



Role of Banking Sector in Women Empowerment

Dr. S.J.Bhavsar

Assistant Professor,
Dept. of Commerce
JES, College, Jalna.

INTRODUCTION:

This research paper introduction gives the details of the general information about Maharashtra's gross state domestic product, banking in India at a glance and its structure. This paper also gives an overview of banking working women in India and how women entered in to the banking fields.

CURRENT STATUS OF WOMEN:

'Behind every successful man there is a woman and behind every successful woman lies hard work' characterizes the role of woman in human life. Given the opportunity, they excel in every field.

1) Menial jobs: Indian already has, after china, the largest Women workforce. About 30-35 percent of estimated 480 million jobs are performed by women, mostly agriculture, construction and as domestic help. There is scope for shifting them with higher education, training and skill development to benefit them economically as well as socially.

2) Industry: The important role played by women in The important role played by women in industry, particularly in electronics, information technology, food processing, agro industry and textiles have been crucial to the development. They require comprehensive support in terms of labor legislation, social security and other support services to participate in various industrial sectors. Suitable measures need to be taken to enable women to work on the night shift in factories.

3) Service and profession: Women friendly personnel Policies are necessary to encourage women to participate effectively in the developmental process. Some facilities like child care, crèches at work place would enable them to freely pursue their and profession and maintain an optimal work-home balance. They are very strong, independent, self-sacrificing and career oriented. Indian women are moving towards an ideal balance of tradition and progressive/ modern values. The work place of today and certainly tomorrow is no longer going to remain an exclusive man's world.



Objectives of the research paper:

1. To know the women empowerment in Banking sector
2. To give an overview of banking working women in India and how women entered in to the banking fields.

Reasons for women in work force:

It is important to identify the reasons why women are not the force they ought to be. Some of reasons are:

1. Woman's work is often unrecognized. If it is recognized, it is not paid, if is paid, is under paid.
2. Recognition of woman as a worker will result not only in fair wages and control over these wages, but will also result in her recognizing and using her right to access resources.
3. A reasonable wage, control over that wage, access to resources will increase a woman's mobility which will lead to opportunity for further knowledge, less fear, more self reliant and more self-confidence.

OBSTACLE'S IN WOMEN EMPLOYMENT:

1. Dual Role of duties.
2. Dominate over her husband.
3. Inconvenient timings.
4. Transfer of the husband seriously affects a women's career.
5. When husband and in laws are not supportive.
6. Transfer of and promotion in her own job.
7. Not able to provide wholesome food and failure to become a good cook
8. Unable to maintain an orderly home.
9. Possible chances for husband and wife conflict.
10. Working in irregular shifts.
11. Night duties in working.

Women employment differs from that of men and is identified by discontinue due to marriage, child bearing, home conflicts and post-natal demands on her time at home in the last 100 years, and a very little change has taken place regarding female employment. Industrialization of India not able to drawn women, he last three decades are slightest better. In other avenues of employment, women's share in total employment had increased significantly in household and non-house hold manufacturing; their number had increased fast as that of men excluding domestic



work of women from national income in developing countries like India. The strategy to integrate women more effectively into the economy includes training in non-trade areas, access to institutional credit, access to education increased wage employment opportunities and support services e.g. day care for children.

WOMEN IN BANKING SERVICE SECTORS

1. Women in Banking Sector

Banking today is one of the major sectors, which provide the largest employment opportunities. With the network of approximately 34,163 branches and a work force of 9 lakhs of employees and a potential for further expansion, the banks are one of the biggest employers in the country. Alongside the development of the banking industry and the generation of increasing employment opportunities in this sector, there is a significant spurt in the number of women being drawn towards the banking industry. In case of married professionals, situation is much grave. The policies have been positively oriented towards the development of women in the banking sector and several facilities have been extorted in this regard. The work environment is congenial and provides enough scope for all women and their success depends on their individual competence and willingness to accept the challenges. What is needed, is that the women are self-motivated, assert them and become achievers. It is entirely up to women to exploit the opportunities presented to them and to come forward to take up the challenge in larger numbers.

Table No.1

Group wise and population wise women employees of banking sector of India According to category in 2015

Bank Group	Women employees			
	Officers	Clerks	Sub-Ord	Total
SBI&its Assoc.	9,244 (19.43%)	32,986 (69.34%)	5,344 (11.23%)	47574 (100%)
Nationalized Bank	20,213 (27.94%)	41,908 (57.93%)	10,218 (14.13%)	72339 (100%)
Foreign Banks	5,691 (91.51%)	508 (8.17%)	20 (0.32%)	6219 (100%)
R.R.B.	976 (31.66%)	1939 (62.92%)	167 (5.42%)	3082 (100%)
Private sect. Bank	14,383 (59.05%)	9,012 (37.31%)	776 (3.24%)	24171 (100%)
All sche. com bank	50,507 (32.9%)	86,351 (56.28%)	16625 (10.82%)	153383 (100%)

Source: www.rbi.org.in

Graph no.1 Group wise and population wise women employees of banking sector of India



As per table we can observe that very interesting and making research of women employees in banking sector. This table represent role of working women in banking sector. Also we can observe that total women employees in banking sector of India are 1, 53,383 are women employees. They are 16.56% of total employment. Large numbers of women employees are working as clerks i.e. 79,174. In public sector banks of India women employees are 1, 19,911. Women employment in public sector banking is (16.47%). In private sector banks of India 24171(21.54%) are women employees. SBI& its Association sector banks of India 47574 (17.22%) women employees. Foreign banks in India this bank group 6219(29.88%) are women employees.

ROLE OF WOMEN IN DIFFERENT SERVICE SECTORS

Hotel industry

The hotel industry is a service industry and is related to tourism. In the context of national importance as a source of study of revenue generation as well as the development of international understanding many hotels have been constructed in the country. They have major economic effect, as it is a highly labor intensive service industry. This particular feature makes it a very valuable source for recruiting and employing people.

Health

Young women often choose nursing as a career because it offers substantial opportunities for employment after training. During the period of training they receive



a stipend. They are basically motivated by a desire to improve the economic position of self and that of the family. Some tend to opt for the profession due to influence of the nurses who had treated them during their childhood. The desire to serve the poor and the needy is also one of the motivation causes for opting the profession.

Radio, Television & Films

Radio and television offer better facilities for women professionals. From their inception, women have been recruited to the posts of announcers, newsreaders, feature or documentary producers and even engineers. There are segments of the daily radio station schedule, which are exclusively for the concern of women. Enterprising young women with their own or borrowed resources have produced documentaries or short stories. Agencies headed by women are also producing quickies for exhibition at the cinema. Film and slide advertising absorb few women seeking specialized careers.

Mass media and communication

Careers in communication are concentrated in the urban centers and in fact mainly in the bigger metropolitan centers. Most women prefer editorial work to any other in a newspaper. There are very few women reporters and correspondents in the daily press. Most leading newspapers have a women or children's page and these are usually edited and produced by women members of the staff.

Newspapers and periodicals

One of the most fruitful sources of employment for women is the newspaper feature. There is a prevailing view that women make better feature writers than men. They are particularly good at human-interest stories. Amita Malik, Santh Rungachary, Padmini Sen Gupta, Kamala Chopra, Rashmi Chhabra, Promilla Kalhan, Rita Thapar, Kobita Sarcar and Razia Ismail are well-known feature writers.

Conclusion:

Banking Service sector as a whole plays a vital and strategic role in the overall progress and prosperity of any country. The banking service sector is also a source of employment for many women in developing countries, but its relative importance and women's representation within services vary among the regions in all countries. And also state the role of Health and education sectors rely heavily on females. In developing countries, changes in employment opportunities for women in the banking service sector are linked to globalization. New employment created in the service sector spreads across both low and high skilled work. It is better opportunity for working women in different service sector to improve their work life balance.



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