



Exploring Gender Issues and Challenges Faced by Women Bank Employees in Work and Family of Sylhet City, Bangladesh

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Authors' contributions

This work was carried out in collaboration among all authors. Author MBP designed the study, performed the statistical analysis, wrote the protocol and wrote the first draft of the manuscript. Author MC supervised and edited the work. Author IK reviewed the analysis and all drafts of the manuscript. Author ED managed the literature searches and author KA managed the analyses and reviewed the manuscript. All authors read and approved the final manuscript.

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ABSTRACT

The study was conducted to evaluate the gender related issues and challenges of women bank employees both in work and with family in Sylhet city in Bangladesh. Data were collected through structured questionnaire from 120 respondent's sampled using simple random sampling. Data were analyzed using descriptive statistics through SPSS software and ranked the challenges using Garrett ranking method. In case of work, problems regarding management of overtime periods were ranked as first where average Garrett score was 64.87 and the majority (36.7%) of the respondents strongly agreed while (10.8%) strongly disagreed with this problem. The lowest

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average Garrett score was 77.88 for sexual harassment and majority (49.2%) strongly disagreed while (2.5%) strongly agreed with this problem. On contrary, the highest problem in family was long working hours which had an average Garrett score of 57.26 and majority (50.0%) strongly agreed along with (5.8%) of respondents disagreed with this problem. The lowest problem was pressure from family to leave the job which occupied 75.50 average Garrett score and (49.2%) of respondents strongly disagreed whereas (3.3%) strongly agreed with this problem. Besides, they faced other problems like lack of leave facilities, lack of hygienic toilet facilities, problems in balancing family and job and problems of child rearing. It can be concluded that the challenges they faced in working place were less than they encountered in family. It is recommended that several coping strategies must be implemented by authority and government such as developing day care facilities in every branch of banks which might ensure better childcare and reduce the tension of working mothers, adequate maternity leaves in different private banks, area based job posting and limit long working hours by enacting protective laws in order to ensure their proper development.

Keywords: Gender; challenges; women; bank employees; work; family; Sylhet.

1. INTRODUCTION

In the 21st century, women actively participate in the workplace and desire career progression. They want to become self-independent individuals. Women in all careers are striving to gain equality in the work force today. Gender related issues are mostly concerned topics and several studies were undertaken to measure the magnitude of gender inequality. Women continue to face significant obstacles in the attainment of decent work throughout their working lives. According to the 2030 Agenda for Sustainable Development, the universal consensus on the gender equality and its contribution to the achievement of the 17 Sustainable Development Goals restated that more and quality jobs for women, universal social protection and measures to recognize, condense and reallocate unpaid care and household work are essential for bringing the new transformative sustainable development. The global female labor force participation rate decreased from 52.4 to 49.6 percent and for men decreased from 79.9 and 76.1 percent between 1995 and 2015 [1]. Women Plays a significant role in a country's overall development, whether it is in working sector or in the family. Like many other South Asian countries, Bangladeshi women's opportunities to track livelihoods outside the home are limited because of prevailing patriarchal norms [2,3,4,5,6]. The distribution of power and resources within Bangladeshi families indicated that maintenance of power and control of resources was regulated by men while women being powerless, were dependent on men [7]. Lower medium-term growth expectations continue from significantly increasing female employment rates in some economies [8,9,10,

11,12]. Economic growth of a country largely depends upon the banking industry. Bangladesh's Banking industry remains a predominantly man's world. A study conducted by The Bangladesh Institute of Bank Management (BIBM), shows instead of going up, the overall women's employment and participation of women in important decision making roles dropped to 12.91 percent in 2016 from 13.73 percent a year earlier and another study entitled 'Human Resource Management of Banks' 2016 also found an insignificant ratio of female executives in senior positions, an insufficient 8.56 percent in 2016, of which 5.37 percent of departmental heads and 8.62 percent as branch managers [13]. This is an indication of decreasing participation of women bank employees. Banking is a laborious job which imposed extra pressure on women employees; hence they faced several problems in balancing work and family. As a result, conflicts and chaos were created among family members and husbands. The main focus of this study is to find in what way women are engaging them in the formal sector by balancing conflicts and chaos and which challenges affecting them critically. Female want to reach top management and the fact is that women face more barriers to become leaders, especially in leadership roles that are male-dominated [14]. The presence of extended work hours and intensified workloads in the industry has resulted in banking being regarded as 'family unfriendly', too [15,16,17,18,19]. Generally, the employment of well educated women in banking sector is increasing, though their number is still very much low. Furthermore, women's identification as employees with family responsibilities influences adversely on their participation and therefore, their career

progression in banking in Bangladesh [20,21,22]. Sylhet City is traditionally much more conservative than other regions in the country. In Bangladesh, foreign remittance is mainly earned by expatriates of Sylhet living abroad. So there is a huge need for banking activities. Though, Sylhet had a conservative set up, women bank employees faced some problems not only in working place but also in family for working far from their homes. The researcher found some research gaps in the study area. There are few studies available on the problems faced by working women in the work environment and in the family in Sylhet city. The present paper is an attempt to explore the overall picture depicting the position of women bank employees while balancing work and family problems and gender related issues and try to make some recommendations which will be helpful for further researches and helps government in designing new policy to reach the specific goals.

2. MATERIALS AND METHODS

2.1 The Study Area

Sylhet is a metropolitan city in northeastern Bangladesh. Sylhet city was considered as study area because there exist maximum opportunity of banking activities as most of the people provide foreign remittances from abroad. Sylhet City Corporation had 35 branches of the nationalized commercial banks or public banks, 76 branches of private commercial banks, 4 branches of specialized banks and 3 branches of foreign commercial banks are in operation [23].

2.2 Sampling Procedure and Sample Size

Data was collected from both primary and secondary sources from January to April, 2018. To collect primary data field survey method and a structured questionnaire was used. Currently, there are 59 scheduled banks in Bangladesh [24]. From these banks, 40 banks of Sylhet city were selected purposively and a list of 413 women employees in Sylhet city obtained from different banks corporate branch office, out of which 120 women bank employees were selected using simple random sampling through lottery method, which constituted 29.05% of the population.

2.3 Analytical Techniques

Descriptive Statistics such as percentages and frequency counts were adopted for data analysis

using Microsoft Excel and Statistical Package for Social Science (SPSS).

2.3.1 Likert scale

In this study, Likert scale was used to identify the perception of women bank employees regarding the problems faced by them in both working environment and in the family. A Likert-type scale requires a respondent to respond to a series of statements by indicating whether he or she strongly agrees (SA), agrees (A), undecided (U), disagrees (D), or strongly disagrees (SD) [25]. The researcher identified 13 problem statements faced by women employees in the working environment along with 11 problem statements regarding problems faced by women bank employees in their family. This scaling technique helps to get the percentages of response level categories of each aspect. The label of these responses is 5=strongly agree, 4=agree, 3=undecided, 2=disagree and 1=strongly disagree. Each respondent has to choose only one response level for each problem statement.

2.3.2 Garrett ranking technique

Garret ranking technique [26] was used to identify the problems faced by women bank employees in their working environment and in their family through ranking. As per method, the respondents were asked to assign the ranks for all the problem statements and the outcomes of such ranking have been converted into score values using the following formula:

$$\text{Percent position} = \frac{100 (R_{ij} - 0.50)}{N_j}$$

Where,

R_{ij} = Rank given for the i th problems statement by j th respondents

N_j = Number of problem statements ranked by j th respondents

The % position for every rank was renovated to scores by representing the Tables given by Garrett [26]. For each problem statement, the scores of individual women bank employees were added together and then divided by the total number of women bank employees to get the mean score values. Then the mean score values were placed in ascending order and the least score acquired problem statement positioned as the highest problems faced by women bank employees.

3. RESULTS AND DISCUSSION

3.1 Challenges Faced by Women Bank Employees in Work

Women are facing several problems in working with their male colleagues due to gender related issues in working environment. After reviewing several research study and pre testing the questionnaire, the researcher identified mainly 13 problem statements relating to working environment. Apart from this, there were also other problems faced by the women bank employees. The respondents were asked to give their opinions based on the Likert scale about which problems they encounter most.

3.1.1 Gender based discrimination in promotion and job posting

Women are always the subject of discrimination in terms of their gender in a male dominated society. Promotion depends on the extra quality of an employee and how much capability has been shown by them. The employers believed that women are less productive than their male counterpart because they have to play dual responsibilities specifically in family and work. Area based job posting is another time bound need for women employees facing difficulties owing to detachment of banks. From Table 1, it is evident that majority (45%) disagree while (17.5%) strongly disagree, (25%) agree, (5%) strongly agree and the remaining (7.5%) of the respondents undecided with this problem. Though gender related issues are more sensitive, most of them did not want to expose their opinion.

3.1.2 Gender based discrimination regarding ACR system

ACR system is employee's supervisor's filled confidential reports for performances of employees. It is the most common approach used in public sector organizations to evaluate employees' performances [27]. The higher banking authorities prefer mostly male employees rather than female employees because female employees have extra responsibilities for families than male employees which hamper their performances in work. The findings in Table 1 reveal that the highest (54.2%) disagree, (14.2%) strongly disagree, (15%) agree, (0.8%) strongly agrees and rest of (15.8%) undecided with this problem.

3.1.3 Discrimination in terms of reward and punishment

Reward means the acknowledgment for doing excessive effort whereas punishment is the action against undertaking wrong which disrupts the law and circumstances. In the workplace, women employees face discrimination in terms of reward and punishment than their male colleagues due to prejudice of higher banking authorities. If the women employees made a blunder, they are treated harshly by their superiors. From the Table 1 it is evident that the highest (53.3%) disagree, (15%) strongly disagree, (15%) agree, (2.5%) strongly agree and (14.2%) remain undecided with this problem.

3.1.4 Problems regarding management of overtime periods

Overtime periods means extra time that the employees had to serve for the prosperity of organization and in turn receiving extra compensation. Women had to play twofold role in both family and working place and confronted obstacles when they were returning home. Married women employees could not maintain overtime periods because they had several tasks in her family. Table 1 depicts that majority (36.7%) strongly agree, while (33.3%) agree (14.2%) of the respondents disagree, (10.8%) strongly disagree and only 5% remain undecided with this problem.

3.1.5 Lack of opportunity for showing creativity and innovation in work

Banking sector embraces numerous prospects to show creativity and innovation in constructing decisions regarding different policies. Women employees get less consideration than their counterpart because they viewed as less creative and discriminated in conveying their thought. Table 1 indicates (42.5%) respondents disagree, (12.5%) strongly disagree whereas (20.8%) remain agree. The respondent's points (8.3%) as strongly agree and the rest (15.8%) marked undecided.

3.1.6 Conflicts in decision making due to gender in work place

Decision making power of an organization largely depends on their highest authority. In banking industry, it is noted that most of the employees engaged in higher authority are male rather than female. So, there causes conflicts among male

and female employees about decision making in the workplace. According to Table 1, (52.5%) disagree along with (11.7%) strongly disagree compared to (11.7%) agree, (4.2%) strongly agree and only (14.2%) were undecided regarding this issue.

3.1.7 Attitude of top management toward female employees

The attitude of management towards their employees either male or female exhibits the meticulous behavior, they exposed in a working environment. The attitude of top management to their employees, whether it is positive or negative determines the inclusive expansion of any organization. If the attitude is positive they would try their utmost effort to make the organization more productive yet negative attitude impacts severely and thus organization grieve in losses. It is evident from Table 1 that the highest (53.3%) disagree along with (16.7%) strongly disagree, while (15.8%) undecided. Conversely, 11.7% agree and 2.5% strongly agree with this problem.

3.1.8 Lack of participation in training programs

Banking sector organized several training programs for motivating and enhancing the skills of their manpower, but in case of training facilities, male employees got more priority than female employees. They claimed that women employees can't halt for long period training program because of their other responsibilities in the family, whereas male employees are equipped of such prospect. But really after desiring to attend such training programs, female employees did not get the chance to participate in such training programs. The study shows that (25%) respondents agree and (13.3%) strongly agree compared to (45%) disagree and strongly disagree (11.7%) saying that they encounter these problems and only (5%) undecided.

3.1.9 Problems regarding leave facilities

In the banking industry, leave facilities are quite insufficient than other service sectors in our country. Everyone confronted problems concerning leave facilities. Maternity leave is crucial need for all married women employees, but in some banks leaves relating to maternity are insufficient. Maternity leaves problems are lesser in public banks than private banks. Table 1 exhibit that majority of (29.2%) agree and

(28.3%) strongly agree while (26.7%) disagree, (8.3%) strongly disagree and rest of (7.5%) undecided with this problem.

3.1.10 Problems in enjoying freedom in the management of works

Every work of organization is completed under the supervision of higher managerial authority. Generally, the lower level employees either male or female could not express their outlook spontaneously as the decision is initiated by the managerial body. If they are given freedom in management of work, then it would be helpful for the improvement of the organization. Table 1 depicts that (16.7%) agree and (5%) strongly agree compared to (55%) disagree, (13.3%) strongly disagree and enduring (10.0%) undecided with this problem.

3.1.11 Problems regarding dealing with male customers

In the banking industry, very often unmarried female employees are the victims of harassment while dealing with male customers. Sometimes due to illiteracy the male customer does not give respect to female employees and gives shameful proposal which make them embarrassed in front of other people. Table 1 indicates majority of (40%) disagree, (20.8%) strongly disagree accompanied by (20%) agree, (16.7%) strongly agree and only (2.5%) undecided with this problem.

3.1.12 Lack of separated hygienic toilet facilities

Toilet facilities are crucial for every organization which must have hygienic feature. Sometimes it was the reason of hesitation for female employees. They required separate place for maintenance of confidentiality. From Table 1 it is evident that maximum (32.5%) agree and (31.7%) strongly agree in comparison with (24.2%) disagree, (10.8%) strongly disagree and minimum 0.8% undecided with this problem.

3.1.13 Sexual harassment

A woman's legal right is to gain a safe workplace. Sexual harassment establishes an unsophisticated destruction of women's right to equality and dignity. It is exempted as usual male behavior or innocent intimacy which women enjoy. Opposing to these observations, it roots serious harm and is also a strong exhibition of sex discrimination in the workplace [28]. As a

sensitive issue, the respondents were unenthusiastic in giving information relating to this problem statement. From Table 1, it is observed that a majority of (49.2%) strongly disagree and (41.7%) disagree, (3.3%) agree, (2.5%) strongly agree and only (3.3%) undecided.

3.1.14 Other problems

Despite the above problems faced by women bank employees, there are some other problems mostly related to the working environment. Some of the respondents stated that lack of canteen facilities, lack of transportation facilities for female employees, language related problems while dealing with customers, etc. hindrances the development of female employees in working place.

3.2 Overall Ranking of the Challenges Relating to Work Using Garrett Ranking Techniques

Table 2 shows the responses of women bank employees towards facing the challenges in

working environment using the Garrett ranking technique. The highest average Garrett score represents lowest problems and lowest average Garrett score displays highest problem. Table 2 reveals that problems regarding management of overtime periods ranked as the first which average Garrett score was 64.87. That means the women bank employees faced this problems most. The average Garrett score value was 66.06 for lack of separated hygienic toilet facilities which were ranked as second. In the same manner, problems regarding leave facilities ranked as a third which average Garrett score were 66.28 and so on.

3.3 Challenges Faced by Women Bank Employees in Family

After studying several research study and pre testing the questionnaire, the researcher identified mainly 11 problem statements relating to family. The respondents were asked to give their opinions in Likert scale regarding which problems they encounters most.

Table 1. Challenges faced by the women bank employees in work

Problem statement	Responses percentage (%)				
	Strongly disagree (1)	Disagree (2)	Undecided (3)	Agree (4)	Strongly agree (5)
1. Gender based discrimination in promotion and job posting	17.5	45.0	7.5	25.0	5.0
2. Gender based discrimination regarding ACR system	14.2	54.2	15.8	15.0	0.8
3. Discrimination in terms of reward and punishment	15.0	53.3	14.2	15.0	2.5
4. Problems regarding management of overtime periods	10.8	14.2	5.0	33.3	36.7
5. Lack of opportunity for showing creativity and innovation in work	12.5	42.5	15.8	20.8	8.3
6. Conflicts in decision making due to gender in work place	11.7	52.5	14.2	17.5	4.2
7. Attitude of top management toward female employees	16.7	53.3	15.8	11.7	2.5
8. Lack of participation in training programs	11.7	45.0	5.0	25.0	13.3
9. Problems regarding leave facilities	8.3	26.7	7.5	29.2	28.3
10. Problems in enjoying freedom in the management of works	13.3	55.0	10.0	16.7	5.0
11. Problems regarding dealing with male customers	20.8	40.0	2.5	20.0	16.7
12. Lack of separated hygienic toilet facilities	10.8	24.2	0.8	32.5	31.7
13. Sexual harassment	49.2	41.7	3.3	3.3	2.5

Source: Field Survey, 2018

Table 2. Rank orders of challenges faced by the women bank employees in work using Garrett ranking techniques

Problem statement	5	4	3	2	1	Total	5	4	3	2	1	Total Garrett score	Average Garrett score	Rank
1. Gender based discrimination in promotion and job posting	6	30	9	54	21	120	348	1860	603	3996	1764	8571	71.43	VIII
2. Gender based discrimination regarding ACR report	1	18	19	65	17	120	58	1116	1273	4810	1428	8685	72.38	XI
3. Discrimination in terms of reward and punishment	3	18	17	64	18	120	174	1116	1139	4736	1512	8677	72.31	X
4. Problems regarding management of overtime periods	44	40	6	17	13	120	2552	2480	402	1258	1092	7784	64.87	I
5. Lack of opportunity for showing creativity and innovation in work	10	25	19	51	15	120	580	1550	1273	3774	1260	8437	70.31	V
6. Conflicts in decision making due to gender in work place	5	21	17	63	14	120	290	1302	1139	4662	1176	8569	71.41	VII
7. Attitude of top management toward female employees	3	14	19	64	20	120	174	868	1273	4736	1680	8731	72.76	XII
8. Lack of participation in training programs	16	30	6	54	14	120	928	1860	402	3996	1176	8362	69.68	IV
9. Problems regarding leave facilities	34	35	9	32	10	120	1972	2170	603	2368	840	7953	66.28	III
10. Problems in enjoying freedom in the management of works	6	20	12	66	16	120	348	1240	804	4884	1344	8620	71.83	IX
11. Problems regarding dealing with male customers	20	24	3	48	25	120	1160	1488	201	3552	2100	8501	70.84	VI
12. Lack of separated hygienic toilet facilities	38	39	1	29	13	120	2204	2418	67	2146	1092	7927	66.06	II
13. Sexual harassment	3	4	4	50	59	120	174	248	268	3700	4956	9346	77.88	XIII
Garrett table value	58	62	67	74	84									

Source: Field Survey, 2018

3.3.1 Long working hours hampers family life

Long working hours were one of the most significant problems faced by the women banks employees, which obstructs their family life severely specially the married women employees. The findings also related to [29,30,31]. From the Table 3, it is found that the majority (50%) strongly agrees and (44.2%) agree that they encounter this problem severely and only (5.8%) disagree.

3.3.2 Lack of cooperation of husband in household work

Both husband and wife must be cooperative towards themselves in maintaining household works specifically when they doing job in outside else they encounter several problems. Some respondents indicated that lack of cooperation from their partners created problems in doing job at banks and some opposed that they got full support. Table 3 exhibits that (42.5%) disagree, (19.2%) strongly disagree, (18.3%) agree, (11.7%) strongly agree and rest of (8.3%) undecided.

3.3.3 Working outside hampers child rearing

Women are awaited to come home early from work than their male colleagues in order to complete their domestic responsibilities. Sometimes working outside obstructs child rearing for married employees and do not pay full attention in the growth and development of their children and had to depend on the care givers. According to Table 3, (35%) strongly agree, (28.3%) agree compared to (14.2%) disagree, (12.5%) strongly disagree and only (10.0%) remaining undecided.

3.3.4 Problems in balancing job and household work

Women bank employees encounter some problems in balancing their job and household work due to some work barriers like long working hours, lack of leave facilities as they had to do dual purpose at a time. Consequently, their tendency towards doing job hampered. Table 3 reflects majority (38.3%) agree, (32.5%) strongly agree in comparison with (18.3%) disagree, (2.5%) strongly disagree and remaining (8.3%) undecided.

3.3.5 Security problems

In male dominated society, women are victim of violence, harassment and eve-teasing when they

are returning home after completing their work from the office. According to Table 3, (38.3%) disagree, (35%) strongly disagree while (16.7%) agree, (0.8%) strongly agrees and rest of (9.2%) undecided.

3.3.6 Adverse consequences on maintenance and continuation of family traditions and religious customs

While working outside, sometimes problems are created in maintaining traditions and customs of the family because in some family working in banks is rather than evil regarding their outlook as interest in use is forbidden in a religious point of view. Table 3 reflects that (24.2%) disagree, (7.5%) strongly disagree, (18.3%) agree, (10%) strongly agree in comparison with a maximum of (40%) undecided with this problem.

3.3.7 Unable to give cultural training to the children due to job

Women employees had to perform their responsibilities in working sector and at a time with family and can't play crucial role in rearing of their children due to some barriers. They had to rely on the assistance of caregivers or other family members which had a negative impact on children. But it is quite natural that a mother can give her children the best cultural training than others. From the Table 3 it is evident that (24.2%) agree, (12.5%) strongly agree compared to (24.2%) disagree, (10.8%) strongly disagree and rest of (28.3%) undecided.

3.3.8 Adverse impact on conjugal life

Working outside with women bank employees sometimes encounter the problem most that is maintaining balance between work and family and it creates adverse impact on their conjugal life. They are unable to give proper time for their partners. As a result, the argument occurred frequently. Table 3 depicts that (30%) agree, (10%) strongly agree, (23.3%) disagree, (14.2%) strongly disagree and remaining (22.5%) of the respondents undecided with this problem.

3.3.9 Problems regarding decision making in family

In a patriarchal society like Bangladesh women do not get the proper right to express their decision in family matters. Most of the decisions were taken by the male members regarding family issues while women become powerless.

This situation is changing day by day. Table 3 reveals that (51.7%) disagree, (30%) strongly disagree, (11.7%) agree, 5% strongly agree and only (1.7%) of the respondents undecided with this problem.

3.3.10 Pressure from family to leave the job

Some conservative family does not allow their female member for doing the job outside from home. After marriage some women employees were forced to leave the job because their children did not get the fruitful cultural and family tradition. For maintaining balance in conjugal life they compromised with their jobs. Table 3 indicates that (49.2%) strongly disagree, (36.7%) disagree, (9.2%) agree, (3.3%) strongly agree and only (1.7%) of the respondents undecided with this problem.

3.3.11 Problems regarding participation in social programs of office due to family restrictions

Some family's tradition is very conservative concerning women members of their family. Despite this, they feel the need of dual earner, they do not impose pressure for leaving the job

but at the same time they restrict the participation of women members in attending some social programs of the office. To some extent it would create problems for women employees. Table 3 reveals that (14.2%) agree, (7.5%) strongly agree, (40.0%) disagree, (27.5%) strongly disagree and merely (10.8%) undecided with this challenges.

3.4 Overall Ranking of the Challenges Relating to Family Using Garrett Ranking Techniques

Table 4 shows the responses of women bank employees towards the problems in the family using the Garrett ranking technique. The highest average Garrett score represents lowest problems and lowest average Garrett score displays highest problem. Table 4 reveals that long working hours hampers family life ranked as the first which average Garrett score was 57.26. The average Garrett score value was 60.86 for problems in balancing job and household work which were ranked as second. In the same manner, working outside hampers child rearing ranked as a third which average Garrett score was 62.69 and so on.

Table 3. Challenges faced by the women bank employees in family

Problem statement	Responses percentage (%)				
	Strongly disagree (1)	Disagree (2)	Undecided (3)	Agree (4)	Strongly agree (5)
1. Long working hours hampers your family life	0.0	5.8	0.0	44.2	50.0
2. Lack of cooperation of husband in household work	19.2	42.5	8.3	18.3	11.7
3. Working outside hampers child rearing.	12.5	14.2	10.0	28.3	35.0
4. Problems in balancing job and household work	2.5	18.3	8.3	38.3	32.5
5. Security problems	35.0	38.3	9.2	16.7	0.8
6. Adverse consequences on maintenance and continuation of family traditions and religious customs	7.5	24.2	40.0	18.3	10.0
7. Unable to give cultural training to the children due to job	10.8	24.2	28.3	24.2	12.5
8. Adverse impact on conjugal life	14.2	23.3	22.5	30.0	10.0
9. Problems regarding decision making in the family	30.0	51.7	1.7	11.7	5.0
10. Pressure from family to leave the job	49.2	36.7	1.7	9.2	3.3
11. Problems regarding participation in social programs of the office due to family restrictions	27.5	40.0	10.8	14.2	7.5

Source: Field Survey, 2018

Table 4. Rank orders of challenges faced by the women bank employees in family using the Garrett ranking technique

Problem statement	5	4	3	2	1	Total	5	4	3	2	1	Total Garrett score	Average Garrett score	Rank
1. Long working hours hampers your family life	60	53	0	7	0	120	3240	3127	0	504	0	6871	57.26	I
2. Lack of cooperation of husband in household work	14	22	10	51	23	120	756	1298	650	3672	1909	8285	69.04	VII
3. Working outside hampers child rearing	42	34	12	17	15	120	2268	2006	780	1224	1245	7523	62.69	III
4. Problems in balancing job and household work	39	46	10	22	3	120	2106	2714	650	1584	249	7303	60.86	II
5. Insecurity problems	1	20	11	46	42	120	54	1180	715	3312	3486	8747	72.89	X
6. Adverse consequences on maintenance and continuation of family traditions and religious customs	12	22	48	29	9	120	648	1298	3120	2088	747	7901	65.84	V
7. Unable to give cultural training to the children due to job	15	29	34	29	13	120	810	1711	2210	2088	1079	7898	65.82	IV
8. Adverse impact on conjugal life	12	36	27	28	17	120	648	2124	1755	2016	1411	7954	66.28	VI
9. Problems regarding decision making in the family	6	14	2	62	36	120	324	826	130	4464	2988	8732	72.77	IX
10. Pressure from family to leave the job	4	11	2	44	59	120	216	649	130	3168	4897	9060	75.50	XI
11. Problems regarding participation in social programs of the office due to family restrictions	9	17	13	48	33	120	486	1003	845	3552	2739	8625	71.88	VIII
Garrett table value	54	59	65	72	83									

Source: Field Survey, 2018

4. CONCLUSION AND RECOMMENDATIONS

The Study concluded that an ever increasing number of women were entering into employment but the women bank employees were facing many problems and obstacles both in their working environment and in a family which restricts their overall development. The highest challenges that confronted by women bank employees in working environment included management of the overtime period, lack of leave facilities and lack of hygienic toilet facilities along with long working hours, problems in balancing family and job, problems of child rearing identified as the challenges faced by women bank employees with family. The respondents indicated that the problems they faced in working place were less than they encountered in family. The results showed that problems were caused due to non-supportive attitude of the husband toward their work and due to social setup for working females. The majority of the women employees were satisfied with salary structure but promotion system was not satisfactory because it includes favoritism. Several coping strategies must be implemented by authority and government such as developing day care facilities in every branch of banks which might ensure better childcare and reduce the tension of working mothers, adequate maternity leaves in different private banks, area based job posting and limit long working hours by enacting protective laws in order to ensure their proper development.

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COMPETING INTERESTS

Authors have declared that no competing interests exist.

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