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Organisational Barriers to Women's Career Advancement: A Gender-Based Analysis from the Indian Insurance Sector

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Abstract: *Women's underrepresentation on corporate boards continues to be a cause of concern despite policy and organisational level initiatives. One of the factors contributing to this is the predominantly male-centric organisation culture. Extant literatures reveals that such cultures place unrealistic performance expectations on women, fail to recognise their contributions and creates structural biases such as the glass ceiling and the Anytime Anywhere work norm. This study uses primary data gathered from 563 employees in the Indian insurance sector to examine the perceptions of the impact of such barriers on women's career trajectory. Chi-square analysis is used to find gender differences in perceptions. The results validate the importance of structural and cultural barriers in influencing women's advancement and reveals significant differences in how male and female employees perceive them. While the findings may not be generalisable, they contain practical implications for organisations seeking to create inclusive workplaces with equity-based leadership pathways. This study contributes to literature by providing sector-specific empirical evidence from India on gendered workplace experience.*

Introduction

Women's role and status in society has undergone a drastic change in the past few decades. They have made a place for themselves across sectors and industries. However, though their presence in mid-level positions has been on the rise, they remain underrepresented as they move higher up the corporate ladder. Women are not found in adequate numbers in senior management and board positions. This underrepresentation particularly at the board level has been a cause of concern for policymakers and researchers(Singh and Vinnicombe 2004; Huse et al. 2009) particularly when diversity, equity and inclusion (DEI) has become a need for organisations.

There are several financial and non-financial advantages which women's presence brings to corporate boards. Studies show that women's presence enhances firm value, improves decision making throughdiverse and empathetic viewpoints, and increases focus on social and ethical issues there by strengthening corporate governance. Their presence also contributes towards increasing stakeholder confidence and bolstering the organisation's public image. (Adams and Ferreira, 2009; Ahern and Dittmar, 2012; Boubaker et al., 2014; Carter et al., 2003; Francoeur C, Labelle and Sinclair Desgagne 2008; Bilimoria, 2000; Eaglyand Johnson, 1990; Isidro andSabral, 2015; Rosener, 1990;Huse et al., 2009).

However, despite evidence of such a wide and conclusive range of benefits, women have not been given their due representation on corporate boards. Governments, the world over have enacted legislative and administrative measures to correct this imbalance, but women continue to be underrepresented in senior leadership positions (Klettner et al., 2016). This points to the presence of deep-rooted patriarchal mindsets and thought processes which continue to thwart the efforts aimed at gender diversity.(Rao and Tilt, 2016; Sarkar, J, and Selarka; Martin et al., 2008). This therefore underscores the need for governments and authorities to dig deep and explore the reasons behind the under representation and then initiate measures to correct the imbalance to bring gender parity.

Literature reveals that prevailing organisation culture with its deeply-embedded biases is one of the key hindrances to women's rise in the corporate world. These biases are so deeply entrenched that it is difficult to identify and address them which prevents organisations from embracing gender diversity initiatives in entirety. In addition, the day-to-day organisational practices continue to reinforce these biases further limiting the effectives of diversity initiatives.

Research Gap

Although extensive research exists on the reasons behind women's underrepresentation in leadership positions, gaps remain in understanding the role of organisational barriers. Studies have identified multiple barriers including gender stereotypes, biased performance expectations, the glass ceiling, limited access to networks, exclusionary workplace practices and norms that require uninterrupted work commitments. However, most the studies have examined these barriers in a broad and generalised manner, treating sectors as homogenous despite differences in workplace structures and career expectations. Sector- specific empirical studies have been limited, particularly in the Indian insurance sector, which is characterised by features like performance measures, client-facing roles, diverse stakeholder accountability, networking demands and leadership pathways that may present distinct challenges to women's career progression.

Previous studies have not explored employee perceptions of these barriers. Employee perceptions are significant because workplace norms and organisational expectations may be experienced differently across gender groups. Existing studies also lack comprehensive insights intogender differences in perceptions of the challenges women face in their rise to leadership positions.

The present study addresses this by adopting a sector- and country- specific approach to understand how factors affect women's career advancement in the Indian insurance sector. Drawing upon employee perceptions and a gendered lens, the study seeks to provide evidence on the organisational factors which hinder women's rise to leadership positions providing a more contextual understanding of gender disparity in workplaces.

Accordingly, thus study examines the organisational barriers affecting women's career advancement in the Indian insurance sector and compares the perceptions of male and female employees regarding these barriers.

Literature Review

The extant literature illustrates the gendered nature of contemporary organisations, a consequence of historically male-centric social structures where men were the primary breadwinners while women were relegated to the domestic sphere. As a result, organisations and their culture became male centric oriented around masculine ideas of leadership and work. Women remained largely excluded from the workforce and so their perspectives were rarely considered while designing organizational structures and systems. This led to the development of organisational norms, practices and power relations that reflected men's requirements, priorities and assumptions. These historically embedded gendered divisions continue to shape organisational norms and practices to the present day.

As (Acker, 1990) points out, the foundations of organisations and their systems have traditionally been based on gender difference rather than gender neutrality. The underlying assumptions of an ideal worker are masculine- someone who is continuously available across locations, has no domestic or care giving responsibilities and can accord the highest priority to work. Such assumptions often do not resonate with women and their lived realities which are shaped by societal expectations around caregiving and household responsibilities. Over the years due to the dominant presence of men in workplaces and leadership roles, such norms and practices have become deeply embedded in organisational systems and hierarches resulting in limited opportunities for women and influencing how competence, commitment and leadership potential are viewed and evaluated.

The concept of inequality regimes Acker(2006), explains how inequalities get created in workplaces through a set of interconnected practices and processes. Discriminatory policies and practices are not the result of deliberate intent, but of organizational practices which normalise differences in power, visibility and rewards. Since they are normalised such practices become a norm and hence remain invisible making it difficult to change them just through formal equality measures.

Corporate organisations are not merely a reflection of the society; they are also products of historically gendered labour structures shaped around men.Past studies suggest that organisation culture and environment often fail to provide safety and support to women, which impacts their integration within organisations. (Eagly, Makhijani, & Klonsky, 1992; Wentling, 2003; McKinsey, 2007; Ryan & Haslam, 2007).

An unsupportive and hostile environment demotivates women employees, impacting their performance and engagement. Organisations often fail to credit women for their achievements and may even attribute their work to male colleagues while also judging them for their emotional states or work arrangements leading to feelings of marginalisation. (Banerji et al., 2010; McKinsey, 2021). Such conditions lead to a sense of exclusion hindering their career progression.

One of the challenges faced by women in the corporate world is the glass ceiling. It comprises systemic gender biases entrenched in corporate policies and practices that impact training, promotion and compensation avenues for women.(Auster & Prasad, 2016). These barriers not only block women's career prospects but also discourage them from aspiring to higher-level roles. (Crampton & Mishra, 1999; Oakley, 2000; McKinsey, 2007).

Another barrier is the Anytime Anywhere performance measure which requires employees to be constantly available across time and locations. While men are less affected by this expectation, women's professional and family obligations constrain their ability to meet such demands. (McKinsey, 2007).

Mentors play a crucial role in providing guidance and support. While both genders need mentors women's need is greater especially at the mid-career stage, when personal and professional responsibilities peak and many of them have to leave the workforce due to societal and family pressures. Mentors can help women navigate this critical juncture. However, women often find it difficult to access mentors because they are scarce, particularly female mentors, and organisational cultures may not support mentorship programmes for women. This lack of mentorship can slow down career advancement and adversely impact access to top leadership positions (Crampton & Mishra, 1999; Wentling, 2003; ILO, 2015).

Any measure to promote gender diversity is unlikely to succeed without the active support of men, who occupy decision-influencing positions. This requires organisations to foster inclusive environments that challenge the biases and dismantle them. (Heilman & Parks-Stamm, 2007).

The literature review highlights that underrepresentation of women cannot be explained by individual level factors alone; organisational factors affecting opportunities and advancement must also be analysed. Leadership norms, workplace expectations and biases impact women's career trajectories. Since they are deeply entrenched in the organisational culture, identifying their impact can challenge efforts towards gender inclusivity.

Table 1: Organisational Barriersto Women's Career Progression

S. No.	Statement Description
1.	Work done by women goes unappreciated/unacknowledged/unrecognised.
2.	Women don't feel safe in their workplaces.
3.	Women face situations where credit for their work is given to their male colleagues.
4.	Women are unable to rise in organisations because of the presence of a glass ceiling.
5.	Women are judged for taking easier work options like working from home.
6.	Women suffer because of the Anytime Anywhere performance measure.
7.	Lack of mentorship is a reason for women's lack of progress.
8.	Men should actively support their female colleagues to make gender diversity a reality.

Research Methodology

The study adopted a descriptive design and collected data from employees in the Indian insurance sector through an online questionnaire. The objective was to analyse gender differences in perceptions of organisational factors affecting women's careers.

Industry Sector Choice and Rationale

The study examined the role of organisational culture as a barrier to women's rise in the insurance sector of India. Earlier studies have primarily focused on the banking industry (Anderloni et al., 2020), with fewer studies on the insurance sector. Such studies provide a deeper understanding of sector-specific challenges. (Adams and Jiang, 2016). However, though there has been a rise in female representation in recent years, significant progress is still required to achieve gender parity in this sector.

Sample and Data Collection

Data were collected from employees in private and public insurance companies including general, life and insurance broking companies. The sample included employees from middle management to the board level, across functions and genders.

A structured questionnaire was administered to 700 individuals using convenience sampling. The survey yielded 563 valid responses. The final analysis included 177 responses from females and 386 from males. 8 research questions were included in the survey. Responses were measured on a seven-point Likert scale was used. Participation was voluntary and anonymous.

Statistical Tools Used

A mix of descriptive and inferential tools was used to analyse the data. The percentage method was used to summarise trends and patterns across responses and to examine gender-based differences the Chi-square Test was used.

Reliability and Validity

The internal consistency of the data was tested using Cronbach's Alpha. The resulting value of (0.720) indicates acceptable internal consistency. (Table 2).

Table 2: Reliability Score

Variable	Cronbach's Alpha	No. of Items
Organisational Factors	0.720	8

The content validity of the questionnaire, was reviewed by SMEs (Table 3), whose suggestions were duly incorporated.

Table 3: SME Profile for Content Validation

Expert Code	Present Position	Work Experience (in years)
E1	Head of People	21
E2	Director Distribution HR	21
E3	Global People & Cultural Leader	20

Findings

The findings of the percentage analysis are presented using bar diagrams. (Figure 1). They bring out the respondents' perceptions about the manner in which organisational factors hinder women's professional advancement.

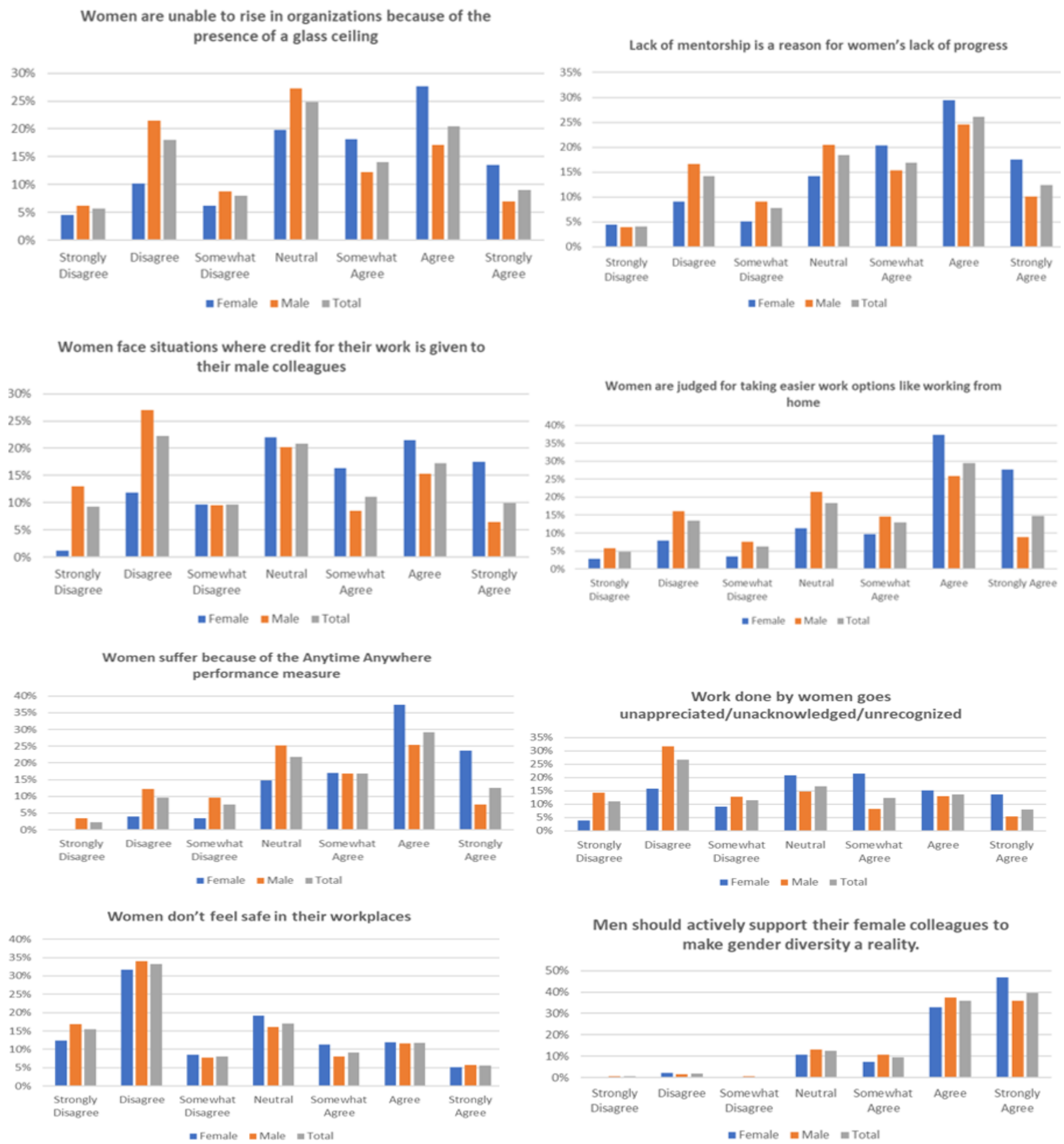

Figure 1: Gender-Wise Responses on Organisational Barriers

As per Figure 1, only 43 percent of respondents acknowledgement the glass ceiling as a barrier to women's career advancement. Agreement was higher among women (60 percent) than men 36(percent) while 27 percent of men remained neutral.

Figure 1 also shows that 55 percent of respondents recognised lack of mentorship as a barrier to women's progress. Agreement was higher among women(67 percent) than men (50 percent), while a greater proportion of men disagreed with the statement.

Figure 1 further shows that 38 percent of respondents believed women are sometimes denied credit for their work in favour of male colleagues, while 41 percent disagreed. Agreement was higher among women (55 percent) than men (30 percent), and 50 percent of men disagreed.

The Figure indicates that 57 percent of respondents believed women are judged for choosing easier work options such as working from home, with higher agreement among women (75 percent) than men (50 percent).

The figure indicates that 59 percent of respondents believed women are disadvantaged by the 'Anytime Anywhere' performance measure. Agreement was higher among women (78 percent) than men (50 percent).

Responses show limited support for the view that women's work often goes unappreciated with only 34 percent agreeing and 50 percent disagreeing. Agreement was higher among women (50 percent) than men (26 percent) while 59 percent of men disagreed.

A majority of respondents (56 percent) disagreed that women do not feel safe in their workplaces, including 59 percent of men and 52 percent of women.

Support for men's active involvement in promoting gender diversity was strong with 85 percent of respondents agreeing, including 87 percent of women and 84 percent of men.

To test whether statistically significant differences exist between male and female respondents, the Chi-Square test was used, the results of which are presented in Table 4.

Table 4: Chi-Square Test: Gender and Perceptions of Organisational Barriers (N=563, F=177, M=386)

S. No.	Statement	χ^2(Pearson)	df	p-value
1.	Work done by women goes unappreciated/unacknowledged/unrecognised	44.363	6	<0.05
2.	Women don't feel safe in their workplaces.	1.855	6	0.396
3.	Women face situations where credit for their work is given to their male colleagues.	41.52	6	<0.05
4.	Women are unable to rise in organisations because of the presence of a glass ceiling	26.883	6	<0.05
5	Women are judged for taking easier work options like working from home	31.908	6	<0.05
6	Women suffer because of the Anytime Anywhere performance measure	42.194	6	<0.05
7	Lack of mentorship is a reason for women's lack of progress.	14.656	6	0.001
8	Men should actively support their female colleagues to make gender diversity a reality.	0.892	6s	0.64

The results reveal statistically significant gender- based differences with respect to several organisational factors, including the presence of a glass ceiling ($\chi^2 = 26.883$, $p < 0.05$), lack of mentorship opportunities for women ($\chi^2 = 14.656$, $p = 0.001$), situations where credit for their work is attributed to male colleagues ($\chi^2 = 41.52$, $p < 0.05$), judgement faced by women for choosing flexible work arrangements such as working from home ($\chi^2 = 31.908$, $p < 0.05$), the impact of the 'Anytime, Anywhere' performance measure ($\chi^2 = 42.194$, $p < 0.05$), and the belief that women's work often gets unappreciated/unrecognised ($\chi^2 = 44.363$ $p < 0.05$).

However, with respect to certain factors no statistically significant gender-based differences were observed. These include perceptions related to workplace safety for women ($\chi^2 = 1.855$, $p = 0.396$), and the belief that men should actively support their female colleagues to promote gender diversity ($\chi^2 = 0.892$, $p = 0.64$). The findings indicate that while men and women differ with respect to some of their perceptions regarding organisational factor which hinder women's career progression, they hold similar views with respect to others.

Discussion

The present study by focusing on organisational barriers highlights their role in hindering the professional advancement of women in the corporate world.It highlights significant gender-based differences in perceptions regarding the impact of these factors. While both men and women show broad agreement on the importance of male support in promoting gender diversity and on the importance of workplace safety, significant differences exist across most other organisational factors. Women are far more likely to experience a glass ceiling, feel the lack of mentorship opportunities, unequal recognition of their work, judgement for opting for flexible work arrangements and the impact of the anytime-anywhere performance measure. Men on the contrary demonstrated doubt son the hindering impact of these factors or displayed neutrality in their responses.

These findings are consistent with previous research that found factors such as the glass ceiling, lack of mentorship, gendered performance measures and inadequate recognition as major hindrances to women's career progression (Auster & Prasad, 2016; Wentling, 2003; McKinsey, 2021; McKinsey, 2007).The present study, adds to the existing body of literature by analysing the barriers through a gender-based lens, bringing out the differences in how organisational realities are viewed by men and women. Thus while organisations are increasingly positioning themselves as gender neutral environments, the actual workplace experiences are different for men and women.

The study assumes greater significance in the context of the insurance sector, which has received limited attention by researchers as compared to the banking sector though both sectors are an integral part of the financial services industry. With the expansion of the sector and rise in the number of women joining it, understanding the organisational barriers that affect women's career progression becomes particularly relevant. Organisations in the insurance industry could use the gender-specific insights from the study to frame policies that focus on workplace inclusion, mentorship and performance assessment, enabling them to achieve gender parity and promote women's advancement to leadership positions.

Practical Implications

The findings bring out that organisations need to move beyond formal diversity commitments and focus on the actual workplace conditions which impact career outcomes to improve women's representation. The persistence of organisational barriers, demonstrate the existence of deeply entrenched structural and cultural conditions within organisational structures that persistently affect women's professional trajectory.

The findings also point to the disparity in perceptions of such organisational barriers among the employee groups. This indicates the need to explore the employee perception as part of the design of the employee diversity and inclusiveness initiatives of the organisation and not depend just on formal policy announcements. The practical experience of employees can significantly contribute towards policies which are meaningful, responsive and sustainable overtime.

These findings carry particular relevance for organisations within the insurance sector. They could use these findings to build workplaces which are more inclusive and equitable. Career progression in this sector is driven more by visibility of performance, networking opportunities, client interactions and career continuity than technical skills. Therefore the organisations in this sector need to pay closer attention to workplace norms and expectations which may unintentionally place women in a disadvantageous position.

The findings further suggest the need for organisations to critically evaluate the prevailing workplace norms and expectations that reward uninterrupted career trajectories, continuous availability that are based on outdated leadership models. Sine the study clearly brings out gender-based differences in employee perceptions towards the organisational barriers, companies should recognise and accept that policies which on the surface appear to be gender neutral may not necessarily create equitable advancement opportunities.

Based on this, organisations should concentrate on making performance measures more transparent, increasing access to networking and leadership opportunities and ensuring that progression is not based on commitment measures of visibility or accessibility. They must foster work places that embrace varying experiences, perspectives and perceptions and promote women's career trajectory to the long-term.

Conclusion and Future Research

The research explored the relation between organisational barriers and women's career progression in the Indian insurance sector. The results show that women's career progress is still being thwarted by elements such as the glass ceiling, lack of mentorship, gendered performance measures, unequal recognition, and biases towards work choices such as flexible working arrangements. The study also highlights the perceptual gender differences in how such factors hinder women's progress with women exhibiting a greater understanding of their impact.

The study, by providing sector-specific evidence form the Indian insurance sector and incorporating a gender-based analysis adds to the existing studies on gender disparity, women's leadership and workplace inequality. The findings confirm that organisational environments are not equal for everyone and therefore organisations need to do more than just introduce policies at the formal level to make them more equitable, inclusive and supportive on a systemic level.

The study suffers from a few limitations. Since it is sector and region specific its results may not be applicable to other sectors and countries. The findings are based on respondents' perceptions and may therefore be subjective. The cross -sectional nature of the study restricts the ability to examine the changes in perceptions and organisational practices over a period of time.

Research in future may build on this analysis to other sectors and geographical contexts and longitudinal studies to deepen the understanding of the effect of organisational factors on women's career progression throughout workplace environments.

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