



## Career Progression of Women Bank Managers: Cultural Dimension of Gender Mainstreaming in Indian Banks

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**ABSTRACT:** *The purpose of this paper is to explore low rate of career progression of women bank managers in the cultural context of India on the basis of theoretical literature. Higher level of education has enabled women to crack the gender barriers and enter at managerial level of the organizations. However after that the progress remains slow. An extensive literature review of culture, gender, diversity and career path was done to have a broad insight into the topic. Next the search was narrowed down to cultural dimension of gender role and efforts at gender mainstreaming in two major Indian Banks, one in private and one in public sector. It examines the organization as an arena in which underlying cultural processes maintain gender distinctions and barriers, thereby limiting the efficacy of policies specifically designed to increase the number of women at senior levels. The findings suggest that the cultural gender role dimensions do reflect on organizational role functioning, marginalizing gender mainstreaming efforts in Indian banking sector*

**KEY WORDS:** *Bank, culture, career, gender, mainstreaming, progression, barriers, managers, levels, women*

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### I. INTRODUCTION:

Gender mainstreaming as a concept was first introduced in United Nations Third World conference on Women in Nairobi, 1985. The concept was further developed at UN Fourth World Conference on Women known as Beijing Declaration and Platform for action, 1995 aiming to “Promote an active and visible policy of mainstreaming a gender perspective in all policies and programs, so that, before decisions are taken, an analysis is made of the effects for women and men, respectively”. The purpose is Gender integration in all walks of life including organizational life.

Gender Diversity Benchmark Report for Asia 2011 reveals that the lowest percentage of women is employed in India. India’s Female Labour Force Participation (FLFP) rate is well below the global average of around 50 percent and East Asia average of around 63 percent. India is the second-most populous country in the world with an estimated 1.26 billion persons at end-2014. A FLFP rate of 33 percent implies that only 125 million of the roughly 380 million working-age Indian females are seeking work or are currently employed (Census of India 2011).

Moreover, India’s gender gap in participation (between males and females) is one of the widest among G-20 economies at 50 percent. India is consistently the worst performer in terms of representation of women in total workforce, junior and middle level positions.

Overall 22.6% of women are employed in business and they make up 14% of senior management roles. (Catalyst, 2014). While only 3% of Fortune 500 companies are headed by women, in India 11% of Corporates have women CEOs. (Study by EMA Partners, 2011). Out of these 54% come from financial services sector mainly banks.

In recent years Indian banking sector has witnessed lots of changes including women making it to the top spot in both private and public sector banks. Yet India figures as one of the lowest in achieving gender equality. Gender Diversity Benchmark Report for Asia 2011 reveals that the lowest percentage of women is employed in India. According to a 2014 survey by Catalyst, Indian women hold 9.5 percent of board positions in India’s listed companies. Women constitute 28.71% of those at the junior level of the workplace, 14.9% of those at the middle level, and 9.32% of those at the senior level.

**Table-1: Indiavs. other major Asian Economies(Representation of women at different levels)**

Country	Junior level	Middle level	Senior
China	55.41	43.97	20.72
Singapore	54.19	39.74	21.5
Japan	45.37	26.11	7.77
Hong Kong	51.62	44.5	22.77
India	28.71	14.91	9.32
Malaysia	53.17	41.08	27.57

Gender Diversity Benchmark Report for Asia 2011

India has the lowest national female labour force and the worst leaking pipeline for junior to middle level position for women. State bank of India, the largest Public Sector Bank in the country has 20 per cent women employees as on March 2014. The bank professes gender neutral policy in recruitment and promotion of men and women. Thus it allows women to compete with all eligible candidates at entry level as well as at each career transition stage. Apparently the bank professes meritocracy with policy of no gender discrimination in matters of recruitment and promotion. Still they do not move up as fast as men. Majority cluster at lower levels of junior and middle management (Total 94%, Junior 62%+ middle 32% of total women managers). Total women officers constitute 13% of total officer population in the bank. (SBI Annual Report, 2014) The figure does not look at all impressive and reflects the reality of India's status in Gender Diversity Benchmark Report for Asia 2011.

ICICI bank, the progressive bank in Private sector with many woman friendly policies also has to deal with high level of attrition of women employees at lower levels, as per a report on 'Women in leadership' prepared by the HR department of the bank. (Saraswathy, 2014). That's because most women in junior management positions are between 26 and 30 years - the ages at which they marry and start a family. The bank says this may not be the sole factor responsible for the two per cent higher attrition among women at these levels, but it is clear that this is a significant reason. (Majumdar, 2014)

**Table-II: Leaking Pipeline data of Major Asian Economies**

Country	Percentage change from Junior to Middle	Percentage change from middle to senior
China	-20.65	-52.88
Honkong	-13.79	-48.83
India	-48.07	-37.49
Japan	-42.45	-70.24
Malaysia	-22.74	-32.89
Singapore	-26.67	-45.90

Gender Diversity Benchmark Report for Asia 2011

India is the only geography that has a greater decrease in female representation between the junior and middle levels with a drop of 48.07% compared to 37.49% from middle to senior levels. (Table-II) Whilst India seemingly appears to fare well in terms of the decrease in representation of women from middle to senior levels (37.49% compared to the average of 48.04% in Table-II), the multiplier effect of the leaking pipeline should not be ignored. With fewer women making it from junior to middle levels, the pool of women able to move to senior level positions is much smaller and therefore the problem of the leaking pipeline is actually more severe. The replacement hired for women dropping out at most levels is invariably a man. (Majumdar, 2014).

**Review Question:**

This led to the question "is the phenomenon inherent to Indian Culture and reflects the reality that in spite of growing number of educated women the movement along career ladder continues to be slow. (116% more women passing out as graduates or above compared to just a 65% increase among men, 151% growth

inwomen completing post-graduation and 196% for women earning professional and technical degrees (196%), (Census 2011, released on 2<sup>nd</sup> Aug 2015, TOI Paper)

#### **Indian Culture:**

Although Indian women have gained much ground in the past few years, India is still a vastly male-dominated society, where men are the heads of the household and have much control over the females in the family (Singh, 2005). Dr. Geert Hofstede, a social psychologist and anthropologist (Hofstede, 2001) concluded that there were five values from which one can measure a culture, which include Power Distance Index, Individualism, Masculinity, Uncertainty Avoidance Index, and Long-Term Orientation measured on a scale from 0 to 100. Studying these indexes along with cultural context can help understand how far these cultural dimensions spill over to organizational life determining career progression of women officials. India's cultural index on Hofstede's five cultural dimensions shows scores of: Power Distance: 77, Individualism: 48, Masculinity: 56, Uncertainty Avoidance: 40, and Long-Term Orientation: 61. The high Power Distance score shows that Indian society has "an appreciation for hierarchy and a Top-Down structure". Those in low status positions depend on the superior or authoritative figure for direction and are accepting of an unequal distribution of rights. The high Power distance and Masculinity scores point towards the Patriarchal society and gendered social roles depicting lower status for women. The male is perceived as the protector, the provider, and the head of the family while the female is perceived primarily as supportive care giver in the family, subordinated to male hegemony in the family and society.

Study of Nath, (2000), highlighted the paradox of Indian women's social roles. At one hand she is the much venerated Mother Goddess, the supreme authority in the family, at the other she is polite, compliant, subordinate wife who follows her husband's footsteps religiously. She is the major caregiver in the family and upholds the family culture and tradition under the guidance of Mother-in-law. Once she becomes the mother, her status is raised a bit and if she becomes mother of a son then the status is raised considerably. However she remains subordinated to the Head of the family, the Patriarch or the Father. (Bandopadhyay, 2000) The lower status and subordination of women led to many practices which continue in the form of female infanticide, dowry harassment and death, sexual harassment etc. On the other hand The Mother Goddess tradition deifies Durga and Kali, the ultimate epitome of infinite energy and power to destroy the evil force, Laxmi, the goddess of wealth bestowing the family with richness and grandeur, and Saraswati, venerated as Goddess of wisdom & knowledge. The imagination of woman as expression of energy comes from 'Shakti' cult of Indian tradition. Shakti has been idolized as the consort of Shiva, an equal and powerful partner. In all her above forms she is worshipped as manifestation of divine motherhood.

Fed into this cultural learning from early childhood the Indian woman aspires to be the ideal mother. With education and aspiration rising she is moving from illiteracy to higher education, from home to higher echelons of organizational work, from monogamy, widowhood to increasing divorce and even remarriage. Changes in her life are continuous, however the aspiration to become the ideal mother and role model reigns supreme in her psyche and value system. Home is still her exclusive domain. This internalization of familial and domestic responsibilities as her primary roles poses greatest obstacle to her career propelling decisions. As Ms. Nooyi, the head of PepsiCo, India admitted, in her scheme of priorities her role as mother was the most important, followed by that of CEO, and then wife. (Bhagat, 2007). She also said: "As an Indian wife people expect you to be a role model and you are always trying to be a superwoman." (Bhagat, 2007). This gender role segregation in society stands in sharp contrast to the woman's managerial role in the organization.

#### **Gender Role Theories and Organisational Practice:**

Literature review has shown how masculine culture has impacted women's progression globally throughout history.

Traditional Gender Role theories highlighted this factor of male dominance throughout the world when they said 'think manager' 'think male' (Schein V E, 1973, 1975) thereby equating managerial attributes to maleness. Giligan defines gender roles associated with men as masculine and that with women as feminine. Masculine characteristics are aggressiveness, achievement, separation, firmness, boldness etc. Feminine characteristics are care, concern, cooperativeness, empathetic etc. This type of sense making guides social role expectations from men and women. Men regard themselves as leaders and women as followers. (Giligan, 1982, Fergusson, 1984, Ragins and Sundstrom, 1989, Kanter, 1993, Ponder and Coleman, 2002, Powell, 2003, Kellerman 2003, O'Neil and Bilimoria, 2005, Bartaram S, 2005, Mathur Helm, 2006, Ogen S 2008, Akindelle, 2011). It is still discrimination if women have to be better educated and more committed to earn the same returns at work as men. (Kirchmayer, 2002)

These theories envisaged an "Ideal Worker" as one who has no commitment except towards the organization, (Acker, 1992). This perception separates organization and home as exclusive domains. With women joining the organization this dichotomy is being blurred and boundaries overlap one impacting the role

in the other. (Bailyn, 2010) The gender dimensions of culture do influence the culture in the organization leading to decision makers and role holders trying to perpetuate the traditional gender role equation in the organization.

According to the cultural feminist perspective, women have specific attributes and skills that can contribute to society. Cultural feminist perspective argues for the equality of men and women by emphasizing the unique strengths of each group rather than the sameness of men and women (Jacobs & Nash, 2003). By identifying and valuing feminine qualities, cultural feminism can help reform the existing male dominated structures, and allow women to employ their natural abilities and skills in leading organizations to attain their full potential. Striving for such equality will, in the end, benefit organizations and the society at large in which every woman could reach a higher management position due to her own strengths as the new ideal worker.

The idea of gender as a practice has been advanced by many authors. Gendering at work is perpetuated through both the noun “practices” and the verb “practicing” and it can be studied through discursive practices and interactions ((Poggio,2010,Benschop &Dooreward, 2012). Discursive practice addresses the processes by which cultural meanings are produced and understood. Gender relations are practiced at many levels of the organizational structures and practices, varying from the explicit to the more subtle, including the ways in which work is organized, defined, rewarded and represented (Edwards & Wajcman, 2005).

The gendered culture in banking has been identified across many different contexts. McDowell’s (1997) research into merchant banks in the City of London demonstrated the endurance of traditional masculine culture, often referred to as the “old boy’s network” and “matiness” among men, which has served to exclude women from managerial and leadership roles. Building on this study, Jones (1998, pp. 451, 453) showed that the “pre-organizational gender culture” of investment banking continues to be reproduced through masculine cultural attributes embedded within recruitment procedures. Those who can “perform” the appropriate forms of masculinity during this process are the ones who are generally rewarded with a position in the organization (Jones, 1998). Similarly, Poggio’s (2000) study of banking in the Italian context emphasized the role of cultural processes.

### **Gender Culture and Women’s career in Indian Banking:**

#### **Suitability of banking Sector for women:**

Studies have emphasized suitability of banking sector for women in India. Srinivas S (1992) in her study pointed out the conduciveness of banking sector for women employees in India due to favourable work hours, compensation packages and prestige of Bank job. What makes it interesting about banking sector in India is conversion of glass ceiling into glass transparency (Dr Sachdeva, 2014) by women executives making it to the corner office. Dr. Sachdeva cited six factors leading to breaking of glass ceiling in Indian Banking Industry: Liberalization of economy, Education, Diversity Consciousness by banks, Nature of banking job, Family support, and Natural flair for Retail banking. As per Centre for Social Research (CSR) Report 2009 the respondents in the banking sector felt that the sector is good for women because it is a source of respect, recognition, and a safer sector to work.

#### **Status of women managers in Indian Banking Sector:**

Women have started coming into banks as early as 1969 with nationalization of banks. The public sector banks offered an opportunity for earning and financial independence to aspiring educated women. Long hours and late sitting culture of banks interfered with domestic responsibilities of women. Thus the women preferred entering in clerical cadre with defined work hours rather than that of officers. In 1988, the women officers of all scheduled commercial banks in the country constituted 4 per cent of total officers’ strength. The 1990s heralded the process of liberalization, privatization and globalization. New Private and foreign banks entered Indian market enlarging the scope of employment for women. In 2012, after two and half decades with lot more technically and highly educated women in the country the percent has increased to 17%.(Census 2011).Public sector banks provide 61.51% employment to women managers.(RBI Statistics,2013) The leading Public Sector bank, State bank of India has 13% women managers as on 31st March 2014. In State bank of India as high as 94% belong to Junior and middle level. Only 6% belong to senior and top executive position taken together. ICICI Bank, the progressive Private sector bank where women employees constitutes 1/3<sup>rd</sup> of the total employee strength is challenged by high attrition rate at lower and middle levels. Companies should hire women right from the initial stages, so that there are enough women who can move up the ladder to the middle and senior management positions, says ChandaKochhar, Managing Director and Chief Executive of ICICI Bank (Saraswathy, 2014). At junior management levels in ICICI Bank, the representation of women in attrition is higher by around two per cent than their representation in the total grade population. In other words, if at these levels, women constitute 25 per cent, then their representation in attrition is 27 per cent. This, in turn, impacts the supply line for higher levels. It is noteworthy that the number of women leaving the bank at middle

management levels is also in the same proportion. **The replacement hired for women dropping out at most levels is invariably a man.** (Majumdar, 2014).

So both in private as well as public sector banks women were in scarcity for senior and top management posts which is still the domain of men with a few exceptional women reaching the top position. They are able to navigate through the labyrinth of career maze in spite of the gendered cultural barriers and not without it.

#### **Challenges for women managers in Indian Banking Sector:**

Centre for Social Research (CSR) Report 2009 notes that in banking sector transfer remains a major impediment in the career growth of most of the women managers. Many respondents have compromised promotion just not to take transfer. Majority of the managers felt that transfer should not be linked to promotion.

Problem exists with the fixed working hours. Flexible working hours options are availed in private banks. Banking is less flexible in public sector. Companies across sectors offer equal opportunity to grow. But majority do not have any specific policies to promote women. (Report of CSR 2009)

In a study of women employees working in banks in Pondicherry, India, Dr. K.Sunder and P.Ashok Kumar, 2012, point to work-life balance as major factor hindering women's career growth in Pondicherry. Women in nuclear family are suffering more than joint family to advance professionally due to lack of support system. though they are competent to handle responsibilities associated with higher jobs.

Chahal N 2013 in a study point to stereotypes, recruiting practices, lack of access to powerful networks and connections, issue of family and balancing time and effort between work and family as major inhibitors to women's progression.

Adler N J (1988) in her study of women managers worldwide pointed out that Indian women question the appropriateness of women working when children were young.

There are significant differences in perception between male and female managers on key gender issues in corporate India. Such perceptual differences need to be addressed aggressively. (Gupta A, Koshal M, Koshal R K, 1998). According to the study by Koshal, et al (2006), 2 women per 100 economically active men take administrative and managerial positions in India.

Rajesh S and Ekambaram K (Viewport 2012) looked at Career enablers from a woman's point of view and concluded that Organizations should align policies and opportunities at each level for enabling Women talent and their proper utilization.

In a study by ICICI Bank, 2014 as many as 60 per cent of the women interviewed cited maternity and child care as the most important reasons for taking a break from work. The exit data show almost one-third of them had not resumed work in the absence of a support system at home to take care of the child. (Majumdar, 2014)

In addition to that, the profile of banking and financial services jobs is becoming more sales-oriented, which very few women want to pursue as a career option.

The bank says all this disproves the hypotheses that organizations have any control over women's decision to exit/re-enter the workforce. Flexible work policies or extended leave can, at best, be a "minor enabler" for those who possess career aspirations. When this conclusion comes from a bank that is known for its female employee-friendly policies, one has to sit up and take notice. (Majumdar, 2014)

#### **Ideal Mother vs. Ideal worker:**

From 1988 to 2015 we see little change in this gender dimension of Indian culture that creates a dichotomy between Ideal Woman (Mother) and Ideal worker. Adler's 1988 study on India reported that Indian women question the appropriateness of women working when children were young. The symbol of Mother Goddess stands for expression of supreme energy, venerated as manifestation of divine motherhood. Reflected in cultural Practice, the aspiration to become the ideal mother and role model reigns supreme in Indian woman's psyche and value system. Home is still her exclusive domain. This internalization of familial and domestic responsibilities as her primary role poses greatest obstacle to her career propelling decisions. Mothers working full-time give themselves slightly "lower ratings" as parents, than do at-home mothers or mothers employed part-time (Assocham Survey, 22nd May 2011). Study by Naqvi, 2011 in Indian Public Sector also highlights that most women regard 'His job as more important than mine'. As we look at Assocham survey of women rating themselves lower as parent than home makers, along with family friendly policies of the most progressive bank failing to retain women, the deeper dimensions of Indian culture comes into picture. Conformity to traditional gender role of marriage and motherhood propels women to take a break, slow down progression, or totally quit the organization. Working women do fill guilty comparing themselves with fulltime mothers. So 'Ideal Mother' plays out to explain the dropout of large number of women managers in a progressive private sector bank like ICICI Bank and slow career progression of women managers in a traditional public sector bank. The Ideal Mother posits itself in sharp contrast to the 'Ideal worker' in the organization. Organization theories envisioned

an "Ideal Worker" as one who has no commitment except towards the organization. This view is in sharp contrast to the image of ideal woman in Indian Culture.

### **Gender mainstreaming efforts in Banks:**

The concept of bringing gender issues into the mainstream of society was clearly established as a global strategy for promoting gender equality in the Platform for Action adopted at the United Nation's Fourth World Conference on Women, held in Beijing (China) in 1995. It highlighted the necessity to ensure that gender equality is a primary goal in all area(s) of social and economic development.

In July 1997, the United Nations Economic and Social Council (ECOSOC) defined the concept of gender mainstreaming as follows:

"Mainstreaming a gender perspective is the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in any area and at all levels. It is a strategy for making the concerns and experiences of women as well as of men an integral part of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres, so that women and men benefit equally, and inequality is not perpetuated. The ultimate goal of mainstreaming is to achieve gender equality."

In Indian context we have taken up two major banks, one in private and one in public sector to understand the impact of gender mainstreaming policies. ICICI Bank treats women as different having different needs. Employer policies to address practical care needs are part of a 'women's problems' approach to equality (Liff and Cameron 1997). Such approaches are based on initiatives which are thought to help women to compete. The danger is that they make women look inadequate (unable to compete without 'help') and recipients of special treatment (and hence possibly being given an unfair advantage) and creates resentment among women. This also creates resentment among men and a belief that those women who do succeed have not done so on merit. What such equality approaches fail to do is to expose the masculine nature of current organization favouring, male needs and ways of working.

The case of State bank of India may be cited as offering a sameness approach with no special policy to support women's career progression. They have to fulfill the eligibility criteria defined by the bank and compete openly with others to get promotion. So apparently merit does not seem to be an issue here. Up to middle management women do get through but after that the ratio tapers off in favour of men. The bureaucratic hierarchical male hegemonistic culture manifests itself in multifarious ways of marginalizing women managers' potential and performance. Women managers in the public-sector of India have reported that because of various prejudices and stereotypes, they were not given full credit for their work, were considered inferior by their male colleagues, must work harder than men to prove their capability, and faced task discrimination (Naqvi 2011). This adversely affects their performance evaluations, and generates resistance against women entering the "men's club" (Khandelwal, 2002). Women managers are considered weak because they are perceived as less assertive, less competitive, and less aggressive in the demanding work environment (Gupta et al., 1998). These stereotypes exist due to the masculine structures of organizations (Kulkarni, 2002)

Following western solutions has not helped Indian banks to move towards gender equality. The solutions have followed either sameness approach or difference approach. Sameness regards women as equally competent and follows a gender neutral recruitment and promotion policy like State bank of India. The difference approach has been followed by ICICI bank whereby they try to practice equality of opportunity through positive action. Both face scarcity of women talent at higher levels with ICICI bank facing the challenge of high attrition at lower level also.

Another important and related factor derived from social gender culture centers on the incompatibility of maintaining a successful career in financial services alongside family responsibilities.(Metz, 2003).Studies in Indian Banking Sector supports these findings.(Kumar & sunder, Rajesh & Ekambaram,2012, Naqvi, 2011,Chahal, 2013)

What is important to recognize is that an organization's gender culture is hidden behind the dominant rhetoric of equality (Benschop and Doorewaard, 1998; Tienari et al., 2002). For example, in an analysis of reports to Australia's EEO regulatory body, Ainsworth et al. (2009) demonstrated how organizations are blind to gender through a perpetuation of the unstated male norm and suppression of gender differences.(Samardzic and Taksa,2011)

Bendl's, 2008 description of gender subtexts of attributed masculinity and regarding women as the Other' apply to the situations in a public sector bank. Notions that are connected to the term "woman" operate along the "gender model", such as emotionality and the private sphere, and are constructed with less value than the male job-model which is linked to notions pertaining to the public sphere and rationality.

The emerging concept of 'Gender as performativity' (Rittenhofer and Gatrell, 2012) in gender mainstreaming theory transcends the dichotomy between masculine and feminine and treats gender as

situational and negotiable. This combined with cultural feminist theory emphasizes on leveraging respective strength of both men and women towards developing the new ideal worker.

### **Conclusion and scope for further research:**

At a more functional level we need to redesign the organizations to integrate familial responsibilities as an important and indispensable part of a person's life taking into account women's perspectives. This may lead to a solution allowing more women to realize their potential at higher levels of the organization worldwide. Indian women assess the cost of giving up valuable family time when deciding whether to take on more senior and thus more demanding roles. The decision made by many not to bear the cost results in natural attrition witnessed by ICICI Bank or stagnation in State bank of India. Influence of gender culture on women's advancement in banks is particularly significant and works towards undermining the efforts at mainstreaming. As a result mainstreaming efforts have remained **peripheral** under the mask of gender neutrality or positive action. Future research needs to delve deeper to identify and address the cultural roots of gender impacting career progression of women managers in Indian banks in particular, banking sector throughout the world, and in other sectors as well.

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