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To Explore the Challenges Faced by Women Working in Service Sector

Dr. Bindiya Goyal

Assistant Professor, Department of Management
Guru Nanak Institute of Management and Technology, Ludhiana, Punjab, India

Dr. Meenu Jaitly

Director-Principal, Doaba Group of Colleges, Mohali, Punjab, India

Abstract:

Though the ratio of women working in service sector has increased but still their representation in top positions is low in comparison to men. There are various factors that resist women's advancement to top positions. The present paper addresses the factors that contribute to problems and challenges women executive are facing to climb the corporate ladder. The data relating to study was collected from 200 women working in banks, hospitals and educational institutions in Punjab. The study revealed that gender biasness, prioritization of family over work, insensitive attitude of organization towards women's responsibilities are some of the factors which inhibit women from climbing the corporate ladder. The results of the study also explore the work life balance provisions that every organization should incorporate in its HR policies for helping women in managing both personal and official roles.

Keywords: *Challenges, service sector, work life balance, gender biasness*

1. Introduction

The main categories of industries that are considered part of the service sector are hotels and restaurants; transport, storage and communication; finance, trade, insurance, real estate, community, personal and social services. Of these sectors community, social and personal services have contributed major share in the employment of women. In India, the service sector accounted for about 7 per cent of employment for women in rural areas and 49 per cent in urban areas. In 1999-2000 this share in rural areas increased from 15 per cent to 17 per cent in 2004-05. For urban areas, the share was almost stagnant at around 18 per cent (NSSO estimates).

Trade, hotels and restaurants has contributed for the second largest share, of about 4 per cent that is dominated by women in petty retail trade. These sectors are driven by the stereotyped notions of women's work and are more exposed to various forms of gender-based discrimination. In recent years, hospitality has also made inroads into mainstream education and has become a viable career path for women. Women has shown upward trend in this segment.

Banking and financial service sector are the main areas with maximum percentage of women employees. The banking sector in India did have its male domination till the 1980s but in the last three decades the gender equilibrium became 'fairly' poised. Though a handful of women are making headlines here and there, but statistically they represent a mere few percent of top positions. In last 25-30 years, though women's participation in different professions has doubled but still most of them are employed in a limited number of occupations. In USA also, though women are holding 52% in professional-level jobs but still they occupy only 16.9 percent in fortune 500 board seats. In the financial and health care sector, none of the women executive is CEO (Warner, 2014).

They have to face lot of problems in achieving top positions as they are under-represented in such higher-level jobs. The existence of a male managerial model creates negative attitudes for women seeking positions or advancement in management careers in organization. Prejudices about women restrict their recruitment and promotion to the position of power in organizations. The position of executive is considered as the domain of male category as it is vested with power, prestige and authority. Men are considered suitable for all the executive jobs as they exhibit leadership qualities better than women. Almost in all parts of Indian society women do not enjoy the same opportunities as men. There are a variety of constraints on women and the ability of women to upgrade their managerial position because of poor linkages with support services and unfavorable policy and regulatory Indian environment. Thus in many instances women are unable to benefit from public services, and must struggle to overcome or circumvent discriminations in public offices. In the Indian work environment, differences between men and women managers are significant and reflect the differences in environmental and cultural segmentation of people on the basis of gender. Women performing managerial functions have less access to information, which causes a weaker engagement with colleagues and thus limits the opportunity for presentation and promotion. Even if a woman succeeds in getting a managerial post identical to that of a man, she will actually have less power and freedom than a man employed in her place. Women employees have to juggle their time between the demands of their family and the organization. Instead of concentrating on the development of their own career, women are busy in supporting their domestic front and husband's career. This attitude blocks their growth in the organization leading to the non-appraisal of their abilities and potentials. At

workplace, they face difficulty in shedding their role as house wife and mother. As a result, they are left with less time at workplace which slows down their careers.

The interdependence of several work and family stressors has created lot of pressures among working women. Such pressures have lowered the career prospects for women. Lack of adequate time and support to manage family responsibilities and work commitment has given rise to work-life imbalance. Such imbalance not only affects productivity but also leads to sickness and absenteeism. The present study is an attempt to explore the challenges faced by women executive to reach top positions and to bring out future prospects for women executive.

2. Literature Review

Bhatnagar (1987) examined the attitude of respondents towards the women managers in banks. The study focused on the pervasiveness of lukewarm attitude in banks towards the females in managerial positions. It was difficult for women to prove themselves as they were not taken seriously (Wentling, 1992). Heilman (1993) in his study has examined the persistence of negative stereotypes about women executives. According to his study the male managers consider female managers as less analytical, less self-confident, less emotionally stable, less flexible, less aggressive etc.

Bernardi *et al* (2004) examined the influence of women executive in business by using a sample of firms included in the Fortune 500. Their analysis looked at the movement of female executives on or off corporate management to determine whether the increased representation of females at highest levels of corporate management indicated an increased commitment of a firm to a higher representation of females on their boards of directors. Drew and Murtagh (2005) conducted a study in a major Irish organization for examining the attitudes of female and male senior managers. The findings of the study were that “long hours” culture represented the greatest hurdle in achieving WLB where availing oneself of flexible options like flexi time, reduced hours, working from home etc. are incompatible with holding a senior management post. Most of the senior men were able to delegate the family and caring activities to their wives, which was quite difficult for women holding senior positions.

Manas and Mubeen (2011) found that working women had to face lot of problems both at home and at workplace. These problems were relating to job satisfaction, conflict in balancing dual role and service conditions.

Stoker *et al* (2012) conducted a study to examine the factors relating to managerial stereotypes. It was found that though the general stereotype of a manager is masculine but the organizations with a high percentage of female employees prefer female manager and an organization with high percentage of female managers are likely to have strong preference for feminine characteristic of managers. Tolhurst *et al* (2004) found that the work with flexi time option was considered as family friendly assignment. These flexible work arrangements helped the working women to comply with their household requirements without compromising their career.

Fatima and Sahibzada (2012) analysed the factors affecting work life balance among male and female university teachers. It was found that the variables like partner support, support from colleagues and job resources have positive association with work life balance whereas child care problems and unfair criticism at work place were negatively associated with work life balance.

Masood and Mahlawat (2012) conducted a study to identify various demographic factors and its impact on the critical factors of work-life balance. In order to reflect the importance of nurturing a supportive culture in the organization various alternatives like reducing the working hours, flexibility in workplace, leave and benefits were suggested. Further, support of colleagues and managers will also help in achieving work-life balance initiatives.

2.1. Objectives of Study

The aim of this paper is to make management aware of the problems women are facing to climb the corporate ladder. This study is further an attempt to motivate the organization to provide work life balance policies and programs to its women employees.

3. Research Methodology

3.1. Sampling Design

A sample is the part of the population selected for participation in the study. The characteristics of the sample are used for making the inferences about the population. The inferences that help in linking the sample characteristics and population parameters are test of hypothesis and estimation procedures. The main of study aim is to explore the challenges faced by women executive in service sector especially in Punjab. There are various service sectors in Punjab. But for conducting research, service sectors namely bank, educational institutions and hospitals were chosen. The study has been restricted to Ludhiana, Rajpura and Kharar.

3.2. Sample Size

The target population of the study was bankers, doctors, nurses, teachers, lecturers and professors. In all a sample size of 200 women was taken from a progressive state of India i.e. Punjab for conducting research.

3.3. Analysis of Data

3.3.1. Analysis of Table 1

	Occupation/Service Sector						Total	Percent age
	Nurses and doctors		Teachers, Lecturers and Professors		Bank Employees			
	No. of respondents	Percent age	No. of respondents	Percent age	No. of respondents	Percent age		
	54	27	60	30	86	43		
(a) Age								
Less than 25 years	3	5.56	3	5	16	18.60	22	11
25 to 35 years	14	25.93	35	58.33	55	63.95	104	52
35 to 50 years	25	46.30	15	25	10	11.63	50	25
50 years & above	12	22.22	7	11.67	5	5.81	24	12
Total	54	100.00	60	100	86	100	200	100
(b) Years of service								
Less than 2 yrs.	1	1.85	2	3.33	12	13.95	15	7.5
2 to 5 yrs.	7	12.96	21	35.00	36	41.86	64	32
5 to 10 yrs.	16	29.63	14	23.33	26	30.23	56	28
More than 10 yrs.	30	55.56	23	38.33	12	13.95	65	32.5
Total	54	100.00	60	100.00	86	100.00	200	100
(c) Marital Status								
Married	54	100.00	60	100.00	68	79.07	182	91
Unmarried	0	0.00	0	0.00	17	19.77	17	8.5
Widow	0	0.00	0	0.00	1	1.16	1	0.5
Divorcee	0	0.00	0	0.00	0	0.00	0	0
Total	54	100.00	60	100.00	86	100.00	200	100.00
(d) Husband's education								
Matric	3	5.56	2	3.33	2	2.90	7	3.5
Graduate	14	25.93	17	28.33	23	33.33	54	27
Post Graduate	12	22.22	18	30.00	30	43.48	60	30
Professional	25	46.30	23	38.33	14	20.29	62	31
Total	54	100.00	60	100.00	69	100.00	183	91.5
(e) Living Status								
Nuclear family	30	55.56	26	43.33	37	43.02	93	46.5
Joint family	23	42.59	34	56.67	39	45.35	96	48
Living with father's family	1	1.85	0	0	7	8.14	8	4
Living alone	0	0	0	0	3	3.49	3	1.5
Total	54	100.00	60	100.00	86	100.00	200	100
(f) Family Composition								
No child	4	7.41	0	0	29	40.85	33	16.5
First child	13	24.07	42	70	26	36.62	81	40.5
Second child	34	62.96	15	25	13	18.31	62	31
Third child	3	5.56	3	5	3	4.23	9	4.5
Total	54	100.00	60	100	71	100.00	185	92.5
(g) Monthly family income								
Less than 10,000	2	3.70	2	3.33	2	2.35	6	3
10,000 to 25,000	4	7.41	12	20.00	23	27.06	39	19.5
25,000 to 50,000	22	40.74	23	38.33	23	27.06	68	34
Above 50,000	26	48.15	23	38.33	37	43.53	86	43
Total	54	100.00	60	100.00	85	100.00	199	99.5

Table 1: Percentage Bi-variate distribution of the respondent's w.r.t. occupation v/s other socio-demographic profile

In table 1, the percentage bi-variate distribution of women executives is shown with respect to service sectors/occupation v/s socio-demographic profile of respondents. The socio-demographic profile of women executives working in various service sectors of Punjab is given in terms of age, years of service, husband's education, living status and family composition. The total number of respondents was 200 and the highest percentage of respondents was from banking sector followed by educational institutions and then hospitals.

Part (a) of table 1 shows that the age group of respondents falls under different categories. The majority of respondents are in the age group of 25 to 35 years followed by the age group between 35 to 50 years. From the above table, it is clear that majority of teachers, lecturers and bank employees fall in the age group of 25 to 35 years whereas majority of nurses and doctors are in the age group of 35 to 50 years. Very few respondents were in the age group of less than 25 and above 50.

Part (b) shows the marital status of women executive in service sector. 100% of total nurses, doctors, teachers and lecturers were married. In case of women executive working in banking sector 79.07 percent were married. 19.77 percent of total bank employees were still unmarried.

Part (c) shows the distribution of respondents with respect to their tenure in the respective service sectors. A major chunk of respondents i.e. nurses, doctors, teachers and lecturers had experience of more than 10 years followed by bank employees who had experience between 2 to 5 years.

Part (d) of table 1 shows the husband's education of women executives. Out of total respondent's majority respondents husband were professional followed by the respondents whose husband had done post-graduation and then followed by the respondents who husband were only graduate. Only a few percentage of the respondent's husband were matriculate.

As far as living status of the respondents is concerned, majority of teachers, lecturers and bank employees were staying in joint family i.e. 56.67 percent of total nurses and doctors; and 45.35 percent of total teachers and lecturers were staying with their in-laws. On the other hand, 55.56 percent of total nurses and doctors were staying in nuclear families. Very few percentage of respondents were either staying with their father's family or they were staying alone.

Part (f) of table 1 shows the family composition of women executive in service sector. Out of total nurses and doctors 24.07 percent were having only one child, 62.96 percent had two children and only 5.56 percent had three children. In case of teachers and doctors, 70 percent had only one child, 25 percent had two children and 5 percent had three children. In case of banking sector, maximum women executive i.e. 40.85 percent preferred to have no child and 36.62 percent were having only one child. Further, 18.31 percent of total women executives working in banks were having two children and only 4.23 percent of total women working in banks had three children.

Part (g) of table 1 shows that majority respondents i.e. teachers, lecturers, nurses, doctors and bank employees had monthly family income above Rs. 50,000.

It can be easily assumed that the socio-demographic profile of respondents discussed in table 1 is a representative sample of employees working in service sector in Punjab. Hence, the findings of this study are beneficial to service sectors not only in Punjab but also in the adjoining areas.

3.3.2. Analysis of Table 2

Variable	Facto r1	Facto r2	Facto r3	Facto r4	Facto r5	Facto r6	Communa lity
More concern to performance at workplace	-0.044	-0.089	0.089	-0.204	-0.283	0.649	0.561
Top priority to job	-0.234	-0.123	-0.075	-0.105	-0.031	0.702	0.58
Job problems create tension at home	0.025	0.309	-0.038	0.041	0.08	0.732	0.642
Support of husband for career advancement	0.21	-0.429	-0.007	-0.668	0.089	0.015	0.683
Support of husband in household activities	0.204	-0.138	-0.052	-0.786	0.167	0.15	0.732
Job leads to achievement of economic independence	-0.36	0.112	0.108	-0.681	-0.191	0.062	0.657
Job leads to increase in family income	-0.323	0.142	0.231	-0.698	-0.172	0.105	0.705
Personality development through job	-0.332	0.07	0.17	-0.321	-0.406	0.142	0.432
Pressure of family responsibilities on women at workplace	0.34	0.368	0.398	0.154	0.243	0.138	0.511
Less time for kids due to job	0.325	0.019	0.503	0.441	0.048	0.308	0.651
Less time for husband due to job	0.34	-0.002	0.393	0.304	0.005	0.434	0.55
Preference to men for executive positions	0.544	0.575	0.115	0.053	-0.014	0.088	0.651
Men considered more suitable for top positions	0.138	0.805	-0.052	0.013	0.004	0.109	0.683
Less opportunity for women to rise high	0.274	0.725	-0.033	-0.014	-0.114	-0.033	0.616
Giving training to women considered as waste of time and effort	0.27	0.804	-0.008	0.181	0.065	-0.066	0.761
Change of workplace forces women to forgo promotion	0.341	0.455	0.323	-0.014	0.1	-0.164	0.464
Men executives more competent than women executives	0.644	0.298	-0.153	0.024	0.059	-0.012	0.531
Men like to work under female boss	0.698	-0.096	-0.148	0.083	-0.084	-0.121	0.547
Job raises status of women	0.037	-0.253	0.083	-0.348	-0.341	0.337	0.424
Extra responsibility avoided by women executive	0.57	0.241	0.073	-0.12	0.057	0.033	0.407
Tension at home due to office work	0.636	0.247	0.199	0.079	-0.129	0.226	0.578
Higher qualification to be pursued by women	-0.053	0.001	0.114	-0.291	-0.604	0.233	0.52

Women with equal competition with men at workplace	-0.095	-0.174	0.348	-0.185	-0.562	0.047	0.513
Effective performance of housewife and executive roles by women.	-0.23	-0.227	0.16	-0.462	-0.418	-0.177	0.55
Employing women costlier for organization	0.692	0.288	-0.109	0.02	0.013	-0.046	0.576
Women at top mostly single, divorced or with no children.	0.65	0.169	-0.01	0.183	0.004	-0.235	0.539
Provision of child care facilities	-0.016	-0.136	0.36	0.184	-0.449	-0.19	0.419
Flexible work arrangements helpful for women in achieving goals	-0.032	-0.033	0.68	-0.074	-0.129	-0.053	0.489
Post-maternity leaves to be given to women executive	-0.082	0.005	0.776	0.063	-0.266	-0.014	0.684
Policy on prevention of harassment and anti-discrimination	-0.07	-0.005	0.715	-0.128	-0.137	-0.013	0.551
Provision of mentoring and networking opportunities for retaining women executives	-0.06	0.07	0.707	-0.172	-0.011	0.085	0.545
Assistance to women coming after career break	0.191	0.141	0.078	0.066	-0.625	-0.061	0.461
Women to be made part of interview process.	0.029	0.039	-0.02	0.08	-0.686	0.101	0.489
Variance	4.0537	3.3733	3.2787	3.1348	2.6138	2.2475	18.7018
% Var	0.123	0.102	0.099	0.095	0.079	0.068	0.567

Table 2: Rotated Factor Loadings and Communalities

3.4. Factor Loadings

The variables that have high loadings on the factor become the basis for interpreting the meaning of that factor. On the basis of factor loadings, the factors extracted were named as women work efficiency, gender biasness, work-life balance, women empowerment, women executive retention and career oriented women. In simple words, if similarity exists between the variables that have high loadings on a particular factor, the nature of similarity becomes the starting point for identifying what the factor is.

For better interpretation of the results, the factors so obtained were rotated with the help of Kesar normalized varimax rotation method. From table 2, it has been observed that 12.3 % of variation in data is explained by the first factor followed by 10.2 % and 9.9 % of variability explained by second and third factors. Further, fourth, fifth and sixth factor explains 9.5 %, 7.9 % and 6.8 % of variability respectively. Thus, overall the six factors jointly explained 56.7 % variation in the data.

3.5. Explanation of Factors

- Factor 1 (Women work efficiency): Women work efficiency was the first factor that explained total 40.5% of variation. From this factor it was found that men were mainly considered for the position of executive as confidence level of men is more in comparison to women. It is observed that efficient women occupying the highest positions were either single or divorced.
- Factor 2 (Gender Biasness): Gender biasness was another factor that acted as a hurdle in women's advancement. This factor explained total 33.7% of variation. Women had to face lot of problems in achieving top positions as they were under-represented in the higher-level jobs. The existence of a male managerial model created negative attitudes for women seeking positions or advancement in management careers. Prejudices about women restricted their recruitment and promotion to the position of power.
- Factor 3 (Work-life balance): For reconciling the personal and official role, working women expected organizational support in the form of work life balance policies and provisions. Work-life programs that allowed the employees to spend more time at home were linked with the well-being of both men and women employees (Greenhaus *et al.*, 2003). This factor explained 32.7 % of variation.
- Factor 4 (Women empowerment): Women Empowerment means allowing the women to take their own decisions. It included the enhancement of women's inherent strengths. This factor explained 31.3% of variation.
- Factor 5 (Women executive retention): Implementing family-friendly policies and provisions like flexible working hours, child care facilities, maternity leave etc. will help in the retention of women at workplace. This factor further explained 26.1% of variation.
- Factor 6 (Career oriented women): Career oriented women were more concerned with their performance at workplace. They are unable to give time to their family. This factor explained 22.4% of variation.

From the above discussion, it is clear that all these factors contribute to problems and challenges women executive are facing to climb the corporate ladder. These factors also highlight the necessity of various work life balance provisions to be given to women at workplace.

These factors can be associated with the earlier studies done on working women made between 80's and 90's by various researchers showing that major factors affecting women executive's performance, attitudes, problems and challenges are work-family conflict, stereotyping, leadership style, expertise, support given by the organization, acceptability of women as manager, physiological issues, education system, socialization process, gender discrimination and social support. According to recent studies of post 2000, the factors that affect women executives are family support, organizational support, suitable policy for recruitment of women employees (Kumar and Sundar, 2012), recreational activities (Pathak and Sarin, 2011), maintaining regular stress-relieving habits like yoga, meditation etc., framing well designed flexible working hours and family welfare programs (Varatharaj and Vasantha, 2012).

4. Conclusion

Study reveals that women executive in service sector are ready to face equal competition with men. They want to raise their status not only by doing job but also by pursuing higher education. In relation to socio-demographic variables it is seen that problems of women executives vary from sector to sector i.e. the women working as teachers, lecturers and professors didn't have to face the problem of spending more time at their workplace. They generally have fixed working hours. However, this scenario is completely different for women executives working in banks. The ever increasing working hours in the banking sector hardly leaves any time for women to involve in leisure activities. They miss the real pleasures of life in the quest for reaching the top position. Work deadlines are getting tighter which indirectly affects the efficiency of women at workplace. Strong preference for provisions like flexible work arrangements, post-maternity benefits, mentoring and networking opportunities is shown by the respondents of our study as they find it difficult to meet the competing demands of both work and family. As a result, it is essential for private banks to incorporate work-life balance provisions in their HR policies so as to help women in optimizing their work/ family pressures. This will not only help women to reach the top position but will also increase the firm's overall productivity.

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