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CU Global Management Review
Volume 4, Issue 1, January-June 2015, pp. 45-48

A STUDY ON THE SIGNIFICANCE OF INFORMATION TECHNOLOGY (IT) & IT ENABLED SERVICES (ITES) IN INDIAN BANKING SERVICES

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Abstract

Information Technology plays a very vital role in the banking sector in India. IT plays crucial role in the success of banking sector. IT services like E-CRM sets up high landmarks in banking Services in India. It also goes hand in hand with the fast changing economic environment. The ultimate performance of a bank depends upon the satisfaction of its customers. . In the emerging competitive and technological driven banking era, banks have to try very hard for retaining and increasing their customer base. INFORMATION TECHNOLOGY (IT) have emerged as a boon in the corporate sector, it is taken as one of the effective tool in this direction by the banks. It focuses on defining the customer as valuable in the long-term. It helps to view customer relationships as learning relationships. The concept of CRM, seen in the context of e-business, it translates into e-CRM, which essentially deals with managing customer views over the web. The present paper attempts to analyze the concept of information technology with context to E-CRM in Indian banks from its various dimensions including specifically its need, procedure, present scenario and future prospects.

Key Words :-Information Technology, ITES, CRM, economic environment, e-business

Introduction

Technology by changing the production techniques results in improvement in productivity. History has shown that modern economic growth has been inspired by the rapid and persistent upgradation of technology and scientific knowledge. It is estimated that one-third to one-half of the growth experienced by the industrially advanced countries has come from technological progress. Thus technology has emerged as the principal driving force for long term economic

growth. Economic growth results from slow and steady improvements in technology and from the "Break Through" innovations. Break through innovations are unpredictable and such innovations when they come up change the direction of the entire industrial structure. Technological innovations of a fundamental nature started two centuries ago. They began with the revolution in the textile sector. We

are now in the fifth or the sixth wave of innovations and the current technological innovations have ushered in the electronic age. E-CRM (electronic-customer relationship management) has transformed the way of banking in India. Far reaching changes in computers and communications technology have altered our way of life. It is this change which has also fundamentally altered the way in which banking is being performed. The basic functions of banking have remained the same but the way in which banking services are provided has altered. India is somewhat of a late comer to the technology revolution in banking. The process of computerization of the banking industry in India started in the mid-1980s. It had a Difficult beginning. Unfortunately, the trade unions were opposed to it. They did not at that stage fully grasp the potential of technology.

E-CRM IN INDIA

The E-CRM or electronic customer relationship marketing concept is derived from e-commerce. It also uses net environment i.e., intranet, extranet and internet. Electronic CRM concerns all forms of managing relationships with customers making use of information technology (IT). E-CRM is enterprises using IT to integrate internal organization resources and external marketing strategies to understand and fulfill their customers' needs. Comparing with traditional CRM, the integrated information for E-CRM intra organizational collaboration can be more efficient to communicate with customers. The concept of relationship marketing was first founded by Leonard Berry in 1983. He considered it to consist of attracting, maintaining and enhancing customer relationships within organizations. In the years that followed, companies were engaging more and more in a meaningful dialogue with individual customers. In doing so, new organizational forms as well as technologies were used, eventually resulting in what we know as customer relationship management. The main difference between RM and CRM is that the first does not acknowledge the use of technology, where the latter uses Information Technology (IT) in implementing RM strategies.

As the Internet is becoming more and more important in business life, many companies consider it as an opportunity to reduce customer-service costs, tighten customer relationships and most important, further personalize marketing messages and enable mass customization. E-CRM is being adopted by companies because it increases customer loyalty and customer retention by improving customer satisfaction, one of the objectives of e-CRM. E-loyalty results in long-term profits for online retailers because they incur less costs of recruiting new customers, plus they have an increase in customer retention. Together with the creation of sales force automation (SFA), where electronic methods were used to gather data and analyze customer information, the trend of the upcoming Internet can be seen as the foundation of what we know as e-CRM today.

AS WE IMPLEMENT E-CRM PROCESS, THERE ARE THREE STEPS LIFE CYCLE

1. Data collection: About customers preference information for actively (answer knowledge) and passively (surfing record) ways via website, email, questionnaire.
2. Data aggregation: Filter and analysis for firm's specific needs to fulfill their customers.
3. Customer interaction: According to customer's need, company provide the proper feedback them.

It can be defined as activities to manage customer relationships by using the Internet, web browsers or

other electronic touch points. The challenge hereby is to offer communication and information on the right topic, in the right amount, and at the right time that fits the customer's specific needs.

TECHNIQUES IN E BANKING

The following are some of the latest IT Enabled Services (ITES) techniques used by banks in Offering new products and services to its customers.

ATMs: At the End of June 2012 installed number of ATMs in the country is 99,218, which is likely to be more than 4000 by next year. Most of the demand for this technology is coming from State owned banks. Until now, ATM services have been confined to deposits and withdrawal from bank accounts by customers. The growth in ATMs has been fuelled by a race among banks to expand their customer base by going in for more value added services (bill payments and Mini statement etc) on these machines. Indian Banks together have an ATM network of 99,218 machines dispensing cash across the country at end of June-2012. This includes ATM at Banks as well as Non-Bank locations. SBI leads the pack with 22,469 ATMs followed by Axis Bank with 10,337 ATMs. The difference between the First and Second is quite large for anyone else to come and fill the gap. Surprisingly, Barclays and American Express do not have any ATMs in India.

Mobile Banking:-In year 2002 mobile banking was started in India by sms banking. It is very useful for making inquiries about their account on their mobile phones. with the coming of smart phones and excessive usage of internet on mobile phones, application based banking has emerged as a new concept at present. The reserve bank of India (RBI) has already issued notification regarding mobile banking transactions in India. The telecom regulatory authority of India (TRAI) has also issued the mobile banking (quality of service) regulations 2012.

Internet banking: - The use of computers had led to introduction of online banking in India. The use of the modern innovation and computerization of the banking sector of India has increased many fold after the economic liberalization of 1991 as the country's banking sector has been exposed to the world's market. The Indian banks were finding it difficult to compete with the international banks in terms of the customer service without the use of the information technology and computers. Net Banking is HDFC Bank's Internet banking service. Through Net Banking, you can perform all your transactions online without leaving the comfort of your own home. HDFC Bank has implemented an extra security solution for its customers - Secure Access Secure Access is an additional layer of security that is essentially a solution protecting your account from hackers and fraudsters. Secure Access requires a one-time registration effort from your side.

E-Mail: - The most common and basic use of Internet is the exchange of e-mail (electronic mail). It is an extremely powerful and revolutionary result of Internet, which has facilitated almost instantaneous communication with people in any part of the globe. With enhancements like attachment of documents, audio, video and voice mail, this segment of Internet is fast expanding as the most used communication medium for the whole world. Many websites offer e-mail as a free facility to individuals. Many corporates have interfaced their private networks with Internet in order to make their e-mail accessible from outside their corporate network.

Computer networking: - bank uses networks are, say you go and open a bank account. For you to be able to withdraw money from a different town/city, that would mean (without networks) somebody is going to have to call every bank and give your details and then every time you lodge or take out money

they have to call all the banks again to keep them uptodate on your account. With networks, every bank can see your account, whats in your account and it saves having to get somebody call other banks every time you make a withdrawal.

Credit cards: - credit cards and online credit cards helps you in various ways. Your total cash and credit limits, billed and unbilled transactions, payment due date and reward points you have earned on your card. This helps you monitor your Credit Card transactions and know when your Credit Card bills are due for payment. You can see your reward points and enjoy the benefits they offer.

Future prospect of IT with prospect to e-crm

Despite all the efforts, these E-Banking systems have remained largely unnoticed by Indian customers. Therefore, customer perception is of utmost importance for successfully providing E-Banking services. While India's emerging market holds great commercial opportunities for banks (both domestic and international), these banks in order to be successful, need to gain a better understanding of consumers' perceptions and adoption of E-Banking. Many factors play a part in ensuring that the implementation any level of e -CRM is successful. One obvious way it could be measured is by the ability for the system to add value to the existing business. There are four suggested implementation steps that affect the viability of a project like this: Developing customer-centric strategies, Redesigning workflow management systems, Re-engineering work processes and Supporting with the right technologies.

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CU Global Management Review
Volume 4, Issue 1, January-June 2015, pp. 49-59

A STUDY OF "GLASS CEILING" IN INDIAN CORPORATE CULTURE

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ABSTRACT

In this era of globalization women's starts dominating position in industry, government and other leading areas. The purpose of this paper is to determine whether the glass ceiling exists in organizations located near Chandigarh region. The study specifically concentrated on the barriers to the upward mobility of women, based on constructs such as social roles, personal characteristics and situational barriers. There are still thousand of issues which come in the path of growth, and development of women. A descriptive research design is used in the study. This study also tries to highlight all those issues which might help women's in breaking the glass ceiling.

Keywords : Glass Ceiling, Globalization, Dominating Position, Barriers, Characteristics

INTRODUCTION:

Over the past few years women participation in the workforce has significantly increased. But it is commonly believed that women have less career advancement opportunities than do men. Some of the reasons of this problem for women in their career are clearly connected to the idea of a glass ceiling. "Glass Ceiling" refers to invisible barriers that impede the career advancement of women. It also refers to situations where the advancement of a qualified person within the hierarchy of an organization is halted at a particular level because of some form of discrimination, most commonly sexism or racism. This situation is referred to as a "ceiling" as there is a limitation blocking upward advancement, and "glass" (transparent) because the limitation is not immediately apparent and is normally an unwritten and unofficial policy. The disparity between male and female representation in public and private sector is wide in most of the third world countries. Women have little or unequal access to employment. An insignificant number of women occupy by key decision making position. Women have been unable to exert power over economic structure in their societies as they are virtually absent from or are poorly represented in economic decision making. Social or economic policies wholly or partially directed towards women remain in adequate in resolving problems as they often reflect male perceptions and orientations, thereby contributing to inequalities between the two genders. The International Labour Organization (ILO) clarifies that the promotion of women's participation in economic activity, including

the management and decision making levels, is not simply a question of equity, but also one of necessity for viable and sustainable national development . It is generally argued that in the developing world, like India, where almost half the population is women, the need for involving more women in the development process can make them more empowered and hence increase the chances for development. Research indicates that better education and training facilities for women create greater access in development process. In the work place, discriminatory attitudes include women are less capable physically, mentally, and emotionally in certain challenges; they are temperamental and lack motivation, they do well in traditional roles as school teachers, health and welfare officers rather than in administrative and managerial positions; their efficiency and commitment last for only a limited time. They have health problems and are sickness prone and therefore frequently remain absent. Pregnancies interrupt their regular work and their careers are disrupted by family interest. But over the past few years it has been observed that women participation in both public and private employment sector in India has noticeably improved. Although women participation in workforce has increased but, a very few number of managerial positions are being filled by women. The basic purpose of this research is to find out the obstacles for Indian women in glass ceiling and to measure the various basic facilities provided by the company for women safety in the job. The study also attempts to identify that how a women can break glass ceiling on workplace. A survey of women provides evidence relating to find out the obstacles of glass ceiling and possible factors which effect their career growth.

MEANING AND DEFINITION OF GLASS CEILING

In HR term glass ceiling refers to an artificial barrier based on attitudinal or organizational bias prevents qualified women/ other minorities from advancing upward into senior management level positions or situations where the advancement of a qualified person within the hierarchy of an organization is stopped at a lower level because of some form of discrimination, most commonly sexism or racism, but since the term was coined, “glass ceiling” has also come to describe the limited advancement of the deaf, blind, disabled, and aged. It is believed to be an unofficial, invisible barrier that prevents women and minorities from advancing in businesses or barrier to career advancement an unofficial but real impediment to some body's advancement into upper level management positions because of discrimination based on the person's gender, age, race, ethnicity or sexual preference. It is also defined as an unacknowledged discriminatory barrier that prevents women and minorities from rising to positions of power or responsibility, as within a corporation. It is glass because it's not usually a visible barrier, and a woman may not be aware of its existence until she "hits" the barrier. In other words, it's not an explicit practice. The term was popularized in the 1980s.

The phrase glass ceiling refers to an invisible barrier that prevents someone from achieving further success. It is most often used in the context of someone's age, gender, or ethnicity keeping them from advancing to a certain point in a business or when he or she cannot or will not be promoted to a higher level of position/power. Glass ceilings are most often observed in the workplace and are usually a barrier to achieving power and success equal to that of a more dominant population. An example would be a woman who has better skills, talent, and education than her male peers, but is obviously being passed over for promotions.

HISTORY

The concept of glass ceiling was originally introduced outside of print media at the National Press Club in July 1979 at a Conference of the Women's Institute for Freedom of the Press by Katherine Lawrence of Hewlett Packard. This was part of an ongoing discussion of a clash between written policies of promotion versus action opportunities for women. The expression “the glass ceiling” first appeared in the Wall Street Journal in 1986 and was then used in the title of an academic article by A.M. Morrison and others published in 1987. Entitled “Breaking the Glass Ceiling: Can Women Reach the Top of America's Largest Corporations?”, it looked at the persistent failure of women to climb as far up the corporate ladder as might be expected from their representation in the working population as a whole. The idea behind the expression was that a transparent barrier, a glass ceiling, blocked them. Invisible from the bottom, when women started their careers, it was steely strong in stopping them attaining equality with men later on. A secondary issue is that of women's pay. There is evidence that even when women do reach the highest levels of corporate management, they do not receive the same pay as men for the same job; a figure of 75% is often quoted. And rather than getting better over time, the position seems to be deteriorating. United States Senator Hillary Clinton used the term glass ceiling in her speech to endorse Senator Barack Obama for President: "And although we weren't able to shatter that highest, hardest glass ceiling this time, thanks to you, it's got about 18 million cracks in it."

HR professionals are also required to be knowledgeable of employment laws, programs and practices for their organization. Because the law provides protection for certain demographic groups, such as women, in the labor market, HR professionals need to understand the potential impact of glass-ceiling barriers (e.g., discrimination) on women--including women of color--regarding advancement in the workplace.

STATUS OF WOMEN IN SOCIETY

India maybe was/is a golden bird but only in the books, which were inked mostly by fabled words. Let's open the doors of reality. Well, India is in dark ages, in fact, dark ages were much better than this age. At least, they were not shameless and greedy unlike today. The situation of women in India is not at all, in any way, better.

Yes, we see women in metros and big cities working and doing great things but who peeps in their personal lives? Do we really know that all women are content? Are they really happy? And here, we scream about the development and their rights. If we leave women of metros aside and focus on rural India, then we cannot even imagine their conditions. The reality is totally different and we see what media shows us. It is very difficult to even measure the atrocities that they face behind their walls. The women who are reading this, silently, also very well know what issues they face internally in their lives and many women don't even speak about them as they silently gulp everything down due to lack of understanding that men have besides their family, friends and the so-called 'great' society, which stands on baseless structure with the pillars of superficial prominence. Many of the wrongs that are done to women have been encouraged by superstitions. The birth of a girl child is considered unfortunate and tin some states the custom of female infanticide is practiced. Girls are still not educated in many parts of our

country. They rare married off at an early age as the custom of child marriage still continues in rural areas.

Women are treated as domestic labor and have no financial or decision making rights. They are expected to obey their husbands and never assert themselves. Daughters still do not enjoy the same inheritance rights as sons and even when the law is in their favor, social custom does not permit them to assert their rights. Widows are not allowed to remarry and are often ill-treated. The custom of 'sati' or burning a widow on her husband's funeral pyre was practiced in our country and even till date cases are reported. Another social problem is of dowry. At the time of marriage, dowry is given by the girl's parents as many demands are made on them.

WORKING OF WOMEN IN SERVICE SECTOR

There has also discussed various factors related to work efficiency and work environment. It also provides the in-depth discussion on effective work place/work environment and their relation with work efficiency and job satisfaction of employees. Among fast growing developing countries, India is distinctive for the role of the service sector. Where earlier developers grew on the basis of exports of labour intensive manufactures, India has concentrated on services. Although there are other emerging markets where the share of services in GDP exceeds the share of manufacturing, India stands out for the size and dynamism of its service sector.

Functioning of women employees:

Within the individuals (skills and ability) women are at par with men as far as skills and ability are concerned. With respect to some personality, characteristics, they lack communication skills in social interactions. Women are more sincere and diligent to their jobs. Considering the diversity of roles they perform, their commitment is clearly visible. Women have to work harder than men to prove professional competence in spite of having comparable abilities. New female employees are bright, enthusiastic and willing. Those exhibiting relative passivity could be due to the lack of confidence.

REASONS FOR THE GLASS CEILING:

It is important to identify the reasons why women are not the force they ought to be.

Some of reasons are:

1. Woman's work is often unrecognized. If it is recognized, it is not paid, if is paid, is under paid.
2. Recognition of woman as a worker will result not only in fair wages and control over these Wages, but will also result in her recognizing and using her right to access resources.
3. A reasonable wage, control over that wage, access to resources will increase a woman's Mobility which will lead to opportunity for further knowledge, less fear, more self reliant and more self-confidence.

WOMEN IN SERVICE SECTOR :

Historically women may have taken up work for various reasons, but once they become employees, they have a specific role to play in the organization. Their understanding of this role would guide their reactions and their attempts to solve some of the problems which generally management faces. It can be observed that women come to organizations with certain preconceived nations, which would prove counterproductive. These perceptions term from the accepted role priorities. For instance, men had always been the brad winners; hence women would not take this as their primary responsibility and adapt a more casual approach. For women in India, such emphasis has significance. Traditionally Indian ethos has been propagating 'role taking' approach with respect to one's life roles.

PROBLEMS FACED BY WOMEN AT WORKPLACE

Sexual Harassment: It is a major issue that women face at their workplace and many women fall victim of sexual harassment at workplace. At times employers try to take sexual favors from women employee in return of other benefits and promotions. It can be classified into various categories like

- Physical contact and advances
- Showing pornography
- A demand or request for sexual favors
- Any other unwelcome physical, verbal or non-verbal activities (like whistling, obscene jokes, comments about physical appearances, threats, etc.)

 # Unequal Pay: It is another issue that women face at their workplace. Even though, women prove to be more efficient than male employees most of the time, they are not paid equally.

 # Lack of Family Support: Lack of proper family support is another issue that working women suffers from. At times, the family doesn't support women to leave the household work and go to office. They also resist for women working till late in office which also hampers the performance of the women and this also affects their promotion.

 # Poor Security: It is another major issue that women face in the workplaces. Women working in BPO sector mostly fall victim of various crimes at workplace and this is due to lack of security provided to the employees. There are many cases that has been registered where women working at BPO sector have become victims of sexual abuses and rapes while going back home and this is due to lack of proper security.

 # Insufficient Maternity Leaves: Insufficient maternity leave is another major issue that is faced by a working mother. This not only affects the performance of women employees at work, but is also detrimental to their personal lives.

 # Absence of Role Models: People learn by following the footsteps of others. Young professionals often look to more experienced counterparts to learn the subtle 'tricks of the trade.' The best way to learn how to communicate ideas, set up a project road map, or even wears the proper attire at a corporate meeting is to study the styles of others.

The challenge, however, are those up-and-coming female leaders often don't have fellow-female role models to emulate. They've often looked to men for guidance — but there are nuances in communication styles between men and women. This lack of mentorship is a significant challenge to fostering the growth of women in the workplace within the highest levels of business.

EFFECTS OF GLASS CEILING

Diverse Workforce:-

One of the greatest challenges an organization has when trying to adopt a more inclusive environment is assimilation for any member outside of the dominant group. The interplay between power, ideology, and discursive acts which reinforce the hegemonic structure of organizations is the subject of much study. Everything from organizational symbols, rituals, and stories serve to maintain the position of power held by the dominant group. When organizations hire or promote individuals that are not part of this dominant group into management positions, a tension develops between the socially constructed organizational norm and acceptance of cultural diversity. Often these individuals are mentored and coached to adopt the necessary traits for inclusion into the privileged group as opposed to being embraced for their differences. According to the journal article "Cultural Diversity in the Workplace: The State of the Field", Marlene G. Fine explains that "those who assimilate are denied the ability to express their genuine selves in the workplace; they are forced to repress significant parts of their lives within a social context that frames a large part of their daily encounters with other people". Fine goes on to mention that "People who spend significant amounts of energy coping with an alien environment have less energy left to do their jobs. Assimilation does not just create a situation in which people who are different are likely to fail, it also decreases the productivity of organizations". That is, with a diverse workforce, management may have to work harder to reach the same level of productivity as with a less diverse workforce.

Leave jobs due to inequality: - Occupational inequality greatly affects the socioeconomic status of an individual which is linked with their access to resources like finding a job, buying a house, etc. If an individual experiences occupational inequality, it may be more difficult for them to find a job, advance in their job, get a loan or buy a house. Occupational standing can lead to predictions of outcomes such as social standing and wealth which have long-lasting effects on the individual as well as their dependents. Segregation by gender in the labor force is extremely high, hence the reason why there remain so many disparities and inequalities among men and women of equitable qualifications. The division of labor is a central feature for gender based inequality. Due to inequalities most of women's leave the job.

Lack of interpersonal skills:- Women tend to be worse at negotiations for themselves. They can be exceptional at negotiations on behalf of another person so it isn't about an inability to negotiate, but rather a social resistance to fighting for oneself. Women also are often less educated about how to make money. This again is social as women are often taught that their role will be to spend it and their husband will be the one to make it.

Do not possess leadership qualities:- According to the research, women are every bit as capable of being good political leaders as men. The same can be said of their ability to dominate the corporate

boardroom. And according to a new Pew Research Center survey on women and leadership, it is found that women indistinguishable from men on key leadership traits such as intelligence and capacity for innovation, with many saying they're stronger than men in terms of being compassionate and organized leaders.

Sexual harassment: **-** Sexual harassment is any unwelcome conduct of a sexual nature. If a reasonable person would anticipate this behavior might make you feel offended, humiliated or intimidated, it may be sexual harassment.

- Some examples of behavior that may be sexual harassment include:
- Sexually suggestive comments or jokes
- Intrusive questions about your private life or physical appearance
- Inappropriate staring or leering
- Unwelcome hugging, kissing or cornering or other types of inappropriate physical contact
- Sexually explicit text messages, images, phone calls or emails.

Little access to information network communication: **-** A large group of working women of India is in the rural and unorganized sectors. Socially the majorities of Indian women are still tradition bound and are in a disadvantageous position. Inequality in women's access to and participation in all communications systems, especially the media, and their insufficient mobilization to promote women's contribution to society. Women have little information and network communication links, due to this reason they don't get promotion in workplace.

Women Surpassing the Glass Ceiling

Although there is a glass ceiling, many women recently have surpassed that hurdle. When at the top management, many women feel isolated like outsiders. Most of the time they are the only female at that level and are surrounded by males. Many women have faced sexual harassment, wage inequality, blocked movement and gender stereotyped roles. Women are said to have different styles of leadership and management once they break the barrier. They are generalized to be more nurturing and caring in nature than men. Men are stereotypically, more "tough" and shrewd in business, which is sometimes seen as positive traits. Women's traditional role is in the home, taking care of children, and keeping house. The stereotype of maternal leadership stems from that. Some men in senior management that do not want to see women climb the corporate ladder believe that they do not have the qualities to lead a company. Many believe that making assumptions about the way women act in a leadership position perpetuates the stereotypes that cause the glass ceiling. There are many reasons why women have been able to break the barrier. Some believe that having women on an executive board is a positive thing. Women make 60% of all purchases in the United States, it is common sense to want their opinion. The more women that are accepted into management positions, the more will get promoted to senior management and serve as role models for the younger. Younger men have also been more accepting of female superiors. The perception of a woman's role is changing with the younger generation.

Women who break through the glass ceiling may also face a glass cliff whereby they are more likely than men to occupy risky or precarious leadership positions.

REVIEW OF LITERATURE

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Cleveland, J. N., Stockdale, M., & Murphy, K. R. (2000). Women and Men in organizations: Sex and Gender Issues at Work. Mahwah, NJ: Erlbaum. This is a literature review of glass ceiling articles. The review provides various explanations for glass ceiling effect. It also discusses studies that document how women have broken the glass ceiling, and analyzes literature on non-White women.

Bain, O., & Cummings, W. (2000). Academe's glass ceiling: Societal, professional, organizational, and institutional barriers to the career advancement of academic women. Comparative Education Review, 44(4), 493-514. This study investigates the role of distinctive institutional traditions, or specific groups of academic systems, which influence opportunities for female advancement. This study is an analysis of the barriers or opportunities that are more or less favorable to women's advancement in academia. The study combines and contrasts results from cross-national macro statistics with those from recent international surveys of the academic professions.

Cotter, D. A., Herdsmen, J. M., Obadiah, S., & Vinemont, R. (2001). The glass ceiling effect. Social Forces, 80(2), 655-681. The purpose of this study is to extract four conditions that need to be met in order to define gender inequality as a glass ceiling effect. The proposed four-prong empirical test notes that a glass ceiling must represent a gender or racial difference that is not explained by other job-relevant characteristics of the employee, is greater at higher levels of an outcome, reside in the chances of advancement into higher levels, not merely the proportion of individuals currently at those higher levels, and lastly is a difference that increases over the course of a career.

Bell, M. P., McLaughlin, M. E., & Sequeira, J. M. (2002). Discrimination, harassment and the glass ceiling: Women executives as change agents. Journal of Business Ethics, 37(1), 65.This article discusses the relationship between discrimination, harassment and the glass ceiling, arguing that many of the factors which preclude women from occupying executive and managerial positions also foster sexual harassment. The authors assert that because overt discrimination, the glass ceiling and sexual harassment are all forms of sex discrimination, with some shared characteristics, efforts to eliminate one will necessarily address the others.

OBJECTIVES OF THE STUDY:-

The specific objectives of the study are as given below:-

1. To find out the obstacles for Indian women in glass ceiling.
2. To measure the various basic facilities provided by the company for women safety in the job.
3. To find the ways to break glass ceiling on workplace.

RESEARCH DESIGN

In this study, descriptive research design was used to study the Glass Ceiling in Indian Corporate Culture.

Descriptive research:

Descriptive research studies are those studies which are concerned with described the characteristics of particular individual. In descriptive as well as in diagnostic studies, the researcher must be able to define clearly, what he wants to measure and must find adequate methods for measuring it along with a clear cut definition of population he want to study. Since the aim is to obtain complete and accurate information in the said studies, the procedure to be used must be carefully planned. The research design must make enough provision for protection against bias and must maximize reliability, with due concern for the economical completion of the research study.

SAMPLE SIZE : Sample size of the study is 100 respondents

SAMPLING AREA: near about Chandigarh area

CONTACT METHOD: Personal Contacts and through telephonic interviews.

DATA ANALYSIS-The data have been analyzed using tables and graphs. For the purpose, MS-Excel was used.

FINDINGS

- 75% respondents believe that family obligation is their major barrier in career development.
- 65% respondents feel that Personal references are the promotion criterion used for women employees.
- 65% respondents feel inequalities in work environment being women.
- 76% respondents do not accepts transfer away from locality, if transfer in given them.
- 78% respondents face Male dominant as biggest challenge in workplace.
- 65 % of respondents are in favour that insurance policy or any healthcare facility is not provided by the company.
- 65% respondents are not able to lead work and family life smoothly.
- 75% respondents do not stay office beyond working hours.
- 68% respondents feels barrier in work because of being a women.
- 45% respondents are not aware about the salary deductions made by the company

BREAKING OF GLASS CEILING

INDIANS WHO BROKE THE GLASS CEILING - India is dominated by men. Women do not have proportionate representation in companies, and yet they are better off than women in other parts of the world when it comes to top positions. Eleven per cent of 240 large companies -- Indian-owned as well as multinational, private as well as state-owned -- have women CEOs, according to a study carried out by executive search firm EMA Partners. By contrast, only 3 per cent of the Fortune 500 companies have women CEOs.. "Given that roughly about 50 per cent of our population is female, that about 50 per cent of staff is female in most markets, the gender is hugely unrepresented in boards and at the CEO level,"



Shikha Sharma
Shikha Sharma heads Axis Bank. Shikha Sharma worked with the ICICI group for 28 years. Sharma is credited for the bank's growth in personal financial services."Amongst private and foreign banks, women almost outnumber men. This has been helped in no mean measure by women from ICICI Bank who have joined other financial institutions in recent times," said EMA Partners managing partner K Sudarshan.



Chanda Kochar
Chanda Kochhar is among the leading women in India's financial services sector. She took over as managing director and CEO of ICICI Bank from May 1, 2009. According to Chanda Kochhar Head of India's largest public sector bank with 10,000 plus employees now a day's companies are considering merit and not be biased to any gender and women should not expect to be treated differently in any field.



Kiran Mazumdar-Shaw
Eleven per cent of the Indian women CEOs are in the media and another 11 per cent in pharmaceuticals. Thus, Kiran Mazumdar-Shaw is the chairman and managing director one of the largest pharmaceutical company in India she also reached in the lime light of corporate world when she decided to fill majority of the vacancy in the organization with women's.



Indra Nooyi
Indra Nooyi is the newly appointed CEO of PepsiCo-the world's second-largest soft drink maker. She joins the select band of women who head Fortune 500 companies. Presently, there are only 10 Fortune 500 companies that are run by women, and Indra Nooyi is the 11th to break into the top echelons of power. Prior to becoming CEO, Indra Nooyi was President, Chief Financial Officer and a member of the Board of Directors of PepsiCo Inc.

SUGGESTION AND CONCLUSION

Suggestions:

1. Leadership training programs for women.
2. Examine the organisational culture and policies.
3. Drive change through management commitments.
4. Educate and support women in career development
5. Women should build relationship with others in the organisation or workplace.
6. Find a mentor. Having a mentor is powerful way to break the glass ceiling

CONCLUSION:

Thus, taking into account all above mentioned points, it is possible to conclude that nowadays the glass ceiling syndrome is still a serious problem. In fact, the position of women has not changed or improved substantially. In stark contrast, the life at the top is still white and male and the arguments in favor of the existence of equal opportunities for men and women seem to be not very convincing. At least statistics perfectly illustrates that women are not only underrepresented at the top positions, but they are also often discriminated and are not considered to be potentially prospective workers. As a result, the current leaders prefer to develop men as future leaders instead of developing women whose potential may be equal or even higher than that of some men that occupy high positions. Obviously, such a situation cannot remain unchanged and the problem of the glass ceiling still has to be solved in such a way that women can get a real opportunity to fully realize their potential and become leaders.

However, to end this paper on a more optimistic note we may do well to remember the words of Russell Madden who said, “Those who complain about glass ceilings should keep in mind that glass can be shattered if one strikes it hard enough, and long enough”. Hence, the women need to take up the reality of glass ceiling as a challenge to be overcome and men as an occasion to rise to the occasion by making way for the talented and deserving women rather than blocking their path for equal opportunities for advancement.

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