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A Qualitative Investigation of Workplace Violence: A Case of Female Bankers in Pakistan

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Abstract- *Purpose:* The theme of this study is to delve the violence incidences faced by female's bankers during their service and its impact on their professional and personal life in Pakistan. This article point out the workplace violence towards female's banker in Pakistan as a considerate subject, which has never been explored by researchers before.

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Originality/value: This study improves the understanding of how workplace violence effects on employees health. The result of this study will support banks management to design and regulate policies in order to overcome the workplace violence.

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I. Banking Sector of Pakistan

At the time of Partition, Pakistan had no proper banking system even it had no central bank. 631 banks out of 3496 branches of the scheduled banks in British India were situated in Pakistan (SBP, 1948). The State Bank of Pakistan Order was issued on May 12, 1948 to overcome future problems and the state bank of Pakistan was inaugurated on July 1, 1948(Ahmad, Malik, & Humayoun, 2010). After the partition Pakistan owned two banks i.e. Australasia Bank (today: Allied Bank Ltd. or ABL) HBL (Habib Bank Ltd) and Muslim Commercial Bank (MCB) and in 1949 state-owned National Bank of Pakistan (NBP) was established it also work as commercial bank and as the agent to the State Bank of Pakistan in remote locations where SBP does not exist as SBP is the major shareholder of NBP (Ahmad et al., 2010). 23 banks were established in 1991 by the Bank Nationalization Act out of which ten were domestically licensed. Muslim Commercial Bank was privatized 19991 and in 1993 Management of Allied bank takes the major ownership.

II. Demographics of Pakistan

Pakistan is 6th populous country of the world. According to 2017 census population of Pakistan is 207.774 Million (Pakistan Bureau of Statistics, 2017). At the time of independence, 40% of its population belongs to rural areas. The literacy rate of Pakistan is 74%, and the literacy rate of females is 45 % (Pakistan Bureau of Statistics, 2017). In the past, females were not encouraged to doa job. Whereas with the passage of time now literacy rate of women increase day by day which opens the doors of all fields for women's where before females were not performing their duties like military, police, and banks. In 1990 due to privatization, the banking sector in Pakistan brings revolutionary changes and more females were hired by the banks especially in the front desk staff but still in Pakistan males are dominant and catch the key posts.

Pakistan is a male-dominated society in which ladies behave as their man's desires(Shahzad & Malik, 2014). Female avoid reporting the cases of verbal violence because of the influence of males in the society and workplaces. It is noteworthy to know what verbal abuse is? Such words or speech that humiliates or embarrasses the target. The recipient gets a feeling of mortified, insulted, and undervalued. It includes shouting, making disparaging remarks, cursing, name-calling, and pressures"(Dombrowsky, 2012).

The concept of violence towards the female is described in social learning theory (Bandura, 1962).According to (Bandura, 1962), social learning theory narrates that transaction and reception of physical and mental abuse are trained and learned behaviors. The social situation is very vital in order to conclude the frequency, form, circumstances, and target of aggressive actions. According to this theory, man learns how to behave from the behaviors of others.

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When someone sees the rude behavior of others with women, he also adopts that behavior and with the passage of time that behavior is common in the whole society (Shahzad & Malik, 2014).

Mostly leaders from Pakistani business organizations adopt the authoritarian leadership style. where they don't bother about employees self-respect(Johnson, 1994). In authoritarian leadership, leaders put personal dominance and control over their subordinates (Tsui, Wang, Xin, Zhang, & Fu, 2004).bully employees and there exist more incidents of job violence.

As per social exchange theory (Blau, 1964) when employees feel that leadership focus on the wellbeing of employees, they in response put extra efforts to their jobs and less engage in violence. In response to that organizations in which leaders were concerned with their self-interest face more violence (Peterson, 2002).

According to social exchange theory (Blau, 1964), it's an exchange process when management treats employees in a kind way then in response employees also shows a positive behavior to the organizations. This exchange process also works negatively if management put pressure on employees treat them in a negative way then in response employees behavior also becomes negative.

Reciprocity sometimes works in negative ways, destructive dealings are met with destructive dealings, pressure met with pressure, and use of authority is met with the use of authority.

III. Violence in Pakistan

One out of three married ladies in Pakistan face physical violence from her husband (Quershi, 2017). Whereas informal estimates higher figure and it is considered as normal in Pakistani society. According to Bureau of Statistics, more than 50% ladies of one province consider it's normal if husband beat his wife under certain circumstance (Quershi, 2017).

Out of 169 countries, Pakistan is in 125th position on the Index of Gender Development and has a great incidence of Violence against Women (VAW) (Karmaliani Rozina et al., 2012). At macro level gender-based violence supporting factors include the acceptability of violence, economic disempowerment, lack of formal education, combine family systems, priory to males in the society, deep-rooted male supportive norms and values, and a lack of knowledge of basic human rights, complex legal system, and other support systems.

In the late 70s and 80's, Pakistan witnessed a regression of women's rights and, laws were amended to reflect this discrimination. But now in the last ten years such laws and policies passed by the government to protect females and control the violence. In a country like Pakistan, the role of mass media can be transformational. A long-standing community of researchers and activists has been working on eliminating violence in effective ways for decades. But there are also newer, youth-led movements that show promise.

Punjab provincial Government developed a Smartphone application for the women protection. Where women can report harassment easily and not need to go to the police station (Pakistan Today, n.d.).Violence in Punjab province Pakistan increase by 12 % in 2017 (Pakistan Today, n.d.).

IV. Workplace Violence

98% population of Pakistan is Muslims, but still workplace violence towards female bankers is one of the biggest issue (Shahzad & Malik, 2014). Among all bankers, female's bankers at the front desk at the highest risk of workplace violence.

Pakistani workforce contains only 22% females. Because of certain risk, e.g. sexually harassed and assaulted by men's (Cassum, 2014). Pakistani ladies do not prefer to leave their homes for a job. Studies have been shown that some women also face violence within their households because of apparent dishonor and a threat to maleness when they work outside.

Globally workplace violence is considered as the most workplace distressing subject. Multiple domains are affected by itlike hospitals, educational institutions, banks, and multinational companies (Cassum, 2014). Workplace violence is a serious issue it has overwhelming effects on the organizational productivity and also on employees life (Aytac, Dursun, & Akalp, 2016).

History shows that violence brings a serious social problem. According to WHO (World Health Organization) 'the planned behavior to uses physical force, threatened or actual, against any person, group of people or community which will produce harmful results like injury, death, psychological harm, mal development, or deprivation' is violence (Krug, Mercy, Dahlberg, & Zwi, 2002).

European Commission's defined workplace violence as "Incidents cause staff abusement, threatened or assaulted in issues concern regarding with their work; it also commuting to and from work, involving an explicit or implicit challenge to their safety, well-being or health" (Richards, 2003). Violence at the workplace is not limited up to physical violence it also contains vocal violence (Aytac et al., 2016).

Studies show that in an occupation where there is interaction with other than employees there are more chances of violence there. Due to this violence, there is higher turnover in public dealing jobs (Aytac et al., 2016).

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Previous research shown that employees which deal with workplace violence face psychological problem such as stress, depression, anxiety (Hegney, Tuckett, Parker, & Eley, 2010), emotional exhaustion (Grandey, Kern, & Frone, 2007)domestic problems, lack of confidence , segregation in personal life, and lack of attention on work (Kaukiainen et al., 2001).

Past research has shown that violence at workplace reduce the job satisfaction level lower, surges turnover intention (Herschcovis & Barling, 2010;Wang et al., 2006) and reduce the emotional attachment to the organization (LeBlanc & Kelloway, 2002).

In our daily life, people think all workplace violence in a general category. Violence is not restricted to physical violence. Behavior which causes irritation, mental abusement, and verbal bullying is also considered as violence. Similarly, threats, sexual harassment, damage, and conflicts which lead towards fights are also a part of violence (Dunkel, 1994). Workplace violence is classified by researchers in two types psychological and physical violence (Early & Williams, 2002; Ferns, 2005; Randle, 2003) and in Pakistan, both of them are commonly observed (Shahzad & Malik, 2014).

Bashir, Hanif, and Nadeem, (2014),has been conducted research in the telecommunication sector of Pakistan and studied employees face work-related bullying issues especially those employees which deal aggressive customers result shown that violence leads towards turnover. According to Cassum (2014) workplace violence especially vocal abuse is a distressing issue and is considered as a gateway to bring frustration and employee turnover.

Due to lack of confidence, communication barriers, lack of awareness of basic rights, societal barriers, fear of reputation damage and fear of losing job cases of verbal violence in Pakistan are underreported (Shahzad & Malik, 2014).

Female bankers blame themselves for abuse instead of the abuser because according to them no reporting factor is the major cause of workplace violence. Not limited to this, lack of authority and support from the family restrict them from reporting these events especially married ladies. This leads female bankers to tolerate verbal violence as a routine part of their job.

At the workplace, female bankers experience horizontal and vertical violence. Facing violence from colleagues of a same hierarchal level is known as horizontal violence and when they receive violence from top management positions than its vertical level. Study of (Johnson, 1994), shows that 67% of cases were employee-to-employee or employee-to-supervisor, and 22% of these cases have a serious offense.

In Pakistan total 31 banks are working out of which five are public, four are foreign, and twenty- two are local private banks are working out of which. The participants in this study were female bankers working in Lahore city. To get in-depth understanding of these issue individual interviews of female bankers were conducted by using a qualitative approach.

For interview 400 female's bankers from multiple banks and various locations were contacted. 75 female bankers from 400 were agreed to give interviews (Demographics of these respondents are presented in Table 1). Open-ended questions were used in the interview, and a maximum number of questions were adopted from the questionnaire of World Health Organization (WHO; 1997) project survey. This questionnaire satisfies the requirement of the current research. The instrument, includes the question like How worried are you about violence in your current workplace? Have you witnessed an incident of workplace violence; any incident of workplace violence reported by you? How of workplace violence effects on female bankers family life and work life? And In your view, what are the three utmost significant actions that would help to reduce violence at your workplace? Due to the sensitivity of issue, most of the female bankers hesitant to give interviews; therefore, interviews of 75 respondents could be conducted, and each interview is of 20 to 25 minutes' duration which includes a briefing about the interviews and consent forms signed.

The researchers read all interviews and did information processing on NVIVO-10. The researcher used Grounded theory method (Strauss &Corbin, 1990) for the data analysis purpose. By the help of Grounded theory research set the outlines of the process how to conduct research. First researcher begins with the general questions than sampled theoretically people and incidents after that collected the data and used data to generate concepts. At the end relationships among categories are explored in such a manner that hypothesis about connections between categories emerges.

Table 1: The Main Characteristics of the Sample (*N*= 75)

Characteristics	Frequency	%
Gender		
Male	0	0
Female	75	100
Age		
Less than 30 years	40	53

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30-40 years	26	35
More than 40 years	9	12
Experience		
Less than 5 years	58	77
5-10 years	17	23
More than 10 years	0	0
Education		
Bachelors	10	13
Masters	65	87
Due to violence Female Bankers experienced		
Stress	75	100
Low work performance	69	92
Low job satisfaction	75	100
Turnover intentions	65	87
Violence experienced in the last 6 months		
Verbal violence	65	87
Physical violence	04	5

V. Findings

During an interview, one female employee shared her experience of a violent attack when she was performing her duty in her branch one account holder demand for his bank statement when she gave him his account statement he held her hands and said I want today you will take dinner with me. I immediately went to deal with another customer. He then goes and passes a smile. Another female banker told about her incident that one of her branch manager calls her daily for meeting and start shared his personal problem and one day he asked that you are very beautiful and try to hold my hands after that he proposed me for marriage.

There are a high number of workplace violence incidents but underreported. Most of the female in interviews confirmed that when they report any violent incidents, at that time bank management not come forward to support them especially if this violence is from the customer side. Moreover, female bankers confirmed that they also face verbal violence, and ignore it instead of taking action because they because they think that reporting was unworkable bank management not take any action instead of that they will face a lot of problems in reaction and also it will impact badly on their reputation and feel shame and humiliation to report that.

The absence of respect toward female bankers in Pakistan is a significant factor in workplace violence. During interviews, given below following answers of female banker confirm the presence of violence.

Yes, I have awareness of workplace violence. In Pakistan, workplace violence is the main issue. The behavior of customers is not polite; they talk in very a harsh way and think that the staff is their personal servant. Yes, several times I witnessed and experienced violence. Reporting system against the violence of our organization is not supportive. Management of our organization does not encourages reporting such incidents. Due to violence, I experienced job stress. Workplace violence reduces job satisfaction, and reduces the employee productivity. Organizations and Government make strict policies and laws in order to control the workplace violence.

Almost, all of the female bankers acknowledged that they faced verbal violence (findings are presented in Table 1). Many of them believed that this is due to lack of management support. Not a single bank gives training to its employees how to tackle the effects of workplace violence. The results of this study also show that the most incidence of violence is by account holder which has huge deposit in the banks or accountants of the big firms. The research also confirms that most of the incidents of the verbal violence happened during the month end, year-end closing and on salary days when there is a rush in banks. The results of this research endorsed findings of past studies. In one study, nurses had highest job satisfaction who not met with violence incident while others had lowest job satisfaction (Hesketh et al., 2003). Emotional reactions regarding violence include annoyance, jolt, horror, melancholy, anxiety, strain, suspicion, sleep disruption, panic attacks, and fear of returning to work (WHO, 1997). Organization violence effects organization by low productivity, security, compensation, and increase in turnover (WHO, 1997).

According to Hesketh et al. (2003), most of the workplace violence cases are not reported by staff. According to Farrell et al. (2006), employees during facing aggressive situation seeks help form their colleagues rather than from their managers. This shows that females try to avoid reporting that cases. This non reporting of cases give more motivation to the abuser, and he will behave like that again and again.

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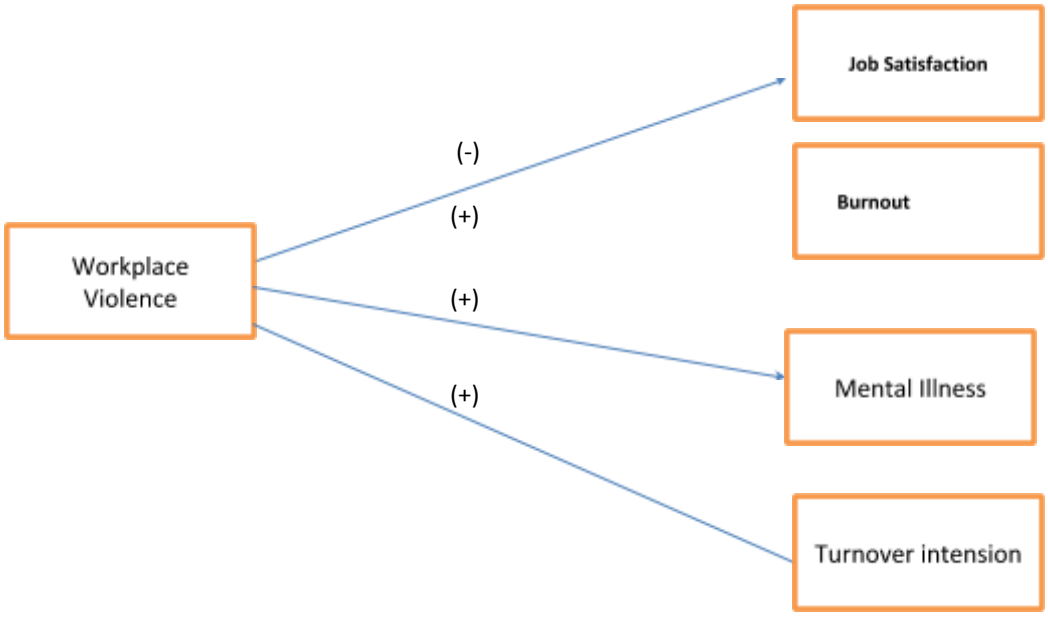

Figure 1: Theoretical Frame Work

VI. Discussion and Conclusion

It's the bank responsibility to provide occupational safety and secured environment to every employee at a workplace in order to facilitate more customers with quality services.

In Pakistan, one of the prevalent headache for the bank's management is to provide a safe and violence-free environment to its female staff. There are multiple factors which lead the customer to adopt harsh behavior with female bankers. More experienced bankers have more passion to tackle violence behavior. Whereas the young female bankers with low level education and low experience have more chances of being the victim of workplace violence. Excessive workload is also a factor of workplace violence, because of the excessive workload when the customer does not get quality service he starts bulling. If there is not proper waiting/ seating space for the customer and they wait for their turn in along queue, this also brings angriness in the customer ,and they start bullying the staff High cooperative working environment between co-workers can reduce the chances of violence.

Illiterate customers from rural areas commit more violent acts as compared to educated customers.

Female banker's performance can be enhanced by reducing violence incidents. Below mentioned steps if taken by the bank's administration can help to control violence at the workplace.

1. Management ought to guarantee that adequate staff is accessible for giving services to the clients. Agreeable staffing can diminish swarming, work stack, holding up time of client, and work pressure.
2. Management makes teams of staff according to staff competencies and customer need, pair inexperienced female staff with more senior female staff.
3. Banks must provide training regarding the workplace violence how to tackle professionally such kind of violence at a job.
4. Supportive leadership plays a vital role in order to reduce violent incidents. Organizations encourage toreport such kind of incidents when anyone experience or witness and banks administration should make the employee friendly mechanism of reporting.

Banks policy and rules and regulation must be shared with the employees at the time of hiring and also share the reporting procedure.

Most of the respondents were hesitant to give interviews because of subject sensitivity and cultural constraints, therefore data are scarce. Respondents of the study were a permanent employee. The results, thus, not be relevant to third party female bankers.

Instrument: Open-Ended Interview Questions Workplace Violence from Female bankers

1. May I get to know your brief introduction (name, age, marital status, work experience, and education?)
2. May I get to know briefly about your job description?
3. Do you satisfy with your job nature?
4. Are you satisfied with the working environment of your organization?
5. While performing job duties and dealing with customers what kind of problems you usually faced?
6. Do you have any knowledge about workplace violence?
7. How much you are worried regarding violence at your current workplace.

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8. What you think you are adequately trained in order to tackle violent situations?
9. Have you observed any incident of violence in your bank ?
10. Have you ever reported an incident of workplace violence?
11. What do you think about how workplace violence impacts on female banker' daily life and their work?
12. Has your bank developed precise policies regarding workplace violence?
13. What three most important measures you suggest that would help to overcome workplace violence in your work setting?

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