



Towards Bridging Gender Gap at the Workplace: **Perspectives of a Female Leader**

Despite various initiatives and programs, female workforce participation and leadership in India remains low. In this article, Padmaja Chunduru, Managing Director and CEO, Indian Bank shares her perspectives on how a holistic 360-degree approach is required to encourage women to enter, remain and prosper in their careers.



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The Challenge of Low Female Participation in the Workforce

Even though there are more female graduates in India today than ever before, the number of women joining the workforce and ultimately rising to the top of their fields remains abysmally low. In India, female workforce participation is noticeably low at 25-27%. This contrasts with a 96% workforce participation rate for men¹. Traditional and historical reasons are often cited for non-participation – social pressures, familial expectations, onus of childcaring, etc. Even though this mindset has improved in recent times, both women and men still see women as the primary caregivers of the house – a chore that remains unpaid and falls disproportionately on women. In India, marriage traditionally brings about a larger change in a woman’s life than in a man’s, and she ends up aligning herself with her husband’s career, family or other priorities.

Typically, in an Indian workplace, challenges in the public sector are somewhat different from those in the private sector, but parallels can

¹Chapman, T., & Mishra, V. (2019, January). *Rewriting the Rules: Women and Work in India*. ORF Special Report No. 80. *Observer Research Foundation*. Retrieved from <https://www.orfonline.org/research/rewriting-the-rules-women-and-work-in-india-47584/>.



still be drawn. The perceived work pressure and working hours might be higher in the private sector owing to high targets for employees. However, as an employee progresses up the organisation, both public and private sectors become equally demanding in terms of work pressure and hours. Moreover, a public sector bank requires its employees to undergo regional and national transfers and to move about in a highly matrixed organisation.

Rising up the ladder to the upper echelons of management is related to low participation to begin with, but is compounded by its nuances. Indeed, since as far back as 2014, only around 3% of senior leaders with executive powers in NSE-listed companies were women². We find that though men and women enter the workforce at the same age, around 24-25 years, the path and vertical rise for men is much faster. Although both are given equal opportunities, and there is meritocracy in the system, women find it challenging to balance their homes and work life. So, young women usually do not take promotion in the crucial early stages, and only start seeking promotions or transfer assignments after children have completed school education. By the time they reach up to mid-level, they are nearing retirement age.

In other words, women are not reaching the top, partly because of the time lag in making decisions. Secondly, as a common practice





across the Indian public sector, women in an attempt to strike a balance between family and work, tend to decline rural postings and other important assignments, training or certifications otherwise considered mandatory to rise up the career ladder.

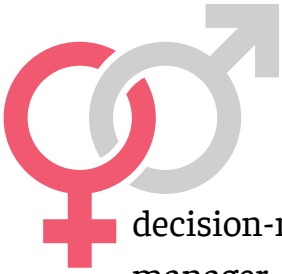
However daunting and entrenched as they may seem, these challenges for women are not insurmountable. With a little help from the organisation and a lot of help from themselves, it is possible to change for the better.

TACKLING UNCONSCIOUS BIAS

Unconscious bias creeps in when women are being considered for promotion, as well as when their performance is being evaluated. For example, because a female candidate's children are in high school, or because her husband is posted in another city and she is taking care of her in-laws, management may unilaterally determine that she is not interested in promotion or taking up critical roles. Everyone needs to be aware of such prejudices. A good start is to have a higher representation of women at all levels of the organisation. The proliferation of female leaders at multiple levels of the organisation will ultimately lead to reduced unconscious bias.

Another consequence of bias is that institutions have preconceived notions of where women fit-in in the organisation. Women in banks are usually in customer-facing roles, and typically not in executive

²Verma, P. & Basu, D.S. (2019, March 27). At only 3%, corporate India is still struggling to bring women to the top. *The Economic Times*. Retrieved from <https://economictimes.indiatimes.com/news/company/corporate-trends/at-only-3-corporate-india-is-still-struggling-to-bring-women-to-the-top/articleshow/68589499.cms>.



decision-making roles, with far fewer women seen in the branch manager, zonal manager, treasury, risk, or credit committee roles. This is partly because of unconscious bias, but also because of hesitation on the part of women who think that such roles are not for them. Taking heed of these preconceived notions is the first step on the road to increased female participation.

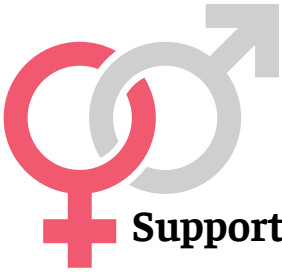


The first step towards change is the self-realisation that you have potential and that you need the opportunity to exploit that potential. With a little help from the organisation and a lot of help from oneself, it is possible to change. The more small wins you achieve, the more you recognize your potential. That satisfaction spurs you towards bigger wins!



THE ROLE OF ORGANISATIONS

Today's dynamic workplaces are a far cry from the rigid organisations of yesteryears, and are realising the importance of an individual. Especially for women and other underrepresented groups, having appropriate support structures and policies are crucial for equitable success.



Support Structures:

Many organisations provide facilities such as daycare, bus/cab service and escorted late evening drop-offs, that can be used by any employee who might need them. However, it is important to not view these as favours being bestowed upon the female employees. Rather, these steps should be taken because one values their focused input in the office, and providing such facilities will keep the attrition rate in check. It is important to reinforce that these facilities are available to all needy employees. Otherwise, unconscious biases such as the belief that childcare is a woman's job tend to creep in.

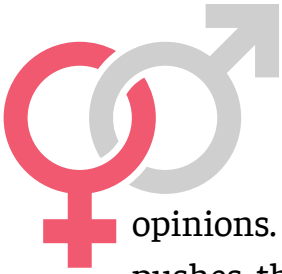


The organisation can also offer other options, such as flexible working hours or part-time work for women on sabbaticals. Earlier, working remotely was considered subpar; however, it is now fast becoming the norm, courtesy COVID-19. There might be some compromises to strike, like reduced pay when working lesser hours, but flexible timings allow women to maintain the all-important continuity of service, thus preparing them well for the later stages in their careers.

Building Visibility:

At an organisational level, several steps can be taken to promote women's progress. Unless there is visibility, it is going to be difficult for women to get noticed and promoted. Networking with like-minded colleagues, either virtually or face-to-face, will encourage them to voice their concerns and





opinions. Setting targets for diversity in the managerial workforce pushes the organisation to look for women candidates who would otherwise remain invisible to upper management. Lateral hiring of women at the middle to senior level can be undertaken. This practice should then proliferate throughout the organisation along with sensitising men as well as women to achieve the full effect.

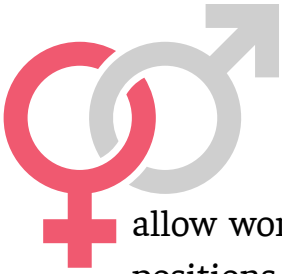
Once the organisational structures are in place, they need to be continuously reinforced as part of policy and practice. If a decision or directive originates at the executive level and has continuous focus, it stands a better chance of becoming a part of the organisation's DNA. Moreover, that is the responsibility of the top end of the organisation. After all, it is not easy to take something out of company policy that is working well and benefiting many.

The Role of Role Models:

Women need to see visible role models in positions close to their own in the organisation. When a new young female employee sees someone in her age group who is married, has children and is still managing a branch or a zone, chances are high that the new employee will emulate or learn from



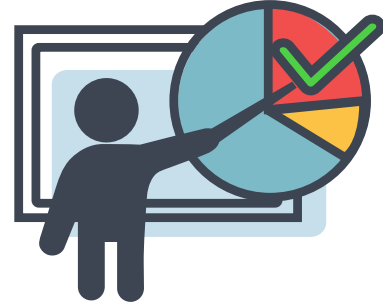
her. It is partly to this end that Indian Bank is trying to have at least 2,000 of the 6,000-odd branches managed by women. The Bank has introduced multiple initiatives designed to increase the visibility of women leaders to junior staff. For example, if Indian Bank achieves its 2022 goal of having 20% of its zones headed by female zonal managers, they will have visibility to employees down the line – clerical staff, officers, etc. – and the hope is that visibility across the structure will



allow women to see relatable female leaders and to take up higher positions.

Making Policies Work:

At a macro level, unless gender equality and equitable representation are parameters tracked externally, the gender parity situation will likely not change and remain a vanity metric – a feel-good factor. If banks start getting rated on gender parity, in addition to other parameters such as digital banking adoption, controls, risk, etc., things will automatically start to change. Furthermore, the moment one says that a particular bank has 30% women at mid-senior levels, which makes the bank a leader in this category, other competing banks will surely follow.

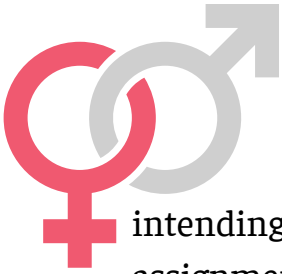


Advancing women's equality in the workforce is a \$770 billion opportunity for India through 2025 – a figure equivalent to 18% of India's GDP.³ Some positive steps have already started to be implemented, with boards of large public companies being mandated by Indian regulators to have at least one female independent director and to extend this to two directors in the near future.⁴

Indian Bank plans to launch an early career intervention and guidance strategy for all its employees. The Bank would encourage them to check their career progression trajectory, and how their aptitude and personal situations align with the Bank. For example, anyone

³Woetzel, J. et. al. (2018, May). *The power of parity: Advancing women's equality in India, 2018. McKinsey Global Institute.* Retrieved from <https://www.mckinsey.com/featured-insights/gender-equality/the-power-of-parity-advancing-womens-equality-in-india-2018>.

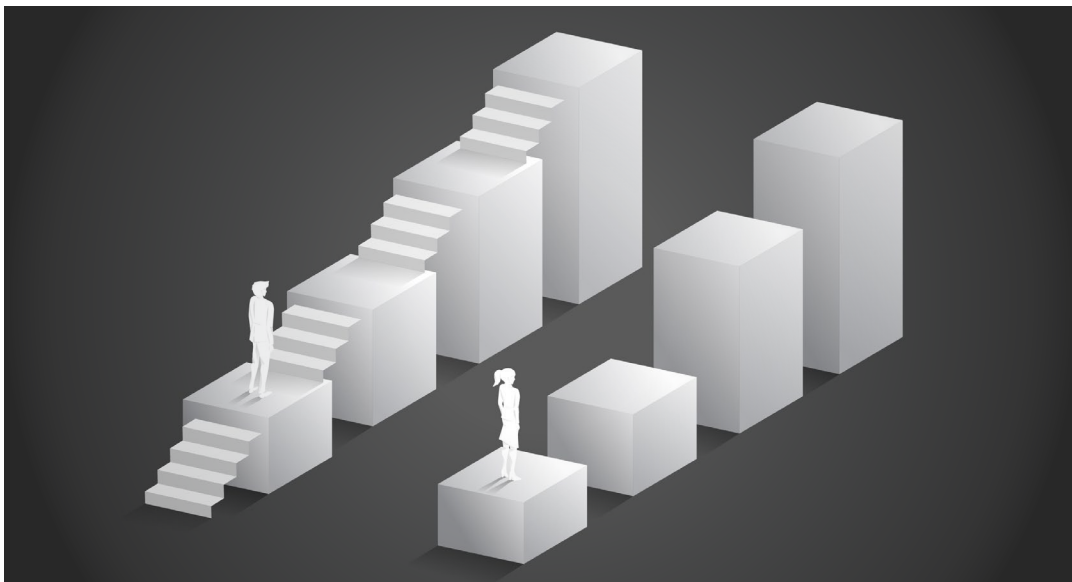
⁴Securities and Exchange Board of India, SEBI Listing Obligations and Disclosure Requirement (Amendment) Regulations 2018, May 2018.



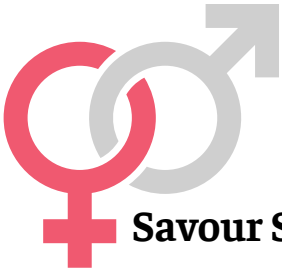
intending to be a zonal manager needs to complete a two-year rural assignment. We would recommend that a junior female officer take such an assignment early in her career when familial responsibilities are few. Currently, the career-oriented employees are likely taking these decisions subconsciously. Indian Bank's career intervention and guidance strategy intends to be more deliberate about such decisions.

It is imperative for the organisation to have policies in place, which may differ for various diverse groups, including women. Ultimately, some affirmative action at the early career stages helps, but women do not need any more stretches after a certain level. What they need is an empowering environment.

SETTING ONESELF UP FOR SUCCESS



While every situation is unique and the road to success for women is rarely a straight path, some general guidelines and pieces of advice cut across industries.

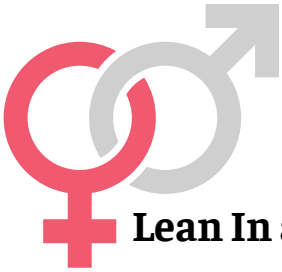


Savour Small Wins:

First and foremost is the self-realisation and belief that one has the potential and only needs an opportunity to exploit that potential. Focusing on small wins, not necessarily financial, boosts morale, provides satisfaction and exudes confidence that one is capable of doing stretch assignments. Stepping out of one's comfort zone also provides the satisfaction and confidence needed to succeed. I have gained immense learnings by resolving problems from difficult and aggressive customers, and as a leader, have had the chance to improve and learn. Once you taste success, there is no stopping you!

Step Out of Stereotypes:

Surprisingly, sometimes the gender bias comes from women themselves. It might be because of one too many experiences in a particular way, which form preconceived notions. When I was given an opportunity to go abroad as an India-based officer, I immediately expressed interest in the position to the HR manager. However, the HR manager, an accomplished woman in her own right, was taken aback that I was not going to consult with my husband about a foreign assignment. Such instances are small and ultimately inconsequential, but sometimes tend to leave lasting impressions. Over the course of my career, I have learnt that while sharing ideas and working together, gender stereotypes should not be a hindrance. When you go beyond the gender of the person you are working with, and share ideas and thoughts with the individual without bias, amazing things happen!



Lean In and Speak Up:

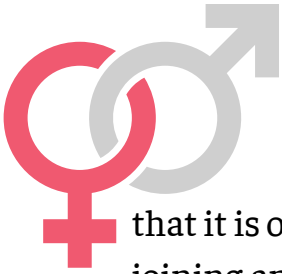
In any organisation, choosing the right mentor is also important. A good mentor-mentee relationship will provide comfort, encouragement and feedback to the young woman starting her career. Additionally, to promote women to senior roles from within the entrenched organisation, additional competence, especially communication skills, need to be honed. Because of the way we are brought up, many women hesitate to speak up when required. In a corporate setting, this makes the otherwise brilliant candidate hard to notice. Women need to be aware that it is important to be heard and be visible. If they sit at the back of the room and expect the management to see them only through their hard work, that does not go the distance.

Poise and Presence Matter:

At a personal level, how one presents herself in terms of appearance and demeanor also matters. First impression takes mere seconds to form and lasts a lifetime! If one wants to be seen as a professional, one should play the part well, both in terms of dressing up and in conversation. If one is presenting herself in the role that she wants to project, half the battle is won. In an ideal world, one will be noticed only by her work. However, in the real business world, one needs to make herself stand out from the crowd!

Define Your Own Balance:

She is a mother, a wife, and a daughter, but ultimately, each woman is an individual onto herself and should stand by her own decisions and be comfortable about them. Because of societal norms, certain guilt creeps in if both the home and work are not top-notch! I tell women



that it is okay to sometimes focus on one over the other. Young women joining an organisation should consciously evaluate and decide what is important for one's life, understand and accept that priorities change over time. Today, career prospects at work might be crucial, whereas tomorrow, marriage and parenting might take precedence. Alignment of career with personal life is essential, else other aspects cannot achieve their full potential.

It Takes a Village:

At the family level, it is vital to have a support structure in one's personal life. Working parents must reach out to neighbors and family members to establish the support system needed. This is especially true for those with young children. Such a symbiotic relationship, based on reciprocation, often proves invaluable for women. As a family unit, there will be inevitable give-and-take, and compromises will be struck. You give up something, you take something – one cannot have it all!

At the end of the day, it is ultimately up to the person affected to change her own situation. Unless the initiative comes from the individual herself, it is very difficult for the rest to keep pulling her through various programs or other HR initiatives.



You can't be everything to everyone. We should be ready not to be liked and to be criticized. If everyone likes you, there's a big burden on you. The moment you decide that it's okay if I'm not liked universally, the burden is off, and you're free.

