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A Comparative Study On Factors Contributing Towards Higher Participation Of Women Executives At Senior Management Level In Banking And Non-Banking Sector

Ms. Vrittee Parikh

Assistant Professor – Human Resources, Aditya Institute of Management and Research Studies, Mumbai

Abstract:-

Since long, the role of women was confined to household chores. However, in a highly competitive global economy, where talent is at a premium, employee diversity offers a proven route to increased innovation and organizational performance. Woman's inherent skills and transformation towards knowledge economy, women in business domain have crossed horizons. Today women are seen to be transformational executives. Changes in socio- economic transformation, flexible work culture, increasing women literacy, growing economic pressure, and the burning desire to gain economic and social independence are pushing womenfolk to take up gainful career.A remarkable change by women counterparts is seen in the sphere of top management. The number of women in senior management positions is witnessing a steady growth across the world. The change is observed in Indian context with increase in the percentage of women holding senior level position. With changing horizons, Indian women have increasingly become visible in domestic and international sphere; women at the top levels have demonstrated their mettle by managing business operations efficiently across industries and sectors.

Looking at Women's Leadership distribution across sectors highlights as Travel (2%), Retail (4%), Pharma (9%), Media (9%), Manufacturing (7%), IT/ITeS (18%), FMCG (16%), and Consulting (2%). The contribution in terms of Women CEO's is significantly less in other sectors if compared with Banking Sector (24%). The paper will highlight the different factors contributing to this remarkable fact.

Keywords: - women in banking, women in board room, non-banking sector, women and high participation, senior management level.

I. INTRODUCTION

India, a country with diverse traditions and customs, is known for its huge geographical spread and magnitude of its population. It has a huge working population of around 487 million out of which 62% of population is engaged in unorganized sector, and remaining organized sector is categorized by 11% in Industry and 27% in service sector. Out of this, women contribute to 29% of share in organized sector. The Gender pay wage gap is shrinking in India where women earn 56% of what their male colleagues earn for performing the same work. Women hold only 7.7% of board seats and 2.7% of board chairs in organized corporate sector. The industries with the highest percentage of women on boards are banking, technology, pharma, and telecommunications.

II. OBJECTIVES OF THE STUDY

- To compare number of women at senior management level in Banking and Non-banking Sector
- To study the factors contributing to the more number of women in Banking sector

III. RESEARCH DESIGN

Research design to be used is Descriptive research design. This design includes the survey and the fact-finding enquiries of the different kinds.

SAMPLING UNIT –

The choice of the sampling unit is the crucial point; in this case women executives from banking sector will include public and private sector banks will be sampling unit. From non-banking sectors, women executives from IT, FMCG, Education,

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Pharma and Healthcarewill be considered for comparative study in the concerned area is the sampling unit.

SIZE OF THE SAMPLE --

The questionnaire was distributed to 550 sample units. However, 421 reverted back. Around 18 have invalid information and the data was incomplete. Hence, for the research 200 sample units of executives each from banking sector and non-banking sector were taken into consideration.

Stratified random sampling technique was used to prepare a sampling plan. Respondents working in top and higher-middle level hierarchy are taken into consideration for the purpose of the study.

The staff size and business volume of Bank/branch/Institute/College/Corporate is be deciding factor for choosing respondents from middle and top level hierarchy. Middle level counterparts are chose as they will be having prospects to grow towards top level.

The Top Executive category includes all executives under the Managing Director such as General Managers, Joint General Managers, Deputy General Managers, etc. The main criterion for this categorization will be their share in the policy making, review and control functions of the bank/ Corporate/ Industry/ Institute as a whole. The Senior Management category includes Assistant General Managers and Heads of functional departments in the Head Office exercising either operational or advisory responsibilities in both policy making and area reserved for HO functions. Officers having full functional responsibilities for certain large geographical areas with the supervision over a sizable portion of the branches of the bank/Company/Institute are also considered in sample. Managers of exceptionally large metropolitan branches of Bank/ Company/ Institute and very large branches and the principal officer responsible for training will also be at this level.

IV. ANALYSIS:-

TABLE I. AGE GROUP OF RESPONDENTS IN BANKING AND NON-BANKING SECTOR

			Sector		Total
			Banking	Non-Banking sector	
Age	Up to 30 Years	Count	13	6	19
		% within Sector	6.5%	3.0%	4.8%
	31-40	Count	142	5	147
		% within Sector	71.0%	2.5%	36.8%
	41-50	Count	36	126	162
		% within Sector	18.0%	63.0%	40.5%
	51-60	Count	9	60	69
		% within Sector	4.5%	30.0%	17.2%
	Above 60	Count	0	3	3
		% within Sector	0.0%	1.5%	0.8%
Total		Count	200	200	400
		% within Sector	100.0%	100.0%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	220.955[a]	4	.000

Based on Chi square, it is found that there is a significant difference in age composition of higher level officers in Banking and Non-Banking sector (P=0.000 i.e. < 0.01).

Respondents in Top management level in banking sector are younger as compared to Non-Banking sector. Basically, people at the young age group also have the opportunity to grow in their career in the banking sector that was not seen in the Non-Banking sector.

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TABLE II. EXPERIENCE BY SECTOR

Experience		Sector: Banking	Sector: Non-Banking Sector	Total
Up to 5 years	Count	4	0	4
	% within Sector	2.0%	0.0%	1.0%
6-10	Count	39	5	44
	% within Sector	19.5%	2.5%	11.0%
11-15	Count	118	22	140
	% within Sector	59.0%	11.0%	35.0%
16-20	Count	19	98	117
	% within Sector	9.5%	49.0%	29.2%
21-25	Count	11	54	65
	% within Sector	5.5%	27.0%	16.2%
More than 25 years	Count	9	21	30
	% within Sector	4.5%	10.5%	7.5%
Total	Count	200	200	400
	% within Sector	100.0%	100.0%	100.0 %

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	182.689[a]	5	.000

There is a significant difference in experience of higher level officers in Banking and Non-Banking sector (P=0.000 i.e. <0.01)

It can be seen that respondents are sharing high level positions in banking sector with less number of years of experience. However, in non-banking sector, people with high level of experience are preferred. Even while interviewing, respondents were with a view that performance is a core aspect considered to reach at the helm positions in banking sector. Hence, though less experience but strong performance have given aspirants the pathway to progress.

TABLE III. GROWTH LEVEL IN SECTOR

Type of Bank	Designation Banks	Mean Experience	Std. Deviation	N
Public and Private Banks	HR Heads, HR VP, AVP	15.455	6.4842	22
	Senior manager and senior executive	12.813	5.5267	32
	Operations Head	13.088	5.5572	17
	Deputy Manager and Manager	13.125	4.8676	56
	ED, VP and AVP	12.295	3.9474	73
	Total	13.025	4.9722	200

Type of Co.	Designation Non-banking	Mean	Std. Deviation	N
Degree colleges/Private institutes and Public and private companies	Director/Principal/ ED, VP and AVP	20.158	3.3588	111
	Dean/ Deputy Manager and Manager/Senior Managers	20.417	3.9372	60
	Deputy Vice Chancellors	22.500	.	1
	Registrar/ HR Heads, HR VP AVP/ Operations Head/ senior executive	13.750	2.5000	4
	Director/Principal/ ED, VP and AVP	11.667	2.4077	24
	Total	19.100	4.4766	200

The mean experience in the banking sector is quiet less as compared to mean experience of people in the Non-Banking sector. The growth level in banking is faster as compared to Non-Banking sector.

The career growth prospects in banking are high as compared to non-banking sector. The respondents from the banking sector were highlighting in the study that performance is the main parameter of growth in banking sector. Everything is judged on the basis of PQ (Performance Quotient).

However, except performance there are many other factors that are considered in non-banking sector for the career growth like seniority, experience, recommendations, qualification etc.

These parameters are creating hindrance in the growth aspects in non-banking sector.

FACTORS CONTRIBUTING TO WOMEN HEADING TOP MANAGEMENT POSITIONS IN BANKING AND NON-BANKING SECTOR

TABLE IV. FAIR RECRUITMENT& SELECTION POLICIES * SECTOR

		Sector		Total
		Banking	Non-banking	
Not Contributing	Count	0	57	57
	% within Sector	0.0%	28.5%	14.2%
Somewhat Contributing	Count	3	25	28
	% within Sector	1.5%	12.5%	7.0%
Neutrally Contributing	Count	7	84	91
	% within Sector	3.5%	42.0%	22.8%
Contributing	Count	81	22	103
	% within Sector	40.5%	11.0%	25.8%
Highly Contributing	Count	109	12	121
	% within Sector	54.5%	6.0%	30.2%
Total	Count	200	200	400
	% within Sector	100.0%	100.0%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	250996[a]	4	.000

The chi-square statistic is 250.996. The p-value is < 000001. The result is significant at p < .01.

Fair Recruitment and Selection Process: - In banking sector, majority says that fair recruitment and selection process contributes in women in helm positions. 54.5% says it highly contributes, 40.5% says that it contributes fairly. Recruitment and selection in banking is majorly done on the basis of the written test and the interview. Campus recruitment is also the source of recruitment in the banking sector. Hence, the chances of biasness are reduced as the person performing will be selected for the job. During interaction of researcher with the respondents, it is seen that the internal sources of recruitment is quiet less in the banking hence the chances of fair recruitment and selection process are higher in the banking sector. This leads to the transparent process.

However, in Non-banking sector, figures are completely reversing. 42% highlights that fair recruitment and selection process neutrally contributes, 12.5% says it somewhat contributes and 28.5% shows that it does not at all contributes to women in top helm positions. This aspect shows that in non-banking sector there is unfair recruitment and selection process. Internal sources are given too much preference in the non-banking sector. Employee reference, job assignment, recommendations plays a lot of role in the recruitment and selection process of the people in the non-banking sector. Hence, these sources lead to quiet of biasness. Even it was noted during research that there exist a glass ceiling in the non-banking that somewhere hinders recruitment and selection process. Also, few newspaper articles have claimed that there is political influence in filling up the higher positions in the non-banking sector specially education sector. This leads the process to be ambiguous and can raise the chances of biasness.

TABLE V. WOMEN FRIENDLY POLICIES* SECTOR

		Sector		Total
		Banking	Non-banking	
Not Contributing	Count	0	22	22
	% within Sector	0.0%	11.0%	5.5%
Somewhat Contributing	Count	3	41	44
	% within Sector	1.5%	20.5%	11.0%
Neutrally Contributing	Count	26	33	59
	% within Sector	13.0%	16.5%	14.8%

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Contributing	Count	96	55	151
	% within Sector	48.0%	27.5%	37.8%
Highly Contributing	Count	75	49	124
	% within Sector	37.5%	24.5%	31.0%
Total	Count	200	200	400
	% within Sector	100.0%	100.0%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	72.233[a]	4	.000

The chi-square statistic is 72.233. The p-value is < 000001. The result is significant at $p < .01$.

Women Friendly Policies: - In banking sector, majority (48%) are saying that fairly contributes and (37.5%) says that it highly contributes. Where as in non-banking sector, 27.5% says it fairy contributes and 24.5% says that it highly contributes followed by 20.5% who says that somewhat contributes. Flexibility, work from home option, coverage of medical and insurance, leave policies, positive attitude of management towards women in banking is seen more as compared to non-banking sector. The family friendly policies are seen to be responded more in the non-banking sector as compared to banking. Also, diversity seems to be promoted more that leads to more work life balance policies in the banking. Crèche and day care visit facility is also seen more in the banking sector. Maternity is extended to a period of one year is seen in the banking sector.

During an interview, an employee claimed that they follow "7 pm lights off" policy that claims that its 7 in the evening hence to turn off the lights of the office and its family time. Many women are seen to handle many branches and head offices in banking sector. Hence, they manage to finish work on time and promote the same environment in banking. Few Industries/Institutes in non-banking sector have also claimed that they are not given even maternity leave. Glass ceiling and recommendations exist at the core in the non-banking sector. Many women are asked to take leave without pay and to join back the Industry/Institute once they are done with the maternity break.
Special disagreement was seen among the women working in private companies and institutes as women conducive environment majorly depends on the discretion of the Management/Board of Trustees/Directors.

TABLE VI. GOOD CAREER GROWTH OPPORTUNITIES * SECTOR

		Sector		Total
		Banking	Non-banking	
Not Contributing	Count	0	20	20
	% within Sector	0.0%	10.0%	5.0%
Somewhat Contributing	Count	0	52	52
	% within Sector	0.0%	26.0%	13.0%
Neutrally Contributing	Count	9	20	29
	% within Sector	4.5%	10.0%	7.2%
Contributing	Count	83	67	150
	% within Sector	41.5%	33.5%	37.5%
Highly Contributing	Count	108	41	149
	% within Sector	54.0%	20.5%	37.2%
Total	Count	200	200	400
	% within Sector	100.0%	100.0%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	108.007[a]	4	.000

The chi-square statistic is 108.007. The p-value is < 0.001. The result is significant at $p < .01$.

Good Career Growth opportunities: - In banking sector, majority (54%) are saying that highly contributes followed by (41.5%) says that it fairly contributes. The growth

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aspects in banking sector are quiet high. The right talent is given the right opportunity. Gender Diversity is promoted in the organization in banking sector. Opportunities of Job Enrichment, Job Rotation, Increment, bonus, fringe benefits, work life balance security, higher education facilities are given to women in the banking sector. Many of the helm positions in the banking sector are handled by women. Hence, a woman promotes the women friendly environment and tries to maintain equality in the growth prospects among the gender. Where as in Non-banking sector, 33.5% says it fairy contributes and 26% says that somewhat contributes. Seniority, experience, recommendations and qualification are given importance. Apart from performance, lot of factors is considered for the career growth in non-banking sector. Doctorate/Master degree is considered one of the important aspects for the career growth in education and pharma sector. University guidelines, discretion of management, political influence, experience are important while considering the career growth of any individual in non-banking domain. Hence, good career growth opportunities averagely contribute in the factors for women growth in non-banking sector.

Even, it was found that career growth becomes clumsy and little unclear when one grows in the ladder as the job description turns to get into the roots of Job enlargement as compared to Job enrichment.

TABLE VII. CREATING VALUE THROUGH TRAINING AND DEVELOPMENT * SECTOR

		Sector		Total
		Banking	Non-banking	
Not Contributing	Count	0	12	12
	% within Sector	0.0%	6.0%	3.0%
Somewhat Contributing	Count	1	21	22
	% within Sector	0.5%	10.5%	5.5%
Neutrally Contributing	Count	11	24	35
	% within Sector	5.5%	12.0%	8.8%
Contributing	Count	96	129	225
	% within Sector	48.0%	64.5%	56.2%
Highly Contributing	Count	92	14	106
	% within Sector	46.0%	7.0%	26.5%
Total	Count	200	200	400
	% within Sector	100.0%	100.0%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	97.247[a]	4	.000

The chi-square statistic is 97.247. The p-value is < 0.00001. The result is significant at $p < .01$.

Creating value through Training and Development: - In banking sector, majority (48%) are saying that fairly contributes and (37.5%) says that it highly contributes. Job specific training, induction training, refresher training, training for promotions and various off the jobs training are provided in the banking sector. Training Need analysis are calculated in the structured way in the banking Industry and accordingly is provided for the better performance. Where as in non-banking sector, majority (64.5%) are responding that it training and Development fairly contributes to the fact. Experienced trainers and job specific training is observed more in banking sector as compared to non-banking. No doubt, the non-banking sector (education sector)gives trainings in the form of FDP, knowledge series, Research conference. However, many companies have claimed that domain and job specific training is missing after a certain extent.

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TABLE VIII. FLEXIBLE WORKING SCHEDULES * SECTOR

		Sector		Total
		Banking	Non-banking	
Not Contributing	Count	46	32	78
	% within Sector	23.0%	16.0%	19.5%
Somewhat Contributing	Count	52	20	72
	% within Sector	26.0%	10.0%	18.0%
Neutrally Contributing	Count	19	81	100
	% within Sector	9.5%	40.5%	25.0%
Contributing	Count	18	42	60
	% within Sector	9.0%	21.0%	15.0%
Highly Contributing	Count	65	25	90
	% within Sector	32.5%	12.5%	22.5%
Total	Count	200	200	400
	% within Sector	100.0%	100.0%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	82.553[a]	4	.000

The chi-square statistic is 82.553. The p-value is < 0.00001. The result is significant at $p < .01$

Flexible working Schedule: - In banking sector, majority (32.5%) are saying that highly contributes. Where as in non-banking sector, 40.5% says it neutrally contributes. Banking sector provides with the facility of flexibility, work from home option. Non-banking sector has still not opted for this option to the extent the banking sector has done.

TABLE IX. GENDER EQUALITY * SECTOR

		Sector		Total
		Banking	Non-banking	
Not Contributing	Count	1	111	112
	% within Sector	0.5%	55.5%	28.0%
Somewhat Contributing	Count	5	77	82
	% within Sector	2.5%	38.5%	20.5%
Neutrally Contributing	Count	62	12	74
	% within Sector	31.0%	6.0%	18.5%
Contributing	Count	84	0	84
	% within Sector	42.0%	0.0%	21.0%
Highly Contributing	Count	48	0	48
	% within Sector	24.0%	0.0%	12.0%
Total	Count	200	200	400
	% within Sector	100.0%	100.0%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	337.039[a]	4	.000

The chi-square statistic is 337.039. The p-value is < 0.00001. The result is significant at $p < .01$.

Gender Equality: - In banking sector, majority (42%) are saying that fairly contributes followed by 31% saying that it neutrally contributes and 24% on high contribution . women are growing in the banking sector hence they promote the gender diversity. Work life balance policies are provided to women and equity is promoted. Women understands the problems of other women and gives flexibility and work balance to women. In Non-banking, majority (55.5%) are highlighting that gender equality not at all contributes to women in top helm positions. Women preferred less for top management positions due to their work life balance priorities that is reported in the research study.

TABLE X. MANAGEMENT PROMOTES DIVERSITY IN BOARD ROOMS * SECTOR

		Sector		Total
		Banking	Non-banking	
Not Contributing	Count	4	17	21
	% within Sector	2.0%	8.5%	5.2%
Somewhat Contributing	Count	6	37	43
	% within Sector	3.0%	18.5%	10.8%
Neutrally	Count	65	42	107

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Contributing	% within Sector	32.5%	21.0%	26.8%
Contributing	Count	75	47	122
	% within Sector	37.5%	23.5%	30.5%
Highly Contributing	Count	50	57	107
	% within Sector	25.0%	28.5%	26.8%
Total	Count	200	200	400
	% within Sector	100.0%	100.0%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	42.225[a]	4	.000

The chi-square statistic is 42.225. The p-value is < 0.00001. The result is significant at $p < .01$.

Management promotes Diversity: - In banking sector, management highly (25%) and fairly (37.5%) promotes diversity where as in non-banking, 28.5% of management highly promotes followed by 23.5% fairy promotes and 21% neutrally promotes. Banking sector have realised the importance of Gender Diversity since long that other industries are realising at this point of time. Literature have pointed that gender diversity in the board room leads to more productive and performance oriented organization. Accordingly to promote gender diversity, various work life balance policies and measures were taken in the banking. Non-banking sector is still apart from these thought process. Gender disparities are seen in the non-banking sector especially when consideration and growth aspects are to be given for the top management positions.

V. Conclusion

The study is helping in understanding the factors that are providing route paths to women counterparts to reach at the top level in banking sector in comparison with other sectors. If the same aspect is followed in the other sectors too, the women will rule the C suite. Its time not to just talk about gender equality but it's time to actually make gender equal in all the senses of growth.

VI. Limitations of the study

1. Few of the sectors are considered in the non-banking domain.
2. Only few parameters are measured as the factors contributing in promoting more women in helm positions in banking sector. However, there can be other factors also that can lead to this fact that are ignored in the study.

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