

Summary:

Women face a lot of problem because of the very nature of women hood conferred by the society. With changing times, the scenario has changed and women nowadays are found to be in the forefront of all economic activities. Banking is considered to be one of the sought- after jobs especially by women. This study is an attempt to study various aspects of female employees working in Commercial and Co-operative banks. The research is carried out to understand whether the female employees face problems while balancing their dual responsibilities and to find out causes of stress among female employees in Commercial and Co-operative banks. Besides this, an attempt has been made to study the various welfare benefits provided to the women employees and their satisfaction towards the policies of their organizations.

In the earlier chapters of this study, various parameters of comparative study of Commercial and Co-operative banks in Thane district have been discussed. The summary conclusion drawn in previous chapters and relevant suggestions are incorporated in this chapter.

1. Demographic factors such as age, education, family status, marital status, no. of children, income, etc influence female employees in the banks. These factors also depend upon the other social factors such as family support, peer support, etc. The size of family, structure of family, educational background of the family specially the spouse, the occupation of the spouse also have a considerable effect on the lifestyle of female employees.
2. There are various problems faced by female employees in both Commercial and co-operative banks and they greatly influence the stress levels in the female employees.
3. Some of the common stressors at work are work pressure, dominating boss, autocratic leadership style, lack of proper and open communication between the superiors and sub ordinates, lack of role clarity, rigid policies, inflexibility.
4. Lack of team work and support from peers, inadequate training facilities, and traditional work culture also affect the female employees badly.
5. Some of the common personal stressors are lack of support and co-operation from family, inability to effectively handle dual responsibilities both at work and at home, health issues, family problems, etc also affect female employees in banking sector.
6. Female employees in Commercial banks experience more stress due to lack of flexibility, rigid policies, traditional work culture, autocratic leadership style,
7. Female employees in Co-operative banks experience more stress due to work overload, domination of boss, role ambiguity, inadequate compensation and lack of proper and sufficient welfare policies for them.

8. Female employees in Commercial banks face more difficulties in terms of male domination, lack of adequate support from seniors, as compared to female employees in Co-operative banks.
9. Female employees in Commercial banks are in a better position to manage their professional and personal lives as compared to female employees of Co-operative banks.
10. Public sector Commercial banks provide more welfare benefits to the employees as compared to the employees in Co-operative banks. All these policies in Public sector Commercial banks are followed as per the guidelines of the Government as mentioned in Banking Regulation Act, 1949 whereas in case of Co-operative banks, the benefits to be provided are not at par with Commercial banks but they are decided by the Management of the respective Co-operative bank.
11. These factors also strongly affect the quality and job satisfaction of the female employees and their ability to face challenges at work and maintain dual responsibilities effectively.
12. Commercial banks provide more job security as compared to jobs in Co-operative banks. However, since there is functional autonomy and informal work culture in Co-operative banks, female employees in Co-operative banks experience more job satisfaction than that of Commercial banks.
13. Female employees in Commercial banks experience an environment of trust and also career growth opportunities are more in Commercial banks as compared to Co-operative banks.
14. The Human resource policies of the banks also have a considerable impact upon the female employees in the banking sector.
15. Public sector Commercial banks follow the Human resource policies more diligently. However in Co-operative banks, since the management governs the entire working hence in many cases, the policies may differ from banks to bank and there is no standard policy for all the functions mentioned above.