

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

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## Abstract

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. Design/Methodology/Approach: Data has been collected by conducting individual's interviews by using a qualitative approach. For data analysis, the Grounded theory and for information processing NVIVO version 10 has been used. Findings: Most of the female bankers in their banking career experienced violence. Female bankers confirmed that they face verbal abuse from customers and male staff, they have not been reported that, because banks always prefer customers on employees. In some instances female employees report but no proper response had been taken by banks management. Most female bankers reported that because of violence, they come under stress, their work efficiency has been affected, they feel dissatisfaction, and start thinking about leaving the job. The results show an increasing trend of violence towards female bankers.

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*Index terms*— workplace violence, female bankers, banks, work efficiency, stress.

## 1 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.

**Design/Methodology/Approach:** Data has been collected by conducting individual's interviews by using a qualitative approach. For data analysis, the Grounded theory and for information processing NVIVO version 10 has been used.

**Findings:** Most of the female bankers in their banking career experienced violence. Female bankers confirmed that they face verbal abuse from customers and male staff, they have not been reported that, because banks always prefer customers on employees. In some instances female employees report but no proper response had been taken by banks management. Most female bankers reported that because of violence, they come under stress, their work efficiency has been affected, they feel dissatisfaction, and start thinking about leaving the job. The results show an increasing trend of violence towards female bankers.

**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.

**Keywords:** workplace violence, female bankers, banks, work efficiency, stress.

### 2 I.

Banking Sector of Pakistan t 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 ??ay 12, 1948

### 3 II.

## 4 Demographics of Pakistan

Pakistan is 6 th 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 do a 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, namecalling, 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.

### 5 A

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 selfrespect (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.

### 6 III.

## 7 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 genderbased 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.

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

## 102 8 IV.

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

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

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

114 History shows that violence brings a serious social problem. According to WHO (World Health Organization)  
115 'the planned behavior to uses physical force, threatened or actual, against any person, group of people or  
116 community which will produce harmful results like injury, death, psychological harm, mal development, or  
117 deprivation' is violence (Krug, Mercy, Dahlberg, & Zwi, 2002) . European Commission's defined workplace  
118 violence as "Incidents cause staff abuse, threatened or assaulted in issues concern regarding with their work;  
119 it also commuting to and from work, involving an explicit or implicit challenge to their safety, well-being or  
120 health" (Richards, 2003). Violence at the workplace is not limited up to physical violence it also contains vocal  
121 violence (Aytac et al., 2016).

122 Studies show that in an occupation where there is interaction with other than employees there are more chances  
123 of violence there. Due to this violence, there is higher turnover in public dealing jobs ??Aytac et Due to lack of  
124 confidence, communication barriers, lack of awareness of basic rights, societal barriers, fear of reputation damage  
125 and fear of losing job cases of verbal violence in Pakistan are underreported (Shahzad & Malik, 2014).

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

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

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

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

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

## 155 9 Characteristics

156 Frequency % V.

### 10 Gender

### 11 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 Arrell 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.

### 12 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 bullying. 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. 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.

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**Job Satisfaction**

Figure 1:



Figure 2: Figure 1 :

**Burnout**

Figure 3: A

Figure 4:

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Male	0	0
Female	75	100
Age		
Less than 30 years	40	53

*[Note: A Global Journal of Management and Business Research Volume XVIII Issue VI Version I A Qualitative Investigation of Workplace Violence: -A Case of Female Bankers in Pakistan]*

Figure 5: Table 1 :

Figure 6:

Figure 7:



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