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## Post-Maternity Privileges and Challenges Faced by Women in Private and Public Sector Banks in Haryana

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### *Abstract*

The study on post-maternity privileges and challenges faced by women in private and public sector banks in Haryana could certainly be of special interest and significance to Haryana state's banking sector since they would be concerned with the issues affecting the working womenfolk in the banking sector to streamlining their objectives and strategies for the welfare and amelioration of working women after maternity. Hence the present study is a conscious attempt to ascertain empirically the extent of conflicting situations of post-maternity psychological challenges faced by working women encounter due to the changing and often incongruent role expectations in the context of family, child, profession, and societal norms. The present study is based on primary as well as secondary studies. The primary data have been collected from 370 working women respondents of public and private sector banks in Haryana. Random sampling method have been used for primary data collection. This area will be chosen because the study is mainly focusing on post-maternity privileges and challenges faced by women in private and public sector banks in Haryana. Area of research branch and respondents have selected through simple random sampling and banking sector will be categorized in two levels (private banks and public banks).

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### **INTRODUCTION**

Women of Indian society are bearing lots of responsibilities on their heads. Every household work lies on the shoulders of women every Indian woman had to follow the fourfold of her role sequentially. Her role is different according to her age groups like daughter, wife, daughter-in-law, housewife, and mother. Now, with the help of education and modernization, the status of women in Indian society has been changed. Modern and educated women now stepped into the various fields where they are well known for their experience, knowledge,

and professionalism. Women are actively participating in the field of politics, economy, and society. The present study is based on primary as well as secondary studies. The primary data have been collected from 370 working women respondents of public and private sector banks in Haryana. Random sampling method have been used for primary data collection. This area will be chosen because the study is mainly focusing on post-maternity privileges and challenges faced by women in private and public sector banks in Haryana. Area of research branch and respondents have selected through simple random sampling and banking sector will be categorized in two levels (private banks and public banks).

### **RESEARCH OBJECTIVE**

1. To compare the privileges and challenges faced by women in private and public sector banks in Haryana.

### **RESEARCH HYPOTHESIS**

1.  $H_{01}$  There is no significant difference that exists between the status of women working in public vis-a-vis the private sector on account of post-maternity privileges and challenges.

### **DATA COLLECTION**

First, the researcher obtained permission from the manager of a bank with a requisition letter. The researcher distributed the research tool to the working women directly during free hours. A questionnaire was made attractive and made it easy for the respondents to read and unusual words were avoided while instructions were defined clearly. To verify whether the respondents have intention and willingness to answer the tool, preliminary inquiry for receptivity was assessed from them. The tool was made attractive short and simple by eliminating complexity and complacency. The instructions were given to the respondents to read the statements carefully and endorse choice with the tick-mark. The tools were not only administered to the respondents but also collected back when they completed their work. Once the tool got back from the respondents, it was checked to see if there was only irregularity or incompleteness and included those tools eligible and complete for the survey. The respondents were encouraged to answer without any fear. Overall respondents were aware of the motive of the survey and expressed satisfaction over the nature of the survey.

**t-test ANALYSIS: TO COMPARE THE PRIVILEGES AND CHALLENGES FACED BY WOMEN IN PRIVATE AND PUBLIC SECTOR BANKS IN HARYANA.**

**Table 4.12.1. Analysis of Viewpoint of Bank Employees**

Sr. No.	Statements	Banks	N	Mean	SD	t-statistics		Statistically Accept/Reject
						t	Sig.	
<b>Personal Problems</b>								
1.	I give more priority to my Society.	Public	205	3.04	1.194	1.659	0.088	Rejected
		Private	165	2.83	1.277			
2.	My society contributes towards my personal growth and development	Public	205	2.93	1.30	3.202	0.919	Rejected
		Private	165	1.30	1.234			
3.	My society supports & helps me when I am pregnant	Public	205	3.37	1.19	3.00	0.692	Rejected
		Private	165	2.99	1.22			
4.	Women employees in post-maternity facing many problems by the societal systems and societal people.	Public	205	3.31	1.33	0.079	0.00*	Accepted
		Private	165	3.30	1.149			
5.	I was more stressed by my society in few things in my pregnancy time.	Public	205	3.31	1.33	0.079	0.001*	Accepted
		Private	165	3.30	1.149			
6.	I feel that my society is safe for my child/children.	Public	205	3.48	1.33	4.414	0.028	Rejected
		Private	165	2.89	1.22			
7.	My society ever blames me as a working woman for my child/children deteriorating behaviour.	Public	205	3.25	1.094	1.099	0.00*	Accepted
		Private	165	3.38	1.23			

8.	I think that working mothers are productive and effective.	Public	205	3.96	0.862	2.425	0.00*	Accepted
		Private	165	3.72	1.03			
9.	I feel I am more respected by society as a working woman in the post-maternity stage	Public	205	4.06	0.832	5.198	0.00*	Accepted
		Private	165	3.55	1.044			
10.	I feel legally secure during and after pregnancy	Public	205	3.38	1.66	0.534	0.146	Rejected
		Private	165	3.55	1.062			
11.	The organization has provided me all the benefits by the government policy and procedures during maternity	Public	205	4.37	0.670	7.589	0.00*	Accepted
		Private	165	3.67	1.089			
12.	I received maternity benefits provided by government as per policy.	Public	205	3.82	0.996	2.506	0.00*	Accepted
		Private	165	3.53	1.247			
13.	I received paid maternity leave and post maternity leave benefits	Public	205	3.90	0.904	7.796	0.00*	Accepted
		Private	165	3.05	1.175			
14.	I received creche and child day care facilities at my workplace	Public	205	2.99	1.405	4.083	0.45	Rejected
		Private	165	2.42	1.190			

**Source:** Compiled from primary data

The output of the t-statistical the first statement “I give more priority to my Society” resulted from a t-value of 2.47 and sig. value 0.34 which is more than 0.005. The second statement “My society contributes towards my personal growth and development” resulted

from 1.659 and sig. value 0.088 which is more than 0.005. The third statement “My society supports & helps me when I am pregnant” resulted a t-value of 3.202 and sig. value 0.919 which is more than 0.005. The fourth statement “Women employees in post-maternity facing many problems by the societal systems and societal people” resulted from a t-value of 3.00 and sig. value 0.692 which is more than 0.005. The fifth statement “I was more stressed by my society in few things in my pregnancy time” resulted in a t-value of 0.079 and sig. value 0.001 which is less than 0.005. The sixth statement “I feel that my society is safe for my child/ children” resulted t-value of 4.41 and sig. value 0.028 which is more than 0.005. The seventh statement “My society ever blames me as a working woman for my child/children deteriorating behavior” resulted in t-value 1.099 and sig. value 0.004 which is less than 0.005. the eighth statement “I think that working mothers are productive and effective” resulted in t-value of 2.42 and sig. value 0.004 which is less than 0.005. the ninth statement “I feel I am more respected by the society as a working woman in the post-maternity stage” resulted in t-value 5.19 and sig. value 0.000 which is less than 0.005. The tenth “I feel legally secure during and after pregnancy” resulted from a t-value of 0.534 and sign. Value 0.146 which is statistically not significant. T-statistics on statement “Organization has provided me all the benefits by the government policy and procedures during maternity” resulted from t-value of 7.589 and sign. Value 0.000 which is statistically significant. T-statistics on the statement “I received maternity benefits provided by the government as per policy” resulted from t-value 2.506 and sign. Value 0.000 which is statistically significant. T-statistics on the statement “I received paid maternity leave and post-maternity leave benefits” resulted from t-value 7.796 and sign. value 0.000 which is statistically significant. T-statistics on the statement “I received creche and child daycare facilities at my workplace” resulted from t-value of 4.083 and sign. value 0.45 which is statistically not significant.

## ANOVA ANALYSIS: OBJECTIVE

**Table 4.13.1 ANOVA- One way**

ANOVA						
		Sum of Squares	df	Mean of Squares	F	Sig.

S14	Between Groups	17.466	1	17.466	12.634	<b>0.00</b>
	Within Groups	508.763	368	1.383		
	<b>Total</b>	<b>526.230</b>	<b>369</b>			
S15	Between Groups	2.578	1	2.578	1.739	0.18
	Within Groups	545.433	368	1.482		
	<b>Total</b>	<b>548.011</b>	<b>369</b>			
S16	Between Groups	.139	1	.139	0.259	0.611
	Within Groups	198.088	368	.538		
	<b>Total</b>	<b>198.227</b>	<b>369</b>			
S17	Between Groups	.522	1	.522	0.35	0.55
	Within Groups	540.151	368	1.468		
	<b>Total</b>	<b>540.673</b>	<b>369</b>			
S18	Between Groups	.175	1	.175	0.11	0.73
	Within Groups	546.625	368	1.485		
	<b>Total</b>	<b>546.800</b>	<b>369</b>			
S19	Between Groups	8.094	1	8.094	5.768	<b>0.01</b>
	Within Groups	516.449	368	1.403		
	<b>Total</b>	<b>524.543</b>	<b>369</b>			
S20	Between Groups	2.223	1	2.223	1.746	0.18
	Within Groups	468.547	368	1.273		
	<b>Total</b>	<b>470.770</b>	<b>369</b>			
S21	Between Groups	20.970	1	20.970	17.675	<b>0.00</b>
	Within Groups	436.587	368	1.186		
	<b>Total</b>	<b>457.557</b>	<b>369</b>			
S22	Between Groups	31.817	1	31.817	42.904	<b>0.00</b>
	Within Groups	272.910	368	.742		
	<b>Total</b>	<b>304.727</b>	<b>369</b>			
S23	Between Groups	44.729	1	44.729	35.523	<b>0.00</b>

	Within Groups	463.368	368	1.259		
	<b>Total</b>	<b>508.097</b>	<b>369</b>			
S24	Between Groups	8.526	1	8.526	6.148	<b>0.01</b>
	Within Groups	510.393	368	1.387		
	<b>Total</b>	<b>518.919</b>	<b>369</b>			
S25	Between Groups	4.171	1	4.171	2.751	0.09
	Within Groups	557.853	368	1.516		
	<b>Total</b>	<b>562.024</b>	<b>369</b>			
S26	Between Groups	16.580	1	16.580	10.255	<b>0.00</b>
	Within Groups	594.947	368	1.617		
	<b>Total</b>	<b>611.527</b>	<b>369</b>			
S27	Between Groups	13.061	1	13.061	9.008	<b>0.00</b>
	Within Groups	533.537	368	1.450		
	<b>Total</b>	<b>546.597</b>	<b>369</b>			
S28	Between Groups	0.01	1	.010	0.00	0.93
	Within Groups	580.088	368	1.576		
	<b>Total</b>	<b>580.097</b>	<b>369</b>			
S29	Between Groups	32.041	1	32.041	19.482	<b>0.00</b>
	Within Groups	605.227	368	1.645		
	<b>Total</b>	<b>637.268</b>	<b>369</b>			
S30	Between Groups	1.618	1	1.618	1.207	0.27
	Within Groups	493.258	368	1.340		
	<b>Total</b>	<b>494.876</b>	<b>369</b>			
S31	Between Groups	5.255	1	5.255	5.881	<b>0.01</b>
	Within Groups	328.864	368	.894		
	<b>Total</b>	<b>334.119</b>	<b>369</b>			
S32	Between Groups	23.501	1	23.501	27.017	<b>0.00</b>
	Within Groups	320.110	368	.870		
	<b>Total</b>	<b>343.611</b>	<b>369</b>			

**Source:** Compiled from primary data.

Statement 14 “peer support during pregnancy” is having sum of square 526.23, F is 12.63 and significant value is 0.00 which is statistically significant. Statement 15 “promotional opportunities during post maternity” is having sum of square 548.01, F is 1.73 and significant value is 0.18 which is statistically not significant. Statement 16 “satisfactory salary and allowance” is having sum of square 198.22, F is 0.25 and significant value is 0.61 which is statistically not significant. Statement 17 “organizational contribution towards family development” is having sum of square 540.67, F is 0.35 and significant value is 0.55 which is statistically not significant. Statement 18 “organizational contribution towards personal growth and development” is having sum of square 546.80, F is 0.11 and significant value is 0.73 which is statistically not significant. Statement 19 “various health benefits from organization on time” is having sum of square 524.54, F is 5.76 and significant value is 0.01 which is statistically significant. Statement 20 “women facing major problems in the banks” is having sum of square 470.77, F is 1.746 and significant value is 0.18 which is statistically not significant. Statement 21 “job security” is having sum of square 457.55, F is 17.67 and significant value is 0.00 which is statistically significant. Statement 22 “feeling of gladness during working hour” is having sum of square 304.72, F is 42.90 and significant value is 0.00 which is statistically significant. Statement 23 “valued as working women in the post maternity at workplace” is having sum of square 508.09, F is 35.52 and significant value is 0.00 which is statistically significant. Statement 24 “social priority” is having sum of square 518.91, F is 6.14 and significant value is 0.01 which is statistically significant. Statement 25 “society contribute towards personal growth and development” is having sum of square 562.02, F is 2075 and significant value is 0.09 which is statistically not significant. Statement 26 “societal support during pregnancy” is having sum of square 611.52, F is 10.25 and significant value is 0.00 which is statistically significant. Statement 27 “problems facing by women employee from society” is having sum of square 546.59, F is 9.00 and significant value is 0.00 which is statistically significant. Statement 28 “stress during pregnancy” is having the sum of square 580.09, F is 0.00 and the significant value is 0.93 which is statistically not significant. Statement 29 “feeling of safety for child/children in society” is having the sum of square 637.26, F is 19.48 and the significant value is 0.00 which is statistically significant. Statement 30 “blames for deteriorating behaviour of child” is having the sum of square 494.87, F is 1.20 and significant value is 0.27 which is statistically not significant. Statement 31 “working mothers are productive and effective while working in



society” is having the sum of square 334.11, F is 5.88 and the significant value is 0.00 which is statistically significant. Statement 32 “societal respect in post-maternity” is having the sum of square 343.61, F is 27.01 and the significant value is 0.00 which is statistically significant. Out of twenty-two statements, fourteen statements are showing a significant result. Table 4.10.1 is showing output of ANOVA one-way statement 33 “feel legally secure during and after pregnancy” is has sum of square 462.45, F is 0.28 and significant value is 0.59 which is statistically not significant. Statement 34 “organisation has provided all the benefits according to government policy and procedures during maternity” having sum of square 330.91, F is 57.45 and significant value is 0.00 which is statistically significant. Statement 35 “received maternity benefits provided by the government as per policy” is having sum of square 465.25, F is 6.28 and significant value is 0.01 which is statistically significant. Statement 36 “received paid maternity and post maternity leave benefits” is having sum of square 458.32, F is 60.78 and significant value is 0.00 which is statistically significant. Statement 37 “received crech and child care facilities at work place” is having sum of square 664.04, F is 16.67 and significant value is 0.00 which is statistically significant. Out of five statements four statements are showing statistically significant result.

## HYPOTHESIS TESTING

**H01: There is no significant differences that exist in between the status of women working in public vis-a-vis private sector on account of post maternity privileges and challenges**

**TABLE 4.14.1: ACCOUNT OF POST MATERNITY PRIVILEGES AND CHALLENGES**

Statement	Public Sector	Percent	Private Sector	Percent
I give more priority to my Society.	58	0.28	55	0.33
My society contributes towards my personal growth and development	67	0.32	50	0.30
My society supports & helps me when I am pregnant	67	0.32	80	0.48
Women employees in post maternity facing many problems by the societal systems and societal people.	94	0.45	56	0.33

I was more stressed by my society in few things in my pregnancy time.	104	0.50	71	0.43
I feel that my society is safe for my child/children.	118	0.57	35	0.21
My society ever blames me as a working woman for my child/children deteriorating behaviour.	72	0.35	79	0.47
I think that working mothers are productive and effective.	138	0.67	99	0.6
I feel I am more respected by the society as a working woman in post maternity stage	156	0.76	83	0.50
I feel legally secure during & after pregnancy	104	0.50	87	0.52
My organization has provided me all the benefits by the government policy & procedures during maternity	193	0.94	97	0.58
I received maternity benefits provided by government as per policy.	135	0.65	97	0.58
I received paid maternity leave and post maternity leave benefits	139	0.67	60	0.36
I received creche & child day care facilities at my work place	79	0.38	29	0.17

**Source:** Compile from primary data

Table no 4.14.1 presents the segments on Account of post-maternity privileges and challenges of Public and Private sector employees of Haryana State. From this table, it is clear that out of 205 Public sector bank respondents 193 no. respondents are agreed and strongly agreed about the statement “My organization has provided me all the benefits by the government policy & procedures during maternity”. And 156 respondents are agreed and strongly agreed about the statement on I feel I am more respected by society as a working woman in the post-maternity stage. Like these 138 numbers of respondents are agreed and strongly agreed about the statement I think that working mothers are productive and effective. Similarly in the case of Professional life, out of 205 respondents, the majority 135 numbers of respondents are agreed and strongly agreed about the statement “I received maternity benefits provided by the government as per policy” and I received paid maternity leave and post-maternity leave benefits.

From this table, it is clear that out of 165 Private sector bank respondents 99 no of respondents are agreed and strongly agreed about the statement “I think that working mothers

are productive and effective.”. And 97 respondents are agreed and strongly agreed about the statement on My organization has provided me all the benefits by the government policy & procedures during maternity. Like these 87 numbers of respondents are agreed and strongly agreed about the statement on I feel legally secure during & after pregnancy. Similarly in the case of Professional life, out of 165 respondents, 83 numbers of respondents are agreed and strongly agreed about the statement on “I feel I am more respected by the society as a working woman in post-maternity stage”

**Table 4.14.2 Regression Statistics**

Regression Statistics								
Multiple R	0.51							
R Square	0.26							
Adjusted R Square	0.19							
Standard Error	35.47							
Observations	14							
ANOVA								
	df	SS	MS	F	Significance F			
Regression	1	5336.41	5336.41	4.24	0.06			
Residual	11	15099.3	1258.27					
Total	12	20435.71						
	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%	Lower 95.0%	Upper 95.0%
Intercept	46.81	31.58	1.48	0.16	-21.99	115.62	-21.99	115.62
Private Sector	0.88	0.43	2.05	0.06	-0.05	1.82	-0.05	1.82

**Source:** Compiled from primary data

The output of regression Statistics, Multiple R is 0.51, R Square = 0.26, Significance F value is 0.06 and ANOVA test resulted that the P value is 0.164027 which is greater than 0.05. And F value 4.24 value is greater than the F crit value 0.06. This implies that there is a statistically not significant of public sector banks employees and their statement on the post-maternity legal safeguards. Similarly, in private sector banks, P-value is 0.02 which is less than 0.05. And F value 4.24 value is greater than the F crit value 0.06. This implies that there is a statistically significant of Private sector banks employees and their statements on the post-maternity legal safeguards.

This study got the support of the following findings of the research. “There is no relationship between public sector banks and their statement on the post-maternity legal safeguards. And “There is a relationship between private sector banks and their statement on the post-maternity legal safeguards.

**Statistically, the results of ANOVA show** that  $H_{03}$  there is no significant difference that exists in between the status of women working in public vis-a-vis private sector on account of post-maternity privileges and challenges are accepted for public sector employees and. Similarly,  $H_{03}$  is rejected for private-sector employees and the alternative hypothesis is accepted.

Hence it can be concluded that the post-maternity legal safeguards do not exist among the public sector employees of Haryana.

## **Conclusion**

This area will be chosen because the study is mainly focusing on post-maternity privileges and challenges faced by women in private and public sector banks in Haryana. Area of research branch and respondents have selected through simple random sampling and banking sector will be categorized in two levels (private banks and public banks).The banking sector would be concerned with the issues affecting the working womenfolk in the banking sector to stream their objectives and strategies for the welfare and amelioration of working women after maternity. Hence the present study is a conscious attempt to ascertain empirically the extent of conflicting situations of post-maternity psychological challenges

faced by working women encounter due to the changing and often incongruent role expectations in the context of family, child, profession, and societal norms.

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