

**A STUDY OF IDENTIFYING CHALLENGES FACED BY WORKING WOMEN IN
CLERICAL POSITION FOR MAINTAINING A WORK-LIFE BALANCE IN
CO-OPERATIVE BANKS OF RURAL PUNE**

A THESIS

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DECLARATION

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Chapter-1: Introduction

The objective of this chapter is to introduce the research concept under the study. The chapter will explore the essential background of the study and then delve down into the research problem that the researcher is handling and will also provide the rationale behind this particular research topic. Later part of the chapter will have objectives which the researcher is trying to achieve and will also look at various research questions. Also, the chapter will highlight the research scope and will discuss the implication and limitation of this research study.

Background Information

Women's of the 21st century are not less than men, and they are shining in all the ways whether its home or workplace. They have created their own space by fighting against gender discrimination. However, still, there is a large number of women who are still getting exploited by dominant male society in various ways such as physically, mentally, and socially.

However, the awareness about women and their rights are helping them in some or other way to fight against such menace. The perception of women is changing, and it is for good, people are focusing on their girl's education and allowing them to be independent and financially sound by working in the area of their choice. It is a welcome move from society. Nowadays, women's are working in various capacities such as lawyers, doctors, engineers, faculties, secretaries, managers, and government officials. Nowadays, women had created a space for her in almost all spheres of life. The best example that we saw in recent times is about how women wrestlers are challenging men wrestlers in India, Dangal movie by Amir Khan has portrayed it well to show the competitiveness of girls be it any field. However, we have seen that working women daily got exposed to various problems and challenges due to the different roles played by them such as "mother, wife, daughter, employee" which creates much pressure on managing work-life balance.

There are several challenges and problems which working women are facing both at home and workplace. Working women at workplace face stress, both mental and physical; also, they are exposed to the glass ceiling and have various safety and security issues. It creates pressure in maintaining a work-life balance.

Women at the Workplace

In this competitive world, women are earning as good as men, and it is becoming more phenomenal that women are aspiring and having ambitions in contradiction to what they were aspiring or ambitioning two decades back. Due to the rapid growth of economy and technology, employment is creating at a faster pace, and women's are leveraging this by acquiring the required skills and are coming to mainstream job market like men's.

The women empowerment is crucial to be it from a socioeconomic or either political perspective, and its crucial for the development of the society. It gives equal opportunity to the upliftment of women and also gives them the right of the standard of living what they deserve in this era.

The status of women is influencing by the following three aspects:

1. Economic and social power a woman can acquire
2. The house financial and lifestyle status.
3. The opportunities women have in society.

The economic wellbeing of a woman is usually achieved by her when she can independently earn something, which also helps to improve her self-esteem and also contributes to the improvement in the condition of their households.

Those are the days when a woman was only known for managing house chores. Nowadays, the woman is getting recognition in the workplace also, and they are engaging themselves into quite competitive work beside daily routine household work. It is the responsibility of society to build such a climate where a woman can enjoy her life without any barriers.

Work-Life Balance and Women

Nowadays, it is all about managing life at home as well as at the workplace with particular reference to women employees. With the principle of work-life balance, it is more about finding equilibrium on both family and professional front. Each one of the roles demands various inputs and when such demands get overlap between family and work. In reality, family and work do interact in a cross fashion, and it becomes essential for employers to find out work-life balance policies. A balanced life for any women is where they can do their work, whether at the workplace or home with the same amount of energy.

Problem Statement

According to past research studies, technology disruptions and globalization have made employees to put in long hours and effort into their work. Due to recent financial and economic developments, it has created immense pressures on the job and living standards which have embarked the entry of more women into the professional arena, as it becomes the story of the majority of households that they need dual income to maintain the lifestyles.

For employees to be at their best, the most crucial factor is work-life balance. Considering the responsibilities of women, it poses on them a significant challenge. Various pieces of literature have pointed out different barriers to the women's career out of which work-life conflict is the important one.

With the changing time, the men also feel that to shoulder the responsibilities of the home is a commitment, which is leading to a reduced burden on women in the house.

These arguments point to the complexity inherent within the concept of WLB. Thus uncovering the challenges faced by working women in rural co-operative banks become more important.

Research Objectives

The study is attempting to address the following research objectives:

1. Identifying problems & challenges faced by women who work for rural co-operative banks of Pune region.
2. To find out women's perception, which can address the problems at their workplace.
3. To understand the experiences of women from rural co-operative banks about work-life balance in a Pune region.
4. To understand the views of women bank employees' from rural co-operative banks of Pune region about the idea of an ideal work environment that would assist them in balancing their work and family responsibilities.

Scope of the Research Study

The research scope is limited to working women in clerical positions of co-operative banks in rural Pune region. Reasons for these limits are because women employees in these banks are facing with the most work demands, in terms of handling customers who are not having much literacy or understanding of banking operations as well as well-versed with the banking technology. Such complex climate where women have to perform dual roles at home and the workplace, make the study an ideal one to pursue.

Rational & Significance of the Study

To break the silos where women are stuck and making an attempt to take her into the mainstream where she can work and live freely, and she has not had to prove herself daily will help to lower and consequently help to eradicate her problems and challenges.

Also, the organizational climate is such that it also contributes to her problems and challenges by discriminating by making what job she can do, and she cannot.

The educated women from the rural region are nowadays are more aware of her opportunities and challenges compared to good old days. Now they understand their roles and responsibilities much better, and they are bold enough to make their decisions without expecting any encouragement from society.

Thus the assessment of such issues where the problem and challenge of the women working in the rural region become crucial and will also help to understand the workplace dynamics.

Chapter-2: Review of Literature

Introduction

Laura Klopping's seminar paper (2012) suggests that human resource departments of various organizations are beginning to recognize the need to draw a line between employees' professional and personal lives. Due consideration is being given to maintaining a balance between the two.

Multiple papers have highlighted the fact that the interference of personal life with professional life can have a positive and negative impact on individuals, a point initially put forth by David Clutterbuck

On the contrary, employees are worried about their duties at work, and, as a result, are unable to enjoy their personal lives and achieve excellence in the professional lives at the same time. Maintaining a balance between work and private life is crucial. For the scope of this thesis, various obstacles and challenges that come with maintaining a balance between personal and professional life will be identified. A distinction can be made between work life and private life with the understanding that one is paid work, and the other is one's personal doings outside of their employment. The equilibrium between these two is based on the individual's personal needs, expectations, and aspirations. The balance between the two can be affected by the intensity of the work, increase in part-time work, and an increase in jobs in service sectors (Lee-Ross & Pryce, 2010). A healthy work-life balance is an obvious necessity for personal satisfaction. The lacking maintenance of balance between personal and professional life has become a rising issue as more women become a part of the corporate world, since it is especially difficult for them. It is often a challenge to focus on all responsibilities, with an increase in working hours and in personal social activities. The effects of a healthy or unhealthy work-life balance can be different for each individual and may also differ based on gender.

How problems and stress impact professional life

An individual's stress in his/her personal life can negatively impact not only their own professional lives, but the organization's performance as a whole (Hellmund, 2012). An additional concern raised by Caparas (2008) was that employees tend to be emotionally occupied with the thought of their home-life and families during working hours. This can interfere with their professional duties.

Communicating with family and friends during working-hours may also impact an employee's performance. It could reduce the efficiency of his/her work, and might also reduce their motivation to do well in the organization (Holt et. Al, 2006). This could result in below-average performance. The importance of balancing work and home lives are especially crucial when overtime is concerned. Declining overtime is often not an option for employees in large organizations, for many reasons. For example, banks offer lucrative compensation, sometimes in the form of promotions, ranks, or other rewards, as an incentive. Another reason is that employees who are willing to spend extra hours at work are often considered dedicated, regardless of the organization's benefit from that extra work. As a result, more employees seek to take on extra hours at their jobs, even though they may be unable to manage them. Because of these unmanageable working hours, the individual's performance may diminish, and he/she may not be able to meet even the standard deadlines at work.

How work interferes with social life

When employees work for longer hours than which they are capable, they fail to manage their time successfully, and are unable to understand where their time and energy is being spent. This, according to David Clutterbuck, can cause conflicts between private and professional lives (2003). In order to maintain balance between the two, an individual must fully understand the appropriate amount of time that is required to be spent on both, private and professional activities. An individual's work-life balance may not be affected if his/her social life is not very demanding. However, if the individual's personal life requires much attention, attempting to meet overtime working hours will most probably take a toll on their ability to successfully balance both lives.

As of late, employees have started providing 24-hour services wherever they are to fulfill their job requirements in return for a reward or various benefits (Gambles, Lewis, Rapoport, 2006). On the one hand, these facilities have helped employees gain access to benefits and bonuses, which help them meet their financial needs. On the other hand, however, Flechl states that these benefits have disrupted the private lives of employees (2010). One way in

which these incentives may cause issues in an employee's personal life is by binding the employee to spend more time on work-duties than they can handle.

Julie Cohen found that employees spend their holidays and off-time working on job-related duties as well (2009). This work, although rewarded, is not the emotional support or satisfaction an individual requires on a personal, social, or familial level. An individual's personal life requires just as much attention as their professional life.

The Interference of Social and Professional Life

Before the development of technology, employees were not able to stay connected and updated as easily as they can now. Soeren Dressier states that technology has become increasingly developed in its means of communication, advancing from landlines to pocket-mobiles (2004). Such technological devices have made it much simpler to keep in touch with others outside of one's work, but it also presents itself as a barrier between maintaining a healthy balance between private and professional life (Metteri, Kroger, Pohjola, 2013).

Employees are requested by the organization to remain available for contact at all times – off and during working hours – in case of queries or problems that need to be addressed right away. Similarly, families and friends want to keep in touch even during working hours (Chen, 2004). Explaining this, Hill states that each of these two lives is important in its own dimensions, and in this case, are found to overlap one another (2011). Personal relationships can get impacted because of the dominating effect work has over an individual. On the other hand, when *personal* life becomes dominating, an individual's performance at work can get heavily affected. In conclusion, neither the personal, nor the professional life should be regarded with higher priority than the other. In fact, both should be treated with equal balance (Mellow, 2006).

Mobile phones can make a person available for contact during working hours for all sorts of social interactions (Weinberg & Cooper, 2007) This diversion of attention can cause slip-ups in the duties of employees. People's connection to their lives outside of work is not ideal while performing work-related duties. The solution to this issue could perhaps be prohibiting the use of phones in the workplace for employees whose positions do not require a mobile. In other words, a mobile phone should only be permitted if the use of it will be regarded as business-driven or business related. The higher the post, the more a phone is required, and the more flexible the organization should be. For example, receptionists should not be allowed a phone, however one may be required for posts such as loan service representatives and department coordinators. A phone, as well as internet access on the phone, might definitely be needed for managerial staff. For security purposes, and ensuring appropriate content is being accessed at the workplace, organizations can implement filters that block-out inappropriate or unwanted websites.

How imbalanced work-life can affect organizations

An organization's success depends on the efficiency and effectiveness of the employees. When employees remain in contact with their families and friends, their focus from work shifts, and they may be unable to get duties completed on time. When employees fail to meet the appropriate standard of work – and in the given time – they are required by their workplace to work overtime (Lockett, 2012). This makes it difficult for workplaces to keep their employees focused on the duties required of them and, ultimately, creates serious problems in the organization and its overall reputation.

An individual's personal life overlapping his/her professional life can sometimes be beneficiary. For example, in the instance that an individual receives good news while at work from a family member, his/her performance may excel. On the contrary, if he/she receives bad news, their performance may diminish. It is clear that in order to achieve overall success, an individual must give equal importance to his/her professional and private life.

How employees' imbalanced work-life can affect their personal life

An individual's social life is an extremely important part of his/her own life, as well as the life of those around him/her. When an employee returns home from work, family and friends expect a certain amount of attention given their way. Overcommitting to work – even just

emotionally – may lead to communication gaps and barriers between relationships, as people expect to interact, communicate, and solve problems with one another. This may be difficult for an individual to do if his/her mind is preoccupied by responsibilities and duties at work.

It is true that organizations in still reward-based incentives to motivate employees to work extra hours, which then help those employees fulfil their personal and social requirements or desires. However, there is desperate need for organizations to draw the line between (1) working extra hours and working overtime continuously and (2) extensively between private and professional lives (Tucholka, Wesse, 2007).

Managing Work-Life Balance

Not only is it unnecessary, but it is also inappropriate for organizations to expect – and even allow – an individual to dedicate their lives to the organization while ignoring their own personal wants and needs. Having healthy and active social lives enhance employees' personalities, which, in turn, benefits the organization. It also helps maintain a positive environment in the workplace, because having a social life improves the mood of the people that work in it. In addition, employees will be motivated to utilize their knowledge and skills in ways which prove beneficial to the organization (Paludi, Neidermeyer, 2007).

With the employees' and the organizations' best interests at heart, workplaces might benefit from taking active steps to enhance their workers' social lives. For example, holidays, vacations, leaves, tours and office-parties could be excellent ways of helping them relax, and create a healthy work-life balance.

Personal Nature and Work-Life Balance

Suffice to say, while an important contributor, an individual's organization is not the only entity responsible for helping him/her maintain a healthy work-life balance. An employee's nature and overall attitude to work plays a large role in how they manage their personal and professional lives. If an employee uses the organization's facilities and benefits without

putting in the work required to obtain them, the purpose of those rewards would not be served (Kaiser, Ringlsletter, Eikhof, 2011).

Employees should understand that is important to detach themselves from their private and social lives once they enter the workplace. Interacting with family and friends during working hours can cause an employee to deter from his/her duties, resulting in late and poor work. There are many other alternatives available that may help organizations generate positive and successful work from their employees. However, both, the individual and the organization needs to take in consideration what would work best with regards to maintaining a positive work-life balance.

Concepts Associated with Work-Life Balance

Conceptualizing Work Life Balance (WLB):

Quality of Work Life (QWL) is concerned with the affect that an individual's work has on them and on their lives, and can be understood as an opportunity to fully utilize one's talents, explore his/her capabilities, and enhance the ability to face challenges (Serey, 2006). Beder states that the sole purpose behind studying QWL is because the quality of an individual's working life is said to extensively influence the employee's personal identity (2000). He also claims that work is no longer just mode of productivity, but also works plays a big part in defining the individual and their self-worth depending on how much money they earn; a result, he says, of the consumerist, capitalist world. QWL also provides financial security, which in turn determines an individual's standard of living (Mshololo, 2010).

The extent to which employees are satisfied with their work impact other aspects of the private lives. For example, the more satisfied an individual is with his/her performance at work, but better his/her self-image, mind-set, and relationships will be (Mshololo, 2010). QWL works to ensure that all the needs of an employee are being met. These would especially include family needs, social needs (leisure time off work), and knowledge needs

(learning-enhancement, skills-enhancement) (Koonmee, Singhapakdi, Virakul & Lee, 2008). It has been proven that the quality of one's work life influences one's identity along with the quality and satisfaction of their personal lives.

There is no single, generally accepted definition for the term WLB. Some researchers view it as "the perceived sufficiency of time available for work and social life" (Gropel & Kuhl, 2009, p.53)" while others define it as the extent to which an individual is satisfied in engaging both, work and family roles (Greenhaus et al., 2003). On the contrary, Clark defines it as "satisfaction and good functioning at work and at home with a minimum of role conflict" (p.349). A study conducted by Geurtz, Taris, Kompier, Dijkers, Van Hooff and Kinnunen (2005) tried to find the affects of the positive or negative interferences of work in an individual's home life, and vice versa, and how these interferences contribute to either positive or negative WLB.

There are many contrasting views on WLB, all of which emphasize on the fact that work life and private life are interdependent. In essence, WLB is achieved when individuals are satisfied enough to fulfill their home and work-related duties and requirements. For the purpose of this study, we will use Greenhaus' et al. definition (2003).

Greenhaus et al. state 3 components to WLB: time balance (the amount of time a person dedicates to their work and family roles); involvement balance (an equal level of psychological contribution to work and family roles) and satisfaction balance (an equal level of satisfaction that the person experiences with their work and family roles).

According to Greenhaus et al. (2003), WLB has three components: time balance (the amount of time the person dedicates to their work and family roles), involvement balance (an equal level of psychological involvement invested into the person's work and family roles) and satisfaction balance (an equal level of satisfaction that the person experiences with their work and family roles).

With regards to involvement and time management, role engagement is the emotional investment an individual makes to their work and family roles, while satisfaction is a result of the individual's experiences in fulfilling those roles (Greenhaus et al., 2003). An individual is said to experience a healthy WLB if their time, emotional and psychological investments, and satisfaction levels are all equally high. If an individual has work-life imbalance, then all 3 of these domains will be equally low. (Greenhaus et al., 2003). An equal distribution of time and involvement between roles can keep an individual getting too invested in a single one, which may lead to many challenges. This contributes to WLB and satisfaction because it helps increase personal wellbeing, all while reducing work-life conflicts. Differences between the time and involvement spent at home and at work can cause stress, work-life and satisfaction imbalance, and a poorer quality of life in general. (Greenhaus et al., 2003).

The right kind of time management comes with an individual being satisfied with the amount of time they dedicate to family and work roles (Greenhaus et al., 2003). Time management can be enhanced with the help of organizations, if they offer things like part-time work and parental leave policies, thereby allowing women to meet their familial and personal needs (Gregory & Milner, 2009). However, being granted these specialties can hinder a female employee's progression at work. This may mean that she is not considered for higher posts, and might even be earning less (Hakim, 2006). As a result, satisfaction with work life becomes limited – In a way, they are able to meet the needs of their private life, but are then required to make sacrifices at work. Of course, the amount of importance given to work and personal life individually is subjective.

An overall satisfaction balance can only be reached if an individual is satisfied with both, work and personal life (Greenhaus et al., 2003). Thus, conflicts and problems in both aspects of one's life can be resolved quickly if he/she prioritizes both roles equally (Gregory & Milner, 2009).

Workers and organizations as a whole have started to acknowledge the importance of balancing work and private life, and have been working to introducing opportunities that would help employees manage both efficiently. These actions are increasingly being taken as it has been found that employees who have maintained a healthy work-life balance show

increased morale, higher productivity, greater investment or return, greater commitment to organizational objectives, as well as a reduction in healthcare costs (Bird, 2006). The organizations that take WLB into consideration and work towards maintaining it are said to have a competitive advantage over the organizations that do not (Todd, 2004). The issue of WLB is worked upon by instilling the policies and practices of WLB into the organization in order to increase the flexibility and autonomy of the worker.

Not only can flexibilities at work help attain WLB, but so can energy. An individual's energy levels are often transferable from one aspect of their lives to another (Andreassi & Thompson, 2007). For example, if employee's experience high levels of positive energy throughout their day, that energy will then be reflected into their work life, further leading to better moods and functioning at work (Crouter, 1984).

Work-life balance can also improve the overall quality life because it maintains and gives equal importance to both roles. In other words, because an individual is fully engaged in both roles, emergencies in their work or family life don't affect their performance in either roles too greatly (Greenhaus, et al., 2003).

WLB – like most other phenomenon – is not without criticism. The most prominent criticism that the concept of WLB receives is that it is reductionist, and views work-related duties as something that employees do solely to earn money (Kamenou, 2008). It does not give much regard to the other factors of one's life, such as household chores, raising children, or any other unpaid duties. Additionally, it makes the implication that the individual himself/herself is solely responsible for balancing roles in both lives (Burke & Lewis, 2007). Not much blame is put on organizations for regulating work with the use of power and dominance (Burke & Lewis, 2007).

In general, a better understanding of WLB is that it highlights the overlapping nature of WLB and fundamental inequalities and injustices that exist within organizations, which later

contribute to an imbalance between an individual's lives. It can be defined as encompassing societal, familial, and private domains of an individual's life, where all aspects are interdependent.

Multiple Factors That Contribute To WLB:

Creating and Maintaining WLB is complicated. There are various factors that are involved in a women's ability to achieve WLB. These factors include perceptions of work and life based on gender, the kind and amount of managerial and co-worker support, organizational culture and environment, and time expectancy for duties, and career consequences. All of these factors will be discussed in the sections below.

1. The Dual Career Woman and Role-Conflict

Duties are usually divided according to gender. Traditionally, it was normal for women to occupy only the roles of house wives, and to fulfill their responsibilities as a mother while men were brought in the earnings/income (Giddens, 2004). For women to pursue jobs outside of the "conventional duties of women" were given little recognition and praise (Mathur-Helm, 2005). These claims are also applicable to a South African background, where women are still expected to have no careers – and give them up if they did – in order to support their families by fulfilling the "typical duties" of a female (Rowe & Crafford, 2003).

On the bright side, however increasing number of women are pursuing higher education (Yiannakis, 2008), resulting in more of them becoming a part of the work sector. South African legislation [Affirmative Action policy, for example (Deshpande, 2006)] guides organizations to promote the minority groups (historically disadvantaged women, for instance) in an attempt work over the imbalances of their past (Rost & Mostert, 2007).

Women that have done further studies are also likely to make their way to higher posts in the workplace (Yiannakis, 2008). Consequently, this results in increased pressure from work, and an increased interdependency between work and private life. A rising issue that pushes

women into the workplace out of compulsion is the financial responsibility of elderly parents (Hewlett & Luce, 2005). This consequence of increasing exposure to work resulting in increasing pressure is seen in South African women who experience extreme stress because of work and personal life issues (Marais & Mostert, 2008).

Recently, financial and economic pressures and have pushed more women into the workplace, as households are beginning to require more than one steady income to sustain themselves (Giddens, 2004; Straub, 2007). As a result, organizations have begun to take actions such as downsizing and layoff, to balance out the increasing number of people joining the workplace. This, in turn, is becoming reason to high levels of unemployment, which increases pressure among employees and forces them to work longer hours (De Klerk & Mostert, 2010).

The concept of “female breadwinner households” have become more common in the last few years, as more women begin to earn more than their spouses (Dargo et al., 2005). These recent developments show that the traditional expectations from women – being housewives and raising children – are, to some extent, beginning to fade away (Giddens, 2004).

Another rising trend in the structure of personal lives are single-person households. These could be the result of divorce, women choosing to raise children on their own, and unmarried individuals, who reject the traditional role of the “housewife”. An article published in the *Star* claimed that an increasing number of women are beginning to sacrifice their marriage and/or familial goals to attain financial independence (Poulter, 2002). This means that women are getting married and having children much later than the “typical” age, as they work on bettering their careers.

The points highlighted in the afore sections provide some insight as to why women feel the need to work in today’s day. Ultimately, all these contribute to a more challenging situation for women in terms of balancing work and life. In the end, however, despite all demands and

requirements from work, most women primarily focus on fulfilling their familial needs first (Easton, 2007).

There are three main types of role conflict that are associated with WLB: (1) strain-based conflict, (2) behavior-based conflict, and (3) time-based conflict. These equate to the concept of multiple-role conflict. When an individual has multiple-role conflict, he/she usually deals with work-home interaction (WHI) and home-work interaction (HWI), which affects their functioning and performance in all respective domains. Both these interactions influence one another – the positive or negative aspects of one domain impact the other (Geurts & Demerouti, 2003). Negative WHI and HWI in the context of strain-based and time-based context will be discussed below, following which will be positive WHI and HWI.

Strain-based conflicts are usually a result of negative moods, and occur when an individual's performance in one role impacts his/her performance in another role (Rost & Mostert, 2007). It can be experienced if a person does not get sufficient "recovery" time (leisure time at home) between fulfilling each of the roles. This is crucial because of the intense workload and other problems an individual faces at his/her workplace, from which they need to unravel and detach in order to successfully engage in the other role (Geurts, Kompier, Roxburgh, & Houtman, 2003). The negative aspects – both emotional and physical – that are built up from fulfilling work roles cannot be neutralized, making it difficult for a person to carry through their duties at home. This leads to negative WHI (de Lange, Taris, Kompier, Houtman & Bongers, 2004). Studies have linked negative WHI to overall poor psychological health overtime (Van Hooff, Geurts, Taris, Kompier, Dijkers, Houtman & Van de Heuvel, 2005).

Behavior-based conflicts occur when the behaviors required with one role are incompatible with those required in another role (Rost & Mostert, 2007). For example, managers are stereotypically assumed to be aggressive and demanding in the workplace. This behavior is different from the behavior he is expected to have at home, which would usually be along the lines of loving and caring. In other words, their post as manager may require them to behave

in a certain way that is not reflective of the (required) behavior or personality at home (Hammer & Thompson, 2003).

Time-based conflict can take place in an individual's life when the time requirement for one role makes it difficult to fulfill the time requirements for other roles (Rost & Mostert, 2007). For example, if there is extensive pressure put on household duties, the person will lack efficiency and time in managing their work-related duties (Geurts et al., 2005; Payne, Cook & Diaz, 2011). This is a clear cause of HWI.

As with anyone who experiences all the conflicts, a dual career woman may be unable to spend appropriate amounts of time on both roles, resulting in negative WHI and HWI. Some of the causes of a woman's inability to fulfill her job-related duties successfully could include spousal conflicts, child-bearing conflicts, and career-marriage conflicts (Rowney & Cahoon, 1990). Females usually tend to feel a sense of guilt if they are unable to successfully fulfill both, their roles as a mother, and a working woman (Burchielli, Bartram & Thanacoody, 2008).

Information in the above sections provides insight into the fact that fulfilling the requirements of both roles is especially important to women. Since females usually experience more conflicts in juggling both, home and work life – which negatively affect their WLB – it is crucial that they meet the needs of both roles (Easton, 2007). Being provided support from organizations and assistance in accomplishing and fulfilling their roles sufficiently could help address and resolve the issues women face in maintaining a WLB (Chan, 2009). Organizational culture and organizational time expectations will be discussed in the sections below in the context of women working to maintain a healthy WLB.

2. *Organizational Culture*

Organizational culture an important aspect of the workplace which shapes the attitudes, behaviors, and values of an employee (Chan, 2009). Unfortunately, not many organizations instill policies such as work-life/family-policies, because more of

these are directed to women or parents (Smithson & Stockoe, 2005). The right step forward would be working to bring a change in the attitudes of organizations by making them more family-friendly (Clutterbuck, 2004).

Changing the culture of an organization is a long process, which includes changing people's views and attitudes, as well as the general system (Clutterbuck, 2004). An example of this would be emphasizing the need for females to be named as beneficiaries in family policies, as they no longer carry out only the conventional responsibilities of a woman by fulfilling family duties, but also work outside of the household. It is possible that these developments may be met by some resistance and hesitation, but Baglihole suggests implementing training courses that address resistant attitudes within an organization could be a conceivable solution (2006). He also suggests highlighting the need for support systems and flexibility for all employees – even those without family policies – through the training programs. Lastly, organizations and staff members individually would benefit greatly from openly communicating about the change in women's' duties in today's day, and how this change needs to be acknowledged and accepted (Bailyn & Harrington, 2004).

Male participation in family contexts should be considered by organizations, as “danger lurks in family friendly benefits that are only used by women” (Eagly & Carli, p. 70, 2007). Basically, organizations needs to use awareness-based training programs to spread awareness about the difficulties working women face in today's society, and how this impacts and challenges the different aspects of their lives. Workplaces should offer family friendly policies to men along with women so they do not feel marginalized, but infact encouraged to actively take part in their family lives. If all actions are appropriately taken by organizations, the importance of maintain WLB may be readily and easily accepted by all its' members.

3. Organizational Time Expectations

Unrealistic time expectations form organizations is also a contributing factor to work-life imbalance. It has been found that working long hours in incompatible with parenting (Wood & Newton, 2006) – overtime demands form the workplace hinder one's performance at home, leading to work-life conflicts(O'Driscoll, Brough &

Biggs, 2007). Organizations' superiors also expect work-related duties to be fulfilled even beyond the working hours of an employee, thus interfering with their personal lives and causing an imbalance (Posig & Kickul, 2004). To support this further, Thompson and Bunderson found a positive correlation between working overtime and a work-life imbalance (2001).

Employees often speak out about the fact that organizations fail to provide flexible working schedules such as flexi-time and part-time work. This keeps them bound to the minimum hours they have to work without any exceptions, along with working extra hours than they are meant to (Bauld, Brough & Timms, 2009). WLB is negatively affected because of the unrealistic demands made by organizations for time, as these demands usually involve working extra hours (Pocock, 2002)

Eagly and Carli state that "organizations should change the long hours work culture" in an attempt to help working females fulfill their familial responsibilities as well as work-related duties, with relative ease (p.69, 2007). This may help them work their way towards higher positions and rewards. The two also suggest that employees with new familial responsibilities (such as new parents) should be given more opportunities to prove themselves as able to live up to higher-post expectations.

4. *Organizational and Social Support in Achieving WLB:*

Many researchers highlight the importance of social support authors (Chan, 2009; Kelly & Voydanoff, 1985; Marcinkus, Whelan-Berry & Gordon, 2007). "Social support is a critical resource for working women to enable their continued success in both work and family domains" (Marcinkus, Whelan-berry & Gordon, 2007, p.87). Social support can be defined as a particular form of relationships and the steady flow of resources provided by those relationships (Chan, 2009). This kind of support can work as a bulwark between the affects of work and private lives by individuals to cope with the conflicts from each role (Kelly & Voydanoff, 1985). The two main types of social support are organizational support and non-work social support (Chan, 2009).

Organizational support is an organization's care and concern about their employees' wellbeing, and how they value their workers' contribution to it ((Rhoades & Eisenberger, 2002). Looking specifically at that banking industry, women do not see adequate organizational support, perhaps as a result of the lack of female role models within the industry (Crafford, 2003). The proposed model for WLB suggests that organizations need to provide access to suitable role models to help women with time management, and other difficult tasks (Clutterbuck, 2004).

Another aspect of organizational support is supervisory support, which is the support offered by an employee's immediate supervisor in context to his/her concern for their general welfare and work-related interest(Kottke & Sharafinski 1988). A supervisor's concern for an employee and their readiness to help the employee can reduce the spillover of work demands into their personal life, thereby reducing work-life conflict. It is clear that social support, as well as supervisory support, can have positive impacts on WLB, as they both provide resources and guidance that will help the employee avoid work-life conflicts(Lapierre & Allen, 2006).

Support from colleagues is also said to have positive impacts on WLB. While formal WLB policies have proven to be beneficiary, employees usually prefer making informal adjustments to their work environment to work with their colleagues, with the approval of their supervisor (Behson, 2002). Such a control over methods of work, duty-planning, and colleague-support are all important parts of an employee's regulation and investment in work-related duties (De Lange et al., 2004). As a result, individuals have an increased amount of self-efficacy and energy, which helps maintain a positive WHI and WLB (Geurts et al., 2005).

According to Rowe and Crafford, women in the banking industry are likely to be less supportive of other women when they are in different life stages, and more supportive if they are in similar life stages (being single, married, about to start a family) In essence, it has been

found that females look out for themselves, and don't tend to work as a group in addressing one another's issues (Rowe & Crafford, 2003). One opinion, however, cannot be accepted for all cases.

Family support and spousal-support are forms of non-work support that help women achieve WLB (Chan, 2009). Family support can be understood as the empathy and respect shown to one another by family members, especially a woman's paid and unpaid duties carried through for the family (Chan, 2009). One example of family support would be providing immediate and direct assistance in home-life and the duties it demands, thereby allowing the working woman a break from fulfilling that single responsibility (Frone, 2003). A woman is able to sufficiently focus her attention on work-duties and adjust their behavior at home according to her needs if she receives support from home. This is linked to a positive HWI (Geurts et al., 2005). In other words, positive environments at home create positive moods overall, resulting in positive outcomes in work-related duties.

Parasuraman, Purohit, Godshalk and Beutell define spousal support as the "flow of resources from one partner to the other which serves to help the receiver and improve his or her wellbeing" (p. 282, 1996). In other words, supportive spouses are able to protect each other from being excessively affected by work-life problems (Holahan & Gilbert, 2979). In South Africa, an increasing number of men are concerned with building relationships with and engaging in activities with their children – otherwise called "cuddly breadwinners". However, most of the childcare duties are still carried out by the women (Newell, 2000).

While the amount of responsibility of childbearing on women has decreased with the emergence of men as cuddle breadwinners, the social responsibility of childcare is still that of a woman's (Newell, 2000). Balancing work and home life is even more challenging for those women who's spouses and partners do not help with household, childcare duties (Moorosi, 2007).

As seen in the above sections, negative impacts on a woman's work-life can be avoided with some adjustments, including supportive supervisors, being able to adjust their own work-arrangements, receiving empathy and help in juggling work and home life, and more. Family members should provide assistance with familial conflicts to avoid the negative spill over into work life. Having organizational, familial, and spousal support all contribute to a woman's overall wellbeing and decreases the negative affects that personal life can have on work life. All the support structures discussed above serve as resources that enable the maintenance of a health WLB, especially for working women. A lack of support in these areas have shown to negatively influence WLB and could lead to work-life conflicts. The section below will discuss the consequences of work-life conflict on WLB.

5. Consequences of Work-Life Conflict:

Consequences of Work-Life Conflict on Individual Wellbeing:

The various roles women have to fulfill can be very bombarding, and may act as reasons for added pressures and stresses. Females who try to continuously deal with these pressures may experience burnout (Yiannakis, 2008). The definition of burnout is "a persistent, negative, work-related state of mind in 'normal' individuals that is primarily characterized by exhaustion, which is accompanied by distress, a sense of reduced effectiveness, decreased motivation, and the development of dysfunctional attitudes and behaviors at work" (Schaufeli & Enzmann, 1998, p.36). Stresses from work that are associated with burnout include having elements of fear, dread, anxiety, irritation, annoyance, anger, sadness, grief, and depression (Motowidlo, Packard & Manning 1986, p. 618).

Job stress occurs when certain characteristics of work produce negative consequences or responses from employee (Johnson, Cooper, Cartwright & Donald, 2005). Studies conducted on work-life stress find that despite the increase in women engaging in paid employment, they still continue to carry out far more childcare and household duties than men (Betz, 2005). This constant balancing between work and personal life results in stress (Chan, 2009). Working females experience much more job stress than their male counterparts because they have less power and less of an influence in their work-environment, as well as in their

marriages to bring out adequate distribution of domestic duties (According to Phillips-Miller, Campbell and Morrison).

Many researchers find that the pressures of work-life conflicts on women can be extensive and lead to serious burnout, particularly in relation to WLB (Demerouti et al., 2001; Geurts & Demerouti, 2003; Ogungbamila, 2010; Oloyede, 2006). Women must deal with the conflicts their work-lives present, as well as manage the stresses their work-life imbalance creates, creating an sustaining negative WLB.

Some of the other consequences working women with work-life imbalance include increased absenteeism from work, turnover, decreased job satisfaction and performance, depression, anxiety and irritation, among other things (Demerouti et al., 2000). Aryee, Fields and Luk (1999). It has been found that if an employee's work duties interfere with his/her performance in carrying out household duties, the non-work duties may increase the individual's anxiety levels.

Work-life imbalance can also affect job satisfaction. While this is not the main issue being studied in this paper, it would help provide insight into the overall situation of work-life imbalance. Tull defines job satisfaction as the amount of satisfaction an employee feels at their workplace, making things like work-life conflict, burnout, job-related stress and anxiety less likely (2006). Several studies support the finding that women who experience high work-conflict with experience low levels of job satisfactions, and lower psychological wellbeing ((Betz, 2005; Cabrera, 2007; Mesmer-Magnus & Viveswaran, 2005).

Job satisfaction and life satisfaction are closely connected. Page and Vella-Brodrick define life satisfaction as the point when an indivual understands their satisfaction from life on a general level (2008). For example, is an employee is unable to sufficiently meet the demands of his/her personal life because of the demands of his/her work-life, the individual is no likely to experience ultimate life satisfaction(Kinnunen & Mauno, 1998).

Career success is something that can only be experienced by the individual him/herself response to his/her career experiences (Mayrhofer, Meyer, Schiffinger & Schmidt, 2008). According to young career professionals, an important aspect of career success was “achieving balance in work and life” (McDonald & Hite, p.97, 2008).

Career success can impact WLB both positively and negatively, depending on how high or low it is. In other words, women can find ways to successfully manage work and family responsibilities simultaneously, or can choose to leave the workspace and dedicate their 100% to familial responsibilities. Both would result in positive WLB (Hewlett & Luce, 2005).

A study conducted by Easton found that women were able to maintain healthy WLB if they were provided a social support network, found adequate childcare, were able/allowed to choose and change organizations and/or positions to better suit their needs (such as flexi-time, supportive environment in the workplace, supportive colleagues, etc.), and so on (2007).

The perception of these women regarding the guilt they feel for not spending adequate amounts of time with their children had been changed. They also reorganized their day in terms of understanding their own identity in context to their needs, and the completion of important tasks (Bolton, 2000). It is clear that these women have changed their mindset towards fulfilling the roles of both lives. They now focus on maintaining WLB, and put a strong emphasis on how well they are carrying out the duties of each role (Easton, 2007).

Some of the other reasons women temporarily quitting their jobs include looking after their parents or other loved ones, job dissatisfaction, being laid off, and more, all which negatively impact WLB in the context of income (Cabrera, 2007).

The points highlighted in the above sections emphasize the work-life conflicts that impact the wellbeing of working women on an emotional level. Job satisfaction declines, and career success, job stress, depression, burnout and anxiety are all elevated. However, mentioned above are also strategies that organizations and families can instill to ensure a positive WLB. Putting such solutions to use could prove useful to employees in a variety of occupations (Easton, 2007).

Consequences of Work-Life Conflict on Employees' Work Behaviors:

The following sections continues to explore the consequences of work-life imbalance on working females, and how these consequences affect their behavior in the workspace. Absenteeism, turnover, and poor job performance are all results of work-life imbalance.

Absenteeism from work takes place when unforeseen events such as accidents or illnesses occur (Chan, 2009). It may also occur if an individual spends his/her work-time on fulfilling non-work duties (Koslowsky, 2000). Absences can include arriving late for work, leave early from work, or not showing up for work at all (Boyar, Maertz-Jr & Pearson, 2005). It has been made clear that employees' work schedules do not support their non-work duties.

The turnover of the intentions of employees is another consequence of work-life conflicts. Turnover intentions are defined as ““a conscious and willfulness to leave an organization” (Tett & Meyer, 1993, p.262). Turnovers are based on employees' own inability and their organization's inability to resolve the interference of work life with personal life (Anderson, Coffey & Byerly, 2002). As a result, employees look for jobs in institutions that would be of more help in balancing the needs of both roles. In essence, work-life conflict is linked to greater levels of turnover (Wang, Lawler, Walumbwa & Shi, 2004).

A major consequence for females that spend their working hours on household commitments is lower standard of performance at work. Job performance is basically the extent to which

employee's improve the effectiveness of their organizations they work in (Byington & Felps, 2010). Work-life conflicts are detrimental to a person's job performance, a finding made by many studies (Aryee, 1992; Frone, Russell & Cooper, 1997; Netemeyer, Brashear-Alejandro & Boles, 2004). Thus, if work-life conflict is reduced, an employee's performance at work may improve (Madsen, 2006).

WLB can influence an individual's performance at work if organizations offer policies such as work-from-home, job-sharing, family-leave programs, on-site childcare, flexible work hours, elder-care, and financial/informational assistance/guidance (Beauregard & Henry, 2009). Instilling such policies don't necessarily reduce work-life conflicts, but improve job performance among those employees that work extra hours, and desire some flexibility in terms of time (Allen, 2001).

Flexible work arrangements improve job performance because they work to emphasize organizational support – especially to those who are seeking jobs – and particularly to those who require some aid in balancing their lives (Casper & Buffardi, 2004). Introducing such policies also create organizational citizenship among those who the policies apply to, and also improve job performance (Beauregard & Henry, 2009).

The amount of time employees spend at work represent their commitment to the organizations and overall contributions to it (Beauregard & Henry, 2009). Employees that make use of flexible working arrangements, however, are considered unfavorable, and are thus linked to lower income, fewer promotions, and fewer performance evaluations (Bailyn, 1997).

Additionally, it can be said that women that experience work-life imbalance as a result of multiple-role conflict tend to be mentally exhausted. Employers that do not take WLB under

consideration can negatively affect the workers as well as the organization. Thus, organizations that pay much attention to issues revolving around WLB can promote the overall wellbeing of the organizations, as well as their employees (Smith & Gardner, 2007). Women generally engage in a range of coping mechanisms in context to work-life conflicts, which will be discussed in the sections below.

6. *Coping Mechanisms from Domestic and Work Initiatives:*

So far, this paper has shed light on the physical and psychological consequences of work-life imbalance that all employees face, especially women. Through this, a ground for coping mechanisms that women can utilize in order to balance their work-life roles is built.

Care networks and maternity leaves are among the many coping structures made available to women.

Care networks are basically “formal, informal, paid and unpaid care arrangements, networks and institutions that provide women with the opportunity to work” (Tomlinson, 2006, p.369). Female bankers in India claim that they rely heavily on domestic help for household responsibilities such as childcare or extended family care, along with other household chores, in order to balance their work and home lives. These women who appear to do it all – balancing work and homelife while also meeting domestic demands – are known as “superwomen”. On the downside, women still feel a sense of guilt in using care networks because of their lack of commitment to their own homelives (Rowe & Crafford, 2003).

Conceptual framework of the Study

The following sections will analyze literature about work-life balance in context to the women working in rural co-operative banks in Pune, Maharashtra.

This paper has tried to explore numerous contributors that help strengthen the core foundation of work-life balance. It will begin by understanding all the various kinds of challenges that working women face in rural co-operative banks while trying to maintain a healthy work-life balance. It will also shed light upon how the balance between the two roles is controlled by the demands at work and household, as well as how an individual's own perception of their job and life satisfaction affect their psychological wellbeing

The following research has been inspired by the JD-R (Job-Demand and Resources) model developed by Demerouti, Bakker, Nachreiner and Schaufeli (2001).

Originally, this model was designed for burnout, however it is overreaching in type, and can be applied to any occupational setting (Bakker & Demerouti, 2007). The model is applicable to all work settings, regardless of job demands and resources, as each workplace has its' own contributing factors in terms of job stress. The JD-R model looks at the interaction between an individual's personal demands and environmental demands. It also tries to seek out the impact of this interaction on employee-wellbeing, whether positive or negative (Haddon & Hede, 2010).Voydanoffand Bakker and Geurts have specifically used this theoretical model in context to WLB.

Demands are psychological or structural requirements that individuals need to meet by putting in mental and physical efforts (Demerouti et al., 2001). Work pressure, job insecurity, having to work extra hours without prior notice, and work overload are all examples of work-related demands that negatively impact WLB (Demerouti et al., 2000; Haddon & Hede, 2010; Oloyede, 2006). Non-work related demands could differ depending on the number and age of the family members at home. Role conflicts occur when these demands and responsibilities are combined (Haddon & Hede, 2010; Naidoo &May, 2005). Role conflict could be defined as the interference of a woman's work role with her home-life role, and the clashing of the demands of both roles. This results in compromised attention to each role (Betz, 2005).

The resources provided at work may play a big role in helping employees achieve work goals, reducing job demands, and promoting personal growth and development (Demerouti et al., 2001). Some of the resources that have proven to positively impact WLB include family support, autonomy, positive workplace environment that highlights the importance of WLB, and supportive supervisors, managers and employees WLB (Easton, 2007; Haddon & Hede, 2010). Some additional resources include flexi-time, part time employment, family-friendly employment, and many more (Easton, 2007; Haddon & Hede, 2010; Nzimande, 2008).

De Sousa, in an attempt to link all the aspects of the model, claims that work demands require too much time and effort. These efforts include working long hours, high and unrealistic sales targets that need to be met, and so on. They also require way too many work resources, such as organizational support and time-flexibility. Consequently, the negativity and exhaustion from work impacts the non-work life of the individual. A plausible solution to this issue would be increasing the number of job resources organization provide to ensure that an employee's work like does not affect their private life.

Essentially, demands are correlated with conflicts that impact work-life imbalance, and resources provided by organizations in one of the roles enhance participation in the other, resulting in positive WLB (Voyandoff, 2005). It is suggested that understanding the unique combinations of conflict and facilitation (from demands and facilities) might be helpful in further understanding the perceptions of WLB and its consequences (Haddon & Hede, 2010).

The banking industry is identified by variety in its types of work, discrimination, conflicting tasks, delegation, high work pressure (in terms of meeting sales targets), dealing with client complaints, favoritism and high value of employee education – all of which heavily affect the workers' WLB employees (Michaildis & Georgiou, 2005; Ojedokun, 2008; Ogungbambila, 2010)

Studies that looked at WLB in the banking industry find that the more qualified individuals are for a certain job, the more difficulty the experience in achieving WLB, as compared to those who are not as qualified (Michailidis & Georgiou, 2005). This may be the case because highly qualified employees might carry more workload home than do lower qualified employees, and are trying to pursue their career at the expense of their homelife simultaneously (Michailidis & Georgiou, 2005). Other studies have also looked at the banking industry to understand their connection to WLB. Easton, for example, looks at how effectively women working in middle management in the banking industry balance their roles. His study found that these women relied heavily on domestic helpers, childcare facilities, and extended family as opposed to relying on their partners. They also believe that their organizations are not supportive enough, and don't give enough importance to WLB (Easton, 2007). Others researchers view work-life imbalance as a barrier to career progression within the banking industry (Rowe & Crafford, 2003).

In conclusion, women working in the banking industry are faced with many challenges from both work and personal lives, which can influence WLB, according to the JD-R model. However, this model also finds that given sufficient access to proper personal and work resources, women would find it much easier to achieve WLB. Clearly, demands and resources are important factors that contribute to work-life balance.

Indian Cooperative Banks Scenario

In a hunt for capital, small entrepreneurs, agriculturists and people with no collateral, artisans, petty traders, women and rural folks invariably lose out in India. As a solution, cooperative banks were conceptualized to serve to these very populations. These banks are meant to cater to the largest section of the population that is untouched by commercial banks (as these can't sustain themselves in remote areas of the country). In other words, cooperative banks were made as the original means to financial inclusion. They educate people about saving from the base level, and make available credit to those that are not served by traditional banks. Because these banks are local, they are expected to know the regional

business environment, and thus provide better assistance in the development of the community.

On the downside, cooperative banking stands at a turning point today. On the one hand, these banks have grown a lot over the years – albeit not entirely in the desired way – and has developed a substantial amount of credit base. On the other hand, they are weak in terms of their structure. Management has become less efficient due to multiple collapses and since most are family-run, they have unreliable governance record. Additionally, political interference is fairly common, and the structure with which they operate is not regulated by RBI. Rural cooperative banks are struggling through fund-availability quality-of-debt challenges. They're facing a two-front problem with the rise of technology in the banking sector, which the banks are unable to keep up with due to their lack of technological development and funds. In order for cooperative banks to reach more people, they must change how they operate both, internally and externally and compete with small-finance banks and MFIs that have been getting a grasp on new technology. This would essentially be an enhancing yet difficult task for cooperative banks.

India is said to be one of the first countries to experience community-banking movements in the world. The concept of “Urban cooperative banking” can be traced back to the nineteenth century where society was being heavily influenced by experiments in Britain and Germany. The first mutual aid in the country was perhaps Anyonya Sahakari Mandali, which was set up in the state of Baroda in 1889. Initially, urban cooperative credit societies were made on a community basis, simply to meet the consumption needs of the members that belonged to it. However, when the Cooperative Credit Societies Act was passed in 1904, the movement sped up. The first registered society was established in Madras, in October 1904. The most prominent of the societies was Bombay Urban Co-operative Credit Society, and was established in 1906. A committee was set up to observe and review the outcomes of urban cooperative societies. They found that these structures were much better suited to serve the needs of the lower and middle classes. We still see these banks put to use, visibly unchanged.

Cooperative banks had a much higher reputation during the “crisis years” of 1914 and 1915, when 50+ joint stock banks collapsed, than they do now. “As a matter of fact, the crisis had a contrary effect, and in most provinces, there was a movement to withdraw deposits from non-cooperatives and place them in cooperative institutions, the distinction between two classes of security being well appreciated and a preference being given to the latter owing partly to the local character and publicity of cooperative institutions but mainly, we think, to the connection of Government with Cooperative movement” (Maclagan Committee).

On the contrary, the growth of cooperative banks in the last few years was insipid. The credit for the start of the second phase of these institutions could be given to the State Co-operative Societies Act in 1925, passed by the government of Bombay. The contribution that cooperative banks made to small businesses in middle-class communities was highlighted by committees such as Mehta-Bhansali Committee. In 1939, this committee suggested that the communities that had reached the criteria for banking should be allowed to have banks. The Rural Banking Enquiry Committee of 1950 suggested that the initiation of such institutions even in the smallest of towns. The biggest change, however, came about when the Banking Regulation Act was passed in 1966.

The high powered committee’s report on UCBs lead by R. Gandhi in 2015 classified the development of post 1966 cooperative banking segment in three separate phases. The first phase – also known as the growth phase – lasted till 2003, and was marked by an immense increase in the number of banks, branches, deposits, and advances. An increase had been seen from 1,100 UCBs with deposits and advances of Rs. 1.67 billion and Rs. 1.53 billion. In 1966, the segment had increased in number to over 1579 UCBs and 9722 branches with deposits of Rs.3.55 trillion, and advances of Rs. 2.24 trillion.

The second phase of the development went on till 2008, and was made apparent with the collapse of various banks, the most prominent one being Madhavpura Mercantile cooperative bank. The number of UCBs declined from 1,926 to 1,770 between April 2004 and March 2008. Because of such a large failure, RBI discontinued making licenses for new banks, and

also signed MOUs with state governments and central governments. The reason behind this (besides the setback) was to attain better coordination of regulatory policies and actions, establishing capacity-building practices and instilling place-measures to ensure maximum efficiency through the development of technology. RBI instituted the Graded Supervisory Action (GSA) framework, and segregated the UCBs into four grades; Grade I, Grade II, Grade III, and Grade IV, all depending on their financial conditions. The grading system was advanced by the Supervisory Action Framework (SAF) in 2012. This framework initiated supervisory action based on numerous trigger-points, including CRAR, gross NPA, CD ratio, profitability and deposit-concentration. In 2014, SAF was reviewed and later modified by enhancing the trigger points that already existed for imposing directions as well as cancellation of licenses.

Since 2008, the segment has been in consolidation mode according to the R Gandhi report, which claimed that “as a result of the new initiatives and sustained efforts by RBI, the number of financially weak banks in the UCB sector declined. Further, due to consolidation in the sector on account of closure and merger, the number of UCBs came down from 1,770 as at end-March 2008 to 1,589 as on March 31, 2014 and further to 1,579 by end-March 2015.” The impact of this consolidation, however, led to an increase in deposits and advances of UCBs from Rs. 1,398.71 billion and Rs. 904.44 billion to (March 2008) to Rs 3,551.34 billion and Rs 2,243.08 billion (March 2015).

Advantage UCBs

While opinions about how cooperative banks perform vary, most experts agree that they are the best-suited options to achieve financial inclusion. This has actually been the case. Their very purpose is to play an important role in the area, their local nature being their primary advantage. This advantage is beneficial because having increased amount of information about the local communities can help them gain the trust of depositors within the community, which in turn helps them mobilize resources for themselves from lower to middle-class income group. Larger known commercial banks face multiple challenges trying to reach these parts of the population because they are unable to create such a trustworthy and supportive

environment. Strong connections with small communities and hiring people from those communities are often what help cooperative banks gain the trust of small savers and borrowers. This seems to emphasize that trust is one of the most important aspects of financial inclusion.

The key advantage that UCBs have over commercial banks, according to a public sector banker, is their cost structure. Traditional commercial banks usually have to incur many expenses which aren't justified by the numbers. This leads to tons of loss for that particular branch each year. UCBs structuring of costs is usually a lot less than that of commercial banks, mainly because of their lower operating costs. Part of their cost benefits goes to customers, and they also charge a nominal processing fee which acts as a major source of income.

Because cooperative banks are locally-specialized in nature, they have informational advantage over commercial banks as well. They are far better with dealing with the problems that each specific area faces, and are better equipped with information, such as borrowers' credentials that have not entirely been included in financial statements. Commercial banks are simply unable to have that level of information about their communities' ground realities because local factors are completely unknown to them.

UCBs also have many advantages that flow from the local nature of these banks. Since they are not governed by national and global policies, cooperative banks can allow flexibility to the people in their community. For instance, it is quite common to see cooperative banks offer locals loans up to a hundred per cent of the education fee as well as the living expenses incase of education loans. Commercial banks are usually not found giving beyond ninety per cent of the tuition fee as a loan.

Ratios have improved but problems remain

Over the last few years, UCBs have become more political in their approach in terms of operation efficiency and capital adequacy as a result of the efforts taken by RBI. Cooperative

banks have maintained – and continue to maintain – a higher net interest margin than commercial banks. In the years 2012-2013, the net interest margin of UCBs was at 3.35 per cent, which had gone up from the previous year's 3.31 per cent. This was a lot higher than the 2.89 per cent done in the 2006-2007 period. The gross NPAs had come down to 6 per cent in 2012-2013 from 7 per cent in 2011-2012. The CRAR (capital to risk weighted assets ratio) of UCBs is currently at 12.6 per cent, in terms of capital adequacy. Only five banks are known to have a CRAR below 9 per cent.

R. Gandhi said “UCBs have gone through various ups and downs. The latest problem they had was in early 2000. We had to tighten the regulations and supervision. Now, they have reached a good position.”. He also found that the equipped cover ratio of UCBs had significantly improved from 52.4 per cent in September 2014 to 59.7 in March 2015. s

Functionally, an increasing number of cooperative banks have begun to better organize their operations. They have started using Banking Correspondents (BC) as well as offering to provide “no-frill” accounts and promoting microfinance activities. So far, these have only been introduced in commercial banks. Most cooperative banks have started using technology and using IT as much as they can. Majority of banks have also installed Core Banking Solution (CBS) that is developed by the National Informatics Centre (NIC), The NIC's banking Cooperative Core Banking Solution (CCBS) works on the software as a Service (SaaS) model. It runs from a remote central server which is accessible to individuals via internet. In addition to providing implementation support, NIC also hosts the service. CCBS integrates other services as well, such as helping agricultural societies disburse funds from various government schemes (the rural wage scheme, old age pensions or the mid-day meal scheme directly to beneficiaries' accounts). This is a major step forward in understanding the structure of financial inclusion.

Despite all the positive developments, cooperative banks still face various obstacles in terms of their structure that have made the system tenacious for the most part. Size is the most important factor. Since most of these banks are still single-branch, it makes them vulnerable

to all the problems that community faces, resulting in business risks. The systematic risks rises significantly when such banks are exposed to other, equally vulnerable banks – which is a common concept. The downfall of the Madhavpura Mercantile Cooperative Bank (MMCB) is an excellent example, which resulted in the widespread interbank contagion among other banks that kept their funds in their bank within the same state.

Another major problem is lack of professionalism. The fact that these banks are localized in profile can act as a negative in the work environment. The quality of the people and the process of work in the bank are a major cause of worry, not just in the lower levels, but at the top-most positions as well. Maintaining and sustaining talent seems to be a major problem for cooperative banks because they cannot compete with larger banks in terms of the pay. In an attempt to improve their capital, cooperative banks conduct training courses for directors, chief executive officers, and other officials of ICBs conducted by RBI and regional locations free of cost.

The family control of UCBs are closely related to local politics and are a major disadvantage because they are seemingly at the root of bank loans going bad. The uninterested nature of non-family directors show truth to the fact that these are the major contributors to the downfall in loans. In order to solve this issue, Malegam Committee suggested a new structure for UCBs that included establishing a board of management in addition to the board of directors. The idea behind this update was to sperate the ownership of a cooperative society from its functioning as a bank.

The way ahead

Going forward, cooperative banks may become increasingly impacted because of the constant development of the financial sector. Few points are brought to light when looking at operating environment that could highly influence the entire system. For example, banking can now done at one's fingertips by a single tap on a screen. Any financial organization not apt to keep up and adapt to technological developments will fail to succeed in the industry. Secondly, cooperative banking will most probably be attended to by individual representatives of banks with enough back end support from banks. Once financial viability is

ensured, the use of banking correspondents will increase quite a bit. Lastly, once smaller bodies like payment banks become reality, competition in the rural banking sector will definitely intensify.

The focus on financial inclusion is most likely going to remain the same in the coming years. In fact, a stronger emphasis might be placed on the requirement of bringing unbanked people in the banking space in order to encourage entrepreneurship from the lowest levels and promoting direct transfer benefits. Cooperative banks have an ability to make such programs successful, and their role in these plans are unquestionable.

In order to fulfill their roles efficiently, these banks require massive overhaul. They must change their style of work, stay away from local politics, operate more efficiently, and be wise in their credit management. Suffice to say, instilling these structural changes will not be easy, and will require utmost discipline, which unfortunately is not a common quality in the banking industry.

As of late, the basic outline of cooperative banking has been changing. Malegam Committee and High Powered Committee headed by R Gandhi highlighted a few points about how the future structure should evolve. The current structure for these banks is not very clear. Urban cooperative banks are governed by state governments under the Co-operative Societies Acts of the respective states. They come under the Banking Regulation Act of 1949 as well, because of which they are a part of the RBI jurisdiction.

RBI is allowing an increasing number of avenues for cooperative banks. For example, in November of 2015, RBI permitted all cooperative banks that have implemented the CBS in its entirety to offer internet banking services to their customers. It had already allowed them to open branches (with approval) without any restriction. They had also been allowed to include numerous activities (opening specialized branches, undertaking intra-day short selling in secondary market transactions in government securities, undertaking ready forward

contracts in corporate debt securities, opening currency chests, acting as PAN service agents and issuer of Pre-paid payment instruments, etc.) Allowing various activities and facilities make way for an upgrade in income.

Undertaking these activities work to build capacity, which is difficult to achieve in the overly-comfortable environment cooperative banks are used to. Thus, an emphasis should be placed on creating a more professional work environment. Actions to achieving this need to come from inside the system itself. UCBs need to be diversified in new territories and activities, for which they would require good capital, even at higher costs. The Malegam Committee suggests that regulators need to become more strict in terms of the management of cooperative banks by taking measures like setting up a board of managers, have an election for the board of directors, and putting the board of managers and CEOs in control of RBI.

Cooperative banking sectors have hit a climax. On the one hand, these banks have grown a lot in the last few years, even with all of its weaknesses and flaws. On the other hand, over the last few years, UCBs have acquired scale expertise related to commercial banks. Such banks need to raised up to the commercial-bank level, which is what RBI intends to do. One of the only things most of the cooperative banks require, however, is guided change. Rapid technological enhancement, gaining access to non-fund-based income by plundering other services of financial inclusion (saving accounts, insurance, and remittance).

Structure of Cooperative Banking in India

The structure of cooperative network in India can be divided into 2 broad segments:

1. Urban Cooperative Banks
2. Rural Cooperatives

Urban Cooperatives:

Urban cooperative banks can be divided into 2 parts; scheduled and non-scheduled. Both of these can be further divided into multi-state and single-state. Most of these banks come under the non-scheduled, single-state category.

- The activities of Urban Cooperative Banks are monitored by RBI
- Management and Registration are taken care by the Registrar of cooperative Societies (RCS). The Central RCS (CRS) operates in multiple-state, while the CRS operates in single-state

Rural Cooperatives:

Rural cooperatives are also divided into 2 parts; short-term and long-term structures. Short-term structures have 3 subparts that operate in different states. These subparts are

- 1) State Cooperative Banks – operating at the topmost level in states
- 2) District Central Cooperative Banks – operating at district levels
- 3) Primary Agricultural Credit Societies – operating near villages, or at the lowest untouched levels

Reinventing Co-operative Banks

Too many criticize the methods of cooperative banks by suggesting that they should do business with increased empathy and professionalism.

The origin of the new economic institution of cooperatives was witnessed at the beginning of the 20th century in India. These institutions were simply a result of a government initiative to better the economic conditions of local citizens of the time, and basically meet the credit needs of those people.

During the British regime, The Cooperative Credit Societies Act of 1904 and 1912, the Constitutional Reforms in 1919 and the recommendations of various committees such as Royal Commission on Agriculture (1928), Committee on Cooperative Planning (1945) all contributed tremendously in shaping the organizational structure of cooperatives in the country.

Despite that, the movement lacked exuberance, since most of the structures formed were the outcome of state sponsorship. Additionally, the growth of the development went awry as the society groups that were formed were kept from giving credit.

Impact on cooperatives

In context to the development of CCIs, Kerala is one among the states that were affected the most by demonetization. The problem was underscored as the RBI prohibited DCBs from accepting deposits in demonetized currency. This created much panic and resulted in lots of loss amongst the public.

At the moment, urban cooperative banks are excluded from accepting deposits under the declaration scheme as well. This exclusion will end on March 31st.

The grounds on which RBI excluded CCIs in implementing demonetization include that CCIs are not a part of core banking solutions, and do not stick to the KYC norms. They also lack professional management. Although the reasons behind the exclusion of cooperatives are up for inspection (particularly in the case of Kerala) there is still room for them to improve.

CCIs are required to use this chance to self-analyze their management process, and improve accordingly. Members and owners of cooperatives, board of directors, employees and workers that lead everyday tasks and bureaucrats that represent administrative machinery should all work on bringing their performance to excellency.

Participation, empowerment

Members are the most important stakeholders of any cooperative banks because the development of the institution heavily depends on their funding. However, nor the members or the stakeholders are entirely aware of their roles. They are unaware about whether they belong to the management committee, the government domain within the bank, and so on. Members need to understand that their prudence alone could help the organization achieve excellence, autonomy, independence, and efficient progress.

Widely-known Italian cooperator said : “A cooperative with vigilant members and a weak financial base will be preferred to a cooperative with casual members having strong financial base.” This statement is clearly applicable here.

There are a few different steps that can be taken to remedy the present situation. The first could be to incorporate a provision in the law that specifies the minimum level of participation that a member in the organization must commit to. Secondly, legally provisioning the contours of democratic participation by the members of the cooperative may help. Failing to adhere to either of the two guidelines should result in the removal of those particular members.

Furthermore, introducing and improving already existing education programs by thoroughly updating the arrangements may prove to be helpful. Lastly, organizations may benefit from circulating corporate success stories in local media to encourage and motivate employees, as well as instill positivity in public environment.

Governance and professionalism

An individual that stands apart from others in terms of his views and opinions and is committed to the work he/she does is considered an effective leader in the cooperative venture. Many great leaders were known to have these qualities, along with the ability to transform a hurdle into an opportunity. Some of these leaders include Tribhuvandas Patel

(Amul), Vithalrao Vikhe Patil and Thathya Sahib Kore (Pravara and Warana cooperative complexes in Maharashtra)

These leaders were able to efficiently analyze and work towards the needs of the people they were serving, as also understood the necessity of the organization in employing committed professionals in order to ensure utmost effectiveness and sustenance. Thus, enlightened leaders that can influence policy foundations are a big requirement at the time for cooperatives.

Leaders that “nest featherers, main chancers, ego builders, recognition seekers, hijackers, political ladder climbers, dogma pedlars, do gooders and asset accumulators”. Should be something that cooperatives must immediately turn away from, suggests author-thinker Edgar Parnell.

The task of transforming simple ideas into physical and utilizable results lies on the professionals in that organization. Cooperatives lack professional management in comparison to other institutions, and this problem needs to be solved right away in order for them to sustain themselves in today’s competitive environment.

Employees working in cooperatives should always possess the quality of empathy, as well as a sense of mastery over the specific domain the work in, a knack of adapting ethics, and sufficient association with other professionals in the organization. Having empathy is important because the individual will often have to deal with ordinary local people. Examples include V Kurien (Amul), GK Panicker (Kerala Dinesh Beedi). Strengthening structural arrangements in order to ensure sound human resources management practices is a requirement that needs immediate attention. These practices include covering recruitment, compensation package, re-skilling, career advancement and social security of employees of all cadres.

Post-independence, cooperative banks had become a common component in the economic space, and continue to receive official funding. A few credit cooperatives in particular play a key role in supplying credit, as well as looking after local savings. Some of these include organization's include the Primary Agricultural Credit Society (PACS), District Cooperative Central Banks (DCCB) and State Cooperative Banks in the short- and medium-term credit structure, Primary Cooperative Agriculture and Rural Development Banks (PCARDB), State Co-operative Agriculture and Rural Development Banks (SCARDB) in the long-term credit structure assisted and guided by Nabard.

The widespread increase of credit cooperatives have impacted towards bettering financial inclusion. The recent events in context to demonetization - though commendable – caused some damage to the day-to-day living of people, particularly in the operations of credit cooperative institutions (CCIs).

Human Resource Management in Cooperative Banks in India: Issues and Challenges

Indian cooperative banking systems have now been around for over a hundred years. Human resource management has, at the same time, become a neglected field in these banks due to the bad reputation employees have of cooperative banks. Recently, however, a greater recognition of this function has come about. Numerous researchers attempt to understand the processes of human resource management and the obstacles it faces in recruitment of appropriate employment.

Need for HRM

There are many reasons as to why organizations have started using new approaches to managing staff. Some of these reasons include infrastructural issues with the development of the bank and overstaffing, as well as an increase in the pressure and competition between cooperative banks. These issues lead to controlling labor costs and higher labor productivity. One change in particular has been noticed, which is the emphasis on a market-driven organization as opposed to an administratively-driven one. The importance and quality of staff has also been highlighted in the recent past.

Human Resource policies

Most all institutions work on the basis of a few guidelines and procedures. Some of these policies include particular in-times, the number of vacation days given to an employee, and the date on which employees receive their paychecks. It would be almost impossible to run any kind of organization without the help of some rules.

While all banks – and all organizations – have policies, the way in which they are presented to their employees differ greatly. Some banks have extensive and detailed policy manuals, while others have no formal works of writing for these guidelines. Some present their vision for the perfectly-functioning organization in much detail, while others leave the basic rules to individual interpretation. Besides the policies that are required by law, there are no rules on how cooperative banks must present and implement their rules. Thus, the structure, content, and tone of a cooperative bank’s policies are within their activities. A major reason for concerns is that laws that govern the operational structure of cooperatives are not constant. This flaw in the system is a challenge, but also an opportunity for the institution. The challenge would be choosing how to appropriately define, structuralize, implement, and communicate the rules of the organization. The opportunity, on the other hand, would be appropriately putting forth policies that will lay out the basic guidelines for the institution’s business, objectives, need for guidance, and organizational culture.

Formally written policies enhance the understanding of bank rules and expectations on the worker-end of the organization. It encourages communication between employees and their supervisors, and among workers at all posts. In actuality, however, there are no particular written documents for HR policies in cooperative banks. It is not considered a regular practice to document every rule and policy, even though it may be beneficiary to formally explain the most prominent ones. Furthermore, an organization may save a lot of time and money in the event of a lawsuit if they implement certain policies in writing, for example, the rules that prohibit unlawful discrimination and harassment.

The provision of State Cooperative Acts are not constant. Except for a few states which have promoted State Cooperative Acts, most others have restricted supply, resulting in autonomous functioning of cooperative banks. Additionally, there is no HRD policy that has been implemented, and staff-recruitment is not based off of what it should be – merit and competence. The rules and byelaws of The Cooperative Act were made to save cooperative banks from specific activities that were common in the market, but also to protect them from the people who have vested interests. These acts cause hindrance in the autonomous growth of the organization. An importance element that should be underscored is that cooperative banks enjoy autonomy even though they come under the financial control of RBI, NABARD and the Apex Bank.

Cooperative bank organizations should be committed to the procedures of Equal Employment Opportunity (EEO) that lead to healthy work environments free of discrimination and harassment of any kind.

Elements of Human Resource management

The elements of the human resource management system consists of four decision areas which are; 1) the acquisition; 2) the development; 3) the reward system; and 4) the maintenance of human resources. Not a single organization would be capable of appropriately exposing the material resources that are required to generate surplus for sustenance without a qualitative human capital. This keeps them growing, and increases diversification into new fields in context to the environment in which the organization operates. This applies only to banking and marketing organization, because these are the only two fields where physical capital is only a small part of the total resources required by them. There are a few service-directed organizations in which human capital can determine the success or failure of it. At the moment, the biggest requirement is professional attitude from employees for all organizations, as well as professional management, since RBI insists on it. The government has dissolved multiple boards and government officials of cooperative banks in order to efficiently manage their affairs. The reason for this is if government officials do not meet the requirements of their role sufficiently, the efficiency of the bank takes a toll. Another major drawback are the political interferences in cooperative banks, because it acts as an absence of good administration.

Recruitment and selection:

Once the planning for human resources is complete, the next step is obtaining employees to ensure the sustenance of the organization. An organization's management may be unsuccessful in selecting the right people for the right skills, doing the right job, in the right environment in the absence of proper recruitment. The employees must have faith in the system of selection. Recruitment gives organizations an opportunity to cater to the everchanging requirements of people by switching around current employees. Recruitment and selection is viewed as a "positive" and "negative" activity by Edwin B. Flippo. "It is a process of searching for prospective employees, stimulating and encouraging them to apply for jobs in an organization. It is often termed 'positive' in that it stimulates people to apply for jobs to increase the 'hiring ratio.'" On the contrary, selection tends to sound more negative, because it rejects a large amount of people that apply, leaving only the best one of the lot to be hired. Essentially, the end of the recruitment process marks the beginning of the selection process. The three main modes of recruitment in cooperative banking are:

- 1) Direct recruitment
- 2) Taking individuals on deputation from Government or from sister cooperative institutions
- 3) Promotion

Newspaper advertisements in corporate institutions are one of the main sources of recruitment, however, in the cooperative organization, information is usually regarding available posts are conveyed through the circulation system to the State Employment Exchange. This institution receives only a restricted distribution. Services in cooperative banks are easily available to people that are known at the top because of the lack of public awareness in context to the job vacancies.

As long as the standard of quality is not compromised, internal promotion can prove beneficial. Likewise, recruiting the same kind of people may not be a good idea, because it might keep the organization from being diversified. Cooperative banks usually utilize specific procedures to bring in certain members, but do not supply the same policies when recruiting new people. This happens in spite of the large costs that come with hiring new recruits. Some

of these costs include training costs, salary, and benefits over the conditional employee cost and replacement cost.

Delegating government officers to attend to important positions in cooperative banks is a common practice. This practice exists because cooperatives depend on government for financial and administrative assistance. Delegating these tasks impacts banks in promotional aspects at the higher levels. Based on the discussion with employees of cooperative banks in Tamil Nadu, it was observed that they are not in favor of delegating such tasks to government officers. They believe that they would be able to manage without this. Most employees involved in the discussion expressed that the practice of deputation was against the principle of cooperation, and believe that organizations project a certain image to the community that is affected when this practice takes place. This reputation of the cooperative should be considered a potential obstacle, because it keeps qualified individuals from wanting to enter the organization. Furthermore, unlike commercial banks, cooperatives have a local reputation and image to live up to, and have strong bonds with the community. These banks prefer to recruit local candidates as opposed to those outside of their communities for supervisory posts because they are well-accustomed to the local needs and environment. Being unable to attract qualified employees for certain posts may be another drawback for cooperative banks due to their poor salary structure. If the compensation in these banks is internally consistent and externally competitive, then the organization may be able to attract a larger number of professionals.

The number of women at both clerical and officer-levels in cooperative organizations is quite less. The reason for this might be the lack of training given to women in the cooperation field, and also because of the attitude towards women in the managerial departments of the institution.

At the moment, the speed of recruitment has slowed down quite a bit in the cooperative banking sector and has been negligible for some time. Additionally, many new ideas were implemented in the banking sector at the same time that are leading to an increase in

workload. Bank employees now have no work for extra hours as a result, in order to cope with the increased time demands. Overtime is usually not compensated for in these banks, presenting another challenge. Being recruited in these organizations has particular prominence in the sense that it requires competence in special duties, as well as being required to be well versed public relations.

Training and Development:

A specific hurdle that organizations may face is creating and introducing successful training and development programs that will benefit the future of the organization. While there has been a significant increase in the complications of the banking sector (particularly in terms of the tasks that cooperative banks are responsible for), the requirement for training has also steadily increased. Cooperative training institutions are finally starting to understand the importance of training, and are conveying this to the employees of the organizations. The result of this training could include increased productivity, heightened morale, reduced supervision, and increased organizational stability and flexibility. This, however, is the result only if the quality of training is sufficient. Poor quality of training will not only prove to be completely disadvantageous, but will also waste a lot of time and money.

Cooperative banks provide training for many reasons:

1. To help employees understand their work-related tasks and duties
2. To improve and enhance the performance of individual's that are not fulfilling their roles effectively
3. To ready employees for changes in structure, processes and technology in their current jobs, as well as preparing them for future promotional opportunities.

Training usually focuses on three things; 1) operative skills, which are the basic skills required to successfully carry out a task; 2) interpersonal skills, which help employees understand how to relate too others sufficiently; and 3) decision-making skills, which help employees arrive at the most appropriate course of action for a certain situation. Training programs can include one or all of these.

There are three parts to the operational structure and managerial set-up that is established for the purpose of training individuals in cooperative banking sectors, and is inter-coordinated. These three divisions include 1) senior; 2) middle; and 3) junior. Many institutions are credited for the development of appropriate training arrangements for cooperatives. Some of these are The National cooperative Union of India (NCUI) – the national level apex organization and State Cooperative Unions (SCUS) – the state level apex organization, even though training is the responsibility of National Council for Cooperative Training (NCCT) and State Cooperative Unions. Additional institutions that provide cooperative banks with training programs are College of Agricultural Banking (CAB), International Cooperative Alliance (ICA), International Labor Organization (ILO), and National Cooperative Development Corporation (NCDC)

All the different training institutions – regardless of their national, state, district, or local levels – must effectively communicate the training programs to employees of cooperative banks. However, this imparting has not proven very beneficial. Major concerns that are found in cooperative banks are their lack of knowledge, funds, and management. This results in high cost deposits and low returns. Additionally, there is a lack of expertise in various domains, including capital adequacy, investment in government securities, managing Non-performing assets (NPAs) and other newer international rules put forth by RBI and NABARD. Training organizations provide handbooks for study to participants at the end of the course. Due to a lack of habit in reading, however, most of this study material remains unread. It is found that in India, most employees feel that they will automatically be able to adapt to the tasks that are required of them once they get a job. Practicality in terms of being trained and then performing well seems to be an alien concept. Thus, getting a job in the cooperative banking sector is not considered a great achievement. These attitudes, however, seemed to have changed when people started focusing on becoming academician cum administrator.

The impact of training programs that take place in cooperatives mostly only impact the theoretical knowledge of a particular subject. Senior members of the faculty simply give their speeches for a day, which result in negative attitudes from the trainees. Instead, trainers are

asked to avoid speeches and answer practical, real-time questions from participants for increased interest and participation. The fact that cooperatives are localized organizations with poor funds is also a challenge that these banks must work through. A few of the technical programs that the national training institution offers is costly. Because of this high costing, cooperative banks are unable to sponsor these programs for their employees. Language is yet another barrier. English is usually the most common language for national or state level training institutions, a language which employees working in rural communities may not be a familiar with. Even if training programs are offered in other languages, not all employees may be able to follow and understand effectively.

To evaluate the outcome of a training program, a program evaluation questionnaire should be given to the participants as soon as the course has been completed. The form should consist of a few questions and a space for feedback from the participants. This feedback could be about the presenter, materials, training methods and even the location or facility at which the training was conducted. This feedback should be reviewed by training institutions, and used in order to enhance and improve the future sessions.

Performance Appraisal:

Performance appraisals are structures, periodic an unbiased views of an employee's work efficiency in context to his/her current tasks and duties, and those that he/she might show potential for.

A trainee's performance is monitored and assessed from time-to-time in an informal manner in cooperative banks. Supervisors may take notes in their diaries or make entries in the service register in order to review their work. An appraisal, although, us not utilized to a great extent for permanent workers. Even though most employees are in favor to the implementation of performance appraisals, they have not yet been administered in cooperative banks.

Despite the claims that managers make about their staff being the crucial component in their organizations, not much has been done by them to analyze and understand the strategies behind using human capital to achieve success in the organization. This is an important point to understand in regards to the threshold of the organizations.

Individual performances can be tracked, and can be monitored to see whether or not they are parallel with the objectives and goals of the organization through performance appraisals. It can also help gain some insight into what an individual brings to the table in identifying the strength of the institution and how it can efficiently utilize its opportunities for improvement. Even though a periodic review might be the more common idea behind performance appraisals, good performance management is an ongoing process, and thus should be reviewed once every year.

Cooperative banks are usually able to receive performance appraisals from their workers. Each employee is required to submit a self-appraisal to his/her immediate manager/supervisor in the format that is given to them. For public sector banks, the format is generally analyzed by the manager of that particular branch, and works its way further up the chain-of-command. Various changes and suggestions might be made to the format, some of which include recommendations for increments, promotions, rewards and incentives. Things work a little differently in cooperative banks, especially in urban cooperative banks. Because these are classified as Grade I or Grade II, the RBI is permitted to provide their employees with increments, whereas Grade III and Grade IV banks are not permitted to do so. This is the case because the latter two types are considered “weak”, and are thus not allowed any increments in their salary. Furthermore, numerous forms of performance appraisal are used to evaluate their employees’ performances in public and private sectors. Essentially, one of the main reasons behind the poor performance of employees is the lack of formal evaluative methods in cooperative banks.

Directing an employee to a training program of his/her benefit or interest may increase and enhance the performance of the employee. It will also make both, employer and worker take

initiative in self-learning and self-development. This, as a result, will increase the entire organization's productivity.

Promotion:

The upward development in an organization makes lots of positive changes happen in the responsibility and benefits of an employee. It has been made clear that promotional opportunities increase because of the expansion in banks. Earlier on, implementing trade unions among the avenues of employees was a fairly uncommon concept. This was most probably the case because employees felt that promotions were only given based on a manager's *perception* of an employee's merit, rather than on the *actual* merit. Seniority has now become the main criteria for promotions ever since trade unions have been formulated among the employees, that insist they do so. Situations in which seniority is equal, merit is considered to be the deciding criteria for the promotion. There have been a few contingencies given for promotions on the basis of merit and capabilities of the employees. Seniority is only taken under consideration when merit and ability are equal. The most important means of motivating employees and increase productivity is to recognize and acknowledge them. No matter how important money is to people, that is not solely what they work for. Companies are usually unsuccessful in sustaining their employees simply with the use and increments of money. Recognition and rewards are extremely crucial because individuals expect to take responsibility for their career in its entirety and need frequent recognition and bonuses. This is required in order to develop the credibility of their technical, managerial, and social skills and competencies. Recent fluctuations in management such as downsizing, outsourcing, and reengineering have become the cause of too many consequences. Employees that hard under increasing amounts of pressure are demoralized and demotivated due to these consequences. Competencies are beginning to become the focus, now that mergers and acquisitions have been introduced by corporate banks. These enable employees to self-manage work in teams, think on an international level, get unconventional ideas, utilize their imagination to the fullest, and enhance their emotional intelligence. Suffice to say, education, as well as the enlightenment of employees truly helps transform the cooperative banking system.

Once employees are promoted to higher posts, there is an immediate requirement for competency-improvement. Competencies of employees are the skills, abilities, knowledge, personality, and other basic traits and characteristics that provide the base of an employee's behavior. These build the foundation of not only the individual employee him/herself, but of the organization as well.

Compensation:

Compensation includes wages, salaries, and benefits that employers give to employees in exchange for their work, and promotions and transfers are usually forms of rewards. These rewards could be given to employees to broaden their skill and experiences, and usually also include an increase in salary as well as overall responsibility.

One of the major problems that cooperative banks in India face is that the compensation in each bank varies. The salary structure differs from bank to bank, even between those between the same groups. As a result, seniority has been accounted for the administration of compensation. Obviously, an employee's standard of living depends greatly on his earnings. A salary system that is based on skills and abilities of the employees is crucial, but cooperatives are unable to pull qualified professionals toward themselves. They can only do this if they implement their model or ideal employee, as no organization would survive without being able to adequately pay its staff. Surveys that were done regarding salaries and paychecks indicate that most employees felt they were underpaid. As mentioned multiple times throughout this paper, salaries in the cooperative sectors are not as attractive as those in the public or private sector. This is only because the majority of cooperative banks are not financially stable or independent. Therefore, the amount of money they is spent on salaries depends on how productive the staff of that organization is. An adequate pay should be absolutely necessary for the efficiency and effectiveness of the organization. Administrative Reforms Commission (ARC) carefully states that it has been "one of the major factors for strikes, agitations, inter-service tensions and rivalries, indifferent attitude to work, poor performance, frustration and low morale of the employees". Basically, it would be beneficial

to both employees as well as the organization to reward employees based on their own needs, and not simply on the needs of the organization. A few things that the organization should consider are the opportunity to work on challenging assignments, flexible work options, work transfer to take care of personal emergencies, and opportunities for training and higher studies. Employees are usually satisfied even when employers make a genuine effort to meet their needs, even though they may not always be successful in doing so.

H.A. Daruvalla Chairperson and managing director of Central Bank of India) told the Indian Banker Magazine that states “I am in a position to recruit the same kind of skilled personnel in my bank as does a private bank? I cannot pay the market price for talent.”. Through this, it is understood that banks in the private sector enjoy freedom and independence in selecting the right people for the right job, and are also able to pay their employees higher salaries. Cooperative banks, on the other hand, are not in the position to be independent because they rely heavily on the government for funds. Government and trade unions still make an impact on reward-management, particularly in the context of fairness and equity.

There are a few basic issues that need to be kept in mind when deciding the wage for employees working in cooperative banks. The first of these is the impact of reviewing wages on the financial wellbeing of that organization. Second, the affect that revising the wages would have on the financial health. Although downward wage revision may not be possible, a connection needs to be found between upward revision and the income/efficiency of the bank. Organizations can offer extrinsic elements, such as pay, incentives and benefits as well as intrinsic elements such as pride in work, praise, social network and self-actualization.

The most prominent components of HRM are rewards and compensation, which, at the moment, are not found to be linked to skills and/or performance. The system urgently needs reward and compensation systems to be implemented, that will work to attract, maintain, and retain the qualified professionals in cooperative banks.

Employer-Employee Relationship:

A smooth relationship between an employer and his/her employee is crucial for the functioning of the organization. Since cooperative banks are group-based in structure, no such organization can carry out its responsibilities unless all employees work well alongside each other with the organization's interests at heart

The biggest obstacle organizations face to motivate employees to express their thinking and apply it to their daily tasks. Employers should always encourage workers to utilize their talent to the fullest in order to help the organization achieve success. However, simply encouraging them may not suffice. Success can only be achieved however, if staff feel they are being treated correctly by the bank and fully understand the bank's objectives and rationale for their achievement. It is essential; therefore, that management develops an employee relations climate which facilitates these attitudes without reducing management's ability to manage the business".

Conflicts that take place within the organization are, unfortunately, inevitable. Interestingly, some of these conflicts are desirable, but not all. A broad range of ideas and visions are needed in order to diversify an organization. Consequently, a clash in opinions is natural when there are so many different opinions being brought into consideration.

On the upside, conflicts can present opportunities for personal growth. Managers, for example, become better at their jobs when they understand the skills that are required to work out differences, and introduce new approaches that may solve the issue at hand. Developing "healthy" conflicts between management and employees is somewhat important, and is not always undesirable.

There may be a thin line between healthy and unhealthy conflict. Healthy conflict emphasizes the intense exchange of ideas that benefit the organization, whereas unhealthy conflict is

based off of anger and frustration. Healthy conflicts are positive, and unhealthy conflicts are negative. The most important aspect of effective conflict management is to encourage workers to challenge the ideas of and keep them from attacking the ideas of one another.

A common misconception is that employees willingly and readily approach the higher management when they are unhappy with the decisions made by their immediate supervisor. In reality, employees are usually afraid or anxious about their everyday relation to their manager. They feel this way because they believe their supervisor's decision will probably be given more importance to since they are senior. Unfortunately, those that try to stand up against their managers are labelled "whingers", even if the organization encourages honest and direct feedback from employees. By the time whingers become whistleblowers and work towards exposing the management of that organization, the damage may already be done. Seniors are meant to be role models for those that work below them, and are thus required to behave appropriately and resolve conflicts sufficiently. They need to set standards for the rest of the organization. For example, if middle managers feel degraded by their seniors, there is a high chance that they will pay forward that negativity to their juniors as well. Maintaining a positive relationship with an individual's immediate supervisor should be given utmost importance.

Research Gaps

Numerous studies have been done in an attempt to fully understand the concept of work-life balance. An interesting factor in this concept is gender. It is clear that the challenges faced by men and the challenges faced by women are very different. Although innumerable studies have been conducted, the literature still lacks understanding of the phenomenon with regards to developing countries, particularly the rural parts of the country.

It had been found that an increasing number of women are joining corporates sectors and banks. They enjoy working, but are often faced with discrimination, and other such issues from employees, colleagues, bosses, and so on. Their responsibilities from their homelives also cause certain problems in their ability to carry out both roles – private and work. It is true that working females usually find it very difficult to detach themselves from their

household responsibilities because of the innate nature of a woman. Another reason for her difficulty to focus solely on work is the values that have been given to her since childhood, that outline the “basic” duties of a woman as a housewife. According to the “cultural norms”, men are generally not expected to adhere to the responsibilities at home. Unfortunately, gender equality will take much longer to be established completely in India (Vijaya Mani, *Global Journal of Management and Business Research Interdisciplinary*, 2013).

The research in various literature concerning WLB highlights the physical, as well as the psychological wellbeing of working women, and its impact on society. Too many working women in India strive to maintain balance between both their lives, which is why WLB must be thoroughly studied in order to resolve this issue (Rincy V. Mathew and N. Panchanatham, *An Exploratory Study On The Work-Life Balance Of Women Entrepreneurs In South India*, *Asian Academy of Management Journal*, 2011).

WLB should be taken seriously by both, employees and employers, because it can lead to serious negative effects on the individual that is trying to maintain a healthy balance between the two roles. It could impact mental health, increase work-family conflicts, bring out work and/or homelife satisfaction issues, and more. This applies not only to women, but to all employees (young and middle-aged individuals in particular). Working young-adults need to especially find the correct balance between their professional and social life (Gropel and Kuhl, 2009). Having adequate amounts of time in their personal lives equated to overall satisfaction and wellbeing within both roles (Amy Lauren O’ Carroll, Master’s Thesis, 2015, National college of Ireland).

Working women are seemingly more affected by the issues of work-life imbalances than their male counterparts. Women who are unable to balance both roles seemed to have more anxiety and less overall well-being. This may be because females tend to have lower psychological wellbeing than men (Morgan Wilkinson, *Work-life balance and psychological well-being in men and women*, PhD thesis, 2013).

Chapter-3: Methodology for Research

Introduction

The main reason behind conducting this study was to measure and understand the challenges faced by clerical staff, especially women in rural co-operative banks.

The research mainly investigated the correlation between age, qualification, and experience and the challenges that working women in rural co-operative banks, as well as how they are managing them.

The Approach of Design and Research

The study at hand is based on in-depth research since we will be quantifying things and analyzing hypothesis.

Descriptive research is otherwise called “Ex post facto” research. This particular kind of research was utilized in order to conduct this study because it is concerned with questions such as the intention of the study, the place in which the study will be executed, classifying essential data, and where prior research can be found. Because descriptive studies are investigative, researchers must use already available information and then proceed to evaluate it.

Unfolding the qualities of a specific individual group is an aspect of the descriptive research design. It was put in use mainly to emphasize and underline the type of issue, and understand the components that contributed to the issue.

In this connection, matters about challenges faced by women working in the rural area were already discussed with branch managers of various rural co-operative banks. The study found that conducting research in the rural areas of Pune could be a possibility.

The population is made up of the elements that all share common ground and eventually regards the entire world to solve the problem at hand in context to the research being conducted. In this particular study, the population is limited and is made up of all working women in clerical positions in rural co-operative banks in Pune region of Maharashtra.

Sample Element

In the study at hand, the sample element is working women in a clerical position of rural co-operative banks on whom the research and results are based.

Sample Unit

The analysis unit in this study consists of the sample element (i.e., women in clerical positions), and is conducted in the Co-operative Banks in Rural Pune region.

Sampling Criteria

The following was included in the sampling criteria

- The bank should be operating in rural region of Pune District
- The bank should be co-operative
- The women employee should be working in a clerical position

Sample Size

$$\text{Sample Size} = (Z)^2 * \text{Std. Dev} * (1 - \text{Std. Dev}) / (\text{ME})^2$$

Here we are assuming a 95% confidence level, 0.5 standard deviations, and a margin of error for a current research study (confidence interval) of +/- 9%.

$$= ((1.96)^2 \times 0.5(1-0.5)) / (0.09)^2$$

$$= (3.8416 \times 0.25) / .0081$$

$$= 0.9604 / .0081$$

$$= 118.56 \text{ respondents are needed}$$

Finally, we have received 122 samples for the study.

Sampling Procedure

A cluster sampling method was used in this study as the probability sampling method. The method is used to select respondents from various clusters.

Sampling Frame

Considering the time and cost involved in collecting data, the research will be done in the district of Pune.

The outline for sampling is derived from the following source:
<https://rbidocs.rbi.org.in/rdocs/Content/pdfs/schedulecoop.pdf>

Scale Measurement

Scaling defines procedures of allocating numbers to different degrees of opinion, attitude, and concepts. Scaling can be done by making a judgment about an individual's perception, asking questions in such a way that score can be assign. The scale is continuum (consist of the highest point and lowest point), and it contains ratios/degree, for example: higher than, lesser than. The Likert scale was implemented to measure intensity or degree of agreement and percentage of favorable and unfavorable responses to the question. The Likert scale is a deviation of the summated rating scale, and this scale enquires a respondent to agree or disagree with statements that directs their agreement or disagreement towards statements. The Likert scale used when a large number of statements that were generated and an item analysis are to be performed. Maximum part of the questionnaire had five-point Likert scale ratings. Other scales were used, such as dichotomous responses such as yes-no. Some statements were having a fixed category of answers.

Further, in this study, scientific tests and statistical tools have been used to proven statements as quoted in the hypothesis. However, in this research representation has been given to women working in rural co-operative banks of Pune district of Maharashtra. It seems valid participation and expects precise results from the data collected and its interpretation. The women's expressed their perception using a questionnaire.

Further, with the help of statistical techniques, the data is measured based on variables.

Limitations of the Study

1. The geographical scope of the study was significant considering the rural part of Pune district of Maharashtra state in India. It was creating a tough situation for the researcher to geographically cover the whole area. The researcher has taken full efforts to go in every corner of the district to cover the area of research.
2. The local native language was more comfortable to the women's working in rural co-operative banks of Pune district of Maharashtra state. Hence the researcher has to give them the interpretation of questions in the Marathi language, which was time-consuming.
3. Since the topic involves a statement about many stakeholders, women initially show resistance to answer more openly, but researcher convinces them about the ethics and confidentiality of data collection.
4. The study focused on the reliability of primary data. The sampling unit for the research was mainly rural co-operative banks in Pune district of Maharashtra state. Hence, the sample size of working women on an average may not be sufficient to make generalizations of the findings. Views of working women in rural co-operative banks may hold good for the time being and may vary in the future.

Plan for Primary Data Collection

The survey was based on interviews with ten working women. The questionnaire was executed by piloting interview with ten working women's. The concerns arising from these interviews have formed the basis of refining the questionnaire. The working women's in rural co-operative banks preparedness has been tested to gauge how conscious they were about the survey and go through the questionnaire carefully. Finally, refinement in the questionnaire was made based on their response, and data collection was done with the help of an improved questionnaire.

Research Technique

The research technique chosen for this study was the survey method, because, through the respondent's answers to the questions, information from sample elements can be collected. Relatively lower costs are involved in data-collection with the survey method, and it also requires less time to conduct. Questionnaires can provide probability sampling from higher populations.

Survey research technique has been chosen for the current study, as it involves the collection of information from sample elements through their responses to questions. Survey data can be collected from many respondents at relatively low cost without substantially increasing the time. Survey methods allow themselves to probability sampling from a large population.

Contact Method

The method of in-person interviews is utilized for this study because it involves face-to-face interaction with production managers and the researcher. A higher response rate has been found with the use of this method. This is probably because the researcher has more control over the interview process, as he/she has complete awareness of the respondent's situation.

Research Instrument

For this study, a survey research questionnaire will be put to use in order to collect the data. The topic under investigation has been strictly kept in mind during the development of this survey. Mainly, the questions in the survey are either selected or excluded based on the topic. Direct, close-ended questions have been developed precisely for this questionnaire, which will allow proper and statistical analysis.

Data Collection and Analysis

Data Collection

The data collection process will be carried out for both the pilot and final survey.

The pilot study for the survey: In order to detect the weakness in design and implementation, a pilot study is conducted and given to a sample population for statistical analysis. On the one

hand, the instruments in this survey were found to be reliable and valid. On the other, the instrument has been tested on the following:

- The phrasing of the questions
- Duration for completion of the questionnaire
- Layout and presentation of the survey

Final Survey: an expected sample of 122 respondents was used in the survey. These paper-based surveys have been out to use by the researcher in order to collect all necessary data. All ethical guidelines in research were followed in the process of the study. All respondents were given the questionnaire in the final survey, which included an introduction letter from the researcher (researcher's identity, and the university for which the study was being done). The respondents have been informed at the beginning of the study that confidentiality was of utmost priority, that their identities would remain anonymous, and that they would be allowed to withdraw from the study at any time.

Questionnaire Construction

The questionnaire was designed in various parts, the first part discusses the demographic information of the respondents, next two parts were discussing work-life, and life-work interferences followed to that the satisfaction with life and job has asked. After this, general problems and challenges have been evaluated after which the questions were asked to understand women's attitude towards their job, and at the end, the psychological health/well-being was understood. The questionnaire adapted from various sources such as Varsha Kumari(2014, Problems And Challenges Faced By Urban Working Women In India) and Malgorzata Kluczyk (2013, Paper-based on how Work-Life Balance impacts the Wellbeing of Employees in The industrial sector of Ireland).

Reliability Test

Reliability of an instrument used in the current research study is discussed; it helps us to understand the statements of structured questionnaires measured the respondent in the same manner over and over again.

The reliability is presented using Cronbach's Alpha coefficient. The reliability was found based on primary data of the present study are given below:

1. Family-Work-Interference

Reliability Statistics

Cronbach's Alpha	N of Items
.719	5

2. Work-Family-Interference

Reliability Statistics

Cronbach's Alpha	N of Items
.709	5

3. Family Satisfaction

Reliability Statistics

Cronbach's Alpha	N of Items
.731	5

4. Work-Satisfaction

Reliability Statistics

Cronbach's Alpha	N of Items
.783	2

5. Psychological Health

Reliability Statistics

Cronbach's Alpha	N of Items
.765	6

6. Perception and Attitude of Women's towards their job

Reliability Statistics

Cronbach's Alpha	N of Items
.705	6

Note the questions have dropped due to inconsistent reliability were from following sets:

- i. Work Satisfaction: initially having three questions after dropping it comes to two.
 - a. The statement - I frequently think of leaving this job has dropped.
- ii. Perception and Attitude of Women's towards their job: initially having nine questions after dropping come to six.

The statements are as follows:

- a. Women exhibit the same professional expertise and job know-how as men do.
- b. The charisma of a female manager affect one's acceptance of her leadership
- c. Women's were praised more for a job well done by her than the value of that job.

- iii. Psychological Health: initially having nine questions after dropping come to 6 questions.

The statements are as follows:

- a. Have you recently lost much sleep over worry?
- b. Have you recently felt always under strain?
- c. Have you recently been feeling unhappy or depressed?

Statistical Tools Applied for the Study

The collected data were analyzed statistically with the help of various tools like the Friedman test, Spearman Rank correlation, descriptive statistics, and Chi-square test.

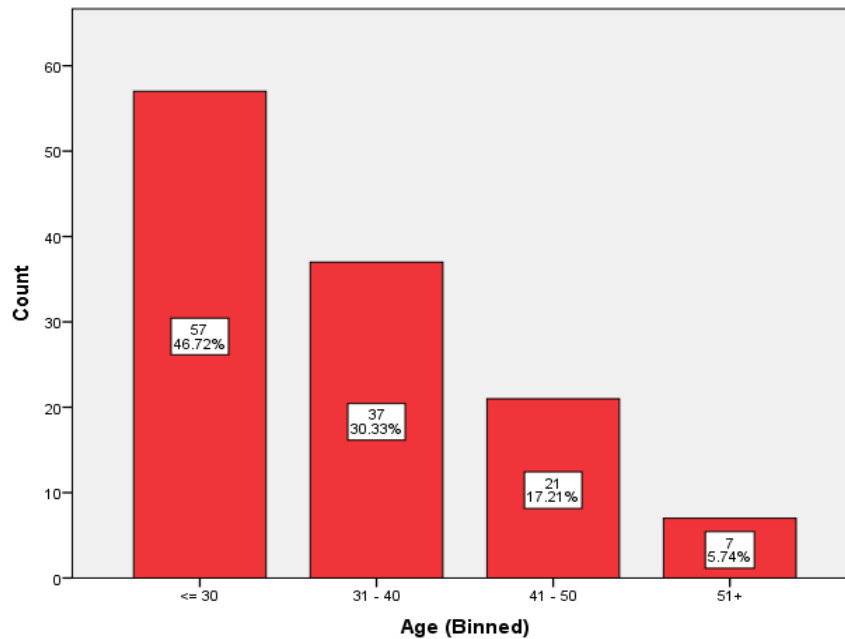
The Chi-square test is useful to find associations between any two categorical variables because it is a non-parametric test.

This non-parametric test is used in order to check the differences between various related samples. The Friedman test can underline and point out all the significant contrasts between the medians of two groups, or more (Jamie Decoster, 2006). Variables that are significantly varied from the others are displayed using a table. Family and work interferences were the basis for the variables in this particular study.

Chapter-4: Data Analysis

Demographics Analysis

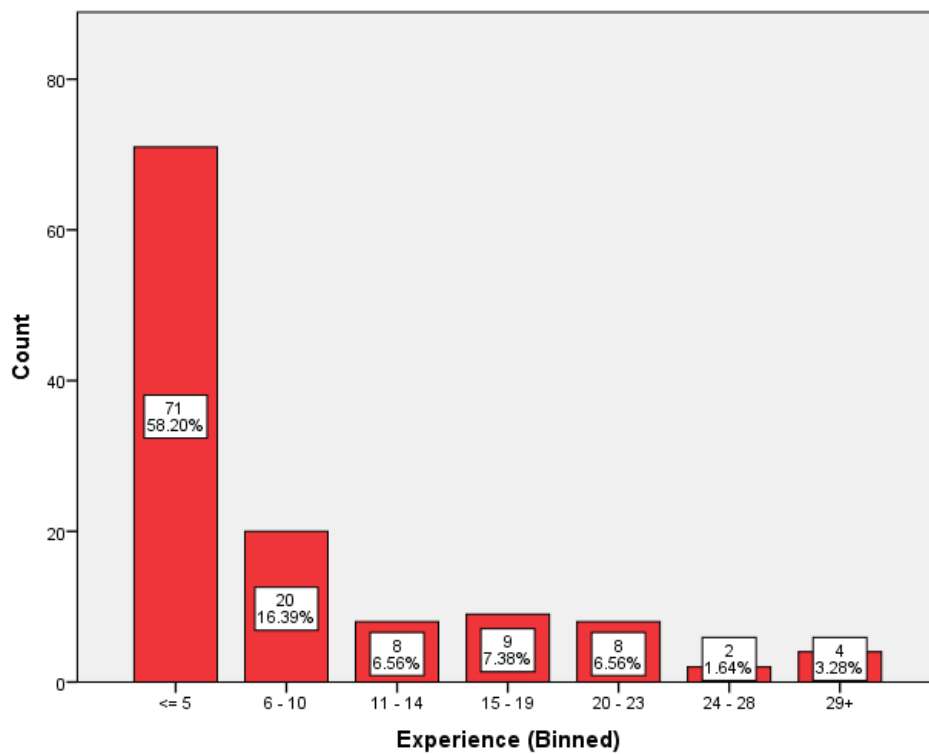
1. Age of women working in rural co-operative banks of Pune District



Age	
Mean	34.46721311
Median	31.5
Mode	28
Standard Deviation	9.000628469
Count	122

From the above graph it has been observed that women working in co-operative banks of rural Pune are more in category one which suggest that they belong to the age group which is less than 30 years followed by category two which suggest the age group between 31 to 40 years old.

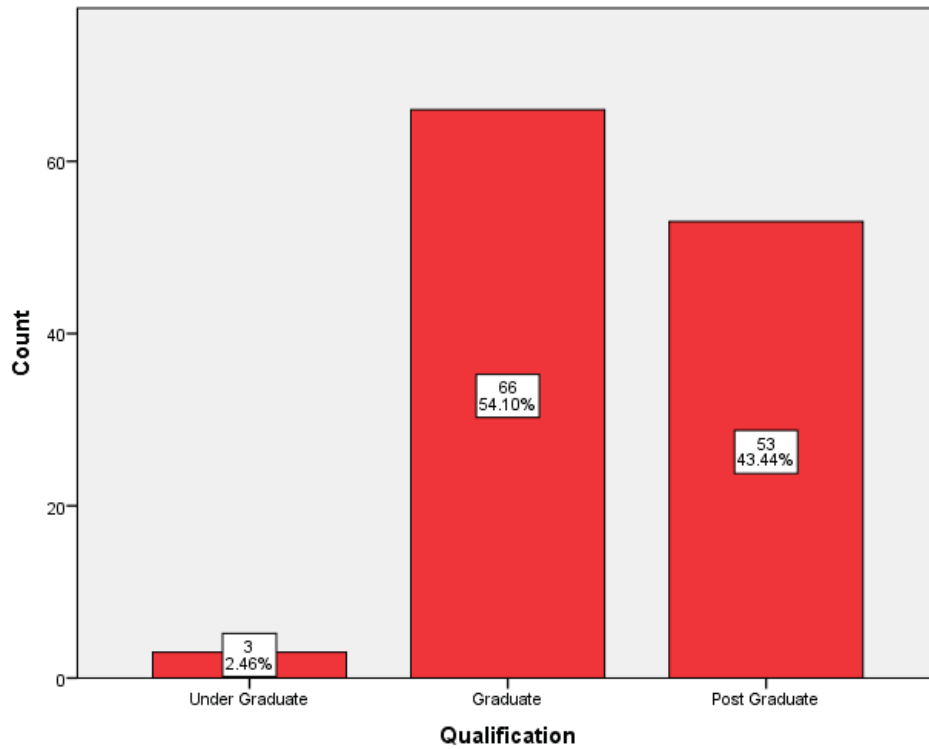
2. Experience of women working in rural co-operative banks of Pune district



<i>Experience</i>	
Mean	7.712295082
Median	5
Mode	2
Standard Deviation	7.410240601
Count	122

From the above graph it has been observed that women working in co-operative banks of rural Pune are more in category one which suggest that they belong to the experience group which is less than or equal to 5 years followed by category two which suggest the experience group between 6 to 10 years.

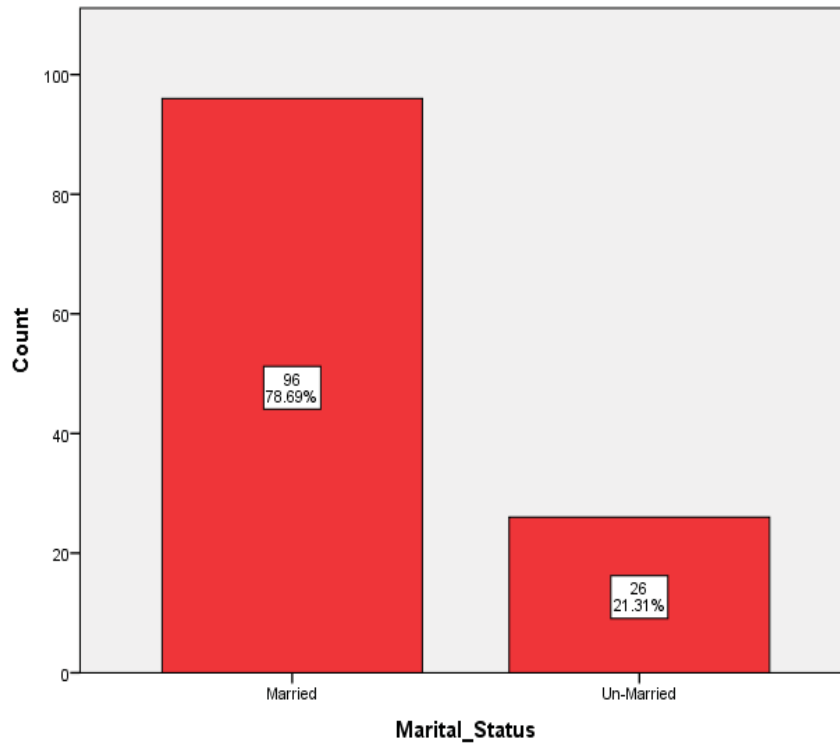
3. Qualification of women working in rural co-operative banks of Pune district



Qualification	
Mean	2.409836066
Median	2
Mode	2
Standard Deviation	0.541715951
Count	122

From the above graph it has been observed that women working in co-operative banks of rural Pune are more in category two which suggest that they belong to the qualification group which is graduate in term of their education followed by category three which suggest the qualification group is post graduate.

4. Marital status of women working in rural co-operative banks of Pune district



<i>Marital_Status</i>	
Mean	1.213114754
Median	1
Mode	1
Standard Deviation	0.411196766
Count	122

From the above graph it has been observed that women working in co-operative banks of rural Pune are more in category one which suggest that most of them are married.

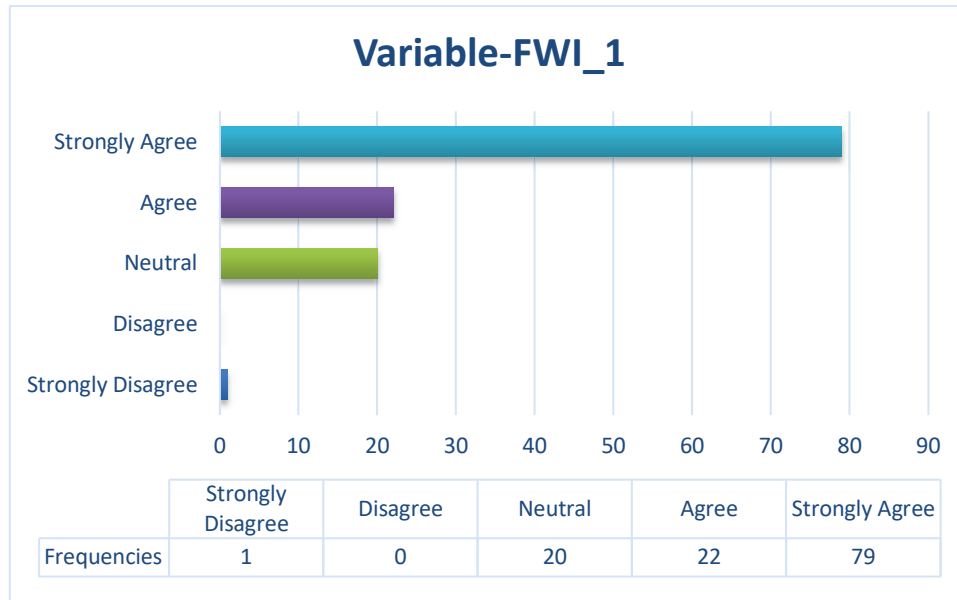
Descriptive Analysis

1. The requirements of my family interfere with my duties at work

Table 1: Interference of family requirements

Descriptive Statistics	Values
Mean	4.46
Median	5
Standard Deviation	0.825
Skewness	-1.395
Kurtosis	1.459

Figure 1: Interference of family requirements



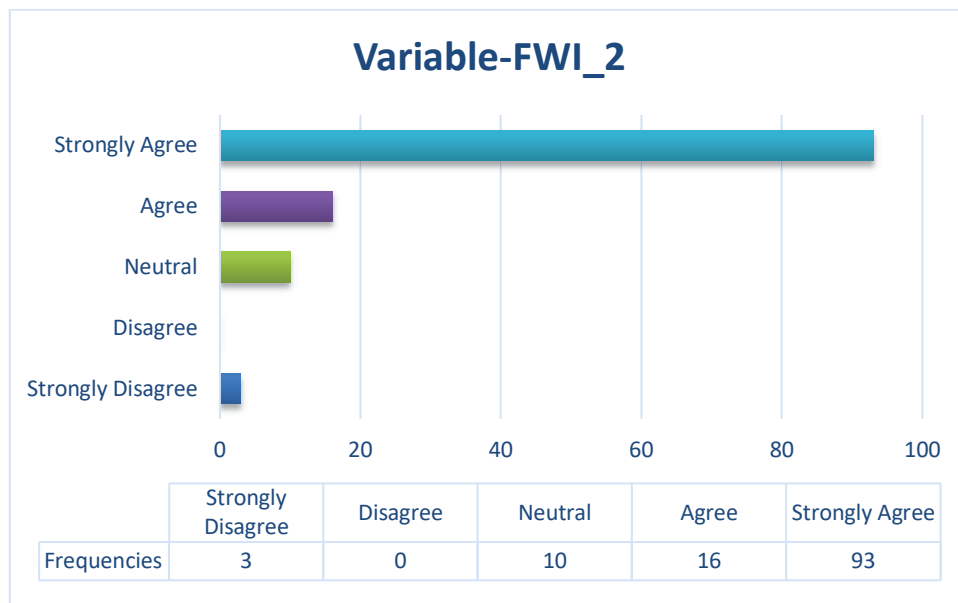
Findings: From the above data, we find out that majority of the working women in rural cooperative banks of Pune agreed to the fact that the demands of their family or spouse/partner interfere with their work-related activities.

2. I am unable to meet my requirements at work because my time is expected at home

Table 2: Time commitment at work and home

Descriptive Statistics	Values
Mean	4.610
Median	5.000
Standard Deviation	0.839
Skewness	-2.565
Kurtosis	7.079

Figure 2: Time commitment at work and home



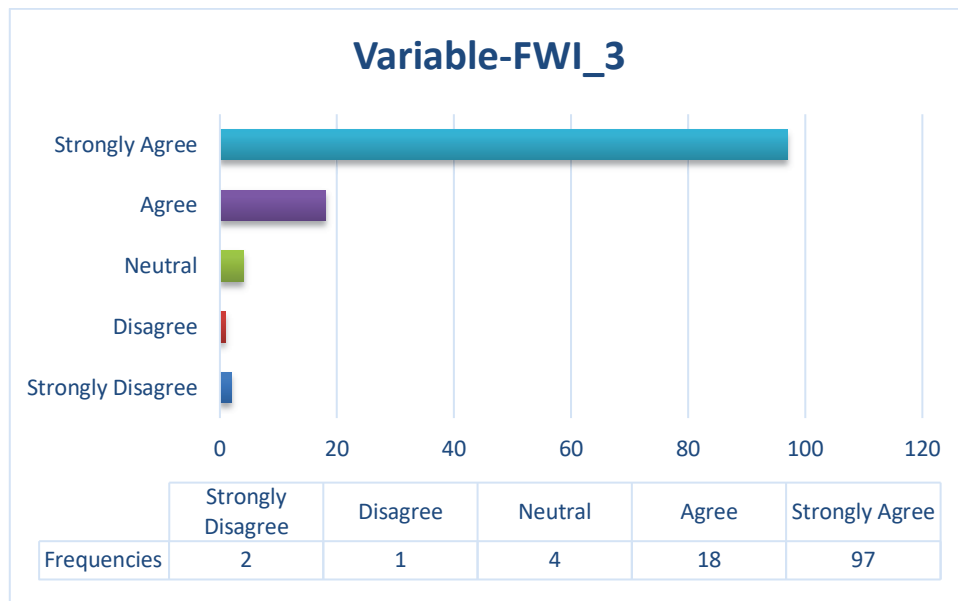
Findings: From above table, we can conclude that majority of the working women in rural cooperative banks of Pune agreed to the fact that they have to put off doing things at work because of demands of being on time at home.

3. I am unable to finish the things I want to get done at work because of my family's needs

Table 3: Duties at work missed due to home requirements

Descriptive Statistics	Values
Mean	4.700
Median	5.000
Standard Deviation	0.726
Skewness	-3.152
Kurtosis	11.447

Figure 3: Duties at work missed due to home requirements



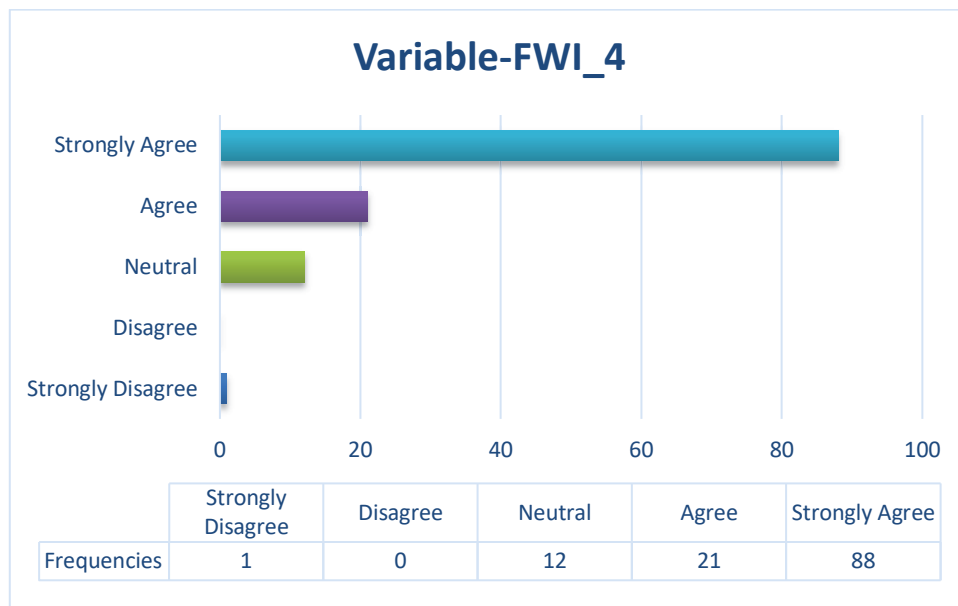
Findings: From the above data, we can say that majority of the working women in rural cooperative banks of Pune agreed to the fact that the things they want to do at work don't get done because of the demands of their family or spouse/partner.

4. My responsibilities at work (overtime, accomplishing daily tasks, getting to work on time) are not met because of my home-life.

Table 4: Responsibilities at work didn't get fulfilled due to home-life

Descriptive Statistics	Values
Mean	4.600
Median	5.000
Standard Deviation	0.735
Skewness	-2.000
Kurtosis	4.403

Figure 4: Responsibilities at work didn't get fulfilled due to home-life



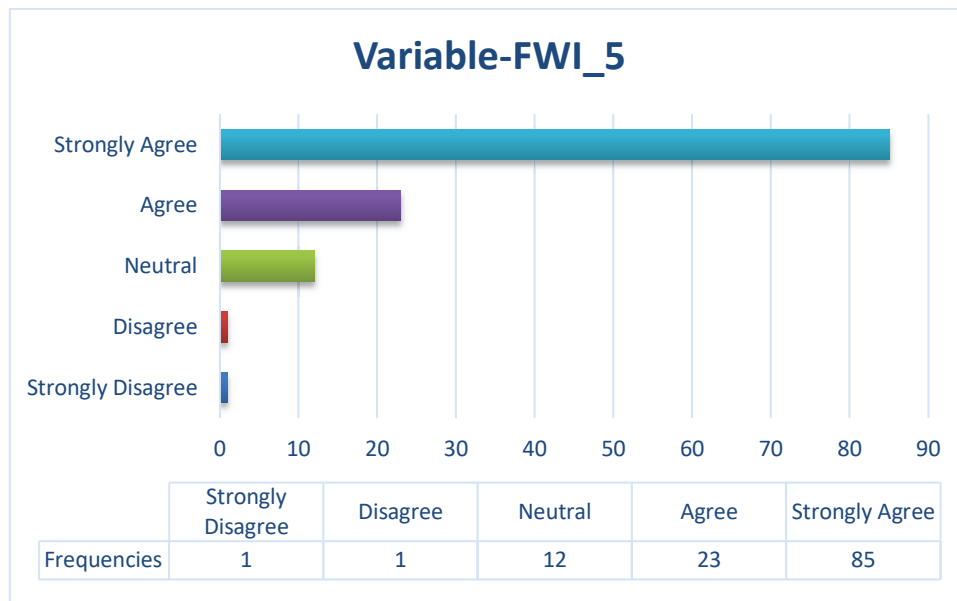
Findings: From the above data, we can conclude that majority of the working women in rural cooperative banks of Pune agreed to the fact that their home life interferes with their responsibilities at work such as getting to work on time, accomplishing daily tasks, and working overtime.

5. Pressures/stress from home interferes with my ability to successfully carry out my duties at work.

Table 5: Stress due to home interferes with work

Descriptive Statistics	Values
Mean	4.560
Median	5.000
Standard Deviation	0.772
Skewness	-1.894
Kurtosis	3.749

Figure 5: Stress due to home interferes with work



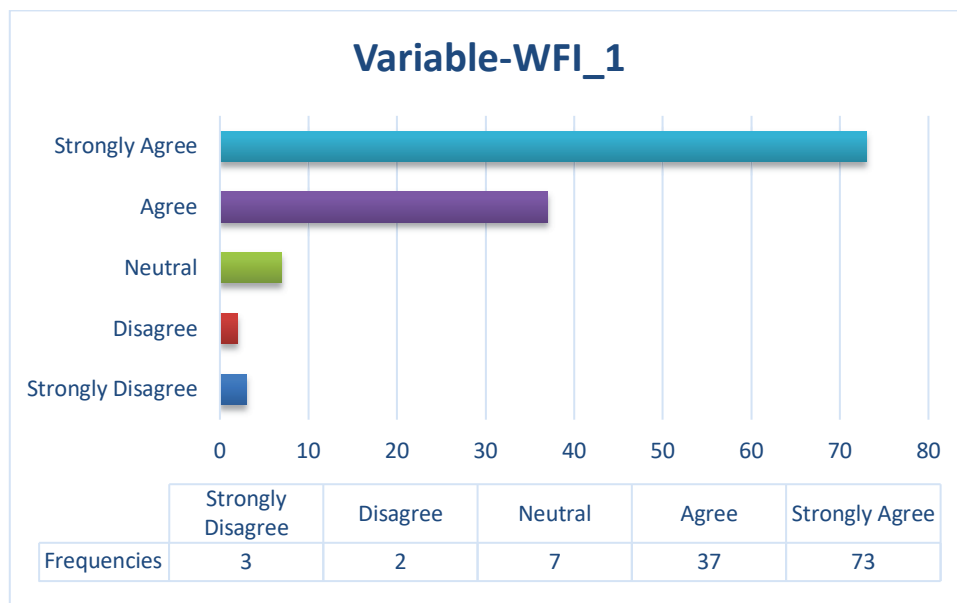
Findings: From the above analysis, we can say that that majority of the working women in rural cooperative banks of Pune agreed to the fact that the family-related strain interferes with their ability to perform job related duties.

6. The requirements I need to meet at work interfere with my home life

Table 6: Job requirement interferes home life

Descriptive Statistics	Values
Mean	4.430
Median	5.000
Standard Deviation	0.872
Skewness	-2.040
Kurtosis	4.831

Figure 6: Job requirement interferes home life



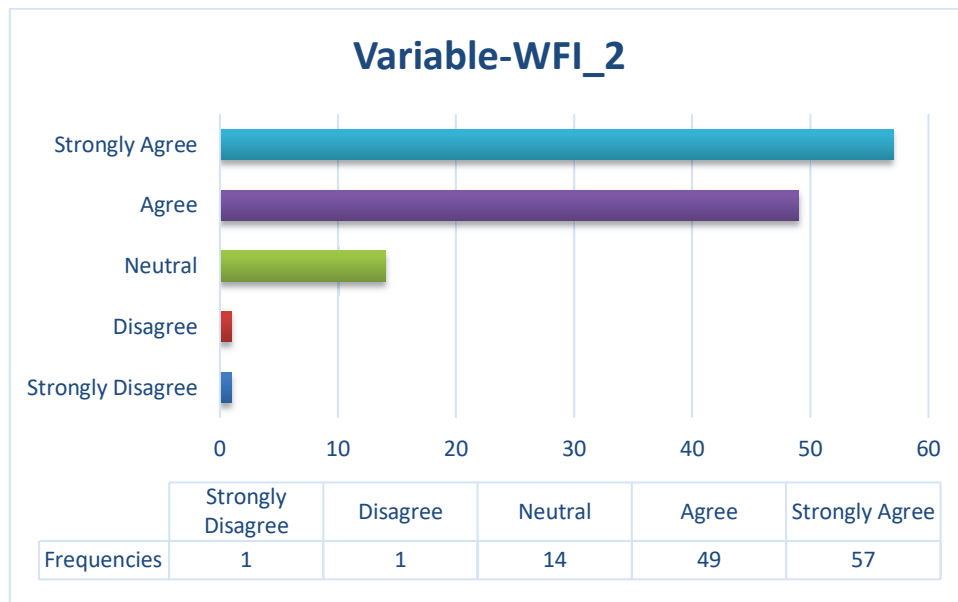
Findings: From the above table, we can conclude that majority of the working women in rural cooperative banks of Pune agreed to the fact the demands of their work interfere with their home and family life.

- The amount of time my job takes up makes it difficult to fulfil my family responsibilities.

Table 7: Time at job makes difficult to manage home affairs

Descriptive Statistics	Values
Mean	4.310
Median	4.000
Standard Deviation	0.772
Skewness	-1.151
Kurtosis	1.893

Figure 7: Time at job makes difficult to manage home affairs



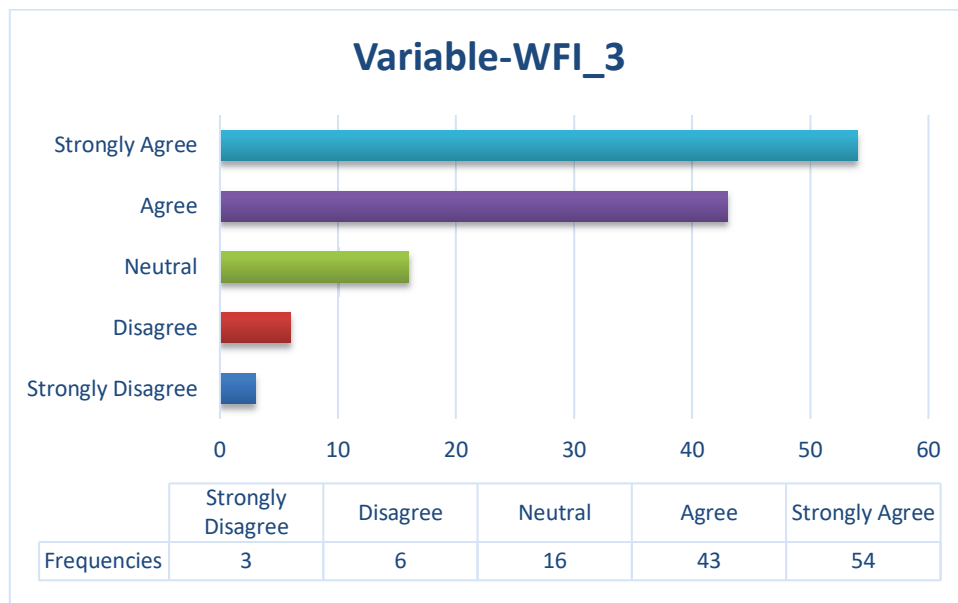
Findings: From the above data, we have analysed that majority of the working women in rural cooperative banks of Pune agreed to the fact that the amount of time their job takes up makes it difficult to fulfil their family responsibilities.

8. I am unable to fulfil my duties at home because of my work requirements

Table 8: Work requirements hampers to discharge home responsibilities

Descriptive Statistics	Values
Mean	4.140
Median	4.000
Standard Deviation	0.990
Skewness	-1.220
Kurtosis	1.204

Figure 8: Work requirements hampers to discharge home responsibilities



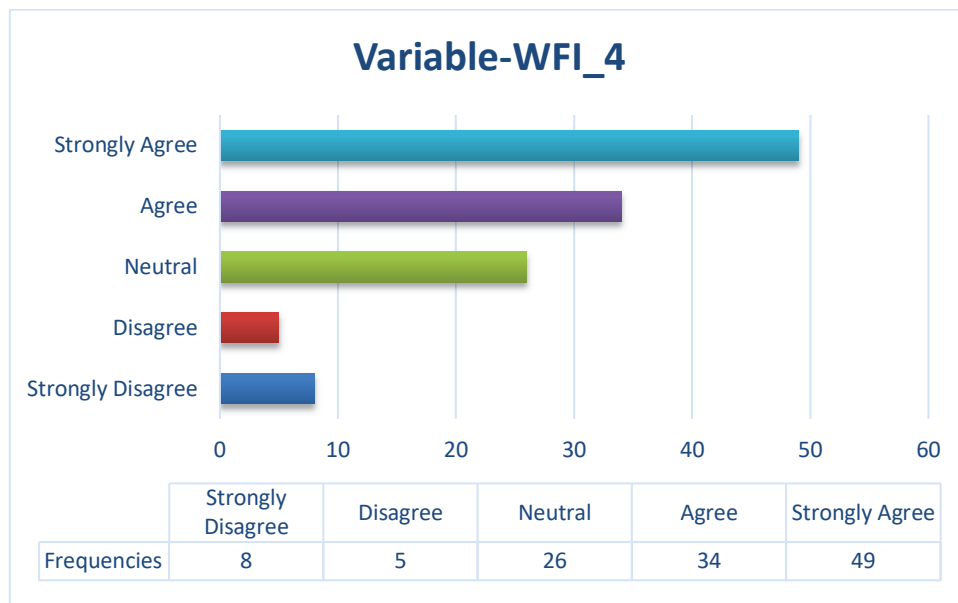
Findings: From the above table and data, we can conclude that majority of the working women in rural cooperative banks of Pune agreed to the fact that the things they want to do at home do not get done because of the demands their job puts on them.

9. I am unable to fulfil my duties at home because of work-related stress

Table 9: Stress due to job interferes in discharging duties at home

Descriptive Statistics	Values
Mean	3.910
Median	4.000
Standard Deviation	1.171
Skewness	-0.983
Kurtosis	0.279

Figure 9: Stress due to job interferes in discharging duties at home



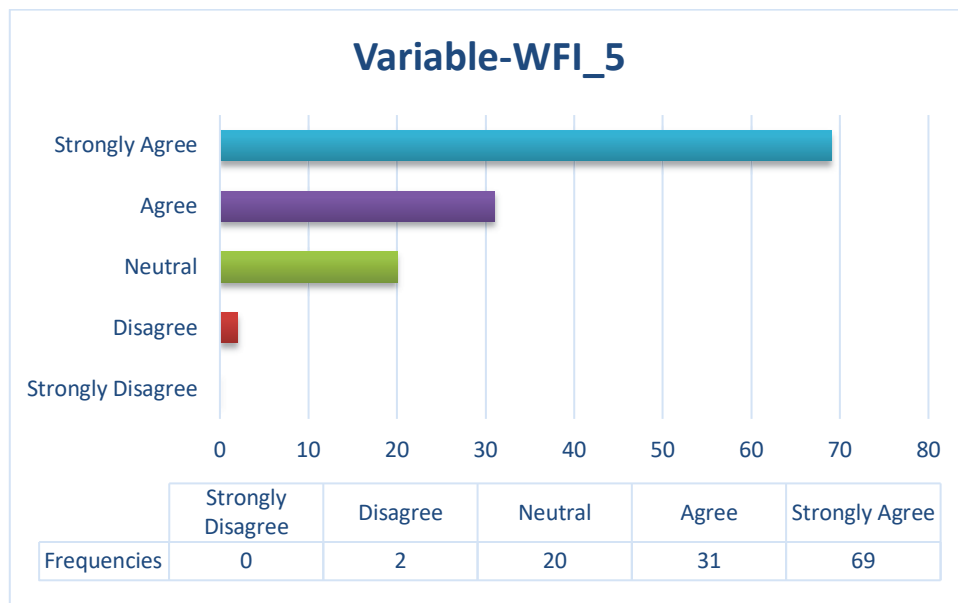
Findings: From the above table, we can say that majority of the working women in rural cooperative banks of Pune agreed to the fact that their job related strain makes it difficult to fulfil their family duties.

10. I have to change my family plans in order to meet my work expectations

Table 10: Change in family plans due to work

Descriptive Statistics	Values
Mean	4.370
Median	5.000
Standard Deviation	0.815
Skewness	-0.963
Kurtosis	-0.229

Figure 10: Change in family plans due to work



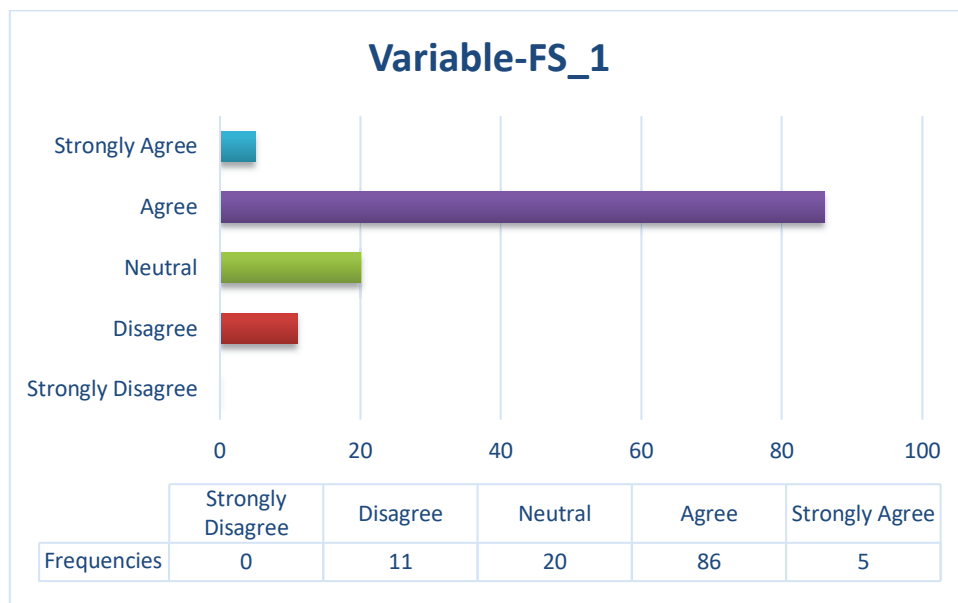
Findings: From the above table, we can conclude that majority of the working women in rural cooperative banks of Pune agreed to the fact that the due to work-related duties, they have to make change in plans for their family activities.

11. My family life is ideally what I would like it to be in most ways

Table 11: Ideal family life

Descriptive Statistics	Values
Mean	3.700
Median	4.000
Standard Deviation	0.691
Skewness	-1.197
Kurtosis	1.153

Figure 11: Ideal family life



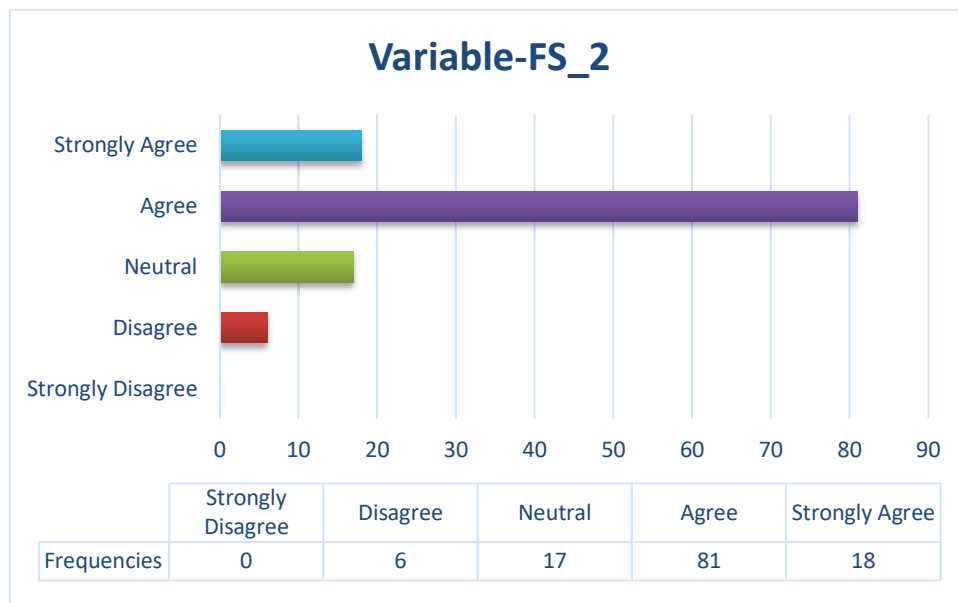
Findings: From the above table, we can say that majority of the working women in rural cooperative banks of Pune agreed to the fact that the in most ways their family-life is close to their ideal.

12. My family life is in excellent condition

Table 12: Family life is excellent

Descriptive Statistics	Values
Mean	3.910
Median	4.000
Standard Deviation	0.692
Skewness	-0.790
Kurtosis	1.342

Figure 12: Family life is excellent



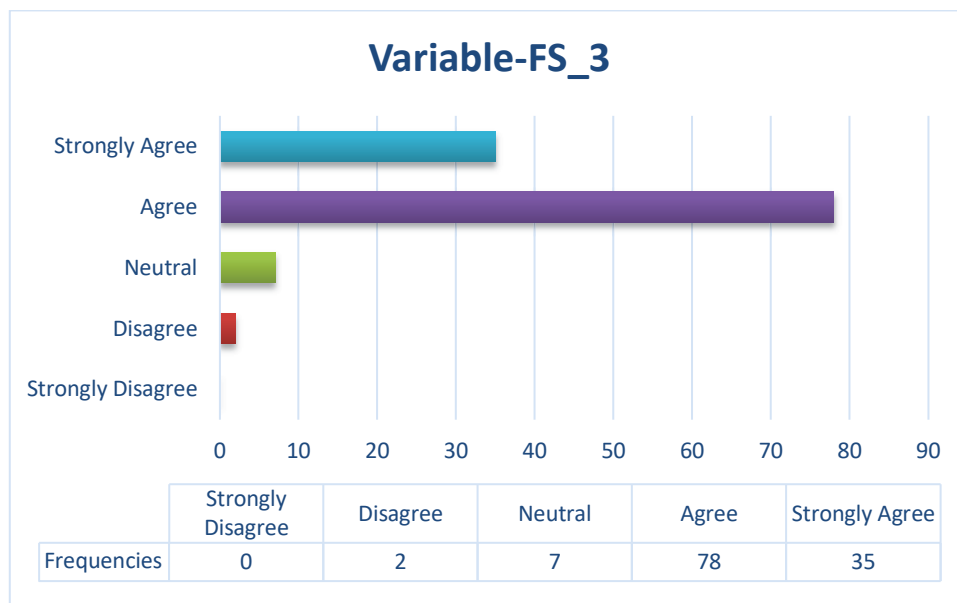
Findings: From the above table, we can conclude that majority of the working women in rural cooperative banks of Pune agreed to the fact that the conditions of their family-life are excellent.

13. I am satisfied with my family life.

Table 13: Satisfied with family life

Descriptive Statistics	Values
Mean	4.200
Median	4.000
Standard Deviation	0.612
Skewness	-0.574
Kurtosis	1.614

Figure 13: Satisfied with family life



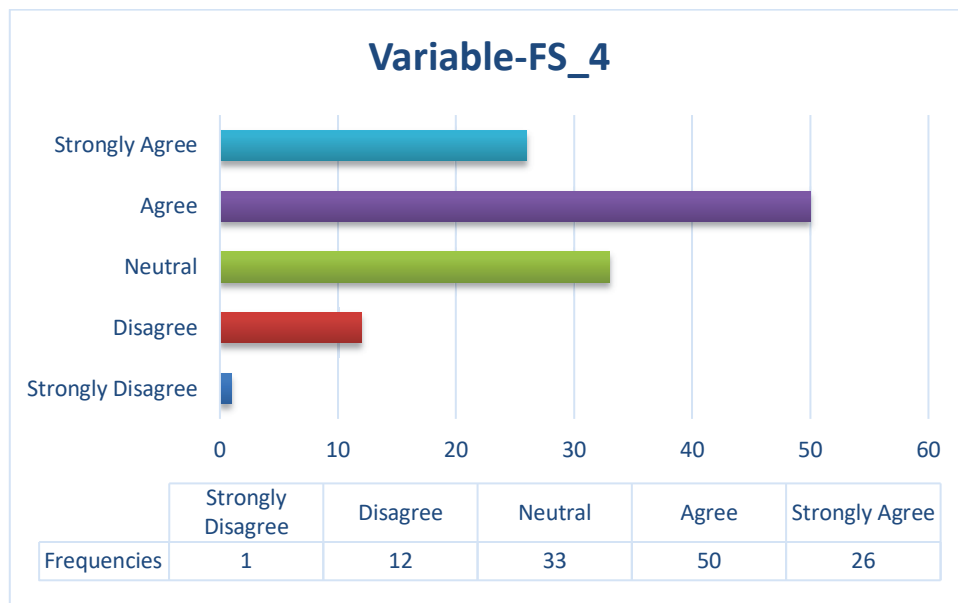
Findings: From the above table, we analysed that majority of the working women in rural cooperative banks of Pune agreed to the fact that they are satisfied with their family life.

14. So far, I have been able to get everything I want from my family life

Table 14: Got everything from family life as expected

Descriptive Statistics	Values
Mean	3.720
Median	4.000
Standard Deviation	0.938
Skewness	-0.390
Kurtosis	-0.399

Figure 14: Got everything from family life as expected



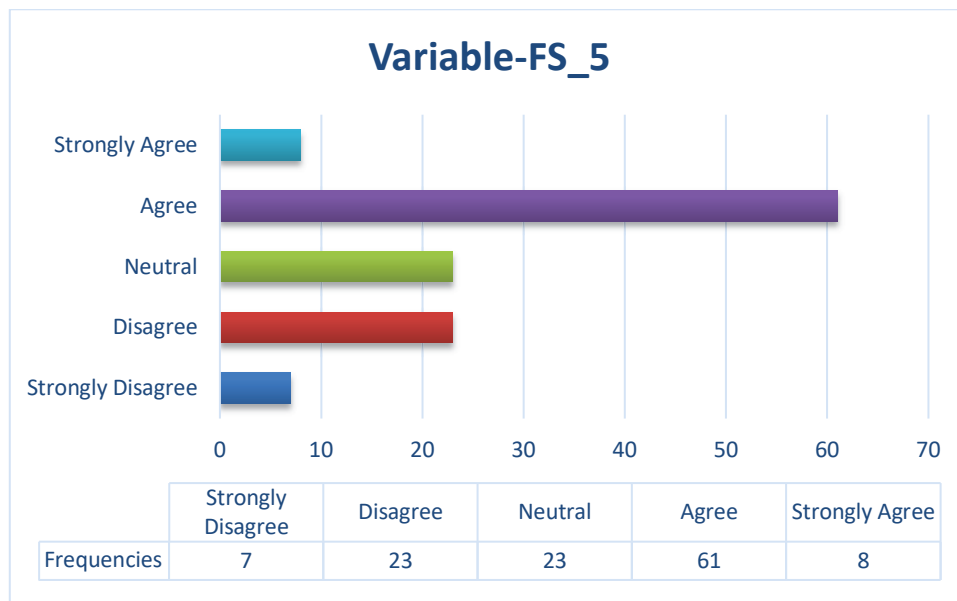
Findings: From the above data, we can conclude that majority of the working women in rural cooperative banks of Pune agreed to the fact that so far they have got the important things they want in their family life.

15. I would change nothing about my family life (even if given the choice)

Table 15: Nothing to change in family life

Descriptive Statistics	Values
Mean	3.330
Median	4.000
Standard Deviation	1.040
Skewness	-0.650
Kurtosis	-0.461

Figure 15: Nothing to change in family life



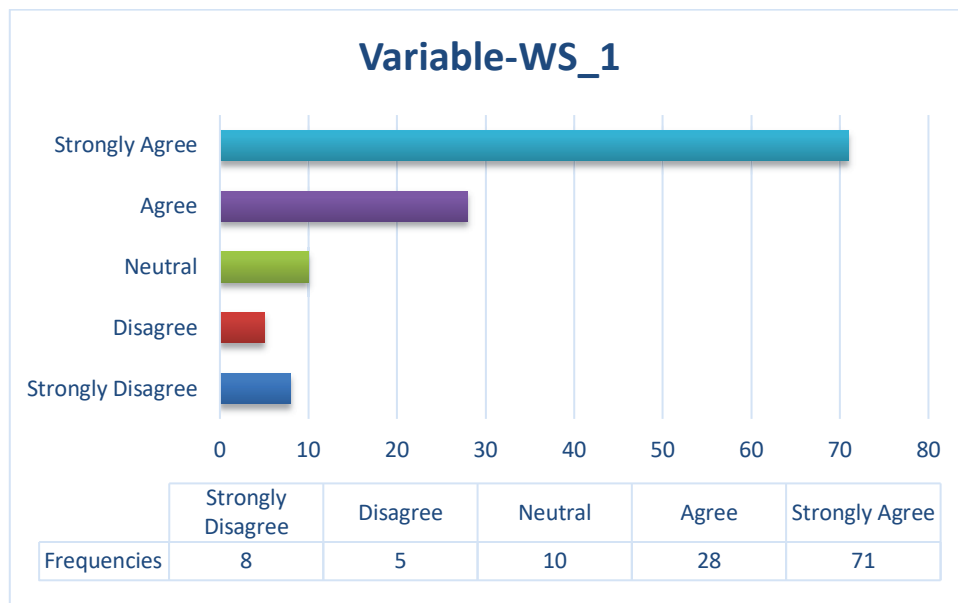
Findings: From that above data, we can say that majority of the working women in rural cooperative banks of Pune agreed to the fact that they would change nothing but there are 30% women who want to change which is significant number.

16. I am usually very happy with my work

Table 16: Happy with the work

Descriptive Statistics	Values
Mean	4.220
Median	5.000
Standard Deviation	1.175
Skewness	-1.592
Kurtosis	1.626

Figure 16: Happy with the work



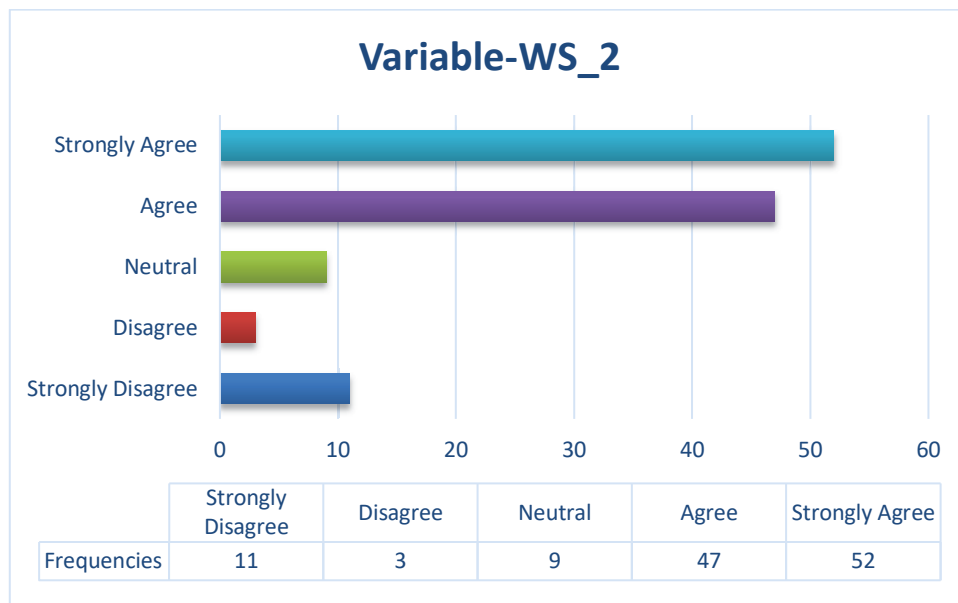
Findings: From the above table, we can summarize that the majority of the working women in rural cooperative banks of Pune agreed to the fact that they are usually very happy with their work.

17. I am usually fairly satisfied with my performance at work/the work I do at my job

Table 17: Satisfied with performance at work

Descriptive Statistics	Values
Mean	4.030
Median	4.000
Standard Deviation	1.192
Skewness	-1.464
Kurtosis	1.390

Figure 17: Satisfied with performance at work



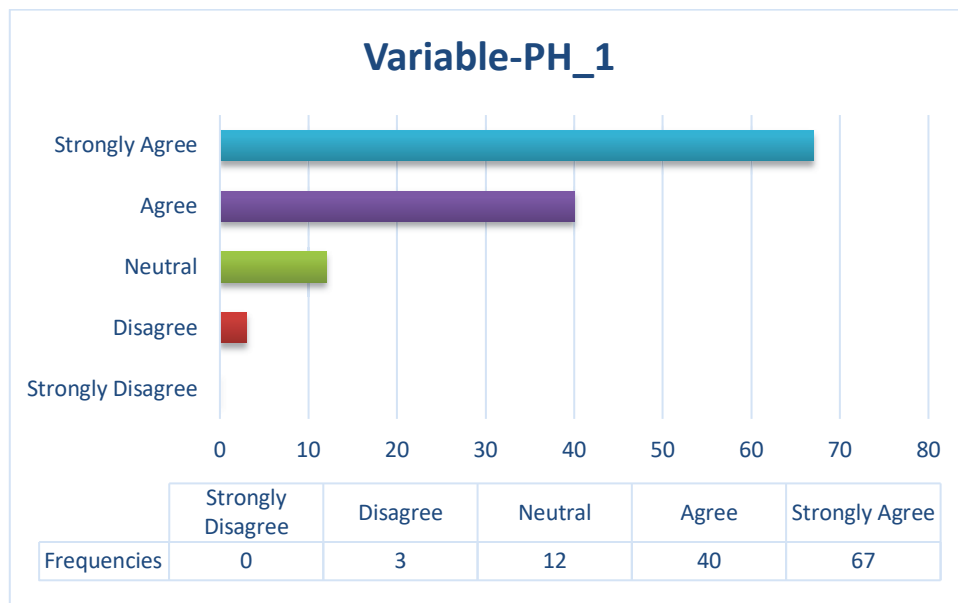
Findings: From the above table, we can conclude that majority of the working women in rural cooperative banks of Pune agreed to the fact that they are satisfied with their performance at work.

18. As of late, are you able to concentrate on the work you do?

Table 18: Concentration at work

Descriptive Statistics	Values
Mean	4.400
Median	5.000
Standard Deviation	0.768
Skewness	-1.167
Kurtosis	0.818

Figure 18: Concentration at work



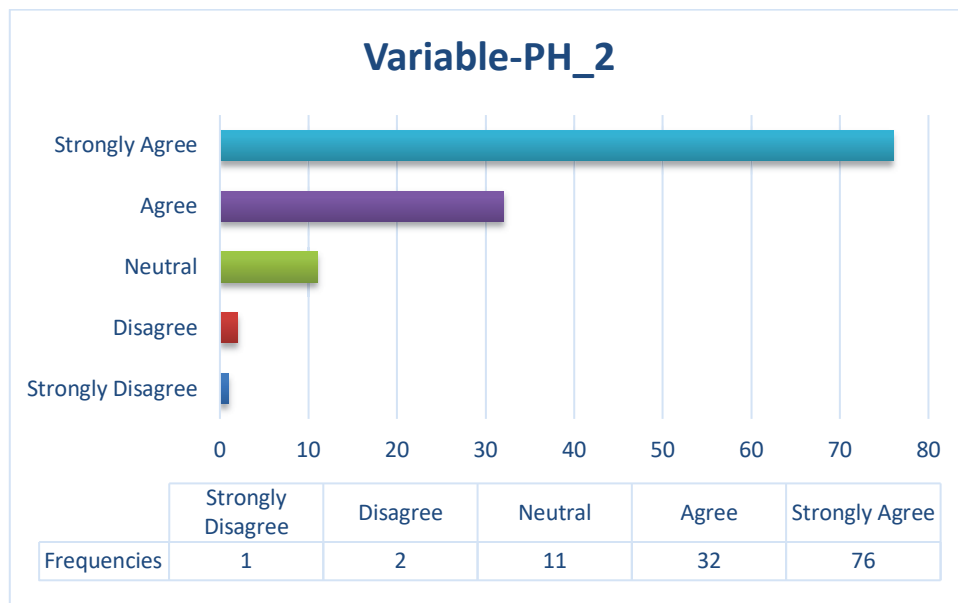
Findings: From the above analysis, we can say that majority of the working women in rural cooperative banks of Pune agreed to the fact that they are able to concentrate on the work.

19. As of late, have you felt like you have played an important role in things?

Table 19: Played important role

Descriptive Statistics	Values
Mean	4.480
Median	5.000
Standard Deviation	0.795
Skewness	-1.676
Kurtosis	3.030

Figure 19: Played important role



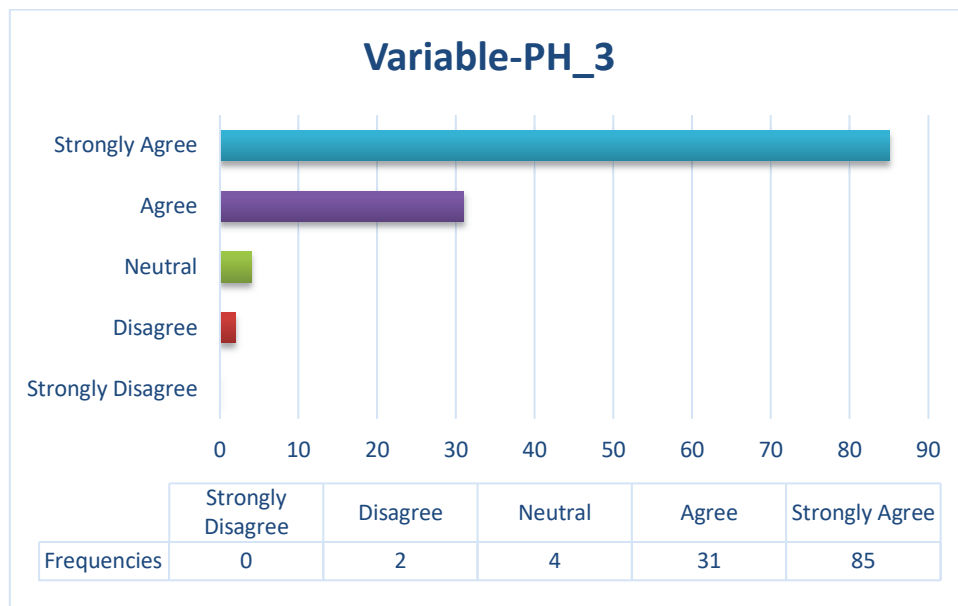
Findings: From the above table, we can say that majority of the working women in rural cooperative banks of Pune agreed to the fact that have they recently felt they are playing a useful part in things.

20. Have you been feeling capable of making decisions lately?

Table 20: Capable to make decisions

Descriptive Statistics	Values
Mean	4.630
Median	5.000
Standard Deviation	0.632
Skewness	-1.904
Kurtosis	4.016

Figure 20: Capable to make decisions



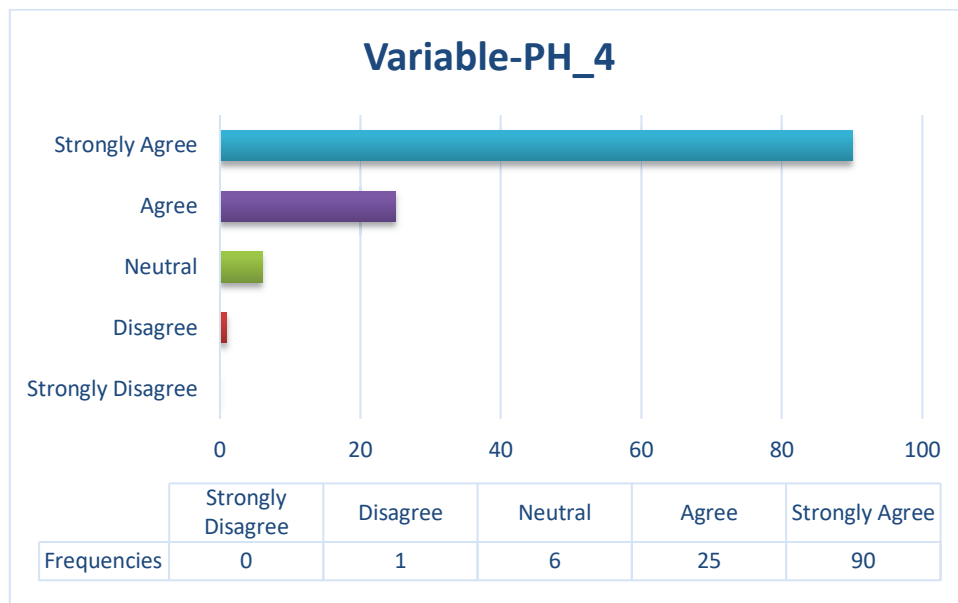
Findings: From the above analysis, we can say that majority of the working women in rural cooperative banks of Pune agreed to the fact that have they feel capable of making decisions lately.

21. Do you feel like you can't overcome your difficulties lately?

Table 21: Overcoming difficulties

Descriptive Statistics	Values
Mean	4.670
Median	5.000
Standard Deviation	0.609
Skewness	-1.917
Kurtosis	3.490

Figure 21: Overcoming difficulties



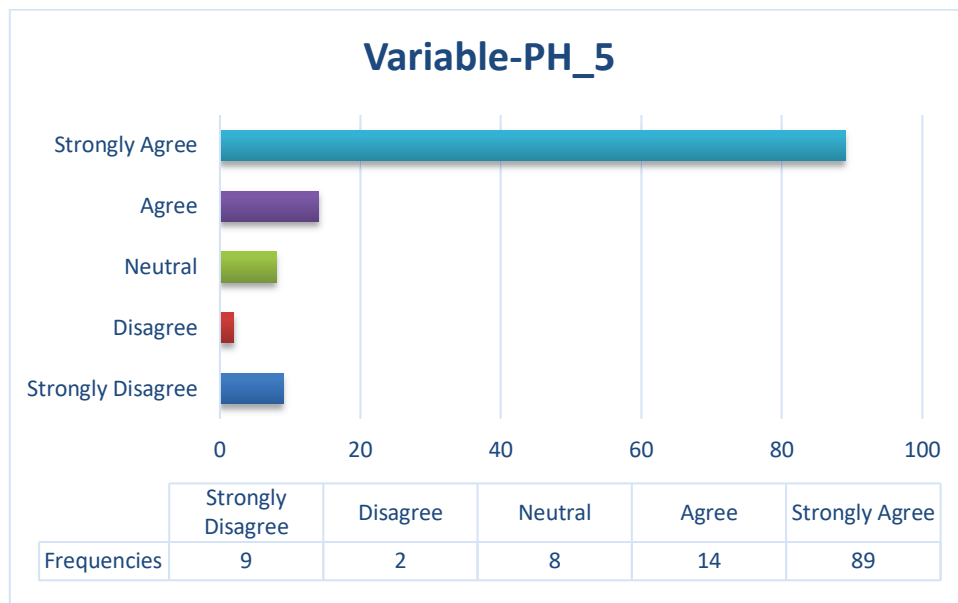
Findings: From the above data, we can conclude that majority of the working women in rural cooperative banks of Pune agreed to the fact that they have recently felt they couldn't overcome their difficulties.

22. Have you been able to enjoy your everyday activities as of late?

Table 22: Enjoying everyday activities

Descriptive Statistics	Values
Mean	4.410
Median	5.000
Standard Deviation	1.170
Skewness	-2.048
Kurtosis	3.083

Figure 22: Enjoying everyday activities



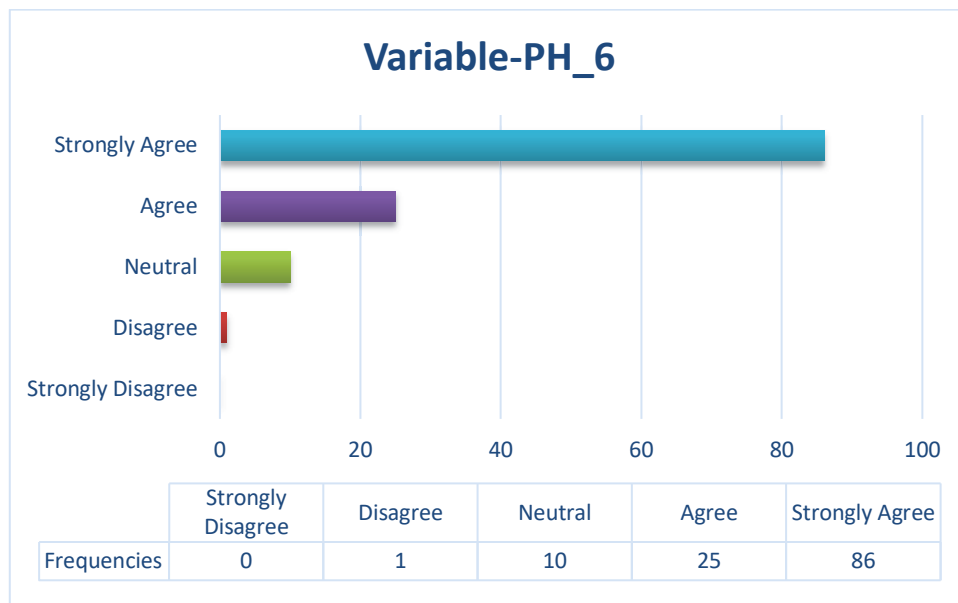
Findings: From the above data, we analyzed that majority of the working women in rural cooperative banks of Pune agreed to the fact that they have been able to enjoy their everyday activities as of late.

23. Recently, have you been able to face your problems?

Table 23: Able to face problems

Descriptive Statistics	Values
Mean	4.610
Median	5.000
Standard Deviation	0.675
Skewness	-1.627
Kurtosis	1.873

Figure 23: Able to face problems



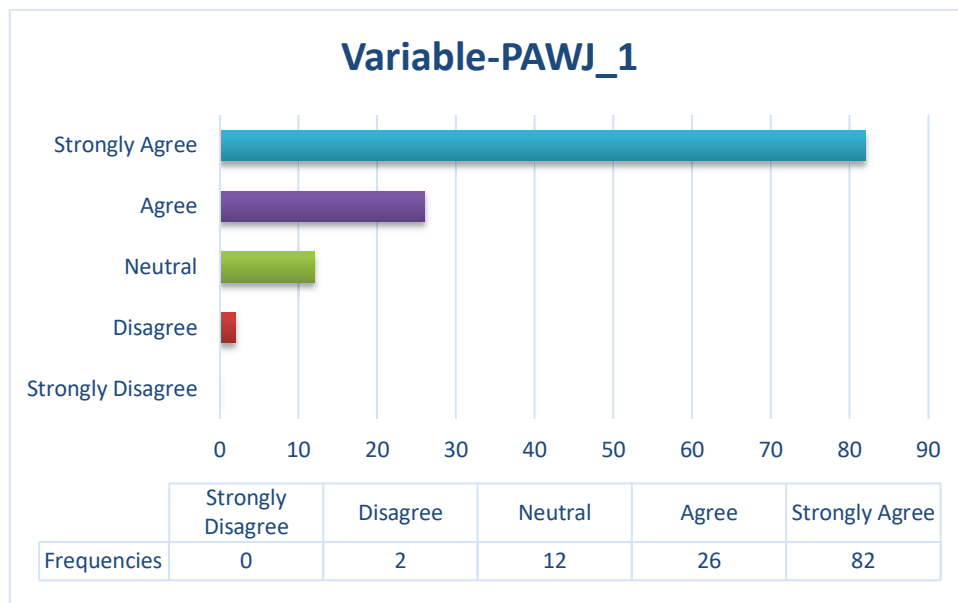
Findings: From the above table, we can say that majority of the working women in rural cooperative banks of Pune agreed to the fact that they recently been able to face their problems.

24. A woman usually works on lower positions than men at work.

Table 24: Women working on lower positions

Descriptive Statistics	Values
Mean	4.540
Median	5.000
Standard Deviation	0.740
Skewness	-1.511
Kurtosis	1.464

Figure 24: Women working on lower positions



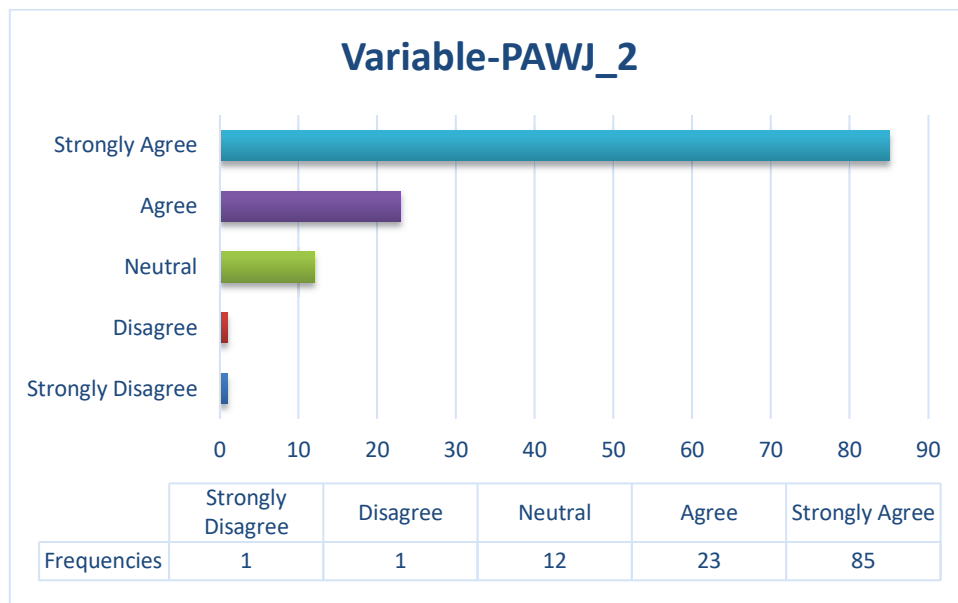
Findings: From the above chart, we can say that majority of the working women in rural cooperative banks of Pune agreed to the fact that woman usually works on lower positions than men at work.

25. A praise by a woman to woman about a job well done is of more value than men's.

Table 25: Woman praising woman is important

Descriptive Statistics	Values
Mean	4.560
Median	5.000
Standard Deviation	0.772
Skewness	-1.894
Kurtosis	3.749

Figure 25: Woman praising woman is important



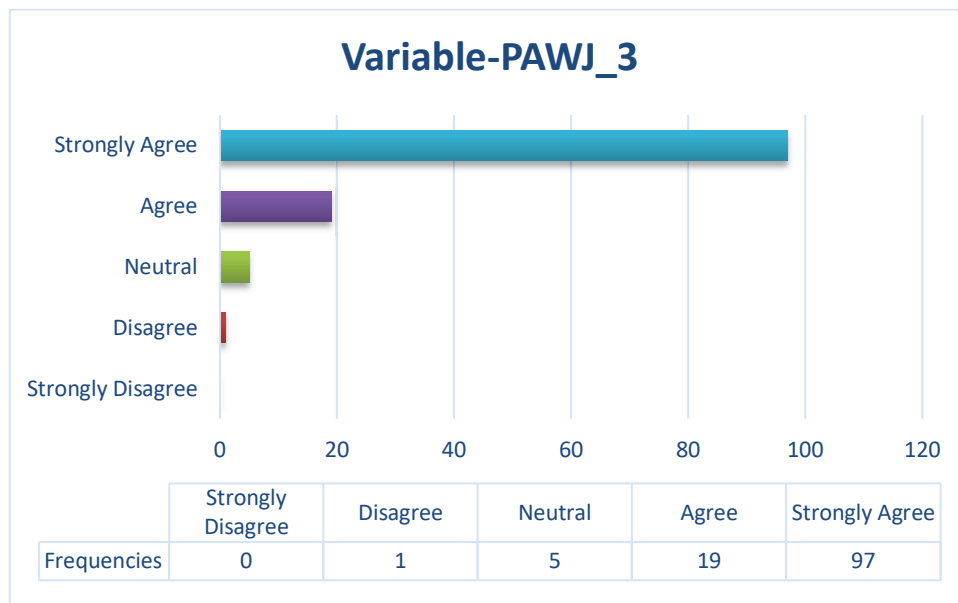
Findings: From above table, we can conclude that majority of the working women in rural cooperative banks of Pune agreed to the fact that a praise by a woman to woman about a job well done is of more value than men's.

26. Women create problems for themselves (rivalry and envy amongst one another)

Table 26: Rivalry and envy among women

Descriptive Statistics	Values
Mean	4.740
Median	5.000
Standard Deviation	0.572
Skewness	-2.361
Kurtosis	5.666

Figure 26: Rivalry and envy among women



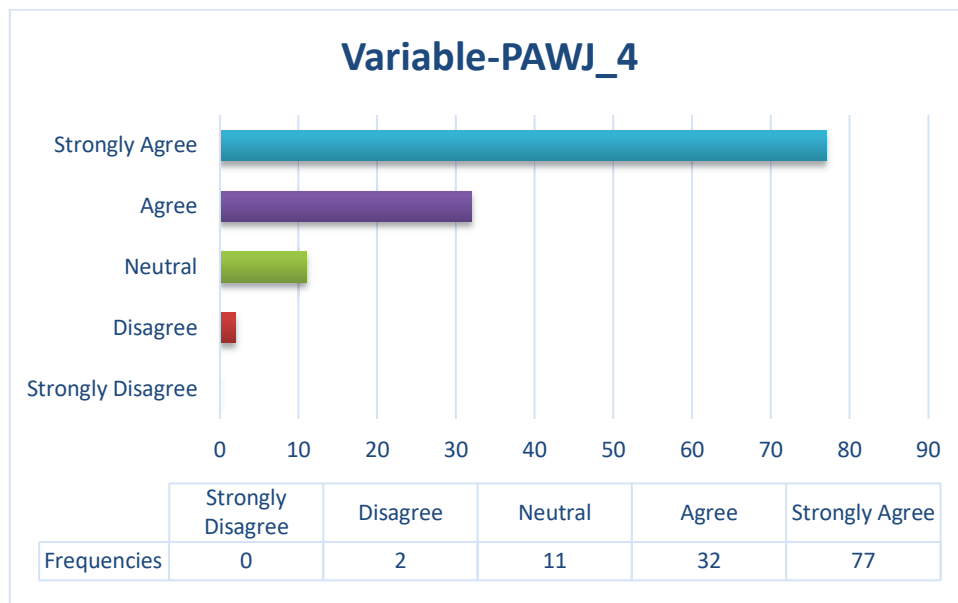
From the above data, we can say that majority of the working women in rural cooperative banks of Pune agreed to the fact that women create problems for themselves (rivalry and envy amongst one another).

27. Women are no different than men in terms of leadership styles

Table 27: Women leadership is same as men

Descriptive Statistics	Values
Mean	4.510
Median	5.000
Standard Deviation	0.730
Skewness	-1.389
Kurtosis	1.287

Figure 27: Women leadership is same as men



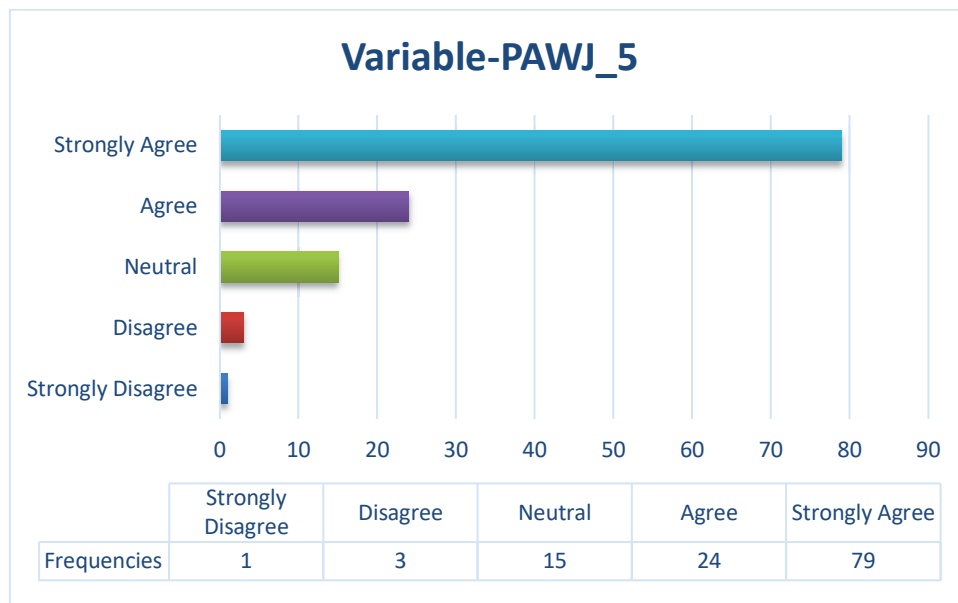
Findings: From the above charts, we can conclude that majority of the working women in rural cooperative banks of Pune agreed to the fact that women are no different than men in terms of leadership styles.

28. Women are equally passionate and driven to advance their careers as men are

Table 28: Passion towards career advancement

Descriptive Statistics	Values
Mean	4.450
Median	5.000
Standard Deviation	0.863
Skewness	-1.569
Kurtosis	1.998

Figure 28: Passion towards career advancement



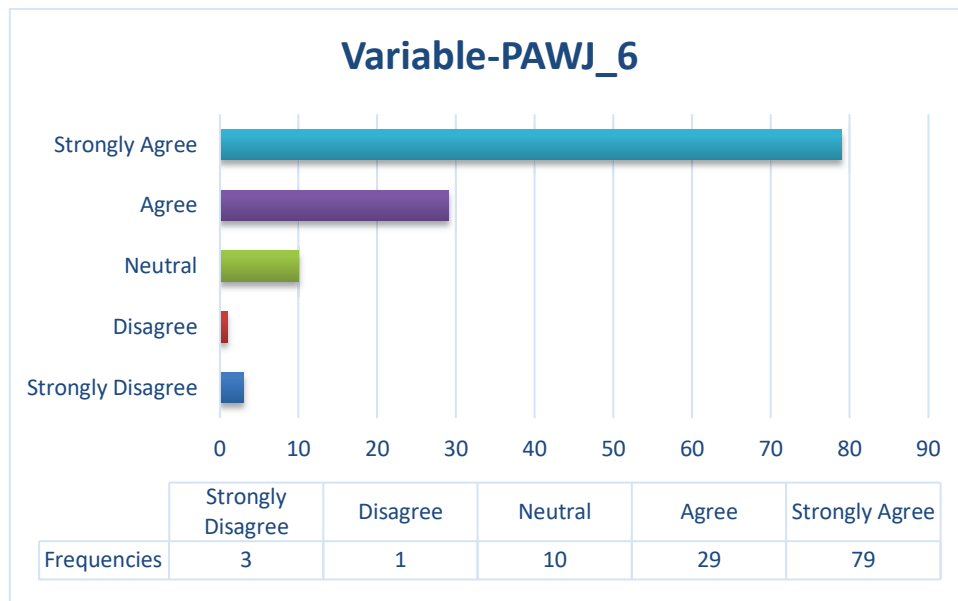
Findings: From the above table, we can conclude that majority of the working women in rural cooperative banks of Pune agreed to the fact that women are equally passionate and driven to advance their careers as men are.

29. Gender of a manager does impact how one perceived their work (bias in work and performance review)

Table 29: Manager’s gender and work perception

Descriptive Statistics	Values
Mean	4.480
Median	5.000
Standard Deviation	0.874
Skewness	-2.076
Kurtosis	4.814

Figure 29: Manager’s gender and work perception



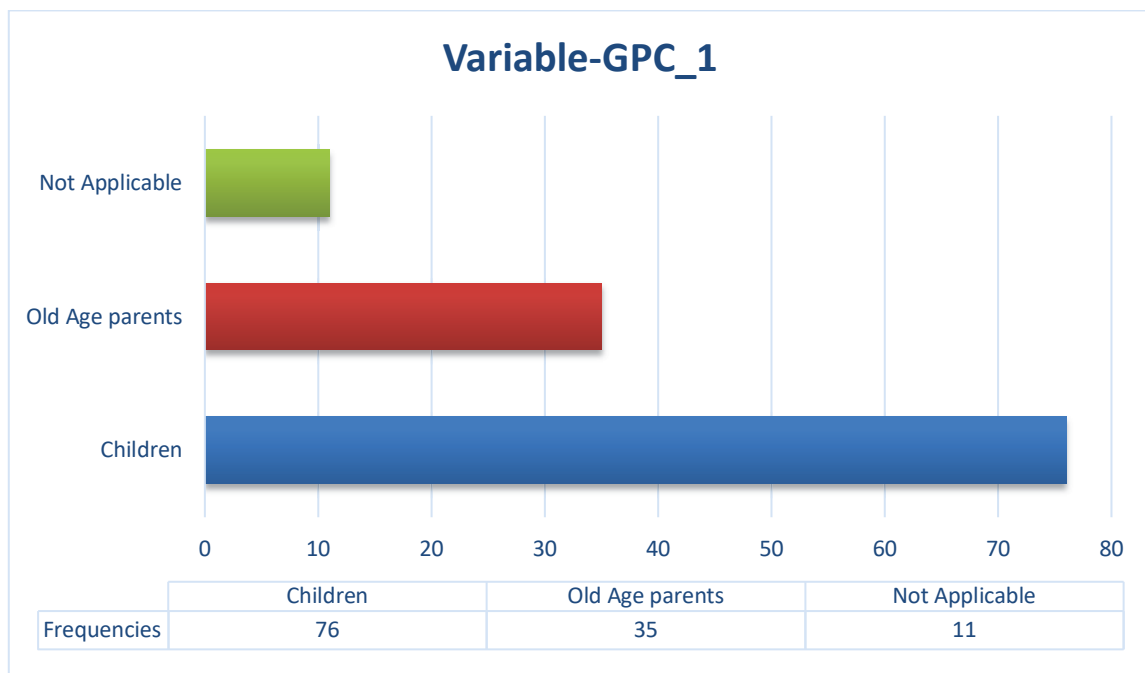
Findings: From the above table, we can say that that majority of the working women in rural cooperative banks of Pune agreed to the fact that gender of a manager does impact how one perceived their work (bias in work and performance review).

30. Responsibilities at home

Table 30: Responsibilities at home

Descriptive Statistics	Values
Mean	1.470
Median	1.000
Standard Deviation	0.658
Skewness	1.096
Kurtosis	0.038

Figure 30: Responsibilities at home



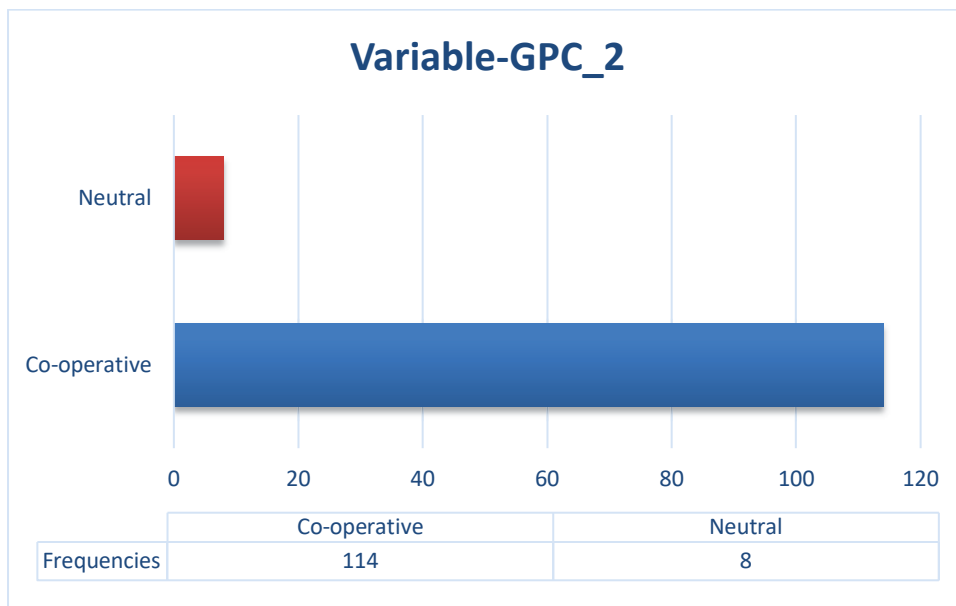
Findings: From the above table, we can conclude that majority of the working women in rural cooperative banks of Pune agreed to the fact that they are majorly taking care of children followed by old age children.

31. What kind of attitude does your boss have towards you?

Table 31: Attitude of boss towards you

Descriptive Statistics	Values
Mean	1.070
Median	1.000
Standard Deviation	0.249
Skewness	3.554
Kurtosis	10.807

Figure 31: Attitude of boss towards you



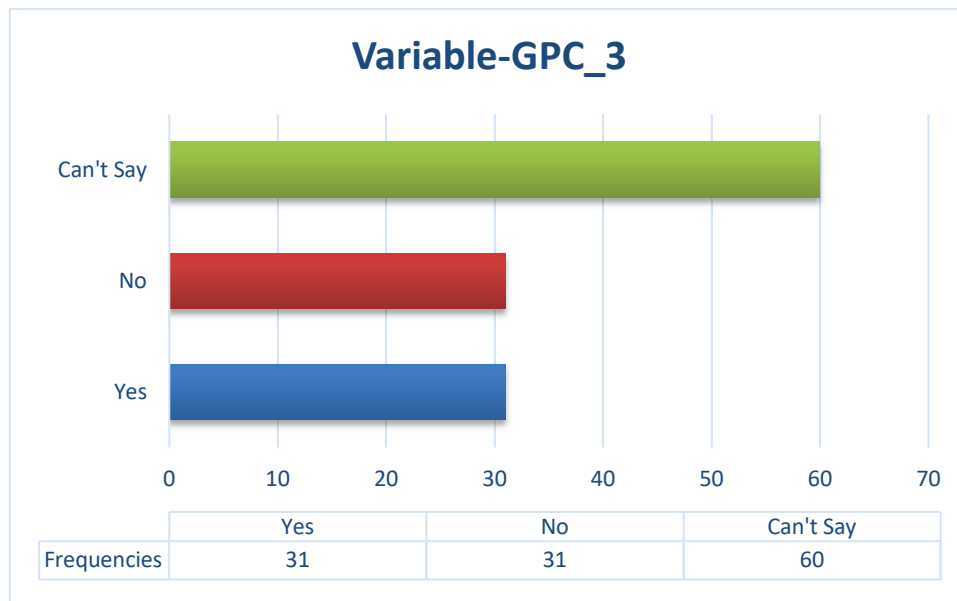
Findings: From the above table, we can say that majority of the working women in rural cooperative banks of Pune agreed to the fact that they have cooperative attitude of their boss towards them.

32. Do you think people make judgements about you (character, reputation and attitude) the way they like?

Table 32: Peoples judgement about women at workplace

Descriptive Statistics	Values
Mean	2.240
Median	2.000
Standard Deviation	0.834
Skewness	-0.473
Kurtosis	-1.402

Figure 32: Peoples judgement about women at workplace



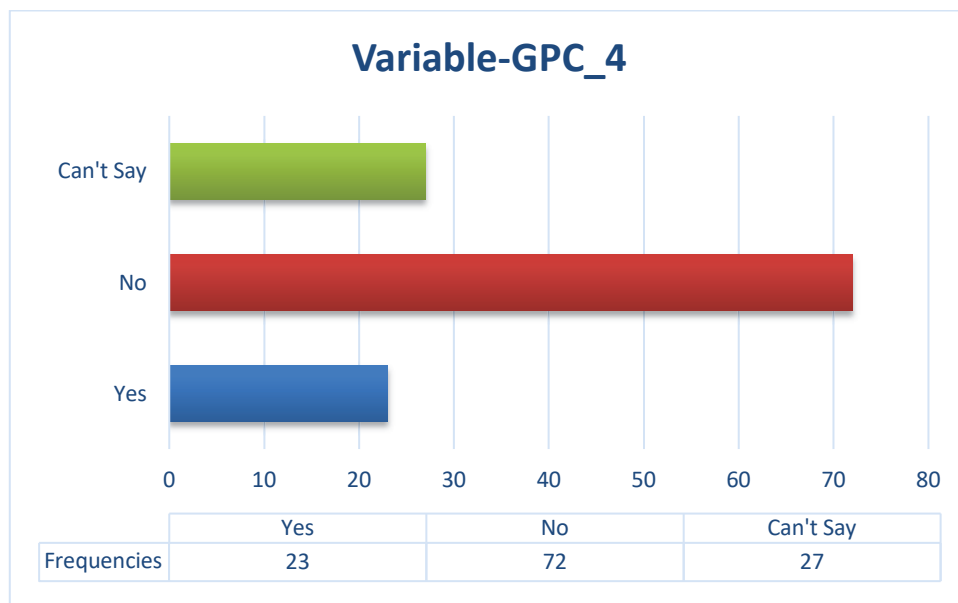
Findings: From the above data, we can say that majority of the working women in rural cooperative banks of Pune agreed to the fact that no people doesn't make judgements about them (character, reputation and attitude) the way they like.

33. Has your health been impacted (mood swings, depression, problems with concentration) because of work-related issues?

Table 33: Impact on health due to work-related issues

Descriptive Statistics	Values
Mean	2.030
Median	2.000
Standard Deviation	0.642
Skewness	-0.029
Kurtosis	-0.530

Figure 33: Impact on health due to work-related issues



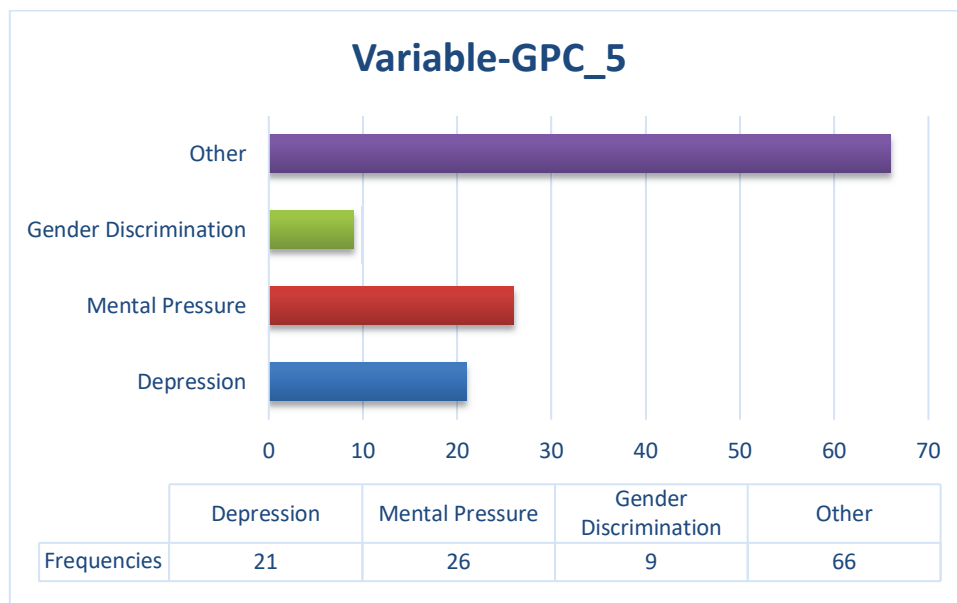
Findings: From the above chart, we can conclude that majority of the working women in rural cooperative banks of Pune agreed to the fact that no their health doesn't get impacted (mood swings, depression, problems with concentration) because of work-related issues.

34. Which of the following do you think is the biggest problem women face in the workplace?

Table 34: Biggest problem women faced at workplace

Descriptive Statistics	Values
Mean	3.520
Median	5.000
Standard Deviation	1.677
Skewness	-0.391
Kurtosis	-1.642

Figure 34: Biggest problem women faced at workplace



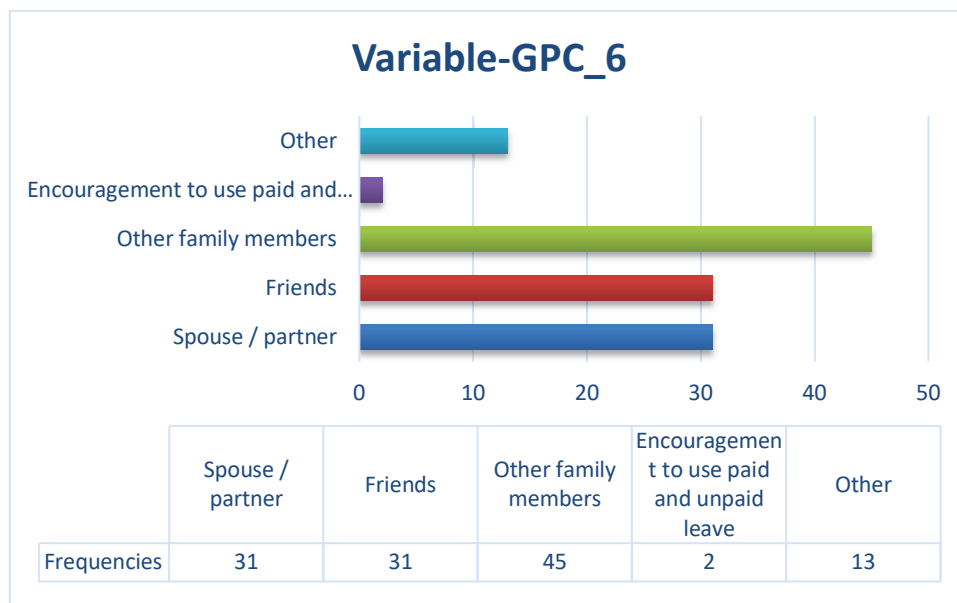
Findings: From the above chart, we can say that majority of the working women in rural cooperative banks of Pune agreed to the fact that there is a problem but they don't want to mention it and hence they have chosen as other option maximum.

35. Which of the following help you maintain a balance between your work related and non-work related activities?

Table 35: Things help to maintain work-life balance

Descriptive Statistics	Values
Mean	2.470
Median	2.000
Standard Deviation	1.200
Skewness	0.603
Kurtosis	-0.170

Figure 35: Things help to maintain work-life balance



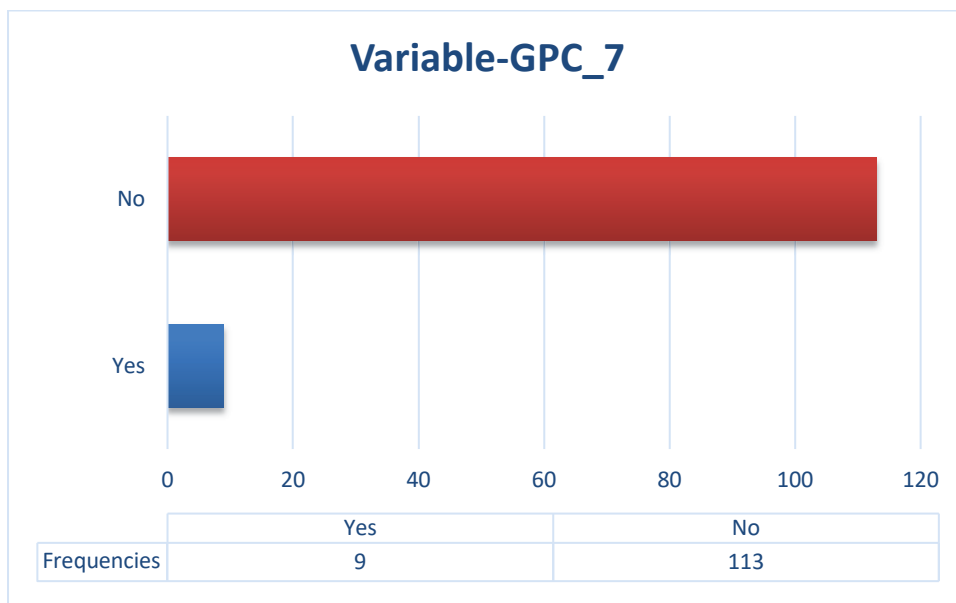
Findings: From the above chart, we can say that majority of the working women in rural cooperative banks of Pune agreed to the fact that Family, friends and spouses are the main reason to balance between work and non-work related activities.

36. Do you think your gender plays a role in how you are treated by your colleagues/seniors/boss/other members?

Table 36: Gender and treatment by peers

Descriptive Statistics	Values
Mean	1.930
Median	2.000
Standard Deviation	0.262
Skewness	-3.302
Kurtosis	9.051

Figure 36: Gender and treatment by peers



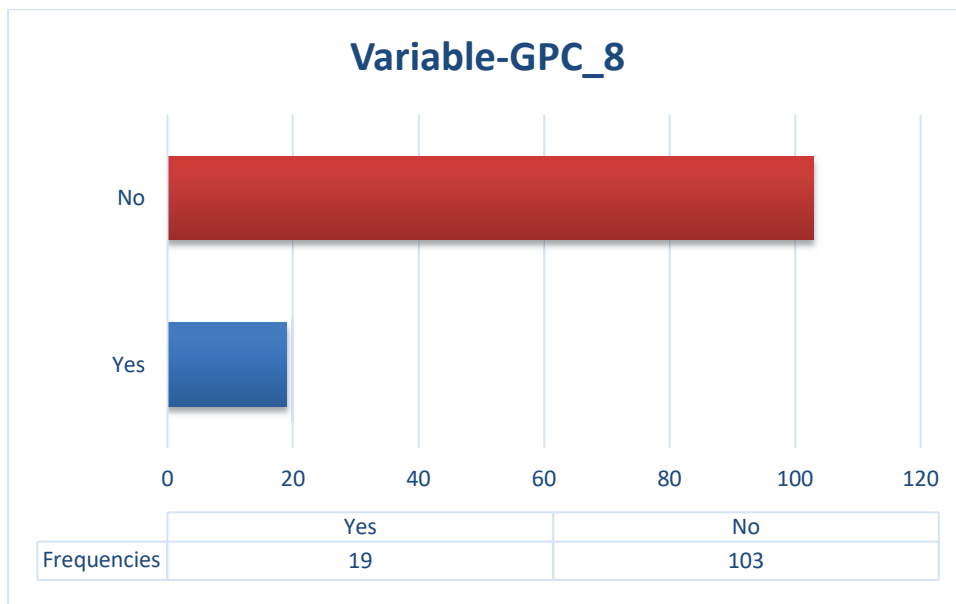
Findings: From the above data, we can conclude that majority of the working women in rural cooperative banks of Pune agreed to the fact that they don't think they have been treated differently by their colleagues/seniors/boss/other members because they are a woman.

37. Are you facing problems related to your family life and professional life?

Table 37: Problem faced due to family or work-related life

Descriptive Statistics	Values
Mean	1.840
Median	2.000
Standard Deviation	0.364
Skewness	-1.923
Kurtosis	1.724

Figure 37: Problem faced due to family or work-related life



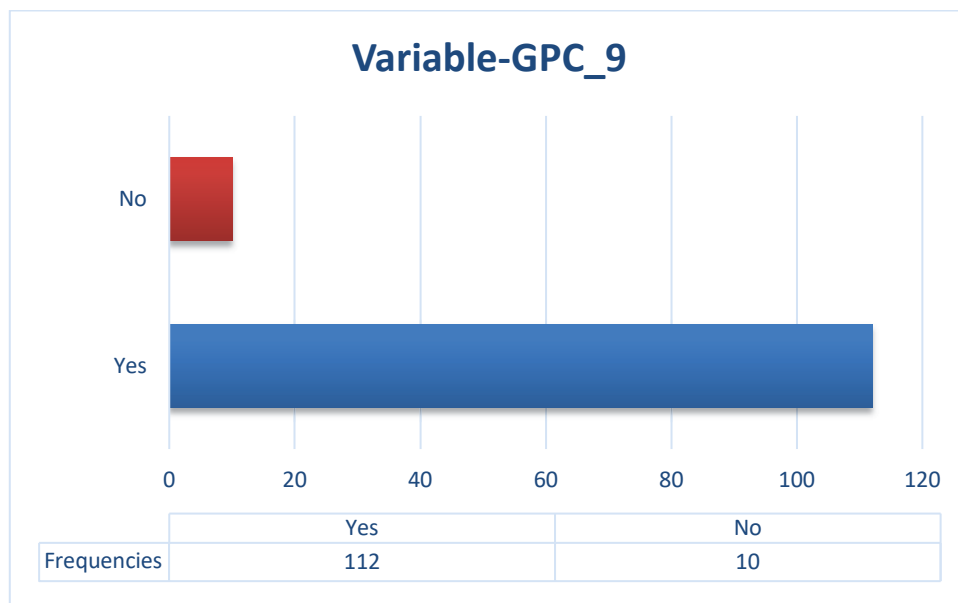
Findings: From the above chart, we can say that majority of the working women in rural cooperative banks of Pune agreed to the fact that they aren't facing problems related to their family life and professional life at this moment.

38. Do you think that being financially independent gets you more respect in society?

Table 38: Financial independence and respect in society

Descriptive Statistics	Values
Mean	1.080
Median	1.000
Standard Deviation	0.275
Skewness	3.086
Kurtosis	7.648

Figure 38: Financial independence and respect in society



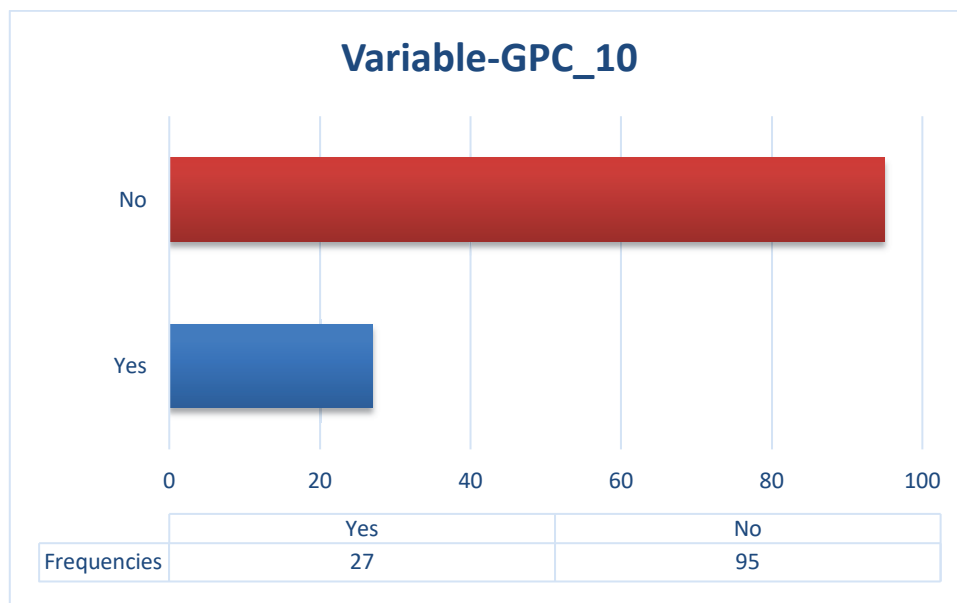
Findings: From the above table, we can say that majority of the working women in rural cooperative banks of Pune agreed to the fact that financial independence gives them more respect in the society.

39. Is commuting from work to home and home to a work a problem because of distance or other factors?

Table 39: Travelling from home to work and vice a versa

Descriptive Statistics	Values
Mean	1.780
Median	2.000
Standard Deviation	0.417
Skewness	-1.359
Kurtosis	-0.155

Figure 39: Travelling from home to work and vice a versa



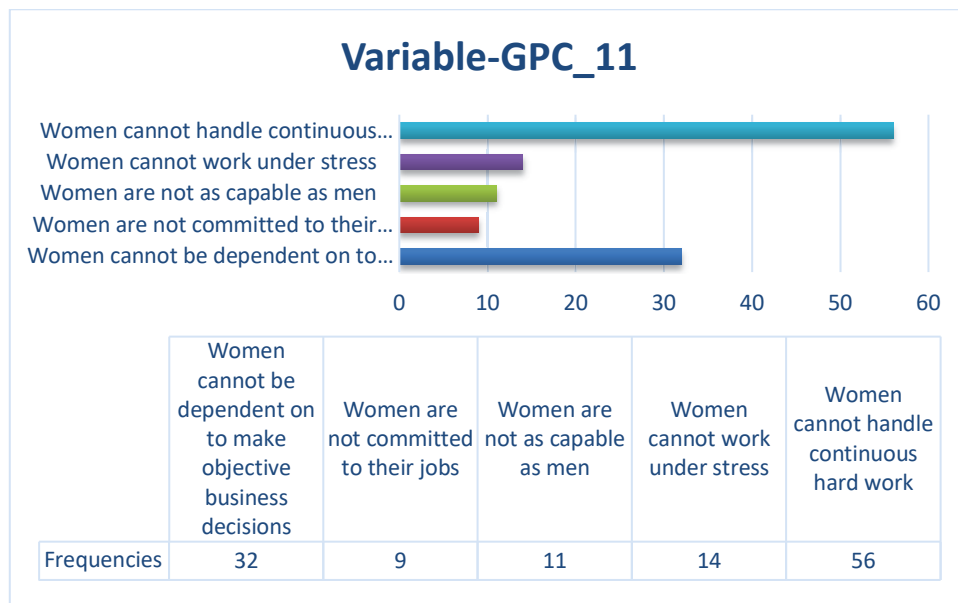
Findings: From the above table, we can conclude that majority of the working women in rural cooperative banks of Pune agreed to the fact that there is no problem in commuting to office or to home due to distance or other factors.

40. To your understanding, which of the following is a part of gender stereotyping?

Table 40: Gender stereotyping

Descriptive Statistics	Values
Mean	3.430
Median	4.000
Standard Deviation	1.706
Skewness	-0.460
Kurtosis	-1.536

Figure 40: Gender stereotyping



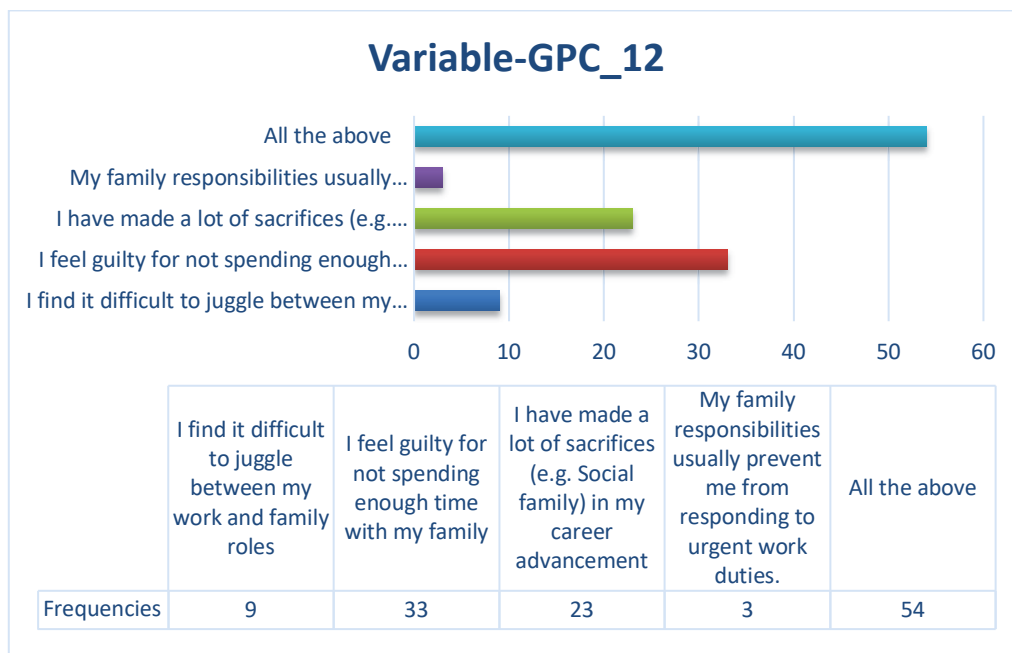
Findings: From the above data, we can conclude that majority of the working women in rural cooperative banks of Pune agreed to the fact that their understanding is, women cannot handle continuous hard work.

41. Conflicts with family and/or work surface when

Table 41: Conflict with family or at work

Descriptive Statistics	Values
Mean	3.490
Median	3.000
Standard Deviation	1.462
Skewness	-0.177
Kurtosis	-1.570

Figure 41: Conflict with family or at work



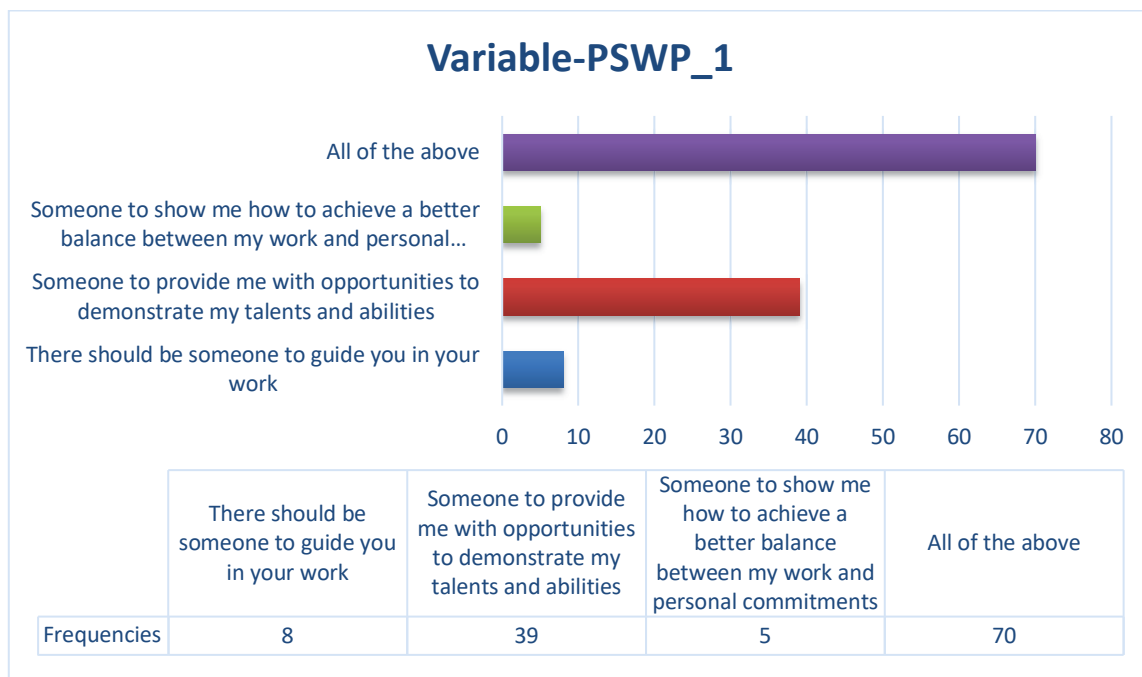
Findings: From the above chart, we can say that majority of the working women in rural cooperative banks of Pune agreed to the fact that all the factors contribute to the conflict at work or home.

42. Which of the following is the most important and necessary form of support for women in the workplace?

Table 42: Important support for women in the workplace

Descriptive Statistics	Values
Mean	4.120
Median	5.000
Standard Deviation	1.072
Skewness	-0.576
Kurtosis	-1.330

Figure 42: Important support for women in the workplace



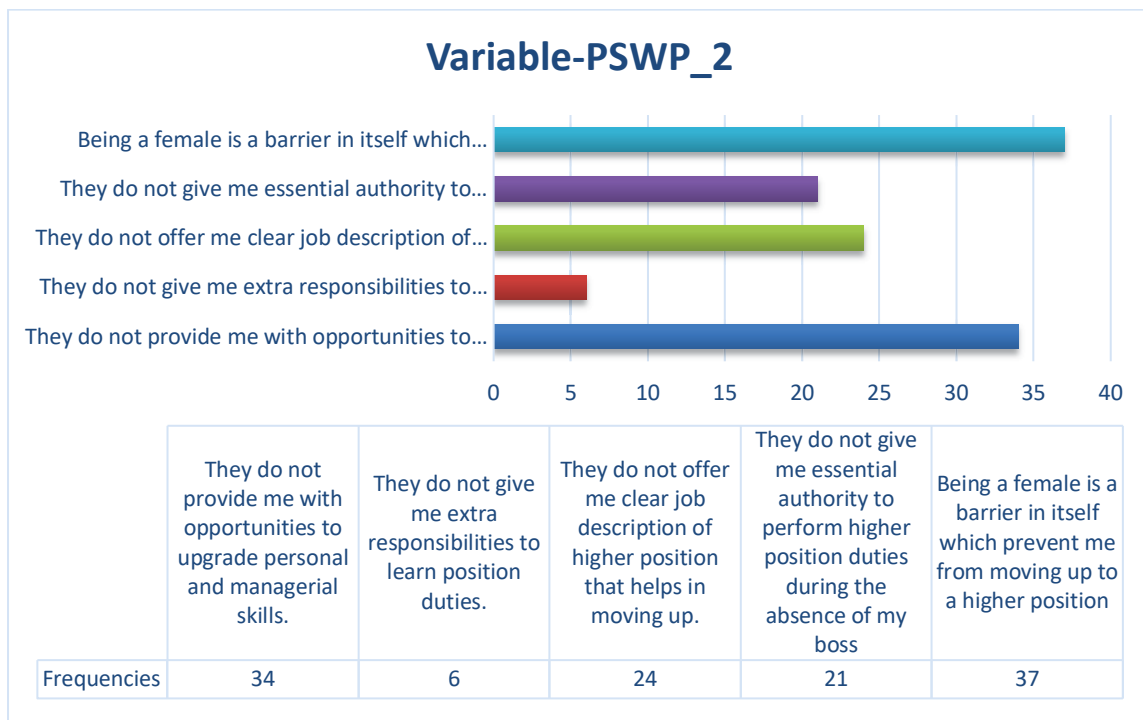
Findings: From the above chart, we can conclude that majority of the working women in rural cooperative banks of Pune agreed to the fact that all above points women expect which will support her in their workplace.

43. Which of the following do men does that keep women from excelling at their jobs/receiving promotions and other rewards?

Table 43: Barrier to promotions and rewards

Descriptive Statistics	Values
Mean	3.170
Median	3.000
Standard Deviation	1.594
Skewness	-0.250
Kurtosis	-1.473

Figure 43: Barrier to promotions and rewards



Findings: From the above table and chart, we can say that majority of the working women in rural cooperative banks of Pune agreed to the fact that being a female is barrier in itself which prevent them from moving up to a higher position.

Hypothesis Testing

Research Question No.-1

Whether there is a relationship between the support, all working women seek at their workplace and the actions of men which women believe in creating obstacles in their promotion or performing their jobs?

Statistical Test: Chi-Square test of contingency

Hypothesis:

H0: There is no relationship between the support all working women seek at their workplace and the actions of men which women believe in creating obstacles in their promotion or performing their jobs

H1: There is a relationship between the support all working women seek at their workplace and the actions of men which women believe in creating obstacles in their promotion or performing their jobs

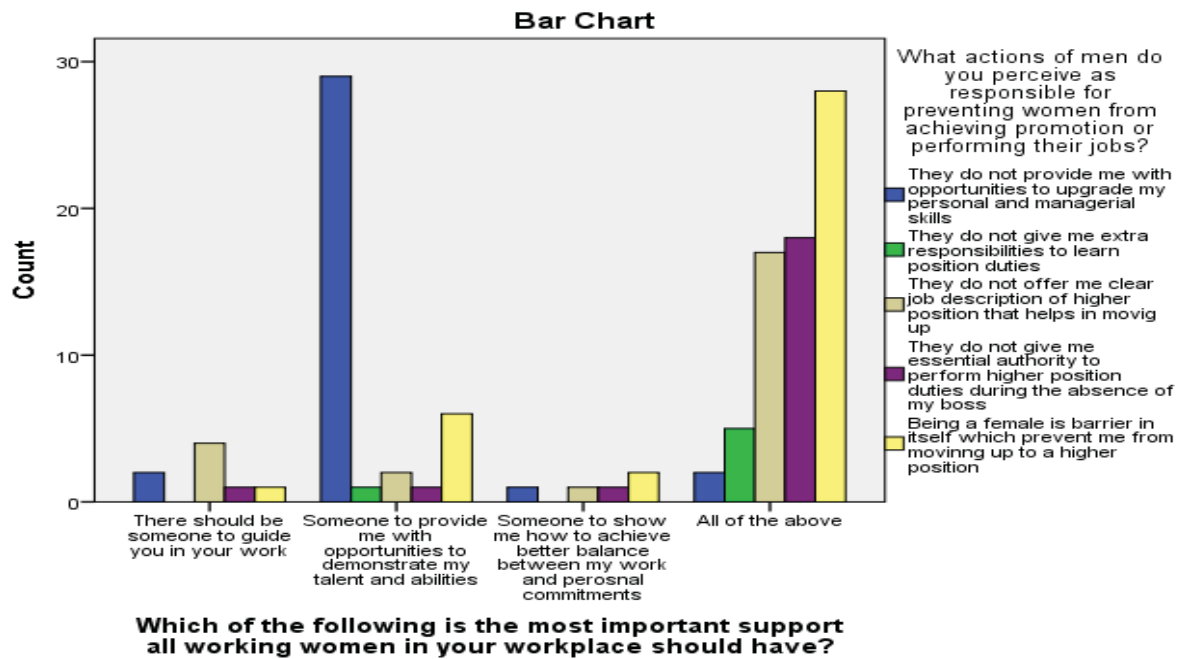
Level of Significance $\alpha = 0.05$

Chi-Square Tests

	Value	Df	p-value
Pearson Chi-Square	70.519	12	Less than 0.01

Observation: $\chi^2(12) = 70.519, P = 0.000$

Conclusion: Since P value (0.000) is less than level of significance (0.05), alternate hypothesis is accepted hence it is concluded that there is relationship between the support, all working women seek at their workplace and the actions of men which women believe in creating obstacles in their promotion or performing their jobs. To see the relationship the below mentioned figure will help us to understand it:



Research Question No.-2

Whether there is a relationship between the marital status of working women and their feeling about the inability to overcome difficulties?

Statistical Test: Chi-Square test of contingency

Hypothesis:

H0: There is no relationship between the marital status of working women and their feeling about inability to overcome difficulties

H1: There is a relationship between the marital status of working women and their feeling about inability to overcome difficulties

Level of Significance $\alpha = 0.05$

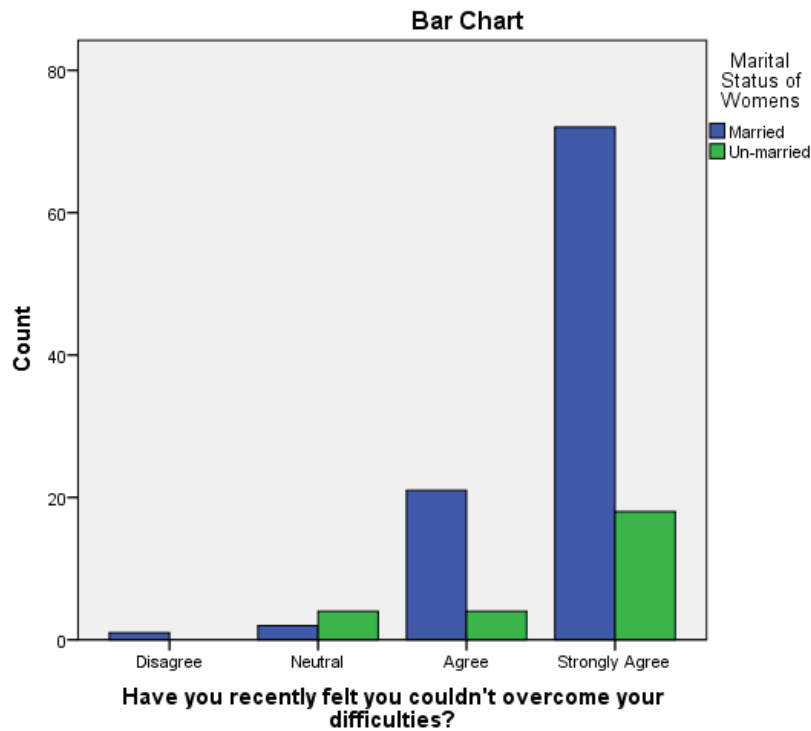
Chi-Square Test

	Value	Df	p-value
Pearson Chi-Square	8.144	3	0.043

Observation: $\chi^2 (3) = 8.144, P= 0.043$

Conclusion: Since P value (0.043) is less than level of significance (0.05), alternate hypothesis is accepted hence it is concluded that there is relationship between the marital status of working women and their feeling about inability to overcome difficulties.

To see the relationship the below mentioned figure will help us to understand it:



Research Question No.-3

Whether there is a relationship between the qualification of working women and the leadership they demonstrate is equivalent to men?

Statistical Test: Chi-Square test of contingency

Hypothesis:

H0: There is no relationship between the qualification of working women and the leadership they demonstrate is equivalent to men

H1: There is a significant relationship between the qualification of working women and the leadership they demonstrate is equivalent to men

Level of Significance $\alpha = 0.05$

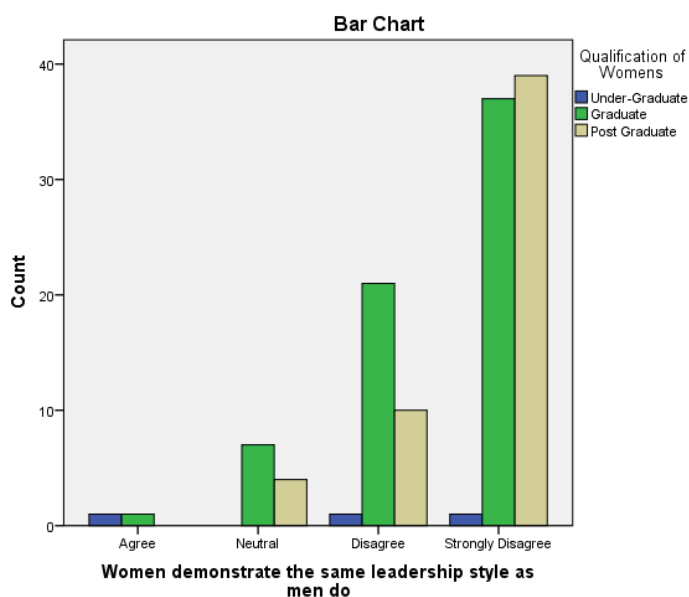
Chi-Square Test

	Value	Df	p-value
Pearson Chi-Square	23.641	6	0.001

Observation: $\chi^2(6) = 23.641, P = 0.001$

Conclusion: Since P value (0.001) is less than level of significance (0.05), alternate hypothesis is accepted hence it is concluded that there is relationship between the qualification of working women and the leadership they demonstrate is equivalent to men.

To see the relationship the below mentioned figure will help us to understand it:



Research Question No.-4

Whether there is a difference in perception of women about family's interference in work?

Statistical Test: Friedman chi-square test

Hypothesis:

H0: There is no difference in perception of women about family's interference in work

H1: There is a difference in perception of women about family's interference in work

Level of Significance $\alpha = 0.05$

Test Statistics

Chi-Square	11.656
Df	4
p-value	0.020

Observation: $\chi^2 (4) = 11.656, P = 0.020$

Conclusion: Since P value (0.020) is less than level of Significance (0.05), alternate hypothesis is accepted hence it is concluded that there is significant difference in perception of women about family's interference in work. To find out whether difference lies we refer to Ranks table.

Statements	Mean Rank
The requirements of my family interfere with my duties at work	2.79
I am unable to meet my requirements at work because my time is expected at home	3.08
I am unable to finish the things I want to get done at work because of my family's needs	3.19
My responsibilities at work (overtime, accomplishing daily tasks, getting to work on time) are not met because of my home-life.	3.03
Pressures/stress from home interferes with my ability to successfully carry out my duties at work.	2.92

From Ranks table it can be seen that means of demand or families need has mean rank of 3.19, being on time at home has mean rank of 3.08.

Research Question No.-5

Whether there is a difference in perception of women about work's interference in the family?

Statistical Test: Friedman chi-square test

Hypothesis:

H0: There is no difference in perception of women about work's interference in family

H1: There is a difference in perception of women about work's interference in family

Level of Significance $\alpha = 0.05$

Test Statistics

Chi-Square	36.773
Df	4
p-value	0.000

Observation: $\chi^2 (4) = 36.773, P= 0.000$

Conclusion: Since P value (0.000) is less than level of Significance (0.05), alternate hypothesis is accepted hence it is concluded that there is significant difference in perception of women about work's interference in family. To find out whether difference lies we refer to Ranks table.

Statements	Mean Rank
The requirements I need to meet at work interfere with my home life	3.33
The amount of time my job requires me to commit makes it hard for me to fulfil my responsibilities at home	3.07
I am unable to fulfil my duties at home because of my work requirements	2.86
I am unable to fulfil my duties at home because of work-related stress	2.55
I have to change my family plans in order to meet my work expectations	3.18

From Ranks table it can be seen that means of demand of work has mean rank of 3.33, change in plan due to work has mean rank of 3.18.

Research Question No.-6

Whether there exists a positive correlation between a women's perception of psychological wellbeing and their perception/attitudes toward their job

Statistical Test: Spearman Rank Correlation

Hypothesis:

H0: There exists no correlation between a women's perception of psychological wellbeing and their perception/attitudes toward their job

H1: There exists a positive correlation between a women's perception of psychological wellbeing and their perception/attitudes toward their job

Level of Significance $\alpha = 0.05$

Pair	Spearman Rho value	P value	Result	Conclusion
Psychological Health ↔ Perception and Attitude of working women's towards their job	0.630	0.000	Significant	Significant Correlation

Conclusion: From the above table it is evident that there is a significant correlation between psychological wellbeing and perceptions and attitudes of women's towards their job. Rho = 0.630, P = 0.000 since P value is less than 0.05, It is concluded that there is significant relationship between psychological wellbeing of women and their perception and attitudes their job.

Research Question No.-7

Whether there exists a positive correlation between family's interference in work and job satisfaction?

Statistical Test: Spearman Rank Correlation

Hypothesis:

H0: There exists no correlation between family's interference in work and job satisfaction

H1: There exists a positive correlation between family's interference in work and job satisfaction

Level of Significance $\alpha = 0.05$

Pair	Spearman Rho value	P value	Result	Conclusion
Work Satisfaction ↔ Family's interference in work	0.332	0.000	Significant	Significant Correlation

Conclusion: From the above table it is evident that there is a significant correlation between work satisfaction and family's interference in work. $Rho = 0.332$, $P = 0.000$ since P value is less than 0.05, It is concluded that there is significant relationship between work satisfaction and family's interference in work

Chapter-5: Conclusion, Recommendations, And Scope For Future Research

Conclusions

The primary purpose of this section is to analyse all research findings in this study, examine the results, and draw a conclusion from them. To assess the demographics, data analysis has been performed, descriptive studies have been tested for all variables used in the study, and numerous statistical studies were used to test the research question at hand. All of these elements will help to develop hypotheses. The following chapter is structured as follows:

Descriptive Assessment:

Females that work as clerks in rural co-operative banks are often exposed to different kinds of statements in context to work-life balance, job, and life satisfaction, how they perceive their jobs, and any other general issues they face that impact the physical and psychological wellbeing.

From the analysis derived from variables that are related to the demands of family or partner/spouse, it can be said that women live somewhat double lives while handling work life and home life, but their focus is usually on their home life. Their minds are preoccupied with the responsibilities they need to carry out on the home front, which may impede their efficiency at work, a problem especially faced by women working in clerical positions of co-operative banks.

Also, we can conclude that the responsibilities of women do not allow them to be on time to work consistently and fulfilling their daily work-related duties 100% and to complete it again their demands from family to fulfil on the same day does not allow them to work overtime if there is a need.

The variables which have asked about mental pressure status; from its analysis, we can conclude that it does put a mental pressure which creates an obstacle from performing their jobs especially women were working in a clerical position of rural co-operative banks.

Also from the analysis, we can conclude that the work or job-related demands creates a pressure where women's have to complete their job and due to which they have to make a change in plan for fulfilling responsibilities at home; hence again they face big challenge to cope up with family issues for not sparing enough time.

When women working in a clerical position of rural co-operative banks were exposed to various statements related to life satisfaction from the analysis we can conclude that most of the women are finding their family life ideal (means what they have thought of) and also the family condition is well to do. They are getting all the things from the family as they are expecting hence, we can say that on the family front they are delighted.

From the analysis of the statements related to the work satisfaction, we can conclude that women working in a clerical position of rural co-operative banks are happy about their work and are satisfied with what they are doing which helps them to concentrate appropriately at their work.

Also, we can conclude that women's working in a clerical position of rural co-operative banks believe that they are playing a useful role at work and because of which they are part of the decision making the process.

However, when the statement was asked to them about their problems at home or office the conclusion which can be drawn is, they were not able to overcome those difficulties though they were not open to discussing the issue.

Despite that, these women try to enjoy their normal day-to-day activities which are creating at least a confidence to face these problems what they believe they cannot overcome.

When the statements related to their job environment has been asked we can conclude from the analysis that women working in clerical position of rural co-operative banks occupy lower grade of jobs than men, and women are jealous of other women hence we can conclude that appreciation or praise is more important to them from fellow women employees than men's.

Also, we conclude that women believe that they are as competent as men and hence can display the same leadership style as men do whereas on the other hand managers gender can decide how much one enjoys her work.

The analysis concluded that women working in a clerical position of rural co-operative banks are aggressive and have the same drive as men to get ahead in their careers.

When the general problems and challenges have been analysed we conclude that women working in a clerical position of rural co-operative banks are facing co-operative attitude from their boss.

Also, we can conclude that the majority of the responsibilities at home are to take care of children are more.

Additionally, it can be said that people can make judgements about the women working in rural areas, but here, it was found that no such character judgement has been made by people for women working in co-operative banks particularly.

The support system for working females in clerical positions of rural banks was analysed. The conclusion can be drawn that to maintain a balance between work and life, women need support from family members more than from their spouse/partners.

Also, we can conclude that women working in a clerical position of rural co-operative banks are not getting treated differently by their boss, colleagues/another office member because they are women but at the same time, they have accepted that they also believe that women's cannot handle continuous hard work. Also, it has been found strongly, and we can conclude that women themselves have a belief that being female cannot move ahead in their career.

By working for a bank and the money they are earning is giving them a sense of pride and independence, which creates respect for them in society, especially in rural areas.

Also, we can conclude that the problem or challenge of work-life balance among women working in a clerical position of rural co-operative banks starts surfacing when they start feeling guilty for not spending enough time with their family more.

Finally, we can conclude that women working in a clerical position of rural co-operative banks are looking for an ideal personality in the workplace who can guide them from time to time, able to provide right opportunities as well as how to strike a balance between work-life.

Hypothesis Assessment:

The main purpose of this quantitative research study was to investigate the challenges of the women working in clerical positions of rural co-operative banks.

The sections below will present the conclusion to its research questions for which a hypothesis was developed and put to the test.

We can conclude that women seek someone to provide them with opportunities to demonstrate their talent and skills and action of men where they do not provide such kind of opportunities to the women working in a clerical position of rural co-operative banks.

Also, the analysis leads to the conclusion that married women are more in a situation where they feel they are not in a capacity to overcome their difficulties.

With respect to education we leads to the conclusion that postgraduate women's are clearer about their abilities to perform the leadership and what comes clearly out that the women who are more educated believes that the ability to demonstrate leadership is not same as men especially women working in a clerical position of rural co-operative banks.

About understanding the work-family-demands it leads to the conclusion that there is a high-level difference in the answers provided by women about how the work did not get done because of demands of the family also about how they have to left the work undone considering giving time at home.

Also, we can conclude that there is a high-level difference in the answers provided by women about how demands of work interfere with family life and about how they have to change plan about family due to the work-related activities.

We can conclude that when the perception and attitude of working women towards their job get positive, their psychological health also gets more stable and functional which creates a well-being situation for women working in a clerical position of rural co-operative banks.

Finally, we can conclude that when family's interference in work increases the satisfaction that women derive from their work is high since they have to work more and they love their job and found respect out of it.

Recommendations

Based on the research findings, the researcher has specific recommendations which are given below:

Recommendations for Rural Co-operative Banks in Pune District of Maharashtra:

1. The research findings suggest that rural co-operative banks of Pune district need to create **role models** who can be looked like an ideal one by women to understand how somebody should balance their work life. It will motivate them to replicate the persona of the role model.
2. The research findings also suggest that rural co-operative banks of Pune district should come up with a **plan** to provide the opportunities to **develop the skills of women employees** and also to provide them the opportunities where they can **demonstrate their talent and skills**.
3. The research findings suggest that there is a need to create a **work-life balance policy** so it can serve as a guideline to all the fellow working women in rural co-operative banks. This policy will help them to take more appropriate decisions while juggling between both that is the work-life phenomenon.
4. Also, the research findings suggest that there are instances where women are not in a position to discuss the actual reason for their work-life imbalance it is important for these rural co-operative banks in Pune district to **appoint counselors** who can understand their issues and help them to make clear choices to maintain a work-life balance.
5. The research findings suggest women themselves are not having conviction about their abilities; hence, proper **motivational training** will help them to inspire and aspire and build more confidence in their abilities.

Recommendations for women employees working in rural co-operative banks in Pune District of Maharashtra:

1. The research findings suggest that women feel jealous about each other hence if they can **support** each other it will more create a **sense of community** out which they can seek moral support from each other whenever it is needed under different circumstance whether those are related to work or life.
2. Since research findings suggest that the bosses or colleagues are **not doing** any **discrimination** with them for being women, then they should approach them to **seek help** whenever it is needed.
3. It has been found from research findings that to maintain work-life balance women seek more help from family members other than spouse or partner; hence there is a need to develop a more **healthy relationship with spouse or partner to mutually understand** the pros and cons of working considering their marital status and responsibilities and create a support system for each other.
4. It has been found from research findings that the more positive outlook women have towards their job their psychological health is more excellent or stable giving a sense of well-being hence women should work on more on seeing the **positive side of the job** such as respect they are getting, financial independence they can enjoying out of their jobs.

Scope for Future Research

The researcher for this study has made numerous suggestions based on the findings from the current research; for those who wish to explore further the problems and issues faced by women working in rural co-operative banks.

1. Since the number of women in co-operative banks is less as compare to men hence more coverage of geographical area will help to test more samples and have more diversified study, studying the phenomena in more details would be beneficial, and the results would be more specific.
2. More insight can be gained on how problem and challenges differ among men and women who work for rural-co-operative banks. The benefit could also be derived by understanding which gender has more control over their work-life balance.
3. Studies can be conducted based on a marital status where there will be a chance to explore the problems and challenges faced by women working in these rural co-operative banks.

Appendices

Appendix-1: Introductory Cover Letter

Dear Survey Participant,

I am Mr. Amarnath Waghmode, and I am a doctoral (PhD) student in Business Management discipline at Tilak Maharashtra Vidyapeeth, Pune. As a part of the research study, all candidates are required to undertake a research project which will examine an issue relating to business environment. With this letter, I would like to invite you to participate in this research.

The objective of this research is to investigate the problems and challenges faced by women working in rural co-operative banks of Pune region for maintaining work-life balance.

In particular, this research is expected to provide a better understanding of obstacles and opportunities that working women in rural co-operative banks have with respect to work-life-emotional wellbeing. My intended respondents are women employees in rural co-operative banks.

In this regard, I have attached a survey questionnaire. Completion of survey is voluntary and should take approximately 20 minutes to complete. Please answer all questions based on your experience and knowledge. Surveys are anonymous and all are private and confidential. Only my research guide and I will have access to information you give and it will be kept secure.

Your assistance in completing the survey is highly appreciated and participants may withdraw at any point of time.

If you would like to have a copy of the results of this research, simply mention your mail-id in the questionnaire.

Kind Regards,

Mr. Amarnath Waghmode

PhD Student, Tilak Maharashtra Vidyapeeth, Pune.

Appendix-2: Structured Questionnaire

Demographic Information

1. Name:

2. Age:

3. Qualification:

Undergraduate

Graduate

Post-Graduate

4. Work Experience in Years:

5. Designation:

6. Marital Status:

Married

Un-Married

SECTION A: PROBLEMS AND CHALLENGES OF WORKING WOMENS IN RURAL CO-OPERATIVE BANKS

(Please Indicate Your Agreement with Each Question by Ticking the Appropriate Box Mentioned Below)

Family-Work Interference

Sr. No.	Structured Questions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	The requirements of my family interfere with my duties at work					
2	I am unable to meet my requirements at work because my time is expected at home					
3	I am unable to finish the things I want to get done at work because of my family's needs					
4	My home life interferes with my responsibilities at work such as getting to work on time, accomplishing daily tasks, and working overtime					
5	Pressures/stress from home interferes with my ability to successfully carry out my duties at work.					

Work-Family Interference

Sr. No.	Structured Questions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	The requirements I need to meet at work interfere with my home life					
2	The amount of time my job takes up makes it difficult to fulfil my family responsibilities.					
3	I am unable to fulfil my duties at home because of my work requirements					
4	I am unable to fulfil my duties at home because of work-related stress					
5	I have to change my family plans in order to meet my work expectations					

Family Satisfaction

Sr. No.	Structured Questions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	My family life is ideally what I would like it to be in most ways					
2	My family life is in excellent condition					
3	I am satisfied with my family life.					
4	So far, I have been able to get everything I want from my family life					
5	I would change nothing about my family life (even if given the choice)					

Work Satisfaction

Sr. No.	Structured Questions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	I am usually very happy with my work					
2	I am usually fairly satisfied with my performance at work/the work I do at my job					

General Problems and Challenges

1. Responsibilities at home

Children Old Age Parents Not Applicable

2. What kind of attitude does your boss have towards you?

Co-operative Neutral Abusive

3. Do you think people make judgements about you (character, reputation and attitude) the way they like?

Yes No Can't say

4. Has your health been impacted (mood swings, depression, problems with concentration) because of work-related issues?

Yes No Can't say

5. Which of the following do you think is the biggest problem women face in the workplace?

Depression Mental pressure Gender discrimination
 Sexual harassment Others

6. Which of the following help you maintain a balance between your work related and non-work related activities?

Spouse/partner Friends Other family members

Encouragement to use paid and unpaid leave

Others

7. Do you think your gender plays a role in how you are treated by your colleagues / seniors / boss / other members?

Yes No

8. Are you facing problems related to your family life and professional life?

Yes No

9. Do you think that being financially independent gets you more respect in society?

Yes No

10. Is commuting from work to home and home to a work a problem because of distance or other factors?

Yes No

11. To your understanding, which of the following is a part of gender stereotyping?

Women cannot be dependent on to make objective business decisions.

Women are not committed to their jobs

Women are not as capable as men.

Women cannot work under stress.

Women cannot handle continuous hard work.

12. Conflicts with family and/or work surface when

I find it difficult to juggle between my work and family roles

I feel guilty for not spending enough time with my family

I have made a lot of sacrifices (e.g. Social family) in my career advancement.

My family responsibilities usually prevent me from responding to urgent work duties.

All the above

SECTION B: PERCEPTIONS AND ATTITUDES OF WORKING WOMEN TOWARDS THEIR JOBS

(Please tick as appropriate the extent to which you agree or disagree to the following statements. Using appropriate scale from 1= strongly agree; 2= agree; 3=neither agree nor disagree 4= Disagree 5= strongly disagree)

Sr. No.	Structured Questions	5	4	3	2	1
1	A woman usually works on lower positions than men at work.					
2	A praise by a woman to woman about a job well done is of more value than men's.					
3	Women create problems for themselves (rivalry and envy amongst one another)					
4	Women are no different than men in terms of leadership styles					
5	Women are equally passionate and driven to advance their careers as men are					
6	Gender of a manager does impact how one perceived their work (bias in work and performance review)					

SECTION C: POSSIBLE STRATEGIES THAT CAN BE USED TO ENHANCE WOMEN'S PARTICIPATION AT WORKPLACE

Please tick as appropriate and give the answer to appropriate questions in the space provided where necessary

1. Which of the following is the most important and necessary form of support for women in the workplace?

Someone to turn to when counselling is needed

There should be someone to guide you in your work

Someone to provide me with opportunities to demonstrate my talents and abilities

Someone to show me how to achieve a better balance between my work and personal commitments

All of the above

2. Which of the following do men does that keep women from excelling at their jobs/receiving promotions and other rewards?

They do not provide me with opportunities to upgrade personal and managerial skills.

They do not give me extra responsibilities to learn position duties.

They do not offer me clear job description of higher position that helps in moving up.

They do not give me essential authority to perform higher position duties during the absence of my boss.

Being a female is a barrier in itself which prevent me from moving up to a higher position.

SECTION D: POSSIBLE PSYCHOLOGICAL HEALTH STATUS OF WOMEN WORKING IN CLERICAL POSITIONS OF RURAL CO-OPERATIVE BANKS

(Please Indicate Your Agreement with Each Question by Ticking the Appropriate Box Mentioned Below)

Sr. No.	Structured Questions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	As of late, are you able to concentrate on the work you do?					
2	As of late, have you felt like you have played an important role in things?					
3	Have you been feeling capable of making decisions lately?					
4	Do you feel like you can't overcome your difficulties lately?					
5	Have you been able to enjoy your everyday activities as of late?					
6	Recently, have you been able to face your problems?					

Thank you for your participation

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