**International Journal of Environmental Sciences**
ISSN: 2229-7359
Vol. 11 No. 24s, 2025
https://www.theaspd.com/ijes.php

# Breaking The Glass Ceiling: An Analysis Of Women's Leadership Roles In The Banking Sector Of Tamil Nadu

**Dr. S. Thowseaf[1], Dr S. Rabiyathul Basariya[2], Dr. Prashant K Mishra[3]**
[1]Assistant Professor, Center for Distance and Online education, B. S. Abdur Rahman Crescent Institute of Science & Technology
[2]Professor, School of Business Management, Global College Malta, Malta
[3]Professor, School of Business Management, Global College Malta, Malta

***Abstract***
*This study examines the impact of women's leadership on institutional performance in the banking sector, with a particular focus on the mediating effects of organizational, cultural, and personal barriers. Primary data collected from 426 respondents across public and private banks reveal that women leaders are most strongly recognized for building inclusive workplace cultures, fostering participatory decision-making, and promoting team communication. Regression analyses confirm a strong and positive relationship between women's leadership contributions and institutional performance, with nearly 74% of the variance in performance explained by women leaders' roles. However, the findings also show that leadership contributions are constrained by systemic barriers, with cultural and organizational factors exerting the strongest influence, while personal barriers are also significant but less dominant. The results highlight the interconnected nature of these barriers and emphasize that women's leadership effectiveness is maximized when systemic obstacles are addressed. The study concludes that enhancing women's leadership requires integrated strategies that combine organizational reforms, cultural transformation, and personal capacity development to achieve equitable and sustainable institutional growth.*
***Keywords:*** *Women leadership, Institutional performance, Organizational barriers, Cultural barriers, Personal barriers, Banking sector*

## INTRODUCTION

Women's involvement in leadership has increasingly become a pivotal concern in both academic and professional discussions, particularly regarding industries traditionally dominated by men. The banking sector in India-one of the major areas of the service economy-has undergone substantial advancements and transformations in leadership structures. Choudhury and Singh (2018) assert that even though a substantial percentage of women can be found among employees of the banking sector, their representation in leadership positions continues to remain disproportionately low. This underrepresentation persists, and the same atmosphere is maintained by the presence of what is often called a "glass ceiling"-an invisible barrier that disallows women from rising to the upper echelons of leadership positions despite good qualifications and capabilities (Cotter et al., 2001).
Tamil Nadu has shown marked growth in the banking sector, with both public and private banks contributing significantly to regional economic development. The banking sector has offered many jobs to women, but they face challenges arising from culture, organizations, and gender to enter leadership positions-Rao and Kumar, 2020. Career advancement for women is restricted because of gender stereotypes, workplace biases, and domestic expectations (Eagly and Carli, 2007). Such issues will not only harm individual development, but such factors will limit diversity of organizations innovation potential. Research also shows that women leaders employ more participatory and transformational leadership styles than men and that these leadership styles have the capacity of producing results on employee engagement, satisfaction of customers, and performance of the institution (Jogulu & Wood, 2006). The implications of women's leadership roles in the banking sector of Tamil Nadu are therefore significant, as it can help in bringing out the realities, scope of gender inclusion, issues faced by women, and the possible approaches to address these concerns. The study, therefore, intends to add to the ongoing arguments on gender equality, diversity in leadership, and organizational development in the Indian banking sector.

## REVIEW OF LITERATURE

While many advances have been made for women regarding education and workforce participation, many leadership roles across industries, including banking, remain male-dominated (Jain & Mukherjee, 2010). The concept of the "glass ceiling" illustrates how subtle yet potent are the barriers preventing women from advancing in the area even when they possess equivalent or superior qualifications compared with their male counterparts (Cotter et al, 2001).

Literature suggests structural and cultural hindrances to women from ascending to leadership positions. Eagly and Carli (2007) indicate that associated with masculine traits is leadership, hence the diminished credibility of women leaders. In the same context, Singh and Vinnicombe (2004) emphasized that informal networks and mentorship opportunities are usually less accessible to women, thus prohibiting career advancement. For instance, within the Indian context, organizational cultures most often perpetuate patriarchal norms that undercut the value of women's contribution to leadership (Rao and Kumar, 2020).

This was agronomic evidence of challenges. Women now make a large part of workers in Indian banks, but even so, their representation is not seen to be high in the executive level (Choudhury & Singh, 2018). Research done by Sharma and Sharma (2015) showed that work-life balance issues along with societal demands and the absence of institutional support significantly restrain women's growth to the leadership position in banking. There are also workplace biases in assumptions regarding women commitment in regards to family-related responsibilities: those assumptions are considered barriers (Gupta, 2016).

At the same time, women also possess strengths with respect to leadership. Jogulu and Wood (2006) argue that women leaders are more likely to opt for a transformational or participatory style, which promotes innovation and employee engagement. Millath, M. A., Saraladevi, E., & Thowseaf, S. (2017) and Catalyst (2019) further reports that organizations with broader gender diversity within their leaders are likely to have good performance in the decision-making and financial performance aspects. In Tamil Nadu, Rani and Murugan (2021) report that women leaders in bank institutions contribute positively to customer trust and employee satisfaction, albeit at low numbers.

Indeed, the literature depicts both challenges and opportunities for women leaders. Persistent barriers such as gender prejudice, limited networks, and structural inequities further constrain women's upward mobility, but empirical evidence continues to show how women's leadership styles might significantly enhance organizational outcomes. It is this duality that emphasizes the need for constructively examining how dynamics influence women within the banking sector in Tamil Nadu where cultural factors and institutional structures uniquely shape leadership trajectories.

**Objectives of the Study**

1. To examine the current level of women’s representation in leadership positions within the banking sector of Tamil Nadu.
2. To identify the key organizational, cultural, and personal barriers that hinder women’s progression into leadership roles.
3. To estimate the impact of organizational, cultural, and personal barriers on contributions of women leadership in the banking sector of Tamil Nadu.
4. To analyse the impact of contributions of women leaders on institutional performance.

## METHODOLOGY

The present study adopts a descriptive research design, as the primary objective is to examine the current representation of women in leadership roles within the banking sector of Tamil Nadu and to identify the barriers and contributions associated with their leadership. The study area is Tamil Nadu, a state with a robust presence of both public and private sector banks that significantly contribute to the state’s economy and employment opportunities. Tamil Nadu provides a suitable context for this research because of its diverse banking network, high levels of women’s workforce participation compared to several other states, and the growing importance of leadership diversity in service industries. The selection of this study area is also justified by the increasing attention given to women’s empowerment and the active presence of women employees in the banking sector, making it an ideal setting to explore issues related to gender and leadership.

The sample respondents consist of employees from both public and private sector banks across Tamil Nadu. Since the focus is on women’s leadership, the sample includes individuals working in different levels of leadership positions as well as employees who interact with women leaders. A total sample size of 426 respondents has been determined to ensure adequate representation and statistical reliability of the findings. For this study, stratified random sampling has been employed to ensure that respondents from both public sector banks and private sector banks in Tamil Nadu are adequately represented. The population of bank employees is heterogeneous, with different work cultures, policies, and opportunities for women in leadership between public and private institutions. By dividing the population into two strata—public banks and private banks—and then selecting random samples from each group, this method ensures that insights from both types of banks are captured systematically. For primary data collection, a structured questionnaire has been used as the main data collection instrument. The questionnaire comprises both categorical questions and Likert-scale items designed to measure representation levels, organizational, cultural, and personal barriers, as well as the contributions of women leaders to institutional performance.

**Analysis and Interpretation**

Table No. 1 presents the demographic profile of the respondents, highlighting their age, educational qualifications, type of bank, and current leadership positions in the banking sector of Tamil Nadu.

**Table No. 1: Percentage Analysis – Demographic profile**

| | | Frequency | Percent |
|---|---|---|---|
| Age Group | Below 25 years | 57 | 13.4 |
| | 25–34 years | 132 | 31.0 |
| | 35–44 years | 161 | 37.8 |
| | 45–54 years | 41 | 9.6 |
| | 55 years and above | 35 | 8.2 |
| | Total | 426 | 100.0 |
| Educational Qualification | Diploma / Certificate | 26 | 6.1 |
| | Undergraduate Degree | 157 | 36.9 |
| | Professional / Doctorate | 157 | 36.9 |
| | Professional / Doctorate | 86 | 20.2 |
| | Total | 426 | 100.0 |
| Type of Bank | Public Sector Bank | 212 | 49.8 |
| | Private Sector Bank | 214 | 50.2 |
| | Total | 426 | 100.0 |
| What is the current leadership position held? | Entry-level officer | 75 | 17.6 |
| | Middle-level manager | 87 | 20.4 |
| | Senior manager | 71 | 16.7 |
| | Assistant general manager | 81 | 19.0 |
| | Deputy general manager | 45 | 10.6 |
| | General manager or above | 28 | 6.6 |
| | No leadership position | 39 | 9.2 |
| | Total | 426 | 100.0 |

Source: (Primary data)

The demographic profile reveals that the majority of respondents fall within the age group of 35–44 years (37.8%), followed by 25–34 years (31.0%), indicating that the sample largely represents mid-career professionals. In terms of education, a significant proportion hold undergraduate and postgraduate/professional qualifications, reflecting the high academic requirements in the banking sector. The distribution between public (49.8%) and private (50.2%) banks is almost equal, ensuring balanced representation of both sectors. Regarding leadership positions, middle-level managers (20.4%) and assistant general managers (19.0%) form the largest groups, while 9.2% of respondents reported holding no leadership position. This suggests that the sample adequately covers employees across different hierarchical levels, providing a comprehensive perspective on women's leadership roles and barriers within the banking industry.

Table 2 presents the mean scores and ranks of the key organisational, cultural, and personal barriers influencing women's progression into leadership roles in the banking sector of Tamil Nadu.

**Table No. 2: Rank Analysis - Organizational, Cultural and personal barriers**

| **Organisational Barriers** | | | |
|---|---|---|---|
| | N | Mean | Rank |
| Leadership opportunities are distributed unevenly across genders in the organization. | 426 | 4.2254 | 9 |

| | | | |
|---|---|---|---|
| Promotion policies favour male employees over female employees. | 426 | 4.2653 | 7 |
| Mentorship and sponsorship opportunities are limited for women staff. | 426 | 4.2770 | 4 |
| Gender diversity is not prioritized in succession planning. | 426 | 4.3310 | 1 |
| Women employees face bias in performance evaluation. | 426 | 4.2700 | 6 |
| Training and professional development programs are less accessible to women. | 426 | 4.1714 | 11 |
| Networking opportunities are more available to male employees. | 426 | 4.2230 | 10 |
| Recruitment policies indirectly discourage women from applying for higher positions. | 426 | 4.2700 | 5 |
| Work allocation practices create unequal opportunities for advancement. | 426 | 4.1479 | 12 |
| Leadership positions often require long working hours that disadvantage women. | 426 | 4.2793 | 3 |
| Career breaks are viewed negatively, affecting women's promotion prospects. | 426 | 4.2887 | 2 |
| Decision-making forums in the organization are dominated by male members. | 426 | 4.2418 | 8 |
| **Cultural Barriers** | | | |
| | N | Mean | Rank |
| Leadership is culturally perceived as a male-dominated role. | 426 | 4.3216 | 2 |
| Women leaders face resistance from colleagues due to gender stereotypes. | 426 | 4.2183 | 15 |
| Societal expectations restrict women's participation in senior leadership. | 426 | 4.2746 | 5 |
| Gender roles assigned by society limit leadership aspirations. | 426 | 4.2535 | 8 |
| Family responsibilities are prioritized over career progression. | 426 | 4.2394 | 12 |
| Male colleagues are often considered more capable of handling pressure. | 426 | 4.2817 | 4 |
| Women leaders are judged more harshly for mistakes compared to men. | 426 | 4.2347 | 13 |
| Gender bias exists in interactions with clients and stakeholders. | 426 | 4.2066 | 16 |
| Women leaders are expected to demonstrate higher competence than men. | 426 | 4.3263 | 1 |
| Traditional norms discourage women from pursuing leadership roles. | 426 | 4.2418 | 11 |
| Women leaders face skepticism from male subordinates. | 426 | 4.2723 | 6 |
| Career progression is viewed as less important for women than for men. | 426 | 4.2488 | 9 |
| Women leaders encounter resistance when making independent decisions. | 426 | 4.2347 | 14 |
| Leadership potential of women is often underestimated in society. | 426 | 4.2488 | 10 |
| Women are expected to balance professional and domestic duties equally. | 426 | 4.2700 | 7 |
| Community attitudes discourage women from assuming authoritative roles. | 426 | 4.3052 | 3 |
| **Personal Barriers** | | | |
| | N | Mean | Rank |
| Confidence levels affect women's willingness to pursue leadership roles. | 426 | 4.3122 | 3 |
| Fear of failure restricts women from applying for higher positions. | 426 | 4.2160 | 11 |
| Limited access to professional networks reduces leadership opportunities. | 426 | 4.3075 | 4 |
| Self-doubt influences women's leadership ambitions. | 426 | 4.2864 | 5 |
| Lack of role models discourages women from aspiring to leadership. | 426 | 4.1995 | 13 |
| Career breaks reduce women's chances of returning to leadership roles. | 426 | 4.2770 | 6 |
| Personal safety concerns affect participation in late working hours. | 426 | 4.3239 | 1 |
| Relocation requirements for promotions discourage women. | 426 | 4.2136 | 12 |
| Multiple responsibilities reduce focus on career growth. | 426 | 4.2700 | 7 |
| Stress from balancing work and home duties impacts leadership aspirations. | 426 | 4.2418 | 10 |
| Limited negotiation skills affect advancement opportunities. | 426 | 4.2653 | 8 |
| Risk-taking ability is perceived as lower among women. | 426 | 4.2606 | 9 |
| Lack of continuous skill upgradation restricts progression. | 426 | 4.3239 | 2 |

Source: (Primary data)

The analysis indicates that among organisational barriers, the highest-ranked issue is that gender diversity is not prioritised in succession planning (Mean = 4.33), followed by career breaks being viewed negatively (Mean = 4.29), and long working hours disadvantaging women (Mean = 4.28). This suggests that structural and policy-related factors remain major obstacles to leadership advancement. Regarding cultural barriers, the strongest challenge identified is that women leaders are expected to demonstrate higher competence than men (Mean = 4.33), with leadership being culturally perceived as male-dominated (Mean = 4.32) and

community attitudes discouraging women from authoritative roles (Mean = 4.31) also ranking high. This reflects the persistence of deep-rooted gender stereotypes within professional and societal contexts. In terms of personal barriers, personal safety concerns during late working hours (Mean = 4.32) and lack of continuous skill upgradation (Mean = 4.32) emerged as the most significant, followed closely by confidence levels influencing leadership pursuit (Mean = 4.31). These results highlight that women face a combination of institutional policies, cultural biases, and personal constraints, all of which collectively limit their leadership prospects in the banking sector.
The table illustrates the correlation analysis examining the relationship between organisational, cultural, and personal barriers experienced by women employees in the banking sector.

**Table No. 3: Correlation Analysis – Relationship Between Organizational, Cultural and personal barriers**

| **Correlations** | | | | |
|---|---|---|---|---|
| | | Organisational Barriers | Cultural Barriers | Personal Barriers |
| Organisational Barriers | Pearson Correlation | 1 | .854** | .861** |
| | Sig. (2-tailed) | | .000 | .000 |
| | N | 426 | 426 | 426 |
| Cultural Barriers | Pearson Correlation | .854** | 1 | .842** |
| | Sig. (2-tailed) | .000 | | .000 |
| | N | 426 | 426 | 426 |
| Personal Barriers | Pearson Correlation | .861** | .842** | 1 |
| | Sig. (2-tailed) | .000 | .000 | |
| | N | 426 | 426 | 426 |
| **. Correlation is significant at the 0.01 level (2-tailed). | | | | |

Source: (Primary data)
The results reveal a strong and positive correlation between organisational barriers and cultural barriers ($r = .854$, $p < 0.01$), as well as between organisational and personal barriers ($r = .861$, $p < 0.01$). Similarly, cultural and personal barriers also demonstrate a high positive relationship ($r = .842$, $p < 0.01$). These findings indicate that the presence of one type of barrier is likely to reinforce or coexist with the others, suggesting that women in banking encounter these obstacles in an interconnected manner rather than in isolation. This underscores the need for integrated strategies that address structural, cultural, and individual challenges simultaneously.
Table No. 4 presents the rank analysis of contributions of women leadership and institutional performance, based on the responses of 426 participants.

**Table No. 4: Rank Analysis – Contributions of Women Leadership and Institutional Performance**

| **Contributions of Women Leaders** | | | |
|---|---|---|---|
| | N | Mean | Rank |
| Women leaders encourage participatory decision-making in the institution. | 426 | 4.2981 | 2 |
| Women leaders promote ethical practices and transparency. | 426 | 4.1667 | 12 |
| Women leaders provide mentorship and guidance to colleagues. | 426 | 4.2840 | 4 |
| Women leaders demonstrate empathy in handling workplace issues. | 426 | 4.2700 | 6 |
| Women leaders enhance employee engagement and motivation. | 426 | 4.2700 | 5 |
| Women leaders encourage collaborative teamwork. | 426 | 4.2324 | 9 |
| Women leaders are effective in conflict resolution. | 426 | 4.2559 | 7 |
| Women leaders bring innovative approaches to problem-solving. | 426 | 4.2512 | 8 |
| Women leaders contribute to building inclusive workplace culture. | 426 | 4.3052 | 1 |
| Women leaders promote equal opportunities across all employees. | 426 | 4.2160 | 10 |
| Women leaders strengthen organizational adaptability to change. | 426 | 4.1737 | 11 |
| Women leaders influence positive communication within teams. | 426 | 4.2887 | 3 |
| **Institutional Performance** | | | |
| | N | Mean | Rank |
| The institution maintains high standards of service quality. | 426 | 4.2347 | 7 |

| | | | |
|---|---|---|---|
| Employee productivity has improved over recent years. | 426 | 4.2441 | 4 |
| Institutional policies support sustainable growth. | 426 | 4.2324 | 8 |
| Customer satisfaction levels are consistently high. | 426 | 4.1667 | 10 |
| Institutional reputation is strong within the banking sector. | 426 | 4.3451 | 1 |
| The institution demonstrates efficiency in resource utilization. | 426 | 4.2418 | 5 |
| Profitability and financial stability are consistently maintained. | 426 | 4.3310 | 2 |
| The institution adapts effectively to regulatory changes. | 426 | 4.2394 | 6 |
| Innovation contributes to institutional competitiveness. | 426 | 4.3005 | 3 |
| Institutional performance aligns with long-term strategic goals. | 426 | 4.2277 | 9 |

Source: (Primary data)

The results indicate that women leaders are most strongly recognized for building an inclusive workplace culture (Mean = 4.3052, Rank 1), followed by encouraging participatory decision-making (Mean = 4.2981, Rank 2) and influencing positive communication within teams (Mean = 4.2887, Rank 3). Ethical practices and transparency, however, rank the lowest (Mean = 4.1667, Rank 12), suggesting relatively lesser emphasis compared to other contributions. On the institutional performance side, the strongest area is institutional reputation within the banking sector (Mean = 4.3451, Rank 1), closely followed by consistent financial stability (Mean = 4.3310, Rank 2) and innovation-driven competitiveness (Mean = 4.3005, Rank 3). In contrast, customer satisfaction (Mean = 4.1667, Rank 10) and alignment with long-term strategic goals (Mean = 4.2277, Rank 9) rank the lowest. Overall, the findings suggest that women leaders significantly enhance inclusivity, collaboration, and communication, which in turn reflect positively on institutional reputation, stability, and competitiveness, although areas like ethical practices and customer satisfaction need further strengthening.

Table No. 5 presents the regression analysis examining the impact of organizational, cultural, and personal barriers on the contributions of women leadership.

**Table No. 5: Regression Analysis –Impact of Organizational, Cultural and personal barriers on Contributions of Women Leadership**

**Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .905[a] | .820 | .818 | .22609 |

a. Predictors: (Constant), Personal Barriers, Cultural Barriers, Organisational Barriers

**ANOVA[a]**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 98.005 | 3 | 32.668 | 639.078 | .000[b] |
| | Residual | 21.572 | 422 | .051 | | |
| | Total | 119.577 | 425 | | | |

a. Dependent Variable: Contributions of Women Leaders

b. Predictors: (Constant), Personal Barriers, Cultural Barriers, Organisational Barriers

**Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | -.069 | .101 | | -.679 | .498 |
| | Organisational Barriers | .359 | .047 | .352 | 7.638 | .000 |
| | Cultural Barriers | .493 | .047 | .451 | 10.391 | .000 |
| | Personal Barriers | .161 | .049 | .146 | 3.296 | .001 |

a. Dependent Variable: Contributions of Women Leaders

Source: (Primary data)

The regression results reveal that organizational, cultural, and personal barriers collectively have a significant influence on the contributions of women leaders (F = 639.078, p < 0.001). Among these, cultural barriers exert the strongest impact (β = 0.451, p < 0.001), followed by organizational barriers (β = 0.352, p < 0.001) and personal barriers (β = 0.146, p = 0.001). This indicates that cultural norms and practices are the most critical obstacles restricting women's leadership contributions, while organizational structures and policies also play a considerable role. Personal barriers, though significant, appear less influential compared to cultural and organizational factors. The model highlights that reducing cultural and organizational barriers could substantially enhance the effectiveness and contributions of women leaders.

Table No. 6 presents the regression analysis conducted to examine the impact of contributions of women leadership on institutional performance. The results provide insights into how women leaders' effectiveness translates into overall organizational outcomes.

**Table No. 6: Regression Analysis –Impact of Contributions of Women Leadership on Institutional Leadership**

| **Model Summary** | | | | | | |
|---|---|---|---|---|---|---|
| Model | R | R Square | Adjusted R Square | | Std. Error of the Estimate | |
| 1 | .859[a] | .738 | .737 | | .27261 | |
| a. Predictors: (Constant), Contributions of Women Leaders | | | | | | |
| **ANOVA[a]** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 88.628 | 1 | 88.628 | 1192.564 | .000[b] |
| | Residual | 31.510 | 424 | .074 | | |
| | Total | 120.138 | 425 | | | |
| a. Dependent Variable: Institutional Performance | | | | | | |
| b. Predictors: (Constant), Contributions of Women Leaders | | | | | | |
| **Coefficients[a]** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | .574 | .106 | | 5.395 | .000 |
| | Contributions of Women Leaders | .861 | .025 | .859 | 34.534 | .000 |
| a. Dependent Variable: Institutional Performance | | | | | | |

Source: (Primary data)

The regression results reveal a strong and significant relationship between contributions of women leadership and institutional performance ($R = 0.859$, $R^2 = 0.738$), indicating that nearly 74% of the variance in institutional performance is explained by women's leadership contributions. The ANOVA test ($F = 1192.564$, $p < 0.001$) confirms the model's statistical significance. The standardized coefficient (β = 0.859) suggests a high positive effect, meaning that an increase in women leaders' contributions substantially enhances institutional performance. This emphasizes that empowering women leaders not only strengthens their individual roles but also directly drives institutional success.

Table No. 7 presents the regression estimates examining the impact of contributions of women leaders on institutional performance, incorporating organizational, cultural, and personal barriers as mediating factors. The model highlights the direct and indirect influences of these barriers on leadership effectiveness and institutional outcomes.

**Table No. 7: Regression Estimates –Impact of Contributions of Women Leadership on Institutional Leadership with Organizational, Cultural and personal barriers as mediating factors**

| **Regression Weights** | | | **Estimate** | **S.E.** | **C.R.** | **P** |
|---|---|---|---|---|---|---|
| CB | <--- | C | 0.799 | 0.021 | 37.203 | *** |
| O | <--- | C | 0.846 | 0.024 | 35.231 | *** |
| PB | <--- | C | 0.754 | 0.025 | 30.578 | *** |

**International Journal of Environmental Sciences**
ISSN: 2229-7359
Vol. 11 No. 24s, 2025
https://www.theaspd.com/ijes.php

| | | | | | | |
|---|---|---|---|---|---|---|
| I | <--- | CB | 0.141 | 0.044 | 3.187 | 0.001 |
| I | <--- | PB | 0.349 | 0.039 | 9.048 | *** |
| I | <--- | O | 0.293 | 0.04 | 7.388 | *** |
| I | <--- | C | 0.237 | 0.06 | 3.944 | *** |

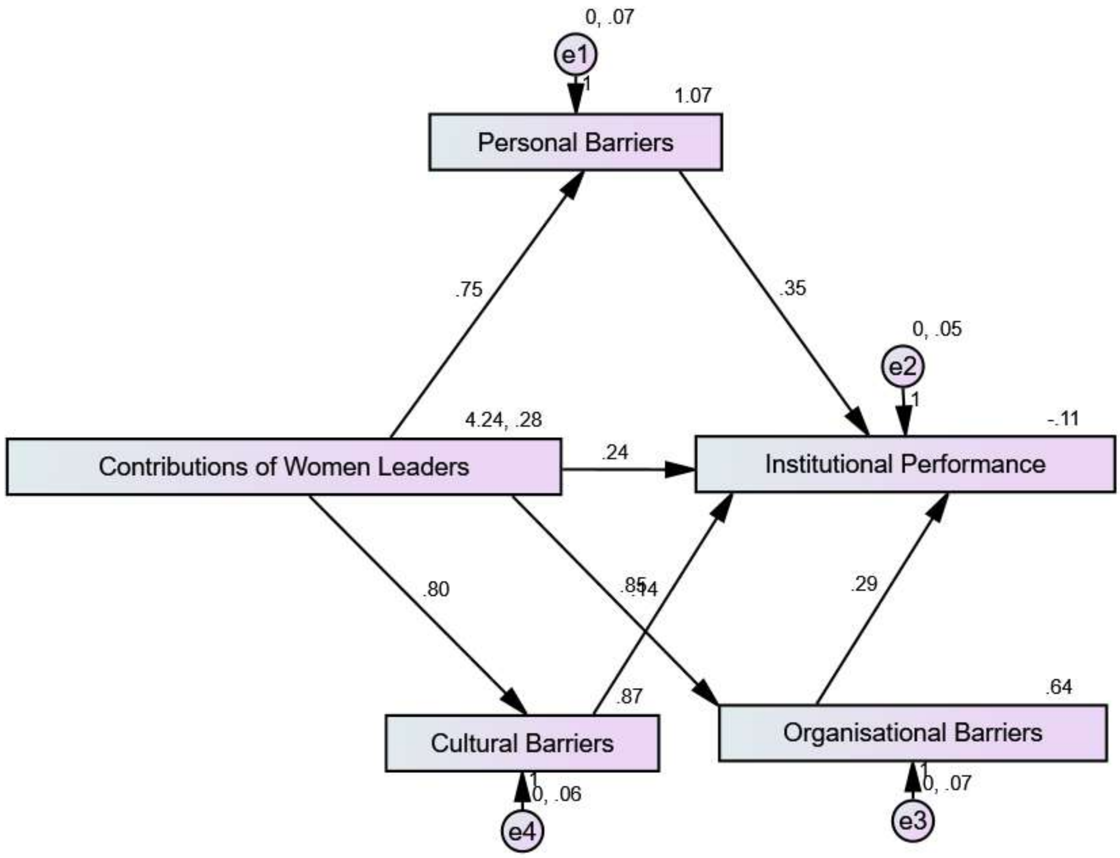


Figure No. 1: Conceptual Model - Impact of Contributions of Women Leadership on Institutional Leadership with Organizational, Cultural and personal barriers as mediating factors

Note

C - Contributions of Women Leaders
I - Institutional Performance
O - Organisational Barriers
CB - Cultural Barriers
PB - Personal Barriers

Source: (Primary data)

The regression results indicate that contributions of women leaders significantly influence organizational ($\beta$ = 0.846, $p < 0.001$), cultural ($\beta$ = 0.799, $p < 0.001$), and personal barriers ($\beta$ = 0.754, $p < 0.001$), suggesting that women's leadership roles are often shaped by the presence of such mediating factors. Among these, personal barriers ($\beta$ = 0.349, $p < 0.001$) and organizational barriers ($\beta$ = 0.293, $p < 0.001$) exert the strongest impact on institutional performance, followed by cultural barriers ($\beta$ = 0.141, $p$ = 0.001). Additionally, contributions of women leaders directly affect institutional performance ($\beta$ = 0.237, $p < 0.001$), reinforcing the dual pathway of influence—both direct and mediated. Overall, the findings underscore that while women leaders contribute positively to institutional performance, overcoming personal, organizational, and cultural barriers is crucial for maximizing their leadership impact.

## FINDINGS

The study focuses on the experiences of women in the banking industry, specifically in the banking sector. The majority of respondents are mid-career professionals aged 35-44 years, with a significant proportion holding undergraduate and postgraduate/professional qualifications. The distribution of respondents is almost equal between public and private banks, ensuring balanced representation. Women leaders in the banking sector face various barriers, including organizational, cultural, and personal barriers.

The gender diversity barrier relates not to promoting gender diversity in succession planning, but to negative attitudes towards career breaks and the adverse effects of long working hours on women. In terms of culture, there exist expectations for women leaders to demonstrate greater competence than their male counterparts. Female leadership is seen, or perceived culturally, as something contrary to the masculine domain and, besides, community attitudes discourage women from taking up power and authority. Personal barriers include security concerns at night, disinterest in upgrading one's skills continuously, and self-confidence directly affecting one's pursuit of leadership.

The findings show a strong and positive correlation between organizational and cultural barriers, and similarly between organizational and personal barriers. These barriers may thus be reinforcing each other or coexisting, suggesting that the banking environment presents these difficulties to women in an interconnected fashion rather than as separate occurrences, which emphasizes the need for an integrated approach that addresses structural, cultural, and individual constraints in tandem.

Women leaders are most strongly recognized for building an inclusive workplace culture, encouraging participatory decision-making, and influencing positive communication within teams. However, ethical practices and transparency rank the lowest, suggesting relatively lesser emphasis compared to other contributions. Institutional performance is the strongest area, followed by consistent financial stability and innovation-driven competitiveness. Customer satisfaction and alignment with long-term strategic goals rank the lowest.

Organizational, cultural, and personal barriers collectively have a significant influence on the contributions of women leaders. Cultural barriers exert the strongest impact, followed by organizational and personal barriers. Personal barriers appear less influential compared to cultural and organizational factors. Reducing cultural and organizational barriers could substantially enhance the effectiveness and contributions of women leaders.

The regression results reveal a strong and significant relationship between contributions of women leadership and institutional performance, indicating that nearly 74% of the variance in institutional performance is explained by women’s leadership contributions. Empowering women leaders not only strengthens their individual roles but also directly drives institutional success.

The contributions of women leaders significantly influence organizational, cultural, and personal barriers, suggesting that women’s leadership roles are often shaped by the presence of such mediating factors. Personal and organizational barriers exert the strongest impact on institutional performance, followed by cultural barriers. Additionally, contributions of women leaders directly affect institutional performance, reinforcing the dual pathway of influence—both direct and mediated. Overall, the findings underscore that while women leaders contribute positively to institutional performance, overcoming personal, organizational, and cultural barriers is crucial for maximizing their leadership impact.

## DISCUSSION

The findings of this study make it clear that women's leadership in banks has a positive impact on institutional performance, but that influence is determined by a number of organizational, cultural, and personal factors. According to demographic results, this profession is dominated by mid-career professionals who are well educated and represented in both private and public banks. This indicates that the workforce is capable and that women are positioned suitably for leadership roles, but their progress is hampered by systemic barriers that are deeply entrenched.

Organizational barriers are among the most broad general areas of concern today - such as gender blind succession planning and negative attitudes toward career breaks - both of which reinforce structural disadvantages continues to prevent women from rising to higher leadership positions. Cultural barriers continue to delegitimize women as leaders, such as stereotypes requiring proof of greater competence than men or the cultural association of leadership with masculinity. Safety concerns and lack of skill upgradation further complicate the situation of women when it comes to long-term career growth. Most importantly, strong correlations exist among these barriers; therefore, they tend to reinforce one another so that interventions cannot be made in isolation but must address structural, cultural, and individual issues altogether.

Nevertheless, women leaders have made great strides in encouraging all-round strengthening of inclusive decision-making, participatory decision-making, and positive communication-good measures that resonate with the modern-day leadership models, focusing on collaboration and empathy. The regression analyses confirm that the former leadership contributions have a significant direct impact on institutional

performance in aspects such as better institutional reputation, stability, and competitiveness. However, the weaker outcome in some aspects, such as ethical practices and customer satisfaction, indicates that the potential in terms of women's leadership in some areas has not yet been fully explored.
These regression models also signify that cultural and organizational barriers are greater predictors of women's leadership outcomes compared to personal constraints. It proves that more systematic and structural reforms potentially unlock women's leadership capacity than individual-level challenges. Importantly, the mediating effect of barriers suggests that women leaders impact institutional performance directly but are also intervened upon by the extent of minimization in organizational, cultural, and personal barriers. Such layered effects underscore the need for holistic approaches in gender equity towards leadership development in the banking sector.

## CONCLUSION

This result concludes that women leaders bring into the banking sector potential benefits of institutional importance, especially with regards to inclusivity, communication, and collaboration; all of which culminate in stronger reputation in the organization, financial stability, and competitiveness. However, effectiveness in women leaders has been linked to interwoven organizational, cultural, and personal barriers. Of these factors, cultural stereotypes and organizational structures exert the most negative influences which is not to downplay the importance of personal barriers. The findings imply that empowering women leaders will not only be an affair of individual capacity building but also of abolishing systemic biases through institutional reforms and cultural shifts. A holistic view of barriers may maximize the contributions of women's leadership to influence sustainable performance on organization.

### REFERENCE


- Catalyst. (2019). *Why diversity and inclusion matter*. Catalyst.
- Choudhury, R., & Singh, P. (2018). Women in Indian banking sector: An analysis of leadership and challenges. *Journal of Business and Management*, 20(5), 45–52.
- Cotter, D. A., Hermsen, J. M., Ovadia, S., & Vanneman, R. (2001). The glass ceiling effect. *Social Forces*, 80(2), 655–681.
- Eagly, A. H., & Carli, L. L. (2007). *Through the labyrinth: The truth about how women become leaders*. Harvard Business School Press.
- Gupta, N. (2016). Gender and leadership in Indian banking: Barriers and facilitators. *Management Research Review*, 39(7), 865–878.
- Jain, N., & Mukherjee, S. (2010). Leadership and gender: An Indian perspective. *Asian Journal of Business and Management*, 2(3), 56–64.
- Jogulu, U. D., & Wood, G. J. (2006). The role of leadership theory in raising the profile of women in management. *Equal Opportunities International*, 25(4), 236–250.
- Millath, M. A., Saraladevi, E., & Thowseaf, S. (2017). IMPACT OF GLASS CEILING ON WOMEN EMPLOYEES IN HOSPITALS. *Researchers World*, *8*(4), 11-18.
- Rani, K., & Murugan, M. (2021). Women leadership in Tamil Nadu's banking institutions: An empirical study. *Indian Journal of Human Development*, 15(2), 321–335.
- Rao, S., & Kumar, N. (2020). Gender, leadership and organizational barriers in Indian banking sector. *International Journal of Human Resource Studies*, 10(1), 101–115.
- Sharma, R., & Sharma, S. (2015). Challenges of women leaders in Indian banks. *International Journal of Applied Business and Economic Research*, 13(6), 4127–4141.
- Singh, A., & Pandey, S. (2019). Women leadership in Indian service sector: Issues and challenges. *Journal of Organizational Change Management*, 32(3), 403–418.
- Singh, V., & Vinnicombe, S. (2004). Why so few women directors in top UK boardrooms? Evidence and theoretical explanations. *Corporate Governance: An International Review*, 12(4), 479–488.