

# Glass Ceiling for Women in Indian Public Sector Banks: A Study of Government's Initiatives

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## Abstract

The aim of the study was to highlight various proposals and steps suggested and implemented in Lok Sabha committees on women empowerment (2014-15) and Khandelwal Committee on various HR issues to remove Glass Ceiling for women in Public Sector Banks (PSBs). The study is descriptive in nature. Data was collected from various published and unpublished sources. Objective of the study was to assess the role of government in regard to women employees at clerical and middle level, to investigate the obstacle in career path of the women; to evaluate efforts made by the government in providing adequate knowledge and enhancing professional skills and competency to empower women employees of PSBs. The results showed that there is negligible participation of women in middle and top level due to different variables. Also banks' top level management somewhere manipulated the things according to their convenience. There are still certain steps to be taken at recruitment level so that women participation can be increased in the system and they should be motivated for their career progression.

## Keywords

RBI, Glass Ceiling, Public sector banks, Government, Lok Sabha Committee, Khandelwal Committee, Woman Empowerment, Indian Bank Association

## I. Introduction

The eleventh Five Year Plan document for the first time in the history of Indian planning recognizes women not only as equal citizens but as agents of sustained socio-economic growth and change (GOI, 2008). Indian banking history is way back from 18th Century. It has witnessed slow but steady growth and development over the centuries. After nationalization of Indian banking sector, banks focused more to serve nation with rapid expansions of branches. Indian banking system has been establishing its presence throughout the length and breadth of the country. On nationalization of large number of banks, Indian banking system is under transformations regarding its objectives, mission, vision and scale of operations. Now after nationalization public sector banks have major portfolio of total Indian banking system. Public sector banks being a main stream of Indian banking and big player to serve and raise Indian economy, still it is not only recognized only for deposit mobilization but also for distributing credit and for bringing genuine socio economic transformation for our developing nation. (Lok Sabha committee on women empowerment 2014-15).

It has been experienced that since ages, the role of woman remained confined to house hold and domestic matters particularly in the rural and semi-urban areas. In this scenario, women had to suffer a large extent of exploitation at almost at every level. The involvement of women as workers and their education remained negligible. But, in this madden age, with the eye catching change in Indian society, girls are being permitted to pursue education and take up job and become independent. Due to higher education women succeeded in getting jobs to addition their family income.

Indian woman is distinct from her western counterpart as she does not shack her conventional role of mother and house wife, not with standing her professional responsibilities (Lok Sabha committee on women empowerment 2014-15). In India working women are not new happening, women members of boards may be called modest happening and women being CEOs (Chief executive Officers) are recent happenings. (David Raju, Gollpudi 2014)

For the overall and inclusive growth of nation as a whole and banking sector, questions of gender participation in banking system of India has become important in PSBs. The government of India occupies major portion of ownership, so onus lies on government of India for the functioning of Public sector banks. Government of India governs Public sector banks under the control of banking division of Ministry of Finance, through consultancy and supervisory control of Reserve bank of India and through directors on boards of Public sector banks. Bank jobs attracted the women job seekers and banks welcomed them due to fitness for banking jobs. At base level the women job-seekers jobs in banks more attractive and more suitable as per their nature. Gender discrimination against women in banking sector reduced on nationalization of banks (Sachdeva, 2014).

Thus the humongous increase in job opportunities in banks and the plentiful availability of qualified women who get selected in job tests smooth the way for the large number of women in PSBs. (Kumar and Sunder, 2012) But still women are negligible at top hierarchy of PSBs.

## II. Research Methodology

The study is based on secondary data from various published and unpublished resources. The data was collected from various reports from Reserve bank of India (RBI) and various reports based on investigation and research conducted by various government agencies. The reports include Khandelwal Committee report and report given by Lok Sabha on Women Empowerment in 2014-2015 based on working conditions of women of public sector Banks.

## III. Objectives

First objective was to study the role of government (Observatory/ advisory/directive or as directing authority) in regard to women employees at clerical and middle level in PSB's. Second objective of the research was to investigate the obstacle in career path of the women employed at clerical and middle level in PSB's. Last objective of the research is to evaluate efforts made by the government in providing adequate knowledge and enhancing professional skills and competency to empower women employees at clerical and middle level of management in PSB's.

## IV. Factors Responsible For Lack of Progression in Women's Career in PSB's

There are several factors that are responsible for lack of progression in women's career in PSBs and possible measures taken by government and other government agencies to fill these gaps.

## V. Mobility

In today's modern scenario women's are compromising in various issues. Beside education & healthcare, personal and professional development is also under stake because of being undervalued, underemployed and under rewarded. (Haq, 2013). Further one study indicates that among several forms of discrimination, major problem is related to promotion and training opportunities. Most of the women felt that the transfer and promotion policies of the banking industry created serious barriers to their advancement to managerial jobs (Srinivas, 1992).

### A. Lok Sabha Committee Report on Women Empowerment 2014-15

It was observed that women employed under clerical level were more than 24 percent and at middle level were nearly 4.4 % of the total employees. It was observed that gap was very large. Management and official from bank had always denied from the fact that women do not take promotions/career benefits due to transfer in job that is accompanied with promotion but it is due to their inability to be posted elsewhere. But later when Lok Sabha organized committee and went under investigation and interviewed various women employee employed in banks at clerical and middle level, it was observed that it was true that women do not want to shoulder higher responsibilities due to hard mobility on getting promotion at higher level or grade.

### B. Khandelwal Committee Report

It was observed that mobility is one such factor which work as barrier in making best use of women resources by Public Sector banks. Therefore, transfer followed by promotion is main cause of women's inadequate representation in the senior management of the banks. It was also observed that only 4.4 percent of women are at General Manager Level. At Executive level only 2 women have held their position and none at CMD level of any Public sector banks. Keeping hardship on transfer, Ministry of Finance issued an advisory to CEO's of all PSBs and enquiry was made in August, 2014 to take women-friendly steps regarding policy.

## VI. Twin Responsibility

Most common but serious issues related to glass ceiling among women managers and progression in careers of a women is lack of career counselling and development, attitude of male counsellors and managers towards women, lack of management development and rising conflicts between personal and professional life (Veale & Gold, 1998). There were many other factors like taking care of family and combining domestic and office work ultimately leave no progressive time to make a women fit for higher positions/post [(Siew Kim & Seow Kim, 2001); Parveen 1984); (Haq, 2013)]. One of the significant barrier in career progression is for married women as it becomes difficult to manage and fulfill dual responsibility i.e., difficulty in managing domestic and professional front (Srinivas, 1992).

### A. Lok Sabha Committee Report on Women Empowerment 2014-15

Report presented by the committees strongly gave their verdict on twin responsibility on shoulders of a women working in PSBs and stated it at one of the major aspect that is responsible for not taking promotions. According to Indian scenario women are generally under pressure of twin responsibility of handling family and profession at same time hence they are not prepared to go on higher cadre. For this there were various leaves that were

given to working women and it included, casual leave, sick leave, additional sick leave, privilege leave, maternity leave and extra ordinary leave and other rules were according to those that are normally applied.

### B. Khandelwal Committee Report

On the above mentioned problem Khandelwal committee report came up with certain historic suggestions which were later implemented. Sabbatical leave for 2 years was introduced for the working women. Bank managements keeping view this factor or house hold responsibilities, favored leave of 02 years and favorable posting policy have been provided to women in PSBs. Apart from this, some banks are also making efforts to counsel their women employees to encourage them to go for higher levels.

## VII. Flexi Hours & Safety

Employers should improve structure of recruitment policies to facilitates work life balance and employee performance and productivity (Pierce and Newstrom, 1980). Apart from this it will also reduce stress associated with work and hence improve work performance (Liene and Liene, 2006). With above mentioned employee performance and productivity it also lead to higher profitability for the organization [(Setia and Shah (2015); Shagvaliyeva & Yazdanifard, 2014)]. Flexible working are directly or indirectly responsible to retain talent that ultimately leads to increase in productivity, performance, profitability and fruitful environment in an organization (Subramaniam, Overton & Maniam, 2015). With future of expansion from banking to IT based business services, the employment of women in the financial sector as a whole will go up. This will help women as it will enable flexi working hour opportunities to operate from home and to pick up entrepreneurial areas of work. The management of bank and financial services need to look at these, enhance the participation of women and enable them to contribute to the commercial well being of the organization".

### A. Lok Sabha Committee Report on Women Empowerment 2014-15

According to the report given by ministry on flexi hours it was observed that there was no such proposal of flexi hours for woman employee. It was further reasoned that since banking comes under "Public utility" service and banks are supposed to serve their customers and public during specified hours therefore it is not possible for to consider a flexi- working hour in the system. In this back drop it was considered that time management should be there and to some extent at least where direct public dealing is not there, concept of flexi- working hours for women employees can be considered. Furthermore, ministry has also made it clear that women employees will not work beyond normal working hours except in some exceptional circumstance. State Bank of India has already launched work from home policy for its women employees under certain circumstances.

## VIII. Safety and Sexual Harrasment

According to present scenario long working hours prevent many women to pursue their career goal and enhance career in many IT based companies [(Freeman and Aspray, 1999); (Kandaswamy, 2003)]. According to survey and report of the police department in India, there is rise in crime against women. Rate of crime is expected to grow even higher (The National Crime Records Bureau, 1998) Cases of molestation are in rise. There is still great concern for ladies working late and for those who need

to travel on official business. Even women travelling on official tours are more vulnerable of lewd intention of male staff and their chauvinist male behavior. Sexual harassment as it pertains to management and organization as whole it was demonstrated that like other forms of sexual violence, women those who face sexual harassment, generally experience psychological, health and job related problems (McDonald, 2012).

The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 was enacted to ensure safe working spaces for women and to build enabling work environments that respect women's right to equality of status and opportunity.

### **A. Lok Sabha Committee Report On Women Empowerment 2014-15**

*Safety* In report, great concern was laid for the women working for late hours. According to Indian Bank Association normal working hours in banks are 10am to 5 pm. During year closing women were bound to work for long hours and special provisions are made to reimburse the fare of Taxi and ensure that taxi is only from the list of taxis empanelled with the Bank.

*Sexual Harassment* According to report, ministry has stated that sexual harassment includes colored remarks, other unwelcomed physical, verbal or non-verbal conduct of sexual nature etc. The complaints received are looked into by the policy of concerned bank. Also the report stated that PSBs have formed complaint committee which will handle grievance related to sexual harassment, provisions of Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 and the guidelines of Vishaka case.

### **IX. Stress**

Stress is mental fatigue which is accompanied by what one think and view about its job. There are 17 source of stress and every type of stress is associated with one or more of the following aspect like long working hour pattern, shifts, work overload, technological change, and poor work relationship, inappropriate leadership styles, higher expectation etc

Various measures of stress or mental health are used to curb the stress. Those measures include poor sleep, irritability/tension, strain, depression, mood swing, frustration etc. (Sparks et al 1997). Long working hour are directly associated with health outcomes and hence effect the performance and potential of the employees. It laid negative psychological health outcomes [(Oppenheim, 1987); (Duffy and McGoldrick, 1990); and (Daniels and Guppy, 1995)] but sometimes it is hard to assess the relationship between long working hours and mental health of the person (Kods et.al, 2001)]. But some evidence proved that among women who work for long working hours are likely to develop depression as compared to their colleagues working standard hours (Shields (2000).

### **X. Training and Capacity Building**

#### **A. Lok Sabha Committee Report on Women Empowerment 2014-15**

The report suggested some very suitable measures to overcome this problem like providing proper training to the employees.

Training is one of the most important aspect that helps employees to adopt change in technology, trends in market and competition etc. Ineffective training and development of employees decrease productivity and performance of the employees [(Frankin Dang Kum 2014); (Ghafoor Awan & Farwa Saeed 2014); (Mahbuba

Sultana 2013)].

### **B. Lok Sabha Committee Report On Women Empowerment 2014-15**

National commission for women highly stressed on importance of training and capacity building for women, so that they may not lose self-confidence. Banks have made conscious effort to ensure that women should get equal opportunities for their proper career growth by providing regular training sessions with essential technological changes and enhancement of career.

### **XI. Conclusion**

A glass ceiling is a metaphor used to represent an invisible barrier that keeps a given demographic (typically applied to women) from rising beyond a certain level in a hierarchy. It is evident that still in Indian Corporate Industry, mostly working style and hierarchical patterns are traditional and hold conservative leadership styles, where men hold top position in almost every sector especially in Public sector banks. Despite this it has been observed that women are coming forward and government is taking possible steps to break this pattern of glass ceiling.

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