

**A STUDY ON GLASSCEILING AMONG WOMENEMPLOYEES IN BANKING  
SECTOR WITH SPECIAL REFERENCE TO CHENNAI CITY**

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**ABSTRACT:**

In INDIA women marked their presence in all sectors and projected their skill, talent, and knowledge. In the banking sector, inequality is visible in the form of a glass ceiling. The banking sector is also one such sector where inequality still exists and women find it difficult to break the glass ceiling. A survey was designed to collect data from a sample of 150 stakeholders in the banking sector in Chennai. The obstacles originated from various sources including organizational, social, work environment and work-life conflict. In the present study data collected from 6 banks in Chennai city with a simple statistical tool like percentage method has been made use to analyse the data and Likert scale point ranging from Always to Never. The findings of the study signalled that 6% of respondents are at top-level in the banking sector. An attempt has been made to identify the challenges and opportunities of women employees in the banking sector in Chennai.

**Keywords:-**The glass ceiling, women employees, work-life conflict, etc.

**INTRODUCTION**

The 'glass ceiling' is a concept that frequently refers to barriers faced by women, who attempt or aspire to attain a senior position in any organization. It is a barrier that prevents women in any organization to excel or reach the top position. The term 'Glass Ceiling' was used by the American workforce in 1986 by Carol Hymowitz and Timothy D. Schellhardt. It was also used prior to 1986 in an article by Gay Bryant (1984) and popularized by widely read Wall Street Journal in 1986.

A glass ceiling is a term used to describe the hidden, yet unbreakable barrier that prevents women to reach the top level. It is used to describe barriers earlier period, women were considered just as the source of life and always put down as the weaker sex. Traditionally, society deemed a woman's place was at home and confined to household chores and limited to

domestic issues. With changing times, the potential of women was acknowledged and gradually status of women soared up in society, is made accessible to women with the introduction and access to education, women have attained remarkable success in what once considered as the “male domain”. Education opportunities have made women employees accessible to employees and their potential acknowledged in every sector they extended. Bank job is found suitable and attractive for a woman. Women starting their carrier in the banking sector stagnates in the entry lower position and so woman finds it difficult in climbing higher in the ladder of organizational hierarchy carrier in the banking sector. A woman in the banking sector is not a new phenomenon, but a woman CEO in a bank is a recent phenomenon in India in the banking sector, various factors such as organizational barrier, social barrier, work environment barrier, and work-life conflict barriers play a major role and these factors found to have an impact on their carrier advancement.

Organizational factors include managerial selection and recruitment process, promotion procedures, performance appraisal system, training, and development. Male employees are unable to women for their upward mobility in an organization and try to create barriers in the name of gender inequality, pay differential and promotion that hinder women's career and growth at the top level.

Social barrier such as lack of access to higher education, social customs, tradition, and culture not able to break glass ceiling and excluded them from well-paid and high-class positions, as well as perception of society on their domestic roles, family commitment, and responsibilities, are restraining women to the boundary of their house.

Work environment barriers. Women are not treated equally in their workplace and are considered as inferior to their male co-workers. In some cases, they do not get the same benefits as that of male employees. The major issues and problems that women face in their workplaces include unequal pay, security, sexual harassment, long working hours, policies and practices.

#### Work-life conflict

Work-life conflict can be defined as when an individual experiences incompatible demands between the work and family roles, which lead to difficulties to give time for both family and work. This difficulty facing by mostly working women where they have to conflict between her work or family. She has to divide herself between both family and her work which perceived as less dedicated to the organization.

## **REVIEW OF LITERATURE.**

- 1) Nandy and Bhaskar et.al, 2014)focused on the glass ceiling effect and gender diversity in the workplace along with psychological barriers, societal related barriers, and Organizational barriers.Women in a senior position are very low despite the knowledge and good educational background due to barriers like prejudices and glass ceiling.Every organization should focus on” human resource ”rather than “main resource” or “woman resource .society, government and private organizations should take collective efforts for the betterment of women
- 2) K. PremaMalini &Dr.Esther Rani (2017) the study concentrated on glass ceiling among women employees in different sector such as banking, IT manufacturing industry, teaching, and media where women were employed in middle and top-level management study also focused on the ways to break the glass ceiling in India there are growing number of industries forum and network that actively help women managers to deal with challenges, particularly with progressing in their carrier.
- 3) According to Dr. Geeta Sachdeva, the Indian banking sector has shattered the glass ceiling and increasing the role of women employees in the banking sector. Various factors make women executives successful in banking sectors such as the Liberalization of Indian Economy, Education, Diversity consciousness by banks, Nature of banking job and Family support.Men and women would start at the same level but at the mid-management levels, some women would tend to drop off because of a various issue but now women also reaching the top level.

## **OBJECTIVE OF THE STUDY:**

- To explore the demographic characteristics of the respondents.
- To study the problems faced by women employees in the banking sector of Chennai
- To explore the organizational, social, work environment and work-life conflict that affects women in the banking sector.
- To suggest some possible measures to minimize the glass ceiling effect

## **RESEARCH METHODOLOGY**

**SOURCES OF DATA** The primary data is collected through the survey method.The survey is conducted using a well-structured questionnaire to examine the existence of the glass ceiling. THE secondary data was collected from journals,magazines,publications,books articles,research paper,websites>manuals, and booklets.

## STATISTICAL TOOL DATA ANALYSIS

To examine the data from primary and secondary sources percentage method used in which women employees working in the banking sector, both public and private banks, namely Indian Bank, Indian Overseas Bank, State Bank of India, Canara Bank, Karur Vysya Bank, AXIS Bank, that had women employees in Chennai. This constitutes all the three levels namely, Top Level employee (MD, CEO, and Manager), Middle Level (Officers), and Lower Level (Clerical staff). sample is collected from 150 respondents. in which convenience sampling method is used to collect data. The study was conducted by the means of a self-structured questionnaire to know about the demographic profile of respondents and Likert's five-point scale ranging from Always to Never.

## LIMITATION OF THE STUDY

- The responses obtained were subjected to the personal bias of the respondents and the lack of interest from the senior-level officials
- The data collected was confined to the perception of women employees in the banking sector.
- It is because of the limited sample size of 150 it is hard to find out the exact outcome of the research.

## Analysis and Interpretation

TABLE -1

DEMOGRAPHIC PROFILE OF RESPONDENTS

PARTICULARS	CLASSIFICATION	NO.OF EMPLOYEES	PERCENTAGE
AGE GROUPS	LESS THAN 30	75	50%
	31-40	36	24%
	41-50	27	18%
	51-60	12	8%
TOTAL		150	100%
MARITAL STATUS	MARRIED	99	66%
	SINGLE	51	33%
TOTAL		150	100%

EDUCATIONAL QUALIFICATION	GRADUATE	81	54%
	POSTGRADUATE	54	36%
	PROFESSIONAL	15	10%
TOTAL		150	100%
OCCUPATIONAL LEVEL	TOP	9	6%
	MIDDLE	102	68%
	LOWER	39	26%
TOTAL		150	100%
MONTHLY INCOME	21000-40000	111	74%
	41000-60000	33	22%
	61000-80000	3	2%
	81000-10000	3	2%
TOTAL		150	100%
FAMILY TYPE	JOINT FAMILY	30	20%
	NUCLEAR FAMILY	120	80%
TOTAL		150	100%
EXPERIENCE OF THE WOMEN EMPLOYEES	1 to 5 years	93	62%
	5 to 10 years	36	24%
	10 to 15 years	21	14%
TOTAL		150	100%

#### INTERPRETATION of Table 1

- The majority of the respondents belong to the age category of less than 30 which comes up to 50% of the total sample collected.
- 66% of the total respondents are married and both married and unmarried women face problems in banking organizations when it comes to job enrichment and promotion.
- 54% of the total respondent had completed their graduation followed by 36% with post-graduation and 10% of professionals and professionals face less discrimination and humiliation than people completed graduation and post-graduation.
- The majority of the respondents are working as middle-level employees in various banks thereby concluded that people working as middle-level employees face more challenges than the other two-level and difficulties in the working environment.

- The majority of the respondents earn a monthly income of 20000-40000 which comes up to a total of 74% of the total respondents.
- 80% of the total respondents belong to a nuclear family. When it comes to the nuclear family both men and women go for work as a result women face more problems than men in the banking sector
- 62% of the total respondents have work experience of 1-5 years it also revealed that people with less experience are more exposed to various kinds of problems in the organizations. It happens because freshers are usually being misguided by their respective colleagues in the banking sector, only 6% of the respondent are working at the top level in the bank.

TABLE -2

<b>BARRIERS IN BANKING SECTOR</b>											
<b>Particulars</b>	<b>ALWAY</b>	<b>OFTEN</b>	<b>SOMETI</b>	<b>RARELY</b>	<b>NEVER</b>	<b>TOTAL</b>	<b>ALWAY</b>	<b>OFTEN</b>	<b>SOMETI</b>	<b>RARELY</b>	<b>NEVER</b>
<b>ORGANIZATIONAL BARRIERS</b>											
WOMEN ARE MORE WORKAHOLIC THAN MEN	39	51	54	0	6	150	26	34	36	0	4
EXISTENCE OF PAY DIFFERENTIAL BETWEEN MEN AND WOMEN	32	26	40	16	36	150	18	16	20	8	18
LACK OF SUPPORT FROM MALE SUBORDINATES AT WORK PLACE	42	36	18	15	39	150	28	24	12	10	26
<b>SOCIAL BARRIERS</b>											
FAMILY COMMITMENT PARENTAL CARE AND RESPONSIBILITY	99	24	15	9	3	150	66	16	10	6	2

CULTURE AND STEREOTYPE BELIEF	36	39	63	9	3	150	24	26	42	6	2
MALE CHAUVINISM	57	24	48	9	12	150	38	16	32	6	8
<b>WORK ENVIRONMENT BARRIERS</b>											
LONG WORKING HOURS	99	21	15	9	6	150	66	14	10	6	4
POLICIES & PRACTICES	36	54	27	21	12	150	24	36	18	14	8
SEXUAL HARASSMENT	60	9	6	36	39	150	40	6	4	24	26
<b>WORK-LIFE CONFLICT BARRIERS</b>											
WORK PRESSURE	60	60	24	6	0	150	40	40	16	4	0
PRESSURE AT HOME	45	21	60	24	0	150	30	14	40	16	0
UNREASONABLE DEADLINES	6	39	45	33	27	150	18	26	30	22	4

#### INTERPRETATION of Table 2

- Majority of the respondents said that women are more workaholic than men woman works excessively hard and work for long hours in comparison to a man.
- There exists no pay difference between men and women in the bank.
- From the research, it is found that there is a lack of support from male members at the workplace.
- The research reveals that family commitment, parental care, and responsibility towards family members are the main barriers of women employees.
- The results of the research say that culture and stereotypical beliefs do not create many problems for women in their career development as society has now started to give equal rights to women
- Male employees try to dominate female employees in banking activities.
- It is found that long working hours are one of the most haunting problems that women face in the working environment with 66% of women have chosen this option.
- From the research, it is understood that policies and practices are one of the major barriers for women who are working in banks. 60% of women employees voting for it.
- The majority of women working in the organization said that they are being abused in a working environment by their male colleagues.
- The research reveals that work pressure is one of the crucial barriers that almost all the working women are facing as they have to take care of families and work at the same time.

- The research found that a total of 84% of the respondents said that they are facing huge pressure from their respective homesto manage the role of a working woman.
- Through the research, it is found out that the major barrier is unreasonable deadlines that women are facing in their day-to-day activities. A total of 80% of the respondents said that they face a similar situation.

## **SUGGESTIONS**

1. Banks should orient their recruitment policies to ensure equal representation of males and females at the entry-level to bring about gender equity and inclusiveness.
2. The employment of women and their appraisal in the banking sector should be based on merit rather than gender disparity .promotion should be linked to employee performance and transfer should be done in keeping in the mind the willingness of promoting.
3. A bank must treat sexual harassment and gender discrimination with seriousness and create a positive environment. Aproper grievances cell needsto be formed for women to report their grievances in this direction
4. Women in a managerial position and leadership roles should be encouragedto access the challenging assignments so theopinion of its employees for women staff will change and this will help in breaking the glass ceiling.
5. Family support plays an important role in breaking the glass ceiling Work should be divided among the family member. The provision of hygiene and comfortable crèche in the office premises will make the employees happy and comfortable., flexible working hours, work from home, part-time work, offering maternity leave, childcare leave, flexible break period for feeding mothers, etc. People friendly practices to be developed to help women after a break so that they will adjust to the change work environment...

Scope for further study-further research can be done in different sectors such as IT,health andmanufacturing sector.

**CONCLUSION**-The research concludes that the most significant factor that are responsible for glassceiling in banking sector are social factor followed by work-lifeconflict and work environment barriers In the present study as per the analyse majority of respondents belongs to middle-level management faces practical problem like non-cooperation from male colleagues, lack of opportunity for training and update knowledge, stereotype, sexual harassment and other threats from within and outside the banks.Thus to advance women in a managerial position, and help them to break glass ceiling support by top management



support, good education, mentoring, family support, good communication skill and work-life balance are essential for Indian women to reach the top level today. The real breaking of the glass ceiling means their participation in all fields and at all levels without any discrimination. This ceiling would be breakable only with increased awareness and empowered among women in India.

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