Gender inequalities in India's new service economy: a case study of the banking sector

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Gender inequalities in India's new service economy: a case study of the banking sector

Thesis submitted for the degree of Doctor of Philosophy

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Declaration

2

I hereby declare that the work presented in this thesis is my own.

Supriti Bezbaruah

Abstract

This study explores women's experiences of work and employment in the banking sector in India, addressing the paucity of research in this area. The research assesses how the assumptions of theories on gender, work and employment, primarily based on empirical experiences from the Global North can be interpreted in the Indian context. It argues that experiences of gender inequalities are geographically reconfigured in the Indian banking sector through the interplay between gendered organisational practices, local cultural discourses on femininity, institutional factors, particularly government laws and organisational structures.

The research draws upon a case study of the banking sector in the National Capital Region (NCR), one of India's largest consumer financial centres, combining a questionnaire survey of 156 female bank employees with 74 qualitative interviews with female and male bank employees in three types of banks. The study uncovers how gender discrimination, albeit covertly, is widespread in Indian banks. Gendered organisational practices create universal constraints for Indian women's career development. This study, however, reveals how local cultural discourses on femininity, emphasising respectability and family values lead to distinctively Indian patterns of gender inequalities in the banking sector serving to highlight the intersection of gender with class identities. Crucially, the comparison of government-owned, foreign-owned and Indian private banks demonstrates that local cultural norms and gendered organisational practices are mediated through different organisational structures to create varied experiences of gender discrimination for women in the different banks.

Finally, the study provides new conceptual perspectives for addressing the limitations of existing theorisations on gender, work and employment. It develops the concept of 'family-based femininity' highlighting the influence of the family in shaping the nature of gender inequalities in the workplace. Where previous typologies focused on resistance in the workplace, this research introduces the notion of 'compliance in the workplace', whereby women passively conform to gendered organisational practices, with little intention to create change.

3

Acknowledgements

Contents

List of Tables

List of Figures

List of Acronyms

AIBEA	All India Bank Employees Association
AIBOA	All India Bank Officers Association
AIBOC	All India Bank Officers Confederation
AITUC	All India Trade Union Congress
ATM	Automated Teller Machine
BMS	Bhartiya Mazdoor Sangh
BPO	Business Process Outsourcing
CEO	Chief Executive Officer
CII	Confederation of Indian Industry
CITU	Centre for Indian Trade Unions
CR	Confidential Report
CV	Curriculum Vitae
EU	European Union
GDP	Gross Domestic Product
HMS	Hind Mazdoor Sangh
HR	Human Resources
HRM	Human Resource Management
HSBC	Hongkong and Shanghai Banking Corporation Ltd
IBA	Indian Banks Association
ICT	Information and Communication Technology
ILO	International Labour Organisation
INTUC	Indian National Trade Union Congress
ISIC	International Standard Industrial Classification of All Economic Activities

IT	Information Technology
ITES	Information Technology Enabled Service
LFPR	Labour Force Participation Rate
MBA	Master of Business Administration
MDG	Millennium Development Goal
MNC	Multinational Corporation
NASSCOM	National Association of Software and Services Companies
NCBE	National Confederation of Bank Employees
NCR	National Capital Region
NCW	National Commission for Women
NIDL	New International Division of Labour
NSS	National Sample Survey
OBC	Other Backward Castes
PPP	Purchasing Power Parity
RBI	Reserve Bank of India
SC	Scheduled Castes
ST	Scheduled Tribes
UFBU	United Forum of Banking Unions
UK	United Kingdom
US	United States
VRS	Voluntary Retirement Scheme
WPR	Workforce Participation Rate

Chapter 1

Introduction: illusion of equality? Women in the banking sector in India

In New York and London, women remain scarce among top bankers despite decades of struggle to climb the corporate ladder. But in India's relatively young financial industry, women not only are some of the top deal makers, they are often running the show.

(Timmons, 2010: 11)

Even as Western Europe and the US struggle to emerge from the global recession, China and India are surging ahead . . . One of the chief engines of these explosive economies: educated women . . . pouring into the professional workforce

. . . Over a third of women encounter bias in the workplace . . . 45 per cent [of Indian women] . . . feel they have been treated unfairly because of their gender . . . Cultural constraints limit women's mobility and hamstring their career potential.

(Hewlett and Desai, 2010)

I began my research into the experiences of Indian women working in the Indian banking sector to properly understand the reality behind the various, at times contradictory, reports of what the experiences of these women are. Some of these different views, while not entirely irreconcilable with each other, are quoted above. In the broader context, what made my research more compelling was its global backdrop. The growth of service sector employment for women has been a worldwide phenomenon: in 2008, women accounted for 40 percent of all employed people worldwide, of whom almost half (46.9 percent) were employed in services (ILO, 2010: 3-5).[1] Explanations for women's increased employment

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[1] The International Labour Organisation (ILO) disaggregates employment into three broad sectors – agriculture, industry and services (ILO, 2010). The sectors of economic activity are defined according to the International Standard Industrial Classification of All Economic Activities (ISIC), Revision 2 (1968) and Revision 3 (1998) (Information available at: http://kilm.ilo.org, accessed: 22 May 2011). Services are defined as all activities under Major Divisions 6 to 9 which includes: wholesale and retail trade and restaurants and hotels; transport, storage and communication; financial, insurance, real estate and business services; and community, social and personal services (Information available at: http://stats.oecd.org/glossary/detail.asp?ID=2433, accessed: 22 May 2011).

in services point to the general shift in employment opportunities towards services in the new economy, facilitated by advances in Information and Communication Technologies (ICTs) (Castells, 2001, Perrons, 2004). While there are varying definitions of the new economy (see Chapter 2), the term 'new economy' has been used to describe the transition in the 1990s in countries of the Global North[2] from an industrial and manufacturing-based economy towards services and knowledge-based production, underpinned by advances in ICTs (Coyle, 1997; Perrons, 2004). Scholars argue that women have benefited from the accompanying expansion of employment opportunities in the services sector, including financial services such as banking, that emphasise supposedly feminine attributes such as teamwork, caring and serving (Bradley *et al.,* 2000; McDowell, 1997; Reich, 2001).

Despite the consequent narrowing of the gender gap in labour force participation rates (LFPR), studies find that this has not resulted in the elimination of gender inequalities in work and employment and labour market outcomes. Wage disparities between men and women persist, horizontal and vertical segregation remains entrenched, and women are over-represented in part-time and informal sector work (McDowell, 1997; Perrons *et al.*, 2006). While there has been a notable increase in the presence of women in previously male-dominated professional occupations, such as banking, finance, law and medicine, as well as in managerial positions, they remain under-represented at senior levels (McDowell, 1997). Izraeli and Adler (1994: 7), for instance, estimate that "at the current rate it will be 475 years before women reach equality in the executive suite."

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[2] In 1980, ex-German Chancellor Willy Brandt presented a report that divided the world into the rich North and the poor and marginalised South. While recognising that North-South divisions between rich and poor countries are no longer (and arguably, never were) valid today, for instance, the Global South includes some of the world's fastest growing economies, my study uses this definition as the North-South divide remains an important influence on how countries are studied and represented (Williams *et al.*, 2009). The Global South in my study refers to what are commonly described as the 'developing' regions of Central and South America, South and Southeast Asia, the Middle East and Africa (Murphy, 2008: 868; Williams *et al.*, 2009: 8). However, it is important to emphasise that while I use the terms 'Global North' and 'Global South' in an instrumental way, I recognise the diversity of countries within the 'Global North' and 'Global South', and that even within the North-South divide, there can be large differences between countries.

However, these observations about women's employment in services are largely based on case studies conducted in countries such as the United States (US) and the United Kingdom (UK), raising questions about its applicability elsewhere in the world. The trends associated with the new economy – the impact of information technology (IT) and globalisation – have altered the way labour markets function worldwide (Unni, 2008). However, while the gendered implications of women's employment in contemporary professional services have been extensively researched in countries such as the UK and US, these issues have been relatively under-researched in developing countries like India.

Feminist scholars have highlighted the multiple diversities of women's lived experiences, and how women's lives are differently shaped by the intersection of class, race, ethnicity, among others, and the influence of local, social and cultural factors (Kabeer, 2008; Mohanty, 1991). Given this, my research, by examining women's experiences of work and employment in India seeks to explore how the extent and form of gender inequality can vary in different contexts, and how these experiences may differ from empirical insights obtained from existing studies from European and North American countries.

The relative lack of research on women's employment in contemporary professional services in India, particularly in comparison to similar research in countries such as the US or the UK also does not reflect the changing global economic landscape (Murphy, 2008; Yeung, 2007). While economic activity in the 1980s was centred in the Anglo-American region, Quah (2010) argues that the epicentre of the world's economy has now moved closer to China and India. To illustrate, in 2005, India was the world's fourth largest economy,[3] and in 2007, India and China were the world's fastest-growing economies (Deloitte, 2007: 1). Therefore, "the vision of a world economy with the United States (US) or Western Europe driving global growth seems seriously misleading" (*ibid*.: 2).

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[3] This is based on measures of Gross Domestic Product (GDP) by purchasing power parity (PPP).

India also plays an increasingly important role in shaping global employment trends. For example, South Asia, led by India, accounted for the largest share of worldwide "job creation" in 2007 (28 percent), compared to only four percent by the developed economies and the European Union (EU) (ILO, 2008: 10). Clearly, there is an urgent need for social science research to recognise these changes, and for further research that is contextualised within these changing global economic dynamics. In view of this, there have been calls for 'theorizing back', which refers to "either *making* original theory that emanates from research on sites outside Anglo-American countries or *remaking* key economic-geographic concepts in light of new insights from East Asia." (Yeung, 2007: 341, original emphasis).

Herein lies the key rationale for my research. My research aims to move beyond the celebratory media hype around women's employment in professional services[4] in India, particularly banking, and through a case study of the banking sector, explore the everyday lived realities of women's work and employment in the Indian banking sector. The position of Indian women in the workplace appears beset by contradictions: evidence of gender bias is counteracted by stories of success and career advancement (Budhwar *et al.,* 2005; Gupta *et al.*, 2006; Nath, 2000). During my undergraduate studies on politics in India, I had learned about the paradoxical position of women in Indian politics, whereby women's prominence in the senior-most political positions, including that of Prime Minister, was not matched by similar broad-based representation lower down the political hierarchy.[5] I wondered therefore, whether women's employment in India's new service economy reflected a similar paradox, or whether women's increased employment in services has resulted in a decline in gender inequality in work and employment? If the latter is the case, how would this challenge existing theorisations of gender inequalities in work and employment? Yet, the paucity of

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[4] Discussions of services in India generally refer to either the service sector or the service economy (Banga, 2005; Gordon and Gupta, 2004). To distinguish trends in services following economic liberalisation in 1991 from the preceding period, I refer to discussions of services in India after liberalisation in terms of India's new service economy, based on the term used by Vira and James (2011).

[5] An exception is women's representation in local government, but this is largely the result of the implementation of a system of reservation of local government seats for women.

research on women's lived experiences of work and employment in the Indian banking sector limits our understanding of how gender inequalities are reconfigured in the Indian context.

The importance of research on women's employment in India's new service economy

One reason for the relative neglect in academic research of services in the Global South is that it falls outside the traditional remit of both economic and development geography. Where the Global South features in social science research, it tends to concentrate on issues of development processes, especially poverty, rural areas and the informal sector (Vira and James, 2011; Williams *et al.,* 2009). The focus of research on women is along similar lines. Services such as banking and the information technology (IT) sector (and women's employment within it), due to the highly sophisticated technological nature of these industries, are usually not included in 'traditional' development research, with its focus on rural areas, manufacturing and the informal sector (Vira and James, 2011). Economic geographers, meanwhile, largely devote attention to the advanced industrial economies of North America and Western Europe (Yeung and Lin, 2003). But, India's new service economy stands out due to its size, dynamism and distinctiveness (Eichengreen and Gupta, 2010). The service sector has grown rapidly in the last few decades, and in 2007-2008, it accounted for 55 percent of GDP (*ibid.*: 3). More significantly, the trajectory of service sector growth is unique among developing countries. Whereas the growth of other developing countries has been on the basis of export-oriented manufacturing, in India, growth has been led by the services sector, a trend similar to high-income countries and not developing countries (Banga, 2005; *ibid.).* Instead of interpreting this trajectory of services-led growth as an anomaly, the dynamism and uniqueness of India's new service economy presents a valuable opportunity to develop fresh theoretical insights, grounded in empirical evidence from outside the Anglo-American core to explain these economic processes.

In view of the feminisation of services globally, the gender implications of services-led growth in India since the 1990s assume significance. In recognition of this, there is a growing literature exploring women's experiences of work and employment in India's new service economy in recent decades (Basi, 2010; Kelkar *et al.,* 2005; Mitter, 2004; Patel, 2010; Radhakrishnan, 2009;). However, these studies focus almost exclusively on employment in IT and ICT services,[6] with few studies of services such as banking.

The relative dearth of research on women's employment in the banking sector is more puzzling in light of the media attention to this issue, and also given the importance of banking in India's new service economy. While the IT sector may be the most visible and well-known element of growth in services in India, this growth was also propelled by other sectors such as banking and communication (Gordon and Gupta, 2004). In fact, with a growth rate of about 13 percent, banking was among the fastest growing services sub-sectors in the 1990s (*ibid.*: 9). Moreover, in 2002-2003, banking accounted for a greater share of India's Gross Domestic Product (GDP) (over five percent) than business services, including IT (less than two percent) (Banga, 2005: 7-8; Gordon and Gupta, 2004). India's banking sector is expected to be the third largest in the world in the next two to three decades (Jaffry *et al*., 2008: 260). In addition, the banking sector is also an important source of employment opportunities – for instance, in the first quarter of the financial year 2009-2010, the banking sector had a higher number of job openings than IT/ITES (IT Enabled Services) or telecommunications (ASSOCHAM, 2009).

What is particularly interesting about the banking sector is that while women's employment in services such as IT are linked to 'globalisation' processes, women's employment in banking in India pre-dates economic liberalisation (and the associated influence of globalisation) (Gothoskar, 1995; Chapter 4). In the 1970s and 1980s, government-owned banks were a major source of white-collar

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[6] Since the Indian IT sector also falls outside the traditional remit of both economic and development geographers, Human Resource Management (HRM) scholars have conducted a large proportion of the research in this area (Vira and James, 2011).

service sector employment for women in India (*ibid.*). After economic liberalisation was initiated in 1991, foreign-owned and Indian private banks provided new opportunities for women's employment (Srivastava, 1999). On a personal note, when I left India in 1990, several of my female friends and family members were preparing for examinations for jobs in government-owned banks, which were perceived as among the most desirable jobs for women at the time. Less than ten years later, following liberalisation, my peers still considered banking a desirable job for women, but their aspirations now also included working with foreign-owned or Indian private banks. I wanted to understand the reasons for this continuity within change: what were the reasons why banking was considered a desirable occupation, both before and after liberalisation? Were there any differences in women's experiences of work and employment in the different types of banks? In particular, has globalisation changed the working culture in the Indian banking sector (with its attendant implications for women's experiences of work and employment)?

Furthermore, the potential of women's employment to 'empower' women has been long-debated in academic research and continues to be contested. However, the empirical evidence contributing to such debates has disproportionately centred on export-oriented manufacturing (Gates, 2002; Kabeer, 2000; Wright, 2006), women in the informal sector (Greenhalgh, 1991; Mies, 1982), and more recently, women in IT and in call centres (Ng and Mitter, 2005; Patel, 2010). There has been relatively less concern about women's employment in services such as banking. One reason could be that empowerment in the banking sector also represents an empirical focus that falls outside of both economic and development geography. Although the contested nature of empowerment has been an important area of study for development geographers, there has been less concern about the empowerment of professional women in general, perhaps because such women are presumed to already hold "considerable formal power" (Martin and Meyerson, 1998: 338). This ties in with feminist interpretations of empowerment which suggest that to be empowered, one would have to be have been disempowered in the first place (Kabeer, 1999, 2008). Yet, there is little clarity on how to identify

the disempowered. This may be less relevant when the subjects of discussion are poor women with few economic resources, but raises pertinent questions about how to position professional women in white-collar employment who may have access to sufficient economic resources, yet, who are nonetheless facing gender inequalities in the workplace. Based on my own labour market experiences as a woman in India, when I was working at the National Commission for Women in India in the late 1990s, I found that there was considerable concern among academics and policy-makers about the vulnerability of women workers in the informal sector in post-liberalisation India. In contrast, women in the urban, formal sector were rarely discussed as they were considered to enjoy the benefits of legal protection. At that time, I began to question such assumptions linking legislation and 'empowerment', particularly given the contradictions evident in India, where despite the plethora of government laws ensuring women's rights, women continue to face systematic social, political and economic inequality (Menon-Sen and Shiva Kumar, 2001).

These initial explorations subsequently formed the framework for my current study. First, I wanted to analyse the everyday manifestations of government laws, or how they affected women's everyday experiences of work and employment. Second, drawing from existing research, another question that arises is: how does legislation influence informal work cultures that disadvantage women? Finally, I wanted to assess the assumption that legal protection provides women with more voice to challenge gender discrimination (Kabeer, 2008), by exploring how legislation influences women's responses to gender discrimination. Answers to such questions are critical to address gender inequalities in the workplace in India, particularly if there is a need for policies to extend beyond the provision of legislation. More than collective action, studies hint at the adoption of everyday strategies of passive resistance to gender inequalities in the workplace, such as finger-dragging (keying data at a slower rate), or taking unscheduled group breaks (Basi, 2009; Mirchandani, 2004; Mullings, 1999). This draws attention to the need to examine whether similar strategies of resistance are also prevalent among female employees in the Indian banking sector.

The discussion above highlights the relative dearth of research on women's employment in the banking and financial services[7] sector in India, as well as on issues of empowerment and resistance in these sectors. It is also evident that as more developing countries are expanding their services sectors in an increasingly globalised world, the traditional boundaries between economic and development geography are becoming more blurred (Murphy, 2008; Vira and James, 2011). Clearly, what is required is research that bridges these sub-disciplinary divides, drawing upon and fusing together conceptualisations from both in order to accurately depict current trends in countries like India. The aim of my research here, by exploring women's employment in the Indian banking sector, with a particular focus on the National Capital Region (NCR) covering Delhi, Gurgaon and Noida is therefore, to address these concerns.

The research questions

The main aim of my research is to examine women's everyday lived experiences of work and employment in the banking sector in India, and compare how these experiences vary for women in government-owned, foreign-owned and Indian private banks. This is explored through a case study of female employees in the banking sector in India's National Capital Region (NCR). I have chosen the NCR for my research for several reasons. First, since I wanted to undertake a comparison of government-owned, foreign-owned and Indian private banks, I decided to focus only on urban areas as foreign-owned banks have a very limited presence in rural areas (in 2009, only 2.7 percent of foreign-owned bank branches and offices were in rural and semi-urban areas) (RBI, 2009: 4). Of the four major urban centres in India, Mumbai, Chennai, Kolkata and Delhi, Delhi has the largest number of commercial bank branches, providing a large sample for my research

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[7] Banking and financial services are often referred to together, as banking is a constituent element of finance, which also covers money, credit and investments (Porter, 2005: 4). In India, banking services fall within the purview of the Department of Financial Services, which also covers other financial services, such as insurance, pensions and non-banking financial companies (Available at:
http://finmin.nic.in/the_ministry/dept_fin_services/fin_services.asp, accessed: 20 May 2011).

(RBI, 2009: 84-101). When Gurgaon and Noida from the NCR are added, the potential sample size increases further, but remains within a compact geographical area that can be studied easily. It was also important to expand the focus from Delhi to include other areas of the NCR, as bank operations for Delhi are increasingly integrated with the NCR (Business Standard, 2010), and as the head of Yes Bank, one of India's new private banks noted, the NCR has "evolved as one of India's largest Consumer Financial Centre[s]"(*ibid.*). Second, Delhi has a large number of foreign bank branches and offices (the second highest in the country after Mumbai) (RBI, 2009: 8-48). Third, Delhi, being the national capital, attracts employees from across the country. For instance, 38.4 percent of the population of Delhi are originally from outside Delhi,[8] which implies that it includes a wider cross-section of the Indian population, and thereby, a more varied sample for my research than other urban areas. Finally, since Delhi is the legislative centre of the country, conducting the research study in the NCR, including Delhi provided better access to policy-makers and government organisations, such as the National Commission for Women.

Specifically, my study aims to explore patterns of, and responses to gender inequalities in the Indian banking sector. Through a comparison of three different types of banks – government-owned, foreign-owned and Indian private banks,[9] my study also aims to analyse whether such patterns are experienced in similar

[8] Source:
http://censusindia.gov.in/Census_Data_2001/Census_data_finder/D_Series/Migrants_by_place_of_birth.htm (accessed: 20 May 2011).

[9] The Reserve Bank of India (RBI, 2010) categorises scheduled commercial banks in India (commercial banks included in the schedule of the Reserve Bank of India Act, 1934), excluding regional rural banks into: nationalised banks, State Bank of India and its associates (which is also a nationalised bank, but is the largest bank in India, therefore meriting separate classification), foreign banks and other scheduled commercial banks. More generally, in the literature on banking in India, the different types of banks are classified variously as state-owned/public sector/nationalised, private sector/domestic private sector and foreign banks (Bhaumik and Dimova, 2005; Ghosh, 2010; Gothoskar, 1995; Sathye, 2003; Srivastava, 1999). Following on these lines, but to avoid confusion with discussions of the state, I have classified both nationalised banks and the State Bank of India group together as government-owned. Among private sector banks, I distinguish between foreign-owned banks and Indian private banks to highlight their different ownership.

ways by women across the banking sector, or whether these are differently shaped by institutional factors such as ownership, organisational structures and government laws. Since foreign-owned banks in India are subsidiaries of multinational corporations (MNCs), such comparisons also raise complex questions about how 'global' work practices might be geographically reconfigured when applied in other countries. In other words, the study aims to examine how globalisation processes have influenced Indian banks, but also, through an analysis of foreign-owned banks, how local cultural and social practices in turn might lead to the reworking of 'global' work practices.

In examining the influence of government laws, due to the large number of government laws that arguably directly or indirectly affect female labour market experiences of women in India, I have narrowed the focus to three specific areas: anti-discrimination (Equal Remuneration Act, 1976), maternity leave (Maternity Benefit Act, 1961) and sexual harassment (Protection of Women Against Sexual Harassment at the Workplace Bill, 2010). I have chosen these laws because among the legislative provisions that are designed to safeguard women's equal rights in India (Government of India, 2007: xv), these are the most relevant laws that address the issue of gender discrimination in the workplace.

The main research questions are:

First, how are women's everyday experiences of work and employment in India's banking sector gendered? What are the main forms of gender discrimination that are prevalent in this sector?

Second, how and why do local cultural and institutional factors, including government laws, influence women's experiences of work and employment?

Third, how do women respond to gender discrimination in the Indian banking sector?

A common, overarching question linking all the three research questions is how these experiences of, and responses to gender discrimination vary across the different types of banks, namely government-owned banks, foreign-owned banks and Indian private banks.

Conceptually, I consider the extent to which existing theorisations of gendered labour markets can adequately explain the experiences of women in the Indian banking sector. Specifically, I assess how the interplay of gendered organisational practices, different institutional factors and social and cultural influences can create varied experiences of gender inequalities. I draw upon theoretical frameworks of empowerment, that have been primarily used in discussing women's empowerment in export-oriented manufacturing, rural areas or in the informal sector, and discuss whether such theories can be usefully applied to understand the processes and responses to gender discrimination among women in white-collar service employment in India. Finally, taking the experiences of women in the banking sector, I explore how these experiences can be utilised to extend the theoretical concepts of empowerment to incorporate instances of everyday resistance.

My research is based on a questionnaire survey of 156 women employees, aimed at eliciting basic information about women employees, and their conditions of work and employment, and semi-structured interviews with 62 women employees which explored their experiences in greater depth. This provides an extensive empirical evidence base for examining women's lived experiences of work and employment in the Indian banking sector. Although the interviews for my study included some men (11), the research is primarily centred on the experiences and perspectives of women employees. In addition, my study includes a questionnaire survey of the Human Resource (HR) policies of six banks, an interview with the HR manager of one foreign-owned bank, and interviews with five government officials and one representative of a private business association. The detailed account of women's lives that emerges from my study provides a useful complement to studies that extrapolate patterns of gender inequality through the

use of secondary data. While such studies are important for documenting the extent of gender inequalities, my research aims to reveal the complexities and diversities of women's working lives.

This research makes a significant contribution to existing research by addressing the relative neglect of women's lived experiences of employment in banking and financial services in India. It draws upon and combines in new ways multiple theories of feminisation, the gendering of organisations, empowerment and resistance. But "debates in social, economic, and political theory often implicitly take conditions in the Global North as their point of reference" (Williams *et al.,* 2009: 3). Instead of simply applying these theories to the Indian context, I have used the empirical insights from my research not just to highlight the local specificity of patterns of gender inequalities, but also to develop new conceptualisations. For instance, the concept of family-based femininity, combined with the importance of institutional factors highlights how supposedly universal constraints on gender equality in the labour market are reformulated within different geographical and organisational contexts. Similarly, working across the sub-disciplinary boundaries between economic and development geography, I join together analyses of employment, empowerment and resistance to develop a typology of women's responses to gender inequalities.

Outline of the thesis

The following chapters provide a systematic analysis of the issues outlined above. In the next chapter, I examine the main patterns of women's paid employment and labour market participation, and relate them to general theoretical explanations of labour market inequalities. I move from an examination of women's employment in general to specific discussions of gender inequalities in the workplace. The chapter highlights the need for more research on women's employment in the banking sector in developing countries such as India, and assesses the applicability of theories emerging from empirical studies from developed countries in Europe and North America to white-collar service employment in developing countries.

In Chapter 3, I turn my attention to the outcomes of women's growing participation in paid employment outside the home. I discuss the contested nature of the concept of empowerment, and consider whether employment has been empowering for women (acknowledging that empowerment is not a linear or straightforward process). I argue that the concept of empowerment should be expanded to include passive, everyday acts of resistance. I also examine the role of the state and the potential of legislation in improving gender equality within the workplace. As in the previous chapter, issues currently neglected in existing research – linking empowerment and resistance with research on employment in white-collar services, and the scarcity of research on the influence of government laws on everyday experiences of inequality, particularly in relation to women's employment in banking in the Global South – are highlighted.

Chapter 4 specifically focuses on India to identify the main issues that need to be addressed in my study in order to examine existing theories on gender, work and employment from an Indian viewpoint. To do so, I present an overview of the Indian banking sector, and the key developments since the liberalisation of the Indian economy. I outline the main trends in female employment, place them against the wider background of gender relations in India, and review the role of the state, particularly in terms of the implementation and outcomes of legislation.

In Chapter 5, I present my methodological framework for this research. I explain how my study was guided by feminist research principles, which had a consequent impact upon my choice of a mixed methods approach, combining questionnaire surveys with semi-structured interviews. While my encounters in the field affirmed the importance of power and positionality, I found that the power dynamics that are usually associated with researching elites could equally be applied to non-elite groups, such as clerical staff. In addition, my experience underlines the need for a greater focus on the diasporic status of the researcher, but crucially, as part of other multiple and intersecting identities.

Chapter 6 focuses on my first research question, and examines the gendered patterns of inequalities in work and employment in the Indian banking sector. Although women have undoubtedly benefited from the expansion of employment opportunities in the banking sector, I question whether the banking sector can be described as feminised. Furthermore, I show that gender inequalities are pervasive in the sector, but in a more covert form, and are experienced differently by women in government-owned, foreign-owned and Indian private banks.

Chapter 7 analyses the causes of the patterns described in the previous chapter. This chapter addresses my second research question, through a discussion of how local cultural and institutional factors, including government laws influence women's gendered experiences of work and employment. It emphasises that laws are necessary to prevent overt discrimination, but they have limited scope to prevent discrimination that arises from gendered organisational practices such as long working hours, mobility, and networking. The discussion also shows that the norms of respectable femininity magnify these issues for Indian women. However, even within the Indian context, experiences of inequality can vary based on differences in organisational structure.

While the preceding chapters establish the existence of gender inequalities in the Indian banking sector, Chapter 8 focuses on my third research question, namely, women's responses to discrimination. I argue that legislation is not sufficient to enable women to exercise 'voice'. Aside from the procedural barriers of legislation, the norms of respectable femininity are a powerful deterrent to women's abilities to challenge gender inequalities. Instead, women choose to adopt coping tactics to deal with gender inequalities in the workplace. This underlines the duality of the nature of social resources within the empowerment framework.

In order to interpret the empirical data presented in Chapters 6 to 8, I draw upon theories of feminisation, the gendering of organisations, empowerment and resistance. In Chapter 9, I review these multiple theoretical inputs, assess how

they relate to my three research questions, and consider their limitations in explaining gendered patterns of work and employment in the Indian banking sector. As an alternative, I present my own conceptualisations. First, I develop the concept of family-based femininity, placing the spotlight on the family as central to explaining women's everyday experiences of work and employment. Second, I distinguish between coping and compliance tactics to create a more comprehensive typology of women's responses to gender inequalities.

In the final chapter, I summarise the major findings of the research and explore their implications for both policy and further study. The chapter reiterates the importance of contextual analysis that takes into account the influence of local social and cultural factors. But, it is also important to recognise that these in turn are affected and reworked through global processes of change. Finally, the chapter suggests several areas for future research, for example, to explore in detail the existence of 'national care chains' within countries, women's lived experiences within them, and how these can be related to the workings of global care chains.

Chapter 2

Women's employment and gender equality in the new economy: patterns and theoretical explanations

Introduction

> The mass entry of women to the workplace . . . has led to a relatively unchallenged prediction that women and 'women's ways' will be one of the major influences on work in the twenty-first century . . . women have made huge progress; numerically dominating areas of the labour market and entering and succeeding in previously male dominated occupations and professional groups.
>
> (Bolton and Muzio, 2008: 282)

The increase in women's labour force participation has irrevocably transformed the conditions of women's work and employment, but in complex and contradictory ways (Bottero, 2000). So while women are increasingly entering professional and managerial jobs, there has also been an increase in women's employment in part-time, low-paid jobs; and horizontal and vertical segregation persists (ILO, 2010; Moghadam, 1999). Theoretical explanations for these trends have focused on both the macro-level dimensions of gender inequality to a more detailed micro-level analysis of everyday relations within the workplace. However, since much of the theorising on women's employment in white-collar professional services, particularly banking is largely based on case studies conducted in the Europe and North America, it raises the question of whether these theories are relevant and helpful for understanding the changes in women's gendered experiences of work and employment in white-collar services in developing countries like India.

The aim of this chapter is to review the literature on women's employment in white-collar services, particularly banking, document the limitations to existing research, and highlight the issues that have been neglected in current research. Thereby, I show how I derived the research questions for my study. First, I identify the defining features of women's increasing employment in the new economy. I then examine the main theoretical explanations of labour market inequalities, and assess whether they can adequately explain women's lived experiences of work and employment, with a particular focus on the banking sector in the Global South. I

discuss how differences in women's experiences of work and employment globally underline the need for contextual analyses of gender inequalities. I conclude by outlining the main elements that will form the basis of my research, namely, the influence of local cultural and institutional factors (particularly, different organisational structures and ownership patterns) on women's lived experiences of work and employment in the banking sector through an approach that recognises that the intersection of gender with class identities determines patterns of gender inequalities in the workplace.

Patterns of women's increasing employment in the new economy

Worldwide, 1.2 billion women were working in 2007, almost 200 million more than in 1997 (ILO, 2008a: 1). By 2008, women accounted for 40 percent of all employed people worldwide, of whom almost half (46.9 percent) were employed in services (ILO, 2010: 3). Explanations for these trends generally point to two inter-linked phenomenon: the new economy and globalisation (Moghadam, 2007; Perrons, 2004).

Existing research on the new economy encompasses a variety of issues, ranging from debates on definitions of the concept (Coyle and Quah, 2002; Shire, 2007), to changes in the nature of work (Bradley *et al.*, 2000; Castells, 2001; Leyshon *et al.* 2007) to its impact on families (Carnoy, 2000). Especially relevant here is that discussions of the new economy invariably highlight the irreversible shift in industrial structure towards services, and the "growth of knowledge goods" (Perrons, 2004: 14), underpinned by the expansion of ICTs (Castells, 2001; Coyle, 1997, Perrons, 2004). Firms in the new economy are also experimenting with new employment forms, changing its temporal (part-time work, flexible hours), spatial (different organisation and location of work, such as teleworking) and contractual (temporary contracts) dimensions (Bradley *et al.*, 2000; Walby, 2007). Studies also note that the use of new technologies:

> . . . have often been heralded as a way of increasing opportunities for
> women because they do not require physical strength, can be operated
> from home and enable people to work flexible hours.
>
> (Perrons, 2004: 197)

As a consequence, the expansion of jobs for women has been one of the major features of labour markets, particularly in developed countries in the past 20 years (Carnoy, 2000). This immediately begs the question of whether this phenomenon is relevant or has any utility beyond the developed world.

Certainly, research indicates that the advances in ICTs have facilitated globalisation processes. The rapid growth of ICTs has created an economy capable of working as a unit in real time, on a planetary scale (Castells, 1996). In turn, increased interconnectedness and the unprecedented expansion of trade, has expanded the new economy onto a global scale, creating a new global economy, affecting work opportunities around the world (Castells, 2002; Dicken, 2010; Sweet and Meiksins, 2008). The burgeoning literature on women's increasing employment in the IT sector and in call centres in developing countries (Basi, 2009; Freeman 2000, 2002; Kelkar and Nathan 2002; Mattingly 2005; Mitter, 2004; Pande 2005; Patel, 2010) suggests that women have been an integral element of the expansion of the new economy in these countries. However, the emphasis on the new economy being driven by ICTs sometimes overshadows the importance of other sectors, particularly banking and finance, even though the globalisation of financial markets, including the transnationalisation of banking has been a fundamental feature of the new global economy (Castells, 2002; Dicken, 2010; Leyshon *et al.*, 2007). Consequently, there has been comparatively less research on women's employment in banking and financial services in countries like India.

Globalisation is viewed by some scholars as a unilinear process that leads to the homogenisation of the world, crucially, according to a Western model (Bradley *et al.,* 2000; Davids and van Driel, 2001). If this view is extended to women workers, it implies that they face similar experiences worldwide in increasingly homogenised workplaces:

> . . . the workplace in Mumbai need not and should not be significantly different from the workplace in Buenos Aires . . . the workers should follow more or less the same policies, processes and practices.
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> (Blomberg, 2010: 58)

On the other hand, increased inter-connectedness could also lead to a "globalised production of difference" (Appadurai, 1996, cited in Davids and van Driel, 2001: 155). In relation to the impact on women's employment in the new economy, some studies stress that macro-level changes in work and employment are experienced differently in different contexts due to the influence of local social and institutional arrangements (Bradley *et al*., 2000; Perrons *et al*., 2006). In banking for instance, the penetration of foreign-owned banks into host countries varies according to the level of deregulation of the banking system (Dicken, 2010). To take an example, the UK has allowed foreign bank entry since the late 1980s whereas countries like India maintained strong protectionist barriers, illustrating that global processes continue to be mediated through national and local institutions, and suggesting that the impact on employment will also be similarly varied across countries (*ibid.)*. This strengthens the arguments of feminist scholars who reject ahistorical accounts of women's experiences, highlight the importance of difference and inequalities, and advocate the study of working women in specific social contexts and as embedded in local social practices (Mohanty, 1991, 2003).

Feminisation of services in the new economy

Globalisation processes have also been associated with the New International Division of Labour (NIDL), characterised by sub-contracting and decentralised supply chains (Beneria *et al*., 2000). While NIDL was first identified in relation to manufacturing, the global reach of the new economy has resulted in an extension of NIDL to services (*ibid.)*. Several studies, particularly in the 1980s, called attention to the gendered nature of NIDL in manufacturing (Elson and Pearson, 1981; Fernandez-Kelly, 1983; Lim, 1985; Safa, 1981).[10] In the search for cheap labour, young women quickly became the preferred labour force. However, the demand for female labour was not just based on low wages, but on gendered discourses that constructed women as more docile, more dextrous and more disposable (Chant and McIlwaine, 1995: Elson and Pearson, 1981; Perrons, 2004).

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[10] There is an extensive literature analysing women's employment in export-oriented manufacturing. See, for example, Chant and McIlwaine (1995), Fuentes and Ehrenreich (1983), Stichter and Parpart [eds] (1990), Ward (1990).

Attention has now shifted to whether women's employment in the new economy is the product of similar gendered discourses. It is argued that the expansion of women's employment coincides with the move towards more so-called feminine styles of working in the new economy. With the emphasis on innovation and problem solving, hierarchical management styles are giving way to working patterns that promote teamwork and collaboration (Reich, 2001; Thompson and McHugh, 2002). Such management styles are considered inherently feminine, for example, women's leadership style is said to resemble a web-like structure, similar to the lattice or grid management model of the new economy (Hegelsen, 1990), which arguably gives women a competitive advantage in the new economy.

Women's rising participation in the new economy is also attributed to the growth of service jobs requiring emotional labour, in which worker's appearance and behaviour become part of the service being offered. Hochschild (1983: 7) defines emotional labour as the "management of feeling to create a publicly observable facial and bodily display", which places importance on communication and personal contact. Women are perceived as innately possessing such skills, opening up new job opportunities for them (Bradley *et al.*, 2000; Reich, 2001). With an increased emphasis on customer service in the competitive environment of contemporary banking, emotional labour has become a crucial aspect of jobs in the sector, to the benefit of women (Bird, 1990). Gothoskar (1995: 165), for instance, relates how women were recruited in foreign-owned banks in India as they were believed to provide "better customer service" than men.

The increase in women's employment has led to assertions about the feminisation of the services sector, where feminisation refers to a numerical increase in the number of women, including in the banking sector (Bird, 1990; Crompton and Sanderson, 1994; England and Boyer 2009; McDowell and Court, 1994). However, with the notable growth of women's employment in services, studies have noted that a "new" gender gap is emerging, which is less about differences between male and female participation rates, and more about "inequity in the quality of employment" with women generally segregated in "poorly-paid,

insecure, home-based or informal employment" (ILO, 2010: 56).

Accounts of feminisation in the services sector actually predate the emergence of the new economy[11] with the mass influx of women into clerical work in the 1960s and 1970s (Game and Pringle, 1984; Prather, 1971). The expansion of services in the 1990s as part of the new economy has accelerated this trend, but women's employment in the new economy is distinguished by a change in the temporal dimension of employment, notably an expansion of part-time work, and the entry of women into previously male domains, such as professional and managerial work (Bradley *et al.,* 2000; McDowell, 1997). However, the core aspects of the relationship between service work and women's employment – of the transformation of white-collar work into pink-collar jobs - appear to have remained unchanged. Game and Pringle (1984) describe how in Australia, the deskilling and mechanisation of bank tellers' jobs due to technological changes in the 1970s made them more repetitive and routine, and led to a simultaneous reluctance of men to undertake these jobs, and the assumption that women would be better suited to perform such detailed tasks. Thus, low-level, clerical bank work became equated with women's work. Writing almost three decades later, England and Boyer (2009: 307) note that "the idea of clerical work as 'women's work' has proven to be a remarkably durable formulation." A study of the Swiss banking sector in the 1990s found that women were regarded as ideal candidates for flexible, part-time, low-level work (Mez and Buhler, 1998). Similar trends can be identified in the British banking sector, where by the 1990s, one-third of the women staff were in part-time work, with lower pay and fewer career opportunities (Özbiglin and Woodward, 2004: 675).

The association of women's employment with low-paid, low-skilled jobs however, sits uneasily with accounts of women's increasing entry into managerial

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[11] The origins of the new economy are also subject to debate, and the first use of the term can be traced back as early as the late 1960s. In the 1980s, it was explicitly linked to the domination of service economies. However, the general use of the term is most often associated with the emergence of technology driven firms in the US in the 1990s (Leyshon *et al.,* 2007).

and professional jobs, especially in financial services. For instance, between 1971 and 1991, women's share of managerial occupations doubled from less than five percent to almost 11 percent (Izraeli and Adler: 19). Certain professions, such as banking have been singled out for facilitating the breakthrough into, and increased representation of women in management positions (Izraeli and Adler, 1994; McDowell, 1997). For example, a case study of firms within the UK financial services industry published in 2006 finds that women occupied between 39 to 60 percent of managerial positions (Ogden *et al.,* 2006: 44).

There are indications that new managerial opportunities for women are linked to the increased importance of customer service, marketing and knowledge. A study of banks in the UK in the early 1990s finds that several women in clerical positions (which required face-to-face customer contact), were upgraded to managerial positions in response to the need for such skills in management (Burton, 1993). Although women are still doing deskilled clerical work in banks in the UK, the emphasis on customer care and marketing, combined with adequate qualifications has enabled some women to move into supervisory positions which correspond to lower and mid-level management, previously occupied mainly by men (Crompton and Sanderson, 1994).

Despite the numerical rise of women in managerial and professional jobs, however, "few women make it to the top of the occupational hierarchies" (McDowell, 1997: 19). The under-representation of women in senior managerial positions is a recurring theme of studies across the services sector, from law (Pierce, 1995) and accountancy (Lynotte and Crompton, 2008), to banking (Maxwell *et al*., 2007; Maynard and Matthews, 2009; McDowell, 1997; Özbiglin and Woodward, 2004; Porter, 2005). In relation to banking, one study published in 2000, for example, states that women comprised 60 percent of employees in the banking sector in the UK, but only 20 percent of managers (Pascall *et al.,* 2000: 65).

Moreover, a closer look at the distribution of women managers points to clear patterns of gender segregation. For example, human resources functions in banks are almost completely female, while corporate or wholesale banking remain dominated by men (Ogden *et al.*, 2006). These patterns are clearly gendered, the result of the association of certain functions, such as human resources with feminine attributes (McDowell, 1997).

The feminine/masculine dichotomy of such patterns belies the rhetorical claims of femininity as a competitive advantage in the new economy, as horizontal segregation translates into gender differences in upward career mobility (Bolton and Muzio, 2008; McDowell, 1997; Tienari *et al.*, 1998). Indeed, research on the banking sector has found a linear link between feminisation and a decrease in the status, terms and conditions of jobs. There are close parallels with the trends observed for clerical jobs. Women have moved into positions formerly occupied by men, such as branch managers, but only after these positions had been deskilled or downgraded (and consequently, offered less pay and status) (Burton, 1993; Özbiglin and Woodward, 2004; Tienari *et al.,* 1998).

Meanwhile, early research on banking links feminisation with authority, rather than skills, suggesting that women in managerial jobs may be in highly skilled jobs, but are rarely in positions that provide organisational control or authority (Savage, 1992). Women can be accommodated within specialist niches within management, such as communications or public relations without challenging male authority and control, which remain located in core banking functions. What unites this early research and studies of deskilling is that despite the much vaunted advent of new feminine styles of working in the new economy, women continue to be excluded from the most important or senior management jobs.

Women's increasing employment in services in the Global South
The picture of women's employment in services in the Global South is more complex. The outsourcing of data entry work to countries such as Barbados and India and to Mexico's *maquilas,* previously the site of export-oriented

manufacturing work, has raised questions about whether services will replicate the patterns of feminisation witnessed in the manufacturing sector in the 1970s and 1980s (Ng and Mitter, 2005; Mukherjee, D., 2008; Samper, 1997). The similarities with export-oriented manufacturing are striking (Joekes, 1995). Women are the preferred workforce, with the work itself imbued with particular notions of femininity (Freeman, 2000); and the jobs involve routine, repetitive work with little upward career mobility (Mitter *et al.,* 2004). The specialised division of tasks within such jobs has also been described as resembling an assembly line (Samper, 1997). In line with the trajectory of feminisation witnessed in manufacturing jobs, these jobs, where women now constitute the majority are showing trends towards increasing informalisation and insecurity in the form of shift work, non-permanent contracts and high attrition rates (Ng and Mitter, 2005). Terminology such as 'cyber coolies' lends further support to these arguments in relation to ITES (Information Technology Enabled Services) work (Freeman, 2000; Ng and Mitter, 2005). However, its relevance to the banking sector is less obvious.

At the other end of the spectrum, similar to the trends witnessed in the Global North, women have also benefited from the expansion of professional and managerial jobs. For example, in 1990, the proportion of women in professional, managerial and administrative jobs in the Caribbean was higher than that in the UK or the US, in some cases by a significant margin, for instance, in Jamaica (Mullings, 2005). However, these achievements are tempered by the persistence of vertical and horizontal segregation (Kelkar *et al*., 2005; Nilan and Utari, 2007; Srivastava, 1999). Furthermore, the majority of women tended to be concentrated in areas such as human resource management (Kelkar *et al.,* 2005). There is also evidence that an increase in the proportion of women within a particular job role corresponds to a decline in the prestige of that work. For example, referring to the concentration of women in non-technology work in the software industry in India, Kelkar *et al.* (2005) note that these positions held less prestige and authority than core technology development.

However, others argue against essentialising the devaluation of women's labour. For instance, despite call centre work bearing resemblance to the low-skilled, routine work in manufacturing, it differs from such work in providing relatively higher wages (Ng and Mitter, 2005). For example, entry-level starting salaries for women working in transnational call centres were almost three times the average entry-level salary in other fields (Patel, 2010: 34). As a consequence, call centre work was considered prestigious work, with the potential for upward economic mobility (Joekes, 1995; Ng and Mitter, 2005; Patel, 2010; Vira and James, 2011). Complicating the picture even further, Patel (2010) highlights how call centre work in India has been reversing the trend in feminisation, with men increasingly moving into "pink-collar" employment, primarily for two reasons. First, the relatively high wages provided in this sector; and second, the night shift requirement is less of a hurdle for men than women, as there are fewer social restrictions on men's physical and temporal mobility compared to women. This suggests that it is not just *who* performs the work, but *where* and *when* that determines the allocation of specific jobs as men's work or women's work.

Furthermore, studies suggest that in jobs requiring higher levels of skills, such as software engineering, the entry of women has not resulted in the devaluation of women's labour (Fuller and Narasimhan, 2008; Ng and Mitter, 2005). In such jobs, "gender is not important – it is the knowledge and the skills which are more important" (Ng and Mitter, 2005: 141).

Whether these findings are applicable to other services such as banking is difficult to ascertain given that these areas have been relatively less researched. The observation made more than 15 years ago that "The prospects for women's employment in other new, trade-related services such as finance and insurance . . . is not known" (Joekes, 1995: 41) remains valid today. Among the few studies of banking from India, Gothoskar (1995) and Srivastava (1999) find that there has been an increase in the number of female managers in Indian banks, particularly in foreign-owned banks. However, Gothoskar (1995) notes that at the same time,

this has been accompanied by the deskilling of lower-level jobs. But, she does not elaborate on these trends, and the impact of women's entry into banking on horizontal and vertical segregation is unclear. On the other hand, Mullings (2005) demonstrates that women have been successful in entering senior positions in the Caribbean banking industry, accounting for 70 percent of executive management positions (although women have not yet managed to break through to the uppermost positions (that is, bank president)). Crucially, the feminine/masculine divide in jobs described in studies of women's employment in banking in the UK, North America and Australia has not occurred here, with woman dominating in 'feminine' areas of banking such as administration, as well as other areas such as business and finance (*ibid.*).

These studies draw attention to the class dimension of professional employment in services, indicating that women's middle-class status was pivotal in enabling them to enter such employment. Moreover, Mullings (2005: 22), by stating that the success of middle-class women was dependent upon the ability to "draw upon the paid but devalued social reproductive labor of poor working-class women" highlights the growing polarization between different classes of working women, and suggests that any analysis of women's employment in services would be incomplete without accounting for such differences.

Gendered dimensions of labour market segmentation in the new economy
While there has been a notable rise in high-paid knowledge work in the new economy, service work cannot be conflated with such work, as there has also been a corresponding increase in low-wage service jobs such as cleaning and childcare (Blomberg, 2010; Martin, 2007; Sweet and Meiksins, 2008). Although the latter are devalorised and often rendered invisible, the two are mutually constitutive of each other, and low-paid service workers are "in fact part of the infrastructure of jobs involved in running and implementing the global economic system" (Sassen, 1998: 87).

Such labour market segmentation has a gendered and racialised dimension, a process facilitated by globalisation, which has generated a surge in global

migration, especially of women from the Global South to the North to work as nurses, sex workers and domestic workers, among others (Ehrenreich and Hochschild, [eds] 2003; Moghadam, 2005; Pyle and Ward, 2003; Sassen, 1998). The origins of these patterns of labour market polarisation, however, are the outcome of the new economy. The intensity of work for highly paid professionals in the new economy leaves them with little time for anything apart from their work, creating a demand for the marketisation of domestic services such as cleaning, cooking and childcare, a demand that has been filled by the development of global care chains, overwhelmingly composed of women (Perrons, 2004). The core issue that is highlighted is that the gendered domestic division of labour has remained unchanged. Far from spelling the 'end of patriarchy' (Castells, 1996), the feminisation of services in the new economy has simply resulted in the transfer of domestic responsibilities from professional women to other women lower down the class hierarchy and/or from another country.

Global care chains have been well documented in the literature on women's employment (Ehrenreich and Hochschild (eds), 2003; Perrons, 2004; Sassen, 2000; 2000a;), but in these discussions, differences between women tend to be defined in terms of the powerless, oppressed, immigrant, 'Third World' woman serving white, Northern, middle-class women (Sassen, 1998).[12] Studies of the IT sector in India also reiterate the importance of domestic help in enabling the careers of professional women (Fuller and Narasimhan, 2008; Kelkar *et al.*, 2002). Significantly, this help is provided by women within the same country, albeit from a different class. By foregrounding differences between women, these studies help dispel the notion of all 'Third World' woman as victims (Mohanty, 2003). Furthermore, the existence of national level care chains underpins the need for an expanded development focus on the contemporary employment experiences of females in professions such as banking.

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[12] It is important to point out that this binary may no longer be relevant with the increasing migration of women to countries such as Singapore and Hong Kong.

The unchanged domestic division of labour is also responsible for the growing polarisation between full-time and part-time workers (McDowell, 1997), a differentiation that is based upon the type of work that women do. For instance, McDowell (1997) notes that in the UK, women in professional occupations were more likely to return to full-time work after giving birth than women at the bottom end of the labour market, presumably because professional women could afford to pay for childcare services (although she does not explicitly elaborate on this).

In addition to relying upon the cheap labour of other women, women's ability to penetrate senior professional jobs, including in banking has also been attributed to the use of academic qualifications, such as MBAs (Master of Business Administration) (Mullings, 2005). The success of women in entering professional and managerial occupations challenges traditional patterns of skills polarisation that correspond with gender differentiation – male workers dominating in high-skilled occupations, and women concentrated in low-skilled positions (Pearson and Mitter, 1993). Significantly, the ability of women to obtain greater knowledge and skills was "*afforded* by their class status" (Mullings, 2005: 22; my emphasis). Thus, the increased emphasis on knowledge in the new economy may have benefited some women, but it also signals an increasing differentiation between working class women (who may be unable to afford such high-level education) and middle-class women worldwide.

In sum, although the new economy has clearly resulted in greater employment opportunities for women, gender inequalities in work and employment have not been eliminated. Moreover, there are also growing divisions among women, highlighting the need to recognise the heterogeneity of women's work and employment experiences.

Explanations for gendered labour market inequalities
Despite the global increase in women's labour force participation, women's employment is segregated both horizontally and vertically, and women's work

remains under-valued, as reflected in the persistence of the gender wage gap. Women also face different conditions of work, usually in more temporary and insecure forms of employment (ILO, 2008a; McDowell, 1999). Scholars have presented a variety of explanations for these trends, primarily originating in the Global North. While these can be broadly divided into three main approaches - neoclassical, labour market segmentation and feminist theories – a common focus is on the deskilling and devaluation of women's work, and the constraints of women's domestic responsibilities.

The deskilling of women's work

Human capital theory, an extension of neoclassical economics, which rests on the assumption that women's position in labour markets is the outcome of the interaction of labour demand and labour supply attributes women's subordinate position in labour markets to women's lower human capital, or acquisition of education and skills (Anker, 1998; Walby, 1998). However, such claims are not supported by evidence across different countries. Both in industrialised countries such as the US and UK, as well as in the developing world, women are increasingly obtaining similar levels of education[13] as men, but this has not necessarily led to labour market gains (Beneria, 2001; Blau *et al*., 2006; England, 2005). For example, McDowell (1997) finds that in the banking sector in UK, despite having the same or higher educational qualifications, men and women had different career trajectories. In developing countries, studies have also generally not found any consistent relationship between educational qualifications and occupational segregation (Chang, 2004).

More importantly, human capital theory does not provide an adequate explanation for why an occupation becomes devalued and deskilled upon the entry of women.

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[13] It is recognised the skills cannot be equated with education, as skills can also be acquired through on-the-job training and work experience. The reasons for women's lower skills are generally linked to their lower work experience, in turn affected by their domestic responsibilities.

Turning to labour market segmentation theories,[14] which in contrast to neoclassical theories, recognises ethnic, gender and class divisions in the labour market and the presence of institutional barriers, helps resolve this puzzle.

While the origins of segmentation theory can be traced to the model developed by Doeringer and Piore (1971), dividing the labour market into primary and secondary sectors, there have subsequently been many different modifications, focusing on occupational, geographic and structural divisions of the labour market (Anker, 1998; Bauder, 2001; Royal and Althauser, 2003). However, the essence of all segmentation theories is that labour markets are divided into various segments, or sub-groups, with little capacity for crossover by workers between segments. Typically, the key division is between primary sector jobs in large firms, usually with higher pay, more promotion possibilities and better, more stable working conditions, and secondary sector jobs, which are low-paid, with little security and poor working conditions. As Anker (1998: 20) notes:

> It is a relatively short step to adapt the concept of dual labour markets to occupational segregation by sex, with one labour segment comprised of "female" occupations, and another segment comprised of "male" occupations.

Crucially, segmentation theory presents an advantage over neoclassical theory by arguing that labour is socially constructed, and by implication, labour market opportunities are linked to the ascribed, not actual characteristics of the workforce, an explanation which can also be extended to women:

> Thus jobs are secondary because they are performed by workers generally considered secondary: jobs are regarded as unskilled because they are feminized and not feminized because they are unskilled . . .
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> (Craig *et al*., 1982: 77; cited in Peck, 1996: 70)

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[14] Walby (1988:17-18) notes that there is sometimes confusion between segregation and segmentation and defines the two as follows: "Segregation is the concentration of persons by ascriptive criteria such as sex and race in particular sectors (here of employment), while segmentation is the differentiation of the labour market into distinctive types of employment, which may or may not be filled by disproportionately by members of different gender or ethnic groups."

Although segmentation theory gives an insight into how jobs are classified based on who performs them, to understand why women should be associated with unskilled labour requires combining segmentation theory with feminist theories of labour market inequalities, which identify patriarchal forces as the cause of women's subordination in society, and extend this to the labour market. The gender division of labour in the workplace can then explained by the interaction of patriarchal relations with capitalism:

> Though capital did not create the patriarchal social structures that underpin the marginalized role of women in the labor market, it exploits and thereby perpetuates gender divisions.
>
> (Peck, 1996: 65)

Women's ability to break through these divisions is further constrained by social closure, or the ability of social groups, in this case, men to restrict access to primary sector jobs, through means such as trade union activity (Bauder, 2001; Peck, 1996). In this respect, segmentation theory converges with feminist theories that suggest that men (through the system of patriarchy) keep women disadvantaged by denying them access to better kinds of jobs, and indicates that labour markets do not simply reflect social inequalities, but also actively reproduce and generate inequalities (Peck, 1996; Walby, 1990).

Since segmentation theories emerged in the context of Fordist modes of production, its relevance in the environment of flexibilisation, labour market deregulation and reorganisation of production in the new economy is increasingly questioned (Royal and Althauser, 2003). The dismantling of internal labour markets and greater market determination of recruitment, pay and performance should by implication, reduce the structural barriers to gender equality in the workplace. This is supported by the findings of a study of British banks in the 1990s, where the move away from internal labour markets enabled women to use their qualifications and skills to gain entry into managerial, higher-level jobs (Crompton and Sanderson, 1994).

However, firms have restructured their activities into core and periphery, with the periphery activities outsourced or subcontracted to smaller firms, usually located

in the Global South. Highly skilled, educated professionals remain in the core, while the rest of the workers are located in the periphery, primarily in informal, part-time employment (Beneria, 2001). Although women are generally linked to the latter, this needs to be qualified by highlighting the increased entry of women into professional and managerial occupations, albeit leading to greater inequalities between women (*ibid.*). Moves towards organisational flexibility have also created divisions between "organisational insiders" (standard employment relations) and outsiders (nonstandard employment relations)" (Kalleberg, 2003: 156), but this differentiation is not necessarily marked by gender. Furthermore, all non-standard employment cannot be equated with job insecurity and poor work conditions, for example, there are highly paid knowledge workers with portable skills who move within the labour market on temporary contracts between different firms (*ibid.*). Although women are more likely to be in insecure, non-standard forms of employment, the key differentiation between workers is related to their access to skills and knowledge, providing renewed support for human capital theories. Nonetheless, while the differences in skills levels can be used to explain the increasing polarisation between women, it does not adequately explain why the most senior positions in occupations continue to elude even highly skilled and educated women. This suggests that labour market divisions are also the result of the different terms under which men and women supply their labour, putting the spotlight on the domestic division of labour as another factor impacting upon women's employment (Peck, 1996).

Women, work and domestic responsibilities

Women's domestic responsibilities have been a central component of all theoretical explanations of women's employment. Indeed, the explanatory emphasis of human capital theory has shifted from formal education to women's disproportionate burden of domestic responsibilities to understand gender inequalities (England, 2005). Since women have a greater commitment to domestic responsibilities,[15] in particular, childrearing, this leads to interruptions in

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[15] Becker (1991) suggests that women take on greater domestic responsibilities as part of a welfare maximising household strategy. However, this has been extensively criticised,

women's work, and limits their ability to acquire labour market experience (Walby, 1990). In addition to explaining the gender pay gap (women's lower human capital translates into lower levels of pay) (Walby, 1988), economists also use it to explain occupational segregation, arguing that women choose occupations that impose fewer penalties for intermittent work, including part-time work (Polachek, 1981).

England (1982, 1984), using survey data from the US from the late 1960s and 1970s finds that women's earnings did not depreciate any less in female-dominated occupations compared to male-dominated occupations; and women with intermittent work histories were no more likely to choose female-dominated occupations than women with continuous work histories. This thereby refutes theories that link occupational segregation with women's domestic responsibilities. Evidence from India is also contradictory: while the consequences of bearing a disproportionate share of domestic responsibilities are recognised (Arun and Arun, 2002; Fuller and Narasimhan, 2008; Kelkar *et al.,* 2002), its impact critically depends on whether women have external support for childcare and domestic work, either from paid help, or from extended family (also see Mullings, 2005).

The main problem with neo-classical theories is they pay insufficient attention to the surrounding social conditions that may impact upon an individual's decisions (Cotter *et al.,* 2001). Segmentation theories, on the other hand, include the role of family and extended kin. Nevertheless, as in human capital theory, the basic assumption in segmentation theory is that women's domestic responsibilities inhibit their work patterns, without considering why women bear greater responsibilities for domestic labour in the first place, nor how this pattern can be changed.

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not least for its neglect of intra-household power dynamics, and its narrow emphasis on nuclear families (Ferber, 2003). For a good review, see Kabeer (1994).

Feminist theories point to patriarchy as the source of these divisions, but crucially, it is the interaction of patriarchy with capitalism that sustains these inequalities (Hartmann, 1979). Since women's unpaid labour is viewed as critical for lowering the costs of maintaining and reproducing future generations of workers, men deny women better opportunities in the labour market. This leads to women being more involved in domestic work, which creates a vicious cycle, as this further hinders their access to the best jobs (Walby, 1990). Incorporating patriarchy into the analysis underlines that women's domestic responsibilities are based on social, not natural conceptualisations (Faulkner and Lawson, 1991).

The domestic division of labour also helps explains the ideology of women as secondary earners (Sinclair, 1991; Walby, 1990). Scholars argue that this has been crucial for the functioning of the labour market, as it constitutes women as a flexible reserve that can be brought into paid work during times of increased demand and released at times of recession (Peck, 1996; Walby, 1990). Empirical evidence is less supportive of this claim – far from being a 'reserve', women appear to have maintained their labour force participation even during economic downturns (ILO, 2010; Standing, 1999; Walby, 1990). Nevertheless, the key point that emerges from these discussions is that for understanding women's employment, the domestic and the public sphere cannot be separated as each exerts a profound influence on the other.

Clearly therefore, theoretical explanations focusing on skills and the domestic division of labour do not provide a complete understanding of the persistence of gender inequalities in work and employment. The fundamental problem is that these theories do not account for the strong influence of geographical variations and cultural factors on women's employment (Moghadam, 1999; Momsen, 2004). For example, Patel (2010) provides a vivid illustration of how cultural concerns about women's morality and respectability constrict women's physical and temporal mobility, and through this, their access to the public sphere of paid employment. This strengthens the case for research that recognises the diversity of women's work and employment experiences, and that incorporates the importance

of local cultural influences. Furthermore, these theories present only a partial picture of women's labour force participation as they fail to fully problematise gender inequalities. In order to understand how macro-level trends in labour market inequalities get reproduced at the level of the workplace and impact upon women's everyday lived experiences requires shifting the focus to the level of the workplace, to the work that men and women do (McDowell, 1999).

Gender, work and organisations

Gendered organisation theory emerged in response to the persistence of gender asymmetries within organisations. The main tenet of these theories is that contrary to their image of gender-neutrality, organisations are saturated with masculinist assumptions that privilege men over women. While early theorists in the 1970s focused on how opportunity structures within organisations create differential experiences for men and women (Kanter, 1977), since then, the spotlight has moved towards less visible, underlying gendered aspects of organisational practices (Benschop and Dooneward, 1998), from the creation of hierarchies and organisational symbols to 'doing gender' or the performance of gendered identities by workers (Acker, 1990). However, the majority of the research on gendered organisations emanates from countries of the Global North, thus raising the question of whether these observations are also valid outside of these countries.

The fundamental premise of Kanter's (1977) pioneering efforts to understand gender differences in organisations is that women's subordinate position in mainly lower-end positions in organisations is related to practices of male homosociability, or the preference of male managers for hiring other males, effectively excluding women. Thus, Kanter (1977) explains gender inequalities within organisations in terms of the numerical dominance of men within organisations. If this argument is extended further, a numerical increase in women's representation should then lead to changes in gender relations within organisations. As the previous discussion on the feminisation of services shows, this notion has been subsequently challenged and dismissed. To take the example of the banking sector in the UK, studies indicate that despite women comprising

the majority of total employment in the sector, they continue to be under-represented in senior and executive positions (Maynard and Matthews, 2009; Morgan and Schor, 1993; Özbiglin and Woodward, 2004). Moreover, despite the increased employment of women, the discriminatory practices Kanter (1977) identified, such as homosociability are still prevalent in contemporary workplaces, for instance, in US investment banking, where male workers were usually given preference for work with male clients (Roth, 2006), suggesting that gender inequalities within organisations are a function of factors other than numerical representation.

Kanter's (1977) also notes that that when women are in the minority, they are treated as tokens, who suffer from increased visibility, and harsh performance evaluation, an observation confirmed by surveys of women in senior management positions worldwide, including Asia (Gupta *et al.,* 2006). However, a study of the Dutch banking sector finds that tokenism is not gender-neutral, and has different consequences for men (Benschop and Dooneward, 1998). When men are in the minority in female-dominated occupations, in contrast to the glass ceiling, they find themselves on the 'glass escalator', on a fast track to promotions and higher positions (Williams, 1992; Zimmer, 1988). In contrast, the presence of a few women in senior positions in organisations can actually serve the purpose of reinforcing notions of gender-neutrality, and they can be used as "show-pieces" to "prove that there are equal chances and possibilities for women in the organization, and . . . women can be successful in top functions", obscuring how women have to "fight extra hard . . . and to refute stereotypical prejudices" to reach these positions (Benschop and Dooneward, 1998: 793).

Acker (1990, 1992) provides a comprehensive challenge to the notion of a gender-neutral, abstract organisation, and puts forward the concept of a gendered organisation, in which every aspect of the organisation is patterned in terms of male and female, masculine and feminine. Symbols and images are usually used to reinforce these gender divisions, for example, the image of a senior manager as one of successful, forceful masculinity. Gendering also occurs through processes

that produce gendered components of individual identity, for instance, how individuals present themselves, in choice of work and clothes, among others (Acker, 1990, 1992).

Even though underlying every organisation's logic is a gendered substructure that is reproduced daily in practical work activities, covering every aspect of the organisation (Benschop and Dooneward, 1998), dominant organisational discourse conceals this gendered subtext. One of the main contributions of Acker's (1990) theory is that she states that organisations are able to do so by obscuring the embodied nature of work. Gender–neutral organisation theory presents jobs as filled by 'bodiless' workers, whereas Acker (1990: 257) contends that "The abstract worker transformed into a concrete worker turns out to be a man whose work is his life and whose wife takes care of everything else." The equation of the 'ideal worker' - that is, someone who works long hours, arranges their outside responsibilities around paid work, and can relocate and travel as requested (Kelly *et al.*, 2010: 186; Williams, 2000) - with the male worker excludes women, with their different sexualities, bodies and domestic responsibilities.

Acker's (1990, 1992) analysis has been widely used for understanding gender inequalities in the banking sector (Acker, 2006; Benschop and Dooneward, 1998; McDowell, 1997; Maynard and Matthews, 2009; Özbiglin and Woodward, 2004; Pascall *et al.,* 2000; Tienari *et al.*, 1998), perhaps because banks epitomise the gendered organisation:

> Banking, in terms of number of employees, is a female domain, but in terms of power and control, it is firmly in the hands of men . . . The mass of women working for banks are in low-status and relatively low-paid jobs. A wage gap between women and men also exists in the banking sector. Thus, banks are gendered organizations in the most obvious sense: wages, tasks and hierarchical positions are all distributed differently to women and men.
>
> (Acker, 2006: 195)

These studies confirm that the barriers faced by women in career advancement are congruent with masculinised traits and assumptions, foremost among them, the pressure for long working hours, and the prevalence of informal networks and the

'old boys club' (Maynard and Matthews, 2009; Özbiglin and Woodward, 2004). Masculinities and femininities are constructed on the job, and women are marked as the 'other', as out of place, because they do not fit the idealised image of a rational male worker (McDowell, 1997). Crucially, however, Crompton and Birkelund (2000: 331) distinguish between 'encumbered' and 'unencumbered' workers, or those with, or without caring responsibilities. For women with families, the expectations of long hours and travel can limit their ability for career advancement, but this is less relevant for women without such responsibilities.

For women without caring responsibilities, in being marked as 'other', the issues instead centre on appearance, and the use of sexist language, and metaphors at work, (McDowell, 1997). Significantly, masculine assumptions about women's roles and appropriate behaviour permeate both formal structures such as recruitment and promotion, and the informal structures of everyday interaction between the sexes, such as workplace talk and jokes (*ibid.*). Although a major aspect of this involves sexualised talk and behaviour, non-sexualised subjects such as sports also prove to be equally exclusionary for women (McDowell, 1997; Özbiglin and Woodward, 2004).

Overcoming these barriers poses particular dilemmas for women. Although some women have adopted the persona of honorary men (by adopting so-called 'masculine' attributes such as aggressiveness) in order to succeed, this is regarded as inappropriate (McDowell, 1997). Supporting this view, Gregory (2003: 114) recounts how a woman executive was not promoted because she was described as a "tough broad" and the senior manager did not want "tough broads" in his company. On the other hand, femininity also makes men uneasy, placing women in an impossible position (McDowell, 1997).

The ascendance of service work, in which the embodied performance of workers is part of the product consumed, has also further altered the relationship between embodiment, self and the 'ideal worker' (McDowell, 1997). Service jobs then become increasingly associated with women's work, as they are suffused with

notions of femininity[16] that emphasise characteristics such as pleasantness, and the ability to care for customers (Gupta *et al.,* 2006: 286; McDowell and Court, 1994).

The emphasis on appearance and servicing also brings to the fore sexuality, which can be detrimental to women's position in the workplace, and can be manifested in sexual harassment (McDowell and Court, 1994). For service sector workers, sex became part of the job, and the ambit of potential sexual harassment gets extended from colleagues and bosses to customers, as workers are expected to account for sexual talk and innuendos from male customers (Adkins, 2002).

McDowell (1997) also highlights how sexuality becomes an issue in matters such as mentoring, and interactions with clients. In addition, she introduces dress into the analysis of workplace relations, suggesting that dress can be a powerful means of marking women as 'other'. In combination, the preoccupation with women's sexuality diverts attention away from women's competence and skills and also serves to increase their vulnerability to sexual harassment (McDowell, 1997; Özbiglin and Woodward, 2004).

Apart from emotional labour, the new economy has also resulted in a decline in masculinist, hierarchical organisational structures. Some scholars argue that the flat (non-hierarchical), team-based structures of organisations that are characteristic of the new economy have provided more opportunities for professional women (Acker, 2006a) than traditional hierarchical bureaucratic organisations. However, this has been equally challenged by others, who demonstrate that collegial and informal structures, which leave more room for subtle discriminatory practices can actually be more exclusionary than organisations with more formalised procedures for recruitment, promotion and pay (Britton, 2000; Cook and Waters, 1998). In her own study of Swedish banks which compares banks with different hierarchical patterns, Acker (2006a) acknowledges that there has been no substantive change in the overall gender regime of Swedish banks. Gender inequalities seem to have been similarly impervious to

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[16] Significantly, this is based on a version of hegemonic femininity, whereas there are multiple versions of femininity and masculinity (McDowell, 1997).

organisational change in UK banks, which have witnessed a move away from internal labour markets towards more marketised processes (Burton, 1993; Crompton and Sanderson, 1994, Özbiglin and Woodward, 2004, Parker *et al.,* 1998). Indeed, the effect of standardisation of recruitment and career development practices based on skills and qualifications has been to legitimise these practices by "cloaking them in spurious 'objectivity'" (Özbiglin and Woodward, 2004: 678). Examining promotion procedures in UK banks in the 1990s, Parker *et al.* (1998) find that these processes were considered ostensibly gender-neutral because of the introduction of an open advertisement system, allowing both men and women to apply, but managerial expectations and stereotypes about women's abilities and commitments remained unchanged, which hindered women's promotion prospects. Even if women do manage to attain managerial positions, organisational practices effectively sideline them into positions with less authority, for example, being put in charge of smaller branches. These 'glass walls' are extremely effective in barring women's access to senior positions (Parker *et al.,* 1998; Wirth, 2001).

It appears then, that organisational changes have not led to any fundamental change in gendered organisational practices. Thus, for women in managerial positions, they have only achieved "male-style careers in a male-dominated context" (Parker *et al.,* 1998: 161), raising questions about the prospects for gender equality. The equation of the 'ideal worker' with the male worker, completely committed to his work may in fact, be reinforced by the pressures of globalisation and increased competition, which has created the need for round-the-clock work, especially in banks (Roth, 2006). Such an environment is conducive for men with little outside responsibilities, but creates barriers for the advancement of women with domestic responsibilities. When women opt-out of full-time work to balance domestic responsibilities, their careers suffer. Even for women who put in the long hours and have few outside commitments, the assumption that women will get distracted by domestic responsibilities (that single women will eventually marry and have children) leads them to be marginalised. Studies show how working mothers, irrespective of the number of hours they work, tend to get put on

the 'mommy track', another example of the gendering of organisations (Benschop and Dooneward, 1998; Williams, 2000).

The utility of gendered organisation theory in South Asia
While these studies are useful in shedding light on women's disadvantages in the workplace, given that they are based on empirical experiences mainly from countries in Europe and North America and from Australia, their applicability to women's experiences of work and employment within organisations in the Global South in South Asia is questionable.

An analysis of studies of services such as IT in India (Kelkar *et al*., 2005), and of professional and managerial occupations in Asia in general (Gupta *et al*., 2006; Liddle and Joshi, 1986) indicates that women in white-collar service employment also face similar barriers to career advancement as their counterparts in Europe and North America, such as domestic responsibilities, networking, work timings and gender stereotyping. Likewise, dress and appearance are vital embodiments of identities in pink-collar service work (Freeman, 2000), corresponding with the discussion on service work and embodiment from Europe and North America . Of the few studies of the banking sector in India, Gothoskar's (1995: 167) comment that the obstacles faced by women in Indian banking "are intensified by [women] being forced to adopt the behaviour of the 'successful manager or officer' which has been established by men" fits easily within theories of gendered organisations, suggesting that gendered employment practices are a global phenomenon.

On the other hand, some studies, including of banking in South Asia and the Caribbean (Kelkar *et al*., 2005; Mullings, 2005) suggest that analyses of gender inequalities in work and employment must account for the particularities of local social and cultural factors. For example, a universal constraint on women's career advancement – domestic work – was found to be intensified by a culturally defined gender division of labour in the Indian IT sector (Kelkar *et al*., 2005). Another study of the Indian IT workplace reveals that workplace practices support a version of femininity that is markedly "Indian", reflecting Indian middle-class

values on family, morality and sexuality (Radhakrishnan, 2009). Similarly, Mullings (2005) links the preference for women in the banking sector with so-called 'feminine' skills. However, she makes an important qualification that these skills are different from those described in research. Europe and North America. While so-called 'feminine' attributes are usually associated with caring, communication and patience, in the Caribbean, 'feminine' qualities are equated with being responsible, diligent and focused.

These differences highlight the need to critically interrogate the universalistic assumptions of Western-based theories (Murphy, 2008; Yeung, 2007). The review of the literature so far indicates that globalisation has not led to a homogenisation of workplace experiences of women worldwide. While there has been an increase in women's employment in white-collar services globally, women's working lives have been differently shaped by the intersection of class, as well as local and cultural influences. Significantly, one of the few studies of banking services from the Caribbean shows that women's increased entry into banking has not been characterised by the feminine/masculine divide between jobs that is seen in Europe and North America (Mullings, 2005). The reasons for this demand further study, and form a key rationale for my research. However, my research also aims to understand how universal experiences of gender inequalities are reconfigured within local contexts. To take an example, it has already been noted earlier in the chapter that worldwide, the achievements of professional women have rested on the domestic labour of poor, working class women. However, in India, the success of married women who have domestic responsibilities also critically depended upon the support received from extended family, such as parents and in-laws (Fuller and Narasimhan, 2008). This reiterates the importance of linking the domestic and public sphere, but also demonstrates the need to examine how women in different countries manage domestic responsibilities differently. By following this approach, my research aims to provide new insights into existing theories that are largely based on studies from Europe and North America (Yueng, 2007).

Bringing domestic labour into the analysis also inevitably raises issues of class. Clearly, in addition to inequalities between men and women, an intersectional approach to organisation theory that also pays attention to other dimensions of inequality, such as race, and class is required (Acker, 2006a). In my research, I will therefore, consider how women's class status may have affected their experiences of work and employment in the Indian banking sector. An examination of other aspects of inequality also highlights other bases of differentiation in the workplace, such as sexuality. Although gender and organisation theories revolve around expressions of femininity and masculinity, what sometimes gets missed is that these are based on implicit assumptions of heterosexual norms, which can also serve to exclude other men, such as homosexual men (Acker, 2006a; McDowell, 1997; Özbiglin and Woodward, 2004). Such exclusionary norms can be strengthened by cultural taboos (Özbiglin and Woodward, 2004), providing further justification for understanding women's working lives within specific social and cultural contexts.

Another factor that can shape levels of inequality in the workplace is related to organisational structure. The review of the literature shows that there is no clear consensus on whether traditional hierarchical organisations, or flat, team-based organisational structures are more conducive to gender equality. Instead of viewing organisations in terms of rigid divisions between hierarchical bureaucracy versus informal or marketised, Wickham *et al.* (2005) posit that bureaucracies are not inherently patriarchal and that organisational structure and patriarchal relations are two separate dimensions that can change independently of each other. In Chapter 1, I noted that women's employment in banking in India pre-dates liberalisation, and that there are three different types of banks in India – government-owned, foreign-owned and Indian private. While government-owned banks are characterised by bureaucratic procedures, the organisational attributes of foreign-owned banks and many Indian private banks resemble that of new economy firms (see Chapter 4). Consequently, one aim of my research is to assess how different organisational structures can impact upon gender inequalities in the workplace.

Furthermore, Chen *et al.*'s (2008) study of gender differences in organisational culture in three different types of banks in Taiwan, namely, ex-government banks (which changed from state-owned to part-public and part-share ownership in the 1990s), 'new-wave' banks (private banks which were created in the 1990s) and foreign banks finds that there were significant differences between banks, highlighting the influence of ownership patterns, further justifying the comparative approach (comparing government-owned, foreign-owned and Indian private banks) that I take in my study.

Similar differences resulting from varying ownership patterns, but also from the influence of global work practices have been noted in the literature on IT and call centre workers in India. For instance, the international environment of MNC call centres in India was considered more empowering for women, allowing women to interact more freely with their male counterparts and wear Western dress, compared to traditional Indian workplaces, which reinforced and replicated patriarchal relations (Mattingly, 2005). Studies also show that working for multinationals as opposed to local software companies in India had a positive impact on gender equality, as multinationals followed global work practices such as flexi-hours, part-time work and maternity leave (Arun and Arun, 2002). While these studies present the multinational firm or global influences in a positive light, Radhakrishnan (2009) finds that through their workplace practices, the global workplaces of IT firms actively reinforced and consolidated traditional gender relations exemplified in the norms of respectable femininity. In doing so, it is questionable how far these global workplaces facilitated gender equality. Moreover, it also shows that global workplaces are not immune from local influences.

Conclusion

To conclude, an accurate depiction of current trends in, and conceptualisations of women's employment is that there are notable continuities in gender inequalities within remarkable patterns of change. The most striking feature is the diversity of

women's experiences. Women are not only differentiated from men in the labour market, but there are substantial differences between women – most visibly, between managerial and clerical workers, and between professional working women and poorer, working class women - divisions which have been accelerated by the trends in the new economy and globalisation processes.

The review of the literature clearly reveals the lack of systematic research on women's employment in the banking sector in the Global South, where research has largely focused on the lives of poor women. A growing literature is emerging on women's employment in the IT sector and in call centres. Much less discussed are women employed in the banking sector. Yet, particularly in India, not only have women in the banking sector commanded media attention, their presence in the workplace pre-dates liberalisation (and the associated influence of globalisation) (Gothoskar, 1995). Thus, my research aims to redress this neglect, and provides an opportunity to explore how globalisation processes have transformed women's lives in white-collar, services work outside of the IT sector in India. Significantly, my study includes women in government-owned, foreign-owned and Indian private banks. Through this, my study will compare the impact of different organisational structures on gender equality, and assess the validity of theorisations that assert that the flatter, organisational structure of the new economy have been more beneficial for women. However, my study will move beyond that, to look at the impact of different ownership patterns. Specifically, the objective is to reconcile the contradictory findings emerging from the IT sector discussed above. This brings to the fore the importance of culture, and its influence in leading to geographical reconfigurations of global work practices. My study will examine whether the trends that have been noted in existing research , such as feminisation, and vertical and horizontal segregation are replicated in India. However, I incorporate two elements into my analysis that have been highlighted in studies of women's employment in other, white-collar work in developing countries. First, it is evident that a focus on gender alone would provide only a partial picture, whereas a richer understanding of gender inequalities in the labour market can be gained by an intersectional approach that

recognises the mutually reinforcing impact of class, caste, race, ethnic and other divisions. I will pay particular attention to the class dimension of women's employment, in order to understand differences between women, but also highlight that the exploitation of other women's labour does not always manifest itself in global care chains, but can also occur within national boundaries. Finally, the analysis of the distribution of domestic responsibilities will extend to cover both domestic workers as well as extended kin.

Chapter 3

Improving women's experiences of employment: empowerment, resistance and the role of the state

Introduction

The relationship between women's employment and empowerment is characterised by contradictions and contestations (Kabeer, 2008). In Chapter 2, I noted that despite the increase in women's employment in white-collar services globally, including banking, gender inequalities in labour markets persist. This chapter expands on how these trends relate to perceptions that equate paid work with women's 'empowerment' or an improvement in women's status (Kabeer, 2008; Pearson, 2004; Stichter and Parpart [eds], 1990). I first review conceptualisations of women's empowerment and highlight the contested nature of the term. I then discuss the need for further research on women's empowerment in white-collar services such as banking. Although the contested nature of empowerment has been an important area of study for development geographers, there has been less concern about the empowerment of professional women in general, probably because, based on their access to economic resources, it is assumed they are empowered (Martin and Meyerson, 1998). However, I argue that this raises pertinent questions about how to position professional women in white-collar employment who despite their access to sufficient economic resources, are nonetheless facing gender inequalities in the workplace.

A central feature of women's 'empowerment' relates to its potential to create change towards greater gender equality. The aim of this chapter is to assess, based on empirical evidence on women's employment, some of the important channels through which women can claim their rights in the workplace, and improve labour market outcomes for women, specifically through collective action, or through public action by the state and/or legislation (Elson, 1999; Tzannatos, 1999). In doing so, I draw attention to the scarcity of research on the role of the state and the influence of legislation on women's everyday lived experiences of work and employment in banking services in countries like India. I also argue that women

in white-collar service employment tend to utilise passive acts of resistance to challenge gender inequalities in the workplace suggesting that the concept of empowerment needs to include a greater focus on 'everyday resistance'.

Finally, while most studies tend to emphasise how women's paid work changes intra-household power relations, I argue for further analyses of how societal norms on femininity, and appropriate gender roles can constrain women's position in the workplace, and crucially, their responses to gender inequalities. Furthermore, I highlight how women's responses to gender inequalities are inextricably linked to their class status, calling for an intersectional approach to analyses of empowerment.

Feminist interpretations of empowerment

The assumption that women's incorporation into the labour force leads to greater empowerment can be traced to early Marxist theories, especially those proposed by Engels (Pearson, 2004).[17] However, the debates about the links between women's employment and empowerment only came to the fore during the 1970s, after Boserup's (1970) seminal work drew attention to the marginalisation of women from modernisation and industrialisation processes. Increasing women's access to paid work then became a central component of subsequent development strategies (Kabeer, 1994). Regardless of research that has since contested the notion that participation in the paid labour force engenders uniformly positive outcomes for women (Pearson, 2004), the assumption that increasing women's employment leads to greater empowerment persists. For example, one of the indicators for the Millennium Development Goal on the empowerment of women is the share of women's wage employment in the non-agricultural sector.[18]

An assessment of the empowering impact of employment first requires an understanding of the concept of empowerment. The term has been used in widely

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[17] Pearson (2004: 117) terms this view as the 'Engelian myth.'
[18] Source: Millennium Development Goals Indicators, Available at:
http://unstats.un.org/unsd/mdg/Host.aspx?Content=Indicators/OfficialList.htm (accessed: 11 May 2011).

divergent contexts from business to social work to development. In relation to women's empowerment, within the diversity and variety of feminist interpretations of the term, certain commonalities can be discerned. First, the use of a gender analysis of power underpins most approaches. In addition to traditional definitions of power, mainly 'power to' (ability to make choices) and 'power over' (the exercise of authority), which requires increasing individual's access to resources, a gender analysis of power includes 'power with' (which implies collective action) and 'power within' (refers to assets such as self-esteem and self-confidence) (Rowlands, 1997). A gender analysis also draws on Foucault's concept of power[19] as relational, or existing within a network of social relationships. This also includes an understanding of how internalised oppression can create barriers to women's exercise of power, and women's ability to challenge gender inequalities (Kumar and Varghese, 2005; Mosedale, 2005; Rowlands, 1997).

Second, empowerment "refers to the process by which those who have been denied the ability to make choices acquire such an ability" (Kabeer, 2001: 19). Therefore, this requires that to be empowered, one would have to have been disempowered in the first place (Kabeer, 2001, 2008). Following from this, Kabeer (2001, 2008) defines empowerment as the expansion of people's ability to make strategic life choices (choices that are critical for people to live the lives they want, such as the choice to create livelihoods and who to marry). She states that the ability to make strategic choices is composed of three inter-related components: resources (which enhance the ability to make choices), agency (the ability to define one's goal and act upon them) and achievements (outcomes of agency). Despite the utility of this approach, there is little clarity on how to identify the disempowered. This may be less relevant when the subjects of discussion are poor women with few economic resources, but raises pertinent questions about how to position professional, middle-class women who may have

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[19] For a useful overview of theories of power, see Alsop, Bertelsen and Holland (2006: Appendix 2). For a discussion of power and gender, see Kabeer (1994) and Parpart, Rai and Staudt (2002).

access to sufficient economic resources, yet who nonetheless face gender inequalities in the workplace.

Making choice a central element of empowerment inevitably requires an analysis of societal norms and regulations as "conceptions about what is possible, desirable or conceivable in one's life are shaped in important ways by the society in which one lives and one's place within its social order" (Kabeer, 2008: 24). For example, when a woman chooses to take up paid work or marry someone she chooses, this may be viewed as exercising agency in contexts where these choices are denied, whereas they would be less significant in contexts where these choices are granted (*ibid.*). Hence, Raju (2005) notes, empowering processes cannot be conceptualised simply at the level of the individual, but must also be embedded in the wider social context. A multi-level approach to understanding power relations recognises that transforming women's lives to achieve gender equality requires changes at multiple levels, from the individual, household to community. It also involves other stakeholders such as husbands/partners and community leaders. Such an approach also overcomes critiques that conceptualisations of empowerment focus exclusively on the local and individual level (Parpart, Rai and Staudt, 2002; Raju, 2005).

Another fundamental aspect of feminist approaches to empowerment is that empowerment cannot be bestowed; it has to come from within, implying that participation is an essential aspect of empowerment. However, studies have shown that participation (or access to decision-making) is a necessary, but not sufficient condition for empowerment (Cornwall, 2001; Williams, 2004).[20] Indeed, this approach has been critiqued in international development debates regarding the empowerment of the poor and other marginalised groups, particularly the assumption that simple incorporation into development projects leads to empowerment (Williams, 2004). For participation to achieve its transformatory potential, it is essential to understand the ways in which it relates

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[20] There is an extensive literature on participation and empowerment of the poor. See, for example, Cooke and Kothari, 2001; Cornwall, 2001; Hickey and Mohan [eds], 2004.

to wider power structures. These studies also highlight the need to recognise the repressive structures (of gender, caste and class) within communities, which is especially relevant to discussions of women's empowerment (Hickey and Mohan [eds], 2004; Williams *et al.*, 2003).

In addition, for participation to be effective, it needs to be "one among several tactics for achieving the empowerment of the poor" (Williams, 2004: 102). Extending this to women, researchers have stressed that in addition to participation, empowerment also involves cognitive (women understand their condition and causes of subordination), political (the capacity to organise and mobilise for social change, or collective action) and psychological (the belief that women can act to improve their realities) elements (Bisnath, 2001). The key point is that for empowerment, participation should become a process through which subordinated groups seek to challenge their exploitation by dominant groups (*ibid.*).

While these interpretations of empowerment draw attention to collective action, some researchers query an over-emphasis on collective action as central to empowerment. Desai (2002: 218) for example, suggests that subtle strategies to challenge existing power relations can also "achieve profound, positive changes in women's lives without stirring up wide-scale dissent." In her study of women's empowerment in a development project in North India, Raju (2005: 202) also hints at the adoption of subtle strategies by women, which has significant implications for understanding the scope for women's resistance and challenges to gender inequalities:

> Women tried to redefine and expand their spaces . . . without being too radical in their approach . . . they used the existing social constructs of male behavior, even if it meant following in many instances existing gender codes . . . women avoid a confrontational approach and try to carve out extended spaces for themselves within the constructs already available, a strategy that can be termed "incremental pragmatism."

Some studies have also demonstrated that empowerment in one sphere (such as the public sphere) can often be accompanied by disempowerment in another (such as the domestic sphere) (Raju, 2005). So for instance, women could be making remarkable achievements in participating in political decision-making, while at the same time, ideas about their responsibilities in the home remain resistant to change. Although this was discussed in relation to rural development projects (*ibid.*), the analysis of the tensions between different spheres can also be extended to women's employment in the formal sector.

Empirical insights into empowerment and the employment of women

Turning to empirical evidence of the impact of paid work on improving women's status both within and outside the household reveals that most studies focus on women's employment in export-oriented manufacturing (Gates, 2002; Kabeer, 2000; Wright, 2006), the informal sector (Greenhalgh, 1991; Mies, 1982), and more recently, call centres (Ng and Mitter, 2005; Patel, 2010). The work and employment experiences of professional women in general have also drawn some attention in the academic literature (Gupta *et al.,* 2006; Liddle and Joshi, 1986). However, recent, specific sectoral studies of contemporary services have focused mainly on the IT sector (Fuller and Narasimhan, 2008; Kelkar *et al*., 2005; Radhakrishnan, 2009), with few studies of women in banking. One reason could be that women's employment in white-collar services in the Global South falls outside the remit of both development and economic geographers. Although the contested nature of empowerment for women has been a concern for development geographers, there has been less concern about professional women. It is assumed that professional women are already empowered, because they have access to economic resources. However, as Martin and Meyerson's (1998: 338) study of women in senior management positions in the US indicates:

> Although these women had considerable formal power . . . these women exhibited a pattern of disempowerment directly related to their status as women working in a male world.

These observations are supported by studies of professional women in the IT sector in India (Fuller and Narasimhan, 2008; Kelkar et al., 2005; Radhakrishnan, 2009), underscoring the need for more research that conceptualises empowerment

in relation to white-collar service employment.

Existing research, drawing upon women's experiences in export oriented manufacturing, IT services and transnational call centres yield a mixed picture of women's empowerment, with claims of increased autonomy and opportunities for women countered by other research suggesting exploitation of women.

Within the complex debates on women's empowerment and employment, two specific strands of thought can be discerned. The first challenges perceptions of empowerment that rest on the distinction between the public and private spheres. The public/private binary implies that simply gaining access to the public sphere through paid work, and the associated earnings will be sufficient for women's empowerment (Patel, 2010). In reality, this ignores the nuances of women's paid work, and its inextricable links with the household, family, kin and community relations (Pearson, 2007).

At the same time, the potential impact of women's earnings cannot be dismissed entirely. Studies across the world have shown that access to paid work and earnings increases women's sense of identity and self-worth (Kabeer, 2000). When women become an economic asset, it also provides them with more respect within the family, which sometimes also results in greater say in family decision-making (Kabeer, 2000, 2008). For instance, women in the software sector in Chennai felt they were able to resist the demands of their mothers-in-law, primarily because their salaries contributed a large share to the household budget (Fuller and Narasimhan, 2008). Access to an independent income also allows women greater self-determination, and reduces women's dependence on their families (Kabeer, 2000; Ward, 1990; Wolf, 1992). Some studies illustrate how transnational call centre work has not revolutionised women's lives. But working in call centres has altered household relations, and allowed women to recodify societal expectations of appropriate gender roles, including mobility, and in the process, reshape their own identities in positive ways (Basi, 2009; Patel, 2010). For example, women were able to resist pressures to marry, even going as far as to refuse marriage proposals that required them to stay at home, as they were keen

to pursue their careers (Basi, 2009; Patel, 2010). As Patel (2010: 131) observes: "The fact that they not only voice such a desire but are also safe enough to assert their will reflects how far society has come for some women."

However, traditional gender roles have remained remarkably resistant to change in other aspects, most notably in terms of the domestic division of labour (Basi, 2009; Fuller and Narasimhan, 2008; Kelkar *et al*., 2002). Despite women's increasing involvement in paid work, the "impressive resistance of men to an equal involvement in domestic work" (Pearson, 2000, cited in Kabeer, 2008: 48) has resulted in greater workloads for women, variously termed the 'second shift', or the 'double day' (*ibid.*). Instead, as discussed in Chapter 2, the burden of domestic work has shifted to other women, either poorer, working class women who are paid to do this work, or older women within the family, such as mothers and mothers-in-law. Patel's (2010: 108) account of how a call centre worker, who earned more than her husband was still commanded to "Serve food!" is a telling reminder that education and income do not necessarily translate into changes in gender relations.

Part of the problem for women working in services in the new economy in India is that in negotiating changes in gender relations, they are constrained by class dynamics as well as their location at the crossroads of conflicting global and local ideologies. This has been remarked upon in a number of studies, mainly from India (Basi, 2009; Patel, 2010; Radhakrishnan, 2009). Middle-class women, who form the bulk of service sector workers, are construed as the embodiment of national honour and preservers of local cultural traditions. Consequently, when women enter work in IT services and transnational call centres, which are widely depicted as sites of Western imperialism, women have to delicately navigate between local and global images of appropriate gender identities. Women's autonomy in these contexts can sometimes be interpreted as Westernisation, leading to conflicts with other family members (Basi, 2009). Women's responses to these conflicts are to enact a form of femininity that adheres to traditional norms, such as putting family ahead of career ambitions (Radhakrishnan, 2009).

These may be strategic choices on the part of the women, based on their belief that they cannot entirely subvert patriarchal norms (Basi, 2009). While they could exercise agency over certain aspects of their lives, such as how to spend their leisure time or what clothes to wear, the strength of patriarchal norms restricted their agency in other areas, such as decisions about marriage, whether they could work after marriage and which jobs they could do (Basi, 2009; Radhakrishan, 2009).

The exploitation of women in the workplace

The other main issue in discussions of empowerment focuses on women's working conditions, or exploitation in the workplace. A major concern relates to women's concentration in the informal economy, where women have no access to employment benefits or social protection (Beneria, 2001; Pearson, 2007). Changing trends in the global economy have also raised alarms about the increasing casualisation of employment of some formal sector jobs such as call centres (Mitter *et al.,* 2004; Ward, 1990). The low value attached to women's work tends to be reflected in low wages, excessive working hours, and poor conditions of work, including health and safety concerns, which "bear little resemblance to the regulated protected ideal of the formal economy" (Pearson, 2007: 204).

These trends are presented as the outcome of global capitalist processes, in which gender subordination is consciously reproduced by capital to suit its purposes. By repeated inferences to cheap, docile female labour, transnational capital has constructed an image that has crept into the corporate vocabulary as real, natural and not up for challenge (Ong, 2000; Wright, 2006). Wright (2006) adds the 'myth of the disposable Third World woman' to the prevailing discourse that presents women as passive, patient, flexible, secondary workers, arguing that the creation of this transient, disposable workforce with limited rights is vital for the continued development of capital.

The methods by which capital reinforces these myths have also been extensively discussed. Commonly cited is the use of the term 'factory daughter' to signify the relationship between male managers and female workers (Wolf, 1992). The word 'daughter' emphasises the junior status of the worker and also allows managers to draw on cultural notions of filial piety and obedience to control the female workforce (Ong, 2000; Wright, 2006). Despite their powerful imagery, given that the context in which these myths were constructed is around employment in export-oriented manufacturing, the question is whether it is relevant to employment in white-collar services, such as banking.

Patel's (2010) comparison of the extensive media attention and reactions to the rape and murder of a call centre worker, Pratibha Srikant Murthy in Bangalore, India with the attention given to the rape and murder of hundreds of women working in the *maquilas* in Ciudad Juarez, Mexico suggests that Wright's (2006) conceptualisation should be qualified as the 'myth of the disposable, Third World, *working class* woman'. The murder of Murthy provoked outrage because middle-class women are not supposed to be subjected to such violence, whereas for working class women, violence is meant to be part of the hazards of the job (Patel, 2010). Class dynamics are also interlinked with the conflicts of national and global ideologies. Because the bodies of middle-class women are considered sites of national honour, and violations of women's bodies are viewed as intrusions upon the nation-state, these women need to be protected (*ibid.*).

The emphasis on protection of women's bodies leads to a similar preoccupation with surveillance, and discipline and control of the workforce that was previously noted by researchers of export-oriented manufacturing (Pun, 2005). For example, call centre employees are closely guarded and monitored at work through key card entry and strict security to ensure non-employees do not enter, and workers are sent on buses organised by the corporation, with a male escort (either a security guard or a male employee) (Patel, 2010). In export-oriented manufacturing, the aim of surveillance was to control productivity and to prevent the building of solidarities between workers (Pun, 2005). In transnational call centres, strict

regimes of control and surveillance, in line with patriarchal frameworks are also a way to reassure the families of women workers about women's respectability, since transnational call centre work, by involving working at night requires temporal and physical mobility that conflicts with traditional norms of women's place (Basi, 2009; Patel, 2010).

Part of the unease about women's work in transnational call centres is related to the perceptions of their 'Westernisation' and corrupting, global cultural influences. In contrast to these more well-known arguments, some studies have referred to a more positive consequence of the importing of Western work practices, in which transnational call centre workers compared their informal, transparent work environments favourably against the hierarchical, formal practices of Indian private sector, and government jobs (Basi, 2009; Mattingly, 2005). Although such environments can also be used to deter employees from perceiving the more exploitative aspects of their work, this highlights that the empowering potential of employment can also vary based on organisational culture and structure.

In sum, the review of the literature so far affirms that participation in paid employment is not a sufficient condition for women's 'empowerment'. More significantly, it draws attention to the relative lack of research on the 'empowerment' of women in white-collar services, particularly banking in the Global South. I argue that if empowerment is considered in conjunction with theories of gendered organisations, something that is rarely done, it provides a strong case for examining the situation of seemingly empowered professional women. It highlights the need to further deconstruct the different dimensions within the concept of empowerment, in particular, resources, and recognise the inter-relationships between them. For instance, if resources are separated into their different elements – economic, human and social – it reveals how empowerment through access to economic resources (in this case, through access to paid employment) can be negated by the constraints of women's social resources (such as local norms of femininity).

Linked to this, while most studies tend to emphasise how women's paid work translates into changes in intra-household power relations, equally, "gender inequality within the wider society can significantly affect women's ability to take advantage of equality at work" (Fuller and Narasimhan, 2008: 200). When empowerment is viewed through the lens of the gendered organisation, the constraints posed by the static domestic division of labour on women's position in the workplace can be explored much more fully.

In addition, the importance of understanding differences between women, shaped by the intersection of gender with different identities, particularly class has already been emphasised in Chapter 2. Existing research in relation to women's empowerment also suggests that gender identities are interrelated with other axes of differentiation such as race, class, and caste (Kabeer, 2008). Thus, integrating intersectionality into the framework of empowerment, while making the analysis of women's empowerment more complex is vital for a comprehensive insight into women's employment experiences in the services sector.

Relating these conceptualisations of empowerment to paid work, one factor that may differentiate the impact of paid work on different women's lives is the considerations that lead them into such work (Kabeer, 2008). Paid work, particularly professional and white-collar work can have an intrinsic satisfaction that goes beyond the income earned from that work. However, the situation may be very different for women who have to work in order to survive. These perceptions are important, as they have implications for women's capacity for agency: it is more likely that "women will fight for . . . their rights at work, if they derive some degree of satisfaction from the work they do" (*ibid.*: 30).

Collective action for achieving gender equality in the workplace
An important channel through which women can claim their rights in the workplace is collective action through trade unions (Bishop, 2005). However, this has not been an effective route for achieving women's labour rights, primarily

because unions have been male-dominated "numerically, culturally and hierarchically" (Franzway, 1997: 129, cited in Broadbent and Ford, 2008: 2). Worldwide, studies have shown how women are deterred from trade union participation, as unions have been traditionally reluctant to take up the interests of women workers, such as childcare and sexual harassment (Broadbent, 2007; Cooke, 2011; Cunnison and Stageman, 1993; Gothoskar, 1995; Hensman, 2011). However, in response to women's growing participation in paid work, trade unions globally have increased efforts to recruit and retain women members, through the creation of women's wings, ensuring representation of women in decision-making structures, and by paying greater attention to women's issues (Cunnison and Stageman, 1993; Gothoskar, 1995; Kabeer, 2008; Moghadam, 2005; Munck, 1999). Partly as a result of this, research indicates that there has been a rise in female membership of unions, mainly in Europe and North America, including in the banking sector (Bryson and Forth, 2010; Moghadam, 2005; Özbiglin and Woodward, 2004; Russell, 2009).

Despite these trends, male bias in trade unions has not been eliminated. In India, for example, although bank unions have acknowledged that women have separate needs, these have not been adequately addressed (Gothoskar, 1995). Moreover, trade union hierarchies continue to be gendered, leading to the conclusion that:

> Until the trade unions redress their own unequal gender hierarchies
> . . . trade unionism is almost certainly incapable of offering any
> radical solutions to sex inequalities
>
> (Özbiglin and Woodward, 2004: 684)

These debates about the role of trade unions may, however be redundant in the new economy, in which flexible, fragmented modes of production and the insecure and temporal nature of jobs pose particular problems for trade union organising (Hale and Wills [eds], 2005; Herod, 2007). Herod (2007) singles out the service sector as especially difficult for trade union organising for a number of reasons, such as the physical layout of work, which makes it difficult to distinguish workers from managers, and the composition of the services workforce. In call centres, for example, part of the reason lies in resistance to union formation by employers, reinforced by the individualisation of the work

process, which curtails both spaces and time for social interactions (Russell, 2009). Also significant is how employers have utilised and reinforced the imageries of professionalism to engender resistance to unionism (D'Cruz and Noronha, 2006; James and Vira, 2010; Sandhu, 2006;). Despite the routine and repetitive nature of the work, transnational call centre employees in India associated themselves with professional identities, based on their upward mobility, their clothes and the clean, modern working environments; and linked unions with blue-collar workers, stating "it's not a factory that we can get together and ask for something. We are professionals . . . how can you form a union?" (cited in D'Cruz and Noronha, 2006: 2119). However, in relation to banking services, studies suggest that trade unions remain an enduring feature in the banking sector globally, albeit with a limited impact on gender relations within the workplace (Gothoskar, 1995; Özbiglin and Woodward, 2004).

In addition to trade unions, research has documented how working women organise in a variety of ways, especially through the formation of women-only unions and the development of autonomous women's organisations (Broadbent, 2007; Broadbent and Ford, 2008; Chhachhi and Pittin, 1996; Kabeer, 2008). These alternative forms of organising have been more successful in addressing women's needs as workers, primarily because they focus on issues that are based on the practical realities of women's lives (Kabeer, 2008). In the Global South, studies of women's alternative forms of collective action have mainly focused on the experiences of working-class women (*ibid.)*, although there is an emerging literature that examines alternative forms of organising among call centre workers (James and Vira, 2010).

In the Global North, studies have proliferated on the development of women's networks in white-collar employment (Bierama, 2005; Catalyst, 1999; McCarthy, 2004; Pini *et al*., 2004; Singh *et al*., 2006; Travers *et al.,* 1997). McCarthy (2004: 38) defines a women's network as:

> A group or organisation that exists primarily to support women's networking practices and to sustain and repeat those practices over time, and where women identify as members of a formal entity.

Others have noted that networks can also be informal (professional associations, contacts), but all networks share the common goal of providing contacts and support to other women (Bierama, 2005). In fact, a variety of networks have been identified in the literature, from in-company networks (formally run by HR), unofficial associations of women employees in the same firm, training networks, and professional networks to networks comprised of ex-employees from the same company (Bierama, 2005; Catalyst, 1999; McCarthy, 2004; Travers *et al.,* 1997). These also include several examples from banking and financial services (McCarthy, 2004; Singh *et al.*, 2006).

However, the value of women's networks in advancing gender equality in the workplace has been contested. On the positive side, studies suggest that networks are crucial for providing women with a sense of collective identity, building wider relationships with other women, and reducing their sense of isolation in male-dominated environments (McCarthy, 2004; Pini *et al.*, 2004). Significantly, sharing their experiences with others enabled women to identify their experiences at work as harassment and discrimination, which was especially important in cases where such behaviour had been normalised (Pini *et al.*, 2004). On the negative side, others question the ability of women's networks to generate change. They note that few networks "explicitly espouse feminist or equality goals" (McCarthy, 2004: 42). No action was taken to address gender issues beyond sharing of experiences (Bierama, 2005). This is especially relevant to in-company networks sponsored or run by HR, which tended to focus on aligning network activities with the companies' corporate strategy, rather than challenging the patriarchal cultures within organisations (Singh *et al.*, 2006). The establishment or support for women's networks by employers also resonates with the literature on union substitution and avoidance, which argues that employers establish alternative measures of workplace grievance redressal such as work committees to preclude collective action through unions (Brofenbrenner *et al.*, 1998; Cohen and Hurd, 1998).

These issues are important for understanding the forms of collective action among women in India. But, since much of the literature on women's networks is based on North American and European experiences, questions about whether there are similar networks in countries like India in terms of their structures and their activities, and the ways in which they resemble or differ from the networks in Europe and North America demand further study, particularly in light of women's limited participation in trade union activity. At the same time, it needs to be noted that collective action is not the only means of challenging gender inequalities in the workplace. Instead, feminists are increasingly recognising the importance of alternative, passive forms of resistance that women utilise to challenge gendered practices in the workplace.

Silent revolution: covert tactics of resistance

The emphasis on collective action in dominant conceptualisations of empowerment tends to obscure the more routine, everyday acts of resistance in the workplace (Kabeer, 2008). Inspired by Scott's (1985) insightful theory that marginalised groups resort to indirect forms of confrontation to resist power relations in the absence of other alternatives, more recent studies of workplace resistance have focused on these subtle, everyday forms of resistance (Thomas *et al.,* 2004). Although Scott's (1985) analysis refers to agricultural class dynamics, the concepts he uses have been particularly useful for shattering the image of the passive, docile, 'Third World', working woman (Ong, 1987).

The term 'routine' or 'everyday resistance' is however, hard to define precisely because of its covert nature. It is also difficult to distinguish the concept from other workplace behaviour, particularly compliance, coping and misbehaviour, for as Scott (2005: 405) acknowledges:

> It is no simple matter to determine just where compliance ends and resistance begins, as the circumstances lead many of the poor to clothe their resistance in the public language of conformity.

Nevertheless, within these limitations, researchers have attempted to distil some of the main defining features of 'routine resistance'. For instance, it has been

contended that everyday acts can be termed as resistance based on their ability to "disturb, even if fleetingly, a particular structure of power relations" (Mullings, 1999: 292). Prasad and Prasad (1998) illustrate the complexity and variety of expressions of 'routine resistance' by developing a typology dividing acts into open confrontations (which can include, apart from collective action, speaking to a manager, or filing a formal grievance complaint); subtle subversions of power relations (clandestine acts that can subvert authority at the workplace); disengagement (distancing themselves from the work through for example, daydreaming); and ambiguous accommodation (where appearances of worker cooperation with managerial objectives are a way of reasserting worker control). Importantly, they stress that the trigger for resistance may not always be direct coercion, but due to more subtle, hegemonic forms of control. They do not specify these forms of control, but state that these are "exercised through cultural processes and the management of meaning at the workplace" (*ibid.*: 231). These descriptions bear close parallels to the gendered organisational practices discussed in Chapter 2, raising the possibility that gendered sub-texts in organisations can in turn, be challenged by the "hidden transcripts" of everyday resistance (Amoore, 2005: 7).

Such discussions underline the utility of everyday resistance for understanding women's resistance. This is supported by observations that these concepts are particularly relevant to workplace relations in service sector work, in which women play a prominent role (Prasad and Prasad, 1998; Tucker, 1993;). Despite this, feminists have critiqued scholars of resistance for their silence on gender issues, and have argued for a gender analysis of resistance that involves analysing men and women's positionalities and recognising that their different positionalities then affect their gendered practices of resistance (Marchand, 2005). Extending this further, conceptualisations of resistance among women in white-collar service employment must incorporate an intersectional approach that recognises the importance of class identities.

Adopting a feminist perspective of resistance also implies focusing on the body. In studies of export-oriented manufacturing, accounts of resistance embedded in female bodies include the use of female bodily functions as an excuse to take breaks (Ong, 1987; Pun, 2005; Ustubici, 2009). Perhaps the most powerful account of passive resistance is Ong's (1987) account of factory workers in Malaysia being possessed by spirits. Such episodes of spirit possession, grounded in indigenous cultural practices should not be viewed as isolated or random acts. Rather, as Ong (1987: 207) puts it, they mark "the unconscious beginnings of an idiom of protest against labor discipline and male control in the modern industrial situation" and an attempt to counter the dehumanising tendencies of modern capital.

Despite the centrality of women's bodies in service work, there are few examples of similar body-centred forms of subtle resistance. Instead, more commonly cited forms of resistance among service workers, particularly among call centre workers and data-entry workers include: finger-dragging (keying data at a slower rate), influencing the calculation of output to manipulate their bonuses, presenting hoax solutions to customers and also humour (such as making fun of customers) (Basi, 2009; Mirchandani, 2004; Mullings, 1999; Remesh, 2008). Significantly, a notable difference from previous forms of resistance is that the target of resistance has expanded beyond management to also include customers, a reflection of the changing nature of work.

Another element of a feminist conceptualisation of resistance is the recognition that women's resistance is shaped by their familial and domestic responsibilities. The home can facilitate resistance in the workplace, by providing spaces of refuge from problems at work (Mullings, 1999). Women may also need to accommodate their familial roles into their strategies for resistance, for instance, by taking their children along to strikes, if they are unable to afford childcare (Prasad and Prasad, 1998). Familial or societal factors can also negate resistance. For instance, women in transnational call centres in India accepted, not resisted, the strict

regimes of surveillance, viewing it as a natural extension of the surveillance they are subjected to outside the workplace (Basi, 2009).

Finally, a feminist perspective entails an examination of the transformative aspect of resistance. There is no uniformity in considering the outcomes of routine resistance – while some suggest that it will not result in structural transformation (Ong, 1987), others suggest that when widely practiced, these acts may be able to subvert dominant structures (Mullings, 1999). For instance, in Jamaica, it had the cumulative effect of reducing the industry's competitiveness, the pivotal factor being that individual acts need to be transformed into a collective component. Discussing questions of the effectiveness of such strategies in changing gender relations in organisations, Martin and Meyerson (1998) compare such actions to a thousand pin-pricks. Terming the uncoordinated responses of women managers to gender inequalities within their organisations as 'disorganised coaction', they find that when these acts are in response to the same problem, in this case, male dominance in the workplace, their individual, uncoordinated acts did not transform gender relations, but did succeed in increasing awareness of gender inequalities in the workplace.

Individual acts are also not always uncoordinated and in isolation to each other. Informal practices of resistance among employees in call centres in Australia and India, for instance, providing their log-in identification to other workers to cover for them and give each other a longer break were contingent upon collaborative efforts (Basi, 2009; Remesh, 2008; Russell, 2009). Indeed, most acts of individual resistance represent some element of cooperation, even if this is implicit (Scott, 1985). Such efforts, by creating spaces of shared exploitation and solidarity create the potential for more formal forms of collective action (Russell, 2009; Prasad and Prasad, 1998).

But, the value of everyday resistance should not be viewed merely in terms of its support or facilitation of formal resistance. As Prasad and Prasad (1998:251) state, everyday resistance has an intrinsic importance for employees:

> . . . it shapes and reshapes employee identity . . . alters the symbolic
> order of the workplace and restores some measure of dignity into less
> respected jobs.

The preceding discussion provides a strong case for expanding dominant conceptions of empowerment to include passive resistance. This involves including a focus on bodily resistance, and a consideration of the influences of both the domestic and public spheres.

Women's paid employment and the state

So far, I have not included a discussion of the role of the state in my review of research on women's employment and empowerment. However, empirical studies worldwide (Crompton and Birkelund, 2000; Ong, 1987; Orloff, 2002; UNIFEM, 2005) have acknowledged the close relationship between the state, capital and labour (and through this, with women's employment), and therefore, no analyses of women's employment would be complete without it. Before doing so, it is first helpful to understand briefly the concept of the state and its relevance to women.

First, although definitions of the state are contested, and there are differences in theoretical concepts of government and state (Dunleavy and O'Leary, 1987), in practice, it is accepted that the concepts of "state and government intertwine" (Hoffman, 1995: 47). Following this, in my research, I will use the terms government and state interchangeably.

Second, three main theories of the state can be identified – pluralism/neo-pluralism, elite theory and Marxism,[21] based on the extent to which they consider the state neutral, autonomous or embedded in societal interests. However, the main point of enquiry, from a feminist perspective is how the state specifically affects women's lives. One of the major shortcomings of mainstream theories of

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[21] For a good review of the philosophical concepts underlying the state, see Vincent (1987). Almond (1988), Dahl (1961) and Smith (2006) outline pluralist theories, while Carnoy (1984) and Jessop (1977) provide a review of Marxist theories. For other theoretical discussions of the state, see Mitchell (1991) and Dunleavy and O'Leary (1987).

the state is their failure to include an explicit analysis of gender. Meanwhile, feminist interpretations of the state fall into two main camps. The first views the state as potentially beneficial for women, for instance, through welfare state provisions, or in developing countries, through legislation that promotes women's rights (Agarwal, 1988; Dahlerup, 1987; Watson, 1992). The other, more negative view is that the state is inherently patriarchal, and serves to uphold either male interests or those of capital (which can sometimes be overlapping) (MacKinnon, 1983; Waylen, 1998). For example, studies note that the state has been complicit with capital in underwriting low wages in export processing zones (EPZs) (Razavi and Pearson, 2004).

Where the two viewpoints meet is in the understanding of the pathways of state influence, through the gender division of labour, and by "offsetting, reinforcing and modifying the effects of market forces" (Kabeer, 2008: 12). The three main ways in which the state exerts its influence are: social assistance/benefits, policies of social care and through legislation (Buˇgra and Yakut-Cakar, 2010; Razavi, 2007; Tzannatos, 1999).

Social policies, welfare and women's employment
In developed countries, social policy has been a major factor in shaping the patterns of women's employment, including their conditions of work, resulting in a proliferation of literature analysing the welfare state and its impact on women's lives (Gornick *et al*., 1998; Hernes, 1987; Lewis, 1992; Orloff, 1993, 2002; Sainsbury, 1999, 1996). These studies emphasise the interlinked relationship between women's paid work in the public sphere and their responsibilities for care in the private sphere; and also reveal the gendered assumptions underlining the provision of welfare benefits. For instance, Lewis (1992), through her conceptualisation of the male breadwinner model, shows how women's entitlements to welfare provisions rest on the assumption of the family wage and women as providers of unpaid care. Thus, they underline how the core challenge for achieving gender equality is for policies to change the division of unpaid care within the home.

To do so presents an even greater challenge in developing countries, where welfare states are largely absent and women are mostly located in unregulated jobs (Razavi, 2007a). This fits with Rai's (1996) argument that studies of women in post-colonial states cannot be based on the same assumptions as those of Western states, and needs to account for the specific characteristics of the former. For instance, she argues that for women in India, the state plays a minor role in their lives (*ibid.*). Welfare programmes are confined to public works or social assistance directed at the poor, which excludes the middle-class, working women in the formal sector who are the focus of my study (Razavi, 2007a).

However, even in countries like India, the state can affect women's capabilities and choices in the workplace through the influence of legislation, particularly in the formal sector.

The impact of state policies and legislation on women's employment

Labour market policies and laws can affect women's employment in different ways. Taking legislation, Tzannatos (1999) identifies several types of policies that impact upon women, of which three are directly relevant here: protective legislation, equal pay and anti-discrimination legislation, and maternity legislation. Studies of equal opportunities, wage gaps and maternity leave have acknowledged the positive role played by legislation in reducing discrimination against women (Bishop, 2005; Gornick *et al.,* 1998; Gregory, 2003; Shaw and Perrons, 1995). In the banking sector, equality legislation and equal opportunities policies were responsible for the removal of open exclusionary practices, and the introduction of progressive measures such as flexi-hours, career breaks and childcare into British banks (Burton, 1993; Crompton and Birkelund, 2000; Crompton and Sanderson, 1994; Özbiglin and Woodward, 2004). Echoing these findings, Shaw and Perrons (1995: 7) state that: "Banking has been a front runner in equal opportunities for several years . . ." The few studies of banking from the Global South, however, have been largely silent regarding the influence of the state. Public sector employment was identified as a major factor in increasing

women's labour force participation (Gothoskar, 1995), which as Elson (1999) suggests, can contribute to empowering women, but the motivations or consequences of this employment (aside from increasing women's employment) were not discussed.

However, the continued persistence of gender inequalities despite decades of equal opportunity underscores the limitations of legislation. In the British banking sector, for instance, the few positive examples tend to "mask widespread and persistent sex discrimination in the sector" (Özbiglin and Woodward, 2004: 675). In seeking the reasons for this, several studies have highlighted the procedural barriers to using legislation. The first hurdle relates to the low awareness of women's rights, and linked to this, the mechanisms through which to seek redress (Gregory, 2003; Martin, 1996). Even if women are aware and willing to use the law, they can be deterred by the time and costs involved. In addition, others fear that they may face adverse consequences, both personally and on their careers if they report gender discrimination (UNIFEM, 2009; Roth, 2006). Another major disincentive is the onus on women to prove a violation of their rights, a burden which can be especially problematic in cases of sexual harassment (Aeberhard, 2001).

The conceptual foundations of legislation can also lead to different outcomes for gender equality. For instance, equality legislation is usually based on the principle of equal treatment of men and women in similar situations. Practically, interpretations of Equal Pay legislation have been beset by this problem, as women had to prove that their job was exactly the same as men's. Given the extent of gender-based segregation of jobs, this could sometimes be quite difficult (Cockburn, 1991; Tzannatos, 1999). Equal treatment effectively ignores the inequalities caused by the gendered sub-texts of organisational practices, and encourages women to conform to masculine norms of working (Clarke, 1995). Apparently neutral measures can also have a disproportionate effect on one sex. For example, the inherent gender biases in employment legislation in China – such as restricting the first promotion to management to employees below 35

years, which coincides with women's key childbearing years - was a contributing factor to the low representation of women in senior management (Cooke, 2003). However, providing special treatment for women is also not without its own set of problems – it can actually reinforce gender inequalities, and strengthen the stereotype of women as primary caregivers (Crompton and LeFeuvre, McDowell, 1997).

Gender bias may also be an unintended consequence of legislation designed to protect women from exploitative conditions. A prime example of this is protective legislation, as it prevents women from working in certain areas or times, denying them opportunities for employment (Tzannatos, 1999). This has certainly been the case in India where the Indian government had to amend its legislation to permit women to work during the night, to enable women to take up employment opportunities in call centres (Patel, 2010). Other legislation aimed at women's rights in the workplace, such as maternity leave benefits can result in statistical discrimination against women (Tzannatos, 1999). For instance, the introduction of maternity leave benefits worked against the employment of married women in Southeast Asia and in Sri Lanka, mainly because these benefits raised the costs of hiring women (Ghosh, 2002; Gunatilaka, 1999).

While these issues can counter the positive potential of legislation, a more fundamental concern for women is that legislation is incompatible with informal work cultures. For example, Roth (2006) reports that there was low uptake of flexi-hours in US banks based on the belief it was not feasible within the banks' client-driven, workaholic culture. Clearly, in this case, the bank's written policies were unable to change the notion of an 'ideal worker' who is able to work long hours. Other studies of banking, for example, from the UK, also reveal that despite the prevalence of family-friendly policies, it remains difficult to balance work and family life in current environments where the demands of the workplace, facilitated by technological advances such as the internet have resulted in an increasingly blurred boundary between work and home (Crompton and Birkelund, 2000; McDowell, 1997). The question then arises as to whether

women's experiences in the banking sector in India are similar, or different to those discussed above.

Furthermore, other studies (Bishop, 2005; Gelb, 2000; Laufer, 1998; Roth, 2006) confirm the largely symbolic function of legislation as firms pay lip service to equality without any significant measures to follow-up. The comment that "Equal opportunities is all about discriminating without being caught" (Scholes, 1992: 4, cited in Burton, 1993: 53) highlights that legislation will remain ineffective unless it is accompanied by accountability, adequate monitoring and penalties for non-enforcement (Won and Pascall, 2004).

While the ability to create systems of monitoring and accountability is not in question in Europe and North America, the same cannot be said of countries like India, where theorists have raised concerns about state capacity (Rai, 1996). One factor affecting state capacity is the dependence of state elites on societal groups for political survival (Charrad, 2001; Migdal, 1988). The state's beneficial impact on women's lives depends to a large degree upon the state's autonomy from societal pressures:

> . . . the State, the community and the household could be seen as interacting structures embodying pulls and pressures which may, at specific junctures and in different country contexts, converge or move in contradictory directions. . .
>
> (Agarwal, 1998: 2)

Won and Pascall's (2004) analysis of childcare in Korea, where the welfare state is rooted in Confucian principles, provides a good example of this. Despite apparently progressive legislation, in reality, the state plays little role in childcare, leaving it largely to the family, and by implication, women. Exploring these contradictions between state and societal factors is important, as empowerment within the workplace may be hindered by lack of equality in other areas of women's lives.

The implementation of legislation at the organisational level

Setting aside the conceptual and procedural issues discussed earlier, any impact of legislation or other state policies requires implementation at the organisational level. The challenges of implementing equal opportunities and equality legislation have been addressed by several studies in the UK (Cockburn, 1991; Shaw and Perrons, 1995), but in South Asia, issues surrounding implementation have focused mostly on development policies and programmes. In one of the major contributions to this area, Goetz (1997, 1997a) directs attention towards the links between gendered state bureaucracies or organisations and gender inequitable development outcomes, which can be used to make inferences about the implementation of measures for gender equality in the banking sector in India.

First, there is significant potential for a concern with gender to collapse into a concern for women. Policies to facilitate equality tend to focus on increasing the number of women, without challenging existing power structures. As the discussion in Chapter 2 indicates, increasing the representation of women alone is insufficient to eliminate gender inequality in the workplace.

Second, the role of individuals in interpreting and influencing the implementation of equality measures should not be underestimated. For instance, while HR may have gender-equitable policies in place, the immediate managers of women employees may interpret them in different ways, leading to varied experiences of the same policy. Cockburn's (1991) study of British organisations is perhaps one of the most well known illustrations of the obstacles created by male resistance at the organisational level, supporting her argument that for gender equality, it is essential to also "develop practical alliances with supportive men" (*ibid.*: 233), but there does not appear to be any corresponding work from the Global South.

Finally, political will and adequate resources are identified as vital pre-requisites for the success of any policies for gender equality. For gender equality initiatives to be successful, the departments tasked with implementing these measures need to be adequately resourced and staffed, and provided with proper guidelines and strategies (Coyle, 1989).

Özbiglin and Woodward (2004:685) provide an apt summary of how these different aspects of state policy are linked:

> . . . efforts to combat gender discrimination should take place at macro, meso and micro levels. At the macro level . . . [legal] directives may offer a significant impetus for change. . . .The meso level of anti-discriminatory work should concentrate on the impact and interpretation of state policy at the level of organizational practice and work relationships. Individual attempts at transforming gendered inequalities in these organizational relationships reside at the micro level.

My research aims to understand the linkages between the different levels – how macro-level legislation is implemented at the meso, organisational level, and interpreted and experienced by women employees at the individual level. Within theoretical frameworks of empowerment, legislation is cited as an important factor for women's agency, enabling them to protest discriminatory employment practices (Kabeer, 2008). But, as Grown *et al.* (2005: 100) note, "Empirical evidence of the impact of such legislation . . . is mixed for developed countries and scant for developing countries." Existing research highlights the problems of implementing legislation, including the procedural barriers to using the law. More significantly, if legislation is viewed through the lens of the gendered organisation, as I intend to do in my study, the question that arises is: how can legislation address the effects of gendered organisational practices, such as informal networks? In Europe and North America, women's networks have emerged as a means to counter some of these gendered organisational practices. I aim to examine whether women in the banking sector in India are involved in similar networks, how these networks facilitate (or not) women's responses to gender inequalities in the workplace, and how these compare with others avenues for redressal of gender inequalities, such as through trade unions. At the same

time, the discussion above serves as a reminder that the absence of protest in the form of collective action does not necessarily signify consent to the prevailing situation. Instead, it is necessary to explore the possibility that women's responses to gender inequalities in the workplace can be manifested through passive forms of resistance.

Conclusion

Just as the contemporary trends in women's employment discussed in the previous chapter revealed a mixed picture of progress and inertia, so too the implications of paid work for women have been contradictory, generating gains as well as losses. Within this, there has been comparatively less emphasis on the impact of paid work on women's so-called empowerment in services such as banking in countries like India, underscoring the need for further research in this area. In part, this is based on the implicit assumption that professional women already hold considerable formal power, and access to resources.

But, if empowerment is analysed in conjunction with theories of the gendered organisation, something that is rarely done, it highlights that women with sufficient economic resources can nonetheless be significantly disempowered within the workplace. Specifically, it indicates the need to expand the concept of empowerment to account for the experiences of women in white-collar service employment; and unpack the framework of empowerment, in particular, to understand the inter-relationships between its constituent dimensions, especially the resources that provide women with 'voice'.

Existing research on women's empowerment emphasises how women's employment translates into changes in the domestic domain, but as Kabeer (2008: 92) notes, far less attention has been given to "the processes by which they become empowered as workers." My aim is to address this neglect and contribute to a better understanding of the processes of empowerment within the workplace. This has several implications for my study. First, this requires a fuller understanding of the interaction of the public and domestic spheres in women's

lives. By viewing 'empowerment' through the lens of the gendered organisation, I explore how the static domestic division of labour affects women's position in the workplace. Second, combining theories of the gendered organisation with empowerment also allows a better understanding of the limitations of legislation and public policies in redressing gender inequalities in the workplace. Third, the review of existing research suggests the need to move beyond a narrow focus on collective action through trade unions to evaluate a variety of ways in which women respond to gender inequalities, most notably, through passive, everyday acts of resistance. In considering all these issues, since my focus is on middle-class women, I follow an intersectional approach that addresses how the intersection of gender and class affects women's experiences of, and responses to work and employment. Finally, the importance of individuals in interpreting and influencing the implementation of equality measures discussed earlier highlights the need to include an analysis of the influence of men on women's 'empowerment.'

Through a review of the literature on women's employment that highlighted the gaps and limitations of existing research, in both this chapter and the previous one, I have outlined the main factors that form the framework for my research. Before moving on to discuss the empirical insights from my study, in the next chapter, I present an overview of the Indian banking sector, and trends in female employment in India, to understand how these issues can be explored more fully from an Indian viewpoint.

Chapter 4

Female employment, banking and government legislation in India: an overview

Introduction

India now plays an increasingly important role in the global economy: in 2005, India was the world's fourth largest economy,[22] and in 2007, it was second only to China as the world's fastest-growing economy (Deloitte, 2007: 1). Reflecting these economic trends, India's banking sector is also gaining prominence, and is expected to be the third largest banking sector in the world in the next two to three decades (Jaffry *et al*., 2008: 260). Women, especially educated women are considered to be key players in this Indian story of growth and integration into the global economy (Hewlett and Desai, 2008). Their success in entering the professional workforce, most notably in the financial sector has garnered much media interest in India (Agrawal, 2009; Business Standard, 2009; Economic Times, 2009; Mahanti, 2005; Timmons, 2010). Yet, there are few detailed studies that examine women's employment in the banking and financial sector, and analyse patterns of gender inequality within it, which is the primary objective of my research. Crucially, I seek to examine whether patterns of gender inequalities noted in the West are replicated in India, or whether gender inequalities are geographically reconfigured in the Indian context. This chapter provides the context for exploring these issues by outlining the nature of the banking sector in India, the main trends in female labour force participation in India's new service economy, particularly in the banking sector, as well as the main challenges to promoting gender equality in the workplace. It also examines the role of the state, especially through legislation, in influencing patterns of gender inequality in the Indian labour market; and the prevailing nature of gender relations in India. By doing so, I identify the main factors that need to be addressed in my research in order to 'theorize back' (Yeung, 2007) from an Indian standpoint.

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[22] This is based on measures of Gross Domestic Product (GDP) by purchasing power parity (PPP).

The nature of the banking sector in India

Banks in India are classified into scheduled banks (those that are included in the schedule of the Reserve Bank of India (RBI) Act, 1934)[23] and non-scheduled banks. Scheduled banks are divided into scheduled commercial banks and scheduled cooperatives. Scheduled commercial banks are further categorised into five types: nationalised banks; State Bank of India and its associates (this is also a nationalised bank, but as the largest bank in India, merits separate classification); regional rural banks; foreign-owned banks and other Indian private sector banks. At present, there are 110 public sector banks, of which 83 are regional rural banks, 20 nationalised banks and seven banks in the State Bank of India group.[24] In addition, there are 32 foreign-owned banks and 22 private banks (RBI, 2010). The diversity of ownership patterns in Indian banks therefore, justifies the comparative approach of my research, which aims to examine whether women's experiences of gender inequality are different in government-owned, foreign-owned and Indian private banks.

The commercial banking system in India has its roots in the eighteenth century, and prior to independence, most banks were privately owned. The Reserve Bank of India was established as the country's central bank in 1935. After independence, the Reserve Bank of India was nationalised and became fully owned by the Government of India.[25] Soon after independence, the Imperial Bank and its subsidiaries were nationalised and integrated to form the State Bank of India and its subsidiaries in 1955. 14 more major banks were nationalised in 1969, with several more banks nationalised in the early 1980s. By the mid 1980s, the majority of

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[23] Only banks included in this schedule are entitled to facilities of refinance from the RBI, subject to fulfilling certain conditions (Deolalkar, 1998)

[24] The data for regional rural banks, correct as of 1 January, 2010, was obtained from the Ministry of Finance website
(http://finmin.nic.in/the_ministry/dept_fin_services/banking/rrblist.pdf, accessed 1 January 2010). The data on nationalised banks was taken from the Reserve Bank of India, "A Profile of Banks, 2009-10", available at:
http://rbidocs.rbi.org.in/rdocs/Publications/PDFs/APRBBA230910.pdf, accessed 12 January 2011. Given the rapid changes and consolidation taking place in the Indian banking industry, these figures may have changed since the time of writing.

[25] Available at: http://www.business.gov.in/business_financing/banks.php, accessed: 27 July 2008.

banks in India were under government control, with only a handful of private and foreign-owned banks (Bhasin, 2006; Shirai, 2002).

In 1991, faced with a fiscal crisis, a large current account deficit and an alarming drop in foreign exchange reserves, the Government of India negotiated a structural adjustment loan from the International Monetary Fund, and subsequently, embarked on a policy of economic liberalisation, including privatisation. This resulted in a wide range of reforms, covering industrial policy, foreign investment, the public sector, and the banking and financial sector (Chakraborty and De, 2003; Mathew, 2006). Banking reforms have been conducted in two phases, in 1991 and in 1999. While the first phase of reforms focused on liberalisation, privatisation and deregulation, the second phase focused on increasing competition in the sector and reducing entry barriers and branch restrictions. India's economic reforms, which ended the international isolation that had so far characterised the Indian banking system, coincided with wider changes in the global economic environment, particularly the global integration of financial services (Ghosh, 2010). However, India's integration into the global economy, especially in relation to the entry of foreign-owned banks has been marked by gradualism, reflecting the pragmatic, incremental and cautious approach to liberalisation of Indian policymakers. Nevertheless, liberalisation and privatisation has resulted in an increase in the presence of foreign-owned banks, and the establishment of several new Indian private banks. These trends have succeeded in eroding the dominance of the banking sector by government-owned banks – in 1991, government-owned banks accounted for more than 90 percent of total assets, whereas by 2004, their share had declined to 75 percent (Ghosh, 2010; Reddy 2010: 163).

However, the wider impact of foreign-owned and Indian private banks has been through increasing competitiveness and customer orientation in the banking sector. During the period of nationalisation, banks were compelled to focus on the national goal of rural development, leading to a massive expansion of bank branches mainly in rural areas, and increased lending to priority sectors, such as agriculture (Uppal and Kaur, 2006). Since liberalisation, similar to trends

witnessed elsewhere in the world (see Morgan and Sturdy, 2000 on UK banking), banking in India has moved beyond accepting deposits and making loans, and has become a business, or a "financial supermarket," driven by market-based, profit-oriented objectives (Mohanty, 2008: 116; Uppal and Kaur, 2006; Vyas and Math, 2006). It has also become more "technology-based, customer-centric and competitive" (Uppal and Kaur, 2006: 99). In line with trends in the new economy globally, the most visible change has been the shift towards technology-driven banking, such as internet banking, automated teller machines (ATMs) and call centres to enable 24/7 banking (Kalavathy, 2007; Singh, 2007). Indeed, the advanced technology adopted by the new Indian private banks and foreign-owned banks have been crucial for their success in attracting customers away from the well-established government-owned banks (Kalavathy, 2007). Government-owned banks have also strengthened their technological capacities, with about 10 percent of branches fully computerised, and 22 percent partially computerised (Joshi and Joshi, 2002; Uppal, 2006: 25). There has also been a notable increase in customer service orientation, leading to personalised services such as doorstep banking (Mohanty, 2008).[26] While foreign-owned banks and new Indian private banks have been at the forefront of customer service provision, the increasingly competitive environment has also led to greater customer-orientation in government-owned banks. For example, the State Bank of India in Hyderabad recently launched a premium lounge providing specialised and personalised services to high net worth customers (Sivakumar, 2010).

Government-owned banks have also been closing the gaps with foreign-owned and Indian private banks on measures of efficiency and performance, with studies suggesting that by 1999-2000, there was "no observable relationship between ownership and performance" (Bhaumik and Dimova, 2004: 168). However, existing studies indicate that employment and recruitment patterns are significantly different in foreign-owned, Indian private and government-owned

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[26] Doorstep banking involves the provision of off-site banking facilities whereby customers are offered services such as pick-up or delivery of cash, demand drafts and other similar services (Mohanty, 2008: 119).

banks (Chakrabarti 2008; D'Cruz, 2002). Consequently, there are also disparities in the patterns of women's employment between the different types of banks.

Women's employment in the banking sector in India

Although the majority of women in the banking sector are clerical and subordinate staff (69.9 percent of all women employees in 2009), this proportion has clearly been gradually declining since liberalisation. For instance, in 1999, 86.8 percent of all women employees were clerical and subordinate staff (Table 4.1).[27] Instead, women have been making steady progress into managerial positions: while women's share of total employment in banking increased marginally from 14.2 percent to 16.8 percent between 1999 and 2009, women's share of managerial positions almost doubled from 6.7 percent to 12.6 percent in the same period (see Table 4.1 and Table 4.2).

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[27] 1999 is the first year from which the RBI provides gender-disaggregated data.

Table 4.1 Percentage of women as a share of total employees by bank type, all-India, 1999

	All employees	Managers	Clerical and subordinate staff
All banks			
Total employees	950,401	263,566	686,835
Female employees	135,131	17,684	117,447
% of females	14.2	6.7	17.1
Government-owned banks			
Total employees	872,052	233,544	638,508
Female employees	120,005	13,056	106,949
% of females	13.8	5.6	16.7
Foreign-owned banks			
Total employees	15,505	8,551	6954
Female employees	4,589	2,261	2328
% of females	29.6	26.4	33.5
Indian private banks			
Total employees	62,844	21,471	41,373
Female employees	10,537	2,367	8,170
% of females	16.8	11.0	19.7

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, 1999,
Available at:
http://www.rbi.org.in/scripts/AnnualPublications.aspx?head=Basic%20Statistical%20Retu
rns (accessed: 12 February 2011)

Table 4.2 Percentage of women as a share of total employees by bank type, all-India, 2009

	All employees	Managers	Clerical and subordinate staff
All Banks			
Total employees	804,833	323,775	480,988
Female employees	135,342	40,776	94,566
% of females	16.8	12.6	19.7
Government-owned banks			
Total employees	685,620	240,801	444,819
Female employees	108,026	22,368	85,658
% of females	15.8	9.3	19.3
Foreign-owned banks			
Total employees	16,624	15,321	1383
Female employees	4,559	4,239	320
% of females	27.4	27.7	23.1
Indian private banks			
Total employees	102,589	67,653	34,936
Female employees	22,757	14,169	8,588
% of females	22.2	20.9	24.6

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, 2009, Available at:
http://www.rbi.org.in/scripts/AnnualPublications.aspx?head=Basic%20Statistical%20Returns, accessed: 12 February 2011.

These trends reflect wider changes in the Indian banking sector since liberalisation, including the reduced dominance of government-owned banks, and the increase in the number of foreign-owned and Indian private banks, in which the employment patterns are structured towards creating a higher skilled workforce, with greater recruitment of managers and very few clerical and subordinate staff (Chakrabarti, 2008; D'Cruz, 2002). Foreign-owned banks and Indian private banks have also been active recruiters of women, particularly in management positions. Reflecting this, the share of female managers (as a proportion of total managerial staff) was highest in foreign-owned banks (27.7 percent in 2009). However, the most notable change has occurred in Indian private banks, where the share of female managers has almost doubled from 11.0 percent in 1999 to 20.9 percent in 2009 (see Table 4.1). This is the result of concerted efforts to increase women's employment, for example, ICICI has started a campaign in campuses of business schools to dispel stereotypes about job profiles and suitable career options for women in banking (Singh and Tanty, 2007).[28]

In contrast, although government-owned banks were instrumental in boosting women's employment in the 1970s and 1980s (Gothoskar, 1995), women's employment in these banks has increased only marginally in the post-liberalisation period, from 13.8 to 15.8 percent of total employees between 1999-2009 (Table 4.1 and Table 4.2), probably a combined outcome of the Voluntary Retirement Scheme (VRS) and the freeze on recruitment implemented in 1985 (Deolalkar, 1998). Consequently, the overall employment structure of government-owned banks since liberalisation has been characterised by a shortage of skilled staff and a skewed age profile towards older employees (*ibid.*). The government introduced the VRS in 2000-2001 to reduce overstaffing and manpower costs (and therefore increase competitiveness), which has resulted in a 12 percent reduction in overall staff strength (Kaul, 2007; Mobeen, 2007: 272). Although mainly aimed at reducing the staff surplus among clerical and subordinate staff, many officers (managers) opted for the scheme, resulting in a general shortage of skilled managerial staff (D'Cruz,

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[28] ICICI is particularly well-known for facilitating women's employment. In 2007, one-third of its employees were women, with the proportion increasing to 40 percent in senior positions (Bandyopadhyay, 2007)

2002). However, the consequences of these trends for women's employment in government-owned banks remain unclear.

In general, the skills shortage is a major issue in government-owned banks, since 90 percent of staff in government-owned banks are generalists, with few specialists focusing on different areas such as forex, credit, and IT (D'Cruz, 2002: 51). The ability to attract younger, skilled staff is also constrained by the recruitment and wage structures in government-owned banks, which are based on industry-level collective bargaining agreements between the government, employers (represented by the Indian Banks Association), and a major industry-wide union federation (Sundar, 2008). Individual banks lack the freedom to recruit staff directly, and negotiate individual market-based wages, which severely hinders their employment practices and competitive abilities (Misra, 2008).

These constraints may diminish in future. The embargo on recruitment has been removed, and several government-owned banks, spurred on by the skills shortage and the retirement of existing officers, have recently embarked on a recruitment drive. Such recruitment patterns have been enabled by the abolishment of the Banking Recruitment Boards (which were previously responsible for coordinating the recruitment for three to five government-owned banks in a certain geographic area), allowing individual government-owned banks to announce their own recruitment strategies, based upon their own needs and preferences (The Hindu, 2001). In future, banks may also be given greater latitude to negotiate their own wages, if the recommendations of the Khandelwal Committee on HR issues in Public Sector Banks, are implemented by the government (The Hindu, 2010). Significantly, recruitment patterns resemble those of foreign-owned and Indian private banks – an increased emphasis on recruiting managers; hiring of young graduates from the campuses of business schools, and lateral recruitment for certain specialist positions (Sridhar, 2010).

Although the impact of these changes on the recruitment of women is unclear, if government-owned banks follow the trends in foreign-owned and Indian private

banks, it may result in an increase in the number of female managers in government-owned banks, which currently clearly lags behind foreign-owned and Indian private banks. To illustrate, in 2009, women comprised only 9.3 percent of total managers in government-owned banks, compared to 27.7 percent and 20.9 percent in foreign-owned and Indian private banks respectively.

Government-owned banks also differ from their foreign-owned and Indian private counterparts in the representation of women in senior positions (Srivastava, 1999). The Indian banking and financial sector has drawn attention for the success of several women in reaching the senior-most positions in Indian private and foreign-owned banks (Banerji *et al*., 2010; EMA, 2009; Timmons, 2010). According to one survey, 54 percent of female Chief Executive Officers (CEOs) in India are from the financial sector. One in five of India's big bank, insurance and money management companies are run by women, including two of India's largest private banks, ICICI and Axis bank, and the Indian operations of foreign-owned banks like HSBC and the Royal Bank of Scotland (Timmons, 2010). Moreover, given that "there are no women leading major American or European banks" (Timmons, 2010: 11), the Indian banking sector fares well in comparison to these countries. This raises several questions for my research: what makes the financial sector in India different? Why it has been more conducive to women's career advancement?

But, this success has not been uniform across the different types of banks. Although women currently head three government-owned banks, in general, government-owned banks have been less conducive to women's career advancement. For example, in its 200-year history, India's largest government-owned bank, the State Bank of India has not had a woman chief executive (Bandyopadhyay, 2007). Similarly, Srivastava (1999) notes that there was only one female among 33 senior managers (General Managers) in the State Bank of India. Understanding the reasons for these differences between banks is a central aspect of my research.

Trends in female labour force participation in India

Understanding the trends in women's employment in banking in the context of overall female employment patterns in India is hampered by shortcomings in the data. A major problem is that two different data sources are generally used to analyse female employment in India – the Census and the National Sample Survey (NSS), which generate different estimations, and are not comparable, as they are based on different definitions and concepts, and focus on different years (Papola and Sharma, 1999).[29] Other issues include the underestimation of women's work and the lack of adequate tools to capture accurate data (Deshpande, 2005; Suryannaryanan, 1999).

Nonetheless, the available data shows that female employment in India is characterised by low labour force participation rates[30] (LFPR) and low workforce participation rates (WPR)[31] that have remained relatively stable in the past two decades. To illustrate, the female LFPR increased only marginally from 28.3 percent to 28.7 percent between 1993 and 2004. This is low both by global standards (the global LFPR was 52.3 percent in 2004) (ILO, 2009: 37), and in comparison to the LFPR of Indian males (which was 55.7 percent in the same year) (Mukherjee, D., 2008: 677). Similarly, in 2001, the female WPR was 25.7 percent based on Census data, compared to 51.9 percent for men (Deshpande, 2005: 288).

The two other striking features of female employment in India are the urban-rural disparity in WPR, and the concentration of women in self-employment or casual employment (for instance, self-employment accounted for 66.7 percent of women's employment in urban areas in 1999/2000). (Deshpande, 2005: 290-292).

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[29] For a brief overview of the different definitions and concepts used in the Census and the NSS, see Deshpande (2005: 286).

[30] The labour force is defined as "the total persons working (or employed) and seeking or available for work (unemployed)" (Government of India, 2007: 172). Based on this, labour force participation rate can be defined as the proportion of the population that is in the labour force (includes both employed and unemployed persons). The working age is usually referred to as between 15 to 59 years.

[31] Workforce participation rate is defined as the proportion of workers, or persons employed in the population (Government of India, 2007: 172).

Rural women's WPR (28.9 percent based on NSS data in 2007-08) has been almost double that of their urban counterparts (13.8 percent in 2007-08), reflecting the continued importance of agriculture as a source of employment for women (Government of India, forthcoming: 41).

Liberalisation and feminisation of employment in India

The relative stability of female employment runs counter to expected changes in employment patterns following liberalisation in the 1990s, which marked a radical break from the planned, mixed economy that has characterised the Indian economy since independence, and signalled a fundamental shift away from state intervention to integration into the global economy (Byres, 1988).

In other countries, particularly in Southeast Asia, similar changes have led to women's widespread incorporation into export-oriented manufacturing, and the increasing feminisation of employment (Ghosh, 1999: 330).[32] In contrast, there is no evidence of feminisation in India (Banerjee, 1999a). Even so, some studies suggest that while India may not have witnessed significant numerical increases in women's employment since liberalisation, patterns of women's employment have moved towards growing casualisation and more insecure terms of work and employment (Ghosh, 1999).

These patterns of female employment tie in with wider trends in employment in India in the post-reform period, particularly in the organised sector (Jeffrey, 2010; Mitra, 2008; Srivastava, 1999; Swaminathan and Majumdar, 2006). Employment growth in India has not been commensurate with the high rates of economic growth following liberalisation. For example, while India has experienced growth rates of over five percent between 1994-2000, the growth rate of employment in the same period was only 0.9 percent, and is a sharp decrease from a growth rate of two percent in the pre-liberalisation period (1983-94) (Government of India, undated: 3-4).

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[32] Although Ghosh (1999) does not explicitly define feminisation, her discussion indicates that she uses the term feminisation in terms of an increasing presence of women, and in terms of the changing structure and nature of jobs.

Stagnation in employment opportunities has been particularly marked in the organised sector suggesting that India's integration into the global economy has failed to generate large numbers of permanent, white-collar jobs (Jeffrey, 2010; Srivastava, 1999). The growth rate of organised sector employment has declined from 1.2 percent between 1983-94 to 0.5 percent between 1994 and 2000 (Government of India, undated: 3-4). This is mainly because of the shrinking of the public sector, a consequence of the downsizing and privatisation associated with economic reforms: between 1994 and 2000, the public sector recorded a negative growth rate of less than zero percent. While this has been offset to an extent by the private sector, which grew from 0.5 percent before reforms (1983-94) to 1.87 percent between 1994-2000, this increase has not been sufficient to meet the employment needs of the country (Government of India, undated: 3-4). As a result, growth in employment in India has been largely in the informal or unorganised sector, characterised by poor quality and conditions of employment (Jeffrey, 2010; Government of India, undated).

Female employment in India's new service economy: key features
In relation to women however, the aggregate, supposedly static picture of women's employment hides a significant, emerging trend: the rise of women's employment in the tertiary sector, particularly in services (Banerjee, 1999a). In the last 20 years, there has been a sectoral shift in the Indian economy towards the tertiary sector, which has resulted in a notable increase in the share of women's employment, particularly among urban women (Deshpande, 2005; Mathew, 2006). The percentage of women employed in the tertiary sector in urban areas increased by 13.6 percent between 1983 and 1999/2000, a trend that has accelerated since liberalisation. In 1987/88, only 38.2 percent of total female workers were employed in the tertiary sector. By 1999/2000, this share had increased to 52.9 percent (Deshpande, 2005: 294). While a large proportion of these opportunities have emerged in the ICT sector (Mukherjee, S., 2008; Patel, 2010; Chapter 2), services growth has also been strong in business and financial services (Dahlman and Utz, 2005). In fact, in 1995-96, the highest growth rates in the organised sector

for both males and females were in the financial services sector, at 4.4 percent and 8.8 percent respectively (Srivastava, 1999: 190). Between 1991 and 2007, women's share of employment in the organised financial sector nearly doubled from 4.6 percent to 7.9 percent (Government of India, forthcoming: 47). Within banking in particular, after liberalisation, female employment increased by 9.7 percent between 1992-96 (Srivastava, 1999: 197). Much of this employment growth was in the private sector - while the share of the public sector to total employment in the organised financial services sector has remained almost unchanged between 1991 and 2007 (from 3.9 percent to 3.8 percent), the share of the private sector has increased four-fold from 0.7 percent to four percent in the same period (Government of India, forthcoming: 47). Yet, despite the data revealing the importance of the financial services sector for women's employment in the organised sector, this area remains relatively under-researched, providing further justification for my study.

Gender relations in the Indian workplace

What does women's increased employment in the banking and financial services signify for gender equality in the sector? Existing empirical evidence provides some encouraging findings on gender equality in the Indian workplace. For example, in a study by the Confederation of Indian Industry (CII), in which 59 women managers in 149 companies in different sectors in India, including financial services were interviewed, 75 percent of the women said they had not faced any form of gender discrimination, and 97 percent said they had not experienced sexual harassment (CII, 2005: 24, 29). Similarly, although aggregate data points to the existence of a gender wage in India – in 2007-08, female wages were 77 percent of total male wages (Deshpande, 2005; Government of India, forthcoming: 71) – in the CII (2005) study mentioned above, the majority of women (85 percent) did not report any differentiation in salaries between men and women.

Other studies however, indicate that gender biases are a prominent feature of Indian organisations (ASSOCHAM, 2008; Banerji *et al.*, 2010; Budhwar *et al.*,

2005; Gupta *et al.*, 2006). In a survey of 1,675 women managers in India, 56 per cent stated that they had been disadvantaged in the workplace because of their gender (ASSOCHAM, 2008; Financial Express, 2008). Other studies find that women have to work harder and are paid less than men (Gupta *et al.*, 2006). Gender segregation in jobs is also prevalent. For example, in a survey of 59 women managers in 2005, 40 percent of the women interviewed said women are not preferred/recruited for some departments within their organisations. 43 percent of the 149 companies surveyed stated that they did not recruit women for certain departments (CII, 2005: 22). In 1998, a survey conducted by the National Commission for Women (NCW) of 1,200 women in both the organised and unorganised sectors found that nearly 50 percent of women had experienced gender discrimination or physical and mental harassment at work (Menon-Sen and Shiva Kumar, 2001: 59). A more recent survey of 600 women in the Indian IT and Business Process Outsourcing (BPO) industry finds that 88 percent of women have experienced sexual harassment at some point in their careers (Dhar, 2010), contradicting the statement of a senior executive of the National Association of Software and Services Companies (NASSCOM), the main chambers of commerce for the IT/BPO industry that "India's new millennium workplace has moved beyond issues like sexual harassment" (Datta, 2010). The arrest of a senior male manager of a multinational bank in 2010 for sexual harassment of a female employee suggests that this also applies to other sectors of India's new service economy, such as banks.

The most commonly cited constraints to career advancement for Indian women were women's domestic responsibilities; gender stereotypes that deter employers from recruiting women; gender segregation; and women's exclusion from informal networks in male-dominated environments (Budhwar *et al.*, 2005; Gupta *et al.*, 2006). In particular, women's difficulties in combining domestic and work responsibilities then get translated into inequities in promotions and salary increases, as gender bias creeps into the appraisals system. Gender stereotyping also creates prejudice against female bosses: a survey of 2,500 male and female corporate executives in India in 2008 found that 68 percent preferred a male boss

because "women approach work with more emotions than men and secondly their concentration towards work is not complete because of motherhood factor" (ASSOCHAM, 2008).

While these surveys were not specifically focused on women in the banking sector, Gothoskar's (1995: 166) observation suggests that these issues are also relevant to women in India's banking sector:

> The banking and insurance sectors today offer more prospects for jobs for women – both qualitatively and quantitatively. However, there are some common problems faced by women . . . These include the burden of the dual role, sexual harassment in the workplace, the refusal of men to accept women as their colleagues or seniors, the need to work twice as well as men to gain recognition . . .

Despite the prevalence of gender biases in the Indian banking sector, a few women have been successful in breaking through the glass ceiling, with one in five of India's large private and foreign-owned banks, insurance and money management companies are currently run by women (Timmons, 2010). This calls attention to the specific features of the Indian workplace that facilitate this success (Dhall and Sharma, 2010; Timmons, 2010). One suggested reason is that male managers in India come from a variety of backgrounds, and so, do not conform to a homogenous, stereotypical group. Consequently, there is no fixed, stereotypical image of the ideal Indian male manager, or related behavioural expectations, such as playing golf, or drinking, that mark women as different or the 'other' in the workplace, and create pressure to be "one of the boys":

> That means India is without an old Wall Street staple: Women who feel they must act like the stereotypical male banker to advance . . . Top female managers regularly wear saris and talk openly about their children and husbands.
>
> (Timmons, 2010: 11)

Another reason frequently cited by senior women managers in India as a critical factor in their success is the combination of support from extended family and domestic help, that made it easier to manage childcare and other domestic responsibilities (Banerji *et al.,* 2010; Hewlett and Desai, 2010; Timmons, 2010).

107

Offsetting this, other studies suggest that Indian women may face particular cultural and social conditions that can impede upon their career advancement. For instance, traditional restrictions on mixing between the sexes make it uncomfortable for women and men to work together (Budhwar *et al.,* 2005; Gupta *et al.,* 2006). Reflecting this, a survey of the Heads of Human Resources in 59 of India's biggest employers identified general norms and cultural practices (although these were not specified) as among the main impediments to women's progression to senior positions (WEF, 2009: 21).

Women's opportunities can also be constrained by the culturally coded restrictions on women's mobility, such as travelling alone in public spaces, or at night (See Patel, 2010 on call centres in India). Cultural norms restricting women's mobility in public spaces are also one of the main reasons why women avoid customer and sales-related jobs that require frequent travel, "even though these roles are the fast track to professional success" (Hewlett and Desai, 2010).

The importance of culture suggests that women's experiences of work and employment in white-collar service employment in India are significantly different from women in developed countries like the UK and the US, further reinforcing the need for more systematic, detailed studies of women's working lives in white-collar services such as banking in India. Yet, as has already been noted, this area is relatively understudied. In particular "little has been done in terms of examining the organisational perspective" (EPW, 2006: 4305), a gap that my research aims to address.

Understanding female employment in the context of wider gender roles and relations in India[33]

Given that women's unequal position in the Indian workplace can be viewed as a function of wider cultural and societal discrimination, it is important to consider

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[33] My discussion here will mainly focus on women. However, it is important to recognise that their relationship with men is critical for understanding the inequalities faced by women. Unequal power relations between men and women maintain gender inequality in all spheres, from the home to the workplace.

gender inequalities in the Indian workplace within the wider social context of women's lives.

One of the most revealing indicators of discrimination against women in India is the skewed sex ratio of the population, an outcome of strong son preference. India is one of the few countries in the world where men outnumber women: in 2001, there were 933 women for every 1000 males (Government of India, forthcoming: 5).

While the adverse sex ratio is an extreme example of discrimination, disparities between men and women are also evident in almost all indicators of human development. India is at the bottom half of global rankings on measures of gender inequality that assess the gap between men and women on a range of indicators, such as economic and political participation, education and health (UNDP, 2010; WEF, 2009). For example, in the Global Gender Gap index, India's performance was worst among all countries surveyed on health and survival: India's maternal mortality rate at 450 deaths per 100,000 live births in 2005 was almost 100 times higher than in developed countries (Government of India, forthcoming: 159; WEF, 2009: 2-8). Female literacy, at 57 percent in 2004-05, lags behind that of males (67.3 percent in 2004-05) (Government of India, forthcoming: 93). Violence against women has also become a growing concern, with crimes against women increasing by 38.5 percent between 2000 and 2005 (Government of India, forthcoming: 124).

Crucially, this overall picture of inequality masks wide-ranging differences – between regions, class, castes and religions. In relation to women's labour force participation, there are significant ethnic, class, caste, and regional disparities. So, for example, women in southern and western parts of India are three times more likely to participate in the labour force than women in the Hindi-speaking central belt of the country (Das, 2006: 8). To take another example, the labour force participation of upper caste and middle-class women is generally lower than from scheduled castes and scheduled tribes, who are otherwise generally socially

disadvantaged (Das, 2006; Ramu, 1989). These divergent patterns of employment between women are linked to prevailing cultural and societal norms. In India, upper caste and middle-class women are conduits of social honour (Liddle and Joshi, 1986; Standing, 1991). In the context of strongly entrenched ideologies about mobility and women's visibility in the public sphere, paid work by such women was traditionally not considered respectable in colonial times (*ibid.)*. Post-independence, with greater education and the increased need for a dual income, these restrictions have loosened, resulting in a larger number of educated, middle-class women entering the workforce especially since the mid-1970s, albeit circumscribed within strict moral codes of conduct (Liddle and Joshi, 1986; Ramu, 1989).

These differences challenge the assumption of commonality among women, and recognise that women's identities reflect the intersection of multiple identities, such as caste, class, region and religion (Liddle and Joshi, 1986; Standing, 1991). Class-based divisions, and their implications for women's employment are particularly relevant to my research. Studies suggest that the middle classes, with their higher education, English language skills and social connections have been able to take advantage of the employment opportunities in India's new services economy, but the success of these women is predicated upon their ability to employ low-paid female domestic workers (Banerjee, 1999; Gangoli, 2007; Jeffrey 2010, Jhabvala and Sinha, 2002; also see Chapter 2). Thus, it may be no coincidence that the growing share of women in managerial positions in banking has occurred simultaneously with the growth of domestic service work for women in urban India, which accounted for the highest growth in employment among urban Indian women between 1999-00 and 2004-05 (Mitra, 2008: 711).

With respect to middle-class, educated women who are the focus of my study (see Chapter 5), scholars argue that their identities are being constantly rearticulated by the influence of global cultures. First, as embodiments of national Indian culture, the tensions between modernity and tradition are being negotiated and played out in the construction of acceptable identities and codes of conduct for upper and

middle-class Indian women (Radhakrishnan, 2009). Second, in the construction of the 'new' Indian woman, the fears about globalisation are being mapped onto women's bodies, heightening concerns about morality and the sexual representation of women (Oza, 2006; Puri, 1999).

In sum, since liberalisation in India, the financial and banking sector stand out for providing expanded employment opportunities for women, particularly in managerial positions. A few women have also been successful in reaching the highest management positions in the industry, but gender inequalities in the workplace persist. Hence, whether these success stories are isolated examples, or reflect a reduction in vertical and horizontal segregation across the banking sector, with attendant implications for gender equality requires further study, which is the aim of my research. However, any assessment of gender equality in the banking sector must take into account wider cultural and social influences on women's working lives. The inclusion of social and cultural factors, in turn, requires recognising differences between women, a result of the intersection of gender with women's multiple identities of class, caste, and religion. In addition to this, the variations in employment patterns between government-owned, foreign-owned and Indian private banks in India suggest that women's experiences of gender inequality can also be differently shaped by other institutional factors, such as ownership and organisational structures, and as such, these will also need to be examined in my research.

Women's employment, empowerment and the role of the state in India

The discussion so far has also highlighted the persistence of gender inequalities in the Indian workplace. How do women respond to these patterns of inequality? What is the impact of employment on women's lives and their ability to challenge gender inequalities? Studies of the impact of paid employment on women's status in India have been inconclusive. On one hand, employment has resulted in greater economic independence, and greater freedom of mobility for women (Ganguly-Scrase, 2002). Women's work in transnational call centres, for instance, has enabled them to challenge existing gender norms of women's mobility and

behaviour (Kelkar *et al.*, 2002; Ng and Mitter, 2005; Patel, 2010; also see Chapter 2). On the other hand, employment does not always lead to changes in intra-household power relations (Jose, 2007; Kantor, 2003; Patel, 2010; Sen, 1999). It can even have contradictory effects, for example, a study of women's employment in Calcutta found that women's increased autonomy was accompanied by a higher incidence of domestic violence against women, highlighting that access to income does not necessarily improve women's ability to counteract power relations within the home (Standing, 1991).

However, these studies tend to focus on the impact of paid work on women's domestic lives, not in the workplace. The discussion in Chapter 3 suggests that some of the channels through which women can challenge gender inequalities in the workplace are through collective action in trade unions, and the use of legislation. In relation to collective action through trade unions, historically, banking has been a highly unionised sector in India. At the height of nationalisation, in 1978, the finance sector (which includes banking) accounted for slightly less than ten percent of total union membership in the country (Sundar, 2008: 161). Through collective bargaining agreements, unions also wield considerable power in determining wages, recruitment and working conditions in the sector. For instance, the vocal opposition to computerisation by unions was a significant factor in slowing the pace of technological change in government-owned banks in the 1980s and 1990s (Kalavathy, 2007; Joshi and Joshi, 2002). Although union power has been weakened since liberalisation, reflected in the declining density of union membership (Sundar, 2008), the prevalence of strikes in the banking sector in the last decade is indicative of the continued strength of trade unions, particularly in government-owned banks (Hindustan Times, 2010; The Hindu, 2010a; Times of India, 2009). For example, as recently as 2009, two government-owned banks, the Bank of Baroda and Punjab National Bank revoked proposals to initiate differential wages among their employees following union opposition (Roy, 2009).

With respect to women workers, although unions such as the All India Bank Employees Association (AIBEA) have set up women's wings to address women's issues such as pay equity, the concerns of women employees, including those in the banking sector have not been adequately addressed (Gothoskar, 1995; Joshi, 1993). For example, one trade union activist could not recall a single instance in his 35 years of trade union activism that addressed women's issues such as maternity leave. Part of the reason lies in women's under-representation in trade unions: in general, women have usually accounted for a small share of the total membership of unions in India, ranging from 15 to 25 percent in the 1990s (Sundar, 2008: 161-162), raising questions about its potential as an avenue for facilitating women's resistance.

The influence of legislation on reducing gender inequalities in the workplace in India

Apart from collective action, some of the other factors that were identified in Chapter 3 as potential channels for reducing gender inequalities in the workplace are social policies, benefits and legislation. In the absence of a welfare state, the former two are less relevant in India. For urban, middle-class women, the main way in which the state affects their lives is through the implementation of government laws.

In India, the Constitution grants equality to women, prohibits discrimination on the grounds of sex, and guarantees equality of opportunity to all citizens in relation to employment (Government of India, 2007). Constitutional provisions for gender equality have been supplemented by a plethora of legislation, some gender-specific, such as on domestic violence, and others that include special provisions to safeguard women's interests. Some of the major work-related legislations include: the Factories Act, 1948, which prohibits women from cleaning or using heavy machinery, allows for maternity leave and requires the provision of clean, hygienic and safe working conditions; the Shops and Establishment Acts (which are state-specific), stipulating conditions of women's work, such as prohibition of work at

night;[34] the Maternity Benefit Act, 1961, ensuring women get maternity benefits after a certain period of work, and protection during pregnancy; and the Equal Remuneration Act, 1976, stipulating equal pay for men and women for same or similar work. There are also specific provisions for women in particular sectors, for example, the Beedi and Cigar Workers (Condition of Employment Act, 1966), which requires the provision of crèches for women workers (Devendra, 1994; Government of India, 2007; Upadhyay, 1991). A recent but important development has been the declaration of sexual harassment guidelines by the Supreme Court in 1997, followed by the 'Protection of Women Against Sexual Harassment At the Workplace Bill', which was introduced in the Lower House of Parliament in December 2010 (Kohli, 2010; Patel, 2007)

Laws relating to equality in employment reflect the post-independence objective of the Indian state of bringing about social change through laws (Kapur and Cossman, 1996: 24). Apart from this, laws in India can also be described as protective, which are based on the assumption that women are 'naturally weaker' than men, requiring protection, such as through prohibitions on working at night; and patriarchal laws, which reflect the traditional patriarchal discourses of society, mostly in relation to family laws (*ibid.*).

To some extent, legislation has been successful in securing women's rights in the Indian workplace. The most notable achievement is in relation to maternity benefits – in a survey of 59 of India's biggest employers in 2009, 83 percent of companies provided the government-mandated paid maternity leave of a minimum of 12 weeks, or more. Another 17 percent provided maternity leave, but less than that mandated by the government (WEF, 2009: 14). Similarly, another survey of 149 companies in India in different sectors including financial services, found that 84 percent of companies provided the minimum maternity leave stipulated by the Maternity Benefit Act (CII, 2005: 16-17). Clearly, however, despite legislation, these benefits were not universally provided, highlighting the shortcomings of the

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[34] The ban on night work has been a particular issue for women in call centres, and several states revoked this bank to allow women to work in call centres, but the implications are still widely debated (Padmanabhan, 2003).

law. Laws are often ignored, or at best, enforced in a patchy manner. Supporting this, a survey of 149 companies in 2005 found that that less than half had implemented the guidelines issued by the Supreme Court on sexual harassment in 1997 (CII, 2005: 26). The reasons for the poor enforcement of legislation can be traced to poor state capacity and the lack of infrastructural powers of state organisations to implement these legislations. For instance, while the National Commission for Women, along with the various State Commissions was established in 1990 to protect the interests of women, the Commission suffers from being relegated at the margins of the political hierarchy, and lacking adequate powers for enforcement (Rai, 2003). Moreover, although the penalty for violations could lead to imprisonment, in practice, they tend to be limited to token fines, reducing the costs of non-implementation (NCW and ILO, 1993). Furthermore, employers also use different ways of sidestepping the law. For example, with the Equal Remuneration Act, employers reclassify the jobs done by women to show that it is not of a similar nature to men's, thereby providing justification for paying women differently (Menon, 1999).

The potential of using legislation to challenge gender discrimination is also constrained by procedural barriers, such as low awareness of rights. For instance, a survey conducted by the National Commission for Women in 1998 of 1,200 women in both the organised and unorganised sector found that 85 percent of women had never heard of the Supreme Court ruling on sexual harassment, and only 11 percent were aware that they could seek legal redress for this (Menon-Sen and Shiva Kumar, 2001: 59). More than 10 years later, the situation has not improved: a survey of 600 women in the IT/BPO industry in 2010 found that more than 60 percent were not aware of their organisation's policies on sexual harassment, and 47 percent did not know where to report the issue (Dhar, 2010).

India's legal system also has a poor record of dispute resolution, creating further disincentives to use the legal system to challenge gender discrimination. In 2010, about 25 million cases were pending in the courts, and it is estimated that on average it takes more than 20 years to resolve a dispute (Debroy, 2010: 43). This

includes cases of crimes against women, for example, in 2008, 83.4 percent of cases on sexual harassment were pending trial (Government of India, forthcoming: 126). Furthermore, women may also face problems at the early stages of legal redress. For instance, Baxi (2010) has noted how police often refuse to file complaints of rape, molestation or sexual harassment as these complaints are "routinely disbelieved."

Moreover, the burden of proof in legal cases usually falls on the complainant (Kapur, 2001). The attitudes of persons involved in handling these cases (for instance, members of sexual harassment complaints committees within workplaces), will determine the type of justice women receive. In India, conservative moral attitudes tend to dominate. For example, in a survey of 109 judges in 1996, 68 percent believed that "provocative" clothes are an invitation to sexual assault (Menon-Sen and Shiva Kumar, 2001: 76). For Indian women to demonstrate a persuasive burden of proof, they have to "manufacture respectability" and adhere to certain features prescribed by prevailing societal norms (Krishnan and Arasu, 2008). This can prove to be a powerful deterrent against seeking legal redress, particularly related to sexual harassment, affirmed by the recent survey of 600 women in the Indian IT/BPO industry, where 91 percent of respondents did not report instances of sexual harassment for fear of being victimised (Dhar, 2010). Finally, the strong codes of heteronormativity and the emphasis on conforming to dominant sexual norms raises questions about spaces for the articulation of the rights of sexual minorities, or women who do not fit within the masculine/feminine binary (Kapur, 2001; Mahajan, 2008).

This raises doubts about the effectiveness of legislation in enabling challenges to gender inequality in the workplace. However, aside from the few examples noted above, there have been few detailed studies of how laws affect women's everyday experiences in the workplace, and its implications for gender equality.

Conclusion

In the 1970s, the banking sector, particularly government-owned banks, played a major role in boosting women's employment in the organised sector in India

(Gothoskar, 1995). In the last 20 years, the banking sector has witnessed many changes, but it remains an important source of employment for women in the organised sector, albeit in different ways, with the greater recruitment of women in foreign-owned and Indian private banks, and in managerial positions. These trends, especially in the context of the limited growth of white-collar employment in India in the post-liberalisation period reiterate the need for more detailed analyses of women's everyday lived experiences of gender inequalities in contemporary service work, particularly banking, in India.

This also has several implications for my research. First, it points to the need for understanding the causes of the differences in women's employment patterns between government-owned, foreign-owned and Indian private banks. Second, the success of some women in the Indian financial and banking sector in reaching the senior most management positions, particularly compared to their global counterparts, underscores the importance of analysing the influence of local cultural practices. At the same time, however, the persistence of gender inequalities in the Indian workplace requires further study, along with an examination of the ways in which these inequalities can be reduced. In light of the limitations of potential avenues for challenging gender discrimination, such as collective action through trade unions, and legislation, my research also examines alternate ways in which women in the Indian banking sector respond to gender inequalities in the workplace.

Chapter 5

Research methodology for understanding experiences of gender inequalities in the banking sector in India

Introduction

This chapter outlines the methodological framework adopted for my study. Given that the primary objective of my research is to examine women's experiences of inequality in the banking sector, my research is grounded within feminist research principles, with its consequent impact upon choice of method, data collection and interpretation of the results. I adopted a mixed methods approach, combining qualitative and quantitative methods, along the lines of similar research on women in banking and other services (Gothoskar, 1995; McDowell, 1997; Mullings, 2005). In this chapter, I outline my multi-method research strategy. I discuss how I generated my final evidence base, which in summary comprises a questionnaire survey of 156 female bank employees, 79 qualitative interviews with female and male bank employees and their managers, government officers and a representative of a business association, and a questionnaire survey of 6 banks. These were also combined with participant observation and secondary data analysis. In the latter half of the chapter, I detail the difficulties I encountered during research in the field and the ways in which I resolved them, highlighting issues of access, power dynamics during the interview process, the importance of positionality, as well as some important ethical considerations which shaped the research process.

Feminist methodologies and epistemological principles

Feminist researchers have critiqued traditional social science epistemologies and methodologies for excluding women as agents of knowledge, arguing that "conventional social science is primarily an expression of the experience of men presented as if it were human experience" (Hammersley, 1995: 45-46). Recognising this, feminist researchers have advocated feminist approaches to research which aim to correct these biases (Harding, 1987).

My own research clearly falls within the parameters of such a feminist approach through its focus on women. My analysis also requires thinking about gender relations, and I include some men in my research, but the primary aim is to place women's voices at the centre of the analysis, one of the defining features of feminist approaches to research (Moss [ed], 2002; Hammersley, 1995; Hesse-Biber, 2007).

However, a feminist approach to research does not automatically translate into a feminist methodology that can be easily identified and adopted. Indeed, the distinctive feature of feminist research is the absence of a specific feminist methodology (McDowell, 1997a). Instead, what defines feminist methodologies is the alternative way of approaching existing methodologies, beginning with a questioning of their implicit andocentric bias, using women's experiences to guide the research process, focusing on gender inequalities that acknowledge the differences in power relations between men and women (Brunskell, 1998; Hammersley, 1995; Hesse-Biber, 2007). Further, such an approach recognises that women's subordination is constructed at many levels, from the household to the state (Beetham and Demetriades, 2007), justifying research that goes beyond an analysis of the individual to examine the interactions with other institutions such as the household, community and the state, an approach that I have adopted in my study.

Another central tenet of feminist methodology is the challenge to positivism and the 'scientific' method involving objectivity and the detachment of the researcher from the research process. Instead, feminists argue that a researcher's positionality affects the research process, both in terms of the research study itself (from the choice of research questions to the interpretation of the results) and their relationship with the researched. Therefore, making the researcher a visible element in the research process is essential:

> . . . the beliefs and behaviors of the researcher are part of the empirical evidence for (or against) the claims advanced in the results of the research. *This* evidence too must be open to critical scrutiny no less than what is traditionally defined as relevant evidence. Introducing

this "subjective" element into the analysis in fact increases the
objectivity of the research . . .

<div align="right">(Harding, 1987: 90, original emphasis)</div>

Meanwhile, the well-known critiques of postcolonial feminists of the binary representation of women, and the presentation of 'Third World' women as victims with little agency, has resulted in an increased emphasis on recognising difference and the complexities of women's lives, (Kim, 2007; Mohanty, 1991, 2003; see Chapters 2 and 3). What is required is a realignment of academic knowledge, and for feminist empirical research that "incorporates perspectives of the global North and the global South and sheds light on the importance of place, space and the local in global processes" (Kim, 2007: 116). These issues are especially relevant to my research topic in terms of my efforts to provide new insights into gender inequalities in white-collar employment, which are currently dominated by empirical studies from Europe and North America. My research also adds to the efforts of postcolonial scholars of South Asia to move away from the representation of South Asia in terms of wide social inequalities, and deep-seated caste and communal differences towards a more dynamic, contemporary, conception of South Asia (Mankekar, 2003).

Research on gender inequalities in services: the use of multiple methods

Studies of gender inequalities in work and employment, including in services such as banking have used a multiplicity of methods and approaches, depending upon the objective of the study. Studies that focus on aggregate trends such as the extent of occupational segregation, or the gender wage gap generally rely on secondary, large-scale data such as the census or national labour force surveys (Blackburn *et al*., 2000; Blau and Kahn, 2003; Chang, 2000; Cohen and Huffman, 2003; Gash, 2009; Mukherjee, D., 2008). Quantitative data has also been used to discern patterns within particular sectors. For instance, census data was used to analyse the changes in the gender distribution of employees, as well as the gender distribution of occupational categories in the Swiss banking sector between 1980 and 1990 (Mez and Buhler, 1998). Similarly, Srivastava's (1999) analysis of women's employment in the Indian banking sector uses RBI data to outline the growth in women's employment, and the distribution of employees by gender

among clerical and managerial staff. In addition, studies that examine the links between public policies and women's employment also depend upon large-scale survey data (Gornick and Meyer, 2003; Whitehouse, 1992).

Quantitative methods were considered particularly suitable for these studies, as they "describe and probe the measurable aspects of women's lives, to analyze spatial associations and document spatial and temporal inequalities" (McLafferty, 1995: 438). Analysis of large quantities of numerical data also allows for the development of generalisations about problems across a population, and reveals the extent of the problem, which is especially useful for policy purposes. For example, statistical information on sexual harassment that highlighted the extent of the problem contributed to the development of sexual harassment committees in US universities (Reinharz, 1992).[35] The use of statistics can also be a powerful instrument as their brevity makes them easily communicated to policymakers, easily remembered and comprehended (Mattingly and Falconer-Al-Hindi, 1995; Reinharz, 1992). Measurable elements of women's experiences can be used to reveal wider structures of oppression and generate debate on how this happens. Based on this, I decided that a quantitative dimension was important to include in my research to uncover previously under-studied issues and to be able to make claims with greater certainty.

However, I was also mindful of feminist critiques of quantitative data that have questioned the supposed objectivity of quantitative research, arguing that such research is equally susceptible to subjective interpretation (McLafferty, 1995). Moreover, certain aspects of human experience are not amenable to quantitative analysis (McDowell, 1999; Mattingly and Falconer-Al-Hindi, 1995). For example, Whitehouse (1992), in her study of the impact of legislation on women's work in OECD countries finds that women's labour force participation had increased in the 1980s. However, the labour force data used did not reveal issues pertaining to the quality of women's work, for instance, on the type of work (full-time or part-time,

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[35] The author does not specify the time period when these measures were initiated.

casual work), or whether women's increased labour force participation had changed the domestic division of labour.

Moreover, particularly in India, a major concern is that quantitative measures of women's work underestimate the extent of employment (Deshpande, 2005; Papola and Sharma, 1999; Samarasinghe, 1997; UN, 1995). While these concerns are less relevant in analysing the employment of women in the organised sector, nonetheless, they underline the necessity to look beyond the numbers, and make visible the full extent of women's work that are not always revealed by statistical data (Menon-Sen and Shiva Kumar, 2001).

For this reason, studies that examine the complexities of women's everyday lived experiences, including in services work such as banking, primarily adopt qualitative methods (for example, Acker, 2006; Benschop and Dooneward, 1998; Crompton and Birkelund, 2000; Handy 2006; Pascall *et al.*, 2000). Interviews form the crux of the data, but are usually supplemented by other forms of qualitative inquiry, of which the most widely used are participant observation, document analysis and focus group discussions. The common factor uniting these studies is the privileging of the voices of the women themselves, from the development of the research concepts to the analysis and interpretation of the data.

While this ties in with the core principles of feminist research, feminists have also warned against employing rigid dualisms (of quantitative versus qualitative) in the choice of methods. Instead, many contemporary feminists advocate a multiple methods approach, linking the general patterns discerned from quantitative data with the insights and nuances provided by qualitative analyses (McLafferty, 1995).

Qualitative and quantitative methods can be combined in myriad ways, with the choice of combinations depending on the objective of the research. For example, linking past with present requires archival analysis to be used along with interviews. One of the most commonly used combinations (or triangulations) is to complement survey data with in-depth interviews. Most often, in-depth interviews

are undertaken to corroborate and expand upon the findings of the quantitative data, but it can also be the reverse, where quantitative studies are used to gauge whether the findings of the qualitative data are typical or general. Questionnaires are also frequently used as a starting point to later follow-up, in-depth interviews, to identify potential interviewees (through the demographic details and basic information provided in the questionnaire) and recruit interviewees (Reinharz, 1992), which is one of the main reasons why I chose to use a questionnaire survey for my research study (see below).

This 'mixed methods' approach is quite popular in feminist research on employment. For example, Johnson (2002) used census data to obtain a general economic context of unemployment in Australia, and then conducted face-to-face interviews with women in one city to understand their specific experiences of unemployment. It has also been adopted in several studies of women's experiences of gender inequalities in the banking sector (Burton, 1993; Özbilgin and Woodward, 2004; McDowell, 1997; Maynard and Mathews, 2009). For example, in her study of women in investment banks in UK, McDowell (1997) used a questionnaire survey of banks to obtain information on recruitment patterns and occupational distribution of employees, and to select banks in which to carry out interviews.[36] She then followed up the questionnaire survey with detailed interviews. The study was also supplemented by secondary data, such as large-scale survey data on women's employment. The few studies of women in the banking sector in the Global South (Chen *et al.*, 2008; Gothoskar, 1995; Mullings, 2005) have also adopted this approach, combining questionnaire surveys, in-depth interviews and secondary data to establish a picture of women's experiences at work.

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[36] Her experience highlights how research methods can change throughout the research process. Initially, she planned to use the questionnaire survey to select three banks based on the proportion of women employees but found there was not much difference between the banks. So, she changed the criteria for selection to ownership structure, history and tradition.

Methodological framework for the study

My research questions focus on exploring patterns of gender inequalities in the Indian banking sector; the factors influencing these patterns; and how and why, women respond to gender discrimination in the Indian banking sector. Situating them against the methods adopted in existing studies of banking, I decided a mixed method approach was most suited to my study, combining interviews with two questionnaire surveys, and supplementing this with participant observation and secondary data. Since the objective was to relate, in women's own words their perceptions of gender inequalities at work, interviews necessarily formed the core of my research study. I also decided to conduct a questionnaire survey to identify and recruit interviewees (Valentine, 1997), and to provide demographic details on the research participants, and document the measurable aspects of gender inequality in the Indian banking sector, such as the number of women who have experienced discrimination (see below). In addition, I conducted another questionnaire survey to gain insights into the Human Resources (HR) policies of banks.

Selection of NCR as the case study site

I explored women's experiences of gender inequality in the Indian banking sector through a case study of female employees in the banking sector in India's NCR. I conducted my study in the NCR between November 2008 and August 2009. I chose the NCR for my research for several reasons. First, since I wanted to undertake a comparison of government-owned, foreign-owned and Indian private banks, I decided to focus only on urban areas as foreign-owned banks have a limited presence in rural and semi-urban areas (less than 2.7 percent of branches in 2009) (RBI, 2009: 4). Of the four major urban centres in India, Mumbai, Chennai, Kolkata and Delhi, Delhi has the largest number of commercial bank branches, providing a large sample size for my research (RBI, 2009: 84-101, Table 11). When Gurgaon and Noida from the NCR are added, the potential sample size increases, but remains within a compact geographical area that can be easily studied. It was also important to expand the focus from Delhi to include other areas of the NCR, as bank operations for Delhi are increasingly integrated

with the NCR (Business Standard, 2010), and as the head of Yes Bank, one of India's new private banks noted, the NCR has "evolved as one of India's largest Consumer Financial Centre[s]"(*ibid.*). Second, Delhi has a large number of foreign-owned bank branches and offices (the second highest in the country after Mumbai) (RBI, 2009: 8-48). Furthermore, the banks in the NCR encompass both large and small branches, as well as offices (such as regional headquarters), providing a large and varied sample size for my research. Third, Delhi, being the national capital attracts employees from across the country. For instance, 38.4 percent of the population of Delhi are originally from outside Delhi,[37] which implies that it includes a wider cross-section of the Indian population, and thereby, a more varied sample for my research. Finally, being the legislative centre, conducting the research study in Delhi provided better access to policy-makers and government organisations, such as the National Commission for Women.

However, the large number of commercial bank branches, and in particular, the presence of a large number of foreign-owned bank branches and offices suggests that the banking sector in the NCR operates in a more competitive environment, compared to other urban areas, such as Kolkata or Chennai. As noted in Chapter 4, foreign-owned banks and Indian private banks are more technology-based and customer-oriented, and have been at the forefront of trends such as 24/7 banking and personalised services like doorstep banking. The greater presence of foreign-owned banks in the NCR therefore, may result in workplace practices such as long working hours. The more competitive environment may also create greater work pressures for women, particularly in relation to increasing sales.

With an area of 33,578 sq. km, or 1.6 percent of India's total land area[38], the NCR covers a large geographical area. Given that banking operations within the NCR

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[37] Source:
http://censusindia.gov.in/Census_Data_2001/Census_data_finder/D_Series/Migrants_by_place_of_birth.htm, accessed: 20 May 2011.
[38] Data obtained from the National Capital Region Planning Board website (http://ncrpb.nic.in/ncrconstituent.php; last accessed: 3 December 2011).

are increasingly integrated, this could entail long commutes for women working in the region, in turn, affecting their work-life balance and their ability to work long hours, or participate in after-work events.

Finally, women's work participation in North India (where the NCR is located) is generally lower compared to southern and western regions of India (Das, 2006: 8), mainly based on differing socio-cultural attitudes towards women's presence in public spaces. Hence, it is important to recognise that these characteristics of the case study area may also influence the experiences of work and employment among women in the banking sector in the NCR in ways that are specific to the case study area.

Selection of banks and research participants

Within the NCR, I used the RBI's (2008) profile of banks[39] to compile a list of government-owned, foreign-owned banks and Indian private banks. Then, through the websites of the various banks, I compiled a list of banks with representation in the NCR. As of 2008 (when I conducted this exercise), there were 27 government-owned banks, 17 foreign-owned banks and 22 Indian private banks.

Given the large number of banks, and the time and resource constraints of this study, I decided to select a sample of 15 banks (five government-owned, five foreign-owned and five Indian private banks). A smaller sample also allows the collection of more detailed, comprehensive information (Burt and Barber, 1996). To select the banks, I first used proportionate stratified sampling,[40] choosing employee numbers as the criteria for stratification as my research centres on employees and I wanted to include banks with varying employee size. For each

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[39] RBI divides banks into foreign, other scheduled commercial banks, nationalised and the State Bank of India group. I interpreted 'other scheduled commercial banks' to be Indian private banks; and government-owned banks to include both nationalised banks and the State Bank of India group.

[40] Proportional stratified sampling is a form of probability sampling in which the samples are selected from each strata of the population on a proportionate basis (Bloch, 2004). The strata do not have to be of equal size, but have to reflect the proportion of the size of their strata (Leedy and Ormrod, 2001).

type of bank (government-owned, foreign-owned and Indian private),[41] I calculated the proportion of banks to be selected in each stratum, and randomly selected these banks using a random number table. For example, for foreign-owned banks, I had to select three small, one medium and one large bank. However, I soon realised that this did not meet my research requirements, as the sample lacked variation (Bloch, 2004) and did not cover factors that I felt were important for my analysis such as nationwide presence, and women in management positions.

Instead I used purposive sampling (when personal judgement is used to select individuals from a population) (Burt and Barber, 1996), using the following criteria: nationwide presence (the bank has branches in different parts of the country); regional variation (banks from different regions); and women in senior management positions. I used bank websites to obtain this information, and selected 15 banks in which to conduct my research.

Using this list as my starting point, I approached some of these banks via telephone to seek permission to conduct research in their bank. Of the first four banks that I approached in this way, only one agreed to allow me access, but significantly, I already had contacts at a very senior level in this bank. Another two refused permission, while the fourth bank never responded to my request. Consequently, I was forced to widen my list of banks. Although I made every attempt to select banks according to the principles outlined above, ultimately, the banks in which I conducted research were the ones to which I was able to gain access.

Consequently, the selection of research participants within banks was conducted in a non-random manner. In some banks, a gatekeeper provided a list of

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[41] There were wide variations in employee numbers between the banks. Foreign-owned banks had about 16,000 employees. In Indian private banks, the number of employees ranged from 500 to 40,000. Smaller government-owned banks had about 6,000 employees, whereas the larger banks had over 30,000 to 180,000 (RBI, 2008). Therefore, for each type of bank, the criteria for small, medium and large size was different.

employees to whom I was allowed access. The most frequently used method was snowball sampling (Seale and Filmer, 1998). In addition, I also selected research participants through walking into different branches of banks, and approaching women employees working within them. These banks were selected based on a combination of convenience (if they were situated near another bank to which I had been given access) and location (the main financial area of the city).

Using questionnaire surveys

I started my research in the field in November 2008 by conducting a pilot of the questionnaire survey with ten female employees. As I intended to use the survey for recruiting interviewees, I opted for a face-to-face questionnaire format, instead of a telephone or postal survey (Miner-Rubino *et al.,* 2007).

In addition, the aim of the questionnaire survey was to strengthen my research analysis by providing easily measurable numerical data on women's experiences of work and employment that would allow comparisons between women in government-owned, foreign-owned and Indian private banks. Therefore, the survey included questions on personal details, including age, caste and marital status; women's domestic responsibilities; terms and conditions of work (part-time/full-time, working hours, benefits received); experience of discrimination and harassment, and responses to them; and awareness of government laws (Appendix 1). For some questions, I used a closed question format (where respondents choose from a list of pre-set answers) (Miner-Rubino *et al.,* 2007). But for other questions, such as experience and response to discrimination, the answers could not be anticipated, and required an open-ended format (where participants provide their own answer). This combination also overcomes the critique that closed questionnaires, while faster and easier to administer, have an implicit andocentric bias, as they provide response options only men would provide (*ibid.)*. Mindful of these feminist critiques, even for the closed questions, I provided space for unanticipated responses through the inclusion of the category 'Other'. Following the pilot of the survey with ten female employees, I amended the survey, adding

more details in some questions and changing some of the terminology to make it easier to understand.

I also conducted a questionnaire survey of the HR policies of banks to complement the findings from the questionnaire survey of female employees, by providing data on the gender distribution of employees within banks, and further information on the institutional factors affecting women's employment. Based on this, the questions in the survey covered the gender distribution of employees, banks' recruitment and promotion policies, and policies towards discrimination, sexual harassment and implementation of government laws (Appendix 2). To complete the survey, I contacted HR personnel or the senior manager in the bank. In some banks, I was requested to contact headquarters, which I did through email or post (and follow-up telephone calls). The response to the survey was quite poor and of the six banks that responded, the detail provided by each bank varied greatly, with some providing only limited information.

Using qualitative interviews

Since the main focus of my research was on understanding women's experiences of gender inequality in the Indian banking sector, the use of interviews to "unpick the processes and particular sets of decisions, choices and constraints" (McDowell, 1997: 115) underlying general patterns of gender discrimination formed the crux of my research. While there are many types of qualitative interviews, I adopted a semi-structured format, which requires having an interview schedule with the main themes to be discussed (Seale, 1998; Willis, 2006). The questions in the schedule were intended to generate a comprehensive insight into women's perceptions of gender inequalities, covering women's reasons for choosing banking as an occupation, the main barriers to women's career advancement, both in the workplace and beyond (through women's domestic responsibilities), everyday experiences of work and employment (interactions with male employees, dress codes), experiences of discrimination and harassment, and strategies for resisting inequalities (Appendix 3). The advantage of this format is the sequence of questions is not fixed as in structured interviews, and women had the flexibility to

elaborate on issues beyond the questions in the interview schedule, but having a schedule also helped focus the interview, and keep it within the parameters of my research topic. Although the level of detail in each interview varied, throughout the research process, I endeavoured to ensure that these key themes in the schedule were covered.

I started the interview process with a pilot interview with a female bank manager. The pilot interview lasted for two hours and was held in the interviewee's office, but subsequent interviews ranged from half-hour to two hours and were held in a variety of locations. More than half (46) of the interviews were recorded, and for others, I made detailed notes during the interview.

The pilot interview was helpful as it showed that the schedule I had prepared worked well. It also illustrated how the information from the questionnaire survey could complement the interview process, by enabling me to plan the interview tailored to the work and family history of the interviewee. I frequently referred to the questionnaire during my interviews, asking women to elaborate on for example, an experience of discrimination they mentioned in the questionnaire. In addition, the statistical information generated from the questionnaire survey was a crucial supplement to the interview data, highlighting the contradiction between the statistics and the interviews, for instance, between the low incidence of discrimination reported, and the actual level of discrimination indicated by the analysis of the interviews.

While the main focus of my research was on women's experiences of inequality, recognising that gender relations are about power relations between men and women, I also included interviews with 11 men, in order to obtain their insights into gender inequalities to enhance the research analysis. In addition, I also conducted interviews with five government officers to elicit information about the implementation of government laws relating to women's employment, and one interview with a representative from a business association, which provided background information on gender inequality in general in the Indian workplace.

Conducting participant observation

I did not intend to use participant observation as a major method for my research, particularly since it was difficult to gain access to banks to conduct extensive participant observation. However, during the course of my fieldwork, I spent many hours in different banks, waiting for interviewees or conducting surveys, and had the opportunity to observe the everyday work and interactions of several women. I made a note of these observations, to supplement my research findings. Participant observation in this manner turned out to very useful for analysing patterns of gender inequality, as I was able to observe the actual interaction between the sexes, the type of dress worn, the general age level of employees, the spatial segregation of the sexes (for example, I noticed that at lunch in government-owned banks, men and women ate separately, whereas in Indian private banks, they sat together). I could also obtain information that may not necessarily have been provided by the interviewees, for example, I observed that several banks had notices on sexual harassment, which was a useful indication of the implementation of sexual harassment guidelines.

Collecting information from secondary sources

The data gathered from the questionnaire surveys, interviews and participant observation were complemented by information from secondary sources, such as research institutes, business associations, government departments and organisations like the Indian Banks Association (IBA). Information was also gathered from the websites of different organisations, including the RBI and the Ministry of Labour and Employment, and the websites of the different banks. These secondary sources were valuable sources of information especially since there was a poor response to the questionnaire survey of HR policies of banks. For example, I obtained data on the gender distribution of bank employees from the RBI website, which I used to compare with the data generated from my questionnaire survey. Furthermore, in order to obtain information on the number of female CEOs in the banking sector, I gathered data on 79 commercial banks, drawing from information on bank websites and media reports on the banking

sector between August 2009 and February 2010. I also used the websites of various newspapers and job search sites to obtain data on advertisements for employment in the banking sector.

Summary of evidence base for my research

In total, I conducted a questionnaire survey with 156 female bank employees, interviews with 62 female and 11 male bank employees, one HR manager, five government officers and one representative of a business association, and a questionnaire survey of HR policies in six banks (see Table 5.1).

Table 5.1 Summary of evidence base

Method	Institution	Type of participant	Number completed
Pilot questionnaire	Commercial bank	Female bank employees	10
Question-naire survey	Commercial bank	Female bank employees	156 of which: • 54 in government-owned banks • 52 in Indian private banks • 50 in foreign-owned banks
Question-naire survey of HR policies	Commercial bank	HR manager/ Head of regional office	Six of which: • Three in government-owned banks • Two in Indian private banks • One in a foreign-owned bank
Semi-structured interview	Commercial bank	Female bank employees	62 of which: • 19 in government-owned banks • 18 in Indian private banks • 25 in foreign-owned banks
Semi-structured interview	Commercial bank	Male bank employees	11 of which: • Four in government-owned banks • Two in Indian private banks • Five in foreign-owned banks
Semi-structured interview	Commercial bank	HR personnel	One in a foreign-owned bank
Semi-structured interview	Government organisation	Government official (both male and female)	Five of which: • Three mid-level officers • Two senior officers Departments covered: National Commission for Women; Department of Banking, Ministry of Finance; Ministry of Labour; Ministry of Women and Child Development; Reserve Bank of India
Semi-structured interview	Business Association	Senior officer	One manager

Profile of research participants: women employees

An effort was made to obtain a varied sample of research participants within the constraints and practicalities of the research (see Table 5.1).

Although the survey covered managers and clerks, a greater proportion of the research participants were managers, mainly from foreign-owned and Indian private banks (see Figure 5.1). However, I suggest that the number of clerical staff is under-represented. First, this data is based on self-assessment and I noted that several clerical staff, particularly in the Indian private and foreign-owned banks, preferred to describe themselves as junior managers.[42] Second, several clerical staff chose to put a 'no response' for that question, resulting in a large number of 'no responses' (12.8 percent), which I suggest could otherwise have been categorised as clerical staff.
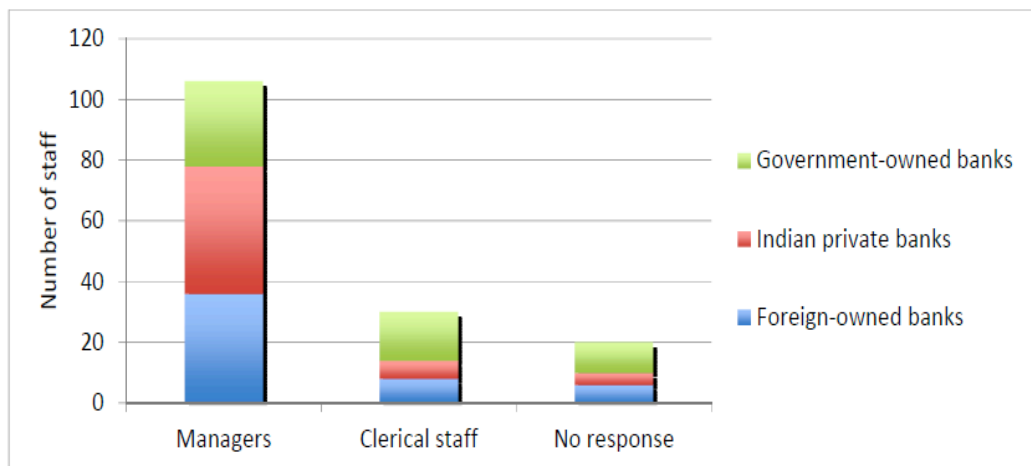
Figure 5.1 Distribution of research participants by job profile
Source: Questionnaire survey of female employees, n=156

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[42] I realised this based on HR descriptions of jobs, and from the categorisation by colleagues with the same job description

Among managerial staff, half were mid-level managers (Figure 5.2), mainly from foreign-owned banks.
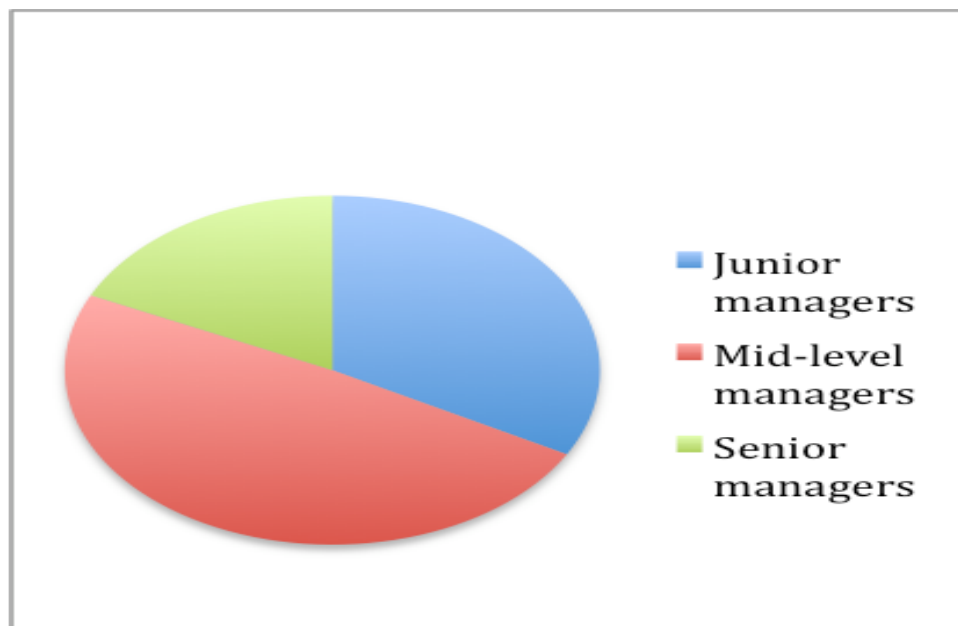
Figure 5.2 Distribution of research participants who were managers by seniority
Source: Questionnaire survey of female bank employees, n=156

Other notable features of the women were that the overwhelming proportion (95.5 percent) came from the general caste. All the women were highly educated, with a minimum qualification of a Bachelor's degree. The proportion of women with professional qualifications was significantly greater in foreign-owned (56 percent) and Indian private banks (48.1 percent) than in government-owned banks (24.1 percent); and among managers (49.1 percent) than among clerical staff (30 percent).[43] The average length of employment in the same bank, however, was more than double in government-owned banks (18.7 years) compared to foreign-owned (3.3 years) and Indian private banks (5.6 years).

The demographic characteristics of the research participants were also similarly varied (Table 5.2). The average age was 34 years, but was marginally higher in government-owned banks (39 years), and among clerical staff (37 years). The

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[43] Wherever I have made comparisons of managerial and clerical staff, I have excluded the 'no responses' in my calculations, as their status is unclear.

majority of the women (69.2 percent), especially in government-owned banks (77.8 percent) were married. Of the unmarried women, the majority (70.7 percent) were managers. Almost half the women surveyed (45.5 percent) had children of varying ages. A higher proportion of clerical staff (60 percent) had children compared to managers (38.6 percent). A significant proportion lived with extended families (34.6 percent). The majority of unmarried women (75 percent) lived with their families (parents or other relatives). Notably, none of the women surveyed were sharing with non-family members such as friends, with non-family arrangements limited to paying guests, hostels or living alone. In Indian private banks, a greater proportion (11.5 percent) of research participants were living alone.

Table 5.2 Summary of demographic characteristics of research participants

	All banks	Foreign-owned banks	Indian private banks	Government-owned banks
Caste (%)				
General	95.5	96	98.1	92.6
Scheduled castes (SC) /scheduled tribes(ST)	1.9	0	0	5.6
Other backward castes (OBC)	0.6	0	0	1.9
Other	1.3	2	2	0
Average age (years)	34	28	34	39
Marital status (%)				
Married	69.2	70	59.6	77.8
Single	28.8	30	36.5	20.4
Divorced/separated	0.6	0	1.9	0
Other	0.6	0	0	1.9
Having children (%)				
With children	45.5	40	30.8	64.8
No children	54.5	60	69.2	35.2
Household type (%)				
Living with partner/partner and children	34.6	28	26.9	48.1
Living with parents/close relatives	23.1	26	25	18.5
Extended family (in-laws/parents and partner/children)	34.6	42	32.7	29.6
Living alone	4.5	0	11.5	1.9
Other (paying guest, hostel)	3.2	4	3.8	1.9
Education (%)				
Bachelor's degree	33.3	34	23.1	42.6
Master's degree	21.8	25	25	29.6
Professional qualifications (MBA, chartered accountant)	42.3	56	48.1	24.1
Average duration of service (years)	9.4	3.3	5.6	18.7

Source: Questionnaire survey of women employees, n=156

Note: Discrepancies in the percentages are due to rounding off. In some cases, some responses, such as no responses have not been included in the table above.

Profile of female interviewees

The profile of interviewees reflects the above profile derived from the questionnaire survey, with a few notable differences. First, the sample of interviewees included more managers (75 percent), particularly mid-level managers (61 percent of all the managers interviewed). Second, despite the dominance of women from the general caste, the interviews also included 3 women from the other caste categories.

Research process in the field

Negotiating access and doing research with elites

Problems of access are an acknowledged feature of social science research, and can have a major influence on the selection of research participants:

> Regardless of the composition of our 'ideal' sample of research participants, the selectivity of the respondent sample that we achieve in practice ultimately rests on our ability to gain access, something that is especially problematic for younger academics, whose lack of reputation and title, make it harder to get a foot in the door.
>
> (James, 2006: 298)

Such problems are magnified when doing research with elites, such as bank managers (England, 2002; Harvey, 2010; McDowell, 1998; Mullings, 1999a). Whereas the dominant assumption is that the researcher is usually in a more powerful position than the researched, this can be inverted when researching elites (England, 2002; Mullings, 1999a). First, unlike research in neighbourhoods, or more public spaces such as shopping areas, heavy security at offices makes it less amenable to access elites. It is difficult to just simply "walk into an office suite and expect to strike up a conversation or hang out and observe the scene" (Thomas, 1995: 82, cited in Mullings, 1999a: 339). In my own research, I found that bank offices and government offices were heavily guarded, and it is virtually impossible to enter without a prior appointment. While bank branches are more public places, even here, either a security guard or a receptionist asks about your purpose of visit and then directs you to the relevant counter (deposits, withdrawals etc.). If I stated the actual purpose of my visit, it would generally lead to a direct refusal, or a request to come back with permission from the HR department of the bank. On the occasions where I managed to slip past these initial gatekeepers, I

met with mixed results with the employees, with women generally reluctant to participate in my research.

One reason for this is that bank branches tend to be extremely busy with many customers. So, most employees were not willing to spare time to listen to the purpose of my study. Due to long commuting distances in Delhi, employees were also reluctant to talk to me after office hours. Unlike research on call centre workers (Basi, 2009; Patel, 2010) where researchers also met employees outside of office hours, in areas where call centre workers would hang out, such as shopping malls, there were no similar areas where bank employees would gather after-hours. There were also no popular gathering spots for lunch, as employees either took staggered lunch breaks, or had in-house canteens.

As a result, the success of my access was a combination of chance, networking and circumstance (McDowell, 1998). To maximise my access, I resorted to using multiple methods, relying extensively on contacts and networks (from using expatriate Indian networks, to personal friends and family), and combining them with snowballing and walk-ins, and consequently, managed to conduct my research in a variety of banks (six government-owned, nine foreign-owned and five Indian private banks) in both offices and branches (large and small; city centre and suburban branches). Thus, one advantage of using multiple sources is that it reduces the potential for bias in the research sample (Harvey, 2010). Furthermore, my research highlights the importance of connections in research, although this has been a less discussed route of access in social science research (McDowell, 1998). Moreover, my positionality played a major role in gaining access. But, while some studies suggest that foreigners can gain more access and information as they generate more confidence in local elites (Sabot, 1999), I found that my position as a first-generation Indian diasporic researcher was critical to obtaining access to elites (see below).

Obtaining access was a time-consuming, often frustrating process that required persistence, patience and preparation. It involved repeated calls to the same

person, long, often fruitless waits in offices and branches, and sometimes a stubborn refusal to accept these diversionary tactics until I achieved my desired result.

Ultimately, however, flexibility and the ability to fine-tune my methodology was a central feature of my research. I was constantly reminded of England's (1994:1981) observation:

> . . . researchers may find that they have to manoeuvre around unexpected circumstances. The result is research where the only inevitability seems to be unreliability and unpredictability. This, in turn, ignites the need for a broader, less rigid conception of the "appropriate" method that allows the researcher the flexibility to be more open to the challenges of fieldwork.

Thus, in order to gain access, I had to accept certain restrictions. In one bank, I was given permission to meet their employees only on condition I would omit the question about pay in my questionnaire survey. I also had to accept the assistance of gatekeepers. Other banks requested a copy of my questionnaire survey before they allowed access. In such cases, my decision to use a questionnaire survey as a pre-cursor to the interview was justified - since a survey takes less time to complete compared to an interview, banks were more willing to provide access. Employees were also more willing to participate in a short, 15-minute survey, than an hour-long interview.[44] Once I met them, the women were more receptive to a further interview. I also had to be flexible about the method of administering the survey. Although the majority of the questionnaires were administered face-to-face, several employees preferred to write the responses themselves.[45]

My difficulties with access also affected my ability to control the interview process, in relation to time and location. I originally wanted to conduct an hour-long interview, but very early on, I realised this was an unrealistic expectation, as the time frame deterred women from replying positively to my request for

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[44] Therefore, I had to ensure the questionnaire was designed such that it could be completed in 15 -20 minutes, and was relatively easy to comprehend.

[45] This also illustrates the influence of the researcher in face-to-face surveys: when I asked the women if they would be willing to volunteer for further interview, only 11 percent refused. When they wrote down their responses, almost 60 percent refused.

interviews. Subsequently, I amended this to 30 minutes, trying to be as honest as possible about the actual time that I wanted (Harvey, 2010). If even this did not elicit a positive response, I would request for as much time as the women could spare, even 10 minutes, with the intention that I would not consider these as interviews, but as supplementary information for my research. However, in practice, the research participants would rarely follow this timeframe, and I was able to conduct much longer discussions. In the end, my interviews lasted from a minimum of half-hour to two hours.

Although I was aware of the influence of location on the interview (Conti and O'Neil, 2001; Harvey, 2010; McDowell, 1998), I had to be flexible on this front. The majority of my interviewees chose the location, usually in the workplace. Even when the interviews were conducted outside the office, they were not immune from workplace distractions. All the interviewees would keep their mobile phones on (albeit in silent mode) and several interviews were interrupted by calls from work. In some cases, the interviews had to be terminated prematurely as the participants were called back to the office. Given the severe time constraints and work pressures faced by the interviewees, it would have been difficult, and unrealistic on my part to request for their phones to be switched off during the interview, and I had to account for these distractions while planning the interview.

While the majority of the interviews were face-to-face, a few women preferred to talk to me on the telephone. They could not spare the time to meet during working hours, but they were willing to talk to me on their long commute home. Despite my initial hesitance, to my surprise, these telephone interviews were quite successful – the interviewees were willing to talk for a longer time (as they had no other distractions during their journey home), and less distracted by workplace issues.

Clearly, my experiences closely resemble the problems that are discussed in the literature on researching elites (Conti and O'Neil, 2001; England, 2002; Harvey,

2010; Herod, 1999; McDowell, 1998; Mullings, 1999a; Welch *et al.*, 2002). Apart from access, I also encountered the problems of inequitable power relations that are recounted in these discussions. For instance, in some of the interviews, I was frustrated by the tendency of the interviewees to dictate the course of the interview, and I had to try to politely steer the conversation back towards my research topic (Harvey, 2010). For example, although my research focused on women in the organised sector, in one interview with a government officer, the interviewee stated that this was not such as issue in India, and instead, talked at length about the problems faced by women in the unorganised sector. Like Harvey (2010), I also felt that some of the research participants, particularly government officers, were repeating the official position on women rather than their own personal opinion.

Despite these similarities with other research with elites, I am hesitant to label my research as that with elites. This is partly linked to the lack of clarity on the definition of elites, which has varied greatly in different contexts and disciplines (Lillekar, 2003; Rice, 2010; Smith, 2006). Even broader definitions of elites as those that have "privileged knowledge" and can best answer the interview questions (Rice, 2010: 71) are problematic, for, as feminist researchers have pointed out, the subject (researched) will always have greater knowledge of the nuances that shape their everyday lives than the researcher (Chacko, 2004; England, 1994). Part of my unease also stems from my interviews with both managerial and clerical staff in banks. While government officers and managers can be easily categorised as elites, the position of clerical staff is more ambiguous. Yet, the experiences that I described earlier include encounters with clerical staff. Indeed, if at all, clerical staff were more wary of agreeing to interviews, less willing to give extended time, and less forthcoming in the interviews than managerial staff.

Another factor that may account for the reticence of bank employees to participate in my research is the research topic. Discrimination and harassment are sensitive topics, and employees may have been fearful of potentially adverse consequences

if employers could avail of this information. My reassurances of confidentiality may not have been sufficient to assuage these fears, particularly in cases where I had to go through gatekeepers such as senior managers. This may have also affected the interview process itself – the low incidence of complaints about discrimination and harassment may be interpreted at face value (Chapter 6), but could also have been prompted by fears of potential consequences if women do complain.

Reviewing the problems of identifying elites or non-elites, Smith (2006:652) aptly notes that:

> . . . there is little evidence to support the idea that any areas of concern relate *specifically* to interviewing 'elites'. Instead, there seems to be an assortment of potential problems which *all* interviewers *may* encounter.
>
> (original emphasis)

Based on this, I conclude that in an interview, the issue is less about who is being interviewed, and more about negotiating the power relations in that interview.

Power, positionality, and feminist diasporic research

The dynamics of power between researcher and researched in the interview process, and the influence of the positionality of the researcher has been a central focus of discussions on methodology among feminist researchers (Haraway, 1993; Harding, 1991). However, Henry (2007) suggests that the concerns about hierarchical power relations in research involving Northern researchers and Southern subjects are based on an implicit assumption that the researcher is white, middle-class and Western. She argues that diasporic researchers may not always find themselves in similar positions of power. The positionality of a white, middle-class, female researcher as a complete outsider in Southern countries confers upon them an authority and power that is denied to diasporic researchers, who occupy an ambiguous space between insider and outsider status.

Like Henry (2007), my diasporic status (as a first-generation Indian migrant to the UK) was a recurrent theme during my fieldwork, but I believe the consequent

ambiguity in my insider/outsider status was an advantage. Crucially, this was contingent upon my temporal status as a first-generation diasporic researcher. While the authenticity of white, Western researchers as complete outsiders is unquestioned, diasporic researchers face difficulties as their identities are neither truly Western, due to their skin colour, nor completely native, due to their foreign upbringing (Henry, 2007; Thapar-Bjökert, 1999). Since I had been born in India, had spent my early years in India and returned to India from the UK after graduation, leaving only to get married, and my parents and sibling were still based in India, my authenticity as an Indian (albeit non-resident) was generally not questioned. Given the short window of opportunity provided, one's positionality can have a major impact on successfully gaining access (Mullings, 1999a). Since I used contacts as a major route of access, being identified as Indian was essential for gaining access, the difficulties of which have already been noted. Arguably, being Indian is not a pre-condition for having and using contacts. However, in all my research encounters, even through contacts, the research participants agreed to participate usually only after lengthy questioning of my background, and I believe that being identified as Indian increased their willingness to participate. For example, when a contact introduced me to other friends in the same bank, the introduction was usually preceded by a statement signalling my Indianness, such as, "She's from Assam," or "She used to work in Delhi".

Being identified as an Indian had a subsequent impact on the interview process itself, as I was expected to conform to the expectations of behaviour of an Indian researcher. For instance, I was often asked to meet senior officials in the bank to 'pay my respects' to them, even if I was not interviewing them. Particularly among older interviewees, there was a tendency to impart opinions rather than respond to my queries. As Thapar-Bjökert (1999: 61) points out in her research with Indian women activists:

> . . . as an Indian researcher, it was taken for granted that I would respond to the fluctuations in mood and behaviour of the respondents. I doubt if any Indian woman would expect so much flexibility in behaviour if she was being interviewed by a white European researcher.

However, she acknowledges that the situation may have been different if she had been an older, more experienced researcher.

Unlike Henry (2007), who sometimes felt constrained by the constant surveillance of her actions as either Western of Eastern, I was neither surprised nor felt constrained by these expectations. Rather, having grown up with such expectations, I accepted it as an inevitable aspect of doing research in India as a junior, female researcher. Indeed, there was also an element of self-surveillance in my behaviour, in how I represented myself, what Mullings (1999a: 340) terms the "politics of self-representation." In order to represent myself as Indian, I was aware of the importance of my speech, behaviour and dress. Therefore, for instance, with older male employees, I was careful never to refer to them by name, but in more indirect ways, such as 'Uncle' (if senior), or *'Bhaiya' (*elder brother in Hindi), and I always ensured I wore the traditional salwar-kameez to interviews.

My ability to conduct bilingual conversations also added to my authenticity. The majority of the interviews were conducted in English, but several were in a combination of English and Hindi. But even in the interviews conducted in English, I often deliberately used local, colloquial Hindi terms to signal my 'insider' status (Vira and James, 2011). My bilingual ability was also critical for facilitating access, particularly in addressing gatekeepers such as security guards.

On the other hand, to counteract the reduction in authority that comes from being identified as junior, female and Indian, I emphasised my outsider status during the interview itself – my Western education and my current residence in UK and Singapore, which notably changed the power dynamics of the interview. My Western education and my affiliation to well-respected institutions increased my credibility among the participants, and distinguished me from other Indian students. Being based abroad was also helpful, as participants were curious to learn more about life abroad, and sometimes wanted specific information on education and job opportunities in these countries. I shifted from being a

"supplicant, requesting time and expertise. . . with little to offer in return" (McDowell, 1992: 213) to becoming a provider of information, enabling me some control over the interview.

Thus, during the course of the research, I would change my representations of my positionality based on the circumstance. To gain access to participants, I emphasised my insider, Indian status. But during the interview process, I used my 'Westernised' outsider status to ask culturally sensitive questions, such as about sexual harassment, which would have been difficult to broach as an Indian. While my insider/outsider status was in constant flux throughout the research process, it is important to note that my positionality was not solely based on my diasporic status but the outcome of multiple axes of identity, such as age, gender, class, caste and marital status. Gender was an underlying factor throughout the research, and like McDowell (1998), I found myself in practice adopting a range of roles in relating to the participants – from the humble, daughter-like figure with older, male participants, to a sister with other females of the same age. My identity as the daughter of a government officer was particularly helpful in building relationships with government officers. But to my surprise, I found the identity that had perhaps the most significant impact was my position as a mother of a young child. Influenced by Oakley's (1981) approach, which champions the creation of an open and responsive relationship through mutual engagement and self-disclosure, I was open about answering all questions posed by the interviewees, both about my personal life and about the research. The mutual experience of having a young child, and struggling to combine children with work seemed to create an instant rapport with female employees in similar situations, and it may not be a coincidence that this group comprises a large proportion of my interviewees. The realisation that I had left my daughter behind to conduct my fieldwork certainly helped elicit more positive responses and a greater willingness to participate in the research, even among women without children. According to Shurmer-Smith (1998:2170) who in a similar way, found her young son was extremely helpful in gaining access to her research participants, ". . . children can help to integrate one into a 'field'. . . integrating the researcher as a person with a

146

recognisable parental role." Even after the fieldwork, in my correspondence with the research participants, they frequently enquire about my daughter's well being.

In the final analysis, however, I found that within these multiple, intersecting dimensions of positionality, the crucial element for successful research is building shared "positional spaces" (Mullings, 1999a: 340) with the research participants, which ultimately depends upon the individual dynamics between researcher and researched and less to broader identities of race, class or gender.

Interpreting and representing my research data

While the researched may hold a certain degree of power during the interview process, as is particularly evident in researching elites, the researcher ultimately holds power over the interpretation and representation of the research. The analysis of the data is entirely in their hands, and is generally sifted through their own personal filters (Chacko, 2004). To adhere to the principles of feminist research, sensitivity to power relations is therefore also essential at this stage. To establish rigour in the analysis, I transcribed all the recorded interviews, which allows in-depth analysis and re-reading of the texts of interviews (Crang, 1997). For the interviews that were not recorded, I used my detailed notes. I then divided the interviews into broad themes, with the main themes emerging from the data itself. This ties in with feminist thinking to ensure that the focus is not on testing hypotheses, but on capturing the voices of the participants (McDowell, 1997). I followed a similar method for coding the responses to the questionnaire survey. The codes for the closed questions, such as on caste, were already pre-determined. But for the open questions, the codes developed from the responses of the participants. For example, on the type of harassment and discrimination faced (see Appendix 4).

I have also followed some of the other efforts generally used to forge a more egalitarian relationship, such as sharing the research results with the participants, as well as incorporating lengthy, verbatim quotes in the research results (McKay, 2002; Wolf, 1996). Despite these efforts, however, the process of analysing and

representing data, deciding what to include and exclude inevitably involved my own personal interpretation and judgement. In the process, I recognise that the data could get misinterpreted. While it is necessary to be mindful of these issues, ultimately, I subscribe to England's (1994) view that it is important to accept responsibility for the research results and the representation of the researched, and recognise that the research relationship is therefore, inherently hierarchical.

Ethical considerations

Throughout my research, I followed the principles outlined in the Queen Mary ethics review process that I had completed prior to fieldwork. First, I was stringent about ensuring informed consent. I explained the aims and objectives of the research to each participant, informing them that they were free not to answer any questions they did not feel comfortable with, and had the right to withdraw at any stage of the interview process. I also answered any queries they had about the research. Each interviewee was also provided with an information sheet outlining the aims of my research, and asked to sign a consent form.

Second, I reassured each participant about the confidentiality and anonymity of the process, namely, that only my supervisor and I would have access to the original questionnaires, tapes of the interviews and transcripts; and I would substitute their real names for pseudonyms in the final written analysis. I have also made every effort to remove other forms of potential identification, for instance, changing the names of geographical locations in the written analysis. This was important, as several participants were concerned that the information they provided would adversely affect them if their employer accessed it, particularly related to discrimination and harassment.

Conclusion

This chapter has illustrated how my research was guided by feminist research principles, cognizant of issues of power, positionality and difference, and based on a combination of questionnaire surveys with semi-structured interviews, supplemented with participant observation and secondary data. My field

experience highlights the significance of power relations and researcher positionalities in the field, but diverges from the existing literature in two ways. First, my research experience corresponds closely with other similar research on elites, but I argue that the difficulties encountered in researching elites are not unique to interviewing elites. My experiences with clerical staff (who are arguably, not part of the elite) suggests that all researched subjects have greater knowledge of their own lives, and as researchers, we will always be in the less powerful position of a supplicant of this information, irrespective of the elite status of the researched. Second, the researcher's positionality plays an important role in this relationship. To an extent, this positionality is a reflection of a researcher's construction of the self, but the power to determine positionality is not held solely by the researcher, providing further evidence of the power of the researched, even among the non-elite. For example, in my case, although I consciously tried to project myself as Indian, it was the participants who made the final decision on whether they accepted this projected image. While much of feminist literature is preoccupied with positionalities centred on race, gender and class, Henry (2007) has called attention to the importance of diasporic status. My own field experience confirms the need for a greater focus on the impact of diasporic status, particularly the temporal aspect (whether first or second generation) on the research process, not in isolation, but as part of a broader canvas of multiple, intersecting identities.

To summarise, what emerges strongly from my research is the constant flux in both power dynamics and positionalities, and the need for flexibility and adaptability of the methodological framework in response to unanticipated situations.

Chapter 6

Gendered patterns of work and employment in the banking sector in India

Introduction

> It [promotion] is all about performance, that is very clear, there is no deviation. I have never felt any difference of being a woman.
> (Brinda, 28 year-old, mid-level manager in an Indian private bank with a two year-old child)

> Indra Nooyi[46] has said that for a woman to do well, you have to work twice as hard as a man, four times as long work hours, you know, to be at par with men. And I really know where she's coming from.
> (Lalita, 31 year-old, senior manager in a foreign-owned bank with a four year-old child)

In India, the success of several women in reaching the highest levels of management has led to assertions in the media that the banking and financial services sector enjoys greater gender equality than other sectors in India (Dhall and Sharma, 2010; EMA, 2009; Timmons, 2010). Yet, as noted in previous chapters, this sector remains relatively under-researched. Drawing on the questionnaire survey with 156 women employees, a survey of the HR policies of banks, and qualitative interviews with 74 female and male bank employees and their managers, this chapter investigates the gendered patterns of work and employment in the Indian banking sector. First, the gender distribution of employees in the banking sector is examined, to assess the extent of feminisation of the sector in terms of a numerical increase in the number of women. The terms and conditions of work are also assessed, to determine whether, in line with trends in the banking sector elsewhere, women's entry into the sector has led to changing conditions of work, such as greater informalisation. Second, the chapter explores women's perceptions of discrimination. Although women reported a low incidence of direct discrimination, when organisational practices in banks are examined through the lens of the 'ideal worker' concept (Acker, 1990, 1992), it reveals the gender sub-texts of work and employment, and the disjuncture

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[46] Indra Nooyi is head of PepsiCo International, and rated as among the most powerful women in business globally (Forbes, 2009).

between women's perceptions of discrimination and the actual scale of the problem. Through this analysis, the chapter also demonstrates how contemporary service work in is reconfigured in the Indian context . In addition, the comparison of foreign-owned banks, Indian private banks and government-owned banks suggests that gendered patterns of work and employment are configured differently not just in different geographic locations, but also in different organisational contexts.

The feminisation of the banking sector in India?

The term feminisation is generally used to describe women's increased entry into the labour force. Standing (1989, 1999) widens this understanding of feminisation and suggests that feminisation can be used to describe both an increase in women's employment in certain occupations, as well as an increase in jobs with working conditions historically associated with women, namely informal and casualised employment without regular wages, benefits and employment protection, among others. Standing's (1989, 1999) analysis is based on trends in the employment of women in export-oriented manufacturing, and may not be relevant to women in professional occupations. However, in Chapter 2, I noted that in countries such as the UK, feminisation in terms of the increased employment of women in the banking sector was associated with a decline in the status, and terms and conditions of women's jobs (for example, more women were in part-time work). Therefore, while noting that Standing's (1989, 1999) discussion of feminisation in the export-oriented sector cannot be compared with professional women in the banking sector, I draw upon his core ideas (that the entry of women into certain jobs leads to a transformation of the terms and conditions of those jobs) and apply that to the experiences of professional service workers in the banking sector in India.

The gender distribution of employees, based on my case study data[47] closely reflects nationwide data, with a higher proportion of women employees in

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[47] Information on gender distribution was part of the questionnaire survey of HR policies of banks (Chapter 5). The response to the survey was poor and the data is not directly

foreign-owned banks (27.1 percent) and Indian private banks (21.1 percent) than in government-owned banks (15.9 percent). However, the share of female employees, even in foreign-owned banks is nowhere comparable to countries like the US, where the female share of employment in banking is close to 70 percent (Rich, 1995). Furthermore, the proportion falls below the level at which an occupation is defined as feminised, which generally ranges between 40 to 80 percent share of female employees (Anker, 1998). It also does not tie in with trends in the Global North, where feminisation in the banking sector has in reality, been the feminisation of clerical jobs (Crompton and Sanderson, 1994; Mez and Buhler, 1998; McDowell, 1998), whereas in my case study data, women comprised less than 30 percent of total clerical employees.

Instead, secondary data suggests that there has been an increase in women managers, with the percentage of women managers almost doubling from 6.7 percent to 12.6 percent between 1999 and 2009 (Chapter 4),[48] particularly in Indian private banks. The entry of women into the traditional male bastions of managerial jobs is not unique to India and has been noted in other countries, including in the banking sector (Bird, 1990; McDowell, 1998; Moghadam, 1999; Özbilgin and Woodward, 2004). However, women's entry into managerial positions has tended to correspond with changes in the character of such work. For example, in Britain and Turkey, although the proportion of female bank managers has increased, "these posts now have less prestige, job security and autonomy and offer lower salaries . . . There are fewer 'career' posts and more part-time employment" (Özbilgin and Woodward, 2004: 670). As yet, there are no signs of similar trends in the Indian banking sector, for both managerial and clerical staff. None of the women surveyed were part-time workers, and only a few (3.8 percent) were on temporary contracts. The majority (91.1 percent) had

comparable (for example, one bank provided information only on North India, another gave all India figures). Nevertheless, when combined with other sources, it can be used to build a representative picture of the gender composition of the banking sector.
[48] RBI Basic Statistical Returns of Scheduled Commmercial Banks in India, from 1999 to 2006. Available at: http://rbidocs.rbi.org.in/rdocs/Publications/PDFs/TI31_BS380810.pdf (accessed: 12 February 2011).

some form of written contract, and were entitled to non-financial benefits (98.7 percent), including maternity leave and paid leave, and financial benefits (86.5 percent) like pensions and medical insurance.

The only notable difference between contract workers and permanent workers appeared to be that they were not entitled to financial benefits such as pensions. According to Enakshi, a 26 year-old junior administrative assistant who had been working on a contract with a government-owned bank for the past three years, contract staff had secure jobs and could also avail of non-financial benefits like maternity leave without fear of dismissal:

> . . . no one can dismiss you. My contract is for three years . . . I don't
> have any feeling of insecurity, I am very confident about my job.
> . . . on a contract as well, you get incentives . . . medical benefits. . .
> we even get maternity leave . . . It is possible that if you do this, they
> have to hire someone else for this desk, and then you will have to get
> a transfer to another place, but your job is safe.

Nor were contract staff confined to 'non-career' posts (Özbilgin and Woodward, 2004: 670). . In Enakshi's case, she was confident her status as a contract worker would not hinder her promotion prospects. If she had the necessary qualifications, she could apply for a promotion to a permanent position by sitting a written exam, followed by an interview. While the Indian banking sector also cannot be considered feminised in terms of the dominance of women employees, the significance of the increase in women's employment should not be under-estimated. Anker (1998) suggests that an alternative, more realistic approach is to compare women's employment in a sector relative to the average female labour force participation in the country, or more specifically the non-agricultural female labour force (*ibid.*). Occupations are considered gender-integrated if the percentage of women employed is between 0.5 to 1.5 times the average female share of non-agricultural employment, and female-concentrated if the percentage of women is over 1.5 times (*ibid.*). Applying this definition to the banking sector, and using the share of women's employment in the organised sector in India in

2007 of 19.5 percent[49] (Government of India, forthcoming: 46) as the benchmark, it can be concluded that banks in India are gender-integrated, and foreign-owned banks are moving towards becoming female-concentrated (see Table 6.1).

Table 6.1 Comparison of share of female employees in the banking sector with average female labour force participation in the organised sector in India

	Share of female employees (%)	Share of female employees in the banking sector in relation to average female labour force participation rate in the organised sector
Foreign-owned banks	27	1.4
Indian private banks	21	1.1
Government-owned banks	15.9	0.8

Source: Questionnaire survey of HR policies in banks, n=6; Government of India, forthcoming.

However, gender integration as defined by Anker (1998) does not necessarily imply a convergence of male and female labour force participation rates. Nor does it specify whether it results in a change in the terms and conditions of work and employment. Humphries and Rubery (1992: 237), on the other hand, suggest that in addition to numerical increases in women's employment, two other factors are also required to signal women's greater integration into waged employment. These include a reduction in occupational segregation, and the achievement of similar terms and conditions of employment as men. Nevertheless, Anker's (1998) concept is useful in so far as it sets apart occupations where women's

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[49] I have used this figure as the closest proxy to share of employment in the non-agricultural sector. However, it needs to be noted that a much higher proportion of women are employed in the unorganised sector, albeit not always voluntarily.

employment is greater than the national average, and focuses attention on the specific factors within that occupation that may have facilitated these trends.

A brief note on jobs in the banking sector

My research focused on commercial banks in India, which provide financial services to consumers, primarily loans (mortgages, personal loans such as car loans), and deposits (savings and current accounts), although banks are also diversifying into other services such as credit cards and insurance. Bank customers range from individuals to government departments, non-governmental organisations, institutions, and small businesses. Most commercial banks offer both retail and corporate banking services, although the functions may be separated in some banks. Thus, for instance, a bank branch may be mainly involved with retail banking (servicing individual customers, not corporates or large government departments), but if a customer in a branch requests a business loan, the branch would then pass on that request to the corporate banking division of the same bank.

In addition to areas such as human resources and IT support, for both clerical/administrative and managerial positions, the main job profiles within the banking sector can be broadly divided into operations, services and sales.

To take the example of the different jobs available within a bank branch, the main clerical or administrative positions include teller/cashier, front counter banker (also sometimes called customer service executive) and banking assistant[50]. A teller or cashier is responsible for handling the daily cash transactions[51] within the bank, while the customer service executive or front counter banker is usually the first point of contact for customers who enter the bank. Front counter bankers handle the initial request of walk-in customers. This could involve balance enquiries, dropping off cheques, inputting change of address, handling small complaints to distributing product information. If the customer requires further

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[50] I have included some of the more commonly used job descriptions and profiles, but the actual terminology for different positions and responsibilities varies from bank to bank.
[51] This includes cheques and demand drafts.

services, they will direct them to the appropriate staff member within the branch. In foreign-owned and Indian private banks, front-office staff are also usually expected to be involved with generating sales for the bank, for instance, by providing customers with information about different products but in government-owned banks, front-counter staff are less sales-oriented. Banking assistants provide overall support to managerial staff, replying to customer queries, reviewing mail and relevant documentation, verification of customer signatures and similar work. In addition to this, clerical and administrative work also involves handling telephone calls, secretarial work, bookkeeping, filing and record-keeping. Depending upon their seniority, some clerical staff may also have supervisory roles, for example, the Head Cashier is responsible for the running of the cash department.

In managerial positions, in Indian private and foreign-owned banks, a bank branch would usually comprise of Relationship Managers, Sales Managers, Operations Managers, all supervised by the Branch Manager. A Relationship Manager is responsible for handling all customer service requirements, and is the "one-stop shop for all the needs of the client." The main goal for the Relationship Manager is customer retention (by providing appropriate financial advice, and meeting all the service requirements of the client) and revenue generation (mainly by cross-selling different products offered by the bank). In some banks, the Relationship Manager is also responsible for bringing in new customers, but other banks have a separate department focused solely on sales, or bringing in new customers. In these banks, this responsibility is given to a Sales Manager, whose job profile would involve identifying potential customers, visiting them and thereby, soliciting new business for the bank. New customers can be obtained through different channels, such as referrals or cold-calls. Client visits can also be in different locations, from home visits to offices. In some banks, the role of the Sales Manager is an individual role, where the Sales Manager works independently to obtain new customers. However, in other banks, the Sales Manager would also have to manage, supervise and train a sales team, which are sometimes known as 'Feet on Street', as these employees literally go out in the

streets to generate new business for the bank. While both the Relationship Manager and the Sales Manager roles require travelling outside the office to meet clients, the role of the Operations Manager is largely desk-based. The Operations Manager is in charge of the overall day-to-day cash transactions of the bank, responsible for authorising and checking all banking transactions. Most foreign-owned banks and Indian private banks separate their front-end and back-end operations functions. While front-end operations staff handles clients at the branch, the back-end operations is responsible for the processing of transactions, from opening accounts to clearing. For example, to open an account, the client will provide all the necessary documentation to the branch, which will then send this to the back-end office for data-entry. Similarly, the branch will collect the cheques for deposit, but the clearing occurs through the back-end office of the bank. In addition to data-entry, processing of accounts and payments, some back-end operations also involve handling customer enquiries. Similar to the Operations Manager in a branch, an Operations Manager in the back-end office is also responsible for supervising and checking the work of the operations team.

Within the branch, the Branch Manager is in overall charge of supervising all transactions in the branch. He or She gives the final sign-off on banking transactions, and is also responsible for handling all audit and compliance requirements and customer complaints, as well as ensuring the branch meets its revenue and profit targets.

Employees in government-owned banks also perform similar functions, for example, clerical positions in government-owned bank branches also include a cashier, teller and special assistant. However, for managerial positions in particular, a key distinction is that there is less clear-cut demarcation between different functions (operations, customer services and sales) and significantly less emphasis on sales. This, in turn has an impact on patterns of gender segregation within banks, as discussed below.

Gender segregation in the Indian banking sector

In general, the increased representation of women in previously male-dominated occupations such as banking has not resulted in the elimination of gender segregation (Chapter 2). In my study, using a method, albeit subjective, of measuring segregation by asking women employees whether they worked with mainly men or women, and grouping the responses according to their jobs, a clear pattern of segregation emerges among women in foreign-owned and Indian private banks: sales and back-office operational jobs were heavily male-dominated, while service-related jobs were female-dominated. For example, Lalita, a 31 year-old, mid-level manager in a foreign-owned bank, who has worked in the banking sector for the past seven years, recalled that in her current bank, she was the only lady in the entire sales team, and in general, "There are hardly women in (the) sales side." Similarly, Vimala, a 24 year-old, junior manager in an Indian private bank, noted that less than one percent of the back-office operations team in her office were female.

In sharp contrast, customer service or other service-related jobs were predominantly occupied by females, with some positions almost exclusively female, as Mita, a 27 year-old executive assistant in an Indian private bank noted, "[I] haven't seen anywhere . . . that, er, a man is a executive assistant here."

Gender segregation of jobs was less obvious in government-owned banks, as positions were not so clearly distinguished between sales, service and operations, and staff were not assigned to a particular job function. But, the women interviewed noted that this would change as government-owned banks have started adopting similar job structures, with corresponding patterns of segregation.

Gender segregation has a horizontal as well as a vertical dimension, and gender integration implies a reduction in both. In India, some studies suggest that women have successfully broken the glass ceiling - in 2009, 11 percent of Indian companies were headed by women (compared to 7 percent worldwide in 2009), of which half (54 percent) were from the financial sector (EMA, 2009). My analysis

of women in senior management positions in Indian banks using secondary data shows that just over 10.1 percent of the banks surveyed were headed by women, including some of the largest foreign-owned and private banks in India.[52] This also compares favourably with worldwide data. For example, in 2009, less than 3 percent of Fortune 500 companies had female CEOs (Economic Times, 2009).

However, the data from the questionnaire survey of HR policies of banks points to the persistence of vertical segregation, with the proportion of females declining from about 20 percent to less than 5 percent from junior to senior managerial positions (see Figure 6.1 and Figure 6.2).

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[52] I gathered data from 79 commercial banks from a combination of information on bank websites and media reports, last updated in February 2010.
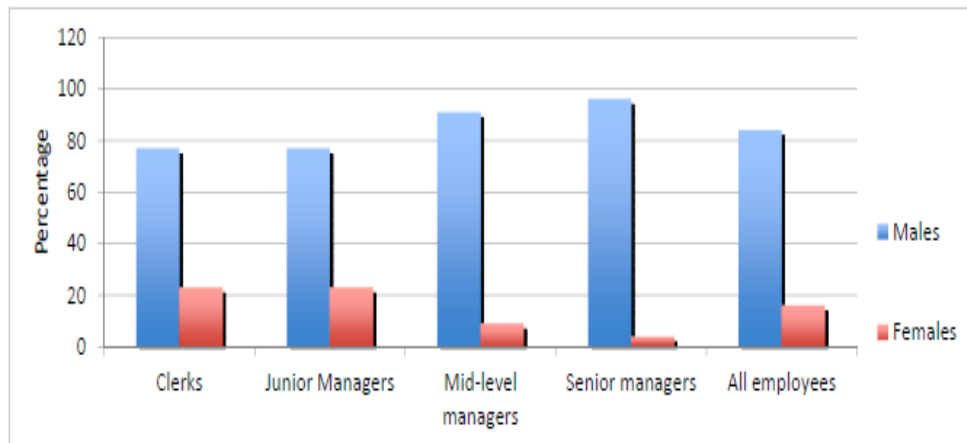
Figure 6.1 Gender distribution of employees by status in a government-owned bank, 2008
Source: Questionnaire survey of HR policies of banks, n=6
Note: Data is for Northern India region
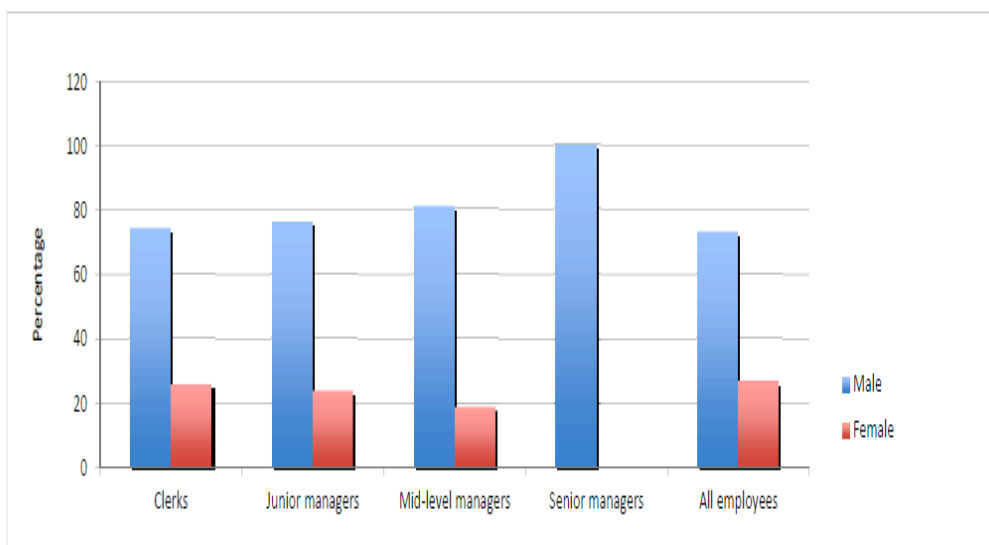
Figure 6.2 Gender distribution of employees by status in a foreign-owned bank, 2009
Source: Questionnaire survey of HR policies of banks, n=6
Note: Data is for the Northern India region

But, without more detailed data on the gender distribution of employees across the occupational hierarchy, no definitive conclusion can be drawn about vertical segregation in Indian banks. However, such comparable data is extremely difficult to obtain (see Chapter 5), so based on the data above, it is sufficient to say that

significant progress has been made towards gender integration, particularly in some foreign-owned and Indian private banks, but much remains to be achieved.

Patterns of gender inequalities: discrimination in recruitment

The causes of gender segregation in the Indian banking sector can be attributed to both demand and supply-side explanations. On one hand, segregation could be the outcome of the personal preferences of women. On the other hand, it could indicate that women still face discrimination in recruitment, promotion, pay and other conditions of employment.

The Equal Remuneration Act of 1976 makes it illegal for employers in India to discriminate between men and women on recruitment, promotions and pay. Perhaps because of this, the majority of women surveyed for my research (66 percent) stated they had never personally experienced overt discrimination. Only 3.2 percent of the women surveyed felt they were given different jobs based on their gender, while only 4.5 percent said they had heard that job-level segregation occurs. Notably, none of them were from government-owned banks. However, as legislation deters blatant discrimination by employers, this may not reflect the actual extent of discrimination. As Gregory (2003: 10) notes in relation to the US:

> More frequently, decisions contrived to impair the advancement of a woman are subtle, secretly formulated and covertly implemented. Because employers generally hide discriminatory conduct, those against whom it is directed and other workers not directly involved rarely see it. Many workers, therefore, erroneously assume that discriminatory conduct is absent from their workplace.

Women's personal experiences suggest that employers did consider gender a criterion for recruitment. In some positions, this worked in women's favour, for example, Mita was told that for her position as an assistant in an Indian private bank:

M: . . . they wanted a woman only.

SB: Did they say that?

M: Ya.

SB: In the job description?

M: No, no. The [recruitment] consultant told me.

At the other extreme, Vimala, who also worked in an Indian private bank said the line managers were "not comfortable hiring girls" for back-office operations, as they felt the women would not be willing to do the long hours and commuting at night that these jobs involved.

The clearest illustration of the covert nature of discrimination, significantly by a female employer, was given by Jamini, an assistant in a government-owned bank:

> . . . my boss used to say that only men should be hired [for sales], women will not do . . . she never used to openly said but . . . has given instructions to . . . appoint only boys, not the girls . . . they are not saying anything openly.

It is evident, therefore, that in contradiction to women's perceptions of low levels of discrimination, in reality, at least in recruitment, subtle discrimination persists, creating patterns of job-level gender segregation. The following sections will examine whether gender segregation also impacts upon pay and promotion prospects as revealed in my survey and interview data.

Gender differentiation in pay

What was striking from the responses of the women surveyed and interviewed was that the majority did not perceive pay as a source of gender discrimination. They suggested that pay was standardised, set according to fixed criteria, such as experience and qualifications. In general, women felt that the banking sector provided a "good salary", was among the "best paying" jobs, and provided them with respectability, which I discuss further in later chapters. These perceptions could not be verified, as it was difficult to obtain gender-disaggregated data on pay. The banks that I approached were reluctant to divulge this information, and some banks also claimed that such information was not available as they did not disaggregate pay data by sex.

However, several women in Indian private and foreign-owned banks did acknowledge that there could be differences in pay based on gender. Yogita, a 28

year-old, mid-level manager in a foreign-owned bank said that some women did believe that men earned higher salaries. In her case, she suggested she was earning about four to five percent less than her male counterparts, but she felt these were nominal differences, "not so much that I can create a hue and cry about it." She also could not ascertain whether this difference was because of gender discrimination since "our work is subjective, I don't have enough data to raise this." Significantly, salary decisions were presented as a quantitative process, as the outcome of defined criteria, such as performance and experience, masking potential gender discrimination. Nonetheless, Yogita admits the possibility of covert gender discrimination, presenting this hypothetical situation:

> If two people . . . come to me saying, 'he and I are the same designation, he gets salary 10 rupees, and I get salary 8 rupees, what is the difference? Is it because I'm a woman?' If I was an HR person I would tell her no, it's not because you're a woman, but in the heart of hearts, she and I will both know, probably it has a role to play.

If this hypothetical example is aggregated into annual incomes, there is scope for considerable male-female pay differentials, in this case, amounting to a gap of 20 percent. The potential for differentiation is also particularly high in bonuses and incentives. Salaries may be centrally determined, but bonuses are discretionary and decided by individual bosses. Reflecting this, a few women complained of gender biases in bonuses and incentives, usually allocated by immediate bosses. For example, Lalita received almost 20 percent less bonus than her male counterpart. When Lalita questioned her boss about this, he replied that it was a subjective matter, and at his discretion, so "if I say that you know, this guy needs to get more, he needs to get more." Although it should be based on performance, the boss' discretion can override this, as in Lalita's case, where she received a lower bonus despite her better performance and longer tenure in the bank:

> . . . that year, I contributed 95 percent of the revenue. But when the bonus came, his, my male colleague's bonus, was you know, marginally higher than mine.

In her view, the reason for this difference was based on her colleague's ability to network with his male boss (see also below):

> I know it was not related to his performance. Probably it could be related to his degree of bonding with his boss . . . this guy had worked

with the boss [before] . . . for my boss, I was just a number, you know, an employee ID . . . [but] this guy, he was another person, like he'd dealt with him, he felt probably that he'd groomed him, so maybe the bonding was better.

Such issues did not arise in government-owned banks, where there is no system of bonuses. Pay disparity was also not an issue in these banks, perhaps because salaries are centrally determined, with no scope for individual variation. Any variation between individuals in similar grades are according to pre-determined criteria, in contrast to foreign-owned banks and Indian private banks, where broad categories of wages are centrally determined, but incentives and salary increments are generally decided at the individual level. The differences between government-owned banks, foreign-owned banks and Indian private banks also draw attention to how differences in organisational structure can determine patterns of gender inequality.

Gender discrimination in promotions

The promotion systems in Indian banks are structured such that, based on a combination of factors ranging from experience, years in the job and performance, most employees expect a promotion within a specified period of time (say, within three years, although the time could vary depending upon the job and the individual bank). Within this system, the majority of the women interviewed did not perceive any overt barriers to career progression. For instance, Lalita noted that she had been promoted twice since she started work three years ago, therefore, she said, "I don't have so much of complaint[s] because I have seen some kind of natural progression within the function." Similarly, Jayanti, a 32 year-old mid-level manager in a government-owned bank started her career as a relationship manager, but was promoted to branch manager within four years of her joining the bank. Jayanti felt this pace was similar to that of men, but Lalita, although she had no complaints about her personal career progression, felt that in general, men did get promoted faster than women. However, this was primarily because of women's own restrictions, rather than gender discrimination.

Clerical staff also outlined how they did not face any restrictions on vertical mobility. In government-owned banks, clerks could apply for promotions to managerial level by undertaking written examinations, although most of the women interviewed chose not to do so. Other banks also provided opportunities for promotion, based on performance. For example, Eshal, a 39 year-old senior manager in a foreign-owned bank started her career as an administrative assistant in another foreign-owned bank 16 years previously. She gradually worked her way up, and was promoted recently to the position of senior manager. She suggested she would have achieved this position sooner but was hindered by two factors. First, like many other women with family responsibilities, she was unable to network or be geographically mobile (see discussion below). Second, she joined the bank with an MSc degree, whereas a higher educational qualification like an MBA would have given her a greater advantage:

> I did not feel that barrier [of being promoted from assistant to manager] at all, never. To some extent, yes, if an MBA is recruited and a banking assistant is recruited, there's always a difference. . . . MBA would get an entrance into banking as an assistant manager, which was three steps ahead of my role already, so to that extent . . . I'm behind . . . if I had the degree then I . . . would not have to, you know, wait for those many years.

While she could still progress to managerial levels, Eshal was convinced that her career trajectory would be impossible to replicate if she were to join the bank today:

> . . . it's very competitive . . . unless you do a specialisation in your field . . . you would not be considered also. Today an MSc, I would, I don't think [I] will get an entrance.

The results of the questionnaire survey shows that only 13.6 percent of the research participants who had professional qualifications such as an MBA were clerical staff, indicating that education may become a barrier for the upward mobility of clerical staff in the future, creating greater polarisation between managerial and clerical staff.

Furthermore, gender discrimination in promotions in general has not been eliminated. About 5.8 percent of the women surveyed stated they had experienced

discrimination in promotions, while 7.8 percent stated that they had heard other women had faced discrimination in this regard.[53] Significantly, there was only one case of blatant discrimination. Several years ago, Pramila, a 47-year old senior manager in a government-owned bank appeared for an interview for promotion. Based on her qualifications and performance, she felt that her promotion seemed certain. Yet, not only her, none of the other women who also appeared for the same interview got promoted:[54]

> . . . the person who came [to interview], he had his own views on
> er, women, women's place and . . . he failed all of us.

Pramila attributes this directly to gender bias:

> See, this was sheer discrimination. All of us women failing and when
> we had such, such brilliant track records . . . Where I was expected to
> top, everyone had told me . . . I also knew how well I had done in my
> interviews, my appraisals, I mean, I had always been, almost been the
> top person in all other things. And er, my performance was like as I'm
> telling you, even my bosses would say, who is this person? Please
> clap for her. If you can do half as well as she has done, so, so after all
> that, I mean . . .

But apart from Pramila, the experiences of the other women who experienced discrimination were more ambiguous. For example, Vimala was told her male colleague was promoted because he had joined earlier than her:

> . . . me and one of my male colleagues who were almost hired at the
> same time you know, I think it was one or two months difference, and
> . . . he got the promotion. I didn't get . . . and we both of us used to
> work long hours, both of us used to, you know, work as hard . . . so I
> had a discussion with my boss and he was like whatever the difference
> was, one month or two months but then, er, it was his time and next
> time, it would be yours or something like that.

Thus, the lower incidence of blatant discrimination cannot be taken as an indicator that gender inequalities are absent in the workplace. Instead, a likely explanation is that employers have become proficient at concealing discriminatory behaviour. Frieda, a 29 year-old, mid-level manager in a foreign-owned bank aptly summarised this behaviour:

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[53] This includes both examples of women with whom they worked directly as well as more indirect examples that they heard about through office gossip.
[54] Details regarding the number of women, where and to what level the promotion was for, cannot be given as this would compromise the anonymity of the interviewee.

. . . organisations and people have also become very smart. While you know that it's playing on their minds, but they would not state it in as many words, because you never know, I might just turn around and say something like you know, I've been discriminated against . . . I think people are getting very smart like that . . . its always there you know for women . . . you have to be naive to assume that you would be treated the same way [as] men.

At more senior levels, invisible barriers to women's career advancement, resulting in a glass ceiling become even more pertinent (Wirth, 2001). Lalita noted that promotions in the lower managerial positions were "fairly quick to come by" but beyond a certain level, promotions take longer, and the criteria become less transparent, thereby increasing the scope for gender bias. Bala, a 30 year-old, mid-level manager who had been working in a foreign-owned bank for the previous seven years felt that so far, her promotions had been based on her performance, but acknowledged that after a certain level, other factors may also become important (although she did not explicitly suggest gender bias):

> . . . But I think from here onwards, the positions are going to get fewer and . . . people who reached here already would already be good performers. So I'm sure there will be something else that will be required or will be considered to move on to the next level.

Studies also suggest that if women become concentrated in certain jobs, such as customer service, it can impact upon upward movement into senior management (Wirth, 2001). Yogita explained how this works in foreign-owned banks:[55]

> . . . the promotion criteria is only experience and role, it's not gender. Not in writing, not even in perception. But yes, because we're a sales-driven organization, most men like to do sales, most women don't like to do sales. And they don't get into sales jobs, their career is not on a fast track, because what moves in this organisation is, if you're in a sales job.

Deepanjali, a 44-year-old, senior manager with 21 years of experience in a government-owned bank explained that in her bank, the critical factor for success was not sales, but exposure to a variety of postings:

> Being a woman, you are given concessions, sometimes, of course, not always, like you don't have to travel, go out and meet people. The bank tries to give male counterparts for these jobs. . . . But the

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[55] The same considerations should also work in Indian private banks which are sales-driven.

> problem is to go higher up, you need wholesome [more well-rounded] experience. If you are always taking the softer position, you can't expect to go higher up. It works both ways.

The concentration of women in certain jobs within organisations can create 'glass walls' that can impede women's career advancement (Wirth, 2001). But a critical condition for the creation of glass walls is the inability to move laterally within the organisation from non-strategic to strategic areas. The experiences of the women interviewed suggest that opportunities for lateral movement are available within banks, therefore, glass walls may not be a relevant factor for women in the Indian banking sector.

What is relevant is that subtle gender discrimination hinders women's upward mobility more than overt discrimination, making it harder to identify discriminatory behaviour. Clearly, a more nuanced approach is required to analyse gendered patterns of inequality in the Indian banking sector. Studies have pointed to the gender sub-texts embedded within organisational practices, most evident in the 'ideal worker' concept, as a major factor marginalising women in the workplace (Acker, 1990, 1992; Benschop and Dooneward, 1998). As Acker (1992) points out, the 'ideal worker' in reality turns out to be a man whose work is his life, which disadvantages women, with their different responsibilities and characteristics. The areas where this affects women the most are working hours, mobility, networking and family responsibilities.

Women and career progression: the pressures of long working hours

> All I have to do is work hard, as long as I work hard, "just like a man" there is no issue about whether I get promoted.
> > (Lipika, a 36 year-old, mid-level manager in a government-owned bank)

> If you're not showing that you are as committed as another man, then of course you would suffer.
> > (Eshal, a 39 year-old, senior manager, foreign-owned bank)

In this research, a significant proportion (30.8 percent) of the women employees surveyed said they worked long hours. Women worked an average of nine hours daily, but several women said they regularly worked 12 hours a day. Long

working hours were also compounded by the practice of many banks of working six days a week.

In countries like the UK, the emergence of the new economy has resulted in an intensification of work, and a move towards a 24/7 economy (Perrons, 2004). Similar trends can be seen in the Indian banking sector, which has witnessed increased competition in the post-liberalisation era. In such a scenario, the 'ideal worker' bears resemblance to what Carnoy (2000: 143; cited in Perrons *et al.*, 2006: 4) describes as "those who never sleep, never consume, never have children". Women then face pressure to conform to what are essentially masculine norms for career advancement, as Kavita, a 53 year-old, senior manager in a government-owned bank who has been working in the same bank for the past 30 years noted:

> You have to be available 24/7, that is it. The higher you go . . . The more time, the more . . . you make the organisation feel that you're at their disposal all the time, you offer an advantage. This is where the men score.

Such pressures were particularly acute in foreign-owned banks, perhaps because they are more closely integrated into the global economy (see Chapter 7). In foreign-owned banks, 44 percent of women reported long working hours, compared to 28.8 percent and 20.3 percent in Indian private and government-owned banks respectively. In particular, the sales-driven competitive environment in these banks has blurred the boundaries between work and home life. If women resist these trends, their careers inevitably suffer. For instance, Bonnie was a 31-year old, married, mid-level manager in a foreign-owned bank with a young toddler, who was anxious to keep her work and home life separate. Consequently, she reflected, her male colleagues have moved ahead of her at work:

> There are people who are, I know who are not as good as me but they have more say than me right now because they put in little more hours [work longer hours] than me . . . They get preference because if someone puts in a call at 9 o'clock at night, they are capable of putting a call from home also. I may not be OK with that [taking a call at that time of night].

The main problem is that career progression is directly linked to hours worked, which imposes a heavy cost on women who have to balance work and family responsibilities. Mullings (2005) argues that the availability of domestic help makes this less relevant for middle-class women in the Caribbean. This is certainly applicable to the Indian context (see Chapter 8), but family responsibilities can still pose considerable constraints on women's careers, particularly for women with young children such as Brinda, a 28 year-old, married, mid-level manager in an Indian private bank who has a two year-old son:

> There is a straight link between what we are doing and getting . . . Performance in the private sector means achieving targets, which requires time. Some people are ready to give time, give Sundays to achieve targets and they get performance. I feel I would rather give time to my son, than going out to achieve targets etc. which ultimately affects performance and incentives and promotions.

These pressures were relatively less for women in government-owned banks, where the average daily working hours was 8.1, compared to 9.9 and 9.1 hours for foreign-owned and Indian private banks respectively. However, even in government-owned banks, since liberalisation, banks have become more competitive and more sales oriented, and as a consequence, their working hours have become longer. Changing work hours in government-owned banks points to an increasing convergence between banks. Yet, in foreign-owned banks, the influence of globalised work cultures has also led to the introduction of the five-day working week, and schemes for part-time or flexi-work. In contrast, in government-owned banks, long working hours are being introduced into a system which continues to function on a six-day week, and no provisions for flexible working arrangements.

Clerical workers across the different types of banks enjoyed a better work-life balance. In the questionnaire survey, only one clerical worker said that she worked long hours. Indeed, several women specified that the association of management with long working hours was a major disincentive to seeking promotions, providing a good example of how, even without discrimination or overt barriers to career advancement, organisational practices can disadvantage women. For instance, when I asked Jaishree, a 50 year old, married clerk in a

government-owned bank with one child (now grown-up), who has been working for the previous 28 years, whether she would consider becoming a manager, she said, "No, no . . . with promotion, you have to work more. . . . Officers [managers] have a 24-hour job. [For] clerical, [it is]10 to 5."

Thus, on one hand, there appears to be increasing convergence between banks in relation to work practices that disadvantage women with significant domestic responsibilities. On the other hand, the asymmetric application of these work practices is leading to increased differentiation between the work experiences of female clerical and managerial staff.

Barriers to career progression: geographical mobility

Indian professionals frequently move within the internal labour market of banks between different Indian cities, as career advancement is closely linked to geographical mobility as revealed by my interview data. In particular, joining senior management positions usually entails relocation to the head office of the banks, usually in Mumbai.[56]

Bound by their domestic commitments, this severely restricts women's career trajectories vis-à-vis men, as well as women without such domestic commitments. Vineeta and Bala were both married, mid-level managers in foreign-owned banks, who were in their early 30s and had young children. Both of them recognised that their inability to relocate because of their family commitments created an automatic brake on their career trajectories:

> I have not felt that women are not treated the same, but women itself have limitations . . . I was one of the few who got promoted, but beyond this, I can't see growth unless my boss leaves since I want to stay in Delhi. If I want to move to Mumbai, there are lots of opportunities open.
>
> <div align="right">(Vineeta, a 34 year-old, mid-level manager in a
foreign-owned bank)</div>

> . . . for the next five to six years I would still be able to manage alternative roles at vertical movements at Delhi itself. Beyond that . . .

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[56] As the financial capital of India, most of the major government-owned, Indian private and foreign-owned banks have their headquarters in Mumbai.

there'll be a ceiling there. So I will have to make a choice of relocating to Bombay.[57]

(Bala, a 30 year-old, mid-level manager in a foreign-owned bank)

Meanwhile, Rupa a 35 year-old, mid-level manager, with two children and working in the same foreign-owned bank for over 10 years compared her career decisions with that of a man:

> If I was a man today I would leave my family behind for two years and then immediately take up a job which is available in Bombay, and take up my career. I can't do that . . . It is extremely important that you are mobile, that you are ready to take on jobs. I have to look at only positions available in Delhi, which are not too many. If I were to have moved to Bombay 5 years back, I would have been at least five times more than what I am today. But you can't . . . Your family really does make a difference.

Employers also hold stereotypical assumptions about women's roles, so that women are sometimes not even given the choice of availing career opportunities involving relocation. Tara, a 29 year-old, senior manager in a foreign-owned bank, who was married and had a three year-old daughter, described this:

> . . . a lot of men already assume that you will not want to take up those roles . . . when those roles were offered, they discussed with me with the mindset in mind that er, she will not be willing to look beyond Delhi. So though they discussed in a formal [ways] that there are opportunities in these regions, but you could get that sense that the people who . . . would be taking up those roles have been already selected. . . . Like, er, my boss asked me that would you be willing to move to [another] region, but er, then he even said that ya, most likely I'll not be . . . He was not even expecting any answer from me . . . he assumed that it's a no.

As the statements above indicate, for women in foreign-owned and in Indian private banks, relocation becomes necessary primarily at senior levels when they need to be based at the headquarters, usually in Mumbai. Until then, they could achieve vertical occupational mobility within the same city. Women in government-owned banks however, were confronted with mobility issues very early in their careers because of the mandatory transfer policy in these banks. The transfer policy, introduced as a measure to counter fraud, stipulates that employees must get transferred to a different location every three to five years.

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[57] Bombay is the previous name for the city of Mumbai.

Equally applicable to men, it affected women more, because of, as Kavita, a senior manager in a government-owned bank put it, their "family priorities."

Transfer policies were a major obstacle to women's career advancement mainly because promotions were tied to transfers. Consequently, most women chose to forgo promotions. Kavita felt that this explains why there were so few women in senior positions in government-owned banks compared to foreign-owned and Indian private banks:

> In the private sector today, you know that ICICI is going to have a lady head, you know. But that's because they're not moved out . . . they're constantly in one city. If . . . we didn't constantly have this dagger dangling over our heads that you'll get transferred out . . .you're not permitted to stay in one place more than three years . . . I know so many women who have not gone even beyond scale two, because they don't want to relocate.

Kavita's colleague, Madhavi was a 59 year-old senior manager who in the previous 30 years of working in the bank, had moved to several different cities in North India as part of this transfer policy. But, when she was eligible for promotion to senior management (Deputy General Manager), this would have required her to relocate to Mumbai, so she refused: "I decided to opt out because I did not want to leave the family."

Since the transfer policy does not apply to clerical staff, several of the female clerks interviewed said they had not applied for promotion for this reason. Thus, although there are no official divisions between career and non-career jobs for women (Crompton and Sanderson, 1994), these organisational practices have created subtle barriers for the career progression of these women, confining them to lower level clerical jobs.

Respectable femininity and mobility

The inability to be geographically mobile due to family responsibilities also affects women in developed countries (Wirth, 2001). However, in India, cultural norms about respectability also limit the freedom of movement of single women. Respectability is linked with controlling women's sexuality (Radhakrishnan,

2009), which means that unlike in countries such as the UK, single women rarely live alone. The questionnaire survey for this research shows that 75 percent of single women lived with their parents or immediate family. This affects women's ability to take up employment outside the home. For instance, Gita, a 35 year-old mid-level manager in a foreign-owned bank used to work in a government-owned bank. When she was promoted, she was asked to relocate to a city near Delhi. She was reluctant to live alone, as she felt that it would be difficult for her to manage on her own, so instead of taking the promotion, Gita left her job and moved to another bank at the same level as before.

Similarly, Savita, a 26 year-old mid-level manager in an Indian private bank also chose to refuse a promotion, as it was conditional upon moving alone to a remote location, which she felt was not safe for single women.

This discussion therefore provides further support for theoretical arguments that seemingly gender-neutral organisational policies are saturated with gendered assumptions that disadvantage women. At the core is the implicit assumption of the separation of work and home, whereas women's experiences indicate that the two domains are inextricably intertwined. Furthermore, through creating strong disincentives for aspiring to upward mobility, these practices are resulting in an increased differentiation between the experiences of clerical and managerial staff. Finally, the variations between the different types of banks indicate that patterns of gender inequality can also be influenced by different organisational structures.

Barriers to career progression: networking

Networking at multiple levels (with customers, colleagues and bosses) has been widely identified as an important facilitator for career development in studies from the UK (Gray and James, 2007; McDowell, 1997; Ogden *et al.*, 2006). Within banking, informal networking is considered crucial for developing client relationships, for facilitating the exchange of ideas and knowledge between colleagues, and for increasing one's visibility among senior management (McDowell, 1997; Ogden *et al.*, 2006). In relation to Indian banking, my research finds that networking was identified as an important inhibitor to career

advancement by several women in foreign-owned and Indian private banks, but was not an issue for women in government-owned banks.

Much of the opportunities for networking take place outside the workplace, or after working hours, in the form of after-work drinks, events, or weekend retreats. This tends to exclude women, whose ability to participate in these is constrained by their domestic commitments. As Eshal, who has two young children noted, "Networking is critical [for developing relationships with senior managers] but . . . you get to do [it] only after you finish your work", whereas "the focus of 90 percent of such women would be to finish your work and rush back home."

Consequently, most women compromised on the levels of networking they undertook, especially after having children, and accepted that this could have negative implications for their careers. For example, after she gave birth to her first child three years ago, Tara cut back on attending meetings and social events after work and on weekends:

> . . . There may be things which can, you know that you could benefit [from] but when you have this restriction in terms of timings . . . so I have to really put a weight to it, like this one is very important that I can't miss it then I have to go . . . [then] people will generally, after 7 pm, they will want to sit down for drinks session, with the client as well maybe, but I would rather skip that, you know, so . . . those do carry a weight sometimes. With certain clients it's very important as well so ideally what will happen, the RM [Relationship Manager] will not give me that client if he feels that I won't generally want to sit for the late evenings . . . he would rather give it to my male counterpart.

In addition to developing client relationships, Tara also missed out on bonding between colleagues:

> There is a friendship bond between guys, they'll just sit over drinks and chat, and so . . . sometimes . . . you tend to miss upon because over the [drinks], they'll discuss, ok, I have a client, you can do this deal with him.

Such events can have a direct impact upon a woman's career progression, as Tara explained:

> It's quite important because see, end of the day there are targets which are to be executed . . . so if I have lesser clients . . . its much [more] difficult for me to make my numbers . . . then there is a comparison with somebody else who is getting those leads

Aside from domestic responsibilities, another factor inhibiting women's participation in networking was the pressure to conform to the norms of respectable femininity, restricting socialisation with the opposite sex. Despite the influence of globalised cultures in foreign-owned and Indian private banks, which have led to a relative easing of many of these restrictions within these banks, the strict moral codes of behaviour imposed by respectable femininity have proved remarkably resistant to global influences. Even in foreign-owned and Indian private banks, women still feel inhibited to go out after work with their male colleagues and clients, particularly if it involves drinking, thus missing out on the informal exchange of knowledge and the bonding that these events represent. Bonnie, for instance, noted that:

> . . . it does open the doors for you. In terms of being approachable, you know, the people who are in very senior positions and they probably shared a drink with somebody who is just in mid-level management. Because they have done so, this guy can just go up and approach him. While for me that whole protocol remains because there are like, you know, a number of grades between us . . . there is no common point . . . I have no proper reference that OK, we did this together so, you know . . . so if you are a good worker and you are a guy who is doing all these things, then its obviously much faster for you . . . People have grown in the organisation who are smart and who had done those right networking points.

As Lalita's experience with bonuses demonstrated, male bonding can also have an impact on salary, bonuses and increments that are at the discretion of individual bosses. Lalita, like Bonnie, also suggested that sometimes women get passed over for men because male bosses are more comfortable working with other men:

> Probably the boss feels that he's more at ease with a guy, you know, he can abuse him, scream at him, shout to get his work done. I have seen my boss . . . when he speaks to my male colleagues, he's like always abusing. With me, I can see that he's so conscious of the words which, you know, come out of his mouth.

At the other extreme, male bosses can sometimes be so uncomfortable working with women that they are treated less favourably than men. Madhavi encountered such a situation when she was transferred to a department where her boss did not believe in women working. He refused to give her any important assignments,

saying they were not 'ladies' jobs and for a long time, she was relegated to minor tasks such as compiling newspaper cuttings and making the tea.

A similar affinity between female bosses and subordinates, however, was not evident. Kajal, a 26 year-old, mid-level manager started working in a foreign-owned bank almost two years ago and has a female boss. Her experience was typical of most of the women who had female bosses:

> . . . somewhere the female ego comes in . . . between a female boss and a female subordinate . . . when you are pitching something, it is taken as a personal attack. But if the same thing is being pitched by a male team member, it is taken as more of a positive you know, feedback.

This discussion has underlined the need for analyses of gender inequalities in the workplace to move away from the rigid separation of home and work. However, in the Indian case, it is also necessary to account for the influence of the cultural perceptions of women's roles and appropriate behaviour.

Barriers to career progression: pregnancy and maternity

At no other point in their working lives do women deviate more from the norm of the disembodied, 'ideal worker' than during pregnancy. Pregnancy is a major issue for women in Europe and North America where it has been documented more explicitly (Chester and Kleiner, 2001; Gregory, 2003; McDonald *et al.*, 2008). In the US, for instance, pregnancy discrimination has been the fastest growing employment discrimination charge in the 1990s (Cunningham and Macon, 2007: 497). Pregnancy discrimination can be both direct and indirect, and can range from bias in hiring decisions, less favourable performance appraisals to the failure to accommodate the needs of pregnant workers, such as time off for medical appointments, and reduced physical tasks. Pregnancy discrimination results in slower career progression, for example, being denied promotions but it can also result in regressed career trajectories through demotions or changes in job responsibilities (Chester and Kleiner, 2001; Cunningham and Macon, 2007; Honeyball, 2000; MacDonald *et al.,* 2008).

The results of my research in the banking sector in India's NCR suggest that pregnancy is ostensibly less problematic for the career trajectories of Indian women. The majority of the women interviewed and surveyed stated that requests to cut back on workloads, reduce travel and take on less demanding projects were generally accommodated, with no immediate adverse impact upon pay or career progression.[58] When Lalita needed to take bed rest during a difficult pregnancy, she encountered no problems and her bosses were "amazing." Although Chanda, a 29 year-old senior manager in an Indian private bank, was reluctant to inform her boss about her pregnancy in case it affected her pending performance appraisals and promotion, her male boss still recommended her for promotion.[59]

Despite these general perceptions, pregnancy discrimination did occur in the Indian banking sector, but in more subtle forms. In the questionnaire survey and the interviews, only two instances of overt pregnancy discrimination were reported, both in Indian private banks. One woman recounted that her pregnant colleague was not allowed to go home early and in the second case, a woman was asked to leave because she was unable to travel during pregnancy.

Instead, the main problem that women encountered was that even during pregnancy, women were expected to perform in the same manner as men. First, they had to work extremely long hours. During her pregnancy, Bonnie, who worked in a foreign-owned bank, regularly worked from 9 am to 9 pm, and on one occasion, worked till 2 am. Bala, also in a foreign-owned bank, kept similar hours, working from 9 am until 10 pm, right up to the night before her delivery, although she stressed this was voluntary, and not based on fears that reducing her workload would affect her career. In Tara's case, she had a sympathetic female

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[58] The women made a distinction between pregnancy and maternity leave and acknowledged that maternity leave can lead to a setback to their careers. It is also notable that none of these demands included changing to part-time work, which they felt could affect career progression.

[59] Significantly, Chanda was worried that the senior manager at the next level, who was female, would not accept her male boss's recommendation for promotion, once she knew about Chanda's pregnancy.

boss, but her colleagues objected to her reducing her work hours towards the end of her pregnancy, forcing her to start maternity leave early.

Second, women were also expected to travel during pregnancy, if required. Chanda, a senior manager in an Indian private bank, remembered how difficult it used to be during her pregnancy four years earlier:

> Even when I was pregnant, no favours were given and I had to work and travel for 8 months at the same pace. Sometimes, before a client meeting, I used to puke in the car!

Women in government-owned banks were also expected to meet similar standards. For example, when Pallavi, a 34 year-old, mid-level manager in a government-owned bank was pregnant a year earlier, she had to travel to a distant location despite being nine months pregnant.

Women also faced a marked disadvantage when they returned from maternity leave. Maternity leave itself was not a concern: none of the women surveyed or interviewed were refused their leave, as required by law. However, when women returned to work, they could find their job responsibilities had been changed, as the following account from Farah, a 25 year-old mid-level manager in a foreign-owned bank indicates:

> We had a female branch manager . . . she wanted to go on maternity leave. She was told that because the branch can't be left unattended, there would have to be a replacement, and therefore she won't get the same branch when she returns. They said she can proceed on leave but like this. She raised it with management, and HR stepped in and after that, then she was reinstated. It would have been bad for her career to go somewhere else, since she would have had to start with a new branch.

In Indian private banks and foreign-owned banks, most of the women interviewed acknowledged that maternity leave constituted a major setback to their careers. Lalita described her year of maternity leave as a complete "write-off". In a similar vein, Bonnie summarised the career costs of motherhood, "The moment you plan your child, you have to realise that you will be sticking in that place for a couple of more years than necessary."

Maternity leave directly influenced women's chances of promotions, as promotions were linked to performance and no concession was made for women's absence from the office. Chanda explained how this affected her:

> My job and career were not at risk when I went on maternity leave, but yes, my rating did suffer, as obviously, I made no sales . . . based on my existing relationships, I achieved my numbers . . . When taking my rating, they said that my new acquisitions were not there, but even without being there for four months, I managed existing targets. The manager said he could not justify my absence of four months versus someone who had been there for 12 months. So in this way, it affects performance appraisal since I got a lower rating that year. Therefore, there is an element of doubt whether I will get a promotion next year or not. I don't know if this has affected it or not.

The women generally accepted the logic behind such arguments, suggesting an internalisation of gender inequalities. As Lalita pointed out, "I think it's fair. You know, you've been out of work for seven months, you can't expect your rating to be amazingly good or something."

However, employers could sometimes use maternity leave as an excuse to deny promotions for several years, as Bala describes:

> I had assumed I would not get my promotion because I had seen that happen . . . with other women so I had assumed I would lose out on, on one year for sure . . . I had told myself that one year is no problem, I will accept my rating, I will accept my promotion not happening, but if they try to make that one year, two years. . . . I saw that happening to other women . . . They came back from maternity leave, so they were told, er they said, you can't have the promotion because you've been away, not performing for six months. So the subsequent year they asked that you know "can we get the promotion now" and they said "no you can't, it's just been one year". And they said, "no, one year prior", and they said "no, doesn't work like that" . . . so that maternity leave was thrown back at them for some time.

Furthermore, flexible working arrangements, a key feature of the new economy (Chapter 2), do not appear to have become part of the organisational culture of banks in India. Several foreign-owned banks and Indian private banks offered flexi-time and tele-working options, but none of the women interviewed had

availed of these opportunities as they felt it was not feasible to do so.[60] Hence, all the women interviewed had returned to full-time work after childbirth, and faced the consequent challenges of achieving career advancement while balancing family responsibilities.

Facilities for flexible working arrangements were not available in government-owned banks. However, issues relating to maternity leave do not appear to have affected women in government-owned banks. None of the women interviewed mentioned that they had suffered any setbacks to their careers as a consequence of taking maternity leave, and they generally returned to the same job profiles and responsibilities.

Maternity leave also did not affect the career trajectories of women in clerical positions. Jaishree, a 50 year-old clerk in a government-owned bank, based on her own experience of having a child 22 years ago, and her observations of other colleagues over the last 30 years of working, stated that women returned to the "same cadre, same salary, same timings, everything the same."

Hence, women's experiences of pregnancy and maternity affirm that the major problem in Indian banking is subtle discrimination, based on gendered organisational practices, but that these are experienced differently in different banks, and by managerial and clerical staff.

Sexual harassment in the Indian banking sector

Recognising organisations as gendered and shaped by masculine norms allows a better understanding of how women can be marginalised in the workplace. Part of this marginalisation also stems from a discourse of sexuality that positions women as the inferior 'other' and regards them as objects of sexual desire (McDowell, 1997). One consequence of this sexualised culture is sexual harassment.

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[60] The HR manager of the foreign-owned bank I interviewed stated that there was initially low-take up of flexi-hours due to apprehensions about its potential career consequences. However, following HR initiatives to dispel these apprehensions and raise awareness, take-up had increased, including among men. For instance, when I met him, he had just applied for flexi-hours.

Studies have emphasised the ubiquity of sexual harassment in the workplace (Roth 2006), noting that this "will present a problem for nearly every working woman at some point in her life" (Gregory, 2003: 21). The evidence from my interviews and questionnaire survey in India's NCR suggests that sexual harassment is not widespread in the Indian banking sector – the majority of women surveyed (over 60 percent) had not personally experienced or heard of others facing sexual harassment. It is likely that this is related to the sensitivity of the issue. Cultural norms of sexual respectability, so essential for the identities of middle class women require self-surveillance and the internalisation of responsibility by women (Puri, 1999; see Chapter 7). The stigma of harassment, even if perpetrated by men, falls on women themselves, and thus, provides a strong deterrent to reporting it. Sumitra, a 52 year-old clerk in a government-owned bank who had over 29 years of work experience, hinted at this - she said that she had never heard of harassment, but insisted this did not imply that such incidents had not occurred, but since "women don't share their experiences," it would not become publicly known. Sumitra herself may have been susceptible to this behaviour. When I first met her to complete the questionnaire survey, she stated that she had never personally experienced harassment of any kind. However, when I later met her for a longer interview, during the course of our conversation, it emerged that she had experienced behaviour that could be defined as such, like requests to go out for coffee by seniors. One explanation for this could be that harassment may also be interpreted differently in different social and cultural contexts. Socialisation about appropriate male behaviour may lead to women ignoring behaviour that would be construed as sexual harassment in another culture (Chamberlain *et al.*, 2008). However, in a culture where free interaction between the sexes is relatively limited, and thus, where any form of interaction that exceeds socially accepted boundaries would be interpreted as such, this seems unlikely. Indeed, cultural differences could actually lead to heightened sensitivity to such behaviour. Padmini, a 48 year-old, senior manager in a government-owned bank who was single felt that a male colleague's behaviour was inappropriate because he tried to shake women's hands, which she said, "is not part of our culture." Another woman, Ekta, a 47 year-old, senior

manager in an Indian private bank, recalled that she was offended when her boss complimented her on the colour of her sari, suggesting that it was inappropriate for males to comment on women's dress.

Even if harassment is acknowledged, the extent and severity may be downplayed, as Sarita, a 32 year-old, junior manager in a government-owned bank said "The bank has thousands of employees so we do receive complaints. But maybe about five percent . . . but all these are minor misconducts."

Of the cases reported, the pattern and form also varies from the general trends noted in other research (Chamberlain *et al.*, 2008; Özbilgin and Woodward, 2004). Generally, cases involve senior men harassing their juniors, an expected outcome of a masculinised culture in which dominant notions of sexuality are based on male power over women. In this study, only three out of the 156 women I surveyed reported harassment by their seniors, and only eight women said they had heard of it. Four cases involved *quid pro quo* arrangements, where women were offered promotions in exchange for sexual favours. Other cases were related to sexual comments or inappropriate behaviour (such as sitting close). The problem with this, according to Rupa is that they tended to be accompanied, either subtly or directly with the threat of adverse job consequences:

> A particular boss may want [to]. . . sit with you, talk to you, be a little more friendly, and . . . maybe want you to go out or whatever, then you refuse and it could work against you.

In another instance, Yasmeen, who was 28 years-old, married and working in a foreign-owned bank as a mid-level manager, resisted the advances of her boss in the previous foreign-owned bank she worked in, but her boss responded by being rude and giving her extra work, making her everyday work experience intolerable, such that she was forced to leave.[61]

These examples were not directed to any one individual. In contrast, in Nadia's (who was a 27 year-old, married, senior manager in a foreign-owned bank) job,

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[61] Yasmeen was reluctant to specify what his behaviour was, simply saying he was famous for "being nice to girls."

her boss singled her out for attention. However, the common feature linking both types of harassment is the assertion of male power over relatively powerless subordinates. Nadia's boss, for example, clearly used his position to his advantage, as Nadia's account demonstrates:

> He started keeping me till late at the office till he finished. He used to come over to my cabin and start gossiping, but he never asked about business. I felt a bit uncomfortable about this . . . Then, for everything, he would interfere . . . For instance, he used to tell me that we have to go, there is a meeting fixed, then mid-way, he would say, lets have lunch. Basically, he only said about the meeting to get me to have lunch.

While early research focused mainly on employers and co-workers, recent work on harassment suggests that with the rise of service-related jobs, the focus of research should be broadened to include customers (Handy, 2006). Not surprisingly, therefore, customers were significant perpetrators of harassment, especially for women in foreign-owned and Indian private banks. Slightly less than half (41.2 percent) of the reported cases where women had personally experienced harassment involved customers. For women in front-end customer services, these would usually be limited to comments or requests for coffee, but for women in sales, who had to meet clients outside the bank, there were two cases where clients made physical advances or requested sexual favours in exchange for their custom. Women also cited two more cases where they had heard of clients making physical advances. To an extent, women accepted that this was an unwanted consequence of their jobs:

> People (clients) behave in a weird way, they call you to wrong places. You handle it, what else can you do? . . . In sales, everybody goes through this.
> (Ashmita, 34 year-old, senior manager, foreign-owned bank)

> The only problem with the profile is that it involves client interaction and going out to meet clients . . . you don't always know the clients, and sometimes they don't have good intentions, that's one of the drawbacks. Since you are going out, they also think that you are easy.
> (Nadia, 27 years-old, senior manager, foreign-owned bank)

Nadia's comment about men's perceptions also highlights that by contravening traditionally accepted notions of women's roles and conduct, women in sales positions were more susceptible to such behaviour.

Notably, all the instances described above were of women in foreign-owned and Indian private banks. Although Chamberlain *et al.* (2008) suggests that organisational structures can influence the incidence and type of harassment (whether from seniors or co-workers, or involving physical advances or comments), my study reveals there were no significant differences in the incidence, but differences did emerge in the type and source of harassment. Harassment from bosses was largely limited to women in Indian private and foreign-owned banks, whereas women in government-owned banks complained more about co-worker behaviour (61.1 percent of all reported harassment in these banks), primarily in the form of verbal comments. Women in foreign-owned and Indian private banks also faced more harassment from customers (67.5 percent of all such cases). The increased incidence of harassment by customers, particularly clients of women working in sales signifies the problems women encounter as they struggle to reconstitute notions of respectability in line with the changing demands of their work, to redefine the boundaries of mobility and interactions with the opposite sex (see Chapter 7).

Everyday workplace interactions and women's exclusion

The expression of sexuality within organisations is not restricted to sexual harassment. In the banking and financial services in Western countries, mainly the US and UK, extreme displays of male sexualised behaviour and talk are not uncommon (McDowell, 1997; Roth, 2006). Such practices, consistent with notions of hegemonic masculine behaviour are essential elements of the process of 'othering' women, emphasising their difference, and thereby, constructing women as inferior and less powerful (McDowell, 1997). Yet, similar displays of sexualised behaviour were notably absent from the Indian banking sector. Among the women I interviewed, there were virtually no complaints about negative workplace interactions, and the women universally described their work environment as "family-oriented", "friendly" and "relaxed". Men sometimes indulged in rowdy behaviour or "cheap" talk, but never to an extent that women felt uncomfortable, or to the extreme levels noted in Western countries like the US (Roth, 2006). The few instances where women felt excluded were not related

to overtly sexualised behaviour but other aspects of male bonding described in studies, such as drinking and talking about sports (Ozbiglin and Woodward, 2004; McDowell, 1997). For instance, Lalita said, "if we all supposing go out, then everybody used to talk about cricket and I would hate that evening, you know."

However, such instances were uncommon and in general, the women interviewed did not feel out of place, even in male-dominated jobs. Moreover, the men were also conscious of their behaviour around women. In Frieda's view, this made it easier to accept such behaviour:

> It does happen sometimes that they abuse or something, use foul language, then they'll apologise because they don't realise that you're sitting there . . . which is ok.

Although women may not be differentiated by male workplace interactions, this study finds that they are marked as different through their dress. Without exception, all the women interviewed were acutely aware of the importance of dress. In Western countries, the emphasis is on dressing neutrally and presenting a professional image (McDowell, 1997). The women interviewed also expressed similar concerns – they needed to look professional, not too "flashy" or "frivolous". But, in India, women's dress takes on even greater significance, as it can send messages about a woman's seniority, respectability and adherence to traditional values of family and sexual integrity.

Studies note that globalisation is contested and negotiated at the scale of the body, a factor that is especially relevant to discussions of women's dress in the Indian banking sector (Oza, 2006). Perhaps reflecting their location in globalised workplaces, being synonymous with modernity and professionalism were also translated into women's choice of dress in foreign-owned and to an extent, some Indian private banks. The choices made by Gita, a 35 year-old, mid-level manager in a foreign-owned bank who previously worked in a government-owned bank illustrate this:

> Yes, when I go for my interview . . . like when I was in a public sector, then I used to wear usually this one, suits [referring to the traditional Indian dress, called salwar kameez] because this was as per the culture of the bank but when I went for interview for private

> sector, yes, it was there in my mind that if I wear trousers, I will be considered smarter

Similarly, Lalita preferred to wear Western dress mainly because she felt that customers tended to perceive her as "smarter".

At the other end, women in government-owned banks, associated with the culture of pre-liberalisation India generally wore traditional Indian dress, either the salwar/churidar kameez or the sari. However, the struggles over globalisation were also witnessed in government-owned banks, through the concerns over women's dress. Western wear was still not considered acceptable in government-owned banks, but a few younger women had started wearing trousers to work. Some women, such as Jaishree, a 50 year-old clerk who has been working in a government-owned bank for 28 years, influenced by societal changes, accepted this change among the younger generation:

> The entire group is from 28 years back . . . so in our circle there is no one, no lady who will join like this in dress [wear western wear]. And maybe if a young, fresh appointment, a girl comes and she dresses like this, I think we will accept. Because, the next generation, *like my daughter*, we have been seeing the next generation, in jeans or in skirts, so maybe we will accept (my own emphasis).

However, this was still received with resistance and disapproval from other, older workers, such as Harini, a 56 year-old clerk in a government-owned bank who has been working for the past 30 years:

> One or two of the younger women, girls you can say, have started wearing business suits. But this is not normally allowed. In fact, a senior officer told her not to wear.

But, at more senior levels, women across the banking sector, including in Indian private and foreign-owned banks preferred to wear the sari. In fact, it has become a distinctive style statement of these women, to the extent, as Lalita noted that they are referred to in terms of their dress:

> I mean, all, Naina, Shikha Sharma and all that, Kalpana Marporia[62]
> . . . Why are those women called the petticoat brigade? They are all senior management, they all wear saris. So somewhere that is in the

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[62] These were the women CEOs of HSBC (India), Axis Bank and JP Morgan (India) respectively in 2008.

male mind, male psyche, the fact that they are women bugs them, the fact that they're all wearing saris, looking beautiful and graceful and successful, it's adding to their grace, it's contributed to this terminology.

For women in foreign-owned banks, working within globalised environments, saris can also become their way of representing their Indianness. Eshal, a senior manager in a foreign-owned bank ensured she wore a sari when there were foreign visitors, because "I'd want to reflect my culture." For this same reason, in government-owned banks, the business suit has negative connotations of Westernisation. As Mita, a 27 year-old assistant in an Indian private bank, described it, if a woman wears a business suit in a government-owned bank, people think "she doesn't follow our traditions."

While the Western (global)/Indian tensions are translated directly into women's dress, a common aspect of any choice of dress, Western or Indian, was modesty or "decent" dress. Revealing clothes were generally avoided, but the focus went beyond clothes to overall appearance. Rupa described this in detail:

> Yes, we're very conscious . . . The jewellery . . . does not have to be very loud . . . you can't be wearing bangles . . . loud make-up again is not done. . . . You don't want someone sitting with her red lipstick, and eye shadow and everything you know . . . That's something we don't like . . . anything that is attracting the customer. . . . Simple logic is that he should not be attracted by any physical attribute of yours. Be it that earring, or be it the liner, or be it your mascara or be it whatever. Be it your hairstyle…

The primary aim, in any form of dress, as Kavita aptly summed up is, "the less attention you draw to yourself, the better".

The underlying reason for this is to avoid highlighting their 'otherness' in a male dominated work environment. Whether from employers, co-workers or customers, the women interviewed were aware that their dress and appearance could provoke unwanted comments and suggestions. Abha, a 24 year-old assistant in a foreign-owned bank who was single, said that when deciding what to wear in the workplace, you have to "think like a man." Echoing these sentiments, Aditi, a 27 year-old mid-level manager in a foreign-owned bank, who was married, felt that:

you really can't get into a guy's mind that what he's thinking about
. . . So it's always better that you always make sure that how you're
dressing, you're not wearing very revealing clothes.

There are several implications of this discussion for gender equality as banking in India becomes increasingly integrated into globalised cultures. The absence of displays of extreme sexualised talk that is common to performances of hegemonic masculinity in the North, and the pressure to be "one of the boys" may create a more conducive atmosphere for women's career advancement (Timmons, 2010). For instance, commenting on her rise to the top, Naina Lal Kidwai, CEO of HSBC (India), pointed out that India ""isn't a golf-playing, beer-drinking homogenous culture" ...you still have to work hard, but that made it easier" (Timmons, 2010: 11). On the other hand, the symbolic importance of dress and of maintaining decency resonate with concerns about respectability, marking women as the 'other' and constraining their ability to participate on equal terms in the workplace (see Chapter 7).

Conclusion

Women have been significant beneficiaries of the changes in the Indian banking sector since liberalisation, but the evidence suggests that it would be premature to state that gender equality has been achieved in the banking sector in India. Furthermore, while Anker's (1998) definition of gender integration may be more appropriate for understanding changes in the banking sector, I argue that this concept needs to be elaborated further to make a clearer distinction between feminisation, gender integration and gender equality (which implies a change in the terms and conditions of work and employment; see Chapter 9).

In relation to gender equality, the low incidence of overt discrimination is not indicative of the actual extent of discrimination. The gender sub-texts of organisational practices have proved to be more substantial obstacles to women's career advancement than direct discrimination, suggesting that greater attention needs to be given to these issues. The gender sub-texts also highlight how women's own perceptions of discrimination can be contradicted in reality.

Nevertheless, these perceptions, on which my research is based, should not be discounted, for "If people define their circumstances as real, they are real in their consequence" (Merton, 1968: 475). Recognising and representing women's own opinions is not just important for methodological purposes, but also has implications for women's resistance and responses to discrimination (see Chapter 8).

Significantly, the disadvantages created by gender sub-texts of organisational practices such as long working hours and requirements for mobility appear to be restricted to managerial staff. As a consequence, these practices have been a strong disincentive for women in clerical staff to seek further promotions. The danger of this is that even without formal barriers to women's upward mobility, there is the potential for an increased separation between career and non-career jobs for women in the future. Finally, the differences between government-owned, foreign-owned and Indian private banks; as well as the divergence of women's experiences from those in countries of the Global North, such as UK or US, especially in relation to workplace interactions highlights the importance of context. More significantly, it provides new insights for theorising based on the perspectives of working women in India that underlines that women's experiences of work and employment must account for the importance of local cultural norms, but in conjunction with the influence of different ownership and organisational structures.

Chapter 7

Explaining gender inequalities in the Indian banking sector: the role of institutional factors

Introduction

> You never know, maybe we are not facing such issues [discrimination and sexual harassment] because of such government laws only. . . It should be there. Nothing but pressure that law is there. At least there is something there to protect you.
>
>   (Brinda, 28 year-old, married, mid-level manager in an Indian private bank)

> Laws are irrelevant. You say work timings . . . but what happens? There are subtle ways of avoiding this. The law states that you can only work from nine till five, but if you need to finish your work, who talks about the law?
>
>   (Indrani, 43 year-old, mid-level manager in a foreign-owned bank)

With the widespread acceptance that gender inequalities in the labour market have not been eliminated in the so-called new economy, legislation and equal opportunity policies, among others, have been advocated as ways of addressing this issue (Gregory, 2003). However, Chapter 6 revealed how patterns of gender inequality are manifested differently in different types of banks, suggesting that greater attention should be paid to how organisational attributes can affect the scope for discrimination, and the specific forms of gender inequality within different organisations (Britton, 2000; Cook and Waters, 1998).

The aim of this chapter is to analyse the reasons for these organisational differences in patterns of gender inequality as manifested in my NCR banking data, focusing particularly on institutional sources of difference. The chapter underlines that laws are necessary to prevent overt discrimination, but through a comparison of government-owned, foreign-owned and Indian private banks, it highlights that organisational structure can influence the extent of discrimination, as well as the implementation of legislation. By elaborating upon Radhakrishnan's (2009) concept of respectable femininity that was introduced in the previous chapter, I illustrate how local cultural norms can also intersect with organisational

191

practices to reinforce patterns of gender inequality, including inequalities that are the outcome of the gender sub-texts of organisational practices (such as working time norms, and geographical mobility). I use this concept of respectable femininity to understand women's choice of banking as an occupation, as well as expectations about women's roles and behaviour, such as the ability to travel and combine work and domestic responsibilities. I discuss how these affect job-level segregation, and women's career advancement. At the same time, by exploring how expectations around respectable femininity vary between government-owned, foreign-owned and Indian private banks, the chapter demonstrates the fluidity of local constructions of masculinities and femininities and their ability to influence and also be influenced by global masculinities and femininities.

Banking as a respectable occupational choice for women?

Banking is a major employer, and is also among the fastest growing sources of formal sector employment for women in India (Chapter 4). Demand-side explanations for these trends, focusing on the construction of women as cheap, flexible labour do not fit with the description of banking as a highly formalised sector which provides adequate benefits, good pay and relative job security (see Chapter 6). Instead, supply-side factors may have played a more critical role (England, 2005). The perceptions of the women included in this research study that banking was one of the "best jobs", "best paying" with "good opportunities" suggests that banking, along with call centres (James and Vira, 2010) is one of the few sources of suitable employment opportunities for educated women in contemporary India. The desirability of banking as an occupational choice in the pre-liberalisation era can also be attributed to similar factors. During the 1970s and 1980s, the public sector was the largest provider of employment in the organised sector (Srivastava, 1999). Consequently, employment in government-owned banks in this period was one of the few employment avenues available for educated women seeking white-collar, non-manual jobs (Gothoskar, 1995; Srivastava, 1999).

However, the empirical data suggest that other factors have also influenced women's decisions to join the banking sector. Foremost among these is working hours. For example, 52 year-old Dulari joined as a clerk in a government-owned bank 30 years ago, because she said, the fixed timings (for clerks, 10 am to 4 pm) allowed "you to attend to your family, first of all." However, 29 year-old Frieda, a mid-level manager in a foreign-owned bank suggested this is only applicable to government-owned banks:

> . . . it comes from this institutional view that banking is only a 10 to 5 job. Ok? Because they tend to associate banking more with public sector banking . . . But of course it's totally different in the private sector where I think I start my day at 9 and I'm, on a good day, I'm able to leave at 7.30, 8.

Frieda's assertion is supported by the results of the questionnaire survey, which shows that the average workday outside the home was 8.1 hours for women in government-owned banks, compared to 9.9 and 9.1 hours for women in foreign-owned and Indian private banks respectively. But, as discussed in Chapter 6, with the increased convergence of the working practices of banks, government-owned banks have not remained immune from the pressures of competition between banks for increased market share. For example, Jayanti a 32 year-old, married, mid-level manager in a government-owned bank emphasised that her working hours were no longer nine till five:

> For sure at 5 o'clock the branches close and everyone is out but it doesn't work like that for us [managers] because we're still here till about 7, 7.30, as of any given routine day.

By suggesting that it doesn't work like that for "us", Jayanti unconsciously made a distinction between managerial and other employees. Based on the interview data, a similar distinction can also be made in foreign-owned banks, where for example, Charulata, a 31 year-old assistant in a foreign-owned bank said that the clerical or administrative staff maintained fixed working hours (nine till five), similar to their counterparts in government-owned banks, but she had observed the women managers in her bank were regularly working till 11 pm or 12 pm at night. This signals the emergence of a two-tier structure of working hours with a growing divergence in the work experiences of women in clerical and managerial positions across all banks.

Even though fixed working hours was clearly not an adequate explanation for banking as an occupational choice for female managers, several of the managers interviewed outlined how they consciously chose banking as a career, and it was repeatedly described as a "prestigious" and "respectable" occupation. This hints at the core reason why banking is preferred by many middle-class Indian women, as it allows women to perform what Radhakrishnan (2009: 198) calls "respectable femininity." Two aspects of respectable femininity are particularly relevant in this context: the prioritisation of family over work; and anxieties over promiscuity. As the traditional guardians of family honour, middle-class women have generally been discouraged from taking up employment outside the home (Standing, 1991). With increased education and changing social norms, these restrictions have been loosened. But only certain types of work, based on the ability to balance paid work outside the home with family and household care responsibilities, and to maintain women's sexual integrity are considered appropriate (Liddle and Joshi, 1986; Patel, 2010; Ramu, 1989). Based on my interview data, I suggest banking is perceived to meet these criteria. For clerical staff, the working hours required in banking provided them with respectability by enabling them to work without abdicating their domestic responsibilities. Female managers, on the other hand, particularly in foreign-owned and Indian private banks could not rely on this aspect to confer respectability on banking as a suitable occupation, and consequently, the emphasis shifted to issues of maintaining women's sexual integrity.

These concerns were also echoed in relation to working hours. Even though regular (9 to 5) working hours were no longer the norm, the women interviewed felt working hours in banks still compared favourably with other occupations such as in the media or call centres, as crucially, women employed in the banking sector are not required to work at night. The narratives of the women interviewed also imply that the respectability of occupations can be placed on a continuum, and banking is assessed relative to other occupations, such as call centres. Perhaps because of the association of nighttime work with loose sexual morals and non-traditional behaviour, 24 year-old Abha, who was single, rejected a job offer from

a call centre that involved night-time work and instead joined a foreign-owned bank as an administrative assistant.[63]

In a similar way, 26 year-old Mala, a mid-level manager in a foreign-owned bank, also chose to join a bank over other employment options. Her reasons for choosing banking summarise many women's concerns about work, sexuality and respectability and is worth quoting at length:

> . . . there were four interviews that I had gone for – a bank, Taj group of hotels . . . McKinsey, and some call centre. Fortunately, I got through all of them. I was insisting for Taj. I don't know why . . . My Dad was after my life that you join this bank. I really had a big fight with both of them . . . Dad was of the opinion that banks are considered to be a very reputed and very secure . . . reputed in terms of, you know er, females considered to be from a good family, from a marriage prospective.

According to Mala, the respectability of bank jobs is based on the regular (nine till five) working hours, which she argued is no longer applicable:

> Because you sit here till so weird hours, you know, wee hours . . . there is the concept that man, men would prefer bankers. Why? Because it's a respectable job . . . because there are specific working hours which is not applicable to us, ya, we work here till 8, 7, 10 pm at times, whenever, whatever the demands. So it's no more like luxury, er, which was given to nationalised banks.

Significantly, Mala noted that suitable employment for women is closely associated with marriage prospects, and banking is regarded very favourably in this respect. However, she questioned why a banking job should be considered more respectable than for instance, working in a hotel:

> Now, not to choosing Taj, my Dad was of the opinion that I should not choose Taj. Why? Because its hotel industry so it's not considered to be good for girls. And secondly, from my marriage angle . . .yes, respectable, totally agreeable, yes, it is a very respectable job. I think so do hotel people . . . I think they also have respectable jobs. It's just that people don't consider you, that's Indian mindset . . .Why do you expect a hotelier who's sitting at receptionist work, how can you doubt her, you know, intentions or her integrity in terms of you know,

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[63] In Patel's (2010) account of female transnational call centre workers in India, she describes this anxiety among family and community about women working at night, using the term 'mobility-morality narratives' to discuss gendered norms on women's roles. This has close parallels to Radhakrishnan's (2009) concept of respectable femininity.

she being from a good family or not. That's absurd, but yes, people in India do think like that. My *dadi* (grandmother), she got a heart attack when she got to know, you know, that I got through Taj. Some weird notions, which are beyond your control. This is what, you know, this is the mindset of people, that they think bank is a very reputed place.

Her observation that working in a hotel casts doubt on a woman's "integrity" and "intentions" reveals an underlying cultural concern with character and sexual conduct or what Mala termed the "Indian mindset". Similarly, the importance of being from a "good" family reflects the continued link between women and family honour, and the preoccupation with women's sexuality as the core of middle class respectability.

By ultimately ceding to her parent's wishes and joining a bank, Mala conformed to another critical aspect of respectable femininity, within which women's identities are inextricably linked to family support. When Rupa first started working in a foreign-owned bank almost 15 years ago, her parents were "comfortable" with this, as in those days, banking was a desk job with limited travel. Her statement that "parents were very [concerned] that their daughters should be safe, and *wherever they're going you know*" (my emphasis) echoes studies that show that the type of work that women can undertake is closely linked to reassurances about women's sexual integrity (Standing, 1991).

Ramu (1989) notes that women's decisions to work are also crucially tied to their ability to negotiate this choice with their husbands, parents or other family members. Aditi, a 27 year-old, mid-level manager in a foreign-owned bank recalled that one of her colleagues resigned after she got married as her in-laws did not want her to work. With changing social norms, this occurs less frequently, and husbands in particular have been more supportive of women's careers. For example, Jayanti had to leave her son with her mother in another city in order to continue her job. But, her husband never pressured her to leave the job for the family:

My husband was very supportive . . . Never has he told me, you know, ok, fine you're not getting a transfer . . .you need to chuck everything and come here now.

The shifts in gendered ideals of respectability are also indicated by the implicit acceptance that it is a question of *where,* rather then *whether* women would work. Whereas for the previous generation, respectability was conferred through domesticity, women's work is increasingly equated with notions of modernity and progress for India, and therefore, according to Radhakrishnan (2009), work, so long as it conforms to certain parameters (that is, the ability to balance paid work with domestic responsibilities, and maintain women's sexual integrity), enhances the respectability of women. Within these changing ideologies of middle-class respectability, the influence of the Indian family on women's lives remains unchanged, which also has implications for women's abilities to cope or resist gender inequalities in the workplace.

Explaining horizontal segregation through supply-side factors: the role of the family

The centrality of the family also sheds light on the patterns of gender segregation evident within the banking sector, as the factors that shaped women's preference for banking as an occupation, namely working hours and concerns with sexual integrity also led them to choose particular occupational roles within banking, such as customer services or operations.

Aditi was one of the few women working in sales in her bank. She said that more women opted to work in operations as these had more regular hours and allowed greater flexibility in combining work with family responsibilities. Lalita, who also worked in sales in a foreign-owned bank, posited that the requirement for travelling and interactions with clients (and although this was left unsaid by Lalita, the implicit consequences for women's sexual integrity) was what deterred most women from choosing sales jobs. A closer examination also reveals a temporal dimension to these choices, varying through women's life courses. For example, Chitra, a 26 year-old, married, junior manager working in operations in an Indian private bank suggested that more women are opting for sales jobs, but only until they get married. After marriage, either the women's husbands or their

in-laws would not like them to continue, for the reasons already mentioned, so they either leave their jobs or change their roles.

As previous studies have documented amongst women in the UK and in the US (Crompton and Birkelund, 2000; Perrons, 2009; Roth, 2006), a major problem stems from women's domestic responsibilities, which hinders their ability to take up jobs that involve long working hours or extensive travel. However, in India, the results of my study suggest that these pressures are magnified for women living in extended family structures. Half the married women surveyed for my research lived with their in-laws or their parents, suggesting that the extended family remains an enduring feature of Indian society. Extended families can provide crucial support for women to balance their domestic responsibilities, particularly in the absence of adequate childcare (see Chapter 8). Conversely, it can also create constraints - despite the availability of domestic workers, women in extended families were expected to perform certain household chores, particularly cooking. For example, Pari, a 29 year-old manager in a foreign-owned bank with a six year-old child employed two domestic workers to take care of most household chores, including babysitting. However, she did the cooking herself, because "it is a joint family, so they expect this." These expectations then influence women's employment choices, as women preferred non-sales jobs to avoid long working hours. Aditi, for instance, lived alone with her husband, but she said that when her in-laws live with her in future, she would need to reconsider her working hours, and by extension, her sales job. She was also aware that when she began a family she would also need to rethink her job and consider taking a role where the working hours are not so long. She was emphatic that the demands of her present sales job (which involved long hours) were incompatible with having children, a perception that she felt was shared by other female colleagues.

Even women within nuclear families were constrained by family expectations. Lalita was insistent that the low number of women in sales jobs did not reflect organisational bias, but was the outcome of individual choices, in turn linked with

family decisions. She gave the following example of a female colleague to support this:

> there is this one lady . . . she's been with operations for a long period of time and she felt that you know, her career has come to a plateau [so]. . . she wanted to move to sales. She got an offer . . . but . . . her husband said, no, I would prefer if you remain in ops [operations]. Even if your working hours are long, at least I know you are in the office. In sales, I don't know what kind of customer you'll be interacting with, people you'll be meeting with . . . so she chose to give up [the job] . . . And I know there would be many more examples like that.

One of these examples was Oma, a 24 year-old single, mid-level manager in a foreign-owned bank. She had been working in sales for the previous two and half years, but was requesting a transfer to an operational job, as she was due to get married and she said, her husband would not "allow" her to work in sales. Family could also pose constraints for single women: Mandira, a 23 year-old, single, administrative assistant in a foreign-owned bank lived with her parents and brother. She did not even consider working in a sales job as her family would not let her "go out in the field." She also could not work till late, as her brother expected her to be home by 7 pm.

Family responsibilities, mobility and safety issues are constraints for working women worldwide. What sets women in India apart is that balancing these constraints and upholding the norms of the family are conflated with notions of Indianness itself, even in the globalised workplaces of foreign-owned banks. Krishna, a male branch manager in a foreign bank explained women's choices as, "I think specifically in India . . .we are a society where . . . women feel that . . . family comes first."

At first, the importance of family appears inconsistent with accounts of the changing lifestyles and family norms (including the rise of nuclear families) in the new, post-liberalisation India (Das, 2002; Kamdar, 2007; Luce, 2006; Oza, 2006; Patel, 2005; Uberoi, 2006). These changes are also reflected in the Indian banking sector, where women are no longer confined to desk jobs, but are increasingly moving into sales positions. While these changing social norms have translated

into challenges to the Indian family system through among others, divorces, inter-caste and inter-religious marriages, live-in arrangements, and changing gender dynamics within families, the Indian family system has simultaneously proved to be remarkably resilient and adaptable to change (Patel, 2005; Uberoi, 2006). Reflecting the tensions between modernity and tradition in Indian society, the contemporary ideal of the Indian family encompasses modern ways of living, while retaining the values of the Indian joint family, rooted in patriarchal traditions (Patel, 2005; Radhakrishnan, 2009; Uberoi, 2006; Varma, 1998). With the family being synonymous with Indianness, women are compelled to accept these patriarchal discourses, as resistance would also lead to a questioning of women's Indian identities.

Employer preferences and gender segregation: gender stereotyping

While individual worker preferences must be taken into account in any explanations of gender segregation, employer's preferences cannot be completely discounted. The preference of employers in the Indian banking sector towards women in customer service roles (see Chapter 6) can be linked to the association of service work with the performance of emotional labour (that requires workers to display certain emotions as part of the job, and in which their appearance and behaviour become part of the service being offered) (Hochschild, 1983; see Chapter 2). Women are presumed 'naturally' to possess these skills. When asked why banking might be a suitable career for women, both men and women across the different types of banks and employees from different age groups all identified some common characteristics that they felt gave women a competitive advantage in India's new service economy. These included among others, that women are assumed to be more "team-based", "caring", "softer", "patient", and "better listeners"; all of which closely mirror attributes that are required for emotional labour. Employer's decisions to hire women appeared to have been coloured by such perceptions. For example, Alok, a senior manager in a government-owned bank, who has been involved in recruitment through his work with the bank for the previous 30 years observed that women were more suited to banking as women had a "better intrinsic ability to serve than men."

Theories of emotional labour as developed mainly in the context of the Global North, however, leave two aspects of women's employment patterns in the Indian banking sector unresolved. First, they do not adequately explain the employment of women in Indian government-owned banks in the 1970s, at a time when customer service was not the foremost priority of banks. Second, although sales jobs also require many of the same attributes of emotional labour as in customer services, few women were employed in these roles. This is because the requirements of sales jobs contradict the norms of respectable femininity described above – as they involve travel, social interaction with different male clients, as well as long working hours. Women themselves opted out of these jobs for these reasons, but employer's assumptions about respectable femininity can also lead to gender-stereotyped decision-making in recruitment and job allocation. Gita is a 35 year old, mid-level manager in a foreign-owned bank, whose description of her employer's assignment of profiles reflects this:

> . . . in the interview itself people are asked . . .whether you want to go for operations or sales. I think to women they give an option. . . Usually boys . . .they are simply told that you are going in sales because this is your bank's requirement . . .they feel *ki* (that) even if a lady opts for sales today, probably tomorrow she will not feel comfortable because she is not aware of the expectations which are from a person who is into sales.

Hence, in the Indian context, structural constraints on women's employment, such as family responsibilities and the demand for emotional labour are redefined and mediated within the parameters of respectable femininity to create particularly Indian patterns of employment.

Organisational structures and discriminatory recruitment practices

In addition to the allocation of jobs, the extent to which employers' perceptions of respectable femininity also influenced their recruitment decisions has been more difficult to ascertain. As discussed in Chapter 6, The Equal Remuneration Act of 1976 prohibiting discrimination in recruitment may have reduced the incidence of overt discrimination. However, the persistence of subtle discrimination directs attention to the ways in which in practice, laws can be subverted. The ability to do

so, however, varies depending upon the organisational structure of banks. While studies have debated whether team-based, informal structures of new economy firms or bureaucracies are more conducive to gender equality (Castilla, 2008; Cook and Waters, 1998; Reskin and Bielby, 2005; Reskin and McBrier, 2000), these divisions represent an oversimplification of organisations in reality (Wickham *et al.*, 2005). Instead, the organisational context, specifically the level of discretion, accountability and transparency in organisational procedures is more important in determining variations in patterns of gender inequality in different organisations (Britton, 2000; Castilla, 2008). Relating this to the Indian banking sector, my research reveals clear differences in recruitment processes between government-owned banks, foreign-owned and Indian private banks. Hiring in government-owned banks was primarily through formal, large-scale recruitment through, among others, advertisements in newspapers and on bank websites, and selection was based on competitive examinations and interviews, although recruitment for senior managerial posts could be through interviews alone. [64] Government-owned banks have recently started hiring through university campus placements, but this is a small proportion of total recruitment. In contrast, Indian private and foreign-owned banks adopted a variety of recruitment methods, ranging from large-scale recruitment through competitive exams (as above), to campus placements, recruitment consultants and referrals.

Across the banking sector, none of the women interviewed felt there was gender bias in recruitment.[65] In government-owned banks, the clearly defined recruitment process of written examinations, followed by interviews, supposedly allows less scope for discretion (and thereby, gender bias) in recruitment decisions. On the other hand, the use of methods such as referrals in Indian private and foreign-owned banks facilitates gender ascriptive behaviour, which in male dominated

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[64] I have used the term formal to refer to more structured forms of recruitment based on publicly advertised vacancies, followed by written examinations and interviews. Informal channels include for example, recruitment through submission of a Curriculum Vitae (CV) to the relevant HR department.

[65] Although these perceptions may in turn be influenced by the fact that these women were selected for the job. As Sumitra answered when I asked her if she felt there was gender bias in the recruitment process, "I don't know, because I got the job so I'd say no."

environments predisposes male employers towards hiring other men. Gender stereotypes can also affect job assignment practices (Reskin and Bielby, 2005). For example, the "desired candidate profile" of a recent job opening as a relationship manager with an MNC bank[66] included being an "aggressive go-getter," an attribute that is generally associated with males (McDowell, 1997).

But, I suggest that even government-owned banks are not insulated from discriminatory behaviour. The job advertisements for government-owned banks, with detailed eligibility criteria appear gender-neutral, but a closer examination betrays implicit gender stereotypes. First, some have a specified upper age limit for eligibility, generally between 25 – 35 years, potentially excluding women who may have taken time off for childrearing. Sometimes, this upper age limit is relaxed for "widows, divorced women and women judicially separated from their husbands, who have not remarried," further evidence of the predominance of heternormative concepts of gender in Indian society. Second, and more significantly, another advertisement explicitly stated that: "Only candidates willing to serve anywhere in India should apply." For clerks, this is amended to anywhere in the state. Furthermore, written examinations are held in test centres across the country, and while candidates can opt for a preferred centre, the bank notes that it "reserves the right to allot the candidates to any of the centres other than the one he/she has opted for." In light of the geographical constraints on women's mobility as a function of their domestic responsibilities, as well as social norms about travelling and mobility in public spaces (Patel, 2010; Chapter 6), this can severely hinder women's prospects for recruitment.[67]

Furthermore, gender-stereotyped perceptions were also evident in the questions that women were asked in their interviews prior to their recruitment. For instance, single women were asked whether they would get married and if so, whether they planned to leave the job as a result. Married women would be asked about their plans for having children and their ability to travel and work late hours. While

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[66] Job posted on timesjob.com, 24 February 2011.
[67] The advertisements included in the research were randomly selected from bank websites and newspaper advertisements. These banks are not necessarily the same banks in which the interviews and questionnaire surveys were conducted.

these questions could be asked of men as well, Bonnie, who has a one year-old son, was specifically told that she was expected to work long hours, and she pointed out, "they wouldn't say that to a guy during the interviews." The questions that women were asked during their recruitment interviews also hinted at implicit concerns about appropriate gender roles, as Aditi's (see above) experience illuminates:

> They were like, "It's a kind of job that requires sales, so you moving out, would you be able to, would you be comfortable, you know, being a girl, would you be comfortable doing these kind of calls everyday, meeting customers?"[68]

In government-owned banks, according to Deep, an HR manager in a government-owned bank who had been working in the bank for over 20 years, 75 percent of the decision to recruit someone would be based on an applicant's performance in competitive exams. But, the ultimate decision to recruit someone is based on the interview, and as Acker (2006: 450) aptly puts it, even if the interview is based on assessments of competence, ""Competence" involves judgement. The race and gender of both the applicant and the decision makers can affect that judgement." That such judgement includes stereotypical perceptions is indicated by the personal questions asked of women in government-owned banks during the interview. Reflecting the different demands and workplace practices of government-owned banks compared to foreign-owned and Indian private banks, the questions asked were centred around geographical mobility, specifically women's willingness to adhere to the transfer policy rather than with the ability to work long hours or interact with male clients.

However, several of the women in Indian private and foreign-owned banks had been hired through referrals, which contradicts the predictions of male homosocial behaviour, or the selection of people who resemble oneself in male-dominated organisations (Kanter, 1977). Recognising that homosociability is not always predicated upon gender, but instead, may be related to characteristics, such as education, class and caste provides an alternative insight into employer's recruitment decisions and the composition of the banking workforce. Aditi's

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[68] Even the use of the term 'girl' is indicative of gender-stereotyped perceptions.

description of the criteria for recruitment in her bank draws attention to the importance of other identities:

> . . . the kind of people who are employed here are from a certain class. There is a background verification done which is very strong, like what kind of family do you belong to . . . the first question is that what do your parents do, what is the family background you have, where are your siblings employed, so you know, the bank gets that kind of idea that you are from a good background.

This illustrates the importance of acknowledging the complexities in the formation of gendered patterns of inequalities, and how gender intersects with other identities such as caste, class and race. Feminist studies have long recognised the limitations of analysing gender as a single category of difference, and identified different axes of discrimination such as race (for example, Mohanty, 1991), but recent work suggests that analyses of gender inequalities can be enriched by a focus on intersectionality – or how gender identities intersect with multiple social relations (McDowell, 2008; McIlwaine, 2010; Valentine, 2007). While the early use of the concept was in relation to the ways in which race and gender interact to shape Black women's employment experiences (Crenshaw, 1989, 1991), it has since been used by other scholars to analyse the relationship between multiple categories of identities that shape women's everyday experiences, beyond race and gender to include among others, class, caste, ethnicity, and community (McCall, 2005).

It is especially necessary to acknowledge intersectionality in this study in light of the relative social homogeneity of the female workforce in banking, as primarily composed of a middle-class, upper caste workforce.[69] This homogeneity may not be coincidental, but the result of a deliberate policy of exclusion in the recruitment process. Research on women in India has already highlighted that women may not always be marked by patriarchy alone, a point that has been forcefully reinforced by women's roles in rising communalism in India, and in the politics of caste (Agnes 2002; Menon, 2009). While this underlines the need to incorporate

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[69] This is based on the results of the questionnaire survey. Higher education (a Bachelor's degree) is taken as a proxy for middle-class status, and it was found that all the women had at least a Bachelor's degree. In relation to caste, 95.5 percent of the women belonged to the general caste.

intersectionality into the analysis, the question is how to do so, given the complexity of incorporating multiple categories of analysis (McCall, 2005). McCall (2005: 1773-1774) identifies three approaches to the study of intersectionality: anticategorical complexity, that deconstructs analytical categories and argues that social life is too complex to be reduced to fixed categories; intercategorical complexity, that requires adopting existing analytical categories to examine inequality across multiple dimensions and how this changes over time; and intracategorical complexity, which focuses on particular social groups at neglected points of intersection to reveal the complexity of lived experiences within these groups (McCall, 2005: 1773 – 1774).

In the Indian banking sector, the simultaneity of both gender and class identities are crucial for determining women's lived experiences, as evidenced by the discussion on respectable femininity. Given the relative homogeneity of women (as middle-class and mainly upper-caste women) in the Indian banking sector, it would be appropriate to describe the subject of analysis for this thesis as middle-class women. Thus, the approach followed is similar to that of intracategorical complexity. This approach, unlike the anticategorical approach does not reject categorisation, but instead, minimises the complexity of multiple identities by making a single social group the focus of intensive study. McCall (2005) gives the example of an Arab-American, middle-class, heterosexual woman as placed at the intersection of multiple categories (race-ethnicity, class, gender and sexual). But, in terms of studying these intersections, she notes that if the subject of analysis is an Arab woman, then the focus will be on exploring more fully how issues of race and nationality are experienced by Arab women, than compared to the perspectives of Arab men. Extending this to my study, since the subject of my thesis is middle-class Indian women, the focus of analysis is on exploring fully how class and gender issues are experienced by middle-class Indian women, compared to middle-class Indian men.

For women in banking, conforming to the norms of respectable femininity is necessary not simply to uphold their positions as women, but to protect their

positions as middle-class women. The norms of respectable femininity – control over women's sexuality and the prioritisation of the family – are inextricably linked to class, and arguably are less of a concern for lower class/lower caste women (Liddle and Joshi, 1986). While the simultaneity of these experiences is important, it is also critical to recognise that these intersections are fluid, and unstable, spatially and temporally contingent such that "particular identities become salient or foregrounded at particular moments" (Valentine, 2007: 15). Thus, Aditi's statement above hints that at the time of recruitment in the banking sector, women are classed rather than gendered. This helps to explain the ability of women to enter the banking sector, with relatively little evidence of bias, but to then find themselves facing biases in promotions and career advancement. Gender may be subsumed under class at the time of recruitment, but becomes more visible and pertinent once women are in the workplace.

Even if gender is subsumed under class during recruitment, it cannot be completely discounted and provides adequate justification for equal opportunities policies and affirmative action policies that bring gender into focus during recruitment. In this regard, none of the government-owned banks included in the survey had a specific affirmative action programme for women. Following the examples of their global counterparts, the foreign-owned bank surveyed had initiated a diversity programme, with a target of achieving 30 percent representation of women across all positions in the bank, including sales. Each recruitment team was given this target, and encouraged to recruit more women. Also, the bank was taking a proactive role in responding to women's particular needs, for example, by allowing women to work flexible hours after maternity leave. Since these initiatives have been introduced recently, their impact on the recruitment of women remains to be seen.[70]

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[70] Government-owned banks are constrained from implementing such measures by the collective bargaining agreement structure for recruitments and wages. It would require the approval of the government (Sundar, 2008). However, this may change in future as the recruitment system in government-owned banks is currently in flux, and individual banks are being given more freedom for direct recruitment (see Chapter 4).

The influence of organisational structures on female career progression

Examining the practices of the different banks in my study in relation to female career progression reveals some key differences based on organisational structure. Women employees in government-owned banks perceived occupational mobility in government-owned banks to be tightly structured and stated that promotions were decided first on the level of experience, followed by merit. Employees were expected to work at one level for a set number of years (which differed from bank to bank), after which, if their performance was deemed adequate, they became eligible for promotion through appearing for written examinations followed by interviews. Promotion for senior management positions was only through interviews.

Among clerical staff, if they had obtained a first-class postgraduate degree in a related discipline such as economics or finance, they could apply for promotion to manager at any time by sitting for the written examinations, followed by interviews. If they had a Bachelor's degree, they could apply for promotions after five years of employment. If they did not take up these opportunities early in their career, they become eligible for promotion to managerial level through interviews alone at the age of 50, which has now been increased to 55 years in some banks.

Employees in Indian private and foreign-owned banks were also expected to complete a minimum level of experience in one role (usually between two to three years), but greater weight was given to performance. Gita, who moved from a government-owned bank to a foreign-owned bank compared the different types of banks:

> In public sector banks . . . things are very time bound, though you are working hard, but you have to be in a . . . particular grade say for two to three years, then only you will be considered for promotion. But here even if you work for one year, and people find your work is good . . . you can be considered for promotion.

This system allowed Kirti, a 29 year-old mid-level sales manager in a foreign-owned bank to make rapid progress in her career in the previous foreign-owned bank she worked in:

> See I was working as, at this officer level, it was the most junior level, for two years I was there . . . two years of my determination . . . where I never expected that I'm going to get promoted, I got a promotion to be the assistant manager . . . I think my determination towards, my 100 percent towards my work, within a span of 6 months – 1 year . . . less than a year, I became the senior manager.[71]

Since career progression paths in government-owned banks are more time-bound, this is one reason for the low number of women in senior positions: the current gender distribution of the senior management may simply be a reflection of the gender composition of their age cohort. As more women are recruited, and women form a greater proportion of the younger age cohorts, there may potentially be more women in senior positions in government-owned banks in future. Moreover, government-owned banks are also moving towards more performance-based promotions, and some banks have recently introduced a fast-track promotion system, where employees can apply for promotions within three years.

However, performance-based promotions are no guarantee against gender bias. In Indian private and foreign-owned banks, several of the women interviewed, such as Aditi stated that promotions were based on objective criteria and detailed career progression policies:

> They tell you, that what is the stint[72] you need to be within the organisation, within the same role, to get promoted. Then they tell you what is the kind of number that you need to do, [73] what is the kind of minimum qualification you need to have for the next level.

Nevertheless, giving greater weight to performance as compared to more easily measurable criteria such as length of service increases the level of subjectivity in the evaluation process. Whether this increases gender ascriptive behaviour depends upon the criteria used to measure performance (Acker, 2006; Reskin and McBrier, 2000). The women interviewed had mixed views about this. Some, such as Aditi and Yogita, a 28 year-old, mid-level manager in a foreign-owned bank,

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[71] The terminology of different banks is different, which is why although she is a mid-level manager in her current bank, in the same position, she was called a senior manager in the previous bank.

[72] Stint refers to the number of years of experience required, usually between two to three years.

[73] Aditi is in a sales job, so number refers to the sales targets that she needs to achieve

were convinced that the promotion process was totally numbers-based and depended upon the achievement of targets. Yogita described it as a "proper scientific procedure":

> There's a balance scorecard matrix. You have a performance appraisal, your objectives are set at the beginning of the year, and at the end of the year, your performances are viewed against the objectives which were agreed . . . it is transparent in terms of if you meet the objective, you get a good rating, if you exceed, you get an excellent rating.

Others, such as Bonnie felt promotions did include a qualitative element:

> . . . er, it's not quantitative, it's qualitative, the way in which they will decide the promotion. So it's really difficult to justify, you say, I deserve and they say, somebody did better than you . . . you could have done better, I mean, that's a very vague term. I mean, the appraisals, so much of it is extra. How do you define what should be done extra? There has to be some quantitative criteria on which they are judged, na?

These concerns become even more valid for promotions to senior managerial jobs, as Lalita noted:[74]

> I have no clue what works, what doesn't work . . . at a lower level, [promotion] is fairly quick to come by. But after that . . . for some, it has to go to headquarters level for approval. And who sends it, on what basis it is sent? . . . You don't know what's happening behind the scenes.

Even women in government-owned banks commented on the subjectivity of promotions. Biases could creep into the system through the confidential reports (CRs) that line managers have to provide and during the interview process. Dulari, a senior clerk mentioned earlier, noted that there had been cases where men had received better CRs than women because they were friendlier with their male bosses. Harini, another clerk felt that while the written exam was fair, there would always be a bit of '*sifarish*' (favours) in interviews. Reskin and McBrier's (2000: 224) example of a firm that completely ignored all the written job descriptions and evaluations of candidates, and instead selected the shortlist through completely subjective means highlights that formalisation can remain

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[74] The following quote has been edited slightly to ensure the anonymity of the interviewee.

largely symbolic. This example has close parallels with Pramila's case, in which Pramila and her other female colleagues appeared for an interview for promotion, having met all the criteria for promotion (experience and performance). If the interviewer had decided the promotions based on these criteria, at least one of the women should have been promoted. That there may have been bias in the process can be inferred from the fact that none of the women were promoted.

The crux of the problem is that formalisation is not accompanied by transparency and accountability. In Pramila's case, she could not prove that the interviewer acted in a discriminatory manner. No feedback was given on the interview and even the scores given for the written exams and the interview were not easily available:

> Pramila: No, its very smart . . . we raised that issue that we always have had such good CRs, our interviews were brilliant and the written test before that, we have done very well. So, very smartly, what we were told was that our score in er, interview was not up to the mark and our score in the written test was not up to the mark. They don't have to show us the scores.
>
> SB: But, they don't have to show it to you?
>
> Pramila: Until of course I go through the court and all... And then, interviews, you know, what they do when they take the interviews, the marks are written in pencil so they can you know, I cannot er, even call them as witness, the other people who were on the interview board . . . supposing you know, the one who was interviewing me, he says, come on, you were all trash . . . Even now, interviews are not recorded. So how, how do I prove?

Pramila's case also highlights that the law can be used, for instance, if she had taken the matter to court, the bank would have been obliged to provide the scores, but it is still extremely difficult to prove discrimination. This has implications for women's resistance as will be discussed further in Chapter 8.

Lack of feedback on interviews for promotion was an issue across the three different types of banks I studied. While women may know how people are promoted, they are usually not given the reasons why. Even if the results of the interviews are discussed, it is unlikely that gender would be identified as a factor in deciding the outcomes. Sumitra, a 52 year-old clerk who had worked in a

government-owned bank for the previous 30 years applied for a promotion to managerial level when she turned 50, but was not even called for interview. No reasons were given for this. As she puts it, "if there is promotion, then they say, I have got it now. If it doesn't happen, then they say you have not performed." Unless there are clear criteria for performance, it becomes difficult to prove there is discrimination.

Several banks, particularly foreign-owned and Indian private banks have made moves towards greater transparency in promotion systems. Banks have introduced intranet systems where information on performance targets and appraisals are available. In some banks, the targets achieved by their employees are clearly listed so comparison of performance becomes easier. However, this does not highlight that the ability to achieve these targets are based on gendered assumptions that disadvantage women (such as the ability to work long hours and network) with caring responsibilities, and thereby affect their promotion prospects.

Therefore, while the performance-based promotion system appears to have been more conducive for women's career advancement, it also leaves greater room for subjectivity and gender bias, highlighting the importance of greater transparency and accountability to prevent gender biases in organisational procedures. Furthermore, the performance-based system does not take into account the limitations of gendered organisational practices such as long working hours.

Accountability, pay and gender equity
The differences in pay structures between government-owned banks, foreign-owned banks and Indian private banks support the argument that accountability complemented by transparency are essential mechanisms to ensure gender equity in all types of organisations. The gender pay gap was not perceived as an issue in government-owned banks (see Chapter 6), primarily because pay was centrally determined, with little scope for individual discretion. This perception was strengthened by the transparency of the process. In one of the government-owned banks that I visited, there was a prominently displayed notice entitled, 'Equal

Remuneration Act 1976' under which were details of the number of staff working at each level in the bank by gender, and their respective salaries. Any differences in salaries would have been immediately noticed.

Salary increments and bonuses in Indian private and foreign-owned banks were officially based on merit and performance, but several women complained of gender bias in practice. Without accountability and transparency, bias can occur even within a meritocratic organisation (Castilla, 2008). Castilla's study, for instance, shows how bias occurred at the stage of salary setting where employers were not accountable for their decisions. These disparities in salaries were masked by the lack of transparency in the system, since employees could not compare salaries. When Lalita confronted her boss about giving her male colleague a higher bonus (her case was described in Chapter 6), it is obvious from his response that he did not expect Lalita and her colleague to share their bonus figures:

> Lalita: Firstly he said, you know, why have you guys shared your bonus numbers with each other? This is not good practice.
>
> SB: Otherwise, you wouldn't have known if your colleague hadn't told you?
>
> Lalita: Correct.

Lalita's experience suggests that employers rely on lack of transparency and accountability to hide their gender-biased behaviour, underlining the importance of improving these factors within organisations for greater gender equality.

The impact of organisational structure on gendered organisational practices

Long working hours

Introducing accountable, transparent procedures for recruitment and promotions may reduce gender bias, but they are unlikely to be eliminated. When workplace practices are based upon inherently masculine principles, it allows what Lam (1992: 41) refers to as "institutional discrimination":

> Under these circumstances, employers need not operate in a prejudiced manner in order to discriminate against women. By simply following the existing employment rules and workplace practices, they automatically exclude women . . .

The narratives of the women in Chapter 6 indicate that long working hours, as highlighted in academic research (Perrons *et al.*, 2006; see Chapter 2) is one such practice, but that it mainly affected women in Indian private and foreign-owned banks. The women who reported long working hours were working in banks that were more closely integrated into globalisation processes characterised by a 24-hour working culture. For example, financial sector liberalisation in the UK led to substantive changes from an administrative to a sales and marketing culture (McDowell, 1997; Morgan and Sturdy, 2000). Previously, bankers had a "comfortable life, aloof, unhurried . . . customers came to them" but by the 1990s, "They were told to go to the customer" (Morgan and Sturdy, 2000: 203). A similar shift in the Indian banking sector was remarked upon by several of the women interviewed, including Rupa, a 35 year-old, mid-level manager, who has worked in the same foreign-owned bank for the past 14 years:

> Yes, there has been a change in banking profile. When I joined, the bank was only a service industry. So that time, I didn't have to sell anything. It was like you come . . . just sit, whichever customer comes in, whatever query they have, you solve, end of the day you go. There was no targets, there was nothing . . . and no bank had even tried to tell a customer that okay man, you've got an account, would you want to open another account with me?. . . But whereas if you know now . . .You got your targets, you got to sell products . . . you know, I mean all sales driven. So there has been a huge change.

Some studies argue that increased competition is beneficial for women as it motivates companies to employ the best human resources available and makes it more costly to indulge in gender-based preferences (Meyer, 2003; Reskin and McBrier, 2000). However, competition and the aggressive search for new marketing opportunities have also generated what is variously termed as 'competitive masculinity' or 'business masculinity'. Enacting such forms of masculinity demands displaying total commitment to the organisation, including the ability to put in long hours and be available to the organisation at all hours. Globalisation has also increased job insecurity, which further contributes to longer working hours in Indian private and foreign-owned banks as opposed to government-owned banks, where such issues did not feature. For instance, when I met Chanda, a 29 year-old senior manager in an Indian private bank who had a

two year-old child, she confessed that she was feeling the strain of working long hours and looking after a young child. She wanted to take a holiday, but she feared that if she were absent from the bank for a long period, given the recession, she would be more vulnerable to retrenchment.

Longer working hours have also intensified work-family conflicts. Studies indicate that this conflict exists in many countries, but the extent and form of this conflict can be shaped by national contexts (Wharton and Blair-Loy, 2006). In most countries, there exists an implicit "gender contract" (*ibid.*: 430), based on the belief that women are the primary caregivers. In some countries, the availability of cheap domestic workers can help women balance these care-giving responsibilities (Mullings, 2005). This has certainly been the case in India (see Chapter 8) where domestic workers were crucial for women to do their jobs, but consequently has also increased differences between women. On the other hand, the interview data from my research shows that a culture that places strong emphasis on family, combined with the prevalence of the extended family creates more obligations that intensify potential work-family conflicts. Women are pressured to enact respectable femininity which requires putting 'family first, job second', particularly if, as discussed earlier, this is associated with being Indian (Radhakrishnan, 2009). Pallavi, a 34 year old, mid-level manager in a government-owned bank, with a four year-old son summarises this:

> . . . [it is] Indian ladies mentality . . . they are very much family oriented . . . they are not very much career oriented. At least not career at the cost of family . . . So whenever there is a question of compromise, they will compromise their career and go towards family.

When women display behaviour that contradicts this perception, it is generally regarded with disapproval. Jamini, a 23 year-old assistant working in a government-owned bank said that when her boss's son fell ill, her boss chose to leave her son with her in-laws and come to work, rather than taking leave. Instead of recognising her dedication to work, her office colleagues asked, "oh my god,

what type of mother is she?"[75] Ambitious career women have to negotiate a tricky compromise between prioritising their work without being seen to sacrifice their family life.

Such organisational practices have also proved remarkably resistant to change. Long working hours are not a contractual requirement, and some foreign-owned banks have even introduced the five-day working week, and flexi-time arrangements. But in practice, the five-day working week was rarely followed. Krishna, a young male branch manager in a foreign bank-owned felt that this was based on personal "choice." However, it is questionable how much choice is a factor when modern organisations demand total commitment from their workers (Dobbin, 2009). Indrani, a 43 year-old mid-level manager in a foreign-owned bank who started work a few years ago after a long career break put it aptly:

> The five-day week . . . never happened. On paper, you have it, and it is sent across saying you will, but you end up coming on Saturday. They are not stringent on nine to five, but on targets. But targets are such, you work six days, sometimes even Sundays and holidays.

In the highly competitive, sales-driven environment of modern banking, the tension between official policies on working hours, and the reality of pressures to meet targets were apparent.

Networking

Although networking is frequently cited as a major constraint on women's careers (McDowell, 1997; Ogden *et al*., 2006), in the Indian banking sector, its importance for career progression depends upon the organisational context.

My interview data suggests that the organisational culture in government-owned banks was not centred around networking – relationships with bosses tended to be hierarchical and formal, and limited to interactions within the workplace. After-work socialising was not generally the norm. In contrast, in foreign-owned and

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[75] In a similar incident, during my fieldwork, when I mentioned I had left my daughter behind in Singapore, an interviewee responded, "Bad mother!" Although she said this laughingly, the exchange underlines the prevalence of the norms of respectable femininity.

Indian private banks, informal interactions were an integral part of the organisation's culture. Off-site team-building events (outside the office), office parties, and after-work dinner and drinks, especially with clients were common. Such interactions provided valuable opportunities for building relationships (with peers, bosses and particularly clients) (see Chapter 6), but were premised upon the ability of workers to participate in these informal interactions. The distinction between work and social life then becomes increasingly blurred. Studies from the UK recognise that women cannot readily avail of these opportunities, constrained by their domestic responsibilities and by their positions as the female 'other' in male-dominated cultures (McDowell, 1997; Ogden *et al.,* 2006). Women in India faced similar constraints, but were bound within stricter codes of moral conduct and respectability in relation to interaction between the sexes. For instance, Lalita noted that she was very conscious not to be too informal or "too free" with her male colleagues at work. She also described an incident where at a team dinner, her male colleague took a bite out of his boss's dish, but she would never be able to do the same. If she did, there would be a lot of talk. Women were acutely aware that transgressing from the norms of respectable femininity would be viewed negatively, but by extension, this constrained their abilities for networking in pursuit of career advancement.

Geographical mobility

The need to be geographically mobile in order to ensure career progression caused greater disadvantage to women in government-owned banks (Chapter 6). Recognising this, several government-owned banks have made efforts to accommodate individual cases, for example, by increasing the duration of a placement or transfers to nearby places. Women can also now reapply for promotions at a later stage if they refuse the transfer. Previously, if a woman refused the transfer and gave up the promotion, she was not eligible to apply again, and remained at the same level for the rest of her career.

Notwithstanding this, the core problem with the transfer policy, namely the non-negotiable link between promotions and transfers remains unchanged. Yet, few

women perceived the transfer policy as systemic discrimination, and challenged it as such. In fact, as Benschop and Dooneward (1998) note, statements of equality can serve to legitimise these subtle practices of inequality. Kavita, a 53 year-old senior manager in a government-owned bank whose career had spanned over 18 years and who had personally sacrificed career advancement to avoid transfers reasoned:

> Now, you see, no discrimination works both ways. Because when you say no discrimination certainly, equal remuneration is not an issue. . . . But no discrimination also means that you have to do your mandatory rural assignments, go to the village to learn and to work, whatever.

Thus, the absence of consciousness of gender inequalities has implications for women's resistance, which will be discussed in the next chapter.

Pregnancy and maternity leave

The subtle discrimination that women faced during pregnancy, particularly the expectation to adhere to the same work hours as men (see Chapter 6) goes against the principles of India's Maternity Benefit Act, 1961 which explicitly states that:[76]

> . . . no pregnant woman shall, *on a request being made by her in this behalf*, be required by her employer to do . . . any work which is of an arduous nature or which involves long hours of standing or which in any way is likely to interfere with her pregnancy...or is likely to cause her miscarriage or otherwise to adversely affect her health (my emphasis).

Significantly, the Act does not define what constitutes arduous work, or long hours. It appears that employer's actions can only be termed illegal if a pregnant woman makes a request for a change in her work (as a consequence of her pregnancy) and this request is denied. The onus then falls upon the woman. Given the pressures to conform to the 'ideal worker' norm, combined with job insecurity, few women are likely to make these requests. However, Bala, a 30-year old manager in a foreign-owned bank who had a child a year previously, reasoned that some women did so:

> I have observed, other women go up and ask and they're given . . . there's a colleague of mine who's currently on maternity leave, she, er was given, I don't know whether she asked for it and hence she got the

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[76] Maternity Benefit Act, 1961, Section 4 (3).

option or if she was made the option and she accepted . . . over the you know, the eight to nine months that she was er pregnant, her workload was gradually reduced, and you know, two months before her due date was there, she was completely made off her entire workload.

By law, organisations cannot deny any request to reduce workloads, but the experience of Bonnie, a mid-level manager in a foreign-owned bank, who was working long hours during her pregnancy a few years earlier suggests otherwise:

. . . I was sitting here till 9 pm every night. . . . I approached my boss a couple of times . . . but I did not get any leverage. Well, I think it was a case-to-case basis, because somebody else got a benefit but I didn't.

SB: Why do you think that was the case?

Bonnie: I don't know. Maybe he didn't like me!

The arbitrary behaviour of Bonnie's boss also highlights that legislation has not been able to counteract the discretionary powers of employers.

Even so, legislation has clearly been crucial for providing women with certain rights, such as maternity benefits, for as Sarita, a 32 year-old junior manager in a government-owned bank puts it, "So, for maternity leave, these provisions wouldn't be there if the law wasn't there." But, there were variations in the extent of leave provided. All government-owned banks provided six months of maternity leave, but in foreign-owned and Indian private banks, this varied from three months to six months. Indra, a male manager in a foreign-owned bank explained that the minimum legal requirement laid down by the Maternity Benefit Act was three months, beyond which organisations had the flexibility to decide their own benefits. Six months was a government recommendation, not a statutory requirement. Government-owned banks provided six months since they tended to, borrowing the phrase from Lipika, a 36 year-old mid-level manager in a government-owned bank, "follow the law to a T." In fact, benefits such as maternity leave have become so institutionalised in government-owned banks that they were perceived as automatic rights. For instance, Lipika observed "the forms are there, you just apply for it and you get it, you don't have to specifically ask for it." Several of the women interviewed from government-owned banks did not

even question that their leave would be approved, and a few even went on maternity leave without seeking formal approval, completing the required request forms only after they returned to work.

Moreover, women in government-owned banks were not concerned that their careers would be adversely affected upon returning from maternity leave unlike women in Indian private and foreign-owned banks (see Chapter 6). This is linked to the different promotion structures discussed earlier – absence from work for a long period will undoubtedly hinder the ability to meet targets, affecting performance ratings, which then feeds back into the promotion cycle. Where the pressures to perform were not as intense, as in government-owned banks, the penalties were also correspondingly lower.

Organisational context and sexual harassment

The prevalence of sexual harassment in the banking sector highlights the centrality of sexuality in organisations. Explanations for this phenomenon have generally focused on harassment as a manifestation of male power over women, or as an outcome of gender role socialisation that defines women primarily in terms of their sexuality, both within and outside the workplace (Gutek, 2001; Hearn and Parkin, 1995; MacKinnon, 1979; Reskin and Padavic, 1994). However, Chamberlain *et al*. (2008: 265) argue that organisational context also "governs whether and how sexual harassment actually transpires in a given workplace."

One feature of organisational context that has attracted much attention in India has been the introduction of formal grievance procedures. Studies have found that such procedures play a significant role in reducing the likelihood of sexual harassment (Chamberlain *et al*. 2008; Gruber, 1998). In 1997, the Supreme Court in India issued a set of directives designed to eradicate sexual harassment at the workplace. The directives have been incorporated into a bill that was introduced in Parliament in 2010, but is yet to be passed as law. Nevertheless, as a Supreme Court directive, these rules are binding and enforceable and can attract liabilities for non-compliance (Jaising, 2004).

My interviews and questionnaire survey of the HR policies of banks indicate that all the banks in my study had implemented these directives. There was very high awareness of the sexual harassment directives among employees, both male and female, and the general perception was that there was "zero tolerance" of such behaviour. All the government-owned banks and most of the Indian private and foreign-owned banks had established internal committees to deal with harassment complaints, and a few of the women interviewed had been members of these committees. Formal complaints have also led to punitive actions. For instance, in one case, the perpetrator was asked to leave the bank. Formal complaints procedures have also been accompanied by awareness measures, such as publicity through posters and training sessions. Employers also displayed a commitment to ensuring that the directives were properly understood. For example, Sita, a 23 year-old junior assistant who joined a foreign-owned bank a year ago recalled the emphasis given to sexual harassment in her initiation:

> They show presentations and slides on sexual harassment and what is expected behaviour of employees. Then we have to sign that we've understood it.[77]

The impetus for such measures emerge from the Supreme Court guidelines, whereby employers are made responsible for taking preventive measures to stop sexual harassment at the workplace (Patel, 2007).

Such actions by organisations signal intolerance of such behaviour, and can act as a deterrent to potential harassment. This also extends to customers. During my field research, I noticed that some banks had prominent notices at the entrance stating that sexual harassment is an offence punishable by law, and outlining what constitutes sexual harassment. Brinda, a 28 year-old married junior manager in an Indian private bank felt that this was a "good thing" because the moment one enters the bank, "Everybody can see that somebody is looking after this."

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[77] In foreign-owned banks, this could also be due to the influence of global work practices and policies on sexual harassment, but my interview data and observations suggest that even in these banks, the impetus for such measures originate primarily in the Supreme Court directives on sexual harassment issued in 1997.

Male employees were also aware of organisational policies on this. Krishna (mentioned earlier) had recently attended a training session where he was given guidance on what classifies as harassment. In his view, these sessions were necessary to reduce the incidence of such events in the workplace:

> At least we're doing those things like, you know, setting up enquiries, that really sends the message across that we're serious about managing this menace.

The strength of grievance procedures and awareness of sexual harassment may be one factor explaining the relatively low incidence of sexual harassment reported in the Indian banking sector. Nonetheless, sexual harassment has not been eliminated, although the type and extent of harassment varied depending upon organisational cultures. For instance, the greater incidence of harassment by customers and clients in foreign-owned and Indian private banks (see Chapter 6) can be linked to the shift toward a customer-oriented culture. The emphasis on embodiment as part of the service inevitably leads to the sexualisation of women's labour, and sexual harassment then becomes 'part of the job'. In government-owned banks, where the culture of customer service was less entrenched, women were relatively insulated from such behaviour.

Women in foreign-owned and Indian private banks also faced more job insecurity, and promotions directly depended upon relationships with bosses. Fear of adverse career consequences or even job losses make women less likely to complain or resist overtures, as it could "work against you." Such contexts allow greater potential for abuse of power by bosses, as was seen in Chapter 6. The contrast with government-owned banks is obvious. Anita, a clerk, who had worked in the same government-owned bank for the previous 25 years said:

> There is not much sexual harassment since this is government. It happens more in private. Here, we have unions, so *they can't do anything to our jobs even if we resist* (my emphasis).

Workplace cultures can also determine the frequency of sexual harassment. Reskin and Padavic (1994: 129) state that a fundamental element of sexual harassment is that it involves differentiating men and women on the basis of their

sexuality which should be ordinarily irrelevant at the workplace. The degree of segregation can affect perceptions of sexuality. When workplace interactions are strictly divided on the basis of sex, as seen in government-owned banks, for instance, where men and women separated into different groups during lunch, it highlights the sexualised 'otherness' of women. There may be a greater tendency to view women not as employees or colleagues but as sexual objects, explaining the greater levels of harassment from colleagues in these banks. In contrast, more free interactions, combined with the presence of a significant proportion of women, as in Indian private and foreign-owned banks may diminish the importance of sex differentiation in social encounters.

Workplace interactions, organisational structure and respectable femininity

The differences between government-owned, foreign-owned and Indian private banks in recruitment and promotion systems, and in experiences of sexual harassment, are a reflection of their positioning in the rapidly changing, liberalised landscape of work in urban India. Economic liberalisation has incorporated India into the global economy and brought in new forms of consumption and work (Munshi, 1998; Radhakrishnan 2009). Foreign-owned banks (and to an extent, Indian private banks) are at the heart of these processes, and through their association with their global headquarters, are transmitters of global work practices. Local discourses on respectable femininity are mediated and renegotiated through these global influences. As discussed in Chapter 6, the most visible expression of this was in the interaction between the sexes in these banks, variously described by the women interviewed as "free", "easy", "friendly", "relaxed" and "comfortable." There was also a greater acceptance of behaviour such as smoking and drinking by women. Sita, a single, 23 year-old assistant in a foreign-owned bank suggested that it was so much a part of the multinational culture that it becomes a "fashion statement," so that women who did not smoke or drink when they joined the bank ended up doing so. Similarly, Aditi, also in a foreign-owned bank, estimated that almost 80 percent of the women in her bank either smoked or drank.

In contrast, in government-owned banks, relatively insulated from global work cultures, respectable femininity remains defined along traditional lines, and such behaviour was neither acceptable nor common. Such behaviour was also considered to contravene Indian values. For example, Jaishree said she had not seen any woman smoking and drinking, because "in our Indian culture, where do ladies do that?" If women deviate from these norms of respectable femininity, Madhavi, a 59 year-old, married, senior manager in a government-owned bank with over 30 years of work experience suggested it might even affect a woman's career:

> . . . if she is heading an organisation [or branch], and she goes to a party and she smokes and she drinks, it might just get talked about and people might form an opinion that well, she is quite fast . . . if she's looking for business, it may bias somebody and he may decide that no, no, this bank is headed by this lady who's this thing . . .

While the fluidity of respectable femininity in relation to organisational context and global influences may explain the differences in workplace interactions and women's exclusion between foreign-owned, Indian private and government-owned banks, it is not adequate to understand the absence of extreme male sexualised behaviour in Indian banks (see Chapter 6). Furthermore, it is questionable to what extent the constraints of respectable femininity mark women as the 'other' in relation to men, as the interview data suggests that men's behaviour was also similarly constrained. For instance, Harini, a clerk in a government-owned bank stated that smoking and drinking are "not allowed, even for gents." Men were also conscious of refraining from sexualised talk and behaviour in the workplace (see also Chapter 6). There could be many reasons for this, but one could be that family-orientation, and strong notions of respectability also shaped men's behaviour. While George (2006) calls this honourable masculinity, it could also equally, to be in tandem with respectable femininity, be called respectable masculinity. It appears therefore that this combination of respectable femininity and masculinity may be responsible for the absence of extreme male sexualised behaviour in the Indian banking sector.

The symbolic power of dress

Like the professional women in IT described in Radhakrishnan's (2009) study, women in foreign-owned banks and Indian private banks were also signifiers of the 'modern', global India, while government-owned banks remained associated with more traditional values. As described in Chapter 6, these differences were symbolically represented in everyday life through women's choice of dress. However, regardless of the type of dress (Western or Indian), the emphasis placed on modesty can be explained by the constraints of respectable femininity. Thapan (2004) comments on the simultaneous, yet contradictory existence of tradition and modernity in the construction of the 'new' Indian woman in post-liberalisation India. Within this, women can acquire attributes of Western modernity, such as independence and glamour, but crucially, without deviating from traditional ideologies of chastity and modesty. Such concerns also extend to women's dress. It is apparent that women also consciously chose to enact a distinctly Indian femininity through their choice of dress. For instance, Eshal's comment that she always wore a sari when there were foreign visitors in her bank (she worked in a foreign-owned bank) closely parallels Radhakrishnan's (2009) description of how women in the IT sector declare it a sari day when their white male colleagues come to visit to emphasise their Indian cultural identity. Similarly, the practice of senior women, including in foreign-owned and Indian private banks of always wearing a sari (see Chapter 6) could then be interpreted as their way of demonstrating that professionalism and career success are not incompatible with Indianness.

Sexuality in the Indian banking workplace

Indian masculinities have also been subjected to similar contestations between tradition and modernity, with important consequences for workplace cultures. George (2006) suggests that with rising female autonomy and other societal changes, traditional masculinities associated with asserting authority and sexual dominance over women are gradually eroding in favour of masculinities that place emphasis on honour and family ties. Such versions of what George (2006) describes as honourable masculinity emphasise that men should restrict sexual

pleasure to marriage and exercise restraint in the public sphere. Sexual self-control is also reinforced by fear of social censure if men break these codes of respectable behaviour. In the UK and the US, the dominance of masculinised cultures has generated accounts of strip clubs, late night drinking and sexually explicit talk (McDowell, 1997; Roth 2006). The notable absence of similarly aggressive sexual behaviour in the Indian banking sector can be better explained if viewed through the lens of honourable masculinity, or as I have termed it, 'respectable masculinity'. In India, the emphasis on family life plays a significant role in shaping the moral codes of conduct for both men and women. At the workplace, this translates into less sexualised talk and more family-oriented discussions among married men, as Arjun, a young, married mid-level manager in a foreign-owned bank pointed out:

> We are not in school any more, so we don't go around talking porn and things like that. You see, we are married now, with kids, that stage is over.

Although displays of aggressive sexual behaviour were rare, the persistence of sexual harassment suggests that sexuality remains an issue within the banking sector. In addition, the combination of honorable or respectable masculinity with respectable femininity can also have negative gendered implications within the workplace. It can be compared with Connell's (2002) discussion of the impact of the interplay between hegemonic masculinity with emphasised femininity that suppressed alternative masculinities and femininities. Connell (2002) states that "The most important feature of contemporary hegemonic masculinity is that it is heterosexual, being closely connected to the institution of marriage." If hegemonic masculinity is replaced by respectable femininity, this can be applied to the Indian context. Within these frameworks, single women are constantly questioned, as the following two examples illustrate:

> Sometimes you face some questions as in you know, if you plan to get married . . . my boss you know . . . sometimes he used to ask, ok, what your parents are thinking, when you plan to get married, what are your, what are your plannings now . . . why you live alone . . .
> (Vimala, a 24 year-old, junior manager in an Indian private bank)

226

> Ya, my colleagues . . . every second that they used to ask me, why
> was the reason, you know, we can't believe it that you are not
> married, we can't believe . . . I don't want that you should believe it or
> not, you know, its my life.
> (Sumitra, a 50 year-old clerk in a government-owned bank)

Sumitra also found that being single subjected women to more rigid moral codes of conduct regarding their interactions with men. For instance, she said that if she had lunch with another male colleague alone, she would be the object of talk:

> . . . You know, look, I am 50+ today still I am afraid of the, all these
> conventions. Even at this age . . . people will question me. If I am
> married it means I have a, er, what do you call it, a er, hmm, permission
> of it, you know. Now I am single, I don't have the permission . . .

It was notable that no other identities apart from heterosexual identities were entertained. One woman interviewed, Padmini a 48 year-old single, senior manager in a government-owned bank said that her single status had created speculation that she was lesbian. She, however, hastened to add, "I'm not." Her eagerness to establish that this was not the case is indicative of the intolerance of such alternative identities, and the prevalence of Butler's (1990) description of heteronormativity. The examples of the women above suggests that in the Indian case, concepts of heternormativity do not just privilege heterosexuality over alternative forms of sexual identities, but also marks as 'other', any form that deviates from the Indian ideal of family. Banerjee's (2003: 278) description of deserted, divorced and separated women, "usually, the Indian society confines this entire group to the dark outer peripheries of its conscience" can also be extended to other women, mainly single, unmarried women, or those living alone.

Conclusion

This chapter has shown that government-owned, foreign-owned and Indian private banks have distinct organisational structures and cultures. The experiences of women working in these different banks in relation to promotions, recruitment, career progression and harassment demonstrates the ways in which different organisational structures can influence the extent and level of gender discrimination. Although formal, written procedures can reduce the scope for gender bias, even in the most formalised procedures, there is always an element of

subjectivity. The use of interviews in all the banks - including government-owned banks - as a selection mechanism for promotions and recruitments allows discretionary gender-biased behaviour. The discussion also underlines that unless formalised processes are also accompanied by transparency and accountability, they can remain symbolic and have little impact on gender equity. With regard to legislation, where aspects of legislation were clearly measurable in terms of implementation, these were universally followed. For example, all banks provided the minimum statutory maternity leave. However, when this is not the case, it leaves room for subtle discrimination to emerge. Legislation is also unable to cover areas where gender discrimination is the result of inherently gendered workplace practices, such as long working hours, mobility and networking. These practices create universal barriers to women's careers, but the discussion shows that the norms of respectable femininity in India make it even more difficult for Indian women to conform to the notion of 'ideal worker' that these practices exemplify. The strong association with respectable femininity makes banking a popular career choice for women, but the same norms hinder women's career progression, and relegate them to certain, specified roles within the sector. Respectable femininity is consolidated by concepts of honourable or respectable masculinity, which results in the absence of aggressive displays of sexualised behaviour that is common mainly in US and UK banks, but the combination of the two may also have negative gendered implications in the workplace. The pre-eminence of honour also encodes expectations of self-surveillance and internalisation of the responsibility for upholding respectability on women. Taken together with the influence of the family, this can have significant effects on women's resistance to gendered labour market discrimination, as will be seen in the next chapter.

Chapter 8

Women's responses to gender inequalities in the Indian banking sector: resistance or coping strategies?

Introduction

The Government of India has enacted several laws to protect women workers, including the prohibition of sex discrimination in recruitment, promotion and pay (Equal Remuneration Act, 1976) and the provision of maternity benefits (Maternity Benefits Act, 1961). In 2010, the Government introduced the Protection of Women Against Sexual Harassment at the Workplace Bill in Parliament,[78] but the Supreme Court directives on this have been in place since 1997 (Government of India, 2007; Jaising, 2004). Within the banks that form the focus of my case study research, the preceding chapters have demonstrated that these legislative provisions have helped to prevent overt gender-based discrimination. However, unless adequately enforced and accompanied by transparency and accountability, legislation can be largely symbolic. Moreover, my study shows that the main barriers to women's career advancement that are present in the workplace stem from factors that are currently outside the scope of legislation, such as long working hours. As a consequence, substantial gender inequalities still exist, hindering the career progression of female employees in India's banking sector.

In Chapter 6, I explored the empirical manifestations of these inequalities. In Chapter 7, I sought to explain them in relation to a range of institutional factors. The aim of this third analytical chapter is to examine how women employees within the banking sector challenge gender-based inequalities. Kabeer (2008) notes that positive change can occur through multiple channels, and other actors besides the disempowered can bring about change. For example, trade union movements in another part of the world can lead to changes in workers' rights elsewhere through global value chains. This chapter builds upon Kabeer's (2008)

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[78] The bill has not yet been passed, pending certain objections, for example, that the bill does not cover domestic workers (Kohli, 2010).

conceptualisation of empowerment in terms of the three dimensions of agency, resources and achievements (also see Chapter 3) to examine whether and how, women exercise voice and its consequent impact on gender inequalities in the workplace. I argue that while legislation allows women to seek redress for gender discrimination, women's agency is constrained by the substantial material resources required to take legal action, and the procedural barriers to pursuing legal action. In addition, the norms of respectable femininity discussed in the previous chapter can be a strong deterrent to pursuing complaints within organisations, let alone legal action. The difficulties of exercising agency are further magnified by women's exclusion from formal mechanisms of resistance, such as trade unions. Furthermore, it is even more difficult to challenge gender inequalities that are not covered by legislation, such as the impact of working hours. In light of this, this current chapter examines the ways in which women respond to gender inequalities in the Indian banking sector. While my findings lend support for the need to expand the concept of resistance to include routine, everyday acts (Prasad and Prasad, 1998), I argue that women's responses are more in line with coping tactics, primarily relying on the extended family and through the employment of domestic help. Since women's responses in the workplace get construed as resistance, this calls for a clearer distinction between coping and everyday resistance. Although such practices are highly context-specific, and depend upon local social and cultural influences, the end result of coping tactics is that gender inequalities in the workplace remain virtually unchanged.

Women's responses to gender inequalities: an overview

The previous two chapters demonstrate conclusively that gender discrimination exists in the Indian banking sector. However, the findings of the questionnaire survey and the interviews show that this has not been matched by an equal instance of complaints or legal action. The general emphasis of women was on non-confrontational behaviour. For instance, the results of the questionnaire survey reveal that a quarter of those women who had faced discrimination personally or heard of others facing it chose to ignore it. Just under a fifth spoke to senior managers about the problem. None of the women who had personally

faced discrimination followed it up with any complaints. Instead of seeking redress for discriminatory behaviour, in two cases, women chose to leave their jobs.

Responses to incidents of sexual harassment present a similar picture. The most common response was to ignore the incident – the questionnaire survey reveals that 64 percent of women who had personally experienced harassment in their current bank or in their previous workplace chose not to pursue it further. The question that was asked was whether they faced any such experience in their current or previous workplace (which could be another bank or another type of workplace). However, the experiences of harassment were usually related to their current workplace. Of the few cases where they cited harassment in their previous workplace, these were also in other banks. Women in government-owned banks were most likely to ignore experiences of harassment (68.4 percent of all the responses to harassment in these banks), compared to women in foreign-owned (52.9 percent) and Indian private banks (62.5 percent of all responses). None of the women in government-owned banks who had personally faced harassment reported the matter to their superiors. In contrast, women in foreign-owned banks appeared to be most vocal in challenging harassment. While only 7.2 percent of sexual harassment cases reported in the questionnaire survey resulted in formal complaints to their organisation, of these, 75 percent were from women in foreign-owned banks. In one example, a woman had gone to the extent of filing an FIR (First Information Report – the first step in lodging a complaint with the police). In their interviews, both Madhavi and Kavita, both senior managers in government-owned banks in their 50s with over 30 years of work experience within the bank, had investigated complaints as members of internal sexual harassment committees, indicating women in these banks also made complaints. But, as Madhavi pointed out, in the past six years, she had to investigate only three cases, suggesting that most cases of harassment go unreported. All the instances of women leaving jobs were also from foreign-owned banks, and affirm studies that suggest resignation occurs only after other conflict-resolution measures have failed, such as talking to supervisors (Tucker, 1993). Of the five

231

instances where women left their jobs, in four cases, they did so only after they had made complaints with little effect.

The type and severity of the incident for both discrimination and sexual harassment was a major determinant of women's responses. In relation to employment discrimination, women were most likely to take some action if they were denied a promotion, or given less pay than their male counterparts. Even in these cases, however, none of the women made any formal complaint. The two strategies most frequently followed were to talk to their supervisors about their dissatisfaction, or if they felt that this was not yielding any results, leave their job. There was only one complaint, when a woman employee in a foreign-owned bank protested that she would not be returning to the same branch as branch manager after maternity leave (see Chapter 6). It is significant that this complaint was made only after she was urged to do so by her other female colleagues, an indication of female solidarity in the workplace.

Apart from this instance, however, support from female co-workers was not generally a significant factor in pursuing grievances. The results from the questionnaire survey indicate that women only spoke to other women about issues relating to more subtle discrimination, such as being given less responsibility, and not on issues such as promotions. The interview data reveal that some women did share their experiences of sexual harassment with their female friends, and sought advice on how to handle the situation. This was especially notable among female clerical staff in government-owned banks who tended to forge strong friendships, which provided them with support in dealing with workplace grievances (see discussion below). Such solidarity was not noted among any other group of employees, not even among administrative staff in foreign-owned and Indian private banks. Even among the clerical staff in government-owned banks, the support of co-workers was generally restricted to giving advice, and they did not usually take a more active role in pursuing the matter further.

In relation to implicit gender discrimination, such as the mandatory transfer policy in government-owned banks, women chose not to challenge these practices even

if they recognised them as discriminatory practice. Instead, they opted out of promotion, and in one case, 35 year-old Gita, currently a mid-level manager in a foreign-owned bank left her job and joined the private sector (where promotions are not contingent on relocation).[79]

In respect of sexual harassment, women only used confrontation when it involved making comments about the women's appearance. When customers behaved inappropriately, such as asking women out for coffee, hiring hotel rooms as places for meetings, women either reported the incident to their senior manager, or asked their male colleagues to attend to that customer:

> One of my junior female staff told me that one of her customers had talked about booking a hotel room for their meeting. I told her not to go, and sent a male colleague for that meeting instead.
> (Paranita, 29 year-old, mid-level manager in a government-owned bank)

> The customer said to me, "I hope you come yourself, not with the team." I spoke to my sales manager, he told me not to go and he went for that meeting himself.
> (Payal, 22 year-old, junior sales manager in a foreign-owned bank)

The propensity of complaints also depended upon the severity and regularity of the incident. Complaints were made against bosses only when they related to physical advances or inappropriate behaviour (interpreted as asking women to go out for coffee, or stay back alone in the office till late). Comments about women's dress or appearance were generally ignored, but as the experience of Neela, a 25 year-old mid-level manager in a foreign-owned bank indicates, when they become repetitive, it can push women into action:

> In my previous bank, a few people used to comment on our appearance. Generally, we [the women] take it as a joke, but when it became regular, we complained to the head.

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[79] There were no other examples of women in government-owned banks 'voting with their feet' and leaving their jobs. Of the seven women surveyed who had left government-owned banks, five women said they had left because of better career prospects and two said they left because private banks (both foreign-owned and Indian private banks) offered better salaries. Of the five women who left for better career prospects, one of them was Gita, and the other actually moved to another government-owned bank where similar policies apply. The other three women did not specify they had faced discrimination because of the transfer policy.

Although challenges to gender inequalities forged through female solidarity were not widespread, the discussion above suggests there is latent potential for the formation of such collective action. But, at present, the responses to gendered inequalities in the Indian banking sectors provides little evidence of widespread challenges to discrimination by women employees, either individually or collectively.

Legislation as a resource for challenging gender inequalities: procedural barriers

Despite the existence of legislation protecting their rights, why are women not challenging gender inequalities in the workplace? In the Indian banking sector, there was very high awareness among women about their rights in the workplace - 82.7 percent of women employees stated that they were aware of the laws about anti-discrimination, maternity benefits and sexual harassment.[80] The media emerges as a significant source of information, with 62.8 percent of the women who were aware of government laws stating they learnt about it from the media. The government has also clearly been making efforts to increase awareness about the law through the use of media, as several women commented on government messages on TV and public posters on women's rights.

Despite this, the reluctance to enforce their legal rights stems in large part from the procedural obstacles in pursuing legal action. The gap between legal provisions and its effective enforcement in practice have been highlighted in studies of both developing and industrialised countries (Clark, 1995; Gregory, 2003; Rhode and Williams 2007; Thomas and Taylor, 1997). Aeberhard (2001: 529) aptly sums up the main constraints of legislation that "in all jurisdictions [legislation] is generally costly and time-consuming and the outcomes uncertain." If an individual files a complaint, they accrue a range of costs, from lawyer fees to investigation costs. Even if the outcome of the case is in the complainant's favour,

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[80] These are: The Equal Remuneration Act, 1976; The Maternity Benefit Act, 1961 and the Protection of Women Against Sexual Harassment in the Workplace Bill, 2010 (although prior to this, the women were aware of the Supreme Court directives on sexual harassment issued in 1997).

which in itself is uncertain, and entitles them to compensation, such compensation usually only covers legal proceedings and not other associated costs (Rhode and Williams, 2007; Thomas and Taylor, 1997). Moreover, it is not uncommon for lawsuits to drag on for a few years, creating a substantial strain on an individual's resources (Aeberhard, 2001). These problems are particularly acute in India, where cases can go on more for than 16 years (Overdorf, 2005) as judges struggle to deal with a huge backlog. As noted in Chapter 4, in 2010, there were about 25 million pending court cases in India (Debroy 2010: 43), a serious disincentive for pursuing justice through the court system.

The women interviewed and surveyed in my research were cognisant of these limitations. Kamala, a 31 year-old senior manager in an Indian private bank said she would not want to get involved with the "rigmarole of laws." Similarly, Abha, a 24 year-old assistant in a foreign-owned bank had little faith in the legal system:

> [to] take things to court [about discrimination or harassment], who got time? If you go in court also, lawyers are eating your money, and doing nothing about it.

The costs involved can be a major deterrent to pursuing legal action. However, Indrani, a 45 year-old, mid-level manager working in a foreign-owned bank said if she wanted to pursue legal action, she was in the "privileged position of having the resources to use it," a privilege that is not always available to women working in other less well-paid sectors.

The slow pace of the judicial system was another major disincentive, as indicated by Rupa's comment:

> Even a rape case would take years to get resolved. So what to talk about a normal harassment that you're having in an organization . . . cases take years to resolve, so law is not the final answer to it.

This perception, taken with that of Tejaswi, a 25 year-old junior administrative assistant in a foreign-owned bank that "There is no actual point in using the laws [on discrimination and harassment]. You don't get any results," reflects the general discontent with the legal system in India and highlights the barriers to effective enforcement of laws in practice.

Even if women take legal action against gender discrimination, they have to provide evidence of discrimination, which can be extremely difficult. As Gregory (2003) notes in relation to the US, overt discrimination is rare and employers increasingly conceal their discriminatory behaviour, making it difficult to identify it as such. The examples from the Indian banking sector indicate that this also applies in India. The discussion in Chapter 6 highlights tokenism as one such mechanism for hiding wider discriminatory behaviour. In Pramila's case of discrimination (when she and other female colleagues who appeared for an interview were denied promotion, even though they met the performance criteria), when she wanted to take it up further, she recounted that "they proved to us that there is no discrimination against women" by pointing out that two or three other women had passed the interviews and been promoted in other parts of the country. Another problem is related to the discretionary criteria for promotions, pay and recruitment, particularly in foreign-owned and Indian private banks which makes it difficult to assess whether gender is a cause of bias.

As noted in Chapter 7, the burden of proof becomes even more cumbersome when employers do not keep proper records of interviews and the decision-making processes behind promotions, pay and recruitment. For Pramila, it was hard to prove that she performed well at the interviews as her employers were not obligated to show her scores, unless she took the matter to the Courts. Pramila chose not to do so, but had she taken the matter further, it would have still been difficult to prove gender bias. As she noted:

> When they get the interviews, the marks are written in pencil . . . the other people who are doing the interview, because they are in the system, so they will naturally like to go with the score that is finally produced. So how, how do I prove it?

These observations closely resemble Rhode and Williams' (2007: 244) assessment of the evidentiary hurdles for enforcing legislation:

> Winning such cases frequently demands fairly explicit evidence of bias, which may be hard to come by. Colleagues who could corroborate discrimination may be reluctant to expose it for fear of jeopardizing their own positions. Employers of even "minimal sophistication will neither admit discriminatory . . . [conduct] nor leave a paper trail demonstrating it.

The above discussion clearly contradicts Kabeer's (2008: 21) assertion that women's agency, or their propensity to exercise voice and challenge gender discrimination are more likely "if they know the law is on their side." It appears, instead, that in order for legislation to be an effective deterrent to discrimination, it also needs to be accompanied by greater transparency and accountability in organisational procedures. However, my research findings suggest that other factors may also influence women's ability to exercise voice. I explore these factors below.

Making complaints and the 'exit' option

After procedural barriers, the questionnaire survey of women employees shows that the most frequently cited reason for not using laws was the fear of losing their jobs. Lalita, who received a lower bonus than her male colleague did not pursue the matter further because she felt that if she complained, she would definitely lose her job. Her comment that "I personally feel that you should complain only when you have an option. If you have an option, ya, you go all out. Why not?" reflects the importance of fall-back positions for empowerment (Kabeer, 2008). Echoing this, Komal, a 32 year-old administrative assistant in an Indian private bank said she would only complain, "If I don't need the job"; while 24 year-old Abha was emphatic that in India, "Girls under financial stress will not open their mouth, they can't afford to lose [their] jobs." Leaving a job has become even less favourable since the financial crisis and subsequent global recession in 2008. Although India has been less affected by this, and the accompanying "global jobs crisis" (ILO, 2009: 6),[81] Jayanti, a 32 year-old mid-level manager in a government-owned bank suggested that recruitment has slowed down, and it has become more difficult to find alternative jobs elsewhere.

These findings affirm that exercising agency, through asserting worker's rights and challenging discriminatory practices in organisations is closely linked to the ability to exit the situation being challenged, which in turn depends upon the

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[81] Although not immune to the crisis, India was relatively less affected as it has followed a calibrated, cautious approach to capital account liberalisation and the opening of the financial sector (Mohan, 2008; Reddy, 2010).

resources that workers have to fall back on (Kabeer, 2008). This argument has been used to highlight the vulnerability of informal sector workers (UNIFEM, 2005), and based on the above discussion, also appear to be relevant to women in the Indian banking sector. However, a closer look challenges these theoretical assumptions of the link between agency, resources and the exit option. First, the questionnaire survey shows that 76.9 percent of the women employees were secondary earners. The reluctance of these women to challenge gender inequalities in the workplace counters Kabeer's (2008: 21) observation that workers are more likely to protest discrimination if "theirs is not the only income supporting the family." Second, employees in the banking sector were covered by India's strict labour laws, which protect workers from arbitrary dismissal and therefore, enjoy relative job security. Anil, a senior government official described bank employees as "cosseted and protected," even in Indian private and foreign-owned banks.

The reluctance to pursue complaints may be explained less by fear of job losses as fear of repercussions on women's careers. For example, although Pramila did not pursue legal action when she did not receive her promotion, she did along with her colleagues, put in a joint written appeal against the decision, and also approached her local banking union representative (see below).[82] Following this, Pramila was arbitrarily transferred to Bhopal.[83] According to Pramila, after this, her other female colleagues were not really keen on carrying the complaint further:

> Because they said we will get into more trouble . . . ya, because they saw, you know . . . Because I raised a voice, I was transferred to Bhopal . . . for no reason.

Pramila then dismissed the option of taking it up to the Courts primarily to avoid further adverse career consequences:

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[82] Pramila approached the Union that represented managerial staff in her bank, which is affiliated to the All India Bank Officer's Confederation (AIBOC). According to her, the Union wrote a letter of complaint but did not take up the matter further.

[83] I have changed the names of places to maintain the anonymity of the persons concerned.

> Until, of course, I go through the Court and all that, which I did not like to try because . . . *why unnecessarily cut short my career by raising a voice . . .* fighting the system is not always easy. In our kind of system, you are in such vulnerable position because you are handling finances, they can just, you know, find a fault anywhere, anytime, it's so easy. . . . If nothing else, they can say you did not monitor the account well (my emphasis).

Such experiences can also create deterrents to making complaints within organisations. Most of the procedural barriers discussed in relation to legal action, such as the difficulty of finding evidence and the fear of reprisals are also applicable to making complaints within organisations. Women displayed little confidence about confidentiality in the complaints process, as Enakshi, a 26 year-old assistant in a government-owned bank explained:

> If you complain, perhaps in four to six months, it may come back to you in another channel. Not directly but there will be for example, some issue, they will say the customer is complaining about you, or that you are not performing. So you see, complaining has such consequences.

For women in banking, it is not just fear of job loss that prevents them from making complaints, but a fear of the wider impact on their careers. While women in foreign-owned and Indian private banks may face slightly more job insecurity than women in government-owned banks, career consequences are an issue across all the different types of banks. This suggests that the ability to exercise voice is a nuanced process that involves other factors beyond the availability of resources, and an exit option. Moreover, the non-monetary value of women's jobs, such as the sense of independence it gives them should not be underestimated (Kabeer, 2008; Patel, 2010). Studies have discussed how women's desire to work goes beyond economic compulsion, and involves motivations or strategic life choice possibilities, such as more autonomy and control over their lives, the desire to escape parental controls, to expand their horizons and have the ability to leave the house (Kabeer, 2008; Patel, 2010). However, the women surveyed and interviewed for my study did not elaborate on the importance of their work in relation to these aspects of their lives. My findings also did not indicate whether women's employment had resulted in any challenges to intra-household power relations so this cannot be conclusively stated.

At the same time, material resources in terms of income remain an important determinant of agency. In the Indian banking sector, women's incomes may not be the main source of support for the family but their contributions make a significant impact upon the family's financial position. Bonnie, who worked in a foreign-owned bank stated that her husband was the main income earner, but also pointed out that in India, "most of the women work because they have to earn money." In this context, quitting the job is rarely an option that most women can realistically exercise. This indicates that the distinction between main income earner and secondary earner may be less relevant in the contemporary scenario of dual income families, where both incomes, albeit of unequal values are necessary to support families.

Respectable femininity as a deterrent to resistance

The previous discussion has highlighted the importance of material and physical resources as a condition for exercising women's voice. In addition, the findings from the questionnaire survey and the interview data suggest that social resources can also play a significant role in influencing women's responses to gender discrimination. Women would not take up matters relating to discrimination as they would not get their families' support, primarily because the families would not want such "bother". Legal action would entail prolonging the 'bother' as the victim would have to relive the incident in the Courts. This is especially relevant to cases of sexual harassment, given the importance of respectable femininity in the Indian context.

Within the norms of sexual respectability in India, it is expected that women will be recipients of male sexual attention, but crucially, the responsibility for forestalling these attentions fall on the women themselves (Puri, 1999). In such a system, any acts of harassment carry the implicit assumption that the underlying cause is the failure of women to self-monitor their conduct and attire (*ibid.*). The associated social stigma in a society that places strict restrictions on promiscuity and women's sexual conduct becomes a powerful deterrent to women reporting such acts, as 56 year-old Harini explained:

> Women won't use laws since even if women have problems, generally women keep quiet. *Because it's a matter of shame.* . . . Even if it is something small, it is an insult for women (my emphasis).

In the questionnaire survey, only 12 percent of the women who said they would not use the law cited social stigma as a reason. However, several of the women interviewed mentioned social stigma as a concern that deters them from using the laws, mainly in relation to sexual harassment. Although Lalita had not personally experienced sexual harassment, she felt that women would not report harassment as they were scared that the social ostracism may also extend to their families. This highlights the close inter-connections between women's individual conduct and family honour. Lalita distinguished sexual harassment from other gender-related discrimination and abuses particularly because of its personal nature:

> Sexual harassment is also something which is very personal, very, very, I think emotionally disturbing, much more than say a dowry case. In a dowry, the worst thing that can happen is that you will not get married . . . nothing happens to you. In sexual harassment, somebody has violated your privacy . . . it has a huge amount of er, emotional baggage . . . and if you take it to court, you have to relive that incident over and over again. I've never been in that situation but I would presume that the woman would say, might as well quit. Leave, go to another job, forget the incident, bury it rather than face it.

Another reason that women may prefer to ignore sexual harassment issues is that reporting inevitably also leads to insinuations about a woman's character. The interview data support Puri's (1999) contention that women bear the responsibility for restraining men's sexual advances through their own defensive strategies. Several of the women interviewed stated that as women, you learn to "handle it"[harassment], and that there are "ways and means to tackle it." The presumption is that if harassment occurs, the woman is in some way responsible, as the following quotes indicate:

> In organisations, it will not start till you give an opportunity. Because it's not, I think it would be difficult for the man also . . . why would he get into it if he's not getting the consent from the other side.
> (Savita, 30 years old, single, mid-level manager in an Indian private bank)

> I think in India, there is a social taboo. People feel that the woman . . .
> she must have you know, dressed in provocative way or she must have
> been provocative in any other kind of way. She asked for it.
> (Lalita, 31 years old, married, mid-level manager in a foreign-owned
> bank)

Such perceptions also percolate through into organisational mechanisms for addressing sexual harassment. None of the three cases of sexual harassment that Madhavi investigated as a member of her banks' sexual harassment committee were considered "clean" (or clear) cases of sexual harassment. In one case, it was decided that the woman had used the allegations of sexual harassment to discredit the person as she herself wanted his job. In another case, Madhavi did not believe the woman's case as according to her:

> . . . but I think she was having mental problems anyway . . . because I
> think that man was perfectly, was a very straight man!(laughs) That's
> my opinion, I don't know.

Irrespective of the circumstances of this particular case, this highlights the difficulties faced by women in proving sexual harassment and the ways in which women's own reputations can be discredited. Such codes of sexual respectability and expectations of self-surveillance appear to be prevalent across the different types of banks. Thus, within such environments, women are considerably constrained in making complaints against harassment. This also indicates that access to social resources can have opposing effects. The support of extended kin when someone loses a job can be an important element of empowerment (Kabeer, 2008). However, the claims and obligations that these social relationships entail, particularly the pressure to embody the values of respectable femininity can also be disempowering, deterring women from exercising their rights in the workplace.

The potential for collective action: the role of trade unions

So far, challenges to gender discrimination in the workplace have centred on the responses of individual women. However, there is also potential for women to use trade unions as a possible strategy for challenging gender discrimination. The results of the questionnaire survey indicate that a sizeable proportion – 26.9 percent of the women surveyed were members of trade unions, but there were significant differences between the different types of banks. Among the women

surveyed, the majority of women in government-owned banks (70.4 percent), including both managerial and clerical staff were members of a trade union,[84] whereas there were only a few in foreign-owned banks (two percent) and Indian private banks (5.8 percent) who were members of trade unions. In some foreign-owned banks, a special category of administrative staff is unionised,[85] but according to the foreign-owned bank surveyed, this constitutes a small proportion (less than five percent) of the bank's employees.

These differences are significant as it suggests that the transformation of the Indian banking workplace in the new economy (Chapter 7) is also creating challenges for traditional forms of organising such as trade unions (Herod, 2007). While collective organisation through trade unions can be an essential element of achieving agency (Chachchi and Pitttin, 1996; Kabeer, 2008), the results from my research suggest that in the Indian banking sector, this would have limited applicability beyond government-owned banks. The interview data and the responses to the questionnaire survey indicate that trade unions were not considered important in the working lives of women in Indian private and foreign-owned banks. The general perception was that unions are not relevant, and they were associated more with the public sector or manufacturing jobs. Combined with the perception of banking as a well-paid, desirable, respectable job (see Chapter 6 and 7), this implies that the difficulties of organising professional, white-collar workers, as seen with Indian call centre workers (James and Vira, 2010, Noronha and D'Cruz, 2009) may also be pertinent to Indian bank employees, particularly in foreign-owned and Indian private banks.

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[84] Clerical staff were members of their Banks' Employee Association, while the managerial staff were members of their Officer's Association. The individual unions/associations within each bank are affiliated to larger trade union bodies/associations, including the All India Bank Employees Association (AIBEA), the All India Bank Officers' Confederation (AIBOC), the All India Bank Officers' Association (AIBOA), the National Confederation of Bank Employees, the Indian National Trade Union Congress (INTUC), All India Trade Union Congress (AITUC), Centre for Indian Trade Unions (CITU), Bhartiya Mazdoor Sangh (BMS) and Hind Mazdoor Sangh (HMS). INTUC, AITUC, CITU and BMS are affiliated to the major Indian political parties.

[85] This category of employees does not receive individual incentives. Their salaries and working conditions are determined at the group level.

Even among the women who were trade union members, almost all said they were not active members, rarely participating in union meetings. For example, Madhavi did not join the strikes called by the United Forum of Banking Unions (UFBU), AIBOA and AIBEA in 2009. Confidence in the capacity of trade unions to handle gender-related discrimination was also mixed. Just over half of the women surveyed who were members of trade unions said they would approach the unions to resolve problems at work, including concerns over salaries, promotions, work hours and discrimination, but a third of them did not feel this would be useful. This could be partly attributed to the declining role of unions in post-liberalisation India (Roychowdhury, 2004; Sundar, 2008) - for instance, Hemali, a 49 year-old clerk in a government-owned bank said she would not approach the unions as "nowadays, trade unions don't have any power." However, women's perceptions of unions as "cliques" and centres of male "groupism" also affirm the concern in other studies about the male-dominated environment in trade unions and their capacity to take up specific gender-related issues (Karl, 1995; Mitter, 1994; Venkataraman and Jain, 2002). For instance, the women I interviewed made a distinction between general workplace problems such as wage revisions, and gender-specific issues such as discrimination, and they felt that unions would not be helpful with the latter.

Similar to the efforts in other countries to improve women's representation in unions (Colgan and Ledwith, 1996a; Donaghy, 1995), unions in the Indian banking sector, such as AIBEA have also formed separate women's wings, or are trying to ensure women's representation in their decision-making panels (Gothoskar, 1995; Venkataraman and Jain, 2002). These initiatives have had some impact. For example, Madhavi noted that since the formation of the women's wing of the union in her bank, they had actively created "a little bit of an issue" on women's concerns, particularly about the transfer policy. However, it is Pramila's example that provides a compelling reason for measures such as a separate women's wing. Pramila made a complaint to her union when she experienced discrimination in promotion a few years ago, but the union did not

pursue the matter beyond a written complaint. Pramila felt that had there been a women's wing in the union, they may have viewed her complaint differently:[86]

> From the general union it was too small an issue. Just an issue of [a few] women . . . So, it becomes a non-issue. . . . If there would have been a women's wing, they would have understood what has actually happened. . . . they would have been taking up the issues of women only.

Moreover, when I asked Brinda, a 28 year-old manager in an Indian private bank how she coped with her workplace problems, she replied, "There is nothing much we can do . . . since we don't have unions." Her response is indicative of the continued relevance of unions for securing worker's rights in the absence of alternative forms of organising in the contemporary Indian services workplace. However, as the examples above illustrate, in order to address the everyday realities of work and employment of women workers in India's new service economy, trade unions need to expand their traditional focus on wage bargaining and basic working conditions to incorporate more gender-specific concerns.

The potential for collective action through female solidarity

The low level of union membership among women in Indian private and foreign-owned banks is similar to the trends witnessed in the UK and the US, which have seen a rise in the "non-union firm" (Dundon and Gollan, 2007: 1183)[87] in the last 30 years (Brofenbrenner *et al.*, 1998; McLoughlin and Gourley, 1994). The void left by traditional representation through trade unions has led to a range of alternative arrangements such as work councils and joint consultative committees to ensure employee voice (Brofenbrenner *et al*., 1998; Dundon and Gollan, 2007). In relation to women, an alternative form of collective organisation that has received attention in Europe and North America has been the rise of women's networks (Bierama, 2005; Catalyst, 1999; McCarthy, 2004). In the Indian banking sector, a few foreign-owned and Indian private banks have also established women's networks to discuss issues relevant to women employees, including the

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[86] I cannot name the union without compromising the anonymity of the interviewee, as the name of the union includes the name of the bank.

[87] Dundan and Gollan (2007: 1184) define non-unionism as all forms of people management where "employers do not deal with a trade union that collectively represents the interests of employees, either for all or a substantial part of the workforce."

gender-specific challenges faced by women at work.[88] Based on the interview data, it is difficult to determine the impact of these initiatives in the banking sector in India's NCR. Similar to studies of networks in countries in the Global North, mainly the UK and the US, their value can be contested. On one hand, these networks have been instrumental in raising women's issues within banks, such as the need for longer maternity leave and a better work-life balance. There also appears to be management commitment to creating mutually beneficial outcomes through employee participation and feedback on HR policies. For example, one of the foreign-owned banks included in this research initiated a programme of flexi-hours in response to feedback from an employee survey. However, when the initial take-up of this programme was low, it undertook further feedback that revealed certain inconsistencies in the programme. The programme was amended in light of this feedback, an outcome of the continuous loop of communication between HR and bank employees.

On the other hand, such employer-initiated activities could also be viewed as union avoidance measures, specifically union substitution. In Indian call centres, Noronha and D'Cruz (2009: 105) observe that employers deliberately created an atmosphere of congeniality and camaraderie, and a perception of open communication in grievance redressal, through employee surveys and open-door access to superiors, which led employees to feel 'empowered'. With "their employers taking such great care of their interests," the need for alternative means of grievance redress, such as unions were viewed as unnecessary (*ibid.*: 105). The celebration of International Women's Day, as well as Indian festivals in some of the banks I visited,[89] and the perceptions of employees echoes these observations. For example, Rupa stated that unions were not required in foreign-owned banks because "you see, we have different forums such as the Women's Forum to take care of these issues." The descriptions from the interviews of the women's networks also bear close parallels to the literature on union substitution

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[88] Issues were not confined to women's career advancement, and also included discussions on nutrition and women's health.

[89] On International Women's Day, in one bank, each female employee had been sent flowers with the message, "Happy Women's Day". In another bank, employees were preparing for an office party organised by HR to celebrate the Indian festival of Holi.

(Brofenbrenner *et al.*, 1998; Cohen and Hurd, 1998; McLoughlin and Gourley, 1994; Rundle, 1998). According to Lalita, a mid-level manager in a foreign-owned bank who was a member of one such network in her bank, these networks were "initiated, spearheaded and wrapped up by HR." These networks provided a forum for discussing workplace grievances such as maternity leave and work-life balance and while the members could decide their own agenda, HR remained an active participant. However, members of the network were not chosen democratically. Usually, these networks were limited to senior managers who were chosen by HR. Members were also doubtful whether these initiatives led to any changes in HR practices, and viewed them as more of an informal forum for sharing problems. There was also no sign that participation in such networks had led to what Colgan and Ledwith (1996) termed a 'feminist consciousness' that is essential for women to become organisational change agents. Instead, by creating a "rhetoric of commitment" (Noronha and D'Cruz, 2009: 165), these networks could have the opposite effect of precluding collectivist sentiments in the workplace.

This highlights the difficulties of creating female solidarity in the workplace, particularly in foreign-owned and Indian private banks. In addition, the highly competitive, market-driven environments of these banks, where promotions are linked to performance and meeting targets, do not lend themselves to building solidarity, as Rupa explained, "You're all in the same [position] and it's competition . . . you don't know whom to rely on, whom to trust."

Furthermore, there were very few opportunities for women to interact within the banking workplaces that I studied. Zaman (2001) notes that the daily walk by women from their common living areas to the factory facilitated the development of a socio-political consciousness among garment workers in Bangladesh. This allowed women to share and exchange information about their workplaces, jobs and families. Similar spaces for interaction were conspicuously absent in Indian private and foreign-owned banks. There was no specified lunch hour, and women generally did not take lunch as a group. The pressures of balancing work and home life, combined with the long commuting times made it harder for any after-

work socialising. Women rarely had time to build friendships at work, they just "work, then go back home."

In contrast, women in government-owned banks had regular lunch hours, and a "lunch crowd" of female employees was a common feature, allowing more opportunities for the development of female solidarity. Government-owned banks had not initiated any formal women's networks (apart from women's wings of trade unions) to address gender-related issues. Some government-owned banks had established a system of nodal officers to represent women's interests. However, as Pramila noted, in practice, these measures remained symbolic with little impact on developing a feminist consciousness within banks:

> Pramila: We had come up with the term of nodal officer, nodal person for women's representation.
>
> SB: And what does that mean? What are you meant to do in that post?
>
> P: Nothing. It's just an additional job, you take care of women's interest.
>
> SB: The bank came up with it?
>
> P: No, this was the ministry. They had made it mandatory for er, all the banks.
>
> SB: Do you think that has been useful? Has it helped bring up the problems that women have?
>
> P: Not really, not really.
>
> SB: Why?
>
> P: Why? Because there are, er, maybe we didn't take it seriously enough, maybe, that was why.

Nevertheless, there appeared to be greater female solidarity among women employees in government-owned banks, particularly among the clerical staff. Madhavi, a senior manager in a government-owned bank described how female clerks handled issues of sexual harassment, which closely reflects Korczynski's (2003) concept of informal communities of coping:

> They [female clerical staff] have their support group . . . they ask each other, discuss with each other and decide whether to report, not to report, what to do.

When Sumitra, a single, 52 year-old clerk in a government-owned bank faced a problem of harassment, she turned to her "lunch crowd", a group of other female employees for help and support. Such form of gossip or talk can also be considered a form of everyday resistance (Tucker, 1993):

> I definitely go and share with somebody. What happens when you do that is, I get the suggestions like if, say . . . if anything, anyone says anything to me, I will say [to my friend] what does it mean, you know, why he has said like this to me. Then she will say, err, hmmm, he has not [got a] good reputation. Or he is an OK person, a straight person, you know, it's all right, it doesn't matter, you can let it be. Then when you have the opinion of two people, then you are clear about it that whether you should say something to the person or not.

Despite the creation of a "shared experience of exploitation" (Kabeer, 2008: 80) through talking with each other, this did not translate into strategies for collective action. In fact, the only cases where women came together and used collective strategies to complain were in foreign-owned banks, where the women did not share such strong bonds. In one case (see Chapter 6), when several women were harassed by their boss, the women made a joint complaint, following which the man was asked to leave the bank. In another instance, a manager in a foreign-owned bank complained when she was not given the same job responsibilities after maternity leave (see Chapter 6). Significantly, the impetus for the female employee to complain came from her colleagues, as Farah, a 25 year-old, mid-level manager in the same foreign-owned bank recalled:

> . . . all the women could relate to this, and wanted clarification on this. *We saw ourselves in this position*. We went and asked her if she wasn't complaining, since it is a clear case of discrimination. Then she took it up (my emphasis).

Clearly, creating spaces for interaction and the sharing of experiences is not sufficient to lead to collective action. The experiences of women in the Indian banking sector also counters suggestions that women-centred networks can be a potential policy response to gender inequalities in the workplace (Fisher, 2006; Kanter, 1977). Formal networks initiated by employers may in reality, hinder the

formation of collectivist identities. Instead, the above example suggests that there is potential for spontaneous resistance through group identity in formal sector workplaces. The trigger for action appears to be the ability to identify that discriminatory behaviour is not individualised, but is a consequence of gender, and that every woman could find herself in the same position.

However, in the Indian case, the norms of respectable femininity can sometimes impede the development of such group identities. For example, Madhavi investigated an incident when a female clerk accused her boss of sexual harassment. However, according to Madhavi, the other female clerks did not support this claim by their colleague, saying that, ". . . we haven't had any problems with him [the accused], it only happens with her. So, they were not, they were not with her."

Madhavi concluded that if the claim had been genuine, other women would have supported her. However, the women may not have shown solidarity with the victim because she transgressed the norms of respectable femininity. This implies that respectable femininity needs to be incorporated into any analyses of collective action among middle-class, working women in India.

Everyday resistance in the workplace

It is evident that collective action has not been a major strategy for empowerment of women in the banking sector. However, if a distinction is made between formal, collective resistance and informal, everyday acts of resistance, women's responses to discrimination and harassment such as expressing female solidarity can also be viewed as a form of resistance, even if it did not lead to collective action. The absence of visible, formal protest in an organisation does not necessarily imply consent, but may instead be due to the lack of alternative choices or exit options (Scott, 1985). Women may then choose to exercise voice through covert, everyday acts of resistance, rather than through formal protest.

It is difficult to pinpoint what constitutes everyday resistance, particularly because as Scott (1985) points out, the boundaries between resistance and conformity are blurred. Nevertheless, the literature on women's employment has already documented the many creative ways in which women have attempted to subvert managerial control, from slowing down work-speeds to more dramatic episodes of spirit possession (Ong, 1987; Pun, 2005; see also Chapter 3). In relation to formal sector organisations, Tucker (1993) identifies gossip, or sharing problems with co-workers, resignation, theft, sabotage and non-cooperation as some of the everyday forms of employee resistance. Using Prasad and Prasad's (1998: 232-233) classification of routine resistance into open confrontation, subtle subversion, disengagement and ambiguous accommodation (see Chapter 3), I found that in responding to discrimination and harassment, women used strategies of open confrontation, including complaining, talking to their supervisors, confronting customers and leaving their jobs. Talking to other women as well as male colleagues (which can be classified as subtle subversion) was another response used, particularly among women in clerical positions in government-owned banks. When a union leader harassed Sumitra, her response shows that women were capable of subversive strategies. She did not confront the leader, but waited until the right opportunity came up and confronted him on some other unrelated matter:

> . . . I hit him on some other matter, but my purpose was to take revenge . . . But the matter was related to something else . . . then I said *ki* why this person [the person who harassed her] is not helping us, he's the leader, he should come forward to help us. I created so much trouble for him at that time . . .

Apart from these examples, as noted earlier, the majority of the women ignored issues of discrimination and harassment. Whether ignoring the problem was a response that actually concealed covert acts of resistance is difficult to ascertain. Instead, the interview data indicates that women generally attempted to accommodate these issues through various coping tactics. Although it is often argued that it is difficult to distinguish between everyday acts of resistance and coping tactics (Mullings, 1999; Scott, 1989) in general, everyday resistance implies a reaction to a dominant power, an intention to subvert and consciousness

of injustice, whereas coping is seen as more passive, complying with the relations of dominance and simply 'getting by' (Mullings, 1999; Scott, 1989).

Informal communities of coping

The research indicates that while coping tactics among women in the Indian banking sector were usually individual based, some also had a collective dimension, especially when dealing with sexual harassment. Several women outlined how they turned to colleagues for help with harassment, particularly in dealing with customers. Asking a colleague to cover for them, and handle a difficult customer or a client making advances, was a common strategy adopted by women workers, affirming the existence of informal communities of coping in the Indian banking sector (Korczynski, 2003). Women in the banking sector also had similar views on what constituted harassment, suggesting that the Indian banking sector conforms to Handy's (2006) extended definition of communities of coping to include shared interpretations of what constitutes harassment. In general, women in all the different types of banks viewed comments on women's dress and appearance as harmless, something "casual" and "just fun among colleagues . . . comments are not serious." On the other hand, behaviour was interpreted as serious if it involved any physical contact or advances. However, as noted in Chapter 7, beyond this, perceptions of what constituted deviant behaviour varied according to the type of bank. Such differences also tie in with existing studies, for as Handy (2006: 21-22) notes, "the boundaries which women draw between acceptable and unacceptable behaviour are highly context specific and vary between different settings." Nevertheless, while the influence of global work practices may have permitted more interactive behaviour between the sexes in foreign-owned and Indian private banks, even within the relatively freer codes of interaction in these banks, women's perceptions of appropriate behaviour did not deviate that widely from their more traditional counterparts in government-owned banks, emphasising the strength of Indian codes of respectability. For instance, although shaking hands may have been acceptable behaviour in foreign-owned banks, women in foreign-owned also drew the line at further physical contact, such as touching your hands or shoulders or giving hugs.

Another notable feature of the Indian banking sector is that informal communities of coping were not exclusive to other women workers, but also included male colleagues and senior managers. Several women stated that they would take their male colleagues with them, or ask their male colleagues to attend to clients who had made unwelcome comments or remarks. Similarly, as noted earlier in the chapter, in a few cases, the women reported the matter to their senior managers (who were typically male), who would then either handle the situation themselves or ask another male colleague to handle it.

The importance of domestic workers and extended family

My research findings indicate that in order to cope with the problem of long working hours, women in the Indian banking sector mobilised support from two main sources: the extended family and domestic help. Both of these strategies were critical for women to accommodate the demands of long working hours in India's banking sector.

As noted in the previous chapter, a large proportion of women (45.3 percent of married women) participating in my study were living in an extended family. Women have benefited from this in relation to sharing the burdens of domestic responsibilities, particularly in relation to childcare. Of the women who had children or other dependents, 61.6 percent relied on parents, in-laws, or a combination of parents and in-laws with domestic help to look after these dependents. Women's career choices were clearly defined by the availability of this support. For example, Brinda, a 28 year-old, mid-level manager in an Indian private bank with a two year-old son, was quite clear that if her in-laws were not there, she would have to quit her job, "The choice is simple – quit job or not have child." Indrani, a 43 year-old mid-level manager with a teenage son, moved back to Delhi and started living with her parents, so that they could look after her son. Previously, when she was living outside Delhi, she could not work. Jayanti, a 32 year-old mid-level manager in a government-owned bank who was mentioned in the previous chapter for her successful promotions, said she could not have achieved her current position without her mother's support. After she delivered

her son and had to return to work after maternity leave, she left her son with her mother while she worked in another city. Her son was now living with her in Delhi, but only because her mother-in-law had moved in with her, and along with the maid, looked after her son. The support of in-laws was also crucial for women without children, but who nevertheless had to balance long working hours with household responsibilities. For example, Dipti, a 29 year-old, married, mid-level manager in a government-owned bank, with no children had a hectic work schedule that did not leave her any time for household chores. Her mother-in-law took care of all these chores, leaving Dipti free to concentrate on her job. She was aware of the importance of this support: "If I'm working today so long [long hours] and everything, that is because of my mother-in-law."

Apart from extended family, another emerging trend, particularly among the younger women managers was the support received from their husbands. Even though Lalita laughingly called her husband "a king" when I asked if he shared the household chores, when her son was seriously ill, her husband's help was crucial for juggling her son's care with her work:

> If I've had an important meeting, he's taken off that day . . . if my son is very unwell, we take leave. . . . [also], my husband worked from home for two weeks.

Similarly, Brinda, a 28 year-old, mid-level manager in an Indian private bank stated that it would have been difficult for her to sustain her job if her husband had not been supportive and taken on more of the responsibilities for looking after their two year-old son.

Women in the banking sector were also supported immensely by the availability of domestic help – 89.1 percent of the women surveyed employed domestic workers to help with their household responsibilities. The critical role played by these domestic workers, not just in childcare, but also in managing other household chores such as cooking and cleaning, was frequently mentioned by the women interviewed. Several women said they would not be able to work without

this support. For instance, Rupa, who has two children under the age of 10, was emphatic about her maid's contribution to her work life:

> 90 percent of the credit of my career goes to my maid. . . . If today she leaves, I'll have to leave my job. It's as simple as that. My job is there because she's there.

However, it is significant that Rupa went on to say that the availability of domestic help created less need for flexible hours in banking, and also perpetuated the culture of late working hours. While domestic help allows men 'off the hook' from involving themselves in domestic chores (Ray and Quyum, 2009), Rupa's comments suggest that perhaps domestic help also enables organisations to be let 'off the hook' from initiating more family-friendly policies.

The importance of extended family and domestic help as coping tactics for women have been identified in other studies (Hyman *et al.,* 2005; Mullings, 2005), but in India, they are particularly essential in the absence of adequate institutional support for women's domestic responsibilities, such as state-provided childcare. However, it is debatable whether such institutionalised forms of support would be favoured in India. Several women stated that given a choice, they preferred maids or parents to carry out childcare to putting children in a crèche. One reason, is of course, the obvious advantage of personal care that can be provided by grandparents or by an individual maid, as noted by Jaishree, a 50 year-old clerk in a government-owned bank:

> No, crèche is of course, there is a third lady. If it was a relative, my mother, myself, then that care, the third lady will not care that much. . . . it is not like that that they will give motherly affection to the children.

Another reason is that the fixed timings of crèches can constrain women's ability to work long hours. Harini, who has two grown children, preferred a maid to a crèche when her children were younger because a crèche required juggling drop-off and pick-up times with her work schedules, which was not always possible. On the other hand, Lalita, who has a four year-old son admitted that because her parents were looking after her son at home, she was less concerned about restricting her working hours:

255

> Without them, I would have had to put my child in a crèche, but I think that would have disciplined me a little more in terms of leaving on time because I think the crèche time would have been latest till 8. So I would have ensured that I reach home by 8. But now, you know, even if there is like a group meeting or a farewell or something, I stay back in office.

At the same time, childcare facilities are still necessary, as they can provide vital support for women who cannot rely on extended family. The experience of Deepanjali, a 44 year-old, mid-level manager in a government-owned bank with two children, who had to leave her children in a crèche when they were young illustrates this:

> There was no other way, since I didn't have faith in leaving them with a maid. I prefer a crèche, since at least it is institutionalised. But if somebody had been at home, like a family, then keeping a maid would have solved the problem. But I didn't have anyone.

Deepanjali's comment also suggests that while research generally emphasises either the extended family or domestic help as a source of support, women in banking in India preferred a combination of domestic help with the supervision of the extended family. Of the women who had children who required care, only 25.5 percent said they left their children with the maid alone, the rest relying on a combination of parents and in-laws with maids, with some women also using crèches. Lalita explained that children could not be left alone with the maids, as you could not trust them completely, and therefore, it was essential to have a family member present. This suggests that in both domestic help and the extended kin need to be examined together in considering the impact of the domestic sphere on women's working lives in India.

Conclusion

This chapter has explored the different ways in which women respond to gender inequalities in the workplace in the Indian banking sector. In general, legislation has not been a sufficient means to enable women to challenge gender discrimination (in recruitment, pay, promotions and harassment) within organisations. While access to material, physical and social resources were important for women to challenge gender discrimination in the workplace, women

in the banking sector in India were constrained in their capacity to resist gender inequality in the workplace by their social obligations and the pressures to conform to the norms of respectable femininity. These findings suggest that in addition to understanding the complexity and the interlinking of different types of resources that are an essential element of the empowerment framework (Kabeer, 2008), the duality of the nature of social resources needs to be considered further. On one hand, support from kin can provide much required economic support to exercise the 'exit' option. On the other hand, the obligations and the pressures to conform to respectable modes of behaviour can be a powerful deterrent to challenging authority. Particularly in relation to sexual harassment, the stigma associated with such issues, and the fear of social ostracism for violating the norms of respectable femininity prevent women not just from making complaints and exercising voice, but also from sharing their experiences with other women and thereby, the potential for organising around common issues.

While there has been a proliferation of previous research on the potential impact of paid work on women's empowerment both in the workplace and beyond, this chapter finds no evidence of such empowerment in the banking sector in the NCR. There were virtually no forms of formal resistance, and women were generally excluded from traditional forms of resistance, such as trade unions. Instead, women appeared to adopt coping tactics to deal with gendered inequalities, primarily by relying on domestic help and the support of extended kin. Studies of professional women in other developing countries have also alluded to the centrality of domestic help in enabling women to cope with the demands of masculinised workplace practices (Mullings, 2005). The role of domestic help in India is slightly more ambiguous, and needs to be viewed in conjunction with the support of extended kin. But, even when taken together, the result of such support, by allowing women to cope with gendered workplace demands, effectively depoliticises them and reduces the impetus for resistance. Furthermore, reliance on kin support is accompanied by a tacit acceptance of the need to maintain existing social codes and uphold the norms of respectable femininity, which may even further reduce women's abilities for resistance in the

workplace. Thus, a comprehensive study of women's resistance needs to encompass both access to resources as well as an analysis of the terms of that access, and the ways in which the private and public sphere interact to determine women's capacities for resistance.

Chapter 9

Theorising gendered patterns and processes of inequalities in work and employment in the banking sector in India

Introduction

The significant changes that have occurred in the banking sector in India since the mid 1990s, and their implications for women's employment within this sector formed the focus of my study. Women's employment in foreign-owned and Indian private is notably greater than women's average labour force participation in the organised sector in India. Along with this, the presence of several women in senior management positions, particularly within foreign-owned and Indian private banks has generated considerable excitement about the achievement of gender equality within the banking sector in India (Timmons, 2010). The findings of my research, while acknowledging these achievements, emphasise the stubborn persistence of gender discrimination in the sector. The previous chapters show that gendered patterns of segregation and barriers to career progression are clearly evident across the sector. Despite the undeniable and welcome impact of government laws, which can be deemed responsible for the relatively low levels of overt discrimination, the gendered nature of everyday workplace practices and worker interactions continue to reproduce existing patterns of gender inequality in terms of gender segregation, barriers to career progression and sexual harassment. My research in India's NCR indicates that rather than challenging gender discrimination, women appear to be partially complicit in reproducing these patterns of gender inequality, primarily due to the resilience of local discourses on femininity. However, within these common experiences of gender discrimination (in recruitment, promotion, pay and sexual harassment), what also emerges is a picture of notable differences in the experiences of women across government-owned, foreign-owned and Indian private banks, as well as within the female worker group between managerial and clerical staff. Examining women's experiences in terms of local cultural and structural contexts highlights how divergent patterns of gender inequality are the product of the complex interplay of institutional factors with global and national discourses of femininity.

Conceptually, my research draws upon and combines in new ways multiple theories of feminisation, the gendering of organisations, empowerment and resistance to explain the reasons for women's positioning in the workplace and their responses to this. The aim of this chapter is to offer a critique of these theories, and highlight their inherent limits in explaining women's experiences of work and employment in the Indian banking sector. Taking up Yeung's (2007: 341) call for 'theorizing back', specifically in terms of reworking key economic-geographic concepts based on empirical insights from outside the Anglo-American core, I illustrate how empirical insights from the Indian banking sector underline the importance of place and context in understanding gender inequalities in the workplace. By focusing on women's employment in India's new service economy, this chapter calls attention to the fact that "there is much more to life in the Global South than development alone" (Williams *et al.*, 2009: 8). In doing so, I bridge the sub-disciplinary divides between economic and development geography, identifying overlapping areas of substantive and conceptual interest through combining theories of female empowerment with gendered experiences of work and employment in India's new service economy. Based on these, this chapter presents an alternative conceptualisation to more accurately depict women's experiences of work and employment in the Indian banking sector that emphasise the importance of local social and cultural influences, in particular, the influence of the family. Specifically, I demonstrate how local cultural discourses on women's roles in Indian society have proved to be remarkably resilient, but also how their influence on women's experiences of work and employment is mediated through their interplay with firms' organisational structures and global influences. Furthermore, these findings affirm the inextricable links between the domestic and the public sphere. While this in itself is not a new finding, my research highlights that the binary construction of the domestic sphere (through the associated responsibilities it entails) as restrictive of women's career advancement need to be reconsidered. This is primarily because support from the domestic sphere, in the form of extended kin and domestic workers, has also been an important enabler of women's career

progression in India. But, the support of extended kin and domestic workers also enables women to comply with existing gendered norms of working, and thereby, reduces the impetus for resistance to gender discrimination in the workplace. The final section of this chapter, therefore, considers how the state, through policies such as provision of childcare and effective enforcement of legislation can reduce gender discrimination (in recruitment, pay, promotions, and sexual harassment) in the workplace.

Identifying gendered patterns of inequalities: rethinking trends in the feminisation of labour

The evidence on the gender distribution of women in the banking sector in India (see Chapter 6) throws up some pertinent questions relating to the definition of the concept of feminisation, as well as its relevance to the Indian experience. As already discussed, my case study data shows that women's share of employment in the Indian banking sector was significant, especially in foreign-owned (27.1 percent) and Indian private banks (21.1 percent), and particularly when compared to overall levels of women's labour force participation in the organised sector in India (19.5 percent). However, the proportion of female employees in the sector falls below the level at which an occupation can be defined as feminised (usually between 40 to 80 percent) (Anker, 1998).

More significantly, as a highly formalised sector, which provides adequate benefits, good pay and relative job security, the example of the Indian banking sector indicates that numerical increases in women's employment can lead to different gendered patterns of work and employment. Based on this, I create a typology of occupations that is more helpful for describing the trends in the banking sector in India. I take the numerical increase in women's employment as the starting point, and then divide occupations into three main types – feminised, partially integrated and completely gender-integrated/gender-equal occupations. The crucial distinguishing factor between these different types of occupations is the change in working conditions vis-à-vis men.

Feminised occupations are defined as those occupations which have witnessed a numerical increase in the number of women, but where this has been accompanied by deterioration in working conditions for both men and women – greater informalisation, greater casualisation and less job security. Partially gender-integrated occupations are defined as those occupations that have witnessed a convergence of men and women's working conditions. In other words, more women have entered these occupations, and there has been no change in the terms and conditions of employment, for example, towards informalisation and casualisation. Women enter these occupations on the same terms as men. But, in the context of the gendered organisation, despite appearing to be gender-neutral, it is apparent that in these occupations, convergence between men and women's working conditions does not necessarily imply gender equality in relation to career progression. The discussion in Chapter 6, which highlighted the obstacles faced by women because of gendered organisational practices such as long working hours and mobility, lends support to this argument. Based on the findings of the interviews and the questionnaire survey, the banking sector in India can be described as a partially gender-integrated occupation.

For the banking sector to be described as completely gender-integrated or gender-equal, the numerical increase in women's employment would need to be accompanied by changes in the conditions of work for both men and women, leading to less segregation and discrimination against women. Crucially, this involves a fundamental change in the culture of work, leading to a change in gendered organisational practices to recognise and accommodate women's specific constraints enabling women to participate in the labour force on truly equal terms as men.

Such a typology is particularly useful for distinguishing between occupations which have seen a similar numerical increase in women's employment, but divergent changes in the conditions of work, as in the case of banking in India compared to service sector occupations elsewhere. Describing the banking sector as a partially gender-integrated occupation, for instance, indicates that although

women had made major inroads into the sector, gender inequalities have not been eliminated.

Explaining gendered patterns of labour market inequalities in multi-scalar perspective: the interplay of global, local and organisational influences

> In India, notions of gender and modernity are used to create a large global female workforce, while simultaneously cross-national ideologies of culture, authenticity and national honour are utilized to . . . morally discipline the very same women.
>
> (Basi, 2009: 9)

The ubiquity of gender inequalities across the banking sector was one of the most significant findings of my research. However, the study also shows that while women were unified by common experiences of gender inequality, the type and form of gender inequality depended upon their location within different workplaces. For example, while long working hours and gender segregation emerged as important issues of concern for women in foreign-owned and Indian private banks, the impact of the transfer policy was considered the most important obstacle to women's career advancement in government-owned banks. Similarly, in foreign-owned and Indian private banks, women had to contend with sexual harassment from clients, whereas in government-owned banks, the main source of harassment was from co-workers.

These variations can be attributed to the complex ways in which different organisational structures, themselves affected by the forces of globalisation and liberalisation, interact with local ideologies relating to women's roles. Following liberalisation, the expansion of foreign-owned banks and the establishment of several new Indian private banks coincided with the introduction of globalised management styles emphasising more informal, less hierarchical structures, with a greater premium placed on performance and merit. Government-owned banks, relatively insulated from such influences, have continued to function as bureaucratised, hierarchical, centralised structures. Globalisation has also translated into greater competitiveness and increased workloads, which in turn reinforces gender inequalities. Thus, universal explanations for gender inequalities

in the labour market, such as the constraints of family responsibilities, or the gendered aspect of emotional labour could explain similar patterns in the Indian banking sector. However, the specific configurations that emerged were in response to local discourses on respectable femininity, which in turn were mediated through these different organisational structures. To give an example, women's domestic responsibilities are universally recognised as a major impediment to their career advancement across the world. In India, these responsibilities are heightened by the demands of respectable femininity, which require women to prioritise their family and downplay their career ambitions (Radhakrishnan, 2009). Globalisation has increased the pressure to work long hours, thereby intensifying conflicts between domestic and work commitments. Since foreign-owned and Indian private banks are more closely integrated into global systems, these pressures were felt more keenly in these banks. The disadvantages presented by long working hours then become a greater issue for women in these banks than in government-owned banks. Traditional gender regimes – the prevalence of the joint extended family and the relatively unchanged expectations of women's roles – appear to co-exist with globalised practices, and it is up to women to navigate between the two. However, globalised practices are not always in opposition to traditional gender regimes. As the discussion in Chapter 8 highlighted, women's reliance on support from extended kin, an integral feature of traditional gender regimes also enabled women to manage their family responsibilities, particularly childcare and adhere to the norms of long working hours, giving them an advantage over their female counterparts in for example, the UK, where childcare has become a major issue for women's work in the new economy (Perrons *et al.,* 2006).

Radhakrishnan (2009) argues that it is only through using these discourses of respectable femininity that women can work in the global workplaces of post-liberalisation India. However, the concept itself is neither new (its origins in India can be traced to the British colonial times) nor unique to India. For example, Skeggs (1997) discusses this in relation to class formation in the UK. The essential feature in any discussion of respectability is its association with middle-

class status and identity (Liddle and Joshi, 1986; Radhakrishnan, 2009). In India, the close correlations between socio-economic class and caste imply that this is mainly a concern for middle-class, upper caste women. Radhakrishnan (2009) adds an extra element to these studies, by suggesting that in post-liberalisation India, typified by the tensions between globalisation and tradition, respectability is also conflated with Indianness. As already described, Radhakrishnan (2009: 211) considers this to be a vital aspect that allows women to "work in undeniably global workplaces." Basi (2009) echoes these views in her study of Indian women in transnational call centres, when she states that representations of Indian women tend to be conflated with representations of the Indian nation. Globalisation has accentuated this, and women have become signifiers not just of tradition, but also of Indian values, which themselves are complex and multifaceted, highlighting the importance of adopting an intersectional approach. The discussion in Chapter 7 shows how bodily manifestations of these values are presented through women's choice of dress and codes for appropriate behaviour between the sexes. Radhakrishnan's (2009) concept of respectable Indian femininity was especially useful in the context of the banking sector in that it helped to shed light on many different facets of gender inequality in the banking sector, and enabled a better understanding of women's decision-making patterns.

However, while Indianness is a core aspect of Radhakrishnan's (2009) notion of respectability, my research reveals that the conflation of respectability with Indianness, while implicit, was not the paramount driver for women's behaviour in the banking sector. Moreover, concerns with respectability pervaded not just the globalised workplaces of foreign-owned banks, and to an extent, Indian private banks, but was a factor that also featured in women's experiences in government-owned banks. Radhakrishnan (2009) made a distinction between older, government jobs and the new jobs in the global economy of work, and suggested that while women, as new, globalised workers were "signifiers and transmitters of a new India" (*ibid.*: 198), this was less relevant for government employees who "were positioned in the national imagination as being engaged in patriotic work for the betterment of the nation." (*ibid.*: 197). These are forceful

arguments, but do not appear valid for a comparison of women workers in foreign-owned banks and government-owned banks. From my analysis in Chapter 7, it is evident that women in government-owned banks were equally conscious of upholding Indian values, and reasons for women's behaviour and experiences were frequently explained with reference to Indian values, both in relation to the appropriate dress and behaviour for women in the workplace, as well as in terms of balancing the competing demands of family and career. The women also seemed keen to explain that although women's career advancement was affected by their family commitments, this was something that was an integral part of being an Indian woman, sentiments that are very similar to what Radhakrishnan (2009) described in the global workplaces of the IT sector. As Madhavi, a 59 year-old, senior manager in a government-owned bank put it:

> . . . one has to be realistic. They [the bank] have to accept that they would have these issues because in India, it is women, it's the woman who brings up the family.

In discussing women's responses to the demands of balancing work and family life, Madhavi differentiated these responses as being typically Indian:

> But they find ways of handling all this . . . In India, that way it's different . . . we learn to cope with these things. That's why it seems to us, it's not such a big deal. Abroad, everything becomes an issue.

Arguably, Indian women are better able to cope with these pressures because of help from the extended family and the availability of cheap domestic labour. Regardless of this, the above accounts indicate that a concern with Indian cultural values is not a factor that is exclusive to working in 'global' workplaces,[90] as suggested by Radhakrishnan (2009). Moreover, while the women I interviewed were undoubtedly concerned with upholding these values, my interview data suggests that the need to represent Indian values was not the sole preoccupation of women, or the main factor influencing their decision-making and behaviour in the

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[90] I have defined foreign-owned banks as global workplaces as they are part of global foreign-owned corporations, and women's experiences in these banks will also be shaped by global HR policies. They can also be defined as global workplaces based on the global orientation of their customer base, and their practices, and their exposure to competition in an ever-expanding global environment. This definition would also include several Indian private banks globalising 'in the other direction.'

workplace. If the data is examined closely, family, rather than Indian values was more consistently mentioned as the main driver for the decisions they took, as well as their behaviour in the workplace. Significantly, the influence of family was a common factor in all the different types of banks, suggesting that it transcends the impact of organisational structures. In Chapter 7, the role of the family in explaining gender segregation in the workplace was discussed at length, while in Chapter 8, it was shown how the family was one the main reasons why women were reluctant to make complaints about sexual harassment. For example, in Chapter 6, I discussed how Mala's decision to join banking was not her preference, but dictated by her family. Family preferences also determined whether a women could work or not, and marriage appeared to be a significant turning point for many women, signifying the particular influence of in-laws and husbands in women's lives in India (Chapter 7). For instance, Mandira, a 23 year-old, single, administrative assistance in a foreign-owned bank (described in Chapter 7) was unable to work in a sales job because her family would not allow her to do so, a reminder that even for single women, family could pose constraints on their behaviour. In light of this, the term 'family-based respectable femininity' is more appropriate to describe the banking sector in India, rather than respectable Indian femininity. By doing so, it puts the spotlight on the family's role in deciding what constitutes respectable and appropriate behaviour for women.

Upholding family values is also the key element of respectable Indian femininity, but the difference from family-based femininity is that in respectable Indian femininity, the family is synonymous with Indianness, and the motivation for women to uphold family values is to send signals about their Indian cultural identity. Such motivations are less important in family-based femininity where the overriding concern of women is to maintain their family's honour through appropriate behaviour that is defined by their families, not by what is considered to be Indian values (although what families define as respectable behaviour may also be linked to what is perceived as Indian cultural values).

In Radhakrishnan's (2009) conceptualisation of respectable femininity, the centrality of upholding the family allows working women to simultaneously symbolise the co-existence of tradition with modernity. However, by placing family within the realms of tradition, it presents a static view on family. Yet, the construct of the family and its associated values are constantly being reconstituted through modernising influences, and the presence of working middle-class women is itself an outcome of these changes. The question that then arises is how respectable femininity can capture these changing family values, and the implications of this for women's behaviour in the workplace.

By shifting the focus from upholding the family to family-orientation enables a better understanding of some of the contradictions that appear in the research if they are viewed through the lens of respectable femininity. First, the central tenet of respectable femininity is that women rarely choose career at the expense of family. The evidence from the previous chapters suggests that this was true even in the banking sector. However, despite these demands of family life, the interview data and the results of the questionnaire survey show that on average, women, mainly women in foreign-owned and Indian private banks did work long hours. There were also several instances where women were clearly not sacrificing their careers for their families, as expected within the norms of respectable femininity, the most extreme example being that of 32 year-old Jayanti, a mid-level manager in a government-owned bank (see Chapter 8) who left her son with her mother in another city rather than give up her job. Similarly, Eshal, a senior manager in a foreign-owned bank felt that a pre-condition for career advancement is to put in extra hours, and in her case, ever since she received her promotion, she found that the boundaries of work and home had become increasingly blurred. She acknowledged that this did affect the family:

> [it] affects the family front . . . If it doesn't hurt you, then its ok, you will not feel it. But if it hurts you, then it's going to be tough . . . I mean in my case also you know, now I have extra stress so . . . my daughter is eager to tell my son . . . Mama is a boss, she has to put in extra . . . My son [says], since whenever she's got this blackberry and laptop she's just with them, she's got no time for us. Just leave this blackberry for once, Mama, just leave it (laughs). So it hurts me you know when he says that, and I am at times irritated with him. . . .

Eshal's conflicting feelings of guilt, hurt and irritation are characteristic of the tensions of balancing professional and personal lives. However, it also raises questions about where women's priorities lie. Her comments above show that Eshal recognised that many women do not advance to senior positions in the bank because the greater responsibilities these entail would conflict with their family lives, but in her case, despite the guilt that she felt, Eshal was quite certain that she would continue working, and progress to senior levels in the bank, even if that involved conflicts between her commitments at home and work.

Contradictions between the norms of respectable femininity and women's behaviour are also evident in relation to understanding patterns of gender segregation. Respectable femininity proved to be a useful tool for explaining current patterns of segregation. However, as noted in Chapter 7, these patterns are constantly changing – for example, more women are now moving into sales jobs – the reasons for which are less easily explained if viewed through the lens of respectable femininity.

Similarly, the concept of respectable femininity also cannot adequately explain changing perceptions of appropriate dress. Although Western clothes were still not common in government-owned banks and were still viewed as contravening the boundaries of respectability, some of the younger women had started wearing Western wear to the office, and there were signs of greater acceptance of this.

Nevertheless, these trends do not imply that women in banks, by deviating from the norms of respectable femininity were becoming less Indian, but they are merely a reflection of wider societal changes. If the framework of family-based femininity is used, whereby there is scope for family's perceptions of respectability to be shaped by changes in the wider social context, women's behaviour in the workplace can still be understood as complying with the notions of respectable behaviour although the concept of what is respectable may have changed. Hence, the contradictory trends seen in the banking sector can be better understood through using this framework. It becomes apparent that women can

work long hours without transgressing the norms of family values, as both family expectations and family structures have changed. The joint family remains a major influence on women's lives, but there are signs that in-laws are increasingly accepting of the demands placed on women through their work and are even trying to accommodate this, as indicated by the example of Dipti, a 29 year-old, mid-level manager in a government-owned bank whose mother-in-law took care of the household tasks, enabling Dipti to work long hours.

Along with in-laws, the role of husbands has also begun to change. The support of husbands was discussed in Chapter 7, but as Kavita, married with two grown-up children, and with 32 years of work experience pointed out, this was not always the case. She considered the support of husbands as a major advantage for women in the younger generation:

> The men of today's generation are, I think, more appreciative of the working women's world . . . they help more with the childcare, they are more sympathetic of the women's professional ambitions *which we didn't have in our time* (my emphasis).

In addition, in traditional Indian families, women's ties with the maternal home have generally been quite tenuous after marriage. In contrast, in my research, the support of women's own families, particularly their mothers has emerged as a prominent enabler of women's career development. For example, I have discussed how Jayanti left her child with her mother, and in Chapter 8, I discussed how Indrani moved back to Delhi solely so she could stay with her parents and they could look after her child.

Finally, familial expectations of appropriate behaviour were also influenced by the wider change in social expectations of women's roles and behaviour. As a consequence, there has been a loosening of the restrictions on women's mobility, as well on interactions with the opposite sex, enabling more women to enter sales jobs. Using the concept of family-based femininity allows a dynamic interpretation of respectability that provides spaces for constant reformulation of these notions of respectability, in response to the influences of both global and local discourses. However, the interplay of global and local influences can

sometimes lead to conflicting conceptualisations of femininity. For example, in Chapter 8, I described how Dipti's mother-in-law handled all the household responsibilities, enabling Dipti to work long hours. At the same time, her mother-in-law made it clear that she was extremely unhappy with her "time-keeping". Thus, family-based respectability highlights the simultaneous existence of the influences of tradition and modernity, creating temporal and spatial differences in women's behaviour.

Women's responses to gender inequalities: resistance, coping and compliance

A striking feature that recurs consistently in my study is the contradictory image of women in the banking sector. On one hand, the women appear relatively privileged in that they are well educated, well-spoken, aware of their rights and working in formal sector jobs that provide both a good salary and considerable benefits. On the other hand, they seem completely disempowered by their gender and the constraints placed upon them by family-based femininity. These contradictions become most visible in the notably low levels of formal resistance among women, despite access to material, physical and human resources. In Chapter 8, I argue that even everyday acts of resistance are quite limited. Instead of everyday resistance, women adopt various coping tactics. However, the relationship between resistance and coping needs to be more clearly defined – common interpretations of the two suggest that coping and everyday resistance can be differentiated on the basis of intention and action. Resistance implies a more active process and a conscious desire for change (even though these acts of resistance may be concealed), whereas coping implies a more passive positioning, with little intent to change existing structures. If this distinction is made, then some of the tactics conventionally defined as coping can be subsumed under everyday resistance. Specifically, based on Prasad and Prasad's (1998) classification of the multiple expressions of routine or everyday resistance, some of the coping tactics identified in this study such as talking to other women, and in relation to sexual harassment from customers, asking other colleagues to handle the customer instead bear some similarities to ambiguous accommodation (where appearances of worker cooperation with managerial objectives are a way of

reasserting worker control). These strategies differ from ambiguous accommodation in that they are not necessarily related to managerial objectives, but may also be linked to harassment from colleagues and customers, over which managers have little control. However, the two aspects identified as resistance, namely, the attempt by workers to retain/assert control over the situation, and an intent to make changes, are also apt descriptions of the coping tactics mentioned. For example, when faced with sexual harassment from customers (see Chapters 7 and 8), women were not only conscious of the injustice of this act, but by asking their colleagues to take over the handling of these customers, they were attempting to retain some control over their own experiences and changing the situation, without necessarily challenging the customer.

However, none of the factors that define an act as resistance can be discerned in some of the other coping tactics identified in the previous chapter, mainly, seeking the support of extended kin, and hiring domestic workers. These strategies helped women to conform to gendered organisational practices, such as long working hours, with little evidence of an intention to change, question or challenge these practices. In order to distinguish them from coping tactics that can also be defined as resistance, I term these as compliance or acceptance tactics.

Based on this, a typology of women's responses to gender discrimination (in recruitment, pay, career progression and sexual harassment) in the banking sector can be constructed that is based on Prasad and Prasad's (1998) classification of everyday resistance, but extends it to include coping and compliance tactics (see Table 9.1). These responses can be divided into formal resistance, everyday resistance and compliance tactics. Collective action through trade unions was the main avenue for formal resistance in the banking sector, and even this has been relatively limited. Collective networking through participation in women's networks could be considered formal resistance, but I have not classified it as such, as the findings from this research indicate that participation in such networks (see Chapter 8) was top-down, controlled by management, and has not led to any perceptible changes in women's consciousness, but with the caveat that

this does not preclude the potential for such collective networks to result in changes in the future. As studies indicate, women's organising around practical gender needs can often provide pathways towards the achievement of strategic gender interests, leading to empowerment (Hays-Mitchell, 1995; Kabeer, 1999). Therefore, rather than dismissing this form of participation, I classify it as a form of everyday resistance, mainly as I argue that participation in these networks signals women's awareness of injustice, that can lead to future changes. There may as yet be no obvious intention to subvert, but participation in such networks creates spaces for the development of collective consciousness, which in future, could lead to some form of formal resistance.

Everyday acts of resistance can be divided into collective and individual acts. Collective acts can be further divided into collective networking, coping and subtle subversion, according to the type of tactic used. Individual acts of everyday resistance were mainly in the form of open confrontation. Finally, compliance tactics can be classified as family support, or paid support. In addition, I have added internalisation, to describe women's ignoring of problems as a compliance tactic, as these responses imply women have no inclination to make changes to their situation.

Table 9.1 Classification of women's responses to gender inequalities in work and employment in the banking sector in India

Type of response	Collective acts	Individual acts
Formal resistance	• Collective action through trade unions	• Making formal complaint • Legal action
Everyday/ routine resistance	• *Collective networking* e.g. participation in women's networks • *Coping tactics* e.g. talking with other women, asking colleagues for help (informal communities of coping) • *Subtle subversion* e.g. gossip	• *Open confrontation* e.g. leaving job, confronting supervisors/ colleagues/ customers • Opting out of promotions
Compliance tactics	No acts identified	• *Using unpaid help* e.g. support from family (in-laws, parents, husbands) • *Using paid help* e.g. childcare centres, domestic workers • *Internalisation* e.g. ignoring problem

Such classifications, while useful, should not be considered as fixed and unchangeable, as the categories within this are both porous and in constant flux. For instance, several individual acts of everyday resistance could easily convert into collective forms of resistance. Similarly, classification as a compliance tactic does not exclude the possibility of such tactics transforming into resistance. Furthermore, women can use different tactics to address different situations.

Indeed, Mullings (1999) posits that coping and resistance are interlinked, or two sides of the same coin. She identifies coping as those tactics that take place in the domestic sphere of the home, mainly through financial support but also through

the provision of unpaid services such and childcare and emotional support. Using similar terminology, Moss (1997:183) defines homes as "spaces of respite," for rebuilding women's self-esteem and for self-rejuvenation. Both these studies suggest that through these tactics, the home plays a critical role in enabling everyday resistance in the workplace.

Although women in the Indian banking sector were also privy to the same networks of support within the home, this has not translated into greater everyday forms of resistance in the workplace. Women used the support provided by the domestic sphere to conform to existing gendered norms of working, and hence I suggest that it is more appropriate to call these tactics 'compliance'. Mullings (1999: 307) herself recognises the tenuous nature of these coping tactics, noting that:

> The role of the homespace in providing the conditions that make everyday forms of resistance possible, however, is not unproblematic. While women in extended households find the financial support to be sufficient . . . to engage in strategies that could easily result in dismissal, in doing so they are obliged to submit to parental and patriarchal controls that may be stressful and burdensome.

In India, these obligations, transmitted through the norms of family-based femininity create a strong deterrent to women's everyday forms of resistance, particularly when the issue is related to sexual harassment. If these concepts are built into Kabeer's framework of empowerment that I have used to understand women's resistance (see Chapter 8), then the specific spatial dimensions of pathways to empowerment in paid work need to be considered. As seen above, coping or compliance (defining a tactic as coping or compliance would depend on its impact on women's behaviour within the workplace) can occur outside the workplace, and therefore, the role played by the domestic sphere in influencing resistance in the public sphere needs to be scrutinised further. Further, the above discussion helps develop a better understanding of how access to social resources, identified as an important element of empowerment can have multiple connotations. Although accepting that such access is necessary for empowerment, it highlights the ways in which such access can create conflicting pressures and obligations on women. While there are multiple pathways to empowerment, this

study underlines the need for a greater focus on social resources, particularly in analyses of middle-class women, who by virtue of their relatively privileged status may have access to the other resources required for empowerment, namely, material and physical resources, but may nevertheless be disempowered through their access to social resources.

Influencing gendered patterns of inequalities in Indian banks: the role of the state

The contradictory impact of access to social resources is a pertinent issue particularly for Indian women due to their reliance on extended kin for childcare, in the absence of adequate state-provided or private childcare centres.[91] Combined with the fact that Indian women in the formal sector also do not receive any welfare benefits from the state, the state appeared to play only a marginal role in women's lives, conforming to general observations about the role of the state in developing countries (Rai, 1996; Chapter 3). A more active state policy on childcare centres would reduce women's dependence on other forms of social resources (and the obligations that accompany them). However, the findings of my study question the extent to which alternative childcare provisions would change the current situation, in light of women's reluctance to use institutional forms of childcare, even where available (Chapter 8). Even if the state was to make a concerted effort to move care out of the family, for instance, by increasing the number of day-care centres provided, the feminised nature of institutional childcare provision elsewhere in the world suggests that this would simply be a transfer of the burden of care from one set of women to another (Razavi, 2007). Since childcare work generally tends to be low-paid, as in the case with domestic

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[91] My interviews and discussions with my research participants indicate that childcare centres are available in India (primarily private), but are not as ubiquitous as in the Global North. Moreover, as the discussion in Chapter 8 demonstrated, due to concerns about the quality of care, they are not yet used widely. State-provided childcare is also available, but these are mainly in rural areas (called *anganwadis)*, and in factories and plantations. The women interviewed also mentioned that the government is initiating a programme for providing childcare centres in all government departments in Delhi. Aside from this, there appear to be few state-provided initiatives that target women working in the urban, formal services sector.

workers, such trends would signal greater equality of women vis-à-vis men at the workplace at the expense of increased inequalities between women.

Another question that arises is whether greater child-care provision by the state is sufficient to counter the other family unfriendly demands that are currently entrenched in organisational practices, such as long working hours (Crompton and Birkelund, 2000). In Chapter 8, Lalita, a 31 year-old, mid-level manager in a foreign-owned bank admitted that she tended to work longer hours since her child was at home with her parents. Had her son been in a day-care centre, she would have been forced to reduce her work hours to adjust to the timings of the day-care centre. This suggests that if care shifts from extended family to childcare centres, it limits women's abilities to comply with organisational requirements of long working hours. On one hand, this would disadvantage women in relation to their career advancement along the terms of current gendered organisational practices. On the other hand, by reducing women's coping or compliance options, it could motivate them to challenge these gendered practices, and engender greater resistance in the workplace.

While the Indian state clearly differs from those in Europe and North America, this study suggests that it still has considerable influence on the lives of women in the formal sector. For instance, the government continues to play an important role in wage bargaining for setting the salaries of employees in government-owned banks (as well as the unionised sections of foreign-owned banks and some Indian private banks), which as noted in Chapter 7, has been a major factor in ensuring equal pay for both women and men. While this may be more relevant for women in government-owned banks, legislation has had an undeniably positive effect on women's experiences across all the different types of banks. For example, women across the banking sector enjoyed the benefits of maternity leave, albeit on different terms. Similarly, the confidence about equal pay, and the relatively low perceptions of gender discrimination (see Chapter 6 and 7) can be attributed to the existence of, and awareness of, anti-discrimination legislation. It also affirms that laws are useful for bringing about social change in developing

countries. But, when it comes to specific issues of legal redress and the use of laws by individual women, my study shows that women in the Indian banking sector were concerned about the procedural barriers to using legislation (Chapter 8). The widespread discontent with the legal system can be inferred as a failure of the state, which impedes women's abilities to use the laws. Moreover, the variance between government-owned banks, foreign-owned and Indian private banks in relation to the provision of maternity leave has been construed by several women, mainly those in foreign-owned and Indian banks as a sign of the erratic, random nature of the applicability of laws. Even in government-owned banks, where government laws were perceived to be implemented more rigidly, certain measures undertaken by the state, such as creating nodal officers to represent women's interests remained largely symbolic (Chapter 8).

The discussion above indicates that the Indian state needs to strengthen the implementation of legislation, perhaps by making the penalties for non-compliance stronger. According to Sandeep, a senior manager in a government-owned bank with experience of the banks' HR policies, non-compliance with the laws is punishable with imprisonment, but I did not come across a single case where any penalties were imposed for non-compliance with the laws. Instead, the efforts of the government to provide information for women who have faced discrimination or harassment received more positive feedback from women employees such as Paranita, a 29 year-old, mid-level manager in a government-owned bank:

> One very good thing happening in Delhi, is er, you know . . . Delhi Police, you know, they have come up with numbers, two or three numbers wherein the, the females getting you know, lewd messages and er, dirty calls and all . . . they can just speak on those numbers, their identity would be not disclosed, and there would be, like I have complained against a boy, something like that boy would be summoned to come to them, and he will be asked, he will be given a warning not to, you know . . . it's there in the papers, and females are using it quite, they have already closed down 286 cases, you know, in one month. And that number also I have, I have kept it with me.

Therefore, there is clearly potential for the Indian state to play a more active role in reducing gender inequality in the workplace, particularly by enhancing

communication and information dissemination on government laws, and crucially, on how women should respond to gender discrimination.

Conclusion

This chapter has explored how conceptualisations of feminisation, respectable Indian femininity and resistance might be usefully reconstituted to present a comprehensive and fuller representation of women's experiences of work and employment in the banking sector in India. Using the empirical evidence generated from my research on women in India's banking sector, I demonstrate how women's experiences of gender inequalities in work and employment are different from the experiences of European and North American women. Thereby, I provide new insights for gender and organisation theory, as well as introduce new conceptualisations that have emerged from my research. First, by shifting the emphasis away from numerical increases in women's employment to a closer examination of the conditions of work and employment vis-à-vis men, I argue that banking in India can be more accurately described as a partially gender-integrated occupation. Second, similar to women in the Global North, the factors that determined the conditions of women's work and employment relative to men's in India's banking sector are also located in gendered organisational practices. Significantly, however, these are influenced by local discourses on respectability, creating specifically Indian patterns of work and employment. In the previous chapters, I used Radhakrishnan's concept of respectable femininity in conjunction with gender and organisation theory to explain women's everyday experiences, but here I argue that a more appropriate term is 'family-based femininity', highlighting the importance of family rather than a preoccupation with representing the Indian nation. Putting the spotlight on family also enables an understanding of the dynamic nature of femininities, and how these changes can in turn, be manifested in the workplace. Third, I then extend the concept of family-based femininity to theories of resistance and empowerment to argue that there needs to be a distinction made between coping and compliance, to understand the differences in women's resistance. The focus on family both in relation to the construction of femininities and in identifying enablers and

deterrents to resistance reinforces the assertion at the beginning of this chapter that any study of gender inequalities in the workplace needs to analyse the interactions between the domestic and the public sphere. Finally, my study points to a largely limited role of the state in constituting gender identities, but the potential for greater influence of the state needs to be examined further.

Chapter 10

Conclusions

> India is not localised any more. I mean, we talk about world economy, you know, we, we see a lot of things happening in the US . . . and whatever [is] happening . . . it all has a snowballing effect, even if it is not really relevant in the Indian context, since we're all like one whole global economy, we're not really isolated . . . but it's obviously changing for the better.
> (Jayanti, a 32 year-old, mid-level manager in a government-owned bank)

The impetus for my study originated in the neglect of research on women's employment in banking and financial services in India and a disquiet about the ways in which much research on the gendered nature of the new economy focused both empirically and conceptually on Europe and North America. The aim was to examine gendered patterns of inequalities in work and employment from the perspectives of women in India using a mixed-method empirical approach. I examined women's experiences of discrimination in recruitment, pay, promotions, career progression and sexual harassment, and their responses to these forms of discrimination. I compared how these were affected by different ownership patterns and organisation structures, by analysing women's experiences in government-owned, foreign-owned banks and Indian private banks. In the process, my study underlines the need to focus on context in discussing issues of women's subordination. By focusing on women in India's new service economy, it also moves beyond the stereotypical focus on development in research on the Global South (Williams *et al.*, 2009). Through empirical research grounded in the everyday realities of women's working lives in India, I have developed alternative conceptualisations of existing theories from an Indian standpoint, drawing from within economic geography and development geography. Based on this, this final concluding chapter highlights the main empirical and conceptual findings from my research, and reflects upon their implications for policy and future research.

Summary of research findings

The aim of my research study was to explore women's experiences of work and employment in the banking sector in India. First, my objective was to identify the

main forms and empirical manifestations of gender discrimination (in recruitment, pay, promotions as well as sexual harassment) prevalent in the banking sector, and the ways in which gender inequalities were experienced differently in government-owned banks, foreign-owned banks and Indian private banks. Instead of simply applying theories of gender and work to the Indian context, I focused on the influence of local cultural and institutional factors in explaining these patterns of gender discrimination, as well as how they informed women's responses to gender discrimination. I find that experiences of gender inequalities are geographically reconfigured in the Indian banking sector through the interplay between gendered organisational practices, local cultural discourses on femininity, institutional factors, particularly government laws, and organisational structures.

My study finds that women in the Indian banking sector have undoubtedly benefited from the expansion of employment opportunities since economic liberalisation in 1991, particularly in managerial positions within banks, where the percentage of women managers almost doubled from 6.7 percent to 12.6 percent between 1999 and 2009.[92] Significantly, drawing on my interview data and the questionnaire survey of female bank employees, I find that women's increased employment in the banking sector has not resulted in a change in the conditions of work towards greater casualisation and informalisation. In fact, the Indian banking sector remains highly formalised – there were no part-time workers and only a few (3.8 percent) temporary/contract workers among the women surveyed - and the majority of employees (more than 85 percent) surveyed were entitled to both financial and non-financial benefits such as paid leave.

However, it would be premature to state that gender equality has been achieved in the Indian banking sector. Gendered occupational segregation persists, particularly in Indian private and foreign-owned banks: sales and back-office operational jobs

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[92] Source: Basic statistical returns of scheduled commercial banks in India, 1999 and 2009, Available at:
http://www.rbi.org.in/scripts/AnnualPublications.aspx?head=Basic%20Statistical%20Ret urns (accessed: 12 February 2011).

remain heavily male-dominated, while females are mainly in service-related jobs. Moreover, although some women have succeeded in reaching the senior-most positions within banks, the questionnaire survey of HR policies in banks reveals that the proportion of women declined from 20 percent in junior managerial positions to less than five percent in senior positions, indicating that vertical segregation by gender is also an enduring feature of the Indian banking sector.

Furthermore, my study reveals that gender discrimination (in recruitment, promotions and in bonuses) is widespread in the sector, but in more covert forms. The low incidence of overt discrimination reported could be attributed to government laws, including the prohibition of sex discrimination (Equal Remuneration Act, 1976), the provision of maternity benefits (Maternity Benefits Act, 1961) and directives on sexual harassment (Protection of women against Sexual Harassment at the Workplace Bill, 2010). Where aspects of legislation are clearly measurable in terms of implementation, these are universally followed. For example, all the banks within my study provided the minimum statutory maternity leave of three months. However, the persistence of subtle discrimination directs attention to how laws can be subverted in practice, although the ability to do so varies according to the organisational structure of the bank. In general, I find that the existence of formal, written procedures reduce, but crucially, do not eliminate the scope for gender bias. For example, while recruitment through written tests and interviews provided less possibility for gender bias in government-owned banks than the use of methods such as referrals in foreign-owned and Indian private banks, the questions asked during the interviews for recruitment in government-owned banks betray implicit gender biases. Thus, my findings underline that unless formalised processes are also accompanied by transparency and accountability, they can remain symbolic and can have little impact on gender discrimination.

Even if accountable and transparent procedures for recruitment, promotions and pay are introduced, gender inequalities in the workplace are likely to persist unless there is a fundamental change in gendered organisational practices, which are

premised on the concept of the 'ideal worker' unencumbered by domestic responsibilities. More than direct discrimination, the gender sub-texts of organisational practices - of long working hours, geographical mobility and networking - proved to be more substantial obstacles to women's career advancement, given their greater share of domestic responsibilities. Again, these patterns of inequality varied between the different banks, highlighting the influence of organisational structures. For women in foreign-owned banks, and to an extent, Indian private banks, which are more closely integrated into the global economy than government-owned banks, long working hours were a major problem as career progression was directly linked to hours worked. This imposes a heavy cost on women who have to balance work and family responsibilities. For similar reasons, networking, which usually takes place outside the workplace or after-work hours, was also an important inhibiting factor for women in these banks. On the other hand, the requirement for geographical mobility was felt more keenly by women in government-owned banks, mainly because promotions are tied to mandatory transfers. Significantly, these organisational practices appear to be restricted to managers. Consequently, such practices have been a strong disincentive for female clerical staff to seek further promotions, resulting in increased polarisation in the work experiences of clerical and managerial staff.

That the 'ideal worker' in reality is a man (Acker, 1990) was particularly evident in relation to pregnancy and maternity. Although there were few instances of overt pregnancy discrimination in the Indian banking sector, the main problem was that even during pregnancy, women were expected to perform in the same manner as men - working long hours and travelling. Similarly, maternity leave itself was not a concern: none of the women surveyed or interviewed were refused their leave. However, in Indian private and foreign-owned banks, maternity leave generally constituted a major setback to women's careers, as promotions were linked to performance and no concession was made for women's absence from the office. Women did not face such issues in government-owned banks.

A distinctive feature of the Indian banking sector is that the obstacles to conforming to the 'ideal worker' concept were not solely based on women's domestic responsibilities, but also linked to cultural norms of respectability. These norms also limited the geographical mobility of single women unencumbered by domestic responsibilities, and was the main factor inhibiting women's networking abilities, even in the globalised workplaces of foreign-owned banks. The strong association of banking with the defining elements of respectable femininity – regular working hours (enabling women to prioritise family over work) and control over women's sexual integrity (as an office-based job requiring less travel) – made banking a popular occupational choice for Indian women. Respectable femininity also sheds light on the patterns of occupational segregation observed in the sector. More women opted to work in operations and customer service as these had more regular working hours and allowed greater flexibility in combining work with family responsibilities. By the same token, the requirement for travelling and interactions with clients (and the implicit consequences for women's sexual integrity) deterred most women from choosing jobs in sales. These decisions were also linked to the need to conform to family expectations, another critical element of respectable femininity in India. In addition, the discussion on respectability highlights how both gender and class identities were simultaneously crucial for determining women's lived experiences in the banking sector. Thereby, this illustrates the importance of acknowledging the complexities in the formation of gendered patterns of inequalities in the workplace, and how gender intersects with other identities such as caste, class and race.

A focus on respectable femininity also explains why the majority of women surveyed (over 60 percent) did not report any instances of sexual harassment: within such cultural norms of respectability, the stigma of harassment, even if perpetrated by men, fall on women themselves, and thus, provides a strong deterrent to reporting it. At the same time, strong notions of respectability and family-orientation also shaped men's behaviour. In tandem with respectable femininity, this may be responsible for the absence of extreme male sexualised

behaviour and talk that is common in banking and financial services in Western countries (McDowell, 1997; Roth, 2006).

Nonetheless, the instances of sexual harassment reported by women in my study demonstrate that notions of respectable femininity are mediated through different organisational structures to create varied experiences of inequality for women. For instance, reflecting the more sales-driven and customer-oriented culture in these banks, women in foreign-owned and Indian private banks faced greater harassment from customers and clients (67.5 percent of all such cases occurred in these banks), whereas women in government-owned banks complained more about harassment from co-workers (61.1 percent of all reported harassment in government-owned banks).

These differences were also manifest in workplace interactions, a reflection of the different positioning of banks in relation to globalisation. In foreign-owned banks, and to an extent in Indian private banks, more closely integrated into the global economy, local discourses of respectability are reconstituted through global influences. The most visible expressions of this were in the freer interactions between the sexes, and the greater acceptance of behaviour such as smoking and drinking among women, compared to government-owned banks, which have been relatively insulated from global work cultures.

Similarly, the differences between banks were also symbolically represented in everyday life through women's choice of dress. More women in foreign-owned and Indian private banks, as representatives of a modern, global India wore Western dress whereas the majority of women in government-owned banks chose to wear traditional Indian dress (either the sari or the salwar-kameez). But even women in Indian private banks and foreign-owned banks were bounded within the norms of respectable femininity, through the emphasis on decency and modesty. Furthermore, women in these banks faced greater pressures to enact a distinctly Indian femininity. Thus, the practice of senior women in all types of banks, including foreign-owned and Indian private banks of always wearing a sari (see

Chapter 6) could be interpreted as their way of demonstrating that professionalism and career success are not incompatible with Indianness. In addition, the significance attached to women's dress across the Indian banking sector clearly marks all women as the 'other', and constrains their ability to participate on equal terms with men in the workplace.

Finally, the study shows that the need to uphold the norms of respectable femininity is also a strong deterrent to resistance to gender inequalities in the banking sector. Although the majority of women (82.7 percent of those surveyed) were aware of their legal rights, legislation was not a sufficient factor enabling women to challenge gender discrimination (in terms of pay, gendered occupational segregation, career progression and sexual harassment) in the workplace. The procedural barriers to pursuing legal action were compounded by the fear of social ostracism, particularly in relation to sexual harassment. This prevented women from making complaints, and from sharing their experiences with others. Consequently, a quarter of the women I surveyed chose to ignore instances of discrimination, while 64 percent of women did not complain about experiences of harassment.

Women were also largely excluded from formal routes of organising and resistance, such as trade unions. Less than 6 percent of the women surveyed in foreign-owned and Indian private banks were members of trade unions. While the majority of women in government-owned banks (70.4 percent) were formally members of trade unions, most of the women said they were not active members, rarely participating in union activities. Moreover, they were sceptical of the capacity of trade unions to take up gender-specific issues. Therefore, if 'empowerment' in the banking sector is defined in terms of the ability to challenge gender inequalities, this research finds little evidence of this in the Indian banking sector.

Instead, women in the banking sector adopted various coping tactics by relying on domestic help and extended kin. In line with studies of professional women in

other developing countries (Mullings, 2005), domestic help was central to the ability of professional women to cope with the demands of masculinised workplace practices – 89.1 percent of women surveyed employed domestic workers to manage their domestic responsibilities. Despite this, the role of domestic help in India is slightly more ambiguous, and needs to be viewed in conjunction with the support of extended kin. Taken together, by allowing women to cope with gendered workplace demands, such support effectively depoliticises them and reduces the impetus for resistance. In particular, reliance on kin support was accompanied by a tacit acceptance of the need to uphold the norms of respectable femininity. This further reduces women's abilities for resistance in the workplace, and signals the potentially disempowering effects of access to social resources.

These empirical insights gathered from the analysis of the Indian banking sector clearly deviate from existing explanations for women's gendered labour market experiences, calling for a reconceptualisation of our current understandings of gender inequalities in the labour market. The analysis reveals the inherent limits of theories of feminisation, the gendering of organisations, empowerment and resistance in providing a comprehensive, accurate representation of women's experiences of work and employment in the Indian banking sector. First, it is evident that in the Indian banking sector, the increased employment of women has not resulted in a change in the status or terms and conditions of banking jobs. Instead, I argue that banking in India can be more accurately described as a partially gender-integrated occupation. I describe the Indian banking sector as partially, not completely gender integrated as the working conditions of both men and women in the sector are similar, but crucially, are based on gendered organisational structures that are advantageous to men. Complete gender integration would imply that women in the banking sector enjoy the same conditions of work and opportunities for advancement as men, but in which organisational practices recognise and are shaped around women's specific constraints, a fact which is not supported by the empirical evidence.

More importantly, the pervasive influence of respectability in defining women's experiences of, and responses to gender inequalities in the Indian banking sector, underscores the need to account for the cultural specificity of explanations of gendered patterns of inequalities. The underlying assumptions of theories of labour market inequalities and gendered organisations, namely, that women are disadvantaged in relation to men due to their different responsibilities and characteristics are valid across countries. However, the ways in which these constraints impact upon women's lived experiences of work and employment are mediated through local cultural and institutional factors, resulting in varying experiences of inequality in different parts of the world.

Radhakrishnan's (2009) use of the concept of respectable femininity to describe the particular experiences of women in the global workplaces of the Indian IT sector provides a good example of these processes. Given the similar class orientations of women in the IT and banking sector, on one level, I used Radhakrishnan's (2009) concept to understand the different aspects of gender inequality in Indian banking. However, in light of the empirical evidence, I argue that 'family-based femininity' is a more appropriate concept to describe the experiences of women in the Indian banking sector. Unlike Radhakrishnan's (2009) concept of respectability, my research reveals that the paramount driver for women's work-related decision-making in the Indian banking sector was not Indian values, but family. Women's behaviour and decision-making were dictated by what the family defined as respectable and appropriate, not by what they considered to be Indian values (although this may have been implicit in families perceptions of respectability). Significantly, the influence of the family transcends the impact of organisational structure, as was evident across all the different types of banks.

Moreover, I argue that the concept of family-based femininity allows for a more dynamic interpretation of respectability, and a recognition that perceptions of what constitutes respectability can change along with wider social changes, which in turn are influenced by globalisation. To take an example, my study finds that

although women were still expected to prioritise their families, husbands were more sympathetic to women's career ambitions, and enabled women's career advancement by providing more support for balancing their work and family responsibilities (through sharing childcare responsibilities, among others) than a generation ago.

Finally, I have developed a typology that presents a continuum of women's responses to gendered labour market inequalities within the Indian banking sector, ranging from compliance to formal resistance. I have made a distinction between coping and compliance tactics that suggests that coping tactics still have some potential for transformation into resistance, but compliance simply enables women to passively conform to gendered organisational practices. The focus on women's adoption of compliance tactics, mainly using the support of domestic help and extended family to deal with issues such as long working hours, provides further evidence of the inter-connectedness of the public and the domestic sphere in women's working lives. Furthermore, it highlights the multiple connotations of women's access to social resources within the empowerment framework.

To summarise, my study provides a much-needed detailed empirical analysis of women's experiences of work and employment in the banking sector in India, addressing the neglect of research on these issues. In the process, my research emphasises that women's experiences of work and employment are interpreted differently in different local contexts. But in doing so, my study goes beyond a simplistic division of global versus local, and argues for a more nuanced approach to these issues. This is supported by the comparison of women's experiences in government-owned, foreign-owned and Indian private banks, which demonstrates how different patterns of gender inequalities in work and employment in these banks were the outcome of a variety of cross-cutting influences, including ownership, organisational practices and local cultural ideologies. This calls for a rethink of existing theorisations of work, employment and gendered labour markets as outlined above. Likewise, what also emerges is an analysis that transcends the disciplinary boundaries between economic geography and

development geography. To understand women's experiences of work and employment in India's new service economy, I have combined gender and organisation theory with an examination of the influence of culture, empowerment and resistance. This provides a rich, more comprehensive understanding of contemporary patterns of women's employment in services in India .

Policy implications

The findings from this research point to the complexities of achieving gender equality in contemporary financial services workplaces. As discussed previously (Chapter 2), the constraints faced by women in the formal sector in Europe and North America have been extensively researched, but there is little understanding of the challenges that Indian women encounter in the workplace. My research illustrates that women's experiences of gender inequalities (in recruitment, pay, promotions and harassment) in India's banking sector are similar, as well as different from women in the Global North. On one hand, it confirms what has already been highlighted in existing research – that the gender sub-texts of organisational practices can be greater obstacles to women's career advancement than direct discrimination. Accordingly, studies have recognised that achieving gender equality entails policies aimed at a fundamental change in the culture of work:

> The aim must not be to force women to fit into a labour market construct that is inherently male, but rather to adapt the labour market construct to incorporate the unique values and constraints of women.
>
> (ILO, 2010: xii)

On the other hand, my research, by showing that in other ways, the constraints faced by women in contemporary financial services workplaces in India are also fundamentally different from those experienced by women in Western countries, calls for an alternative approach to policy-making. For instance, policies based on women's experiences in Europe may not be relevant in the Indian context. To give an example, while the provision of childcare centres forms the crux of policies to ease women's domestic responsibilities in Europe and North America, my study shows that with the availability of extended kin and cheap domestic labour, this is less of a concern for Indian women. One of the participants in my study, Rupa, a

35 year-old, mid-level manager in a foreign-owned bank with two children under 10 years, was emphatic that even if policies are formulated at the global level, they have to be tailored to local needs:

> Because my need will be very different from what a person's need might be abroad. If you say there are no system of maids and all, a person would probably say that finishing off by 5.30, 6 would be my main criteria . . . or working flexible arrangements probably will be required much more over there than here.

In particular, the importance of respectability and the family suggests that policy-makers must consider the inter-connectedness of the public and private spheres in women's working lives. For Indian women, the family is not extraneous to the workplace. Rather, what comes through forcefully in my study is that the family's influence pervades every aspect of women's working lives, from the type of jobs they can take, when and where they can work to their ability to take promotions or challenge gender discrimination at work. Some employers have already recognised this – the strategy of transnational call centres to provide transportation to ensure the safety of their female employees at night is viewed as a necessary element of their recruitment strategies, for as Patel (2010: 77) puts its, otherwise, "families would refuse to let them [women] out at night." Clearly, the role of the family needs to be a central part of employer's HR practices relating to women, and there are signs that some banks have already acknowledged this. Krishna, a mid-level male manager in a foreign-owned bank described how involving the family, for instance, by sending a cake to the house of a new recruit was part of the new employee integration checklist of the bank. Krishna himself went one step further, making an effort to meet the families of his junior employees, even visiting them at home, because he said, "the best way to retain your best employees is to make sure that you are going one step further with the family."

These considerations extend to facilitating women's ability to challenge gender discrimination. Given that one means of doing so is legislation, there is an urgent need to reduce the procedural barriers for women to use government laws. The importance of wider dissemination of information on how, and where to make

complaints was noted previously (Chapters 8 and 9). Also, the influence of the media on generating awareness of gender rights can be strengthened. However, I argue that such efforts will be largely ineffective unless they are accompanied by measures that reduce the social stigma associated with making complaints, especially with regard to sexual harassment. Related to this, it becomes vital to ensure the confidentiality of the complaints processes to prevent complainants from becoming the focus of social ostracism at the workplace.

This does not, however, imply that there is no role for legislation. On the contrary, the low incidence of direct discrimination reported in this study can be attributed to the existence of government laws preventing discrimination. The main issue is that there is a wide gap between the *de jure* status and *de facto* implementation of legislation, with the policies covered by legislation interpreted in different ways in different organisations, as a function of various institutional factors. Greater attention therefore, needs to be paid to the process of policy rollout across different organisations. In foreign-owned and Indian private banks, which have more informal criteria for recruitment and promotions, the emphasis must be on creating greater transparency and accountability in these procedures, in the absence of which it is difficult to identify gender bias. But government-owned banks, which tend to rely on more centralised systems based on formal, measurable criteria (such as years of experience) for recruitment and promotions also cannot afford to be complacent on these matters. Instead, there should be greater scrutiny of the implicit gender biases that can creep into these systems, through for instance, the composition of the interview panel and job descriptions that specify mobility requirements.

In the final analysis, gender equality in the workplace is a function of a number of institutional, organisational and cultural factors, but is ultimately shaped by broader social attitudes towards women. For instance, the findings of my research support the inclusion of the family in analyses of women's working lives. At the same time, the comments made by the father of Anita, a young woman from a village in North India after she won a gold medal at the Commonwealth Games in

2010 that regardless of this, "She must follow the customs. If she violates these, I can even kill her" (Bhandare, 2010) is a chilling reminder of the less than benign influence of the Indian family. Ultimately, a genuine transformation of gender relations in the workplace would require a fundamental change in societal attitudes towards women in India.

Avenues for further research

The findings of this research provide important insights into women's lived experiences of work and employment in the Indian banking sector, but also provide several pointers for future research. Continuing in the same direction followed in this research, these areas offer opportunities to expand on the "economic-development geography 'trading zone'" (Vira and James, 2011: 77). This involves expanding the focus of research to include the Global South, as well as finding areas of convergence and common interest in economic geography and development geography, thus yielding new insights that would otherwise not have been apparent without such a cross-disciplinary approach. For instance, by extending the analysis of 'empowerment' to include women in white-collar service employment, I highlighted how seemingly empowered women, in terms of access to economic and human resources can be disempowered in other ways, drawing attention to the multiple pathways of empowerment, as well as the duality of the nature of social resources. First, there is potential to build upon this research and undertake a large scale, nation-wide study of women in the banking sector. Since my research focused on differences in ownership patterns at the national level, it could not identify state-level differences. Yet, as the pace of economic reforms deepens, and within India's federal structure, moves towards the level of the state, other studies have highlighted the uneven implementation of reforms, and corresponding to this, varying levels of integration into the global economy among the different Indian states (Debroy *et al.*, 2011). There are also cultural differences: some of my interviewees commented upon this, for example, that women's ability to move freely in public spaces is less restricted in the southern region of India. Thus, a nation-wide study of banking would enable a comparison of state-wise differences and how state-level, local cultural, economic

and institutional factors can result in different gendered practices in different states.

My research also discussed how the globalised practices of foreign-owned banks are reworked in the context of local cultural influences. But, as some Indian private banks and government-owned banks are increasingly expanding operations beyond India, in future, it will also be important to examine how these changes have affected the working cultures of these banks. In other words, would an Indian-owned bank operating in the UK experience similar reconfigurations of their workplace practices that were noted for foreign-owned banks in India, and how would these affect gender relations within the workplace?

Another issue that emerges from this research that merits further exploration is of differences among women themselves. As discussed earlier, women in the banking sector relied extensively on paid domestic help to cope with the burdens of domestic responsibilities, particularly childcare. While the scope of my research did not extend to investigating more details about the domestic workers and their origins, it points towards the existence of national level care chains, similar to those at the global level. Although research has acknowledged the existence of such care chains (Mullings, 2005; see Chapter 2), these tend to be at the global level (Yeates, 2005), and I argue that further study of this would add to our understanding of differences between women of the Global South, as well as of national level migration patterns of women.

To conclude, my research firmly establishes that the working lives of Indian women are different from their Western counterparts. At the same time, my study exposes the contradictions between the rhetoric of the popular media and the reality of women's lived experiences of work and employment in the banking sector in India. The empirical evidence from my study shows that gender inequalities in the Indian banking sector are the result of the complex interplay between organisational practices, local cultural ideologies and institutional factors. Going forward, future policy and research must acknowledge these

intersecting influences on women's everyday, lived realities of work and employment within an increasingly globalised world, to achieve gender equality.

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Appendix 1. Questionnaire survey of women employees in banks

Title of Research Project: The impact of government legislation on women's work in India: the experience of the banking sector

Date of Interview:	Place of Interview:
Name of interviewee:	

I Personal and household demographics
Personal

1. How old are you? ____

2. What is your caste?

General ____   SC/ST ____   OBC   ____

Other (please specify) ____   Don't know ____

3. What is your highest level of education? Please tick one of the following:

No education ____   Primary school   ____

Secondary school   ____   Bachelor's degree   ____

Master's   ____   PhD   ____

Professional (e.g. MBA) please specify)   ____

Other (please specify) _____

4. Where do you work? (Name of bank)

        _____

5. How long have you been working in this bank? -
_____

6. What is your current job title?
_____

You are:

Junior manager ___ Mid-level manager ____   Senior manager ____

Junior clerical/administrative/support   ____

Mid-level clerical/administrative/support   ____

Senior clerical/administrative/support ____

Other (specify) ____   Don't know   ____

7. How long have you been doing your current job? ____

8. How much do you earn per month (gross)?   Rs   ____

Household
9. Are you married?
Yes ____   No _____

If no, are you:

Single ____   Divorced ____   Other (please specify) ____

10. Who do you share your home with? (Tick as many as relevant)

Spouse/Partner ____   Children _____

Other family (e.g. in-laws; parents)____

Non-family (e.g. friend) ____

Other (specify) ____

11. Who is the largest income-earner in your household?

You _____   Partner/Spouse ____

Other family (e.g. father) ____

12. Do you have children?

Yes _____   If so, how many? ____ (go to Q.13)

No (go to Q. 14) ____

13. How old are the children?

1. _____ year old   2._____ year old   3._____ year old

4. _____ year old   5. _____ year old

14. Do you have any other dependants, or do you look after anyone else? (e.g. elderly parents)

Yes (please specify) ____   No _____

15. Who looks after the children and/or other dependants when you go to work?

_____

16. Do you employ any persons for domestic services (e.g. cleaner, cook)?

Yes _____ (go to Q. 17) No _____ (go to Q. 18)

17. If you employ persons for domestic services, please specify details. For example, how many persons do you employ, what are their responsibilities?

Person employed	Responsibility (eg. cooking, looking after children)

18. If you do not employ any persons for domestic services, who takes the primary responsibility for the household tasks such as cooking and cleaning? OR

If you employ persons for one task, for example cleaning, who takes primary responsibility for the other household tasks?

_____

II. Employment

Employment history

19. Have you worked in any other company besides this bank?

Yes _____ (go to Q. 20)   No _____ (go to Q.21)

20. Please list the last three places where you have worked before, the length of your employment, job title and reason for leaving.

Name of company	Period of employment	Job title	Reason for leaving

Employment
21. What hours do you work? _____

Would you describe this as:

Regular working hours _____   Long working hours _____

22. What type of work do you do?

(i) Part-time _____   Full-time _____

Other (please specify, e.g home-based) _____

Don't know   _____

(ii) Permanent _____

Temporary (on short-term basis) _____

Other (please specify, e.g. consultant) _____   Don't know _____

23. Do you have a written work contract (did you sign any papers when you joined this bank)?

Yes _____   No ____   Don't know _____

24. Do you pay tax and/or Provident Fund contributions?

Yes ___   No ____   Don't Know _____

25. Do you get any benefits from your employer?

(a) Financial benefits (e.g. cash allowances, medical insurance)

Yes (please specify)

_____

No _____   Don't know _____

(b) Non-financial benefits (e.g. casual leave, leave to travel home, taking a sabbatical)

None _____   Other (specify) _____

Don't know _____

(c) Ways to help you look after children and other dependents, such as flexi-hours, part-time work, working from home, leaving work early

Yes (specify)

_____

No _____

If no, do you think such policies are required/would be helpful for you? Please specify what policies would be useful for working mothers.

_____

_____

(d) Maternity benefits

Yes (go to Q.26)_____   No (go to Q.27) _____

Don't know _____

26. Please provide details of maternity leave:

(i) How many months does the bank provide (with and without pay)?

_____

(ii) How many months did you take (with and without pay)?

_____

(iii) Do you think the amount of maternity leave provided by the bank is adequate?

Yes _____   No (if so, why?) _____

Don't know _____

27. Does your bank provide any facilities for childcare?

Yes _____ (go to Q. 28)   No _____ (go to Q 30)

28. Do you use these childcare facilities?

Yes _____   If so, how much does it cost? Rs (per month)_____

No (go to Q 30) _____

29. Are the childcare facilities in your bank satisfactory?

Yes _____   No (please specify why)_____

30. Have you ever felt you are treated differently in your job because you are a woman in this organisation or in your previous workplace? For example, have you been given less pay, or denied a promotion? Please specify.

_____

_____

Have you heard of other women facing such experiences? Please specify.

_____

31. Have you ever felt uncomfortable at work because you are a woman, in this organisation or in your previous workplaces? For example, has anyone ever made any comments or advances that have made you feel uneasy? Please specify.

_____

_____

Have you heard of other women facing such experiences? Please specify.

_____

32. If you have answered yes to either Q. 30 or Q. 31, please provide details of how you responded. Please note that all your responses will be treated in strictest confidence and anonymity is ensured.

_____

Government laws

33. Are you aware that there are government laws to protect and help women at work?

Yes _____   (go to Q. 34)   No _____ (go to Q. 36)

34. What laws are you aware of that help women in the workplace? Tick as many as relevant.

Women should get equal pay for equal work (Equal Remuneration Act 1976) _____

There can be no discrimination against women in recruitment and in promotions, training or transfer (Equal Remuneration Act 1976) _____

Women have the right to maternity leave and benefits (Maternity Benefits Act 1961) _____

Protection against sexual harassment at the workplace (Sexual Harassment of Women at Workplace (prevention, prohibition and redressal) Bill, 2006) _____

Provision of safe and hygienic working conditions (Factories Act, 1948) _____

Other (for example, Constitutional guarantee of equal rights) _____

35. How did you find out about these laws?

From my bank _____   Media ___   Women's organisations _____

Trade unions _____   Other _____

36. Government laws are designed to protect women against discrimination at work. Would you use these laws if you were discriminated against by your employer?

Yes _____   No _____

If No, why?

_____

37. Do you think the existing government laws adequately address the problems women face at work?

Yes _____   No _____

If No, please specify

_____

38. Do you think government laws as outlined in Q.34 are followed at your workplace?

Yes _____   No _____

If yes, how does it do this? (tick as many as relevant)

Policies _____

Grievance procedures and complaints committees _____

Awareness generation (seminars/notices/circulars) _____

Other _____

Don't know _____

If no, please specify

_____

39. If you were not aware of government laws for women at work, would you like to find out more about them?

Yes _____   No _____

Membership of groups/organisations

40. Are you a member of a trade union?

Yes (please specify union) _____

No _____

If yes, would you approach the trade union if you felt you had a problem at work?

_____

41. Are you *an active member* of any other community organisation (women's group/local club/association)?

Yes (please specify): _____   No _____

III. <u>Follow-up Interview</u>

42. Would you be prepared to take part in a further in-depth interview?
The interview will last about one hour and will be at a place and time of your convenience.

Yes   _____   No   _____

If yes, please provide the following details:

Name: _____

Phone Number: _____

Email: _____

Address:_____

Thank you for your time and help.

Appendix 2. Questionnaire Survey of the HR policies of banks

Title of Research Project: The impact of government legislation on women's work in India: the experience of the banking sector

Please note any information provided in this questionnaire will be treated with strict confidentiality. You or your bank will not be identified by name in the final research results.

Date:	Name of Bank:
Address of Bank:	Name and Title of Manager completing the form:
Tel:	

I Profile of bank

1. Name of bank _____

2. Location of headquarters _____

3. Country of origin _____

4. Location of headquarters in India _____

5. Number of branches
     (i) in India _____

     (ii) Overseas _____

6. Date of first office opening in India
_____
_____

7. Annual turnover (in Rs)
_____

8. Business per employee (in Rs) _____

II. Employee details (for ALL branches in India)

9. Total number of employees _____

10. Total number of women employees _____

11. Chief Executive Officer in India

    Name   _____

    Nationality   _____

    Sex   _____

12. Gender-wise Occupational distribution of employees

  (i) Board of Directors

        Men   _____

        Women   _____

  (ii) Senior Executives/Management

        Men   _____

        Women   _____

  (iii)Mid-level managers

        Men   _____

        Women   _____

  (iv)Junior managers

        Men   _____

        Women   _____

  (v) Clerical staff

        Men   _____

        Women   _____

  (vi)Other

        Men   _____

        Women   _____

13. Marital status of women employees

Single _____   Married _____   Other _____

14. Age profile of women employees

< 20 years _____   20 -30 years _____   30-40 years _____

40+ _____

15. Recruitment details of employees

Total number of employees recruited in last financial year _____

Total number of female employees recruited in last financial year _____

Total number of employees recruited in managerial positions in last financial year _____

Total number of female employees recruited in managerial positions in last financial year _____

Total number of employees recruited in clerical positions in last financial year _____

Total number of female employees recruited in clerical positions in last financial year _____

III. Human Resources

16. Does your bank provide childcare (creche) facilities? If so, please provide details (location, age group provided for, number of children)

_____

_____

17. How many employees use your childcare facilities?

Total _____   Men _____   Women _____

18. Does your bank provide maternity leave?

Yes (go to Q. 19) _____   No (go to Q. 20) _____

19. Please provide details of your maternity leave provisions.

Number of months _____

Conditions of leave (for example, paid, unpaid etc)

_____

Other

_____

20. Does your bank provide other types of leave, for example, family leave (to attend to sick family members), leave for bereavement etc?

Yes (please specify)

_____

No _____

21. Does your bank provide flexibility in timings for women employees?

Flexi-timing (specify)   _____

Part-time work   _____

Teleworking/working from home _____

Taking a break from work without pay _____

Other (please specify) _____

22. What is your recruitment programme? Please specify (e.g. through competitive exams, campus recruitment etc)

_____

23. Do you have any special recruitment programmes for women?

_____

24. Are there any areas/functions in the bank where you prefer not to recruit women (for example, due to safety reasons?) Please specify, including reasons for this.

_____

25. Does your bank provide career development and leadership programmes for women?

Yes (please specify)

_____

No _____

26. What other initiatives does your bank have for promoting women in the workplace?

_____

27. Does your bank have any policies on discrimination – for example, that no employee will be discriminated against in recruitment, training, promotions or any other aspect of work on the basis of their sex/race. All employees are given equal opportunities in all aspects of work ? Please specify.

_____

28. Does your bank have a sexual harassment policy? Please specify.

_____

_____

29. Have these policies ever been used in practice in your experience?

Number of complaints received

    (i) Discrimination related   _____

    (ii) Sexual harassment   _____

Procedure used for dealing with complaints

_____

Outcomes

_____

Government laws

30. Are you aware that there are government laws to prevent discrimination against women at work?

Yes _____   (go to Q. 31)   No _____ (go to Q. 34)

31. What laws are you aware of that help women in the workplace? Tick as many as relevant.

Women should get equal pay for equal work (Equal Remuneration Act 1976) _____

There can be no discrimination against women in recruitment and in promotions, training or transfer (Equal Remuneration Act 1976)_____

Women have the right to maternity leave and benefits (Maternity Benefits Act 1961) _____

Protection against sexual harassment at the workplace (Sexual Harassment of Women at Workplace (prevention, prohibition and redressal) Bill, 2006) _____

Provision of safe and hygienic working conditions (Factories Act, 1948) _____

Other _____

32. To your knowledge, how are these laws implemented in your bank?

Policies on the above laws (please specify) _____

_____

Grievance procedures and complaints committees (please specify)_____

_____

Workshops, awareness generation and training programmes (please specify)

_____

Prominently displayed notices (please specify)

_____

Maintain register on all employees regarding payment, leave taken (please specify)

_____

Other

_____

33. To your knowledge, have these laws ever been used by your employees?

Yes (please specify) _____

No _____

Membership of groups/organisations

34. What is your bank's policy on trade union membership?

_____

35. How many employees are members of trade unions?

Men _____   Women _____

36. Are there any women's networks/support groups in your bank?

Yes (please specify) _____

No _____

Thank you for your time and help.

Appendix 3. Interview schedule for interviews with female bank employees

1. **Brief background on personal life**
   - Personal details – where you grew up, what parents did etc
   - Education

2. **Work history**
   - o Why did you decide to join banking?
   - o How did you apply? Can you describe your recruitment process?
   - o How many men and women applied? How many were selected?
   - o What are your feelings about the recruitment process? Did you feel there was any difference because you were a woman?
   - why did you start working? Who supported this decision? Did anyone object to your working?
   - when did you start working?
   - where have you worked? What types of jobs have you done?

3. **Details about career progression**
   - What is your present position?
   - How did you achieve your present position? Were there any organisation or government policies that helped you achieve this position?
   - How is your pay decided? What is the procedure for increasing your pay? Do you get any bonuses? How are these decided?
   - What are your future career aspirations? What factors do you think will help you achieve this? What factors will hinder this?
   - Can you describe how you get your promotions? How transparent is this process?
   - Do you think the promotion system in your bank is fair?
   - Do you think being a woman affects your chances of promotion?
   - What characteristics and personality traits do you think are important for success? How do you relate to these?
   - Do you feel you need specific academic qualifications/ be from a certain class/caste etc to attain senior positions in the bank?
   - Why do you think there are so few women in senior positions?
   - Do you feel there are certain positions that women are not given? Even at the top, women are mainly in some areas, such as HR, but not in say, corporate finance? Why do you think this happens?
   - Do you feel that men have an advantage as they can interact better with male bosses? How important is mentoring in career advancement?

4. **Domestic responsibilities and work-life balance**
   - How have domestic responsibilities affected your career progression?

342

- Do you have domestic help? How important has domestic help been in maintaining your career?
- How has marriage changed your expectations/aspirations about your career?
- How has having children changed your expectations/aspirations about your career?
    - Did you take maternity leave? Did you take any extra time off after that?
    - How did your company respond to your taking maternity leave?
    - Did you face any problems when you re-joined the company after taking leave? Do you think taking time off has affected your career?
    - Have there been any company policies that have helped you when you returned to work, for example, flexi-time, working from home, provision of feeding facilities at work etc? How do you think the company could help you more?
    - Does the company allow men to also take time off to look after sick children etc? Or is it expected that only women do this?
    - How important has been the support of your extended family in maintaining your career?

5. **Experiences and attitudes to work**
    - Describe your average working day –
        - tasks
        - hours worked – are these too long?
        - interactions with others, including co-workers, clients and bosses – gossip, jokes, type of language used, importance of such interactions. Apart from work, what type of issues do your colleagues/bosses talk about?
        - How would you describe your relationship with your boss?
        - Is there a dress code? Is there any informal policy on appearance etc?
    - Working environment –
        - are they mainly male or female colleagues/bosses? How do you fit in with this environment?
        - What is expected from you at work (how do bosses evaluate a 'good' worker? How do you fit with this expectation?
        - Do you engage in social activities outside the workplace?
        - Describe the management style of your boss? Is this the general style in the bank or is he/she different?
        - Do women bring different qualities to work than men? In your bank, what style is preferred? How do you fit with the expected way of working?
        - Are there any women role models in your bank?
        - Are women expected to behave in the same way as men or are they expected to display different qualities?

- How secure do you feel at work? Is it quite safe for example, for you to work late alone?
- If you work late, does the bank provide any facilities for you to go home? How do you feel about travelling home late?
- How would you describe your working environment and office space? Is it comfortable and clean? Are there adequate facilities for women? Do you have separate toilets? Are you satisfied with the condition of the toilets?

- Has there been a change in the working environment over the years? How? How has this affected women? Why do you think there are more women in banking today?
- Do you think that your bank is different from other banks, such as private banks/foreign/government-owned banks? How?
- Has there been a change since liberalisation in the 1990s? Has there been greater computerisation? How has this affected your work?
- What do you like about your work? What do you dislike?

6. Experience of discrimination and/or harassment
- Do you feel you are treated differently because you are a woman? How has this affected your career?
- Have you ever felt that you have faced sexual harassment?
- How do you deal with discrimination and/or harassment?
- Do you know of others who have faced discrimination/harassment? How did they respond to this?
- Why do you think there is less discrimination and harassment at your workplace?

7. Activism and strategies of resistance
- How do you deal with problems at work?
  - Do you talk about it with your male/female colleagues?
  - Do you report it to seniors?
  - Do you go to the trade unions?
- How does your firm help you combat sexual harassment? Are these policies adequate?
- Are there any networks of women at work? Do they help each other with their problems?

8. Awareness and attitudes towards government laws
- How do you think government laws are implemented in the workplace? Do you think laws work?
- If you faced a problem at work, how would you use these laws?
- Are these laws sufficient? Are they addressing the problems women face, or do you think we need different laws to help women in the workplace?
- If laws are not adequate, what do you think is required to address women's problems in the workplace?

Appendix 4. Codebook for questionnaire survey

Question/Variable label	Variable name	Question number in the Question-naire	Values	Value labels
Questionnaire number for verification	ID			
Age	AGE	Q. 1.	18 – 70	
Caste	CASTE	Q. 2.	1	General
			2	SC/ST
			3	OBC
			4	Other
			98	Don't know
			99	No response
			-1	Refused to answer
Education	EDU	Q.3.	1	No education
			2	Primary school
			3	Secondary school
			4	Bachelor's
			5	Master's
			6	PhD
			7	Professional (MBA)
			8	Professional (Banking and finance)
			9	Professional (CA)
			10	Other
			99	No response
Name of Bank	BANK	Q.4.[93]		Name of bank
Type of Bank	BNKTYPE	Derived from Q.4.	1	Foreign-owned
			2	Indian private
			3	Government-owned
Length of time working in bank	YRS	Q. 5.	98	Don't know
			99	No response
			0.08 to 45	8 months to 45 years
Current job title	TITLE	Q. 6.		As given

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[93] I have not included the codes for this question to protect the anonymity of the research participants.

Position in bank	POSTN	Q. 6.	1	Junior manager
			2	Mid-level manager
			3	Senior manager
			4	Junior clerk
			5	Mid-level clerk
			6	Senior clerk
			7	Clerk (general)
			98	Don't know
			99	No response
Years in current job	YRCURJOB	Q. 7.	0.08 to 45	8 months to 45 years
			98	Don't know
			99	No response
Earnings per month (gross) in Rupees	PAY	Q. 8	001 – 200,000	1 Rupee to 200,000 Rupees
			98	Don't know
			99	No response
			-1	Refused to answer
Are you married?	MARSTAT	Q. 9.	1	Yes
			2	No
			99	No response
If unmarried, what is your status?	SINGSTAT	Q. 9 (a)	1	Single
			2	Divorced
			3	Other
			99	No response
			-1	Refused to answer
Who do you share your home with?	HH	Q. 10.	1	Partner
			2	Children
			3	Partner and children
			4	Other family (parents/relatives)
			5	Other family (in-laws)
			6	Partner and in-laws
			7	Partner and children and in-laws
			8	Parents and children
			9	Parents and

				partner
			10	Parents and partner and children
			11	Non family – friend
			12	Non family - paying guest
			13	Live alone
			14	Hostel
			15	Other
			999	No response
Who is the largest income earner in the household	INCOME	Q. 11.	1	Self
			2	Partner
			3	Equal with partner
			4	Other family (father/father-in-law/male relative)
			5	Other family (mother/ mother-in-law/female relative)
			98	Don't know
			99	No response
Do you have children?	CHILD	Q. 12.	1	Yes
			2	No
			99	No response
Number of children	CHILDNO	Q. 12	1 to 5	
			0	Not applicable
			99	No response
Ages of children	CHILD 1	Q. 13.	0.08 to 30	8 months to 30 years
	CHILD 2		0	Not applicable
	CHILD 3		99	No response
Do you have any other dependents?	DEPEND	Q. 14.	1	Yes
			2	No
			99	No response
What type of dependents?	DEPTYPE	Q. 14.	1	Elderly parents
			2	In-laws
			3	Younger siblings
			4	Handicapped siblings
			99	No response
			0	Not applicable

Who looks after children/dependent when employee goes to work	DEPCARE	Q. 15.	1	Maid
			2	Parents
			3	In-laws
			4	Professional (Créche)
			5	Professional (nurse)
			6	Parents and maid
			7	In-laws and maid
			8	Parents and in-laws
			99	No response
			0	Not applicable
Do you employ domestic help	DOMHELP	Q. 16.	1	Yes
			2	No
			99	No response
Number of domestic help	DOMHELPNO	Q. 17	1 to 10	
			99	No response
			0	Not applicable
Responsibilities of domestic help	DOMRESP	Q. 17.	1	Cleaning only
			2	Cooking only
			3	Cleaning and cooking
			4	Babysitting/ nursing only
			5	Babysitting/ nursing and cleaning
			6	Babysitting/ nursing and cooking
			7	Babysitting/ nursing and cleaning and cooking
			8	Outside chores only
			9	Outside chores and cleaning
			10	Outsider chores and babysitting
			11	Outside chores and cooking
			12	Outside chores and cleaning and babysitting
			13	Outside chores

				and cleaning and cooking
			14	Outside chores and cleaning and cooking and babysitting
			15	All household chores
			99	No response
			0	Not applicable
Who takes responsibility for other household tasks	MAINHHRESP	Q. 18.	1	Self
			2	Partner
			3	Shared with partner
			4	Mother-in-law/mother/ female relative
			5	Father-in-law/father/ male relative
			6	Siblings
			7	Shared with female relatives
			8	Shared with everyone in household
			99	No response
			0	Not applicable
What are the tasks undertaken?		Q. 18.	0	Not applicable
Supervision	SUPER		1	Yes
			2	No
			0	Not applicable
Cooking	COOK		1	Yes
			2	No
			0	Not applicable
Groceries	SHOP		1	Yes
			2	No
			0	Not applicable
Cleaning	CLEAN		1	Yes
			2	No
			0	Not applicable
Supervising children/children's studies	BABYSIT		1	Yes
			2	No
			0	Not applicable
All chores	ALL		1	Yes
			2	No
			0	Not applicable

Other	OTHER		1	Yes
			2	No
			0	Not applicable
Have you worked in any other company?	OTHEREMP	Q. 19.	1	Yes
			2	No
			99	No response
Places worked in before	PLACE 1 PLACE 2 PLACE 3	Q. 20.	1	Foreign-owned bank
			2	Indian private bank
			3	Government-owned bank
			4	Other financial services
			5	Other services
			6	Other sectors
			99	99
			0	Not applicable
Period of employment in previous jobs	EMPTIME 1 EMPTIME 2 EMPTIME 3	Q. 20.	0.8 to 50	8 months to 50 years
			99	No response
Reasons for leaving previous job		Q.20	0	Not applicable
Career growth/opportunities	CAREER		1	Yes
			2	No
			0	Not applicable
Marriage	WED		1	Yes
			2	No
			0	Not applicable
Children	KIDS		1	Yes
			2	No
			0	Not applicable
Better salary	SALARY		1	Yes
			2	No
			0	Not applicable
Long working hours	LONG WKGHRS		1	Yes
			2	No
			0	Not applicable
Night shift	NTSHIFT		1	Yes
			2	No
			0	Not applicable
Discrimination – no promotion	DISPROM		1	Yes
			2	No
			0	Not applicable
Discrimination – pay	DISPAY		1	Yes
			2	No
			0	Not applicable
Discrimination – other	DISOTHER		1	Yes
			2	No
			0	Not applicable

Harassment	HARASS		1	Yes
			2	No
			0	Not applicable
Other	OTHER		1	Yes
			2	No
			0	Not applicable
Hours of work	WORKHOURS	Q. 21.	5 to 20	5 to 20 hours
			99	No response
Are your work hours regular or long?	LENGTHHRS	Q. 21.	1	Regular
			2	Long
			98	Don't know
			99	No response
Whether part-time or full-time	WORKTYPE 1	Q. 22.	1	Part-time
			2	Full-time
			3	Other
			98	Don't know
			99	No response
Whether permanent or temporary	WORKTYPE 2	Q.22	1	Permanent
			2	Temporary
			3	Probation
			4	Other
			98	Don't know
			99	No response
Do you have a written work contract?	CONTRACT	Q. 23.	1	Yes
			2	No
			98	Don't know
			99	No response
Do you pay tax and/or PF?	TAX	Q. 24.	0	Not applicable
			1	Yes
			2	No
			98	Don't know
			99	No response
Do you get financial benefits?	FINBEN	Q. 25. (a)	1	Yes
			2	No
			98	Don't know
			99	No response
Financial benefits received - medical	MED		0	Not applicable
			1	Yes
			2	No
Financial benefits received – incentives	INC		0	Not applicable
			1	Yes
			2	No
Financial benefits received – meals	MEAL		0	Not applicable
			1	Yes
			2	No
Financial benefits received – pensions	PENSION		0	Not applicable
			1	Yes
			2	No

Financial benefits - conveyance	CONV		0	Not applicable
			1	Yes
			2	No
Financial benefits – accommodation	ACC		0	Not applicable
			1	Yes
			2	No
Financial benefits – LTA	LTA		0	Not applicable
			1	Yes
			2	No
Other financial benefits	OTHER		0	Not applicable
			1	Yes
			2	No
Do you get non-financial benefits?	OTHERBEN	Q. 25 (b).	0	Not applicable
			1	Yes
			2	No
			98	Don't know
			99	No response
Non-financial benefits – paid leave (all inclusive)	GENL		1	Yes
			2	No
			0	Not applicable
Non-financial benefits – sick leave	SICKL		1	Yes
			2	No
			0	Not applicable
Non-financial benefits – casual leave	CL		1	Yes
			2	No
			0	Not applicable
Non-financial benefits – privileged/earned leave	PL		1	Yes
			2	No
			0	Not applicable
Non-financial benefits - Leave to travel home	HOMEL		1	Yes
			2	No
			0	Not applicable
Non-financial benefits - Other leave	OTHER		1	Yes
			2	No
			0	Not applicable
Do you get benefits to look after children and other dependents?	CHILDBEN	Q. 25 (c)	1	Yes
			2	No
			3	No policy, but discretionary concessions by seniors
			98	Don't know
			99	No response
Type of policies that are provided to help look after children/dependents		Q. 25. (c)	0	Not applicable
Flexi-hours	FH		1	Yes
			2	No
			0	Not applicable

Part-time work	PT		1	Yes
			2	No
			0	Not applicable
Working from home	HOME		1	Yes
			2	No
			0	Not applicable
Leaving work early	EARLY		1	Yes
			2	No
			0	Not applicable
Unpaid leave	UNPAID		1	Yes
			2	No
			0	Not applicable
Other	OTHER		1	Yes
			2	No
			0	Not applicable
Are such policies required?	POLREQD	Q. 25 (c)	1	Yes
			2	No
			98	Don't know
			99	No response
Type of policies that would be useful			0	Not applicable
Flexi-hours policy	FHP		1	Yes
			2	No
			0	Not applicable
Part-time work policy	PTP		1	Yes
			2	No
			0	Not applicable
Working from home policy	WHP		1	Yes
			2	No
			0	Not applicable
Leaving work early	LWP		1	Yes
			2	No
			0	Not applicable
Créche	CP		1	Yes
			2	No
			0	Not applicable
Unpaid leave policy	ULP		1	Yes
			2	No
			0	Not applicable
Other leave policy	OtherP		1	Yes
			2	No
			0	Not applicable
Whether maternity benefits are given or not	MATERNITY	Q. 25. (d)	1	Yes
			2	No
			98	Don't know
			99	No response
			0	Not applicable

Length of maternity leave given by bank	MATLEAVE	Q. 26 (a)	0.03 to 36	3 to 36 months
			3+	Exact period after maternity leave not specified
			98	Don't know
			99	No response
			0	Not applicable
Length of maternity leave taken	TIMEMATL	Q. 26. (a)	0.03 to 36	3 to 36 months
			3+	3 months plus unspecified own leave
			99	No response
			0	Not applicable
Extra maternity leave taken	EXTRAL	Q. 26 (b)	1	Less than amount of maternity leave given
			2	Exact amount given by bank
			3	Extra own personal leave
			4	Extra with medical leave
			5	Extra paid and unpaid leave
			6	Extra personal and medical leave
			99	No response
			0	Not applicable
Whether maternity leave is adequate or not	MATLAD	Q. 26 (c)	1	Yes
			2	No
			98	Don't know
			99	No response
			0	Not applicable
Amount of leave that would be required	MATLREQD	Q. 26. (c)	0.03 to 60	3 to 60 months
			98	Don't know
			99	No response
			0	Not applicable
Whether the bank provides facilities for childcare	CHILDCARE	Q. 27	1	Yes
			2	No
			98	Don't know
			99	No response
Experience of discrimination personally	DISCRIM	Q. 30.	1	Yes
			2	No
			3	Positive discrimination

			4	Discrimination but not on gender
			99	No response
Type of discrimination faced by self	DISCRIMTYPE 1	Q. 30.	0	Not applicable
			1	Not given promotions
			2	Not given promotions because of family/ mobility constraints (transfer policy)
			3	Different standards expected of women (more work given, observed more closely, stereotyping as less capable, more committed to family)
			4	Changes after maternity leave
			5	Problems taking extra maternity leave
			6	No consideration for pregnancy
			7	Job segregation
			8	Less pay
			9	Given less responsibilities and opportunities
			10	Different attitude/ treatment of women (not helping women, abusive language)

			11	Other
			12	Did not specify
Responses to discrimination	DISCRESP	Q. 30	0	Not applicable
			1	Ignore
			2	Speak to senior manager
			3	Leave job
			4	Accept situation by not taking promotion
			5	Talk to other women
			6	Make complaint
			7	Not specified
			98	Don't know
			99	No response
Heard of others facing discrimination	DISCRIM OTHER	Q. 30.	1	Yes
			2	No
			3	Positive discrimination
			4	Discrimination but not on gender
			99	No response
Type of discrimination faced by others	DISOTHER2	Q. 30.	Same as above	Same as above
Responses to discrimination by others	DISC RESPOTHER	Q. 30.	Same as above	Same as above
Experience of sexual harassment personally	SH	Q. 31.	1	Yes
			2	No
			99	No response
Type of sexual harassment faced	SH TYPE	Q. 31.	0	Not applicable
			1	Inappropriate behaviour – seniors (asking for coffee; to sit late)
			2	Inappropriate behaviour - colleagues
			3	Inappropriate behaviour - customers/clients
			4	Jokes, comments (including eveteasing) –

				seniors
			5	Jokes/ comments – colleagues
			6	Jokes/ comments – customers/ clients
			7	Physical advances – seniors
			8	Physical advances – colleagues
			9	Physical advances – customer/ client (includes booking hotel room, or asking for sexual favour in exchange for custom)
			10	Not sure of details
			11	Did not specify
			98	Don't know
			99	No response
			0	Not applicable
Responses to sexual harassment	SHRESP	Q. 31	0	Not applicable
			1	Ignore
			2	Confront person
			3	Speak to senior manager
			4	Ask male colleague to help
			5	Make complaint
			6	Legal action/FIR
			7	Leave job
			8	Avoid the person
			99	No response

Heard of others facing sexual harassment	SH OTHERS	Q. 31.	1	Yes
			2	No
			98	Don't know
			99	No response
Type of sexual harassment faced by others	SHOTHER TYPE	Q. 31.	Same as above	Same as above
Response to sexual harassment by others	SH RESPOTHER	Q. 32.	Same as above	Same as above
Awareness of government laws	AWARELAWS	Q. 33.	1	Yes
			2	No
			99	No response
Aware of equal pay for equal work	EQUAL PAY	Q. 34.	0	Not applicable
			1	Yes
			2	No
Aware of anti-discrimination	NODISCRIM	Q. 34.	0	Not applicable
			1	Yes
			2	No
Aware of maternity benefits	AWAREMAT	Q. 34.	0	Not applicable
			1	Yes
			2	No
Aware of protection against sexual harassment	PROTECTSH	Q.34.	0	Not applicable
			1	Yes
			2	No
Aware of law for provision of safe and hygienic working conditions	HYGIENESAFETY	Q. 34.	0	Not applicable
			1	Yes
			2	No
Aware of other laws and benefits. E.g. constitutional rights	AWAREOTHER	Q. 34.	0	Not applicable
			1	Yes
			2	No
What is the source of information about these laws?		Q. 35.		
Bank	INFOBNK	Q. 35.	0	Not applicable
			1	Yes
			2	No
Media	INFONEWS	Q. 35.	0	Not applicable
			1	Yes
			2	No
Women's organisations	INFONGO	Q. 35.	0	Not applicable
			1	Yes
			2	No
Trade Unions	INFOTU	Q. 35.	0	Not applicable
			1	Yes
			2	No
Studies	INFOEDU	Q. 35.	0	Not applicable
			1	Yes
			2	No

Family	INFOFAM	Q. 35.	0	Not applicable
			1	Yes
			2	No
Other	OTHERINFO	Q. 35.	0	Not applicable
			1	Yes
			2	No
Would you use these laws if you had a problem?	USELAWS	Q. 36.	1	Yes
			2	No
			3	Depends on extent of problem
			98	Don't know
			99	No response
If you said no or don't know, what is the reason why?	NOTUSE LAWS	Q. 36.	1	Don't get results
			2	Complex process/too much bother
			3	Costs of legal action
			4	Sort it internally
			5	Social stigma
			6	Fear of losing job/career consequences
			7	Don't know how to use laws
			8	Other
			98	Don't know
			99	No response
Do existing government laws adequately address the problems of women at work?	LAW ADEQUATE	Q. 37.	1	Yes
			2	No
			98	Don't know
			99	No response
Reasons why laws are not adequate	LAW NOT ADEQUATE	Q. 38	0	Not applicable
			1	Doesn't address women's domestic responsibilites
			2	Doesn't change work culture
			3	Doesn't cover working hours
			4	Doesn't cover safety and security
			5	Need follow-

				up initiatives to the law
			6	Other
			98	Don't know
			99	No response
Whether government laws are followed at the workplace	LAW FOLLOWED	Q. 38.	1	Yes
			2	No
			98	Don't know
			99	No response
Ways in which laws are implemented in the workplace				
Policies	LAWPOL	Q. 38.	0	Not applicable
			1	Yes
			2	No
Grievance procedures	LAWCOMM	Q. 38.	0	Not applicable
			1	Yes
			2	No
Awareness generation	LAWCIRC	Q. 38.	0	Not applicable
			1	Yes
			2	No
Other	OTHER	Q. 38.	0	Not applicable
			1	Yes
			2	No
Don't know	LAWDK	Q. 38.	0	Not applicable
			1	Yes
			2	No
Reasons why you feel laws are not followed	LAWNOT PRACTICED	Q. 38.	0	Not applicable
			1	Can see difference with other banks which have policies (on maternity leave)
			2	There is still discrimination
			3	Implementation is very ambiguous
			4	Other
			98	Don't know
			99	No response
Want to find out more about government laws	FINDOUT LAWS	Q. 39.	0	Not applicable
			1	Yes
			2	No
			98	Don't know
			99	No response
Whether member of TU or not	TUMEMBER	Q. 40.	0	Not appplicable
			1	Yes

			2	No
			99	No response
Whether would approach a TU if you had a problem at work	APPROACH	Q. 40.	0	Not applicable
			1	Yes
			2	No
			98	Don't know
			99	No response
Reasons why you would not approach TU	NOTAPPROACH	Q. 40.	0	Not applicable
			1	Groupism
			2	Not relevant for women's issues
			3	Not an active member
			4	TUs lack power
			5	Other
			98	Don't know
			99	No response
Whether member of any other community organisation	COMEMBER	Q. 41.	1	Yes
			2	No
			99	No response
Whether available for further interview or not?	INTERVIEW	Q. 42.	1	Yes
			2	No
			99	No response