

A Study on the Distribution of Male and Female Employees in the Scheduled Commercial Banks of India

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ABSTRACT

This paper seeks to understand the employment picture of male and female employee in the scheduled commercial banks of India. It is tried to see to what extent banks in India are maintaining the ratio of male and female employees in the banking business. In the study years from period 2000 to 2012 it is found that participation of women as an employee in the banking business in India is very low as compared to the male counterpart. In the entire period of study female employee percentage in the total employee is 13.69 per cent to 18.69 per cent. The given study also shows that male employee officer's figure represents a very high average figure of around 90 per cent and the female employee officer's figure represents an average of around 10 per cent. It is also observed foreign banks and the private group of banks have better scenario in the composition of female and male officers than the other nationalized groups banks in the country. At the current scenario there is a huge gap of employment inequality between male and female population in the scheduled commercial banks of India..

Key Words: Scheduled commercial Bank, Male Employee, Female Employee, Banks Group, Officers & Subordinates.

I INTRODUCTION

In providing the financial services to its customers banking industry uses its human resource which consists of male employees and female employees. At the same time smooth socio-economic development highly depends on equal participation of both the gender in the economic activities of the country. A high rate of female participation in the economic activities provides economic security and thereby provides women empowerment and a model of steady growth in the society. Banking industry is one of the most important industry in the building of a nation. Although it works for economic profit simultaneously its social responsibility is enormous. It is important to understand what is the proportions of male and female employees in the banking industry in India? To have smooth growth in all the areas, in the financial institutions also participation of both the gender is highly significant. The introduction of women bank by the govt. could be one way to make women empowerment in providing the power of financial decision making in banking business. A higher participation of women in banks as employee could also help to grow women entrepreneurship in the country.

II REVIEW OF LITERATURE

Seguino, Berik and Rodgers (2011) have pointed out how resource constraints could be relaxed in the effort to promote broadly shared development and growth. This paper identifies the linkages between gender equality and financing for development, with an eye to connecting the results to concrete policy implications that can be adopted by developing countries to ensure a win-win outcome: greater gender equality, resource mobilization, and improvements in societal wellbeing. Krogh et al (2009) pointed out that Employment is often

described as the most important link between economic growth and poverty reduction. Providing income earning opportunities through wage employment or self-employment for poor women is crucial in raising incomes and overcome poverty. However, currently women across the developing world enjoy limited access to fair and decent work compared to men. Similarly Vong, et al (2013) pointed out that the empowerment of women micro entrepreneurs is necessary for the holistic social-economic development of a nation. This paper addresses the gap in the study of formal financial access to rural women micro-entrepreneurs in Indonesia. More and more women are joining banking sector and making their mark. Banking has provided new areas of opportunity for women, and nationalization has been a key factor in countering some aspects of gender discrimination. Despite this increase, many women still are concentrated at the clerical level; very few women employees are at managerial level. Pitt and Khandker (1998) found that credit given to female participants in Grameen programs with women groups had strong beneficial effects on both male and female labor supply. Nussbaum (1995) argues that through training, credit, and other extension services, Bangladesh Rural Advancement Committee in particular has stimulated women's productivity in and out of the home. As pointed out this possibility is due to strong women involvement in financial decision making in Grameen Bank working procedure.

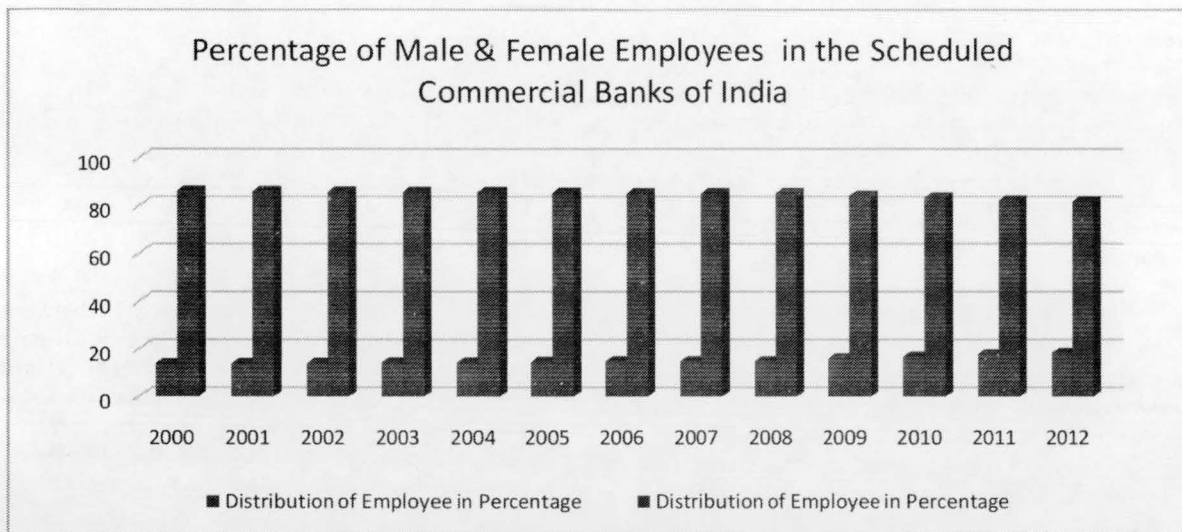
Although there are studies on male and female participation in the financial business and gender discrimination in jobs but no study is found in regard to the recruitment of male and female employee in the scheduled commercial banks in India. Thus, given paper is an attempt to understand the relative scenario of male and female recruitment in the scheduled commercial banks in India.

In connection to the above context it is tried to see how the banking industry in India is maintaining its male and female ratio in its recruitment process. To diagnose the above problem on the basis of availability secondary sources of data has been collected from the period 2000 to 2012. On the basis of various publications by RBI and information

available in various books, research journals & periodicals it is tried to explore the current study affairs of the scheduled Commercial Banks in India.

Table-1 reveals the distribution of Male and Female Employee in the Scheduled Commercial Banks of India from the period 2000 to 2012

Table-1
Distribution of Male and Female Employee in the Scheduled Commercial Banks of India
Source- Basic Statistical Returns of Scheduled Commercial Banks in India, RBI-2000 to 2012



Source: From Table-1

From table-1 it is observed that in the year 2000 the total number of employee in the Scheduled Commercial Banks of India were 10,06,631 employees out of which total male employee were 8,68,819 employees and female were 1,37,812 employees. In percentage figure it was 86.31 for male employee and 13.69 for female employee which means a huge gap. The numbers of male employees were more than six times of the female employees during the year. Over the years in 2012 it is found that all the Scheduled Commercial Banks in India had the total of 11,75,149 employees out of which

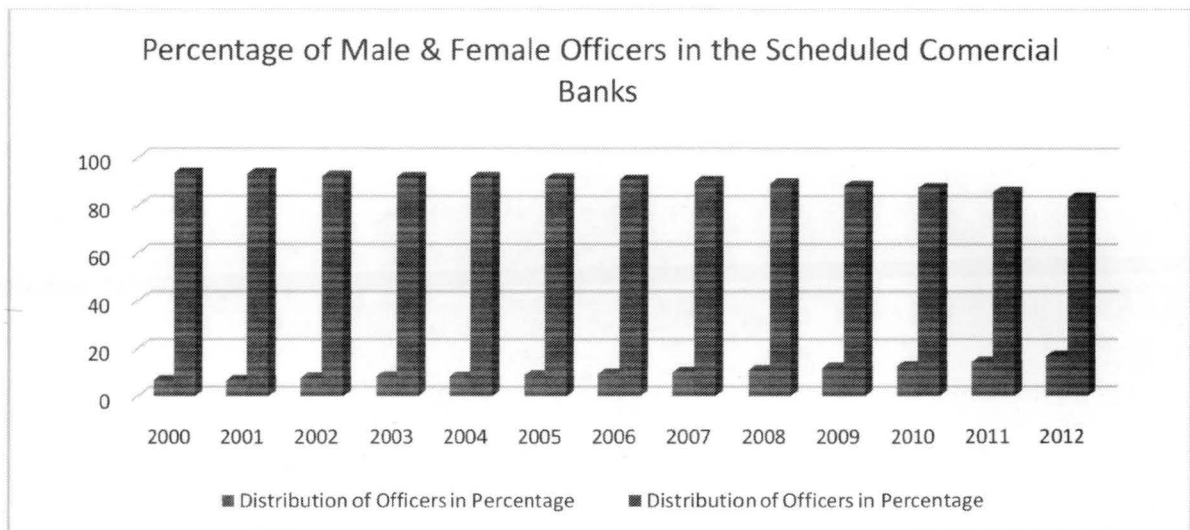
male employee were 9,59,835 employees and female employee were 2,15,314 employees. In percentage figure female employees were 18.32 per cent and male counterparts were 81.68 per cent. Although the ratio of female employee against male employee throughout the years is continuously increasing but the rate of growth is very low. In the year 2000 it was 13.69 per cent which increased to 18.32 per cent in 2012. From the above facts it can be said that male employees play a significant role in the banking business in comparison to the female employees in the scheduled commercial banks of India.

Table-2
Distribution of Male and Female Officers in the Scheduled Commercial Banks of India

Year	Total Female Employee	Total Male employee	Total Employee	Distribution of Employee in Percentage	
				Female	Male
2000	137812	868819	1006631	13.69	86.31
2001	127821	798697	926518	13.80	86.20
2002	126505	774783	901288	14.03	85.96
2003	128109	773040	901149	14.22	85.78
2004	124898	756824	881722	14.17	85.83
2005	130489	769944	900433	14.49	85.51
2006	132748	767376	900124	14.75	85.25
2007	132724	766683	899407	14.76	85.24
2008	123401	715368	838769	14.71	85.29
2009	138094	731318	869412	15.88	84.12
2010	153383	772645	926028	16.56	83.44
2011	186784	864101	1050885	17.77	82.23
2012	215314	959835	1175149	18.32	81.68

Year	Number of Female officers	Number of Male officers	Total number of Officers	Distribution of Officers in Percentage	
				Female	Male
2000	18933	272456	291389	6.50	93.50
2001	17948	250291	268239	6.69	93.31
2002	21248	255120	276368	7.69	92.31
2003	23411	263469	286880	8.16	91.84
2004	23515	265841	289356	8.13	91.87
2005	27282	286581	313863	8.69	91.31
2006	30566	299527	330093	9.26	90.74
2007	34441	313221	347662	9.91	90.09
2008	36091	298793	334884	10.78	89.22
2009	41538	310303	351841	11.81	88.19
2010	50507	350553	401060	12.59	87.41
2011	67958	402186	470144	14.45	85.55
2012	84375	418563	502938	16.78	83.22

Source- Basic Statistical Returns of Scheduled Commercial Banks in India, RBI-2000 to 2012



Source: From table-2

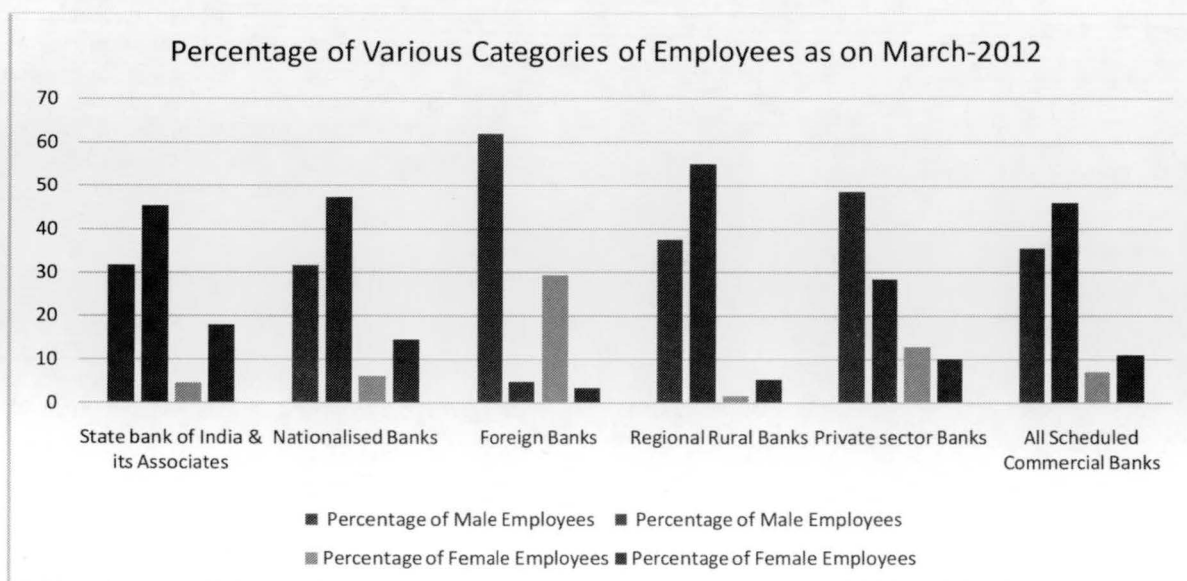
From table-2 it is observed that in 2000 out of 2,91,389 officers 18, 933 were female officers which is 6.50 per cent of the total officers employed in the scheduled commercial banks in India. It is also revealed that the number of female officers increased in the year 2012 is 84, 375 officers which is 16.78 per cent of the total number of officers employed. Over the years there has been 4.46 times increase in the female officers in the scheduled commercial banks of India. On the other hand the proportionate increase in the male officers in the scheduled commercial banks of India is 1.54 times during the same period. It indicates that the proportionate increase in the female

officers over the years is higher than the male officers. At the same time the total number of officers in the year 2000 were 2,91,389 numbers which augmented to figure 5,02,938 number of officers in 2012 which increased by 1.73 times over the years. As far as the distribution of male officers in percentage basis is concern, male officer's percentage figure in the year 2000 was 93.50 per cent which decreased to 83.22 per cent in 2012. From the given figures of male and female officers as shown in table-2, it can be understood that still there is a huge gap between the female and male group of officers in the scheduled commercial banks in India.

Table-3
Distribution of Categories of Male and Female Employee according to the Bank Group (As on March, 2012)

Bank Group	Male Employees		Female Employees		Total Employees
	Officers	Clerks & Subordinates	Officers	Clerks & Subordinates	
State Bank of India & its Associates	90961 (31.87)	129515 (45.38)	13505 (4.73)	51389 (18.01)	285370
Nationalised Banks	184627 (31.72)	275603 (47.35)	36934 (6.35)	84865 (14.58)	582029
Foreign Banks	13394 (61.95)	1082 (5.00)	6367 (29.45)	779 (3.60)	21622
Regional Rural Banks	31342 (37.59)	45918 (55.07)	1462 (1.75)	4660 (5.59)	83382
Private Sector Banks	98239 (48.54)	57700 (28.46)	26107 (12.88)	20700 (10.21)	202746
All Scheduled Commercial Banks	418563 (35.62)	541272 (46.06)	84375 (7.18)	130939 (11.14)	1175149

Source- Basic Statistical Returns of Scheduled Commercial Banks in India, RBI-2012



Source: Table-3

It is also tried to see the distribution of male employee and female employee in the different scheduled banks at the current period for which required data of 2012 is collected and consider for the analysis. The data collected for the study purpose on various banks is shown in table-3. From table-3 it is observed that out of its total employee state Bank of India & its Associates have 90,961 number of male officers which is 31.87 per cent while the same has 1,29,515 number of male clerks and subordinates which is 45.38 per cent. At the same time it has 13,505 numbers of female officers which is 4.73 per cent and 51,389 clerks and subordinates which is 18.01 per cent. Similarly the nationalized banks in India have 1,84,627 number of male officers and

36,934 numbers of female officers. As far as male clerks & subordinate employees are concern nationalized banks have 2,75,603 male 84,856 female clerks & subordinates employees in the country. In terms of percentage male officer percentage is 61.95 per cent and the female officer percentage figure is 6.35 per cent. About male subordinates and clerk employees are concern it is 47.35 per cent and female percentage figure is 14.58 per cent. In foreign banks male and female officer percentage figures are 61.95% and 29.45%. Regarding male and female subordinates staff it is 5% and 3.60%. As far as Regional Rural Banks are concern male officer percentage figure is 37.59 per cent and the female officer percentage figure is 1.75 per cent. The

percentage figures for male and female subordinates employee in RRBs is 55.07% and 5.59%. In the private sector banks male & female officers percentage figures are 48.54% & 12.88%. Regarding subordinate staffs it is 28.46% and 10.21%. As far as 2012 data is concern the total number of employees in the scheduled commercial banks of India were 11,75,149 employees out of which male and female officers percentage figures are 35.62% and 7.18% and male and female subordinates staffs percentage figures are 46.06% and 11.14%. In all the banks male categories employees percentage figures are higher than female categories employee's percentage figures.

III FINDINGS

Some of the important findings of the study are the following-

- (a) It is found that female employees in the total employees of the banks are very low. In all the years female employee percentage in the total employee is between 13.69 per cent to 18.69 per cent. At the same time male employee participation figure in the total employee is always more than 80 per cent. It indicates a huge gap of employment inequality and the low empowerment of female employees in the banking institutions.
 - (b) It is observed that from period 2000 to 2012 the increase of female employees in the scheduled commercial banks of India is 1.56 times, on the other hand increase of male employees during the same period is 1.04 times. It can be concluded that the rate of increase of female employee is better than the male employees, but still there is a long way to go to bring equality in employment of female and male employees in the scheduled commercial banks in India.
 - (c) In identifying the male and female officers ratio of the scheduled commercial banks over the study period it is found that male employee officers figure represents a very high average of around 90 per cent and the female employee officers figure represents an average of around 10 per cent. Here also male employee's officer's role is higher in comparison to female officers.
 - (d) Over the years the increase of female officers in the scheduled commercial banks of India is 4.46 times, while in case of male officer's employees it is 1.54 times. It shows that increase of female officers is better than male officer which is a positive sign for women empowerment in the financial institutions.
 - (e) As on March 2012, it is found that the foreign banks and the private banks have better scenario in the composition female and male officers than any other groups of scheduled banks in the country. Regional Rural Bank has the lowest composition of female officers amongst all other groups of banks which is 1.75 per cent of the total employees of the Bank.
- (f) It is observed that in March 2012, there were around 57 per cent of clerks and subordinates employees in the scheduled commercial banks of India and the remaining 43 per cent were officers employees out of which male employee officer's percentage figure was 35.62 per cent and the female officers percentage figure was 7.18 per cent.

IV CONCLUSION

Low rate of female employment in the banking and financial institution of a country like India is not a healthy sign and it largely hampers in the economic development and the inclusive growth of a country. More Participation of women in the financial institutions could bring a quicker rate of women empowerment in the society. Even to have a deep root success of Self-help group activities more participation of women in the financial institution like commercial banks is highly necessary. At the current situation Govt. must find out certain new ways to increase women employees in the banking institutions so that women financial empowerment and as well as economic productivity could be enhanced. The study established that in the banking institutions of the country there is a huge gap between male and female group of employment and needs good attention if the intentions of women empowerment, inclusive growth, balanced social development etc. have true sense to the policy makers.

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