

Chapter – VII

*Findings, Conclusions
and Suggestions*

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AND SUGGESTIONS**

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FINDINGS, CONCLUSIONS AND SUGGESTIONS

Women Bank Employees play a vital role in the growth of our economy, but they face many problems. Women Bank Employees work is full of challenges, since Women Bank Employees have to play multiple roles and have to face public prejudice and criticism. In Bank, it is difficult to separate problems of Women Bank Employees from the problems of Bank. It has been found that the problems faced by Women Bank Employees were multi-dimensional and multifaceted. The number of problems faced by Women Bank Employees is more since they face some problems as Men Bank Employees and in addition to that, they have to encounter some problems because of womanhood. The various problems faced by Women Bank Employees are not isolated but they are interlinked with each other and have to be looked into as an integrated whole.

In this last chapter, the researcher has given findings, conclusions and suggestions of the study '*The Problems and Prospects of Women Employees in State Bank of India Group – A Study with special reference to Nanded District*'.

7.1 Findings

The findings of the present study are as follows:

1. It is found that 56.25% Women Bank Employees have of the age of '30 to 50 Years'. (Table 5.1)
2. It is found that 73.44% Women Bank Employees are 'Married'. (Table 5.2)
3. It is found that 64.06% Women Bank Employees are 'Graduates'. (Table 5.3)
4. It is found that the 48.44% Women Bank Employees were belongs to family having '4 to 6 members (Medium)'. (Table 5.4)
5. It is found that 53.13% Women Bank Employees are interested in 'Reading'. (Table 5.5)
6. It is found that 100% Women Bank Employees have operating knowledge of 'TV', 'Phone', 'Mobile', 'Bike / Scooter'. (Table 5.6)
7. It is found that 50% Women Bank Employees having their length of service is '21 to 30 Years'. (Table 5.7)
8. It is found that 59.38% Women Bank Employees have their present post of appointment is a 'Clerk'. (Table 5.8)
9. It is found that 37.50% Women Bank Employees' present Pay Scale is ₹ 20,000/- to ₹ 30,000/-. (Table 5.9)

10. It is found that 68.75% Women Bank Employees are 'Permanent' in nature of their employment. (Table 5.10)
11. It is found that 81.25% Women Bank Employees have selected 'Through a Written Test'. (Table 5.11)
12. It is found that 43.75% Women Bank Employees knew about the vacancy from the 'Other Sources (Coaching Classes)'. (Table 5.12)
13. It is found that 71.88% Women Bank Employees have achieved promotion for '1 Time'. (Table 5.13)
14. It is found that 59.38% Women Bank Employees have essential qualification according to the Job. (Table 5.24)

7.2 Conclusions

The conclusions of the present study are as follows:

1. It is concluded that 34.38% Women Bank Employees that they were promoted through 'Confidential Reports' and 23.44% through 'Seniority'. (Table 5.14)
2. It is concluded that 90.63% Women Bank Employees that the need of up-gradation of qualification for promotion was 'Medium'. (Table 5.15)
3. It is concluded that 73.44% Women Bank Employees were satisfied regarding their promotion policy. (Table 5.16)

4. It is concluded that 60.94% Women Bank Employees that they have received '1 to 2 Times' training during their Service Period. (Table 5.17)
5. It is concluded that 68.75% Women Bank Employees that 'Training is Very Essential'. (Table 5.18)
6. It is concluded that 65.63% Women Bank Employees that 'Skills are Very Essential for Present Job'. (Table 5.19)
7. It is concluded that 78.13% Women Bank Employees that 'Class rooms are available for training'. (Table 5.20)
8. It is concluded that 81.25% Women Bank Employees that 'Training is available as a Routine Procedure'. (Table 5.21)
9. It is concluded that 75% Women Bank Employees that 'Departmental Exams are conducted'. (Table 5.22)
10. It is concluded that 53.13% Women Bank Employees that the training is 'Good'. (Table 5.23)
11. It is concluded that 59.38% Women Bank Employees that there was not a possibility to get a chance of Job according to their qualifications and liking in Bank. (Table 5.25)
12. It is concluded that 59.38% Women Bank Employees were seeking change of Job outside the Bank. (Table 5.26)
13. It is concluded that 90.63% Women Bank Employees that Working Staff in the Bank was 'Less than Sufficient'. (Table 5.27)

14. It is concluded that 68.75% Women Bank Employees that their normal Job Hours were '7 to 8 Hours'. (Table 5.28)
15. It is concluded that 68.75% Women Bank Employees that their actual Job Hours were '> 7 to 8 Hours'. (Table 5.29)
16. It is concluded that 100% Women Bank Employees that 'Over Time (OT) was paid'. (Table 5.30)
17. It is concluded that 100% Women Bank Employees that they have not worked on Holidays. (Table 5.31)
18. It is concluded that 93.75% Women Bank Employees that they have worked '6 Days' in a Week. (Table 5.32)
19. It is concluded that 48.44% Women Bank Employees that they were 'Satisfied' regarding Paid Casual Leave, Paid Earned Leave, Paid Medical Leave, Unpaid Leave granted to them. (Table 5.33)
20. It is concluded that 78.13% Women Bank Employees that they use their 'Own Vehicle' for transportation. (Table 5.34)
21. It is concluded that 78.13% Women Bank Employees that 'House Rent Allowance (HRA) was paid by the Bank'. (Table 5.35)
22. It is concluded that 100% Women Bank Employees that the education fees of their children was not paid by the Bank. (Table 5.36)

23. It is concluded that 100% Women Bank Employees that the reimbursement of Medical Aid was not paid through Medical Insurance by the Bank. (Table 5.37)
24. It is concluded that 100% Women Bank Employees that free insurance provided to them through 'Group Insurance', and 'Individual Insurance'. (Table 5.38)
25. It is concluded that 100% Women Bank Employees have reported that Leave Travel Concession provided to them 'By Railway' and 'By Road'. (Table 5.39)
26. It is concluded that 100% Women Bank Employees that entertainment expenses were not reimbursed by the Bank. (Table 5.40)
27. It is concluded that 100%) Women Bank Employees that 'Transportation Allowance' and 'Vehicle on Loan' were provided to them. (Table 5.41)
28. It is concluded that 50% Women Bank Employees that other facilities provided to them were 'Good'. (Table 5.42)
29. It is concluded that 100% Women Bank Employees that their 'Service Book was Maintained'. (Table 5.43)
30. It is concluded that 100%) Women Bank Employees that grade was given to them by the Bank. (Table 5.44)
31. It is concluded that 100% Women Bank Employees that there was a Self-Appraisal System implemented by the Bank. (Table 5.45)

32. It is concluded that 37.50% Women Bank Employees that they were 'Moderately Satisfied' on Appraisal/Rating System in Bank. (Table 5.46)
33. It is concluded that 78.13% Women Bank Employees that there was no disciplinary action has taken. (Table 5.47)
34. It is concluded that 75% Women Bank Employees has received 'Show Cause' notice as a result of disciplinary action taken against them. (Table 5.48)
35. It is concluded that 51.56% Women Bank Employees that reason for disciplinary action taken against them was that they were 'Not Respond Well to the Customer'. (Table 5.49)
36. It is concluded that 68.75% Women Bank Employees that they were 'Not Satisfied' regarding disciplinary action taken against them. (Table 5.50)
37. It is concluded that 56.25% Women Bank Employees that they were facing problems, as a first Women Bank Employee, like- 'Informal Discussion by Other Employees'. (Table 6.1)
38. It is concluded that 45.31% Women Bank Employees that their feeling of comfort to work with latest technologies in the Bank was 'Satisfied'. (Table 6.2)
39. It is concluded that 45.31% Women Bank Employees that the support from the Boss, Colleagues and Sub-ordinates was 'Satisfied'. (Table 6.3)

40. It is concluded that 45.31% Women Bank Employees that the support from the family members was 'Moderately Satisfied'.
(Table 6.4)
41. It is concluded that 59.38% Women Bank Employees were suffering from stress related diseases like- Hypertension, Obesity, Diabetes, Frequent Headache, Concentration Problems, Depression, etc. (Table 6.5)
42. It concluded that 64.06% Women Bank Employees have missed out their quality time with family and friends because of pressure of work. (Table 6.6)
43. It is concluded that 37.50% Women Bank Employees that they had not been experiencing of excessive workload.
(Table 6.7)
44. It is concluded that all the Women Bank Employees that specific policies should be developed by the Bank for Women Employees regarding sexual harassment. (Table 6.8)
45. It is concluded that 25 (39.06%) Women Bank Employees that responsibilities of them were shared by their husbands regarding miscellaneous work and 24 (37.50%) household shopping. (Table 6.9)
46. It is concluded that 60.94% Women Bank Employees that the intensity of traditional family as a problem in the success of employment in bank was 'Medium'. (Table 6.10)

47. It is concluded that 56.25% Women Bank Employees that the intensity of non co-operation from family members as a problem in the success of employment in bank was 'Medium'. (Table 6.11)
48. It is concluded that 50% Women Bank Employees that the intensity of children care as a problem in the success of employment in bank was 'Medium'. (Table 6.12)
49. It is concluded that 51.56% Women Bank Employees that the intensity of household work as a problem in the success of their employment in bank was 'Medium'. (Table 6.13)
50. It is concluded that 48.44% Women Bank Employees that the intensity joint family setup as a problem in the success of their employment in bank was 'Medium'. (Table 6.14)
51. It is concluded that 45.31% Women Bank Employees that the intensity of gender bias as a problem in the success of their employment in bank was 'Medium'. (Table 6.15)
52. It is concluded that 50% Women Bank Employees that the intensity of social environment as a problem in the success of their employment in bank was 'Medium'. (Table 6.16)
53. It is concluded that 48.44% Women Bank Employees that the intensity of lack of social security as a problem in the success of their employment in bank was 'Medium'. (Table 6.17)

54. It is concluded that 43.75% Women Bank Employees that the intensity of patriarchal society as a problem in the success of their employment in bank was 'Medium'. (Table 6.18)
55. It is concluded that 43.75% Women Bank Employees that the intensity of family bounded attitude as a problem in the success of their employment in bank was 'Medium'. (Table 6.19)
56. It is concluded that 50% Women Bank Employees that the intensity of spouse bounded attitude in the success of their employment in bank was 'Medium'. (Table 6.20)
57. It is concluded that 64.06% Women Bank Employees that the intensity of traditional bounded attitude as a problem in the success of their employment in bank was 'Medium'. (Table 6.21)
58. It is concluded that 65.63% Women Bank Employees that the intensity of fear bounded attitude as a problem in the success of their employment in bank was 'Medium'. (Table 6.22)
59. It is concluded that 60.94% Women Bank Employees that the intensity of image of ideal women in the success of their employment in bank was 'Medium'. (Table 6.23)
60. It is concluded that 50% Women Bank Employees that the intensity of simple living style as a problem in the success of their employment in bank was 'Medium'. (Table 6.24)

61. It is concluded that 53.13% Women Bank Employees that the intensity of lack of education as a problem in the success of their employment in bank was 'Medium'. (Table 6.25)
62. It is concluded that 43.75% Women Bank Employees that the intensity of lack of technical training as a problem in the success of their employment in bank was 'Medium'. (Table 6.26)
63. It is concluded that 59.38% Women Bank Employees that the intensity of computer knowledge as a problem in the success of their employment in bank was 'Medium'. (Table 6.27)
64. It is concluded that 51.56% Women Bank Employees that the intensity of communication skills as a problem in the success of their employment in bank was 'Medium'. (Table 6.28)
65. It is concluded that 45.31% Women Bank Employees that the intensity of problem of English communication as a problem in the success of their employment in bank was 'High'. (Table 6.30)
66. It is concluded that 43.75% Women Bank Employees that the intensity of managerial skills as a problem in the success of their employment in bank was 'High'. (Table 6.30)
67. It is concluded that 75% Managers/HoDs of the Banks that they are 'Post-Graduate'. (Table 6.31)

68. It is concluded that 43.75% Managers/HoDs of the Banks that they are 'Satisfied' regarding nature of recruitment of the women employees in the bank. (Table 6.32)
69. It is concluded that 81.25% Managers/HoDs of the Banks that 'Through a Written Test' the women employees in the bank are selected. (Table 6.33)
70. It is concluded that 37.50% Managers/HoDs of the Banks that 'Other Sources (Coaching Classes)' are the sources for appointment of the new employees in the bank. (Table 6.34)
71. It is concluded that 9 (56.25%) Managers/HoDs of the Banks that they are 'Moderately Satisfied' regarding the strength of women employees in the bank. (Table 6.35)
72. It is concluded that 50% Managers/HoDs of the Banks that they are 'Moderately Satisfied' regarding the method of manpower planning in the bank. (Table 6.36)
73. It is concluded that 37.50% Managers/HoDs of the Banks that they are 'Moderately Satisfied' regarding the training method of women employees in the bank. (Table 6.37)
74. It is concluded that 43.75% Managers/HoDs of the Banks that they are 'Moderately Satisfied' regarding the method of performance appraisal and rating of women employees in the bank. (Table 6.38)

75. It is concluded that 37.50% Managers/HoDs of the Banks that they are 'Moderately Satisfied' regarding the promotion policy of women employees in the bank. (Table 6.39)
76. It is concluded that 6 (37.50%) Managers/HoDs of the Banks that they are 'Poorly Satisfied' regarding the reason for initiation of disciplinary action against women employee in the bank. (Table 6.40)
77. It is concluded that 8 (50%) Managers/HoDs of the Banks are 'Satisfied' regarding the hours of normal work training in the bank by the women employees. (Table 6.41)
78. It is concluded that 62.50% Managers/HoDs of the Banks were of the opinion that 'Women Employees has to work on Holidays'. (Table 6.42)
79. It is concluded that 81.25% Managers/HoDs of the Banks were of the opinion that there is no political inference in routine work. (Table 6.43)
80. It is concluded that 3 (4.69%) Managers/HoDs of the Banks by putting their opinion regarding 'political inference in routine work' that they have (1) 'Pressure to work urgently the work of their party people', (2) 'Pressure to give concession for implementation of the rules of Bank while providing services to their party people', (3) 'Pressure for not to wait their party people and allow to meet them directly to the Manager for

their routine work' and (4) 'Make pressure with loudly talking and gathering the mob' respectively. (Table 6.44)

81. It is concluded that 37.50% Managers/HoDs of the Banks by putting their opinion that they were 'Not Satisfied' regarding the total No. of women employees in the bank. (Table 6.45)
82. It is concluded that 8 (50%) Managers/HoDs of the Banks by putting their opinion that they were 'Moderately Satisfied' regarding the per day average attendance of women employees in the bank. (Table 6.46)
83. It is concluded that 9 (56.25%) Managers/HoDs of the Banks have responded by putting their opinion that they were 'Moderately Satisfied' regarding the per day average late attendance of women employees in the bank. (Table 6.47)
84. It is concluded that 62.50% Managers/HoDs of the Banks by putting their opinion that they were 'Moderately Satisfied' regarding the per day early departure of women employees in the bank. (Table 6.48)
85. It is concluded that 62.50% Managers/HoDs of the Banks by giving their rating 'Average' regarding the general rating of women employees in the bank. (Table 6.49)
86. It is concluded that 31.25% Managers/HoDs of the Banks by putting their opinion that they were 'Satisfied' regarding the necessary steps for improvement of women employees of the bank. (Table 6.50)

87. It is concluded that 37.50% Managers/HoDs of the Banks have responded by putting their opinion that they were 'Moderately Satisfied' regarding the achievement and performance target given to women bank employees. (Table 6.51)
88. It is concluded that 31.25% Managers/HoDs of the Banks by putting their opinion that they were 'Moderately Satisfied' regarding the women employees in the bank. (Table 6.52)

7.3 Suggestions

The various suggestions of the study are as follows:

1. It is suggested that, schooling and education among the Women Bank Employees should be improved. This is necessary because majority of the Women Bank Employees are not having required technical training. This can be done by organising workshops and training camps by DIC, MITCON or other Government agencies.
2. It is suggested that, efforts should be made to improve the approaches and mindset of Women Bank Employees . Women Bank Employees are generally coming from various strata of the societies. Therefore, their mindset and approaches should be developed. This can be done with the help of local bodies of banking and other NGOs.

3. It is suggested that, the stubborn attitudes deep rooted in traditions should be changed by proper counselling and education. It has been observed that, soon after establishing new industries, the Women Bank Employees start earning and starts spending lavishly. A good number of women employees have perished due to extravaganza. Therefore, counselling is necessary. This can be done by spiritual leadership.
4. It is suggested that, psycho-analytic set-up of the Women Bank Employees should be improved. It is necessary to improve risk taking ability, environmental analysis ability and such other skills.
5. It is suggested that, the various schemes for the Women Bank Employees are properly implemented and do not remain only on paper, particularly, the welfare schemes.
6. It is suggested that, efforts should be made by the government to promote the banks and financial institutions to recruit Women Bank Employees on priority basis.
7. It is suggested that, the approaches of banks and financial institution toward Women Bank Employees should be sympathetic.
8. It is suggested that, a special care-taking forum may be formed for Women Bank Employees by either by bank or the Government.

9. It is suggested that, special personality development training should be given to the Women Bank Employees. This can be done in co-ordination with training school and Business schools.
10. It is suggested that, the computer proficiency of the Women Bank Employees should be increased. This can be done in co-ordination with IT training institutes.

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