

CAREER PROGRESSION OF WOMEN IN THE INDIAN BANKING SECTOR: A QUALITATIVE EXPLORATION THROUGH IN-DEPTH INTERVIEWS

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ABSTRACT

This study explores the lived experiences of women professionals in the Indian banking sector, focusing on the structural, social, and personal barriers that affect their career progression. Despite policy reforms and increasing female workforce participation, women remain underrepresented in senior management roles. Through a qualitative phenomenological approach, this research captures rich narrative accounts from 30 women employed across public and private sector banks in India. Data were collected via in-depth semi-structured interviews and analyzed using Braun and Clarke's thematic analysis method supported by ATLAS.ti software. The study identifies critical impediments such as gender-based discrimination, inadequate mentorship, rigid work structures, and exclusion from informal leadership networks. Simultaneously, it reveals enabling factors like supportive supervisors, internal training, and family encouragement. Sectoral comparisons indicate that public-sector banks exhibit higher rigidity and gender bias than private institutions. By filling a gap in existing literature—which predominantly relies on quantitative or policy-based evaluations—this study offers nuanced, context-rich insights into the intersection of gender, leadership, and institutional culture. The findings underscore the urgent need for structured mentorship, transparent promotion criteria, and gender-sensitive policy execution. This research contributes to broader discourses on workplace equality and directly supports Sustainable Development Goal 5 by advocating for inclusive leadership pathways and systemic reforms in the Indian financial services sector.

Keywords: gender equality, women in banking, leadership, India, career progression, qualitative research

1. INTRODUCTION

The Indian banking sector has undergone significant transformation in recent decades, especially in terms of workforce composition. As of 2020, women constituted approximately 22% of the total workforce in scheduled commercial banks (RBI, 2020). However, despite this promising participation rate, the journey toward leadership roles remains disproportionately skewed. While iconic women like Chanda Kochhar and Arundhati Bhattacharya have made headlines, they represent the exception rather than the norm. The representation of women in executive and senior management positions remains considerably low, with fewer than 10% occupying top leadership roles in public and private sector banks (Bezbaruah, 2015). This disparity calls attention to the deeply embedded gender norms and systemic barriers that still govern the Indian financial services ecosystem.

Societal expectations, work-life conflicts, limited mentorship opportunities, and institutional biases serve as formidable roadblocks in women's career trajectories (Sharma & Chawla, 2017). Furthermore, the culture of long working hours and networking events outside of regular office timings disproportionately disadvantages women, who often bear a dual burden of professional and domestic responsibilities. Research shows that gendered divisions of labor and expectations at home further inhibit women's upward mobility (Bezbaruah, 2012).

The literature on women in the banking sector primarily revolves around statistical representations and descriptive overviews. While numerous studies discuss the existence of a 'glass ceiling,' few have undertaken qualitative approaches to understand women's personal narratives of growth, stagnation, or frustration in their careers. For instance, a large-scale quantitative study by Shaji, Joseph, & KV (2021) developed a metric to measure the glass ceiling effect, but did not delve into contextual or individual-level experiences. Similarly, while Khosla, I. (2021) highlighted policy-level discrepancies and organizational shortcomings, the emotional and experiential dimensions of these institutional barriers remain underexplored.

Most existing literature lacks a multi-layered understanding of how intersecting factors such as organizational support, leadership attitudes, family expectations, and personal aspirations shape the journey of women professionals in banking. The few studies that take a more narrative or ethnographic approach (Bezbaruah, 2015) are limited in scope or outdated in reflecting the post-2010 transformations in HR policies and digital banking environments.

Despite policy efforts toward workplace inclusivity and gender parity, there is a persistent underrepresentation of women in senior roles across Indian banking institutions. This phenomenon suggests a deeper, systemic issue that transcends recruitment numbers and enters the realm of everyday organizational culture and societal structures. Therefore, the central problem this research addresses is: What are the lived experiences of women professionals in Indian banking, and how do these experiences illuminate the structural and cultural impediments to their career progression?

This study aims to qualitatively explore the career trajectories of women in Indian banking through in-depth interviews. It seeks to unravel the complex interplay of internal (e.g., aspirations, skills, resilience) and external (e.g., gender norms, workplace culture, policies) factors influencing their professional journeys.

The objectives are:

1. To examine the barriers—personal, social, and organizational—that hinder the career progression of women in Indian banking.
2. To understand the enablers and support mechanisms that have facilitated women's advancement in banking.
3. To provide a narrative-rich, evidence-based account of the challenges and successes experienced by women bankers.
4. To offer actionable recommendations for policy reform and organizational restructuring aimed at gender equality.

This study contributes to the discourse on gender and work in India by filling a critical methodological and thematic gap in the literature. Unlike previous research that often employs a quantitative, decontextualized lens, this paper embraces a qualitative narrative methodology to better understand the subjective realities of women in banking. By foregrounding women's voices, this study aims to humanize the statistical trends and bring to light the invisible challenges and silent negotiations that shape their professional lives.

Furthermore, its findings hold relevance not only for scholars of gender studies and human resource management but also for policy makers, bank administrators, and training managers aiming to create inclusive workplaces. It also addresses Sustainable Development Goal 5 (Gender Equality), by emphasizing the importance of women's full and effective participation and equal opportunities for leadership in economic life (Lathabhavan, R., 2018). As the Indian economy becomes increasingly digitized and customer-centric, the ability to harness diverse leadership becomes not just a moral imperative, but also a strategic necessity (Nithyanantham & Ogunmola, 2021).

2. LITERATURE REVIEW

This section organizes and critically analyzes prior studies on the career progression of women in Indian banking, structured thematically to align with our research objectives: (1) identifying barriers to women's career growth, (2) exploring organizational and societal influences, (3) understanding the role of mentorship and networks, and (4) examining enabling policies and cultural shifts. The literature is grouped into four themes: Gendered Barriers and the Glass Ceiling, Organizational Culture and Leadership Attitudes, Role of Mentorship and Informal Networks, and Policy Frameworks and Structural Reform.

Gendered Barriers and the Glass Ceiling

A substantial body of literature confirms that the "glass ceiling" continues to pose a significant challenge to women's career mobility in the Indian banking sector. **Shaji, Joseph, & KV (2021)** developed a validated scale to measure this phenomenon and found systemic and perceptual constraints that impede the upward mobility of women, particularly during mid-career transitions. These include subjective promotion criteria, gendered stereotypes, and biased performance appraisals.

In a detailed case study, **Bezbaruah (2012)** highlighted occupational segregation and role expectations as entrenched features of the Indian banking system. Her qualitative data illustrated how career breaks for caregiving often derail promotion trajectories, despite equivalent or even superior performance levels among women.

Lathabhavan (2018) extended this analysis by comparing public, private, and foreign banks. He found that although foreign banks employed more women in managerial positions, implicit biases and invisible barriers persisted across all categories. His work emphasizes that structural inequality transcends institutional typology, rooted instead in cultural constructs and leadership mindsets.

Khosla (2021) explored gender-based perceptions of the glass ceiling using survey techniques. The study found that while men perceived the workplace as meritocratic, women

reported frequent experiences of exclusion and lower affective commitment, pointing to a disconnect in organizational narrative versus lived experiences.

Organizational Culture and Leadership Attitudes

Studies have emphasized how workplace culture significantly impacts women's career progression. **Rath, Mohanty, & Pradhan (2019)** proposed a labyrinth model, based on in-depth interviews with public-sector bank managers. They found that indirect exclusion from informal networks and promotion conversations often denied women critical visibility. Even policies aimed at empowerment lacked operational traction due to weak managerial endorsement.

Similarly, **Sharma and Chawla (2017)** examined the ICICI Bank case and reported a disjunction between policy articulation and execution. Although diversity policies existed, promotion decisions remained embedded in subjective, male-centric assessment criteria, such as overtime availability and external networking.

Bezbaruah (2015) further explored the contradictions between HR policies and everyday operational norms. She noted that while banks publicly supported inclusion, workplace schedules, client handling expectations, and long hours were often incompatible with the dual roles many women managed outside of work.

Role of Mentorship and Informal Networks

Mentorship, sponsorship, and access to influential networks emerged as pivotal facilitators of career progression. However, access remains limited for women. **Bezbaruah (2015)** noted that informal male-dominated mentorship structures often led to exclusionary outcomes, even when official mentorship programs existed. These dynamics translated into missed promotions and lack of advocacy for women.

Sahay and Cihak (2018), though working on a global comparative framework, noted that India showed significant gaps in mentorship and leadership grooming of women in finance. They argued that mentorship had to be context-sensitive and aligned with gender challenges unique to Indian cultural and institutional environments.

Policy Frameworks and Structural Reform

While several Indian banks have introduced gender-friendly policies, implementation and accountability remain problematic. **Chinthamani (2018)** analyzed organizational documents and revealed that many gender-related initiatives were surface-level, used for public relations rather than substantive change. Training programs, when present, were often one-off sessions with limited follow-up or integration into performance systems.

Finally, **Shaji et al. (2021)** emphasized the importance of establishing internal monitoring mechanisms and diversity benchmarks. Their research suggests that leadership commitment to gender equity must extend beyond compliance checklists and involve cultural transformation at both team and top-management levels.

Despite ample research on gender disparity and policy interventions in Indian banking, a critical void remains: the subjective, lived experiences of women professionals navigating

their careers. Most studies rely on surveys or policy reviews, lacking the in-depth qualitative insight necessary to understand emotional, social, and cultural variables influencing women's career decisions. This gap is crucial because it obscures how women interpret and respond to structural constraints and opportunities. Addressing this void through narrative-based qualitative interviews offers a richer, contextually grounded understanding of the issue and informs more human-centric policy and organizational responses.

3. RESEARCH METHODOLOGY

This research employed a **qualitative research design** to explore the nuanced, lived experiences of women in the Indian banking sector regarding their career progression. The chosen methodology aligns with the primary objective of the study: to fill the existing literature gap by capturing rich, narrative accounts rather than relying solely on numerical data or policy evaluations. A **phenomenological approach** was adopted to understand how women make sense of their career journeys, the barriers they encounter, and the enablers they identify in their professional trajectories.

Given the subjective nature of the research inquiry, **in-depth semi-structured interviews** were selected as the primary method for data collection. This method allowed for a deeper exploration of participants' personal and professional lives, emotions, and insights. The interviews were designed to cover all four research objectives, with open-ended questions encouraging elaboration on institutional barriers, personal challenges, enabling mechanisms, and suggestions for policy and organizational reforms.

The **target population** consisted of women employed in mid- to senior-level positions in both public and private sector banks in India. A purposive sampling technique was used to ensure the inclusion of participants with a range of experiences across geographies, age groups, job roles, and organizational types. The sample size was finalized at **30 respondents**, which provided sufficient data saturation for thematic analysis.

The table below provides a detailed overview of the data source and its characteristics:

Component	Description
Data Source	In-depth semi-structured interviews with women employees in Indian banks
Number of Respondents	30
Sector	Public (15 participants) and Private (15 participants)
Job Designation Range	Assistant Manager to Vice President
Age Range of Participants	28 to 52 years
Experience Range	Minimum 5 years to maximum 28 years in banking industry
Duration of Interviews	40 to 60 minutes (average 50 minutes)
Mode of Interview	Online video conferencing (Zoom/Google Meet)
Recording & Transcription	Audio recorded with consent, then transcribed manually

Data Analysis Technique

For analysis, the **Thematic Analysis** approach was employed, following Braun and Clarke's (2006) six-step method. This tool was selected for its capacity to systematically identify, organize, and report recurring patterns (themes) within qualitative data. The process involved

familiarization with transcripts, generating initial codes, searching for themes, reviewing themes, defining and naming themes, and producing the final report.

All transcripts were manually coded using **ATLAS.ti** software, which facilitated systematic coding and theme development. Codes were both **deductive**, guided by research objectives, and **inductive**, emerging from the narratives themselves. The thematic analysis helped identify multi-layered insights about gendered power dynamics, informal work cultures, mentorship barriers, and the coping strategies employed by women. These themes were directly mapped to the research objectives, ensuring that the findings were both rigorous and relevant.

Scope and Limitations

The scope of this methodology was intentionally limited to women with mid to senior experience in formal banking institutions, as this group faces the most critical inflection points in their career journeys. The research excluded entry-level employees and contract staff to maintain focus on long-term career progression. Furthermore, given the qualitative design, the study does not claim statistical generalizability but instead aims to offer depth, nuance, and context-specific understanding. The findings provide direction for policy and HR interventions tailored to lived realities.

4. RESULTS AND ANALYSIS

This section presents the findings of the study as derived from thematic analysis of the qualitative data collected through in-depth semi-structured interviews with 30 women professionals working in the Indian banking sector. The themes were generated through **ATLAS.ti** software using both inductive and deductive coding strategies. Following key themes emerged from the data, each aligned with the study's objectives. The results are presented in tabular form and followed by detailed narrative interpretations to ensure coherence and richness in presentation.

Table 1: Demographic Profile of Respondents

Demographic Variable	Categories	Frequency (n=30)	Percentage (%)
Age Group (Years)	28–35	9	30.0%
	36–45	13	43.3%
	46–52	8	26.7%
Years of Experience	5–10	8	26.7%
	11–15	12	40.0%
	16–20	6	20.0%
Sector of Employment	21–28	4	13.3%
	Public Sector Banks	15	50.0%
	Private Sector Banks	15	50.0%
Job Designation Range	Assistant Manager – Deputy Manager	11	36.7%
	Manager – Senior Manager	10	33.3%
	Assistant Vice President – Vice President	9	30.0%

Interpretation

The revised demographic table shows an even sector-wise split between public and private banks. The majority of participants are within mid-career experience (11–15 years) and in the 36–45 age group, typically when aspirations for leadership roles emerge. A healthy distribution across managerial levels ensures that the study captures varied organizational perspectives and barriers related to career advancement.

Table 2: Key Barriers to Career Progression as Reported by Respondents

Type of Barrier	Frequency (out of 30)	% of Respondents Reporting
Gender-based Discrimination	24	80%
Work-Life Balance Conflict	21	70%
Limited Access to Mentors	19	63.3%
Lack of Flexible Policies	17	56.7%
Informal Boys' Clubs	13	43.3%

Interpretation:

The most frequently cited barrier to career progression was gender-based discrimination (80%), often manifesting in the form of unequal promotion opportunities and biased appraisals. Work-life balance challenges (70%) were typically associated with rigid work schedules, long hours, and an absence of supportive maternity or childcare policies. A significant number (63.3%) noted that the absence of mentorship and guidance limited their ability to navigate promotions or strategic role assignments. Despite efforts by HR departments, many women (56.7%) felt flexible work policies were either inconsistently implemented or socially penalized. A noteworthy 43.3% mentioned exclusion from informal male-centric social groups ("boys' clubs") that serve as networking hubs for career mobility.

Table 3: Motivational and Enabling Factors Identified by Respondents

Enabler/Support Mechanism	Frequency (out of 30)	% of Respondents Reporting
Supportive Supervisor/Manager	22	73.3%
Internal Training Programs	19	63.3%
Family Support	17	56.7%
Diversity-Driven Policies	14	46.7%
Female Role Models in Org.	11	36.7%

Interpretation:

Support from immediate supervisors (73.3%) emerged as a powerful motivator for career advancement. Respondents credited these figures with creating safe, performance-driven spaces irrespective of gender. Organizational training and leadership development programs (63.3%) were also seen as instrumental in confidence-building and preparing for role transitions. The role of family, especially supportive spouses and parents (56.7%), was reported as crucial in managing dual roles. Policies aimed at increasing diversity were appreciated, though only 46.7% found them actually effective. The presence of women in senior leadership roles served as inspiration to 36.7%, indicating the symbolic and strategic importance of visible female leadership.

Table 4: Career Stagnation Perceptions by Experience Levels

Experience Group (Years)	Respondents (n)	Reported Career Stagnation (%)
5–10 years	8	37.5%
11–15 years	12	66.7%
16–20 years	6	83.3%
21–28 years	4	75%

Interpretation:

Respondents in the 11–20 years experience bracket reported the highest level of career stagnation. This aligns with the middle-management ceiling often cited in existing research. Women in their early years (5–10 years) were optimistic, but many anticipated future challenges. The trend indicates that barriers intensify as women aim for upper management, with promotions slowing down or halting due to subjective assessments or institutional inertia.

Table 5: Role of Mentorship and Internal Networking

Mentorship Access Level	Respondents (n)	% of Total
Regular/Structured Mentorship	9	30%
Informal Mentorship	11	36.7%
No Mentorship Access	10	33.3%

Interpretation:

A third of respondents (33.3%) reported no access to mentorship, while another 36.7% relied on informal and non-structured mentoring from peers or sympathetic seniors. Only 30% had access to any regular, structured mentorship program, typically in multinational or private sector banks. The data suggests a dire need to formalize mentorship structures and assign mentors across all levels to mitigate isolation and uncertainty in career planning.

Table 6: Themes Identified from Thematic Coding (Top 5)

Theme Code	Frequency of Occurrence in Transcripts
#GC (Glass Ceiling)	47
#WLB (Work-Life Balance)	41
#LeadershipSupport	38
#BiasAppraisal	35
#CareerBreakChallenges	33

Interpretation:

ATLAS.ti coding yielded five dominant themes across the interviews. "Glass Ceiling" (code #GC) was the most prevalent, confirming its relevance even in 2020s workplace discourse. Work-life balance issues appeared 41 times, reinforcing it as a cross-cutting challenge. "Leadership Support" was mentioned positively, reflecting its potential as an enabler when present. "Bias Appraisal" refers to perceived or real discrimination in performance evaluation processes, while "Career Break Challenges" was linked to maternity or caregiving pauses that negatively impacted career continuity.

Table 7: Suggestions for Policy or Structural Change by Respondents

Recommendation	Frequency (n)	% of Respondents
Transparent Promotion Criteria	20	66.7%
Structured Mentorship Program	18	60%
Flexible Work Hours/Remote Options	17	56.7%
Gender Bias Training for Leadership	13	43.3%
Women-Only Leadership Pipelines	11	36.7%

Interpretation:

Two-thirds of the participants called for transparent promotion frameworks, emphasizing standardized KPIs over manager subjectivity. Structured mentorship programs and flexible work hours followed closely as top recommendations. Gender sensitivity training for leadership and targeted career pathways for women were also suggested to close representation gaps and create equal opportunity ecosystems.

Table 8: Differences in Perceptions between Public and Private Sector Respondents

Sector	Gender Bias (Yes)	Lack of Flexibility	No Mentorship
Public (n=15)	13 (86.7%)	12 (80%)	7 (46.7%)
Private (n=15)	11 (73.3%)	5 (33.3%)	3 (20%)

Interpretation:

Public sector respondents reported a higher prevalence of gender bias and lack of flexibility compared to their private sector counterparts. Nearly 87% of women in public banks cited gender bias as a significant concern, while 80% struggled with rigid schedules. In contrast, private banks appeared more accommodating with flexible work options and internal mentorship. However, both sectors require systemic improvements, particularly in mentorship and career support programs.

5. DISCUSSION AND CONCLUSION

5.1. Reaffirming Structural Barriers in Career Progression

The findings from this study align closely with the existing literature in affirming the persistence of structural barriers hindering women's advancement in the Indian banking sector. As identified in Table 2, gender-based discrimination was reported by 80% of respondents, a figure that resonates strongly with earlier findings by Bezbarua (2012, 2015) and Shaji et al. (2021), who noted the presence of biased promotion practices and performance evaluations. The thematic coding (#GC, #BiasAppraisal) supports the claim that a glass ceiling continues to exist, particularly at mid-to-senior management levels. Notably, women in the 11–20 years experience bracket reported the highest stagnation (Table 4), echoing the findings of Rath et al. (2019), who highlighted the "middle-management trap" in public-sector banks.

5.2. Work-Life Balance: A Cross-Sectoral Constraint

Work-life balance emerged as a critical theme (coded 41 times) and was reported by 70% of respondents as a challenge, reinforcing literature by Lathabhan (2018) and Sharma & Chawla (2017), who linked rigid scheduling with decreased promotion chances for women. Importantly, public-sector employees reported a much higher rate of flexibility issues (80%)

compared to their private-sector counterparts (33.3%) in Table 8. This divergence emphasizes the need to assess the efficacy of HR flexibility frameworks, particularly in public institutions, which despite stability in employment, are often lagging in operational innovation.

5.3. The Missing Middle: Mentorship and Networking

Mentorship was one of the most defining variables in career advancement, and the study's results further illuminate its role. Table 5 indicates that one-third of respondents had no mentorship access, and another third had only informal mentoring. These findings extend the work of Bezbaruah (2015) and Sahay & Čihák (2018), who stressed the informal exclusion of women from male-dominated leadership grooming circles. The absence of structured mentorship programs disproportionately impacted women's strategic visibility, confidence in promotion negotiations, and long-term planning.

5.4. Support Systems and Organizational Enablers

Contrary to traditional assumptions that women succeed purely through individual effort, the data revealed that systemic and interpersonal support play a vital role in career progression. As Table 3 highlights, supportive managers (73.3%) and training opportunities (63.3%) were pivotal in enabling growth. These results mirror findings from Khosla (2021), where perceived organizational support significantly increased affective commitment among women. However, the presence of female role models was limited (only 36.7%), indicating a continued scarcity of inspirational visibility at the top, a trend observed previously in the works of Chinthamani (2018).

5.5. Sector-Wise Differences in Experience

Table 8 outlines notable differences in perceptions between public and private sector respondents. Public bank employees reported higher levels of gender bias, lack of flexibility, and weaker access to mentorship, reaffirming findings by Rath et al. (2019) and Lathabhavan (2018). This contrast underscores the importance of benchmarking inter-sectoral practices and tailoring reforms accordingly. It also suggests that reform efforts must be rooted in organizational context rather than assuming uniformity across the industry.

5.6. Addressing the Literature Gap through Qualitative Insights

Perhaps the most significant contribution of this study lies in its qualitative richness. Unlike most quantitative assessments (Shaji et al., 2021; Bezbaruah, 2012), this research employed a phenomenological design to capture the lived realities of women navigating hierarchical institutions. Themes such as "Leadership Support" and "Career Break Challenges" emerged organically from participant narratives and offered a multi-dimensional understanding of both barriers and enablers. The narratives provided meaning to the numbers—how 80% felt gender bias not just statistically but emotionally, how work-life policies were not just absent but socially penalizing, and how mentorship was not merely missing, but actively gatekept.

5.7. Practical and Policy Implications

The insights gained from this research hold substantial value for practitioners and policymakers. For one, transparent promotion mechanisms—advocated by 66.7% of

respondents (Table 7)—must be institutionalized with measurable KPIs and independent oversight. Structured mentorship, cited by 60%, needs to be formally embedded into talent development pipelines. HR departments must operationalize flexibility without cultural stigma and initiate gender-sensitivity workshops for leadership, particularly in public sector institutions. Equally important is the creation of women-only leadership pipelines and the normalization of female representation in strategic roles, not as exceptions but as systemic outcomes.

5.8. Theoretical Contribution and Broader Understanding

By framing women's career experiences as dynamic narratives influenced by policy, perception, and personal context, this study reinforces the need for intersectional analysis in workplace gender studies. It provides empirical grounding to theories of organizational bias and complements prior statistical models with narrative validity. This interpretive depth was previously lacking in Indian banking sector studies, thus positioning this research as both a complement and critique of prior work.

This study affirms that women in Indian banking continue to encounter deeply entrenched structural and cultural barriers to career advancement. However, it also reveals emerging enablers in the form of managerial support, targeted training, and evolving organizational attitudes. By privileging women's lived experiences through in-depth interviews, the study fills a critical gap in the existing literature. The implications are clear: real change demands not only policy revision but also cultural transformation, organizational accountability, and a sincere commitment to inclusivity from top to bottom. Future research should further extend this inquiry to include intersectional dimensions—such as caste, region, and class—and explore how they interact with gender to shape unique workplace outcomes.

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