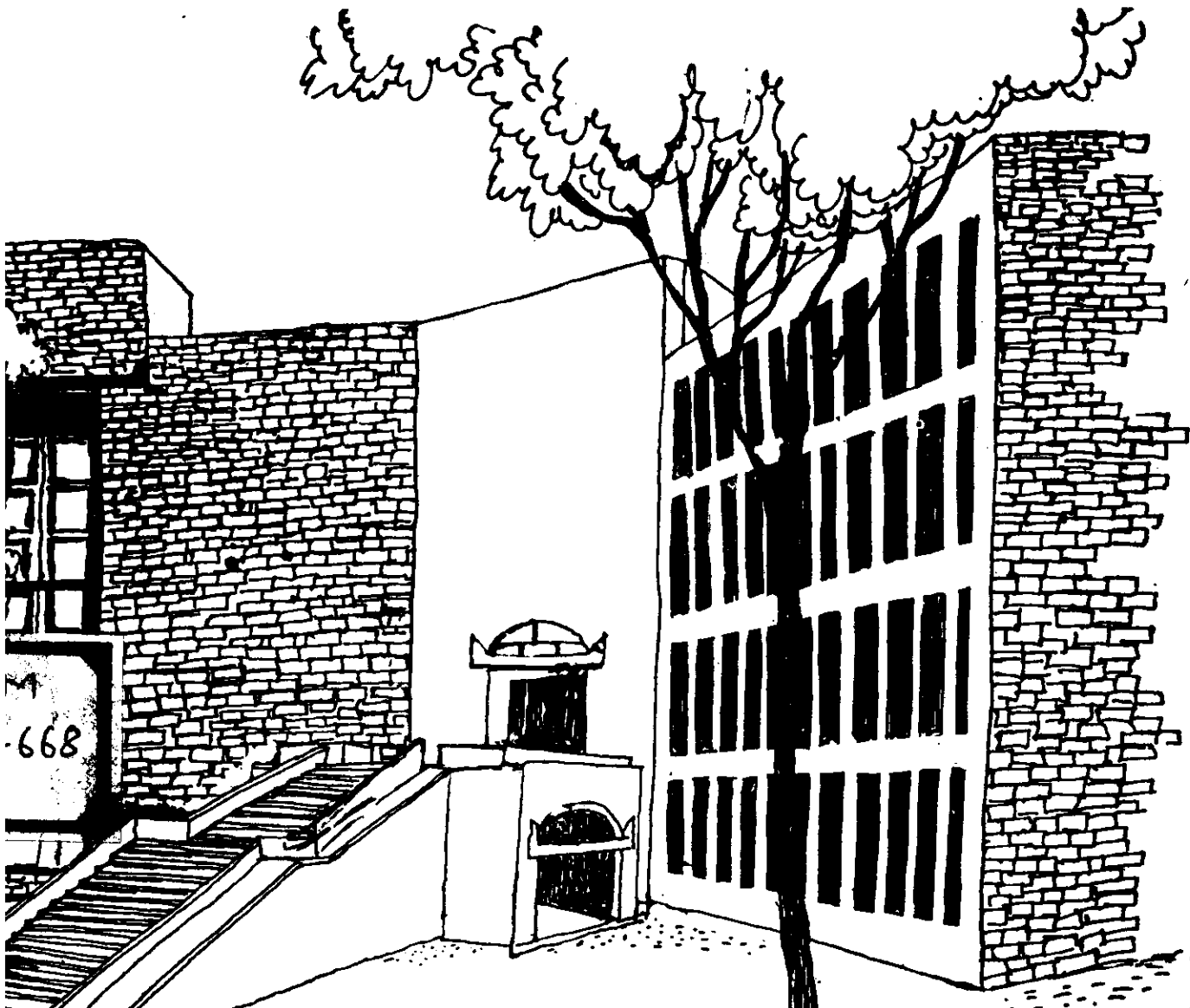




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**A STUDY OF ATTITUDES TOWARDS
WOMEN OFFICERS IN BANKS**

By

Deepti Bhatnagar

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A Study of Attitudes Towards Women Managers in Banks

ABSTRACT

An increasing number of Indian women are joining managerial ranks, yet very few studies have been carried out to empirically assess people's attitudes towards women managers. This paper reports results of a study of attitudes towards women managers in banks. Data were collected from 65 female and 136 male employees working at clerical, junior, middle and senior middle management levels in banks. Results reveal a widespread lukewarm attitude towards women managers. Though women hold a much more favourable attitude than men, yet even female responses are not unequivocally positive. Implications of such attitudes for work performance and career progression of women managers are discussed.

A Study of Attitudes towards Women Managers in Banks

Although an increasing number of women are entering work organizations in India and many of them are acquitting themselves well in challenging managerial roles, women continue to face subtle forms of resistance at the workplace. Outwardly, most organizations do not present instances of blatant discrimination. Organizations often have the same personnel policies, selection procedures and promotion criteria for men as for women, and some organizations in fact offer extra concessions to their female employees like convenient working hours, and easy postings (giving their male employees a chance to complain about discrimination in reverse!). Yet underneath this veneer of sexual equality, one often finds deeprooted biases and negative attitudes towards women.

These attitudes and assumptions regarding the proper role of women in management affect the organizational and individual treatment of women in significant ways. They "creep into a variety of decisions in which a person's sex is not an obvious issue. Most often these are not straightforward decisions to give favored treatment to a man over a woman, but rather decisions that result in specific ways of treating women, without any thought as to how men would be treated in identical circumstances" (Rosen and Jerdee, 1974, p. 45). For example, women are often not given prestigious and difficult assignments because decision-makers assume that women would prefer easy jobs. If someone needs to be sent out of the city for some important work, often women are not even considered for such work,

because it is believed that they do not like to leave their houses and families. While bright young male personnel officers are encouraged to attend negotiations with unions so that they can be groomed for senior personnel positions, bright young female personnel officers are given desk jobs such as maintaining leave records so that they can be protected from the rough and tumble of union activities. Not unexpectedly, after some time the male personnel officer who has gained valuable insights into intricacies of negotiation process and has acquired many other skills, gets promoted while his equally bright female counterpart who was denied opportunities for growth because she needed to be protected (an unchecked assumption!) continues to maintain leave records. Often deeply-ingrained beliefs and attitudes towards women get reflected in subtle forms of differential treatment and cumulatively these tend to produce a depressing effect on the performance and career progression of women.

Several studies carried out in the west have established the effect of these conscious and non-conscious attitudes on the organizational treatment of women. Studies by Rosen and Jerdee (1974) and Haefner (1977) testify to subtle discrimination against women and show that male job applicants tend to be selected more frequently than the equally-qualified female applicants for managerial and scientific positions. Other studies (Terborg and Ilgen, 1975; Dipboye, Arvey and Terpstra, 1977) show that given identical characteristics of hypothetical male and female applicants, males are more likely to be hired than females, to be offered higher initial salaries, and to be assigned to challenging tasks as opposed to routine tasks. A number of studies

(Goldberg, 1968; Nieva and Gutek, 1980; Lott, 1985) show that evaluation of performance tends to be prejudiced against women.

Research also indicates that even when women are seen as performing well, they are denied the credit for their successful performance which is attributed to external factors like luck; the success of men, on the other hand, is attributed to internal factors like their skill and capability (Deaux and Emswiler, 1974; Deaux, 1984). Thus even proving their worth on the job is not considered a good enough indicator of women's capabilities; women's success is often viewed as a freak phenomenon which may not recur in future. All these studies suggest the pervasiveness of negative attitudes towards women. Such biases contaminate various managerial decisions and practices against women and as a result, while organizations continue to proclaim sexual equality as a corporate policy, in reality women continue to be discriminated against, and suffer in numerous ways.

In India, working women have only recently started attracting research effort. Such studies, meagre as they are, either explore and confirm the phenomenon of labour market discrimination against female workers (Papola, 1983; Usha, 1982-83; Verma, Thakore and Subbayamma, 1985), or they focus on work-related characteristics of working women such as their job motivation (Kala, 1975), job satisfaction (Rao, 1971), performance of job role (Kala, 1976), stresses experienced by women entrepreneurs (Surti, 1983), etc. The organizational context in which women function, more specifically the attitudes of people towards women which can determine to a considerable extent not only the work climate surrounding women, but also the performance and career progression of women, have not been studied at length. A study of attitudes towards women's participation (Verma and Srivastava, 1983) was re-

stricted to the participation of women in social activities. Another study (Singh, Iyer and Gupta, 1984) reported besides experiences and opinions, the perceptions and impression about male attitudes towards working women as described by several successful women professionals.

However, attitudes of people towards women in management need to be researched much more extensively, and in different organizational settings. Such a study of attitudes is particularly important in a country like ours. As in many other respects, with respect to women too, India is a land of contradictions. Women are sometimes elevated to the status of goddesses and treated reverentially. Much more often, however, women are looked down upon as secondary citizens and inferior members of the family. Despite the country having gained independence four decades ago and having been governed by a woman prime minister for a long time, many economic and social evils against women still persist. Against this socio-cultural backdrop, it would be useful to examine the kinds of attitudes people hold towards women occupying managerial positions.

In this report we present results of a study conducted in banks to explore respondents' attitudes towards women in management. We selected banks for this study because in the banking sector women have been working in different capacities for over two decades and are no longer a novelty. Respondents' attitudes, it was hoped, would at least partly be moderated by their personal knowledge of women as coworkers rather than being founded purely on impressions, myths and hearsay. Also, with an increasingly large number of women entering banks every year, the percentage of women to the total employee strength is steadily increasing. Yet bank managements have

little information about the kind of attitudinal milieu in which their female employees are functioning. The proposed study seeks to throw light on this important aspect so as to help policy makers decide appropriate organizational interventions which can help in better assimilation of women, particularly at the managerial level.

METHOD

Respondents:

Data were collected from bank employees who attended training programmes in the apex training college of a bank and at a management Institute. Since only officers attended these programmes and since we were interested in exploring attitudes towards women prevalent at the clerical level also, data were also collected from clerks working at two local bank branches. Total number of usable responses was 201 (65 females and 136 males). The mean age for female and male respondents was 36 years six months, and 38 years seven months respectively. Mean work experience for women was 13 years four months and for men it was 15 years eight months.

The profile of female and male respondents is presented in Table I. The profile of respondents reflects some interesting features. Our average female

Table I around here

respondents were about two years younger than the men and about two years behind men in the length of work experience. However, only 43% women had work experience of 15 years or more, compared to 55% men falling into this category. Women were more educated than men (with 37% women having studied upto post-

TABLE I. Profile of Respondents

	Female respondents (n = 65) Percentage	Male respondents (n = 136) Percentage
A. <u>Age</u>		
Less than 30 years	16.9	12.4
30-40 years	52.3	48.3
More than 40 years	30.8	39.3
B. <u>Educational level</u>		
	Female respondents	Male respondents
High school	0	3.7
College	4.6	2.9
Graduation	58.5	68.4
Post graduation and above	36.9	25.0
C. <u>Level in the bank</u>		
	Female respondents	Male respondents
Clerical	20.0	12.4
Junior Management	43.1	48.6
Middle Management-I	27.7	28.7
Middle Management-II	9.2	10.3
D. <u>Work experience</u>		
	Female respondents	Male respondents
Less than 5 years	4.6	3.7
5-9 years	32.3	21.3
10-14 years	20.0	19.9
15 years and more	43.1	55.1
E. <u>Marital status</u>		
	Female respondents	Male respondents
Single	16.9	5.1
Married	78.5	94.9
Divorced/Widow/ any other	4.6	0

graduation level or beyond, compared to 25% men). Curiously, compared to 95% men, 76% women were married. This meant that 21.5% of our female respondents were either single or divorced, etc. and had to support themselves financially.

Questionnaire:

A questionnaire was developed to tap respondents' attitudes towards a variety of issues concerning the phenomenon of women in management. The questionnaire was developed around five major areas namely perception of managerial attributes in women; physiological and role-related issues for women managers; organizational treatment of women managers; the acceptability of women in management; and the overall attitude towards women in management. Admittedly, it is not possible to delink the cognitive, affective and conative aspects of attitudes from each other. Nonetheless, some of our categories were addressed more to the cognitive, and some others more to the affective and conative aspects. Thus, the first three categories were more concerned with the cognitive dimension of respondents' attitudes and the focus was on their thoughts and beliefs about the prevalence of managerial attributes in women, about physiological and role-related issues and about the way the respondents perceived women to be treated by the bank. The fourth category, namely acceptance of women as managers, could be said to be having a preponderance of the affective component. Finally, in the last category namely overall attitude towards women in management, items were related to the individual preferred action tendency of respondents and to that extent they related more to the conative aspect of attitudes.

Items for the questionnaire were culled from published sources (Bowman, Worthy and Greyser, 1965; Terborg, Peters, Ilgen & Smith, 1977). Some more

items pertaining to the Indian work organizations were added. After pre-testing, some statements were reworded to eliminate ambiguity or difficulty of comprehension. In its final form each item consisted of a declarative statement (representing either a favourable or an unfavourable belief towards women) with five response alternatives ranging from "strongly agree" to "strongly disagree". Respondents had to select an appropriate number on a five-point scale to indicate the extent of their agreement/disagreement with each item. One third of the items were negatively-worded and were reverse-scored to indicate a positive attitude. Ample space was provided in the questionnaire for write-in comments by respondents and respondents were encouraged to express their thoughts freely.

Results and Discussion

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Results showed a marked difference in male and female attitudes toward women in managerial positions. Predictably enough, women had a much more positive attitude than men, but they did not give a blanket support to all the issues concerning women in management. Thus, for some items we found an overwhelming support from our female respondents; for some other items it was moderate; and for some others it was meagre. Likewise, the male responses, though consistently less positive than female responses, varied according to issues under consideration. There were some areas in which men registered an overly positive attitude; there were many more areas, however, where the response was guarded and cautious; and with reference to some other issues the male response towards women in managerial positions was downright negative and critical.

Figures have been rounded off to the next number to eliminate decimal points in the text.

Results are grouped in five categories, namely, the perception of managerial attributes in women, physiological and role-related considerations and women managers; organizational treatment of women managers; acceptability of women in management, and the overall attitude towards women managers.

I. Managerial attributes and women managers:

In this section are presented responses pertaining to certain managerial attributes such as capacity to acquire managerial skills, objectivity, need for challenging work, self-confidence, etc.

The first statement concerned the capability of women to acquire necessary managerial skills. Both women and men hold a positive attitude in this respect. However, as expected, there is a discrepancy between the female and male responses. As Figure 1 shows, an overwhelmingly large number of women (92%) believe that women have the capability to acquire necessary skills to

Figure 1 around here

be successful managers. The agreement of male respondents with the statement is also large (73%). An interesting feature is that 23% men disagree with the statement, implying thereby a belief that women do not have the capability to acquire skills which can help them succeed as managers.

Our next statement concerned objectivity required to evaluate business situations. As Figure 2 shows, there was a marked differences between the

Figure 2 around here

female and male responses. An impressive majority of women (82%) and only a slight majority of men (53%) indicated an overall agreement with the statement that women have the objectivity required to evaluate business situations properly. Only 12% women but 39% men showed disagreement with the statement. Some women respondents reacted sharply to this item. One of them remarked "If women are not objective, how is it that society finds them suitable for careers in education right from primary to higher levels? Evaluation of students is an important component of a teacher's role and if women can be trusted to be objective in teaching, why not in business?"

Our next statement was: "Challenging work is more important to men than it is to women". It was negatively worded and disagreement with the statement indicated a positive attitude towards women. As Figure 3 shows, about 71% women and 52% men expressed disagreement with the statement, mean-

Figure 3 around here

ing thereby that they do not believe that men value challenges in work more than do women. Curiously enough, one fourth of women and 44% men agreed that indeed challenging work is more important to men than to women.

Regarding self-confidence among women, Figure 4 presents responses to the statement that "women possess the self-confidence required of a good

Figure 4 around here

leader". A confident 85% women respondents agreed with the statement whereas male agreement was 54%. This indicates a substantial gap between the extent of women's self-confidence to succeed as a leader, and men's perception of it.

This suggests that even though a large number of women feel competent and have confidence in their capabilities as leaders, the male perception is not so unequivocal; a sizable percentage of men see women as lacking in confidence.

The next statement concerned the common stereotypes of emotional behaviour among women managers. As Figure 5 depicts, the responses of men as

Figure 5 around here

well as women were much less positive than for other statements. A slight majority of female respondents (about 55%) and one third of male respondents expressed agreement with the statement that "women no more allow their emotions to influence their managerial behaviour than do men". Indeed 32% women and 57% men disagreed with the statement. These results indicate the pervasiveness of a belief that women do not control their emotions in managerial situations to the extent that men do. Whether controlling one's emotions in all situations is desirable for the individual and the organization, is a related, probably debatable, issue.

Given the above beliefs and perceptions about women's managerial attributes, how do respondents view the relative contribution of women to the corporate goals? The final statement in this section was addressed to this issue. A negatively worded statement, it read as: "Women are less capable of contributing to an organization's overall goals than are men". As Figure 6

Figure 6 around here

shows, there were marked differences in the female and male responses. About 75% women and only 33% men expressed disagreement with the statement indicating thereby a positive attitude. Negative attitude was down by 22% women and 60% men who agreed that women cannot contribute as much to the overall corporate goals as do men. Combining these with earlier responses, it seems that while a large majority of males and almost all female respondents believe in women's capability to become successful managers in absolute terms, when it comes to a comparison of the female with male managers' capability to contribute to organizational goals, more than half the male and one fifth of female respondents believe in the superiority of the male.

II. Physiological and role-related considerations:

We wanted to see how far the basic physiological differences between women and men, and the consequent role of women as mothers are viewed as detracting from their role as managers.

The first statement in this category concerned pregnancy. As shown in Figure 7, about 70% women and 53% men agreed that the possibility of pregnancy

Figure 7 around here

does not make women less desirable employees than men. However, surprisingly, the disagreement expressed by one fourth of our female respondents with this statement indicated a belief on the part of women themselves that pregnancy does indeed make women less desirable employees than men.

The next statement which was about physiological problems in general evoked a more positive response. Figure 8 presents responses in this respect.

Figure 8 around here

85% women and 63% men agreed with the viewpoint that physiological problems associated with being women should not make women less desirable than men as employees. When the difference between this response and the earlier response about pregnancy was highlighted, many respondents commented that pregnancy was associated with subsequent confinement and other maternal responsibilities which often result in long leave and high absenteeism of women. This according to many respondents comes in the way of women's discharge of their managerial duties. Hence, the guarded response to the item about pregnancy.

Our next statement was addressed to the issue of executive success and femininity. This is an important issue for career women in banks who place a high value on both, their success in managerial roles and their femininity. There were marked differences in the male and female responses to the statement that "To be a successful executive, a woman does not have to sacrifice some of her femininity" (Figure 9). About 75% female respondents agreed with this statement. Curiously enough, the male agreement was much less (39%). In

Figure 9 around here

fact, a majority of males (54%) expressed disagreement. Women thus appear to be saying that managerial career and femininity are not mutually exclusive; for attaining one, they do not have to sacrifice the other. Men, however, have reservations and a majority of them appear to believe that success in the corporate world can be obtained by women at the cost of their essential feminine quality. This highlights a significant difference between the female and male perspectives.

An important issue that evoked considerably negative attitude both among men and women was the effect of working mothers on their children. The item for this issue was negatively worded and read as "A woman who stays at home all the time with her children makes a better mother than a woman who works outside the home at least half the time". 67% male respondents expressed agreement with this statement out of whom 23% agreed strongly. 34% female respondents also agreed with the statement (Figure 10). This pattern of responses raises a significant issue. It indicates

Figure 10 around here

the pervasiveness of a belief that working women cannot be as successful as mothers as women who stay at home all the time. Culturally, we lay a great deal of emphasis on women's role as mothers, and if women's work role is seen as conflicting with their maternal responsibilities, then career commitment of professional women is likely to be viewed disparagingly by significant others whose support is necessary for working women to acquit their dual family and career roles successfully. The fact that 34% women respondents also agree with the above statement suggests the pervasiveness of what Stead (1985) calls the "baby trap" in which women are led to believe that producing and nurturing children is their primary role, their *raison d'etre*, and other roles, particularly their work role strongly interferes with the effective discharge of this role.

These responses emphatically bring out the need to study scientifically the relationship between growth and well-being of children of working mothers compared to non-working mothers so that misgivings in this important area can be removed.

III. Organizational treatment of women:

In the next part of the study we wanted to find out how women are seen as being treated by the employing organizations (i.e. banks) and whether there are any differences in perceptions between female and male respondents.

Our first item concerned the perceived career progression of women who are attractive. Our statement which was negatively-worded read as "Attractive women move up faster in an organization than men or women who are less attractive". However, as Figure 11 shows, 60%

Figure 11 around here

women and 36% men disagreed with the statement. These respondents appear to discount any relationship between women's physical appearance and upward career mobility. Interestingly, 36% women and 67% men indeed believed that women who are good-looking have an edge over men and less good-looking women in the organization. This response pattern is in contrast to findings of a research study which showed that attractive women were not considered to be as suitable for managerial positions as less attractive women (Heilman and Saruwatari, 1979). Further research in India needs to be undertaken to explore the factual basis for this perceived relationship between the attractive appearance of women and their upward career mobility, and to determine whether, if true in the case of women, this phenomenon also holds good for men.

Because they are in small minority at present, women tend to attract high visibility in the organization. This visibility can often be advantageous for women: they enjoy attention and their good work gets

noticed in the upper echelons of the organization. Visibility can also have its price because under the glare of the limelight mistakes can get exaggerated and discussed extensively which creates its own performance pressures. We asked the respondents to indicate whether the visibility enjoyed by women works to the advantage or disadvantage of women managers. Results are shown in Figure 12. For this item the male and female responses

Figure 12 around here

were almost identical. About 18% of our female and male respondents believed that visibility worked to the advantage of women. Interestingly, one third of our female and male respondents believed that visibility works neither to advantage nor to disadvantage of women managers. However, 48% women and 46% men felt that visibility has its disadvantages for women in organizations. Thus slightly less than half of our female respondents felt that their visibility constrained their organizational performance in any way, and 8% felt strongly about it. It appears that either women's visibility has no impact, or it works marginally to the disadvantage of women in banks.

The last statement in this section concerned the promotional opportunities for women. Responses were revealing. 60% female respondents believed

Figure 13 around here

that regarding promotional avenues, women in managerial positions have about the same opportunity as men. 54% male respondents also thought so. However, one third of our female respondents and one fourth of our male respondents

felt that women have less opportunity than men for promotion. This suggests that even if a majority of respondents feel that women enjoy as much opportunity for upward climb as do men, a significant minority feels that women are disadvantaged in this respect.

IV. Acceptability of women in management:

Besides respondents' perception of managerial attributes, and physiological and role-related constraints of women managers, we were also interested in finding out the extent to which women managers can be acceptable on an affective plane. Three statements including one negatively-worded item were included in this category.

Predictably enough, there were marked differences in female and male responses. The first statement in this category read as: "Time has come for the business community to accept women in key managerial positions". 92% women agreed with the statement and 34% agreed strongly. The male response

Figure 14 around here

was much more hesitant. About 4% men expressed strong agreement; 49% men agreed mildly that women can be accepted in key managerial positions, and 37% men disagreed with the statement.

Our next statement was negatively-worded. It ran as: Even if there are competent female executives around, the best assignments at higher levels should go to men. Disagreement with the statement implied a positive attitude towards women managers. Responses are presented in Figure 15.

Figure 15 around here

75% women and 56% men expressed disagreement with the statement. Interestingly, one fourth of our respondents (both men and women) felt that irrespective of competent female executives being available, good assignments at senior management levels should be given to men only. The agreement of females is particularly startling; it shows that many times women themselves give up their claim for equitable treatment in the organization.

Responses to the item that "It is acceptable for women to compete with men for top executive positions" are presented in Figure 16. 89% women and 66% men agreed with the statement. Significantly, 29% men disagreed, imply-

Figure 16 around here

ing thereby that according to them women should not compete with men for top executive positions. This suggests a hesitation to accept women in top posts which according to 29% men should be occupied exclusively by men.

1. Overall attitude towards women managers:

Given the attitudes of respondents on a number of issues concerning women in management, we finally wanted to know respondents' action tendencies with respect to women in superior and subordinate positions and respondents' overall attitude towards the promotion of women to senior management positions.

The first statement in this section concerned respondents' attitude towards working for a female boss. Responses are presented in Figure 17. The

Figure 17 around here

statement was unfavourably worded so that agreement with the statement meant a negative attitude and disagreement showed a positive attitude towards women.

There were wide differences in male and female responses. 80% women and 56% men disagreed with the statement that "I personally would find it difficult to work for a female boss". Whereas 9% female respondents agreed with the statement, the male agreement was much more pronounced (29%). This reluctance among men to work for female superiors indicates the carry-over of the traditional sex-role stereotype that men are meant to command and women to obey, and this relationship should not be reversed.

The next statement concerned respondents' attitude towards women as subordinates. Results are presented ⁱⁿ Figure 18. A very large majority of

Figure 18 around here

women (84%) and a large majority of men (73%) showed disagreement with the unfavourably-worded statement, which means a widely-held positive attitude towards women subordinates. A comparison of Figures 17 and 18 shows negligible difference between women respondents' attitude towards female bosses and female subordinates. But men, significantly enough, hold a much more favourable attitude towards female subordinates than towards female bosses. What men appear to be saying then, is that so long as women play the traditional subservient role, men would have no difficulty in playing the complementary role of the boss; but men would find it difficult to accept an interchange of this role in which women assume superior positions.

The final statement in our study concerned the overall attitude towards woman managers. It ran as:

On the whole I can say that I am

- | | |
|--------------------------|---------------------|
| a. strongly in favour of | d. slightly against |
| b. slightly in favour of | e. strongly against |
| c. indifferent about | |

the promotion of women to senior management positions.

Responses are presented in Figure 19. As expected, women were much more favourable to the ideas of promotion of women to senior managerial

Figure 19 around here

positions than men. Differences between the male and female responses were strikingly large. Whereas 76% women respondents were enthusiastic and reacted positively about the promotion of women to senior management positions, only 40% men held a positive attitude. 10% male respondents held a strongly negative attitude, and 29% had a mildly negative attitude towards promoting women to senior management positions.

Implications of such an overall attitude could be far reaching for women. In organizations like banks where men far outnumber women and occupy almost all the key decision-making positions at senior and top levels, if only 40% men hold a favourable attitude towards promotion of women to senior management positions and the rest are either indifferent or hold unfavourable attitude, the pervasiveness of indifference or negative attitudes would affect adversely the placement, utilization and promotion decisions concerning women.

Conclusions and recommendations:

Our study presents a somewhat mixed picture with dark patches outnumbering the bright ones. Men and women differ significantly in their attitudes toward women managers. Women, naturally, have much more favourable attitudes than men. Yet their responses also are not unequivocally positive. For some issues such as women's capacity to acquire managerial skills, women depict an overwhelmingly positive attitude; for some others like women's work role interfering with their roles as mothers, their support is much less. What is intriguing is that women, though a small proportion, should hold negative attitudes towards a number of issues concerning women managers. The most striking of these is the response to the final statement concerning overall attitude towards promotion of women to senior management positions wherein one fourth of our female respondents expressed an unfavourable attitude. Although causal factors contributing to such an attitude in which members of one social category do not want some of their own people to reach higher echelons of the organization need to be scientifically researched, our own hunch is that the current absence of female role models at the top in banks could be a strong factor which curbs women's desire to see some of their own kind there. Unlike men, in the case of women, this reservation does not seem to issue from women's reluctance to work under female bosses because an overwhelming majority (80%) of our female respondents did not express such a reservation.

Coming to male attitudes, the picture becomes gloomier. There are item-wise differences in the intensity of men's responses but the undercurrent of resistance to women managers is unmistakable. At a general

plane men tend to concede that women possess managerial capabilities, yet when it comes to specific attributes like objectivity, confidence, need for challenging work, women's contribution to organizational goals, etc., the male reservation about female managers possessing these attributes becomes pronounced. Men hold much more conservative attitudes about women's traditional roles than do women respondents. A bare majority of men (53%) agreed that time has come for the community to accept women in key managerial positions; a similar proportion disagreed with the unfavourable statement that even if competent women are around, the best assignments at higher managerial levels should go to men. The nature of male resistance became dramatically clear in responses to the last three items. Only a slim majority of men (56%) disagreed with the negative statement that they would personally find it difficult to work for a female boss; as many as 79% disagreed with the statement that they would personally find it difficult to supervise women as their subordinates; and only 40% men indicated an overall favourable attitude towards promotion of women to senior management positions. Men thus appear to be comfortable with women subordinates, but not so comfortable with women bosses. In spite of women's overall managerial competence that they acknowledge, men depict a deep-rooted resistance to letting women reach senior management positions in banks. This uneasiness with the very idea of women occupying top positions can constitute a major obstacle to women's elevation to higher positions.

To the extent that findings from this study could be generalized, attitudinal reasons for women's slow rise in managerial positions in banks seem to be threefold. First, the presence of so few women at higher positions in

banks despite their being around at lower levels in banks for a number of years can be traced, albeit partly, to women's own attitudes. As our study confirms, for some issues, particularly conflict between maternal and work roles, many women feel that managerial responsibilities obstruct their effective discharge of family responsibilities. Such conflicts often come in the way of women accepting transfers and promotions in banks. However, the responsibility for looking for alternative solutions does not rest with women alone. Women at the individual level, and banks at the collective organizational level need to develop measures and strategies to help women circumvent this problem which is particularly acute in the early years of women's career.

A second deterrent to women's upward mobility in banks appears to be the attitudinal climate permeating women's work environment. Our study shows a widespread male reservation about treating women at par with men on important organizational issues and a resistance to accept women as worthwhile peers and bosses. Placed amidst male colleagues who often hold unfavourable assumptions and attitudes about them, women carry the burden of disproving these assumptions at every step. Reservations such as the ones brought out in this study have a dampening effect on the performance of women, particularly in leadership positions.

Third and probably the most important factor is the direct and subtle influence of these unfavourable male attitudes on organizational decisions concerning women's career advancement. Since they are often covert, such influences are hard to detect, and yet they have the potential of adversely affecting women's advancement opportunities in significant ways. Because

men far outnumber women in banks, they are also decision makers in important areas like placement, transfer, training, and promotion. The widely and often nonconsciously-held assumptions, reservations and unfavourable attitudes among men towards women get reflected in decisions concerning utilisation and upward mobility of women.

The study amply highlights the pervasiveness of lukewarm attitudes towards women managers in banks. Attitudes could be much more unfavourable in other industries and organizations where women are new entrants. Both women employees and employing organization need to undertake measures to improve the situation. Women need to develop greater confidence in their own capabilities, prove themselves on the job, demand equitable treatment and build upon the pockets of support available in the organizational environment (Parikh and Kumar, 1987). Organizations, on the other hand, need to recognize the pervasiveness of this phenomenon in the first place. As a second step, efforts can be made to improve interviewer training, and raise awareness about the possibility of traditional assumptions and attitudes about women clouding objective performance appraisal and other important decisions concerning women. Rising above age-old attitudes to offer challenging opportunities to competent women, and to encourage, train and promote deserving women at par with men is a major challenge facing Indian organizations.

Finally, the present study underscores a need for extensive surveys of attitudes toward women managers in different industries. Future research can study these attitudes across industries and explore similarities and

differences in attitudes, their reasons and consequences for women. Also, these attitudes can be seen as in a flux and repeated measures can throw light on the direction in which attitudes toward women managers are changing over time.

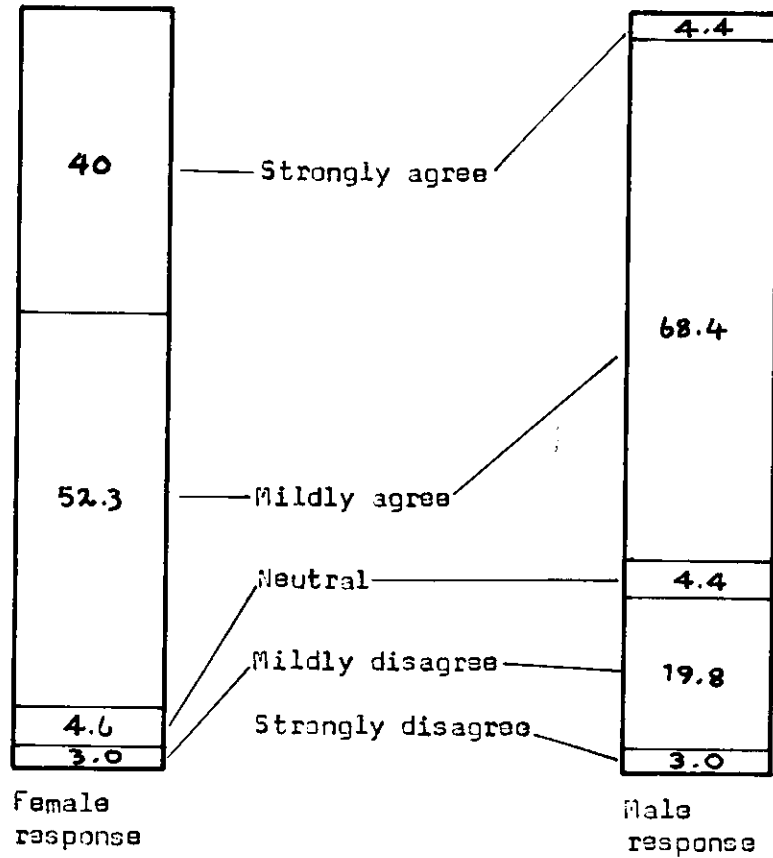
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Figure 1*

Women have the capability to acquire necessary skills to be successful managers.



* Numbers in Figure 1 to 19 denote percent response. Due to the rounding off of numbers to one decimal point, their totals need not always equal 100.

Figure 2

Women have the objectivity required to evaluate business situations properly.

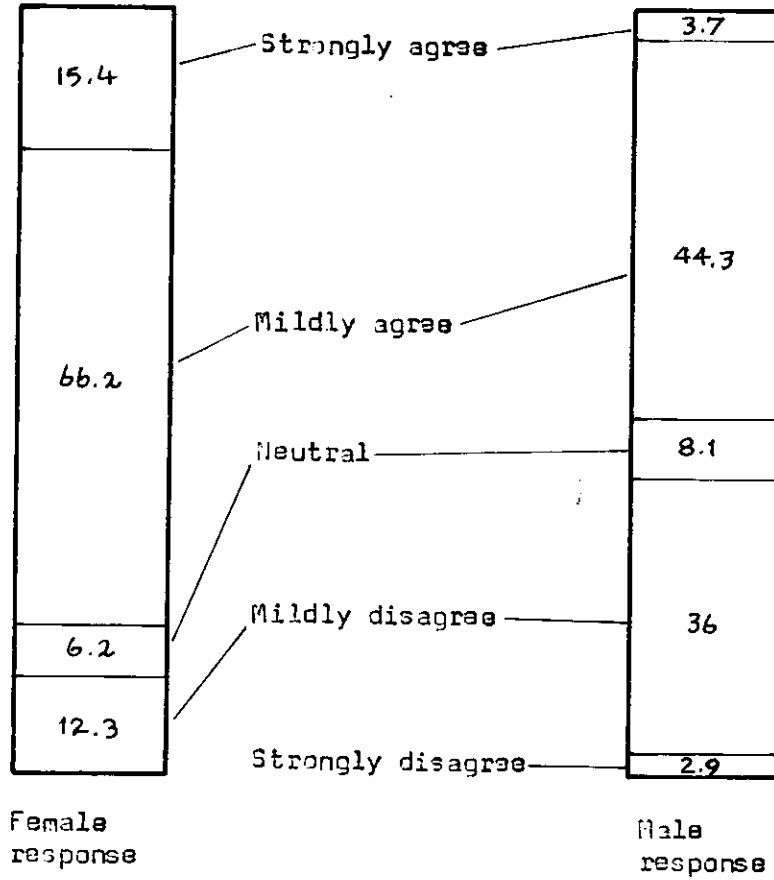
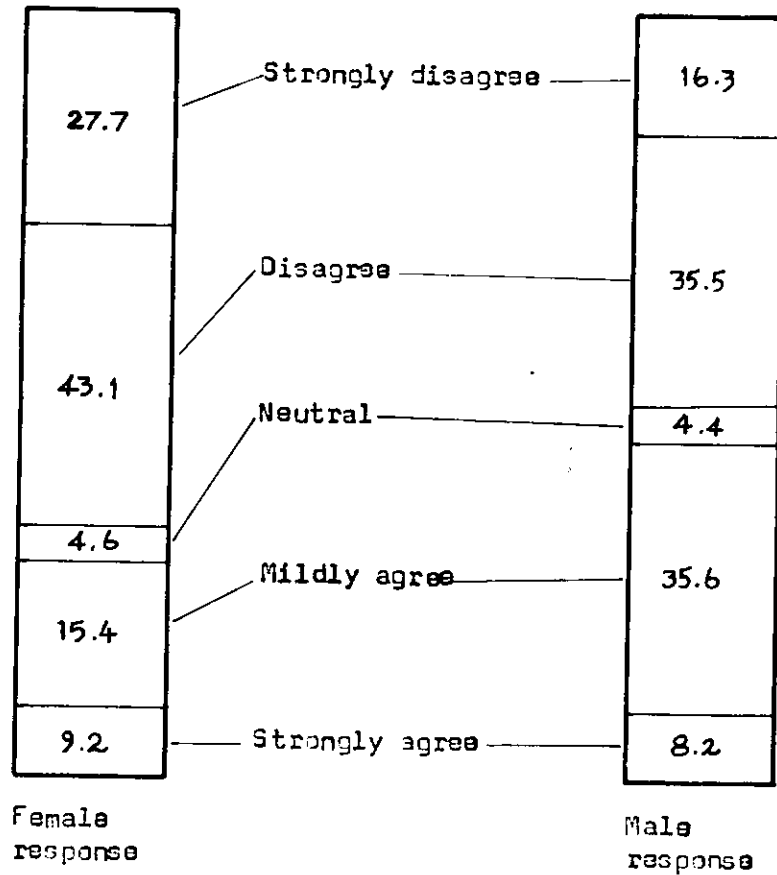


Figure 3

Challenging work is more important to men than it is to women.*



* An asterisk mark denotes that the statement is unfavourably-worded so that disagreement with the statements implies a positive attitude towards women and agreement denotes a negative attitude.

Figure 4

Women possess the self-confidence required of a good leader.

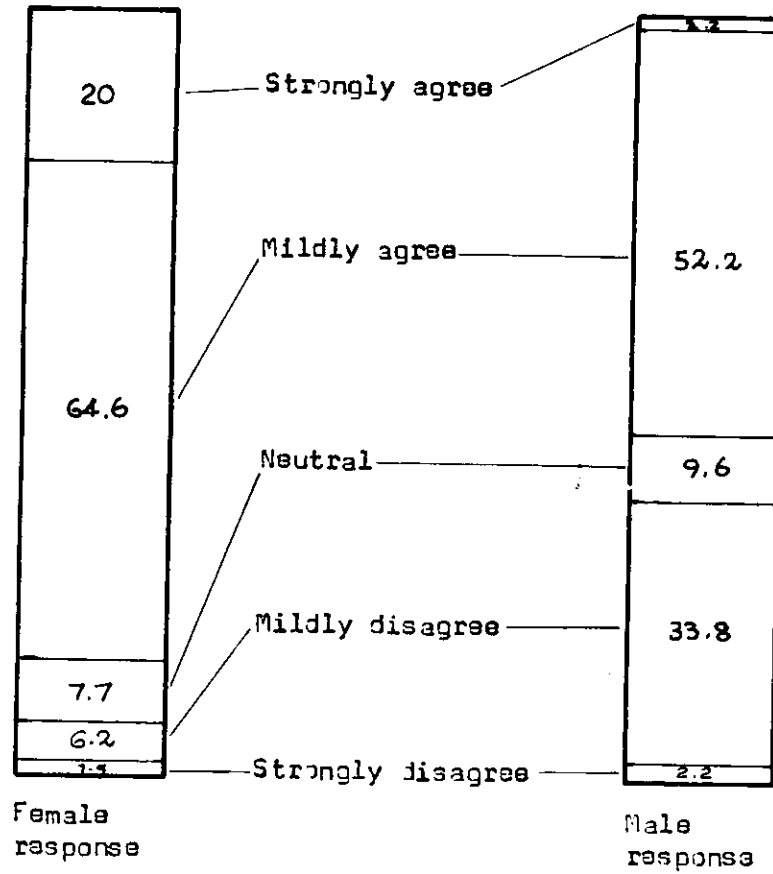


Figure 5

Women no more allow their emotions to influence their managerial behaviour than do men.

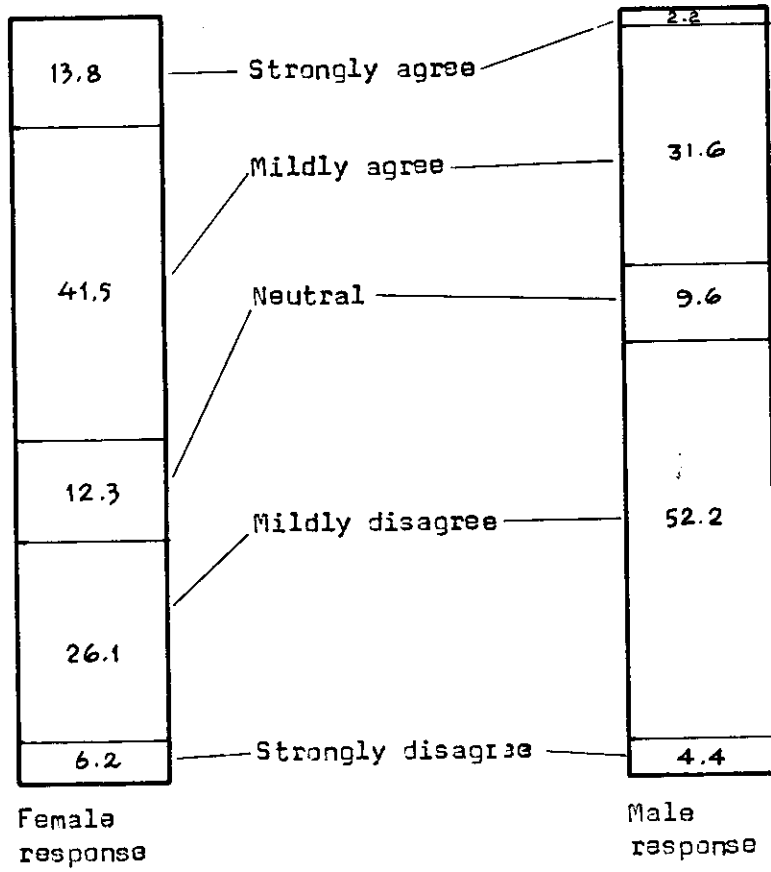


Figure 6

Women are less capable of contributing to an organization's overall goals than are men.*

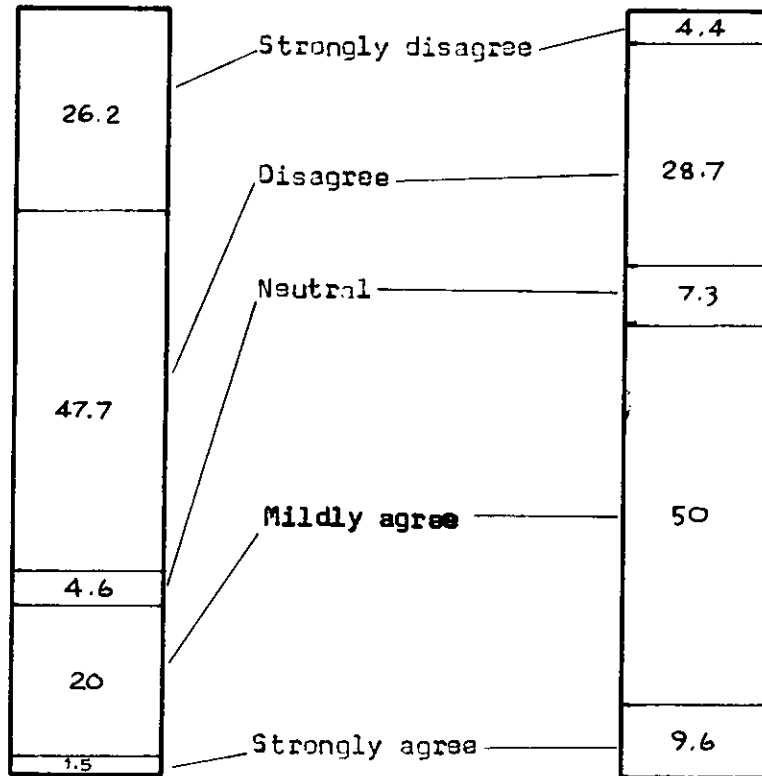


Figure 7

The possibility of pregnancy does not make women less desirable employees than men.

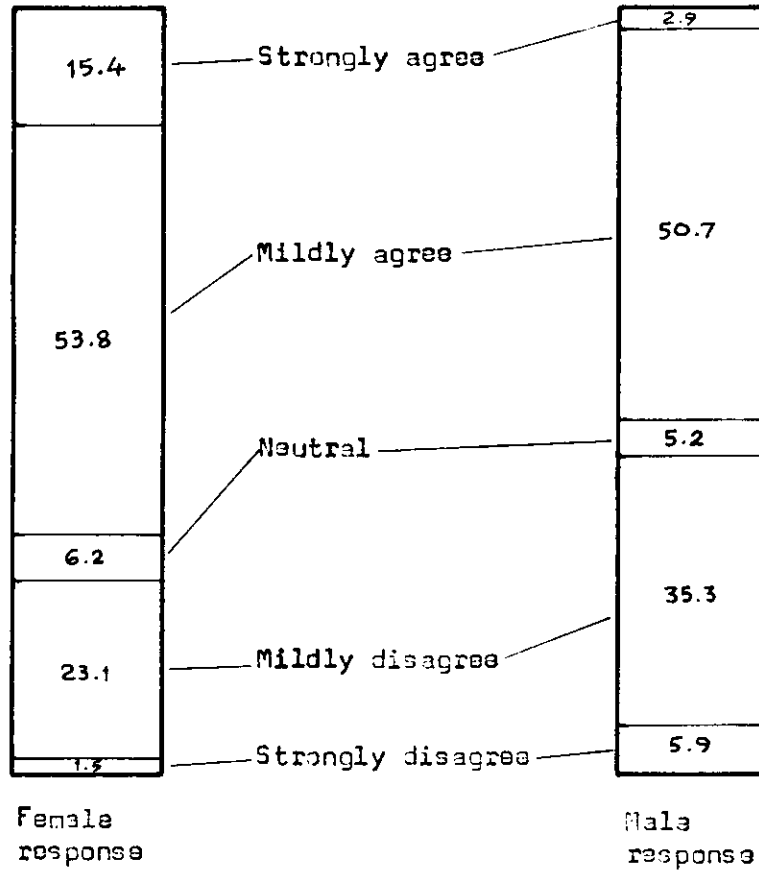


Figure 8

Physiological problems associated with being women should not make women less desirable than men as employees.

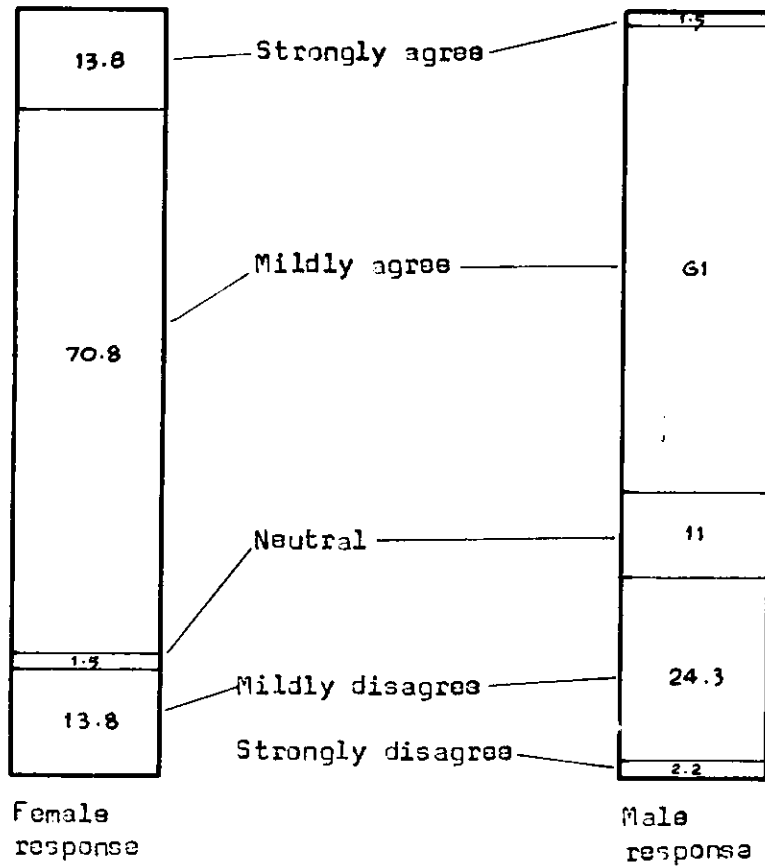


Figure 9

To be a successful executive, a woman does not have to sacrifice some of her femininity.

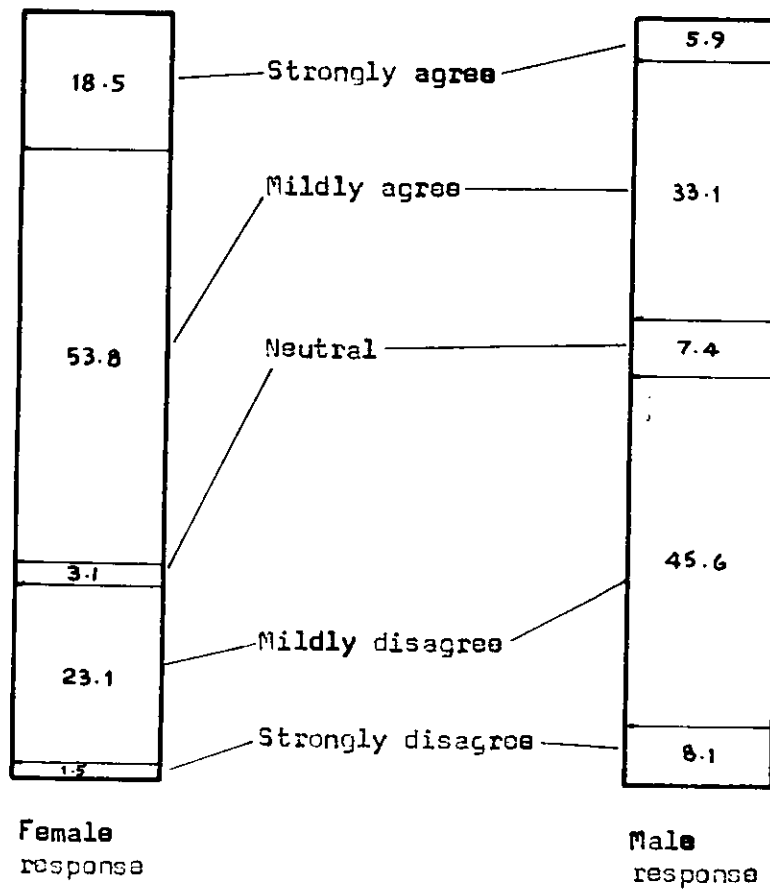


Figure 10

A woman who stays at home all the time with her children makes a better mother than a woman who works outside the home at least half the time.*

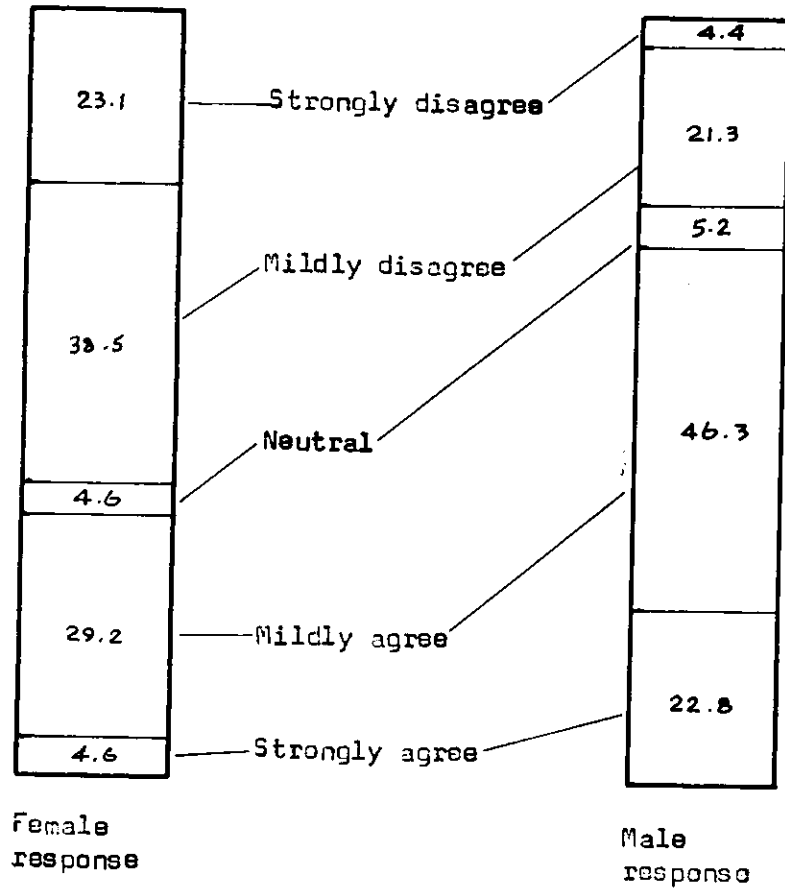


Figure 11

Attractive women move up faster in an organization than men or women who are less attractive.*

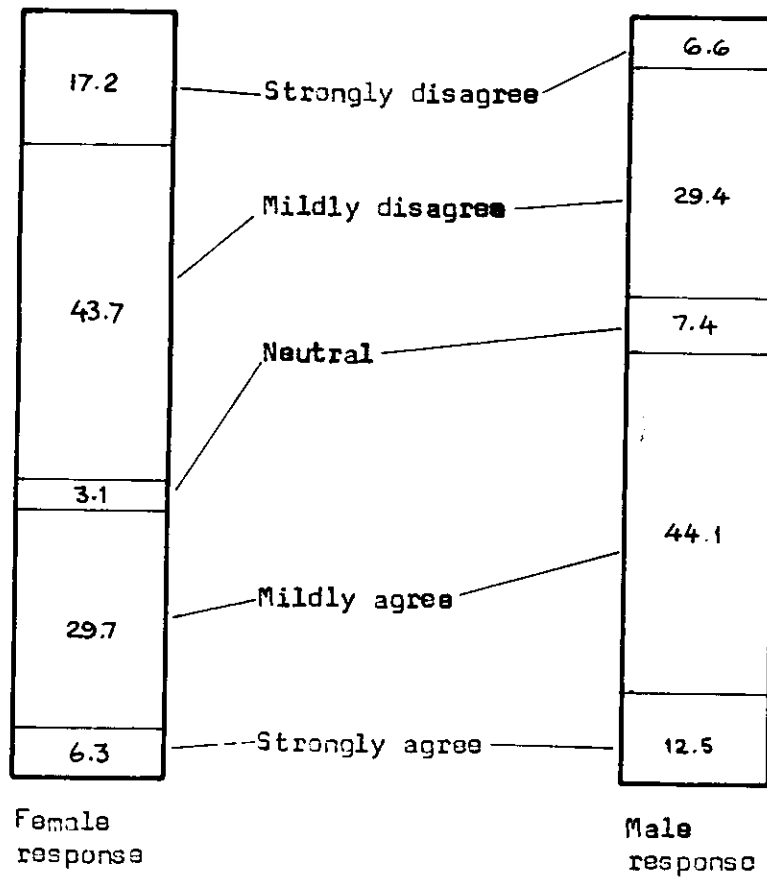


Figure 12

Because they are few in numbers, the visibility enjoyed by women managers works

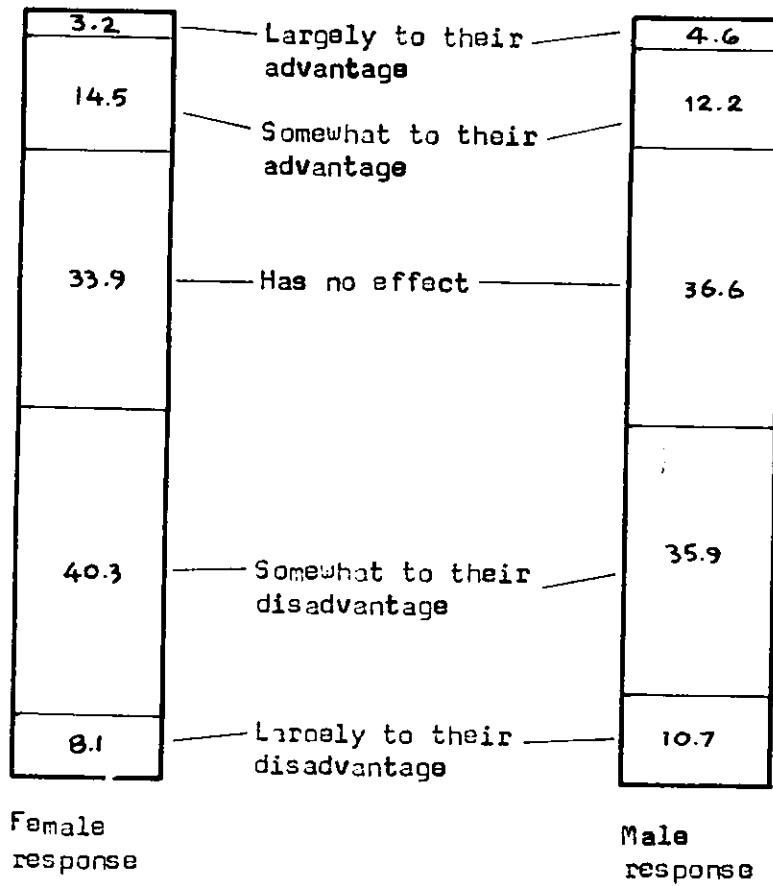


Figure 13

Regarding promotional avenues, women in managerial positions have

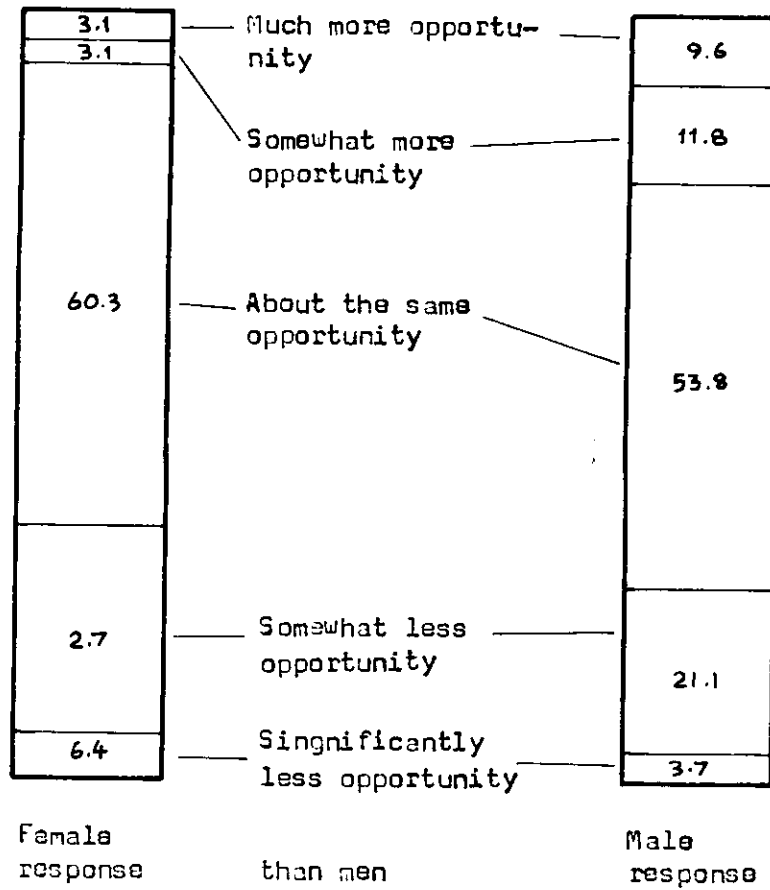


Figure 14

Time has come for the business community to accept women in key managerial positions.

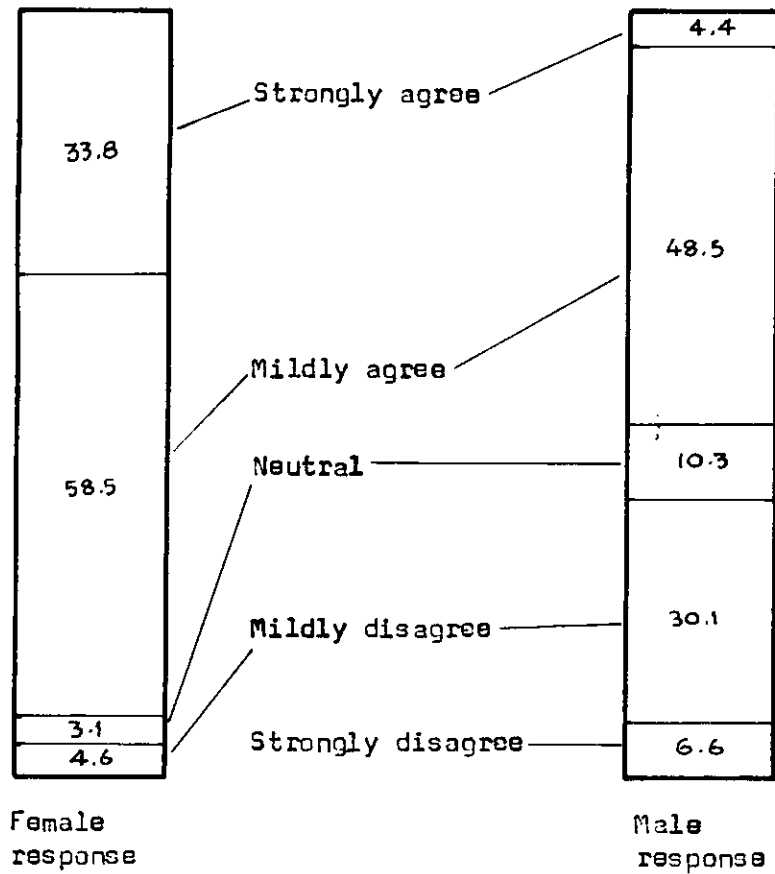


Figure 15

Even if there are competent female executives around, the best assignments at higher levels should go to men.*

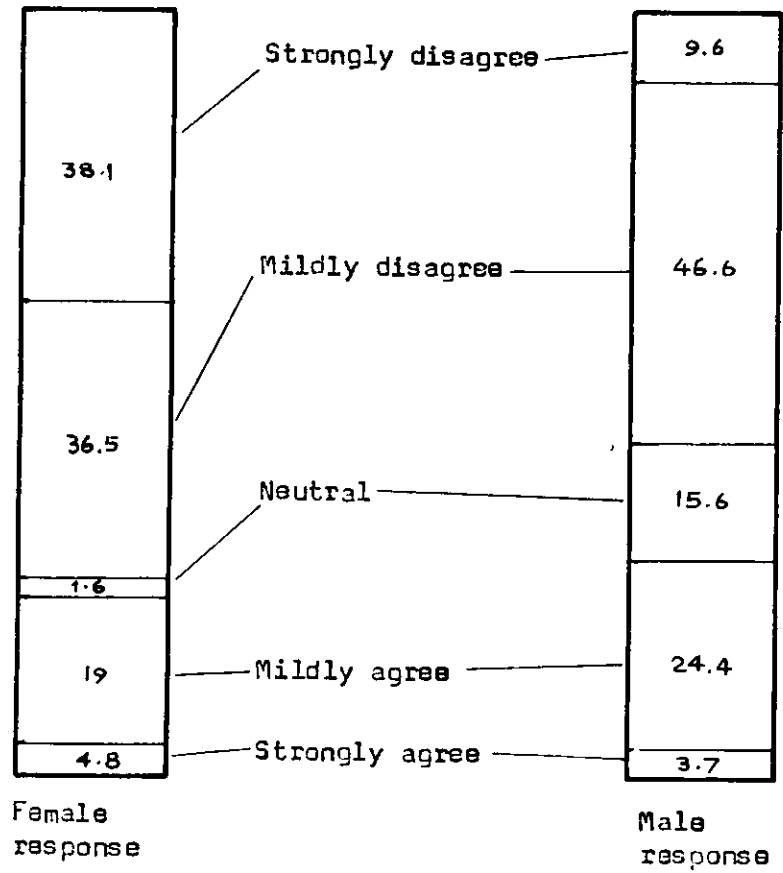
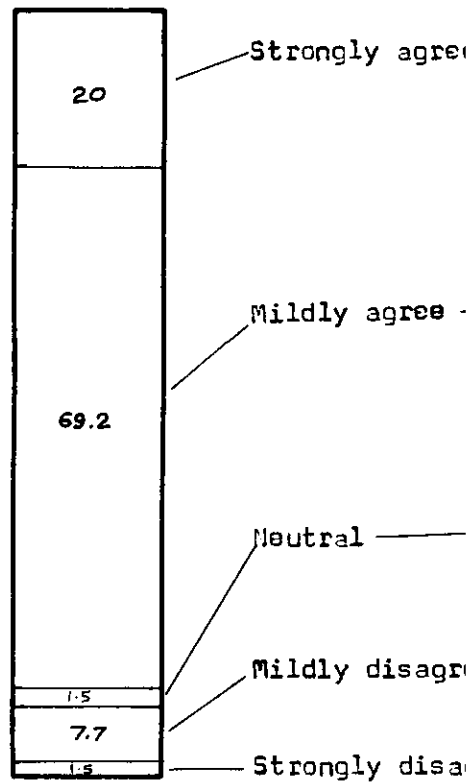


Figure 16

It is acceptable for women
for top executive



Female
response

Figure 17

I personally would find it difficult to work for a female boss.*

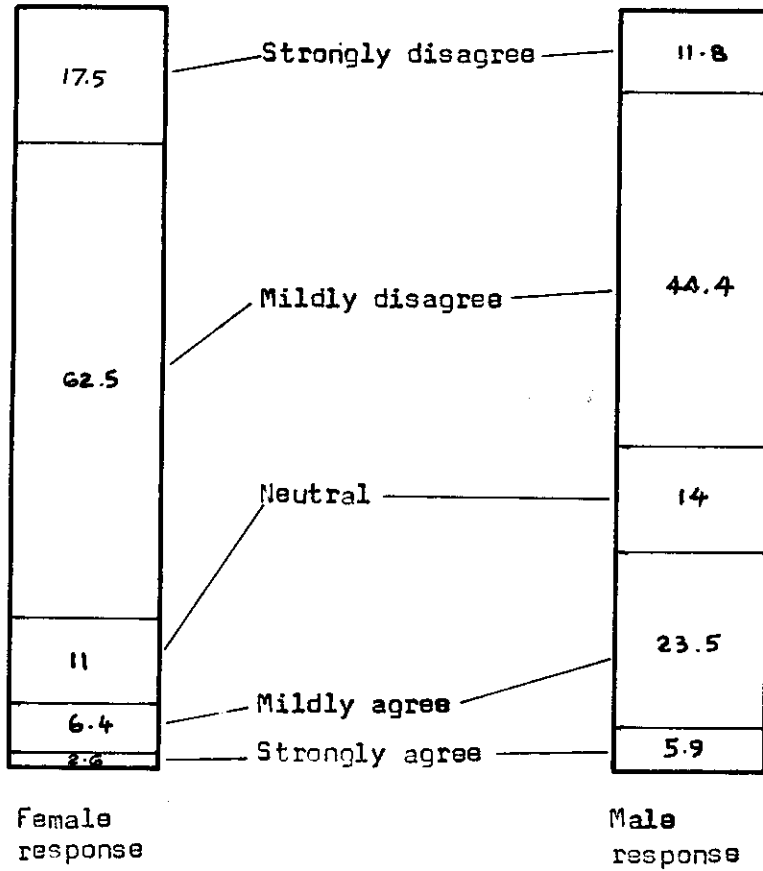


Figure 18

I personally would find it difficult to supervise women as my subordinates.*

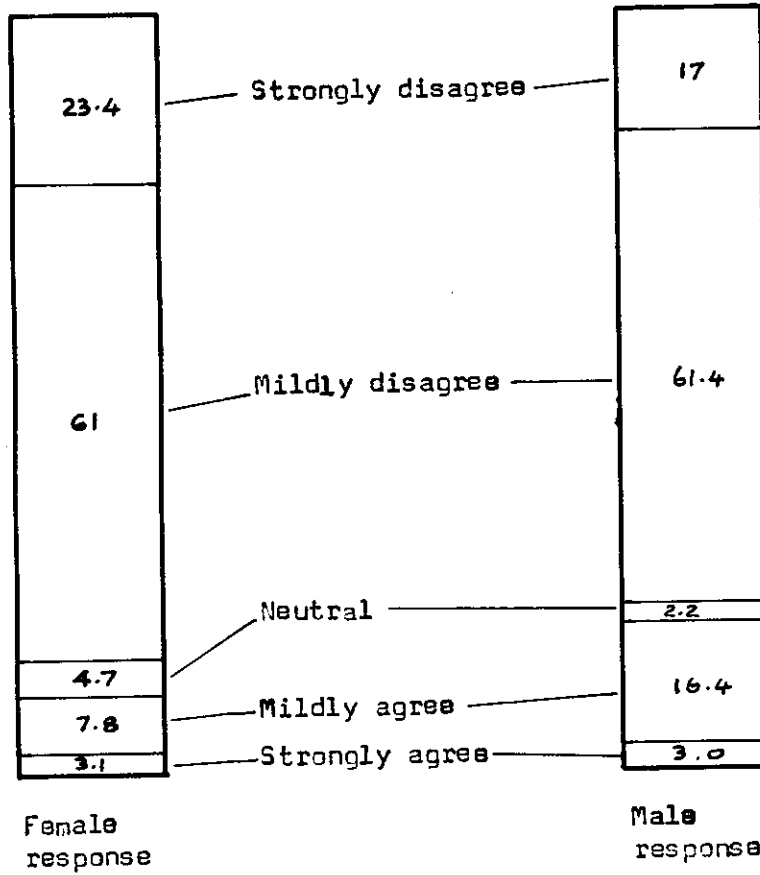


Figure 19

Overall attitude towards promotion of women to senior management positions

