

PalArch's Journal of Archaeology
of Egypt / Egyptology

**A STUDY TO KNOW THE OBSTACLES IN THE WOMEN CAREER
ADVANCEMENT IN THE BANKING SECTOR WITH SPECIAL
REFERENCE TO HARYANA**

Dr. Amit Joshi¹ , Anchal Malhotra²

**¹Director, Guru Nanak Khalsa Institute of Technology and Management- Technical
Campus, Yamunanagar (Haryana)**

**¹Assistant Professor, Guru Nanak Khalsa Institute of Technology and Management-
Technical Campus, Yamunanagar (Haryana)**

**Dr. Amit Joshi , Anchal Malhotra , A Study To Know The Obstacles In The Women
Career Advancement In The Banking Sector With Special Reference To Haryana ,
Palarch's Journal Of Archaeology Of Egypt/Egyptology 17(16), 82-98. ISSN 1567-
214x.**

Key words: Glass Ceiling, Banking Sector, Women Career Advancement, Women.

ABSTRACT

The glass ceiling is a popular symbolic term to explain the incapability of many of the women to get promoted in an organisation beyond a certain point in their professions and occupations, regardless of their qualifications or achievements. The present study is carried out to study the intent of the glass ceilings in the workspaces in banking sector in 02 districts of Haryana State, i.e., Yamunanagar and Ambala. The study was conducted with the help of primary data through recording of the responses of 215 respondents working in public and private banks of the selected areas. The primary data has been collected with the help of a well-structured questionnaire. The study will be helpful for the researchers and the decision makers in knowing the presence of the glass ceiling in the banking sector.

¹Director, Guru Nanak Khalsa Institute of Technology and Management- Technical Campus, Yamunanagar (Haryana)

²Assistant Professor, Guru Nanak Khalsa Institute of Technology and Management- Technical Campus, Yamunanagar(Haryana)

INTRODUCTION

From the minute a man is conceived, he or she is classified as a male or a female. Thusly, he or she will be dealt with in light of the sexual orientation. For instance, young boys will be given toy weapons while young girls will be offered dolls to play with. When they grow up, men will be relied upon to wind up to be the providers in the family; in the meantime, women will be required to do the family tasks and deal with children. But exceptionally, there are some young men who get a kick out of the stereotyping and get a chance to dress like girls and the other way around. There are a few young girls who show masculinities traits and young boys show femininities. There are some young boys who just love to be with young boys and young girls love to be with young girls. Accordingly, turning into a man or a lady isn't a settled state and the discernments are evolving. (Connell, 2002)

The role of a women has transformed tremendously over the past years with a great contribution in the home and the society. They are entering in the role of economic contribution to run the family equally with their male counterparts. But the tragic thing is that despite of this shift in contribution, there seems to be an invisible barrier that stops women from achieving greater and higher hights in the organisations. The women are facing this situation in almost every organisation due to some personal biases and other reasons. Although the society is enjoying entering into the 21stCentury with open mindsets, there are still some contributors whose minds are not accepting the women on the higher positions.

This scenario is known as the glass ceiling, where the glass refers to an invisible barrier to female employees and the ceiling refers to the heights and status they can achieve, but are deprived because of their gender status.

LITERATURE REVIEW

Female heads are dynamic individuals, they have effective administration aptitudes, more popularity based, visionary, centre around nature of execution, have unmistakable ethics, abilities and capacity to rouse and propel employees around them, comes about driven at work, holds capability in hierarchical change and utilizing their identity, great relational abilities, capacity to multi-errand and organize, have viable delicate abilities, for example, arranging and conveying and their style of authority is transformational. (Evans, 2010)

Measure up to circumstances in advancement, pay and support for all women regardless of their age empower them to take part in any profession of their will. (Cornelius and Skinner, 2005). Women employees get less compensation, less advancement and this made them less satisfied than male colleagues. Advancements ought to be founded on their execution and not on gender orientation. (Kottis, 1993)

There are numeral barriers that women experience in their career path. There are not only visible hindrances in the career path of women but there arise many hidden hindrances also, which tries to stop women from moving up on the career ladder of success in their workplaces. (Philips & Imhoff, 1997). Regardless of the abilities, skills, achievements a woman may possess, a 'women's progression or career path is when prevented to elevated is known as glass-ceiling. The glass ceiling is ordered to be the third type of gender separation alongside unmistakable segregation and gender basis. (Bellet al., 2002).

There are numeral barriers that women experience in their career path. There are not only visible hindrances in the career path of women but there arise many hidden hindrances also, which tries to stop women from moving up on the career ladder of success in their workplaces. (Philips & Imhoff, 1997).

THE FIRST LAYER - ORGANIZATIONAL CLIMATE

Having the stereotyped and assumption, male laborers can't recognize women for their upward adaptability in the affiliation and endeavor to make preventions in any structure.

Women are rejected from easy going legitimate framework and get no help from their partners in decision making process. Hence by restricting women from essential decision-making process male accomplices endeavor to bug purposely and makes a limit for headway. So, women are less standard in indispensable pioneer part. Due to male constrained weight women are moreover engaged for the span of the day and by suggestion it impacts their shows and after that it is definitely not hard to find motivation to restrain them from progression. This kind of thing every so often causes losing of excitement and it in like manner impacts their own lives. It has been seen that a woman, in her prime time in affiliation or at the peak of her calling, unexpectedly points of confinement to drop her job to meet social duties and commitments and never consider returning back in light of the unwelcoming situation of the affiliation.(Eagly& Carli, 2004, 2007)

THE SECOND LAYER - WOMEN'S LOWER HUMAN CAPITAL INVESTMENT

The second visible one is the lower investment on women's training and job experience than men. Experience in job or occupational experience and job training are basic in light of the fact that the better the workers are prepared, the better they perform and representatives' execution is considered when directors think about their advancement in their promotions. However, there is a lack that women don't have the essential occupational experience to go a ladder up in their career, basically in light of the fact that they don't have the chances to gain the job experience which will ultimately help them to progress to higher positions. As officials, women are required to be do an outside assignment however they don't get enough help from their associations or organizations they are linked to. In addition, numerous corporate exercises, for example, quick track programs, individual profession directing and vocation arranging workshops were accessible to men, yet less accessible to women. Besides, women additionally confront business brokenness in light of maternity leave and kid raising. Subsequently, their odds for work encounters or advancement may be influenced and thus they are greatly affected by it. (Du Plessis and Frederick, 2010),(Eagly& Carli ,2004,2007),(Gibbs,2008)

Uncovering shocking insights about working moms "If a woman has a kid, her odds of being employed fall by 79%; she is half as liable to be advanced as a childless woman" (p.96). For female specialists as a rule, it is difficult to be on maternity leave and resume work following a while. Laws in numerous nations permits around 12 weeks of maternal leave. When talking about the maternity leave cases one should never forget to mention the case of CEO of yahoo who received a lot of criticism from her organization when she returned from two weeks of maternity leave. There might be a risk of losing a job in some organizations when women come back from maternity leave (Akoorie, 2013), which is commonly known as "maternal wall bias" by Williams & Cuddy (2012).

THE THIRD LAYER - FAMILY RELATED BARRIER

Indian culture has not possessed the capacity to break the shackles of old convention of "woman at home" idea. Women are dependably in issue to gain ground in their vocation. This issue makes an overwhelming effect essentially on wedded ladies. Marriage is social establishment and once a woman is hitched, it is their prime obligation to deal with her spouses, in laws and her children. It has been seen that male individuals are the primary bread workers of their families and ladies, either wedded or not, do their residential or family unit works including senior care and if wedded, neonatal and kid mind. As women have for some time been considered as family unit or local laborers so women's education got the slightest or of no concern in the general public. Presently, the attitude of the general public has been changed with the difference in time and economy of the nation. In this period of

globalization, no nation can advance having the 'half HR'. Despite evolving circumstance, women representatives still need to confront issues as they need to play the dual parts or roles like a worker of an association and family unit specialist. Because of the change of thought and requirement for money related security, spouse additionally needs a working wife. These days numerous associations have begun like Flexible Working Arrangements (FWA) for women by the methods for work sharing, flexi-time, telecommunicating and so on to give them unwinding. This type of new introductions in the global phase has led women to engage their capabilities in diverse fields. In any case, women cannot assemble at their working environment as they carry their household duties and youngsters with them at their working environment and incline toward adaptable work time for accommodation. So, women are constrained to take a profession break or adaptable working hours to take care of their children and these are the boundaries in gaining administrative positions in their associations. Though, male representatives can centre exclusively around their allocated fill in as they have stay-at-home spouses who are taking double duties as of office and home and kids. Our general public anticipate that a woman will be a "decent mother". However, there is a difficulty with double parts: "In the event that they do get to FWAs, they are viewed as great moms, yet not great laborers. On the off chance that they don't utilize FWAs, they confront being seen as great specialists, however lousy moms". Plus, ladies need to move with the migration of their spouses because of employment switch and accordingly ladies need to forfeit their prospecting occupations to respect this sort of social standard. Schwartz (1989)

THE FOURTH LAYER - PSYCHOLOGICAL GLASS CEILING

Ultimately, one exceptionally basic reason that keeps women from progressing to higher position is the "mental discriminatory constraint" claims that women have the genuine capacity for professional success however they don't have confidence in the way that they can achieve the best in their calling: "I will completely and totally build up my brains – yet then I'll set it aside for later. I'll have a vocation – yet I won't be able to perform professionally well or outstanding. I'll be great, yet not extraordinary" (p.xiv). A few women even think that it's difficult to be fruitful in private and expert life at the same time Robinson, an American author, expresses that "Still, I think about whether more women craftsmen, artists and scholars aren't easily recognized names since we don't have enough confidence in our own interests to give ourselves the time we urgently should be changed by an innovative vision. Possibly that unreasonable impediment isn't generally made of glass by any means, yet of sticky little fingers, dishes heaped in the sink, and home loans that request two earnings" (n.d.). All on the whole, the most noteworthy and hardest roof that women need to break are simply the boundaries they make for their own selves.

Nietzsche, the German logician in the nineteenth century said that the most exceedingly bad foe of a man is himself or herself (n.d.). In the kids' story "Cinderella", otherwise called "The Little Glass Slipper", if Cinderella did not go to the ball and meet the Prince there, her insidiousness stepmother would have never turned into a boundary to her cheerful ever-after life. The purpose behind this mental unfair limitation may flourish from the absence of good examples for women. They require pictures of solid and fruitful women to consider themselves to be solid yet they are simply encompassed by intense pictures of men and frail ones of women. Moreover, the number of women in senior positions additionally shows the shortage of female role model. Cox (1996)

STATEMENT OF THE PROBLEM

Gender differences in advancement with economic concern for quite some time is a huge matter to worry upon and should be looked into. Since women in 21st century is also embarked of being under re-exhibited in senior positions, proposing they may confront an

"Unreasonable impediment" or commonly known as "Glass ceiling" (Blank, 1996). In spite of the fact that women function same and equally as the men but still they may confront parcel of boundaries in their career path. This investigation depends on bank representatives, working in private as well as government division associations especially in Haryana.

OBJECTIVES OF THE STUDY

This prime objective of the present study are as follows:

1. To measure the extent of glass ceiling in banking sector with reference to Yamunanagar and Ambala districts of Haryana State.
2. To know the factors hindering the women career advancement in the banking sector with special reference to Yamunanagar and Ambala districts of Haryana state.
3. To know the significance difference between Glass ceiling and various demographics.

RESEARCH METHODOLOGY

The data for the present study was collected randomly from 215 respondents from the universe of the employees of Banking organizations (Private and Government) from the administrative division of Ambala and Yamuna Nagar (Haryana Region). Furthermost the Judgmental sampling technique is used. A structured questionnaire was floated to 270 employees, but only 215 have filled the complete information. This questionnaire includes 22 statements comprised of 9 items representing extent of glass ceiling, 13 items representing obstacles to women's career advancement.

Three different variables were taken into consideration for this study. These variables are Glass ceiling, factors of existence of glass ceiling, importance of removal of glass ceiling. To measure these variables the five-point scale (1= Strongly disagree, 2= Disagree, 3=Neutral, 4= Agree, 5= Strongly agree) & hinderance in women's career advancement faction another five-point scale was taken into consideration (1=Not an obstacle, 2=Minor obstacle, 3=Noticeable obstacle, 4=Significant obstacle, 5=Huge obstacle).

The study was conducted to prove the following hypothesis:

H0: There is no significant difference in various dimensions of Glass ceiling on the basis of gender.

H1: There is significant difference between various dimensions of Glass ceiling on the basis of gender.

H0: There is no difference in glass ceiling level in different banking sectors

H1: There is difference in glass ceiling level in different banking sectors.

H0: There is no difference of glass ceiling on different age groups

H1: There is significant difference of glass ceiling on different age groups.

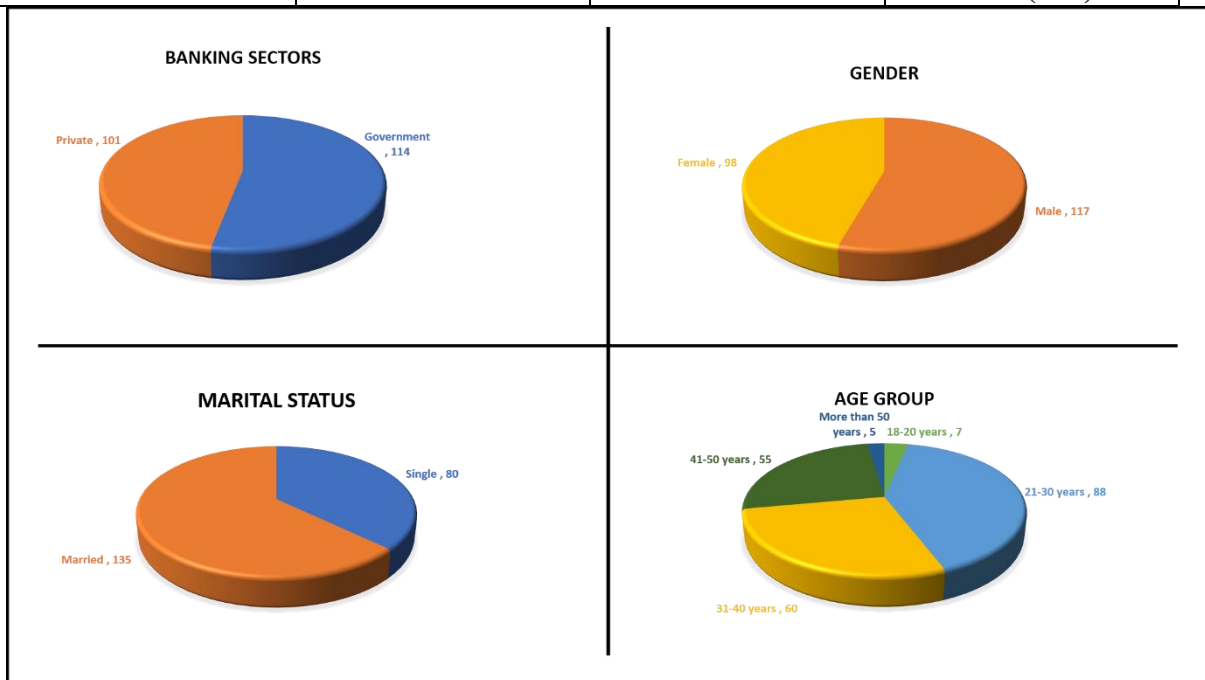
ANALYSIS

DEMOGRAPHIC PROFILE

The data was collected using survey questionnaire in different banks in Haryana State particularly in Yamunanagar and Ambala district. In total 215 respondents' response is collected for final sample size on which data analysis is performed. The demographic variables are Type of banking sector, Gender, Marital status, Age, Educational Qualifications, Level of income, Current position, and experience. The profile of the respondents is shown in Table 1 where N represents the total sample size.

Table 1: Demographic Profile of the respondents

BANKING SECTOR Government Private Total	Frequency (%) 114 (58.7) 101 (41.3) 215 (100)	GENDER Male Female Total	Frequency (%) 117 (54.4) 98 (45.6) 215 (100)
MARITAL STATUS Single Married Total	Frequency (%) 80 (37.2) 135 (62.8) 215 (100)	AGE GROUP 18-20 years 21-30 years 31-40 years 41-50 years More than 50 years Total	Frequency (%) 7 (3.3) 88 (40.9) 60 (27.9) 55 (25.6) 5 (2.3) 215 (100)



Reliability Analysis

Reliability analysis is a measure of internal consistence or scale reliability of test statements. Cronbach’s Alpha is enumerating the correspondent score for each scale item with a total score for each observation and then analyzes that to deviation for all individual item score. A minimum coefficient range is 0.6. The value of Cronbach’s Alpha of this instrument is 0.743 which is greater than the limitation.

RELIABILITY ANALYSIS

Reliability Statistics	
Cronbach's Alpha	N of Items
.743	22

OBJECTIVE 1: To measure the extent of glass ceiling in banking sector with reference to Yamunanagar and Ambala districts of Haryana state.

To achieve this objective, the mean score of all the factors of Glass ceiling is taken and accordingly the extent of Glass ceiling among the respondents is measured.

Table 2 Statistical Description

STATEMENTS	MEAN
Women Capability	2.00
Opportunities for promotion	2.34
Increase in managerial positions	2.56
Promotion in middle management	2.36
Under-represented in broad rooms	2.52
Salary In-equality	2.33
Competitiveness/assertiveness as negative trait	2.41
Better performance to get promotion	2.60

Source: Based on data analysis

To achieve the objective of measuring the extent of the Glass Ceiling in Ambala and Yamunanagar districts of Haryana State, one more additional statement in the questionnaire was asked from the respondents, to know the level of Glass ceiling in their organizations.

TABLE 3: STATISTICS ANALYSIS OF RESPONDENTS

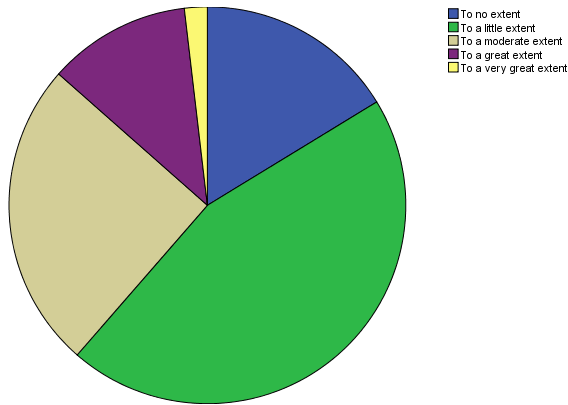
Statistics		
Level of Glass Ceiling		
N	Valid	215
	Missing	0

Source: Based on data analysis

TABLE 4: PERCENTAGE OF EXTENT OF GLASS CEILING IN BANKING ORGANIZATIONS

Extent of Glass ceiling					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	To no extent	35	16.3	16.3	16.3
	To a little extent	97	45.1	45.1	61.4
	To a moderate extent	54	25.1	25.1	86.5
	To a great extent	25	11.6	11.6	98.1
	To a very great extent	4	1.9	1.9	100.0
	Total		215	100.0	100.0

Source: Based on data analysis



Source: Based on data analysis

The above figure clearly depicts the extent or level of glass ceiling through percentage method. As shown, the respondents were of a viewpoint that 16.3% of people agreed that there is no extent of glass ceiling in their organizations, 45.1% of the respondents were of the viewpoint that there exists a little level of glass ceiling in their organizations, 25.1% are of the viewpoint that there exists moderate level of glass ceiling in their organization, 11.6% agreed that in their organizations great extent of glass ceiling exists, and lastly only 1.9% agreed that there exist a great extent of glass ceiling in their organization.

OBJECTIVE 2: To know the factors hindering the women career advancement in the banking sector with special reference to Yamunanagar and Ambala district of Haryana state.

In order to explore the major factors responsible for determining Glass Ceiling in Banking sector of Haryana state particularly in Yamunanagar and Ambala state, factor analysis has been used. Factor analysis is a good way of identifying latent or underlying factor from an array of seemingly important variables.

TABLE 5: KMO AND BARTLETT’S TEST

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.796
Bartlett's Test of Sphericity	Approx. Chi-Square	760.457
	df	78
	Sig.	.000

Measures of sample adequacy such as Bartlett’s Test of sphericity (approx. chi-square is 760.457, degree of freedom is 78 and significance is 0.00) and KMO value (0.796) showed that data that has been collected is a perfect fit for factor analysis tool. Table 1.4 shows the total variance explained in the extracted factors. In total, four factors have been extracted which cumulatively explained 61.74% of the total variance.

Table 6: Total Variance Explained

Component	Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	2.667	20.517	20.517
2	2.500	19.234	39.751
3	1.596	12.277	52.028
4	1.257	9.672	61.700

All the statements with factor loading greater than 0.45 were considered in the corresponding factor.

The name of the factor, variable labels and factor headings were summarized. It clearly depicts that Factor 1 is linear combination of variable number 5,8,9,10,13 and 14. Factor 2 is the linear combination of variable number 3 and 7. Factor 3 is the linear combination of variable number 1,2 and 4. Factor 4 is the linear combination of variable number 6 and 10. After the number of extracted factors is decided, the next task is to interpret and name the factors. This is done by the process of identifying the factors that are associated with each of the original variables.

TABLE 7: ROTATED COMPONENT MATRIX

	1	2	3	4
5. Women’s lack of enthusiasm in taking on high-stake and challenging assignments	.722			
8. Employers lack of genuine commitment to equality of genders and advancement of women	.603			
9. Perception that male dominate women in organization	.692			
10. Women not being willing to make the sacrifices needed to get and remain in senior	.905			
12. Perceptions that men make better managers than woman	.541			
13. Women’s lack of ambition, in comparison to men	.693			
3. Lack of equal career development opportunities for women		.782		
7. Women’s lack of adequate general management and/or line experience		.792		
1. Corporate structures and practices that favor male employees			.467	
2. Women’s lack of sufficient self-confidence and biased organizational climate			.727	
4. Lack of sufficient number of women role models in highest levels in Indian banking sector			.862	
6. Perceptions that women’s careers are not important because they are not the family provider				.804
11. Women’s conflicting work and family demand				.616

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 4 iterations.

Factor wise reliability analysis

FACTOR 1: PSYCHOLOGICAL FACTOR

FACTOR 2: LACK OF HUMAN CAPITAL AS A FACTOR

FACTOR 3: ORGANIZATIONAL CLIMATE AS A FACTOR

FACTOR 4: FAMILY RELATED FACTOR

Factor 1: PSYCHOLOGICAL FACTOR

Ultimately, one exceptionally basic reason that keeps women from progressing to higher position is the "mental discriminatory constraint". Some researchers claim that women have the genuine capacity for professional success however they don't have confidence.

TABLE 8: RELIABILITY STATISTICS OF FIRST FACTOR

Reliability Statistics	
Cronbach's Alpha	N of Items
.720	6

The 0.720 Cronbach value implies that psychosocial factors at hinders the career path for women, which ultimately results in glass ceiling. Psychological factors at work refers to communication between and among work environment, organizational conditions and workers', needs, culture, job content, personal extra-job considerations that may influence reflection on, influence health, job satisfaction and work performance.

FACTOR 2: LACK OF HUMAN CAPITAL INVESTMENT

There is a lack that women don't have the essential occupational experience to go a ladder up in their career, basically in light of the fact that they don't have the chances to gain the job experience which will ultimately help them to progress to higher positions.

TABLE 9: RELIABILTY STATISTICS OF FACTOR 2

Reliability Statistics	
Cronbach's Alpha	N of Items
.868	2

The 0.868 Cronbach value implies that how the banking sector have not prioritized gender equality in their quest for optimizing human capital. The banking sector has not yet spent high human capital, indicating spread of glass ceiling in banking sector.

FACTOR 3: ORGANIZATIONAL CLIMATE AS A FACTOR

Women are rejected from easy going legitimate framework and get no help from their partners in decision making process. Hence by restricting women from essential decision-making process male accomplices endeavor to bug purposely and makes a limit for headway. So, women are less standard in indispensable pioneer part.

Table: 10 RELIABILTY STATISTICS OF FACTOR 3

Reliability Statistics	
Cronbach's Alpha	N of Items
.951	3

The 0.951 Cronbach value implies that women face challenges while participating in decision making process. Gender norms and cultural practices prevent women from participating in decision-making at any level. This show gender stereotypes and a lack of support at home and in the workplace, as some of the major causes of persistent under-representation of women in decision-making.

Factor 4: FAMILY BARRIER AS A FACTOR

Indian culture has not possessed the capacity to break the shackles of old convention of "woman at home" idea. Women are dependably in issue to gain ground in their vocation. This issue makes an overwhelming effect essentially on wedded ladies

TABLE 11: RELIABILITY STATISTICS OF FACTOR 4

Reliability Statistics	
Cronbach's Alpha	N of Items
.768	2

The 0.768 Cronbach value implies that women had less time for career due to their duty in the family.

OBJECTIVE 3: To know the significance difference of glass ceiling on various demographics.

(i) Effect of gender on Glass ceiling

H0: There is no significant difference in various dimensions of Glass ceiling on the basis of gender.

H1: There is significant difference between various dimensions of Glass ceiling on the basis of gender.

For assessing the difference in Glass ceiling dimensions on the basis of gender, null hypothesis is framed and tested i.e. 'There is no significant difference in various dimensions of Glass ceiling on the basis of gender'. Independent Sample Test was used to find the difference in glass ceiling dimensions on the basis of gender as there were two categories of gender. Mean score was calculated for factors where there was significant difference in Glass ceiling dimension on the basis of gender.

TABLE 12 INDEPENDENT SAMPLES TEST BETWEEN GENDER AND GLASS CEILING FACTOR

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	T	Df	Sig. (2-tailed)
Psychological	Equal variances assumed	3.741	.064	-3.169	213	.002
	Equal variances not assumed			-3.189	210.598	.002
Lack of human capital	Equal variances assumed	2.251	.135	4.150	213	.000
	Equal variances not assumed			4.113	210.795	.000
Organizational climate	Equal variances assumed	1.213	.272	1.513	213	.132
	Equal variances not assumed			1.523	201.795	.129
Family	Equal variances assumed	.061	.805	2.797	213	.006
	Equal variances not assumed			2.781	201.305	.005

Independent sample test indicates that the significance values of the Glass ceiling factors except two factors that are Organizational climate is greater than 0.05. It hereby means that the respondents from both the categories of gender perceive most of the dimensions (Psychological, lack of human capital investment and family barriers) equally important for determining Glass ceiling in banking organizations. However, Male and Females differ in perceiving factors such as organizational climate for determining Glass ceiling behavior. Therefore, null hypothesis is partially accepted as there is no significant difference in various dimensions of Glass ceiling other than two dimensions on the basis of gender. Thus, Null hypothesis is rejected.

TABLE 13: DESCRIPTIVE MEAN SCORE OF GLASS CEILING FACTOR

Group Statistics					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
Psychological	Male	117	1.9374115	1.01063354	.09343310
	Female	98	.2313032	.94096418	.09505174
Lack of human capital	Male	117	.2497530	.91806007	.08487468
	Female	98	2.981745	1.01646333	.10267830
Family	Male	117	.1718688	.95544522	.08833094
	Female	98	2.0519036	1.01800432	.10283397

Source: Based on Data Analysis

From the descriptive analysis it is evident that the males consider psychological factor as a hindrance in women career advancement (M=1.93 and SD=1.010), whereas women consider lack of human capital factor as a hindrance in women career advancement. (M=2.98 and SD=1.01), women also considers family as a factor of hindrance in women career advancement (M=2.05 and SD=1.01)

(ii) Effect of glass ceiling on different banking sector

H0: There is no difference in glass ceiling level in different banking sectors

H1: There is difference in glass ceiling level in different banking sectors.

Table 14: Independent Samples Test between different banking sector and Glass ceiling factors

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	T	Df	Sig. (2-tailed)
Psychological	Equal variances assumed	13.954	.000	-3.058	213	.003
	Equal variances not assumed			-3.093	212.025	.002
Lack of human capital	Equal variances assumed	1.486	.224	2.897	213	.004
	Equal variances not assumed			2.875	201.172	.004
Organization climate	Equal variances assumed	10.134	.002	1.652	213	.100
	Equal variances not assumed			1.675	210.451	.095
Family	Equal variances assumed	17.721	.000	1.585	213	.070
	Equal variances not assumed			1.572	205.409	.065

Independent sample test indicates that the significance values of all the Glass ceiling factors except two factors that are Organizational climate and Family is greater than 0.05. It hereby means that the respondents from both the categories of gender perceive most of the dimensions (Psychological, Organizational climate and family as a factor) equally important for determining Glass ceiling in banking organizations. However, sector wise difference in perceiving factors such as Lack of human capital. Therefore, null hypothesis is partially accepted as there is no significant difference in various dimensions of Glass ceiling other than two dimensions on the basis of banking sector.

TABLE: 15 DESCRIPTIVE MEAN SCORE OF GLASS CEILING FATORS

Group Statistics				
	Banking Sector	N	Mean	Std. Deviation

Psychological	Public	114	-0.1926	1.063
	Private	101	0.2174	0.879
Lack of human Capital	Public	114	0.1828	0.924
	Private	101	0.8203	0.921

Source: Based on Data Analysis

From the descriptive analysis it is evident that the public-sector banks consider psychological factor as a hindrance in women career advancement ($M=0.217$ and $SD=0.87$), whereas private sector banks consider lack of human capital factor as a hindrance in women career advancement. ($M=0.82$ and $SD=0.921$).

(iii) Effect of glass ceiling on different age groups

H0: There is no difference of glass ceiling on different age groups

H1: There is significant difference of glass ceiling on different age groups.

Whenever in a study, more than two groups are compared for differences for mean score, one-way ANOVA is used. Analysis of variance has been used to determine whether the glass ceiling dimensions are influenced by level of internet skills. Null hypothesis was framed that there is no significant difference in the various dimensions of glass ceiling on the basis of level of internet skills. If the significance value is less than 0.05 then it indicates differences in mean scores among various categories of independent variable.

Wherever the significant difference was found, the mean score was compared to see the responses of the various categories. Further, post hoc analysis was performed as level of internet skills contained more than 2 categories.

Table 16: DESCRIPTIVES

		N	Mean	Std. Deviation	Std. Error
Psychological	18-20 years	7	0.311287041	1.354175443	0.511830208
	21-30 years	88	0.137094985	0.910512906	0.097061002
	31-40 years	60	-0.118103115	1.030805649	0.133076437
	41-50 years		-0.060407033	1.052180942	0.141876049
	More than 50 years	5	-0.766958856	0.722270407	0.323009146
	Total	215	2.31339E-16	1	0.068199434
Lack of human capital	18-20 years	7	0.088246025	0.868462056	0.328247803
	21-30 years	88	-0.093710105	0.970963506	0.103505058
	31-40 years	60	0.11514762	1.090054873	0.140725479
	41-50 years	55	0.032184634	0.996532998	0.134372482
	More than 50 years	5	-0.210049015	0.674919571	0.301833208
	Total	215	2.47864E-17	1	0.068199434
Organization climate	18-20 years	7	-0.845711186	0.645728122	0.244062289
	21-30 years	88	-0.197011552	0.915546616	0.097597597
	31-40 years	60	0.311442038	0.992616838	0.128146283
	41-50 years	55	0.18654459	0.981582219	0.132356519
	More than 50 years	5	-1.137895973	1.202232854	0.537654877
	Total	215	-5.78349E-17	1	0.068199434
Family	18-20 years	7	0.21945129	0.355700203	0.13444204
	21-30 years	88	-0.003145383	0.984174858	0.104913392
	31-40 years	60	-0.055537817	1.036429364	0.133802456
	41-50 years	55	0.122490715	1.039129054	0.140116133
	More than 50 years	5	-0.932817135	0.63009199	0.281785704
	Total	215	-9.60472E-17	1	0.068199434

Source: Based on Data Analysis

From the above table, it can be clearly seen that there is a difference in the mean scores of glass ceiling factors on the basis of psychological factor. To see whether this difference is significant or not one-way ANOVA has been used.

TABLE 17: ANNOVA FOR GLASS CEILING AND VARIOUS LEVEL OF AGE

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Psychological	Between Groups	6.311	4	1.578	1.595	.017
	Within Groups	207.689	210	.989		
	Total	214.000	214			
Lack of human capital	Between Groups	1.900	4	.475	.470	.757
	Within Groups	212.100	210	1.010		
	Total	214.000	214			
Organization climate	Between Groups	22.630	4	5.657	6.208	.000
	Within Groups	191.370	210	.911		
	Total	214.000	214			
Family	Between Groups	5.699	4	1.425	1.436	.223
	Within Groups	208.301	210	.992		
	Total	214.000	214			

Source: Based on Data Analysis

Analysis of variance, given in the above table indicates that the significance value for 2 factors (Organizational climate as a factor and psychological factor) of Glass ceiling was less than 0.05. Therefore, null hypothesis is partially rejected as it expounds that there is significant difference in various dimensions of glass ceiling on the basis of level of age.

TABLE 18: POST HOC ANALYSIS FOR VARIOUS LEVELS OF AGE

Dependent Variable	(I) age group	(J) age group	Mean Difference (I-J)	Std. Error	Sig.
Psychological	18-20 years	21-30 years	0.174192056	0.390542733	0.031759002
		31-40 years	0.429390155	0.397200577	0.816151364
		41-50 years		0.399082418	0.044421369
		More than 50 years	1.078245896	0.582309286	0.346928245
	21-30 years	18-20 years	-0.174192056	0.390542733	0.021759002
		31-40 years	0.2551981	0.166498763	0.542402615
		41-50 years	0.197502018	0.170939509	0.776621051
		More than 50 years	0.904053841	0.457206347	0.028683951
	31-40 years	18-20 years	-0.429390155	0.397200577	0.816151364
		21-30 years	-0.2551981	0.166498763	0.042402615
		41-50 years	-0.057696082	0.185647483	0.997961739
		More than 50 years	0.648855741	0.462906379	0.627259861
	41-50 years	18-20 years	-0.371694074	0.399082418	0.884442137
		21-30 years	-0.197502018	0.170939509	0.776621051
		31-40 years	0.057696082	0.185647483	0.017961739
		More than 50 years	0.706551823	0.464522113	0.549988845
	More than 50 years	18-20 years	-1.078245896	0.582309286	0.346928245
		21-30 years	-0.904053841	0.457206347	0.020683951
		31-40 years	-0.648855741	0.462906379	0.627259861
		41-50 years	-0.706551823	0.464522113	0.549988845

*. The mean difference is significant at the 0.05 level.

Source: Based on Data Analysis

Post hoc analysis for one dimensions of glass ceiling that are psychological factor, people between the age of 18-20 years, 21-30 years, 31-40 years have a significance difference between glass ceiling and various level of age. Thus, hypothesis between levels of age particularly for 18-20 years, 21-30 years, 31-40 years have a significance difference with glass ceiling. Therefore, null hypothesis is partially rejected as it expounds that there is significant difference in various dimensions of glass ceiling on the basis of age.

Wherever the significant difference was found, the mean score was compared to see the responses of the various categories.

CONCLUSION

There are three objectives in the study to find does glass ceiling exist in private and government sector banks or not, or if it exists to which extent does it exists in banking sectors. Further to check what are the main obstacles/hindrances that came in the way of women career development third objective was to know the significant difference between the glass ceiling on the basis of age, gender and industry (sector).

To analyze the first objective, it is concluded that majority of the people (45.1%) were of the view that there exists “a little extent of glass ceiling” in their organizations, and highest mean

score was of the statement that women need to perform better than their male counterparts to get promotion. To analyze the second objective, the factor analysis was used and hence there were 4 major factors that are hurdles in women career advancement. To analyze the third objective, various statistical tests were used with a conclusion that male and females differ in perceiving factors such as organizational climate for determining Glass ceiling as an hinderance.

REFERENCES

- Cornenus, S. (2005). An alternative view through the glass ceiling: Using capabilities theory to reflect on the career journey of senior women. *Women in management review* , 426-562.
- Du Plessis, A. F. (2010). Local ontologies and epistemologies of leadership in the rosebank business precinct of Auckland, New Zealand. . *Interdisciplinary Journal of Contemporary Research in Business* , 146-183.
- Eagly. (2007). Eagly, A.H., & Carli, L.L. Through the labyrinth: The truth about how women become leader , 231-301.
- Evans. (2010). *Aspiring to leadership... A woman's world*. Elsevier , 67-92.
- Fassinger, R. (1990). Workplace diversity and public policy: challenges and opportunities for psychology. *American Psychologist* , 252-328.
- Hartel, F. (2010). Japanese equal opportunity law: implications for diversity management in japan. *The Journal of the Japan Industrial Management Association* , 22-25.
- Manning, A. &. (2010). Understanding the gender pay gap: What's competition got to do with it? *Industrial & Labor Relations Review* , 681-698.
- Mochama, V. (2013). The relationship between allocation of equal employee benefits and employee job satisfaction and performance . *Journal of Emerging Trends in Economics and Management Sciences* , 358-421.
- Morrison. (1987). The Center for Creative Leadership. Breaking the GC: Can women reach the top of America's largest corporations , 66-82.
- P Smith, B. C. (2007). Women in Management a Case of a Glass Ceiling An Investigation into the Relative Under-Representation of Women in Senior Management Positions in UK. *The International Journal of Diversity in Education* , 67-72.
- Riggio, R. (2010). Do men and women lead differently? Who's better? . *Psychology Today*.
- Shahzad, S. &. (2010). Gender Differences in Trait Emotional Intelligence. *IBA Business Review* , 106-122.
- Singh, P. N. (2012). Leadership styles and gender: An extension. *Journal of Leadership Studies* .
- Sultana, A. M. (2012). A study on stress and work family conflict among married women in their families. *Advances In Natural & Applied Sciences* .