OPERATING IN MEN'S ZONE: CHALLENGES ENCOUNTERED BY WOMEN MANAGERS IN THE BANKING ORGANIZATION OF INDIA

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ABSTRACT

The existence of women's under-representation in management locus is present in every organization and the problem is of major concern when it is defined as equal opportunities. Discrimination in terms of gender at the occupational level is prevalent in maximum organizations which creates a lot of stress among women managers. Furthermore, with the advent of time though females have made substantial progress and achieved higher ranks within the banking management, but still, they lack power and unable to make an influence at the highest levels. Women are ultimately known as the life and blood of any organization but at the very same time they are also counted as "Subordinates". In the absence of women, the organization or society lies nowhere. With the prevalence of these opposing issues in regards to women, the authors investigated the challenges encountered by the women managers working in the banking organization of India. This study discovered that these managers most of the time are apprehended back in regards to exercising their authority, career progression, and their occupational performance due to several determinants. The presence of the patriarchal system and the narrow-mindedness of the male counterparts are recognized as the principal component that emasculates the effectiveness and efficiency of these women managers. Moreover, the paper emphasizes that despite of various enormous efforts, the empowerment of women in the twenty-first century remains a myth. As a consequence, of which the equality of gender remains repelled and misconstrued predominantly by men. The chief analytical instrument employed is the constituent of feminine emancipation. The reason behind the application of such a framework is that it gives a brief overview of the presence of inequalities between the genders from a socio-cultural perspective. It is exclaimed by the liberal feminists that women face marginalization and discrimination in their workplace due to their biological maquillage. Considering this notion, it is stressed for the deconstruction of the status quo that men should acknowledge women as equal to them. The eradication of prejudgment against women based on their biological reproductive organs has become a central point for women's tussle in general and, feminists in particular. To produce qualitative shreds of evidence the authors employed in-depth interviews and focused group discussions with the respondents.

KEYWORDS: Challenges, Male Chauvinism, Women Managers, Banking Organization.

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Introduction

For a long time, women are overburdened with excessive challenges in the accomplishment of their duties. The dominant nature of patriarchal societies remained prevalent in an organizational hierarchy that still militates women. It is found that numerous organizations are methodically systematized for the supremacy of the male, which reveals that these organizations are not gender-neutral. Women always found themselves in contrivance to men, as the fundamental beliefs of patriarchy is to control the weak groups and impose their dominance over women. The marginalization and suppression of women have been armored through gender socialization that further resulted in the

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domestication of women. Based on and ro-centrism, the role of women is professed as negating the public activities and is circumvented by the route of socialization that in turn nudged women out from macro-economic, political, and educational spheres. Earlier, the participation of women was limited to agricultural production only and they were to perform the duties related to the household chores, they were also not given any prerogatives for their duties. They were also unacquainted with their positions and privileges in the society that stagnated their growth.

The chauvinist practices wedged within masculinity which believed that women should retain the guardian of backwardness enticed disparagement from the feminists. Women of the twenty-first-century confronted the patriarchal system and depict it to what it is for. These robust expressions on the part of the feminists led to the empowerment and bestowed freedom to women from patriarchal domination and manipulation. Furthermore, concentrated action programs at the tertiary level embedded in the education sector for empowering women. Not only this, the rising roar of women demanding their equality brought changes even in legislation and prohibited discrimination based on gender. With these magnanimous initiatives, women achieved some form of sovereignty and attained equality with their male counterparts. They ended the dogma, that women only restricted to household chores and crossed all the boundaries which were circumscribed by the males, they entered the realm of management with joy and hope of acknowledgment of women's capabilities and leadership in society. Earlier, it was assumed that the domination, discrimination, customs, autocracy in management practices reflected that women operate in the shoes of men and even if they were employed, they have to undergo patriarchal rudimentary values which brought enormous difficulties for females. Furthermore, the adamant presence of male dogmatism affects the career progress of women which results in a reduction of their assertiveness, sexual harassment, stagnation in career, and seclusion. Women managers are often encircled with the glass-ceiling effect and had to work much harder than their male counterparts. The principle definition of glass-ceiling involves all those barriers that thwart women's progress in management. Moreover, the study undertaken is focused to reconnoiter the severe defies faced by women in the banking organization of India.

Literature Review

Challenges Encountered by Women Managers

- **Glass-ceiling Effect**

The term glass-ceiling was invented in the year 1986 with the help of the Wall Street Journal. (Jain and Mukherji, 2010), an invisible barrier that restricts the women to reach towards higher organizational position (Akpinar-Sposito, 2013). Around the world, it has been seen that men outstripped women in prominent positions in both the private and public sectors (Ahmansson and Ohlund, 2008). In many phases of the career since from the advent of the labor market to the organizational ladder, the underrepresentation of women is present (Hejase and Dah, 2014). Moreover, the glass ceiling is a metaphor that refers to discrimination in women's career advancement within an organization (Bendl and Schmidt, 2010). Research studies reflect the various reasons for these biases as lack of informal social networks and mentorship (Cook and Glass, 2014).The most significant reason behind such discrimination is hindering the growth of women and their progress to a higher organizational level (Matsa and Miller, 2011). The most prominent barriers that women come up with include family and social commitments, organizational practices, and male chauvinism (Al-Mansara, 2013) social role barrier, organizational barrier, etc. are also one of the common determinants of the glass ceiling within an organization (Enid Kiaye and Singh, 2013). Moreover, there is also no doubt of the presence of governmental barriers too which arises from the poor collection of data by the government organization related to women workforce, which are not properly considered during the analysis process (Cabeza et al., 2011), which affects the policy formulation for the welfare of the women. The most significant reasons for the glass ceiling in the workplace is the non-existence of workplace family-friendly policies, work place harassment, religious, cultural, and racial discrimination (Bombuwela and Alwis, 2013). Furthermore, many social ethnicities and higher household responsibilities play a crucial role in separating women from men, despite possessing the same characteristics, they plan their career accordingly giving priority to household responsibilities (Hakim, 2006) as a consequence they search for convenient job options, which is a form of invisible barrier. Moreover, lack of networking, gender preconceptions of stereotyping, lack of women mentor in an organization, double-burden syndrome are the most prominent reasons for a glass ceiling in the work place that hinders women career progress (Goveas and Aslam, 2011; Hurn, 2013; Pillai et al., 2011).

- **Occupational Stress**

The rising trends in banking activities have emphasized the negative consequences of occupational stress among the employees working in the public and private sector banks especially women (Giorgi et al., 2019). Occupational stress is the terminology used to express the organizational pressure that leads to psychological, social, and economic stress among the employees (Jayashree, 2002).Occupational stress is the powerlessness to upsurge from job pressure, it is an inadequate fit between his/her requirements with individual's work quality, productivity, efficacy, and personal health conditions (Hassan, 2009), Meeting monthly targets, excessive working hours, inadequate communication, interacting with different kinds of customer burdens with unwanted discomfort that leads to occupational stress which is intense and recurrent (Malta, 2004).It is an excessive pressure that arises due to the demands that are not fulfilled and cannot cope up (Kathirvel, 2009). Research studies even reported that disturbances in personal and professional life balance cause psychological problems that affect the decision-making skills of an individual in an organization leading to higher absenteeism and lower productivity (Choi, 2008). Occupational stress among working women due to inadequate balance between work and family is an important research theme. Moreover, this stress not only affects the organization but has the same effect on the functioning of the family (Barnett, 1998). Several kinds of research have discussed the problem of occupational stress that restricts the progress of the organization and family at the same time (Lu and Wu, 2008). Researches have shown that there is a direct relationship between occupational stress and work-family conflict, especially for working mothers with newly born and younger children (Crompton, 2004; Edward, 2004). It was also revealed that women at the managerial level do not enjoy flexible schedules which creates extreme occupational stress among them (Davidson and Baldini, 2006).Many works of literature advocate that though both women and men face the same kind of stress at the workplace women are antagonized with exceptional stressors, these are a stereotype, discrimination, and male chauvinism. Furthermore, working mothers confront another hitherto significant stressor which is career breaks (Roxburgh, 1996). Survey reports often exhibited that women have a longer life than men, but suffered from most severe health challenges such as depression, breast cancer, ulcers, anxiety, sleeplessness, migraines, and physiological and psychological disturbances (World Health Organization, 1995).

Objectives

The primary objective of the research is to study the challenges encountered by women managers in the banking organization of India. Based on such challenges encountered, the main objective is to study the extent to which these challenges obstruct the career progression of women managers in the banking organization of India.

Research Gap

The current literature related to the challenges encountered by the women managers in banks exemplifies that women were subordinated in every organization. This explicates that the prominent positions are dominated and controlled by the males. Even after the execution of numerous initiatives by the government of India to diminish gender incongruences, the issue is still of major concern. The study is an attempt to fill the gap significantly related to the challenges faced by women in the banking sector of India and focuses on the prevalence of male domination. Furthermore, the study will necessitate communal reformation at all levels.

Conceptual Framework

The framework of the study is based on the liberal constituent of feminism. The study has collaborated with different components of feminism which have provided enormous knowledge that explained the suppression and discrimination of women and led to various reforms Moreover, many open-minded and generous feminists focused their maximum energies on protecting and establishing identical prospects of equality for women, and trying to bring reforms that empower women by the help of prevailing democratic and legislative means.

This can be seen as a theory or as a movement challenging the partiality of all forms in the context of capitalism and patriarchy. Moreover, it advocates that women are as equal as men, and in any way, they should not be considered weak because of their biological reproductive organs (Oakley and Cracknell, 1981). Most men are of the ideology that women never take anything seriously, they are emotional being rather thoughtful (Korda, 1974). Women are always demonstrated as weak with limited ambitions, as a consequence, they are always subordinated to men. This unchaining of women from the

domination of males had led the women of today to fight gender discrimination. There is an emergent need for gender equality in all forms of social, economic, and political development as highlighted in feminist liberal theory.

Methodology

The research methodology employed in the study is qualitative and according to Haralambos and Holborn (2000), the data is expressed in words and is reflexive. The study has respondents working in banking organizations. In-depth interviews and focus discussions are the prime tools of data collection which were further contextualize in the research. Four focused group discussions were conducted, each comprised of women managers, two from public sector banks and two from private sector banks, each was investigated individually about the challenges they faced as managers. On the other hand, investigations were also undertaken by subordinates working under these managers. The study also focused on the impact which these women managers have on their career progress and performances.

The in-depth interview and discussion replicated that they were most rarely taken seriously in any of the bits of advice or suggestions they give and their efficacy is always in doubt mostly by their male subordinates. Furthermore, four banks were undertaken for the study which are as followed: Bank of Baroda, ICICI Bank, Syndicate Bank, and HDFC bank. An in-depth interview with the female managers of the respective bank helped in digging information related to the challenges which women managers encounter on a day to day life.

Perspective, Magnitude, and Opinion

- **The perspective of Women Managers in regards to Gender Neutrality in Banking Organization**

The women managers interviewed were maximum of the concern that there is the absence of gender neutrality within the banking organization. Moreover, they expressed that there are a common disdain and confrontation of women managers in the organizations. One of the female managers from the selected bank exclaimed that

"The articles in the constitution mentioned about equality in job opportunities for both men and women, but despite this male authorities are significantly in advantage".

Stereotyping was found and regarded as a vital perpetrator that disgraced and undervalued women's authority. There was a common feeling among subordinates that women managers possessed the position not by merit but by favors. Another women manager reported that many times she was been commented that she crusaded her managerial position, and as a result, she faced difficulty in getting assistance from her subordinates. Furthermore, she particularized that women managers are more often opposed by their male counterparts that doubt their decision-making and problem-solving abilities.

Among the women that were interviewed highlighted the fact that the work within the organization is so demanding that most of the time it disturbs their personal as well as professional lives, especially for married women. One of the women managers quoted the fact that the pressure for them in the banking organization is to prove their competence, and as a result, they have to work assiduously hard to maintain their designations. Another women manager pointed out the word "dual shift" mentioning the fact that, though they are employed in a full-time paid job outside the home, they have to also perform their household chores, taking care of their children especially the newborn which requires sincere attention obstructs the management work, old age parents all these are responsibilities that creates more stress on these women. This dual shift negatively impacts the performance of these women managers that leads to low output.

Furthermore, the women in the senior management pointed to the fact that their work is so demanding, that they at times feel like quitting the job because it affects their work-life balance. They renounced that they are unable to give time to their children, and at times they feel dejected of not able to provide mother's love to their children because of this imbalance.

One of the women managers stated that she feels that she is like a jailbird, as she founds that the organizational work has isolated her from friends and family. Moreover, the majority of women bemoaned that the pressure in the banks completely affected their life both personally and professionally, as a consequence of which they had to compromise with their personal life ending up with ultimatums and arguments with their partners and family members.

Another woman manager pointed out that she even got an ultimatum from her husband to choose between a marriage and a job. These managers often pointed to the kith and kins of the pressure of the management mentioning that they had also faced the situation of being left out by a husband who got indulged with another woman, which resulted in separation and divorce. Many women managers interviewed women expressed that they cannot resign from the job to take care of and satisfy their husband, they exclaimed that career fosters and empowers them. For these managers resigning the job means holding their growth. This tribulation at work, in the final analysis, leads to "occupational stress". The women managers interviewed encountered marital glitches at some of the others in their career progression. They also pointed out that they must not be given choices but independence to touch the sky. Furthermore, they believe that any social event especially marriage must not be a hindrance in their career progression, but should be a broad outlook that to be respected.

Women managers who participated in the interview exclaimed that the managerial position given to them by the organization encounters their privacy and circumscribes them with the unwanted pressure of becoming perfectionists, the pleasing majority to get the work done. This is results devastates one's assertiveness and undervalues their decisiveness.

The common reason is that women's abilities are doubted and they are taken for granted. Moreover, these women managers often confronted with the situation of belligerent male disruption while working in a banking organization. One of the women managers expressed the fact, that most the male are threatened by the determinations made by the women manager at the top position, and for this reason, they are targeted in unsolicited ways. They also highlighted the fact that the working environment in the bank was highly male prejudiced, more inclined to domination, aggressiveness, and discrimination. The women manager working in one of the public sector banks was of the view that she feels like that she is operating in a men's zone where she is limited to the perception of their male counterparts, rather than demonstrating her commitment towards the organization. This was found to be very demeaning and de-motivating. It was also found from the interview that these women managers do not like the environment, which is purely male concentrated. Moreover, they found the organization to be gendered, gender-neutral.

Among women, managers interviewed one was of the view that she realized that every time her proficiency was tested by her male counterpart, and that damaged her integrity. Furthermore, more women thought that the glass-ceiling effect is prevalent within the organization, a transparent ceiling beyond which is difficult for women to upsurge. One woman exclaimed that "It is as unsatisfactory as working hard with concrete efforts yet not promoted, and even if then we have been ready for transfers, which again gives a feeling of separation from the family".

Figure 1: Challenges Women Managers Encounter in the Banking Organization
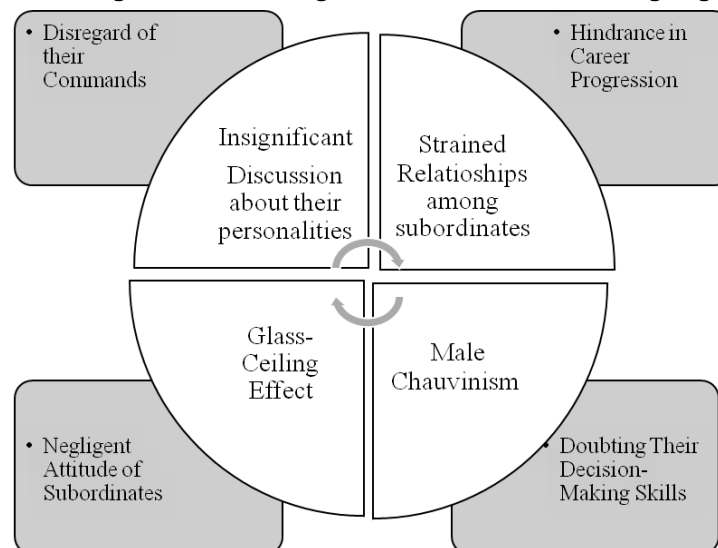
Sources: the authors

- **Magnitude to which the career progression and performance of women managers are impacted**

Respondents interviewed for the study uttered, that they faced many hurdles in acquiring management positions, and some were even considered debilitated for the promotion. One woman manager at the time of the interview reported, she felt that she was been targeted when she has to lead a team of people who were in seniority and experienced. They also showed a negative attitude towards her, they all disliked the opinion she gave and ensured that everything will not be applied. Moreover, it was exclaimed that due to these uncertainties, she was unable to reach her targets and at the same time it spoiled the coordination among the members of the team.

Most of the women managers who participated in the face-to-face discussion were of the thought that the consistent test of their competence drained and filled them with unfathomable stress, and this obstructed their compass of career progression. These managers emphasized that this hindrance caused the failure in their promotion and they were circumscribed with psychological disturbance and lost hope, and they often felt working in an effective organization as 'ineffective managers. Furthermore, they also faced severe health-related challenges, due to disturbances related to their issues left them with no choice but to leave. Moreover, some women managers compromised because of the financial support they provide to their families.

- **The general opinion of peers towards the women managers**

It was observed from the discussion with these women managers that most of the male subordinates believed that women are inefficient to handle managerial positions and even if they do so they require a lot of support from their peers. Moreover, they also pointed out that women managers are emotional beings who can be easily swayed away by any uncertainties, which are detrimental in the realm of management. They also found that their peers often unnecessary proclaimed their decision-making abilities, and were not ready to accept any kind of decisions from them, because these peers do not find them suitable for the position.

According to the perception which these women managers reflected that in this male dominant world they are only considered to look out for their family, and if they are empowered they have to follow the borderlines created because of the prevalence of dominance. Furthermore, they found in a patriarchal world, the management position is more inclined towards men rather than women because they are most expected to possess a positive approach.

However, the face-to-face discussion was also conducted on few male subordinates, regarding the opinions which these women managers have towards their peers, but when discussed with these subordinates it was observed that not all male counterparts do not think the same. They were of the view that women managers are goal-oriented, they are disciplined, multitasking, possess strong leadership abilities, accomplish work on a pre-defined target, they majorly show prime concern for their peer's addition these male subordinates also expressed that all males do not of homogenous thought. One of the male manager of the commercial bank when asked about the related issues, he simply said that they deserve the position, he also acknowledged that may be some of his peers are of the same thought as identified by the women managers but it is not as always.

Discussions, Conclusions, Managerial Implications, and Future Research

- **Discussion of the Findings**

The finding of the study revealed that women managers encountered multiple challenges in the management realm of the banking organization that originates from the work environment. Furthermore, the barriers these women managers encounter are dual responsibilities of office and home, gender stereotypes, the dominance of male ideology, and their perspective towards them. The responses that were collected gave probable inferences that any which ways these problems arise because they are "women who are working in the men's zone". Furthermore, it was observed one of the most significant contributors towards all these occupational stress is "gender stereotypes", which means the role assigned within the organization is based on gender, these are certain types of occupational barriers that hinder the growth of these women managers. Moreover, it has been always thought about them that they lack managerial traits to lead in management, they also exclaimed that they are an emotional being, lack ambition, aggressiveness, and competency, and are multitasking which is not suitable for the growth of the management. But from face-to-face interaction, it was observed, that their male counterparts do not like them in managerial positions and do not wish to take commands from them, and as a result, women

managers bogged down and lack the spirit of confidence to deal with the situation concern. Furthermore, it was observed that inequality differential opportunities are prevalent between the sexes. This is because the dominant society has transferred to organizational culture, which itself is the mirror image of patriarchy. Moreover, these women managers do not found themselves comfortable working in a masculine environment, as women managers believe that aggressiveness, domination, discrimination, selfishness are not the feminine typology, and to adapt all this is not female ideology it is also one of the significant reasons considering which women believe that they are working in the men's zone, they are always in pressure to become something which they are not.

Women in managerial positions inherent with the qualities of concern, compassion, modesty, assertiveness, and diligence which in no way is linked with the demands of the banking organization. This is one of the biggest challenges which women managers confront. Furthermore, they explicitly expressed that disregarding their commands, non-acceptance them in a managerial position, pointing their character, the negligent attitude of the subordinates, doubting decision-making abilities, insignificant discussions are all crucial determinants because of which their performances are compromised, throttled, and hinders their career progress. The study also identified dual responsibilities that these women managers expressed creates another burden for them where they are expected to give all and maintaining a significant balance between both personal and professional is not always achieved. Moreover, disturbances in any one of these responsibilities lead to dissatisfaction not only to these managers the parties concern, as no one is ready to compromise in any way. The study highlighted the fact, that besides being women managers at the banking organization they are mothers, wives, and daughters who are responsible for taking care of their family. The lengthy meetings, sanctioning heavy loans at their own risk, interaction with customers, and tiredness from the entire day work affects them both psychologically and physiologically, for which they regret and bemoan, and at times built stressed relations, in other words affecting their social life. Menon (1998) exclaimed that these stressed social relations, faced by these women completely shatter them especially those who belong to a managerial position. Furthermore, this indicates that management jobs are more demanding, and the pressure remains in oscillation between the personal and professional world resulting in a decline in their performances.

(Oakley and Cracknel, 1981) exhibited the fact, that dual responsibilities though affect the professional as well as personal relations, but never obstructs their growth because to prove themselves they work twice as hard as men and surpass them. Furthermore, the reality exists in the fact women do circumscribe with the problem of strained relations also because of the stronghold of the cultural and traditional practices aligned with their hectic work schedules. Sometimes they get stuck so badly that they find no option only to quitting the job, affecting their financial independence. Moreover, the banking organizations epitomize the flaws of gender equality, where maximum employees are women but found very few in a senior managerial position. This is concrete evidence of women fewer boards in these banking organizations. Concerning this it can be also exclaimed that there is the presence of transparent glass-ceiling above which women managers find very difficult to rise, this where the presence of gender inequality is identified and can be ascribed to male prejudice (Davidson and Burke, 1994). Furthermore, in an interview, these managers also revealed that they had to work just double to reach the top position of the management and even if they surpass all barriers, they get stuck with forming unity among the team members for the accomplishment of work on time.

This study was focused on the challenges and problems of women managers in the banking organization of India, in which it was identified that gender inequality, male chauvinism, occupational stress, glass-ceiling effect all poses a severe threat and hinders their career progression. Gender equality in all occupations is still a myth that will take a long time to be transformed into reality. The presence of women in a senior position is still a deep quest that is required to be resolved as early as possible.

- **Conclusion**

Women are one of the significant parts of society, in terms of their social and biological contribution as well as to the economy, and this cannot be ignored. The study discovered that the women managers working within the banking organizations come across enormous challenges in their daily lives, which if not cross-examined will hinder the attainment of aim and aspiration of the banking organization. Discrimination among gender, disregard of their decisions, doubting the abilities, creating a transparent glass-ceiling, impacts the career progression of these women in general and banking organization in particular. Moreover, it is also found that these issues are rarely considered in upper management. This

negligent attitude of the superior authority towards these problems is a great challenge for these women managers. More often, these women managers feel bogged down with psychological challenges from which it becomes really difficult to cope up. Therefore, the study recommends that the management at the top level must consider these significant challenges that are prevalent in the banking organization of India and must work on the frontline to eradicate the same. Furthermore, the women managers on the other hand should preserve their professionalism and boldly encounter the up-surging challenges. The banking organization must at the same time understand that the experience of women managers in the banking organization had been ever challenging which should be if integrated with compassion and concern, acknowledgment and appreciation will expand their motivation. This concludes that the banking policies need to be restructured towards both men and women-centric, which means equality to pervade.

- **Managerial implications and future research**

The research aims on highlighting the challenges which the women managers encounter in their daily lives while working in the banking organization of India. The descriptive nature of the current paper has enabled me in recognizing the limitations. The sample size and the area for the study were some constraints. Encompassing both to men and women and different areas may afford to derive more considerable results. Furthermore, the study can be applied to men dominated areas liked defense and women subjugated areas such as education, public relations, and hospitality to get the concreteness of the applicability. About policy implications, the study will help the banking organizations in framing suitable policies desirable to women considering their roles and responsibilities both personal and professional. About social implications, the study is will fetch positive change in the organization by respecting, recognizing, and empowering women to advanced echelons. This paper is first to spread light into the problems and challenges which women managers encounter while working in banking organizations. Hopefully, this will encourage women to overcome these challenges courageously.

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