

# Socio- Economic Analysis of Women Employed in Co-operative Banks of North Gujarat Region



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## Abstract

Banking sector in India could be divided into three phases, i) Phase-I (Pre independent Era), ii) Phase II (Post Independence Era) and iii) Phase III (Post Liberalization Era). 1786, 1935, 1969 and 1991 are the most important years in banking system in the India. Farmers in India are scattered all over the country and need short term small borrowing for agriculture. Land which these farmers can offer to cover bank advances is not generally accepted as security by commercial banks. Therefore, special types of banks are necessary for the financing of agriculture. In 1914, the Government of India appointed a committee under Sir Edward Maclagan to-review the progress of co-operation in the country. The committee submitted its report in 1915 but in 1919, the Montague-Chelmsford Act made co-operation of provincial subject. Since then, all the State Governments have passed their own separate Co-operative Societies Acts. In the year 1969 nationalisation of banking in India was a step to empower women in the banking. Technological changes resulted into empowerment of women like; more education, social independence, and more job opportunities, technology has played vital role in women development but question arises is there really changes in women social and economic condition? This research paper attempts to study socio- economic condition of working women in the cooperative banks of North Gujarat also studies implementation of reservation policy in Co-operative banks in North Gujarat.

**Keywords:** Women, Banking Sector and Co-operative Banks, Empowerment, Opportunities.

## Introduction

The bygone era of Indian society divulges that in Vedic times a woman was given a high status. It is an old saying, "Where women are worshiped, gods reside there." Woman was considered as "Ardhangini" – one half of husband's body. At the time of wedding, she as a bride was authorised to acquire certain solemn vows from the bridegroom before the ritual fire. No spiritual ceremony by the husband could accept fruit without her partaking. As a mother, wife and sister she occupied unprivileged place. She is the personification of bravery and confidence, love and affection, sacrifice and anguish. Women in India work and add to the economy in some form, quite a bit of their work isn't recorded or represented in official insights.

To remove discrimination for women central and state government of India make effort by introducing various schemes even though women's labour force participation rates are very low in whole world. Report of International Labour Organization in July 2017 shows that working women trend goes down since year 2004-05 to 2015-16, In year 2004-05 women's LFPR was 42.7 percent, in 2011-12 it was 31.2 and in year 2015-16 it was 27.47 percent. According to International Labour Organization India's urban women work force participation rate is bottom at the world level by 15 percent.<sup>1</sup>

On October 13 2014 government of Gujarat announced 33 percent women reservation in the state government jobs to empower women of Gujarat, which was 30 percent in previous years. According to Ministry of statistics and programme implementation, in the year 2011-12 in Gujarat working women ration was low, rural area 27.8 and in urban area 13.3. To improve this position government of Gujarat has taken step to increase reservation in the state government jobs.<sup>2</sup>

Banking sector in India could be divided into three phases, i) Phase-I (Pre independent Era), ii) Phase II (Post Independence Era) and

iii) Phase III (Post Liberalization Era). 1786, 1935, 1969 and 1991 are the most important years in banking system in the India. It was an achievement for Co-operative sector to have own separate Co-operative Societies Acts in the year 1919.

#### **Objectives of the Study**

1. To identify the Socio-economic condition of working women in Co-operative banks in the North Gujarat
2. To study job scopes available to women in the Co-operative bank;
3. To identify level of job where women place in the Co-operative banks
4. To find out the possibility of support from family members in setting up their job conditions;
5. To investigate, the financial support given by working women in her family;
6. To study implementation of 33percent reservation for women and other reservation policy in the job

#### **Methodology**

Primary and secondary data have been used for research paper. As a part of research; total universe is 253 and universe is considered as sample. Research area for the study include five district of North Gujarat, survey method was used for data collection and for data analysis ANOVA, Frequency and chi-square method is used. For secondary data collection different research papers and books are used.

#### **Women and Indian Banking System**

Now a days economic independence is thought to be the prime reason for enhancing the status of women in India.<sup>3</sup> It is for the most part concurred that accessibility of credit to women would bring about decreasing their reliance, improving their social and monetary exercises, and additionally engaging them to declare more in the family unit choices. In India, women can't be seen as a homogeneous gathering, as the general public is stratified based on class, rank and religion. It has been seen that the situation of women and their interest for bank credit stay attached to class, standing and religious affiliations. So as to get a handle on the idea of these easygoing connections, it is basic to comprehend the economic state of women recipients in the examination territory. This work endeavours to examinations the major economic factors and family profiles of the women recipients. Small scale back ought to be utilized to take care of the quick demand of the poor women for Health, Education or utilization purposes. This will enhance the nature of their life and will be prepared to take dynamic support in economic activities.

The day for women, go to her work discrimination start. Gender prejudice takes place at work place against women begins right from the day one of employment. India has male dominated society; Indian men are not ready to work with women and are also not prepared to admit that women are more capable and powerful to do work along with males. Teaching, nursing and in clerical sectors are limited for women other than these sectors, men are not ready to work with women. Capabilities of women always underestimated by society and businesses,

result of gender bias affects the social and economic image of women.

The Indian banking sector has had male dominance since 1980s, the last three decades the gender equilibrium became quite balanced. According to a study by Standard Chartered Bank about women on corporate boards in India, the financial sector carries out best in terms of gender multiplicity, nine of the eleven banks listed on BSE. 100 women placed in board and CEO of two banks were female. In fact, through the recent recession, Usha Thorat and Shyamala Gopinath was appointed as deputy governors on board of Reserve Bank of India.<sup>4</sup>

The mid-80s women graduated from the Business schools just when the Indian banking sector was starting to grow. HDFC, ICICI, Citibank, HSBC, were all increasing the number of branches and were employing women during the mid-80s and the early 90s. Today, these women are role models for a number of other women who have the aim and confidence to make it big in the world of banking.<sup>5</sup>

This is interesting information as women's representation in the executive group of public sector banks, which account for about 70% of India's banking industry assets; proportion of females in the bank are less than 3%. They make up about 17% of the total workforce in the state banks. While their representation in the clerical group is a little over 26%, about 11% of officers in the industry are women. Private Banks have the scene is somewhat better for female ratio. ICICI Bank Ltd, is the example of the nation's largest private sector lender, women employees comprise roughly one-third of the workforce. Very less proportion of working women is founded in Co-operative banks.<sup>6</sup>

A glass roof is an illustration used to speak to an undetectable boundary that keeps a given statistic (ordinarily connected to women) from ascending past a specific level in a chain of command. It is clear that still in Indian Corporate sector, for the most part working style and various levelled designs are conventional and hold preservationist administration styles, where men hold top position in relatively every division particularly in public sector banks. Notwithstanding this it has been seen that ladies are approaching and government is making conceivable moves to break this example of unreasonable impediment.<sup>7</sup>

In this study, the research paper focuses on the social and economic condition of working women in the co-operative banks of North Gujarat. In the past few years, so many co-operative banks played a vital role to develop and improve the social and economic condition of farmers. But in the best of researcher's knowledge, there are very few women who work with Co-operative banks as compared to public or private banks.

#### **Data Analysis and Findings**

North Gujarat consists of Banaskantha, Patan, Mahesana, Sabarkantha, Arwalli (in of data collection Sabarkantha and Arwalli is taken together), Gandhinagar, districts of Gujarat State. It has a total geographical area of 28.91 lakh hectares land. The

total number of twenty Co-operative banks are covered in the research paper whole North Gujarat.

**Table 1.1: Name of Co-operative Banks in North Gujarat along with Bifurcation of Male & Female Employee as Given Below**

Sr.No	Bank Name	Branches In North Gujarat	Total Employees	Male Employees	Female Employees	Women in percentage
1	Gujarat State Co-operative Agriculture & Development Bank	01	06	05	01	16%
2	MehesanaNagrikSahakari Bank Ltd.	07	67	60	07	10.44%
3	The Mehesana District Central Co-operative Bank Ltd.	97	233	226	07	3%
4	Sarvoday Com. Co-operative Bank Ltd.	16	165	146	19	11.51%
5	Mehesana Urban Co-operative Bank Ltd.	30	298	289	09	3%
6	Shree LaxmiMahilaSahakari Bank Ltd.	01	06	02	04	66.66%
7	MehesanaJillaPanchayatKarm. Co-op. Bank Ltd.	03	16	13	03	18.75%
8	KukarwadaNagrikSahakari Bank Ltd.	05	69	62	07	10%
9	The GozariyaNagrikSahakari Bank Ltd.	05	25	22	03	12%
10	VijapurNagrikSahakari Bank Ltd.	02	09	08	01	11%
11	KadiNagrikSahakari Bank Ltd.	05	45	30	15	33%
12	Gandhinagar urban Co-operative bank Ltd	04	25	19	06	24%
13	GandhinagarNagarikSahkari Bank Ltd.	05	78	61	17	21.79%
14	The RanujaNagarikSahkari Bank Ltd	05	35	32	03	8.57%
15	PatanNagrikSahakari Bank Ltd.	02	28	27	01	3.57%
16	UnjhaNagrikSahakari Bank Ltd.	03	35	29	06	17%
17	The Banaskantha District Central co-operative bank Ltd	42	781	740	41	5%
18	The Sabarkantha District Central Co-operative Bank	115	758	659	99	13%
19	Idar Nagarik Sahkari Bank	03	38	37	01	2.63%
20	Malpur Nagarik Sahkari Bank	06	52	49	03	5.76%
<b>Total</b>		<b>357</b>	<b>2769</b>	<b>2516</b>	<b>253</b>	<b>9.13%</b>

KadiNagrikSahakari Bank Ltd. 33 percent, Gandhinagar Urban Co-operative Bank Ltd. 24 percent, and GandhinagarNagarikSahkari Bank Ltd.21.79 percent, these three banks have the highest number of women employees. As per the government rule, 33% reservation for women employees is mandatory and is implemented by most of the nationalized banks of India but is still not implemented by co-operative banks as can be observed by data given in table no. 1.1. Idar Nagarik Sahkari Bank , The Mahesana Urban Co-operative Bank (MUCOCB) and The Mahesana District Co-operative Bank Ltd (MDCCOB) have the lowest number of women employees as compared to that of male employees. Data shows that The Sabarkantha District Central Co-operative Bank has 115 branches, but only 13 percent women employees are in the bank, The Mehesana District Central Co-operative Bank Ltd. has 97 branches and only 3 percent working women ratio is there, The Banaskantha

District Central co-operative bank Ltd., has 42 branches and they have only 5 percent women employees, these banks have the highest number of branches in North Gujarat even though few women works with then bank.

1. In North Gujarat total 51 Co-operative banks operate work, out of those 51 banks only 20 banks have women employees.
2. Data shows that 20 Co-operative banks where women employees work there is also very less number of women work with the bank. Total number of employees in 20 banks are 2764, male employees are 2516 and women employees are 253 which is only round 10 percent of total employment.
3. Women feel that economically they are stable but socially they are reliable on the man or the head of the family. Women still feel that they are not sound in a social aspect.

**Table 1.2: Showing Who is Considered as Head of Family**

As the results show that working women get and daughter (14.8 percent) provides helping hand.

Head of family				
	Frequency	Percent	Valid Percent	Cumulative Percent
Father	63	24.9	24.9	24.9
Father in Law	67	26.5	26.5	51.4
Husband	96	37.9	37.9	89.3
Self	13	5.1	5.1	94.5
Mother	3	1.2	1.2	95.7
Mother in Law	8	3.2	3.2	98.8
Grand Father	1	.4	.4	99.2
Brother	2	.8	.8	100.0
<b>Total</b>	<b>253</b>	<b>100.0</b>	<b>100.0</b>	

help from family all family member help them for housekeeping work, when it comes to helping women in the housekeeping work, mother (31.1 percent), mother-in-law (24.6 percent), husband (20.1 percent)

This data proves that otherwise when a woman is just housewife she has to single handily do house chores, but since she is working there are other family members who is providing help.

**Table No. 1.3: Help from Family Members**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	242	95.7	95.7	95.7
	No	11	4.3	4.3	100.0
	<b>Total</b>	<b>253</b>	<b>100.0</b>	<b>100.0</b>	

**Table No.1.4: Women Contribution in total expense of family**

		Women contribution in total expense				Total
		1-25%	26-50%	51-75%	76-100%	
Age	20-30	78	11	1	2	92
	31-40	34	23	6	11	74
	41-50	23	26	5	8	62
	51-60	16	3	0	6	25
<b>Total</b>		<b>151</b>	<b>63</b>	<b>12</b>	<b>27</b>	<b>253</b>
<b>In Percent</b>		<b>60%</b>	<b>25%</b>	<b>5%</b>	<b>11%</b>	<b>100%</b>

Women financially contributes substantially in the family still social environment or conditions does not allow female as a head of the family.

**Graph No. 2.1: Designation of Women Employees in Co-operative Banks**

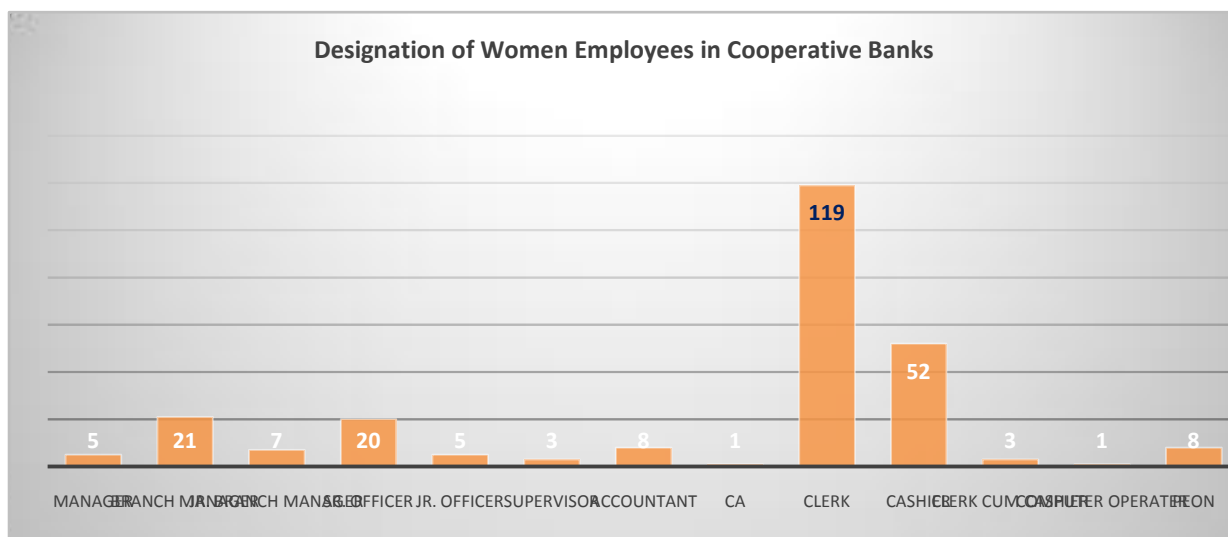


Table No.1.5: Designation of Women Employees in Co-operative Banks

Designation	Designation			
	Frequency	Percent	Valid Percent	Cumulative Percent
Manager	5	2.0	2.0	2.0
Branch Manager	21	8.3	8.3	10.3
Jr. Branch Manager	7	2.8	2.8	13.0
Sr. Officer	20	7.9	7.9	20.9
Jr. Officer	5	2.0	2.0	22.9
Supervisor	3	1.2	1.2	24.1
Accountant	8	3.2	3.2	27.3
CA	1	.4	.4	27.7
Clerk	119	47.0	47.0	74.7
Cashier	52	20.6	20.6	95.3
Clerk cum Cashier	3	1.2	1.2	96.4
Computer Operator	1	.4	.4	96.8
Peon	8	3.2	3.2	100.0
<b>Total</b>	<b>253</b>	<b>100.0</b>	<b>100.0</b>	

Women Employees in Cooperative Banks in North Gujarat are not given higher positions. Out of 253, 119 clerks, 52 cashiers, 3 cashier cum clerk, 1 computer operator and 8 peon work in the co-

operative banks. In co-operative banks 72.33 percent women employees' work at the clerical level, which is Class III and IV. At managerial and officer level 27.66 percent women employees' work.

Table No.1.6: Discrimination in Male and Female Salary in The Bank

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	5	2.0	2.0	2.0
	Agree	3	1.2	1.2	3.2
	Neutral	31	12.3	12.3	15.4
	Disagree	24	9.5	9.5	24.9
	Strongly Disagree	190	75.1	75.1	100.0
<b>Total</b>		<b>253</b>	<b>100.0</b>	<b>100.0</b>	

Co-operative banks of the North Gujarat region do not have any discrimination in salary between male and female employees. Banks follow

same remuneration policy for both male and female employees.

Table No. 1.7: Bank Name \* Bank follows 33% reservation policy for female Cross-tabulation

Bank Name		Bank follows 33% Reservation Policy for Female		Total
		Yes	No	
	Gujarat State Co-operative Agriculture & Development Bank	0	1	1
	The GozariyaNagrikSahakari Bank Ltd.	0	3	3
	KadiNagrikSahakari Bank Ltd.	5	10	15
	KukarwadaNagrikSahakari Bank Ltd.	0	7	7
	Shree LaxmiMahilaSahakari Bank Ltd.	0	4	4
	MehesanaJillaPanchayatKarm. Co-op. Bank Ltd.	0	3	3
	MehesanaNagrikSahakari Bank Ltd.	0	7	7
	Mehesana Urban Co-operative Bank Ltd.	0	9	9
	Sarvoday Com. Co-operative Bank Ltd.	8	11	19
	UnjhaNagrikSahakari Bank Ltd.	0	6	6
	VijapurNagrikSahakari Bank Ltd.	0	1	1
	The Mehesana District Central Co-operative Bank Ltd.	0	7	7
	PatanNagrikSahakari Bank Ltd.	0	1	1
	Gandhinagar Urban Co-operative bank ltd	0	6	6
	GandhinagarNagrikSahkari bank ltd	0	17	17
	The RanujaNagrikSahkari Bank Ltd	0	3	3
	The Banaskantha District Central co-operative bank ltd	0	41	41
	The Sabarkantha District Central Co-oprative Bank	0	99	99
	IdarNagrikSahkari Bank	0	1	1
	MalpurNagrikSahkari Bank	0	3	3
<b>Total</b>		<b>13</b>	<b>240</b>	<b>253</b>

The rules and regulation related to 33 percent reservation to women and other reservation

policies do not follow by co-operative banks at the time of recruitment.

**Table No. 1.8: (One- Sample Statistics) Number of women in board of directors in the Co-operative banks**

	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Bank follows 33% reservation policy for female	-75.597	252	.055	-1.05138	-1.0788	-1.0240

From the above frequency table no. 1.8, one sample test, it is seen that t value is – 75.597 and significance t value is 0.055 which is greater than 0.05. ( $p > 0.05$ ). So, it is concluded that Co-operative banks do not recruit employees on the basis of

government policy for recruitment also do not follow fundamentals rules of membership in board of directors 68 percent Co-operative banks do not have a single women in board of directors.

**Table No. 1.9: Social Class of Women Employees**

Social Class of Women Employees				
	Frequency	Percent	Valid Percent	Cumulative Percent
Open	211	83.4	83.4	83.4
OBC	37	14.6	14.6	98.0
BC	1	.4	.4	98.4
SC	2	.8	.8	99.2
ST	1	.4	.4	99.6
Minority	1	.4	.4	100.0
<b>Total</b>	<b>253</b>	<b>100.0</b>	<b>100.0</b>	

With the help of survey research come out with that open category women are given more preference over other category of women. Out of 253 women employees, 211 women employees are in Open Category which is huge.

#### Conclusion

In this study it is concluded that the ratio of working women in Co-operative banks is very less, it is only around 10 percent. In North Gujarat, fifty one co-operative banks operate among those fifty one, only twenty banks have women employees. The researcher concludes that economically women are independent, but when it comes to social aspect women does not feel independent. Working women in co-operative banks feel that they get respect from family and they are also involved in decision making. At work place women feel comfortable, in co-operative bank working atmosphere is fairly good as compared to other private or public sectors.

From the data analysis, it is concluded that in the Co-operative Banks, the majority of the women are of open category. The majority of women in co-operative banks is working on the position of clerk, cashier and very few at higher levels. The majority of the women worker is satisfied with salary structure but the promotion and scaling system have nominal dissatisfaction. Working women have less financial responsibilities toward family, average 1-25 percent of salary is contributed towards family expenditures. They save good amount of money every month. Working women in banking sector to consider this profession as a very good sector for female staff, they feel that they are providing a helping hand in building the nation and plays an important role in shaping a strong economy as well as country. Working women in Co-operative banks in North Gujarat enjoy their social and economic status. The best part of Co-operative is, it is in real sense Co-operative.

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**Footnotes**

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