175)		P value
	No.	%	No.	%	
Yes	119	67.2	115	65.7	0.76
No	58	32.8	60	34.3	

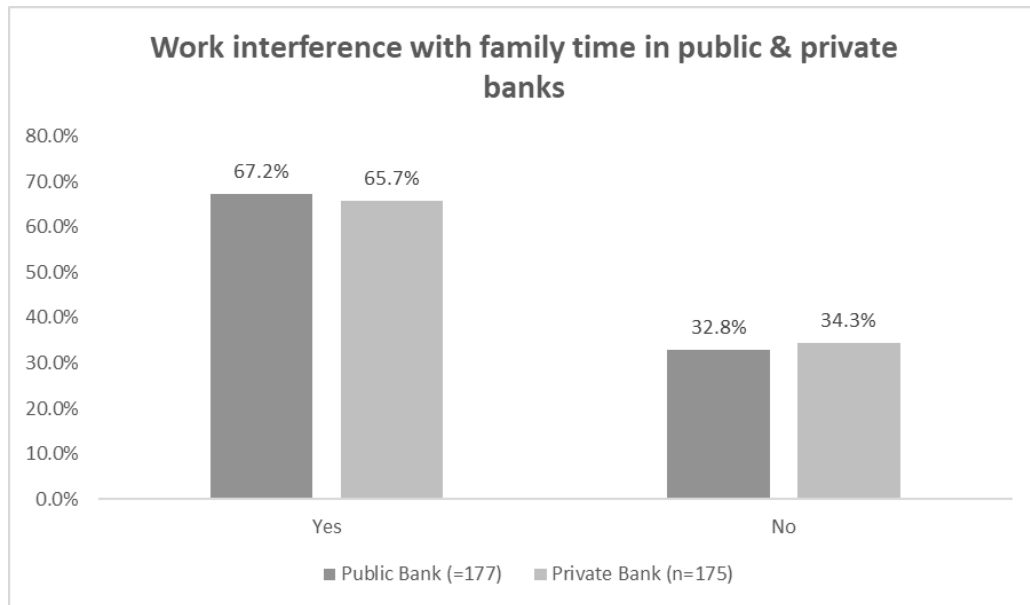


Figure 12. Work interference with family time in public & private banks

**Interpretation 12**

In public sector 67.2% women agreed that their work interfere with their family time while in private sector bank 65.7% women agreed that that their work interfere with their family time. In public sector more women were satisfied compare to private sector. This difference was found statistically insignificant (p value =0.76) in Table 14 Figure 12.

**TABLE 15: Satisfied with family time given to family**

Satisfied with family time given to family	Public Bank (=177)		Private Bank (n=175)		P value
	No.	%	No.	%	
Yes	68	38.4	53	30.3	0.10
No	109	61.6	122	69.7	

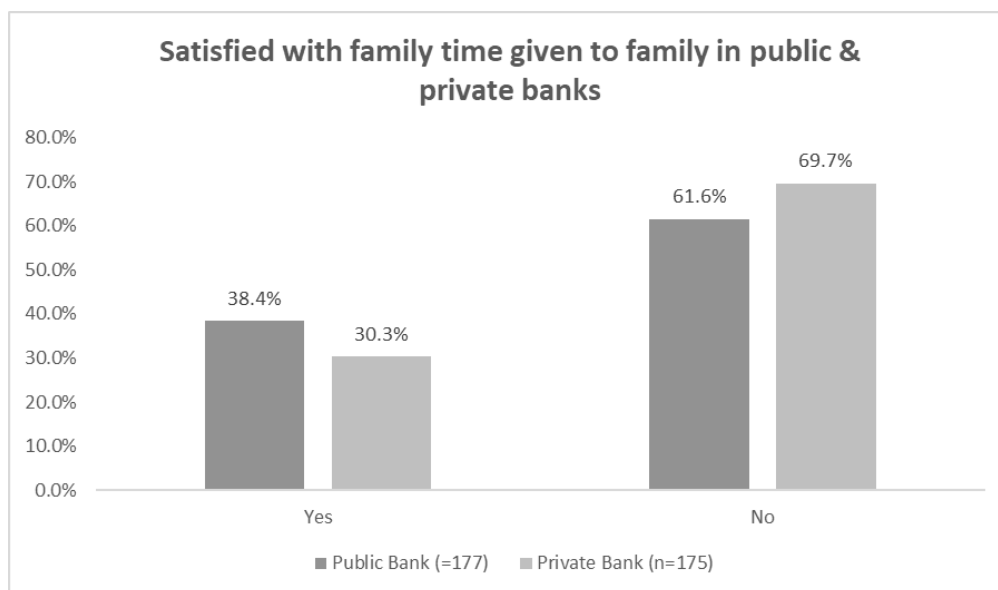


Figure 13. Satisfied with family time given to family in public & private banks

**Interpretation 13**

In public sector 38.4% women are satisfied with the time given to their family time while in private sector bank 30.3% women satisfied with the time given to their family time. So in public sector more women were satisfied compare to private sector. This difference was found statistically insignificant ( $p$  value = 0.10) in Table 15 and in Figure 13

J) Do you think women executives are better than male executives?

**TABLE 16 : Women Executives are better**

Women executives are better	Public Bank (=177)		Private Bank (n=175)		P value
	No.	%	No.	%	
Yes	157	88.7	164	93.7	0.09
No	20	11.3	11	6.3	

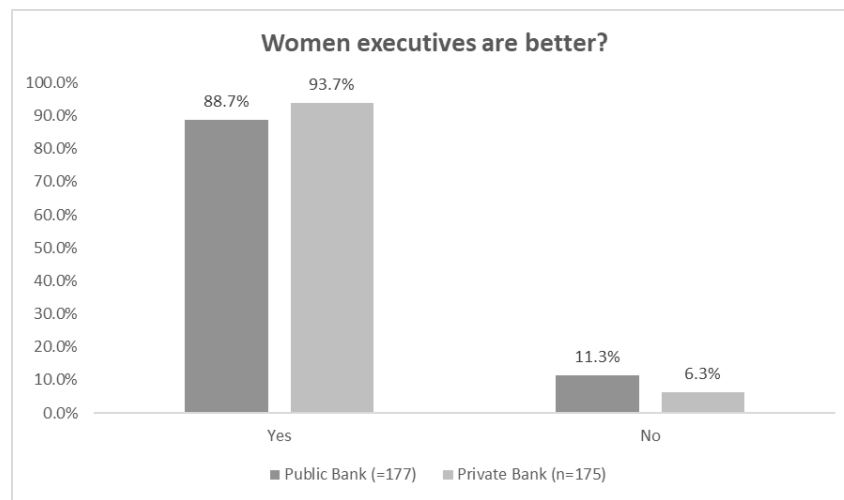


Figure 14. Women executives are better

**Interpretation 14**

In public sector 88.7% agree that women executives are better than male executives while in private sector bank 93.7% women executives are better than male executives. So in public sector more women were satisfied compare to private sector. This difference was found statistically insignificant ( $p$  value = 0.09) in Table 16 and Figure 14

**Rating of Problems in public and private sector****TABLE 17 : Rating of Problems in public and private sector**

Most relevant problem	Public Bank (=177)		Private Bank (n=175)		P value
	No.	%	No.	%	
Unsafe environment at work	1	0.6	2	1.1	1.0
Overburden of work-load	35	19.8	38	21.7	0.65
Exploitation at work	6	3.4	6	3.4	1.0
Non appreciation of work due to gender discrimination	8	4.5	16	9.1	0.09
Resistance/non appraisal (monetary or non-monetary) by senior management	5	2.8	9	5.1	0.28
Low salary	69	39.0	69	39.4	0.93
Work interference with family	14	7.9	8	4.6	0.27
Lesser time to spend with family due to work load	36	20.3	26	14.9	0.17

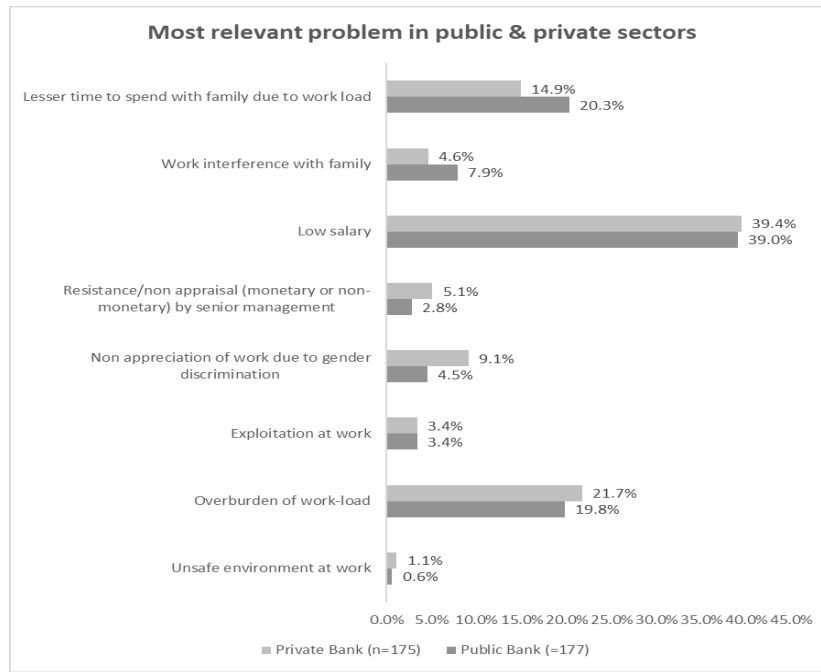


Figure 15. Most relevant problem in public & private sectors

**Interpretation 15**

The above three parameters (Low Salary, Overburden of work and Lesser time to spend with the family due to work load) turned out to be the top ranked reason of problems with women executives in banks in Public Sector. The above three parameters (Low Salary, Overburden of work and Lesser time to spend with the family due to work load) turned out to be the top ranked reason of problems with women executives in banks in Private Sector. In Table 17 and Figure 15.

**Comparative study of Public and Private Sector Banks (Independent vs Dependent Variables)**

**Impact of Position over performance/attitude & behaviour/job satisfaction**

**Table 18 : There is an impact of the position held by women employees in the organization over the performance/ attitude & behaviour/job satisfaction**

DIMENSIONS	Public Bank (=177)		Private Bank (n=175)		p value
	No.	%	No.	%	
<b>Performance</b>					
Strongly Agree	82	46.3	73	41.7	0.53
Agree	76	42.9	88	50.3	
Neither Agree nor Disagree	14	7.9	10	5.7	
Disagree	5	2.8	4	2.3	
Strongly Disagree	0	0.0	0	0.0	
<b>Attitude/Behaviour</b>					
Strongly Agree	28	15.8	17	9.7	0.14
Agree	62	35.0	51	29.1	
Neither Agree nor Disagree	56	31.6	71	40.6	
Disagree	20	11.3	27	15.4	
Strongly Disagree	11	6.2	9	5.1	
<b>Job Satisfaction</b>					
Strongly Agree	41	23.2	30	17.1	0.37
Agree	88	49.7	94	53.7	
Neither Agree nor Disagree	43	24.3	47	26.9	
Disagree	3	1.7	4	2.3	
Strongly Disagree	2	1.1	0	0.0	

**Impact of wages over performance/attitude & behaviour/job satisfaction****Table 19. There is an impact of wages of women employees over the performance/ attitude & behavior/job satisfaction**

<b>DIMENSION S</b>	<b>Public Bank (=177)</b>		<b>Private Bank (n=175)</b>		<b>p value</b>
	<b>No.</b>	<b>%</b>	<b>No.</b>	<b>%</b>	
<b>Performance</b>					
Strongly Agree	69	39.0	74	42.3	0.17
Agree	87	49.2	71	40.6	
Neither Agree nor Disagree	19	10.7	23	13.1	
Disagree	2	1.1	7	4.0	
Strongly Disagree	0	0.0	0	0.0	
<b>Attitude/Behaviour</b>					
Strongly Agree	50	28.2	45	25.7	0.83
Agree	87	49.2	85	48.6	
Neither Agree nor Disagree	36	20.3	42	24.0	
Disagree	4	2.3	3	1.7	
Strongly Disagree	0	0.0	0	0.0	
<b>Job Satisfaction</b>					
Strongly Agree	83	46.9	87	49.7	0.41
Agree	82	46.3	72	41.1	
Neither Agree nor Disagree	12	6.8	14	8.0	
Disagree	0	0.0	2	1.1	
Strongly Disagree	0	0.0	0	0.0	

**Impact of Marital status over performance/attitude & behaviour/job satisfaction****Table 20. There is an impact of marital status of women employees over the performance/ attitude & behaviour/job satisfaction**

<b>Dimensions</b>	<b>Public Bank (=177)</b>		<b>Private Bank (n=175)</b>		<b>p value</b>
	<b>No.</b>	<b>%</b>	<b>No.</b>	<b>%</b>	
<b>Performance</b>					
Strongly Agree	5	2.8	7	4.0	0.41
Agree	32	18.1	23	13.1	
Neither Agree nor Disagree	73	41.2	72	41.1	
Disagree	46	26.0	42	24.0	
Strongly Disagree	21	11.9	31	17.7	
<b>Attitude/Behavior</b>					
Strongly Agree	4	2.3	1	0.6	0.67
Agree	18	10.2	16	9.1	
Neither Agree nor Disagree	69	39.0	68	38.9	
Disagree	60	33.9	59	33.7	
Strongly Disagree	26	14.2	31	17.7	
<b>Job Satisfaction</b>					
Strongly Agree	2	1.1	2	1.1	0.057
Agree	16	9.0	8	4.6	
Neither Agree nor Disagree	63	35.6	83	47.4	
Disagree	63	35.6	63	36.0	
Strongly Disagree	33	18.6	19	10.9	

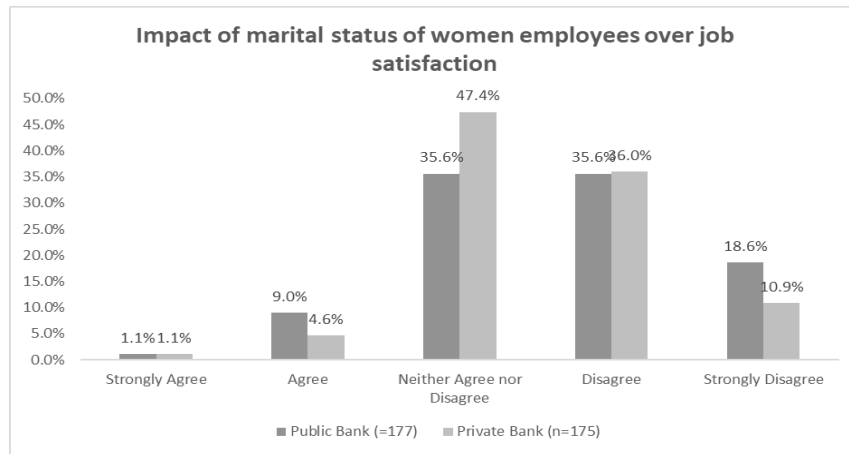


Figure 16. Impact of marital status of women employees over job satisfaction

**Impact of Training & Development over performance/attitude & behaviour/job satisfaction**

**Table 21 : There is an impact of training and development of women employees over the performance/ attitude & behaviour/job satisfaction**

Dimensions	Public Bank (=177)		Private Bank (n=175)		p value
	No.	%	No.	%	
<b>Performance</b>					
Strongly Agree	69	39.0	80	45.7	0.22
Agree	92	52.0	86	49.1	
Neither Agree nor Disagree	14	7.9	8	4.6	
Disagree	2	1.1	0	0.0	
Strongly Disagree	0	0.0	1	0.6	
<b>Attitude/Behavior</b>					
Strongly Agree	19	10.7	23	13.1	0.48
Agree	42	23.7	41	23.4	
Neither Agree nor Disagree	58	32.8	61	34.9	
Disagree	45	25.4	32	18.3	
Strongly Disagree	13	7.3	18	10.3	
<b>Job Satisfaction</b>					
Strongly Agree	3	1.7	25	14.3	<0.001
Agree	80	45.2	72	41.1	
Neither Agree nor Disagree	80	45.2	66	37.7	
Disagree	14	7.9	11	6.3	
Strongly Disagree	0	0.0	1	0.6	

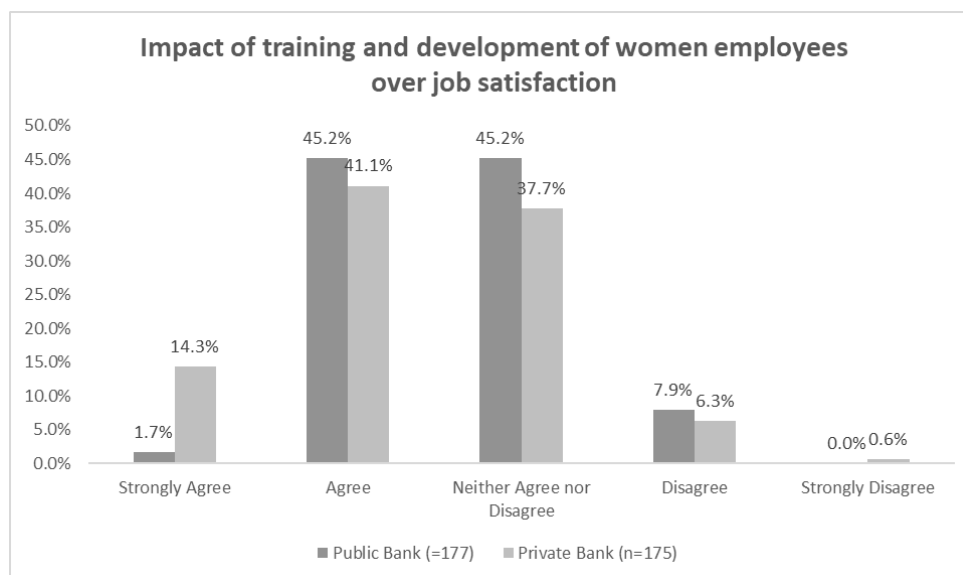


Figure 17. Impact of training and development of women employees over job satisfaction

### Mann Whitney U test was applied

In public and private sector banks, there was no significant difference in impact of position, wage of employee, marital status of women and training & development over their performance, attitude/behaviour and job satisfaction (George & Zakkariya, 2015). Only Impact of training & development over Job satisfaction score was significantly higher (p value = 0.01) in private sector banks (3.62±0.82) compare to public sector banks (3.41±0.66) impact of position over their attitude/behaviour was significantly higher (p value = 0.03) in public sector banks (3.43±1.08) compare to private sector banks (3.23±0.99) shown in Table 18,19,20,21 and 22 and in Figure 16 and Figure 17.

### Impact of Challenges

**Table 22 : Impact of different challenges over the performance/ attitude & behaviour/job satisfaction**

	Public Bank (n=177)	Private Bank (n=175)	p value
<b>Impact of position</b>			
Over performance score	4.33±0.74	4.31±0.68	0.63
Over attitude/behavior score	3.43±1.08	3.23±0.99	<b>0.03</b>
Over Job satisfaction score	3.92±0.80	3.86±0.71	0.31
<b>Impact of wages of employee</b>			
Over performance score	4.26±0.69	4.21±0.82	0.91
Over attitude/behavior score	4.03±0.76	3.98±0.75	0.48
Over Job satisfaction score	4.40±0.61	4.39±0.68	0.81
<b>Impact of marital status of women</b>			
Over performance score	2.74±0.98	2.62±1.04	.0.24
Over attitude/behavior score	2.51±0.94	2.41±0.90	0.38
Over Job satisfaction score	2.38±0.92	2.49±0.79	0.19
<b>Impact of training &amp; development</b>			
Over performance score	4.29±0.65	4.39±0.63	0.12
Over attitude/behavior score	3.05±1.10	3.11±1.16	0.55
Over Job satisfaction score	3.41±0.66	3.62±0.82	<b>0.01</b>



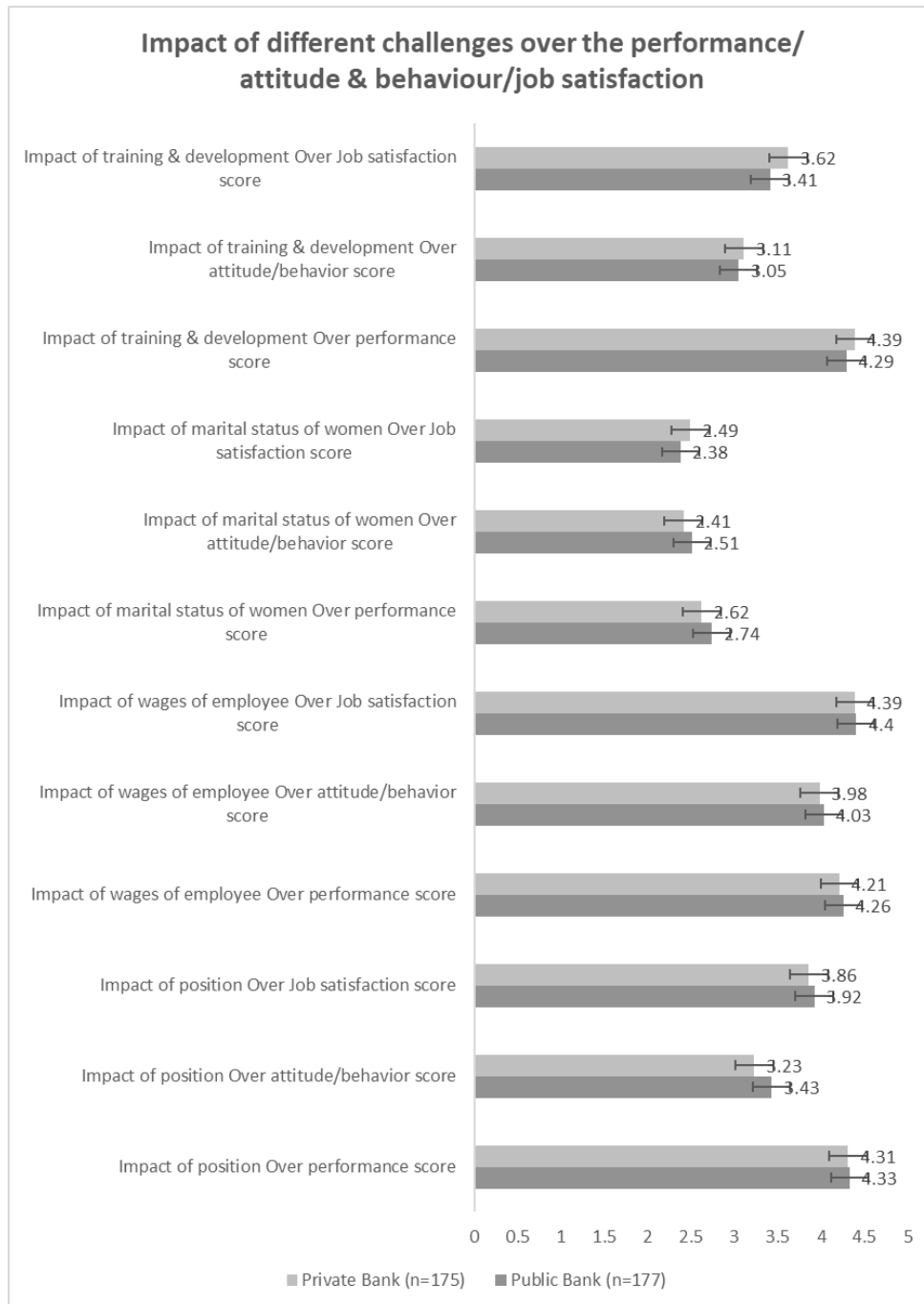


Figure 18. Impact of different challenges over the performance/ attitude & behaviour/job satisfaction

**Table 23 : Impact of different challenges over the performance/ attitude & behaviour/job satisfaction**

	Public Bank (n=177)	Private Bank (n=175)	p value
<b>Impact of family conflict</b>			
Over performance score	3.51±0.84	3.51±0.83	0.83
Over attitude/behavior score	3.76±0.83	3.64±0.77	0.12
Over Job satisfaction score	3.31±0.84	2.91±0.99	<0.001
<b>Impact of work place discrimination</b>			
Over performance score	4.07±0.73	3.84±1.07	0.15
Over attitude/behavior score	3.68±0.86	3.28±1.0	<0.01
Over Job satisfaction score	3.71±0.94	3.65±0.89	0.46

<b>Impact of resistance from male employee</b>			
Over performance score	3.58±0.87	3.14±0.99	<0.01
Over attitude/behavior score	3.67±0.90	3.17±1.07	<0.01
Over Job satisfaction score	2.73±0.92	2.64±1.02	0.40
<b>Impact of problem of transfer</b>			
Over performance score	3.31±0.99	3.54±1.08	0.02
Over attitude/behavior score	3.47±0.77	3.10±0.95	0.001
Over Job satisfaction score	3.71±0.98	3.49±1.13	0.12
<b>Impact of overburden of work</b>			
Over performance score	3.93±0.84	3.98±0.88	0.53
Over attitude/behavior score	3.26±0.72	3.67±0.87	<0.01
Over Job satisfaction score	3.44±0.86	3.75±0.88	0.001

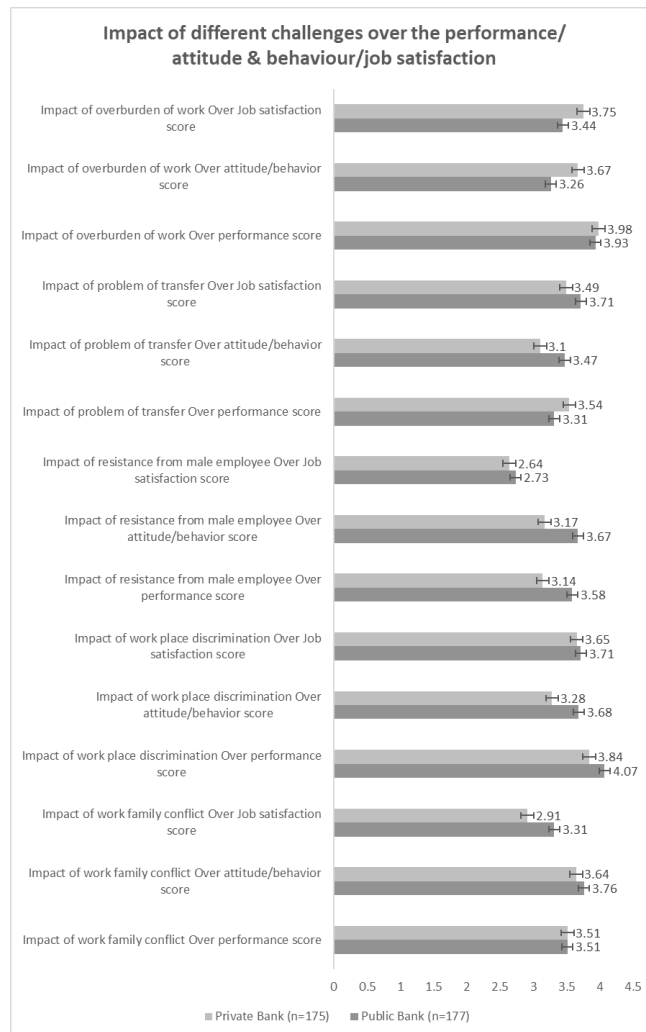


Figure 19. Impact of different challenges over the performance/ attitude & behaviour/job satisfaction

**Mann Whitney U test was applied**

In public and private sector banks, there was no significant difference in impact of family conflict over their performance and attitude/behaviour while Impact of family conflict over Job satisfaction score was significantly higher (p value <0.001) in public sector banks (3.31±0.84) compare to private sector banks (2.91±0.99).

Impact of work place discrimination over their attitude/behaviour, Impact of resistance from male employee over their performance and attitude/behaviour, Impact of problem of transfer Over attitude/behavior score were also significantly higher in public sector banks compare to private sector banks while Impact of

overburden of work over their performance and attitude/behaviour were significantly higher in private sector banks compare to public sector banks (Dajani & Zaki, 2015)

**Table 24 : Multivariate Ordinal logistic regression analysis for factors affecting performance of women employee**

	<b>Beta</b>	<b>95% CI</b>	<b>p value</b>
Resistance from male employee	2.08	1.66-2.49	0.01
Problem of Job transfer	1.56	1.26-1.86	<0.01

All the factors which were found to be significant in univariate analysis were included in the multiple ordinal logistic regression model. After adjusting for other factors, the independent predictors affecting performance of women employee were Resistance from male employee (p value = 0.01) and Problem of Job transfer (p value <0.01). in Table 24 and Figure 22

**Table 25 : Multivariate Ordinal logistic regression analysis for factors affecting Job satisfaction of women employee**

	<b>Beta</b>	<b>95% CI</b>	<b>p value</b>
Training & development	0.79	0.69-0.91	<0.01
Work place discrimination	1.92	1.18-3.46	<0.001
Overburden of work	1.16	1.03-1.56	<0.01

All the factors which were found to be significant in univariate analysis were included in the multiple ordinal logistic regression model (Jamal & Naser 2003). After adjusting for other factors, the independent predictors affecting job satisfaction of women employee were Training & development (p value <0.01), Work place discrimination (p value <0.001), and overburden of work (p value <0.01) in Table 25

**Table 26 : Multivariate Ordinal logistic regression analysis for factors affecting attitude/behaviour of women employee**

	<b>Beta</b>	<b>95% CI</b>	<b>p value</b>
Position	1.06	0.95-2.13	0.07
Work place discrimination	1.76	1.52-2.34	<0.01
Resistance from male employee	1.18	1.09-1.97	<0.01
Problem of Job transfer	1.81	1.14-2.57	<0.001
Overburden of work	1.51	1.11-1.93	<0.01

All the factors which were found to be significant in univariate analysis were included in the multiple ordinal logistic regression model. After adjusting for other factors, the independent predictors affecting attitude/behaviour of women employee were Work place discrimination (p value <0.01), Resistance from male employee (p value <0.01), Problem of Job transfer (p value <0.001) and overburden of work (p value <0.01) as shown in Table 26

### Statistical analysis

Firstly, the collected data were converted into variables then coded and entered in Microsoft Excel. Data was analysed and statistically evaluated using SPSS-PC-25 version. Quantitative data was expressed in mean± standard deviation and depends on normality distribution difference between two comparable groups were tested by student's t-test (unpaired) or Mann Whitney 'U' test. Qualitative data were expressed in percentage and statistical differences between the proportions were tested by Chi-Square Test or Fisher's Exact Test. Multivariate ordinal logistic regression model was used to know the factors affecting performance, attitude/behaviour, and Job satisfaction of women employee. P' value less than 0.05 was considered statistically significant.

### Findings

- Most of the women satisfied with salary package in public sector more than private sector
- Majority of the respondents are in the age group of (25-35) years.
- Most of the respondents have a degree as their qualification.

- 50.02% of the respondents fall under public sector bank.
- The majority of the respondents were married (270).
- 160 respondents with below 5 years of experience while 169 had experience between 5-10 years.
- Majority of the respondents working under public sector bank
- In public sector 67.2% women agreed that their work interfere with their family time while in private sector bank 65.7% women agreed that that their work interfere with their family time
- Majority of the working women employees belongs to dual members earner family system.
- Most of the respondents have 5-10 years' experience.
- In public sector 85.9% women were satisfied with their salary package.
- In public sector more women were satisfied compare to private sector
- In public sector 22.6% women agreed that banks provide special schemes while in private sector bank 10.3% women agreed that banks provide special schemes
- In public sector 76.8% women agreed that banks provide proper training & development while in private sector bank 71.4% women agreed that banks provide training & development
- In public sector 90.4% women agreed that banks provide safe working environment.
- Majority of the employees have agreed that they get promotion as per their Qualification and Experience.
- 46% of the respondents have agree that their welfare measure is satisfied.
- Most of the women employees are choosing rationally the bank job because of safety.
- In public sector 72.9% women agreed that there is overburden of work while in private sector bank 75.4% women agreed that there is overburden of work
- In public sector 61% women agreed that there is sometimes exploitation at work while in private sector bank 49.1% women agreed that there is sometimes exploitation at work
- In public sector 43.5% women agreed that there is sometimes feeling of neglection while in private sector bank 43.4% women agreed that there is sometimes feeling of neglection
- In public sector the percentage of women agreed that their work interfere with their family time as compare to private bank.
- Comfortable with transfer in public sector more women as compare to private sector
- Impact of position over their attitude/behaviour was significantly higher in public sector banks compare to private sector banks.
- Over attitude/behavior score were also significantly higher in public sector banks compare to private sector banks

### **Suggestion**

It is suggested that the level of women who work in public sector bank some suggestion should be included.

1. To improve financial and non-surveillance services for public sector women employee.
2. Promotion should be based on their experience next to the designation.
3. You need to reduce working hours by giving them additional privileges and introduce a voluntary pension system like a private bank.
4. Must give Mobile Smartphones Super-fast Internet in every public sector bank

### **Conclusion:**

The role of women workforce in modern employment scenario is inevitable. The proper and excellent utilization of skills and knowledge of women employees delivers better results and benefits to the organization they belong. In the same aspect, the role and the active participation of women employees both in private and public sector banks is of utmost importance in today's banking industry. As banking industry carries the logo of service, which is provided with better customer touch and it is possible only by the proper support of women employees at all levels both in private and public sector banks. It can be concluded with the study that the augmenting job role of women in banking sector needs better working environment and support for them to make them ever productive employees and which in turn will help the banks to compete effectively in the market for both organisational and consumer benefits. For this the quality of work life among the women employees both in private and public sector banks need to be revitalized in years to come.

### **Author Declaration**

I declare that the presented paper represents largely my own ideas and work in my own words. Where others' ideas or words have been included, I have adequately cited and listed in the reference materials. The work will not be submitted elsewhere and there is no conflict of interest.

Manuscript number  
IU/R&D/2022-MCN0001646

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