

Original Article

## FROM CHALLENGES TO OPPORTUNITIES: THE EVOLVING ROLE OF WOMEN IN BANKING

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### ABSTRACT

The banking industry is one of the main sectors that enables a country's economic growth and stability. The sector has evolved through the years as one of the most dynamic and flexible sectors with numerous job opportunities for both men and women. Also, this financial products development and their wide spread have led to the increment of women's population in banks. The expanding presence of this sector has led to growth in social and economic aspects. The present study is examining the different role of working women in in banking sector and how they are manages the challenges and opportunities in their professional and personal life. This study focuses on Career Development, Workplace Environment, Organizational Support and their Work-Life balance of women employees in Public and Private sector banks. It also highlights the issues such as Gender Bias, Work related stress, and Work-Life imbalance, and also shows that positive changes like employee training, inclusive policies and better management support. The findings reveal that women employees in the banking sector of Shivamogga city are transforming challenges into opportunities for professional growth and empowerment. The study highlights that continuous organizational support, genderfriendly policies, and strong mentorship contribute significantly to improving women's equality, leadership and career development in the banking sector.

**Keywords:** Workplace Challenges, Career Growth, Organizational Support, Work Environment

### INTRODUCTION

The banking sector plays a vital role in every country's economy. It not only provides a large number of employment opportunities to the public but also supports trade, business, and overall economic development. Over the past few decades, the industry has undergone significant transformation due to modernization, advancements in information systems, and reforms in management practices. These developments have positioned banking as one of the most organized and rapidly growing service industries, attracting a substantial number of skilled professionals, particularly women. The position of women in the banking sector has been changing over the years. Once they were mainly filling up the limited roles of clerks, now they are to be found in a variety of professions ranging from customer care to the highest managerial positions. The increasing number of female workers not only contributes to the prosperity of banks but also accelerates the social and economic movement. Women have been the reason for better customer relationships, as well as teamwork and overall working conditions in banks.

Nonetheless, the female side of the equation still experiences a lot of problems even though there have been significant strides made in the workplace. In the main, they face gender discrimination, heavy workload, and the problem of not being able to manage their work and personal life. Additionally, the lack of promotion and the absence of women's representation in top management are

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some of the major issues that are still in existence. The aforementioned barriers are mainly the cause of women losing interest in their jobs and the development of their careers. On the other hand, banks have been implementing gender-neutral policies, training sessions, and flexible working hours for their women employees. Moreover, women's right knowledge, education availability, and social change have had a positive effect on women's self-reliance and their feeling of being in control at the workplace. All these factors have led to a situation where more and more women are changing issues at the workplace into chances for their professional and personal growths.

The present research is trying to investigate the transformation of women's roles in the banking industry during the current times. It aims at getting a comprehensive idea of the various difficulties that women face in their workplaces, the chances for their growth and development, and the way in which women's friendly workplaces can lead them to success in their career. The study also highlights the study emphasizes that women need fair chances, proper mentorship, and strong support from institutions support to enable women to take on leadership roles and strengthen the banking industry.

## REVIEW OF LITERATURE

[Narayana and Neelima \(2017\)](#) in earlier times, women primarily looked after household work. They were restricted to kitchen chores and domestic responsibilities. Very few women complete higher education back then. However, times have changed, and many females are now pursuing higher education. Education not only empowers them but also provides career development opportunities. Yet, managing multiple roles and responsibilities has become a burden for working women, especially for married women. They must handle household tasks, childcare, and professional duties, which can impact career growth. Work-life balance primarily focuses on two elements: Success and satisfaction. The study examines the work life balance of working women in ICICI and SBI bank in Krishna District, with a sample size of 10% of the Respondents. Women play a significant role in the economy, particularly in the banking sector. However, family responsibilities and childcare often lead to career break. Work and home responsibilities do not align; it becomes challenging to maintain a good balance between them.

[Revathi and Mathivannan \(2018\)](#) the study explained about the work life balance of the private bank and public bank women employee. Author collected data from both primary and secondary data. Primary data collected from 405 women employees from both private and public sector bank, secondary data collected from various magazines, book and website. This article explains about how the personal life interface in the professional life, and also found that work life balance is only working women problems, work life balance is also faced by both sexes (male and female). To do analysis on this, author consider 10 selected predictions like dependent care, housekeeping, kitchen related works, external works, personal life satisfaction, worklife balance, support from co-workers, work load, financial assistance and job satisfaction. Author found that, private sector working women facing the work life balance issues, however there is no such struggle is faced by the public sector bank employees. Compare to private sector working women, public sector working women have high job satisfaction. Finally, this study clearly revealed that, work life balance differs from private sector working women to public sector working women.

[Dhavamary \(2018\)](#) the study revealed the Job satisfaction of working women in selected public sector banks of Dindigul District. Presently, working women are facing a lot of issues, among which the main challenges are work-life balance and job satisfaction. Public sector banks are now widely present across our country. The number of public sector banks is increasing significantly, creating employment opportunities for peoples. Working women often work long hours to earn income and support their families. Job satisfaction refers to the fulfilment of workers' desires in their jobs. When female workers attain higher positions, they often need to spend considerable time at the workplace, leaving less time for their family, which can create conflicts. The main objective of the study is to identify the factors influencing job satisfaction among working women. To achieve this, the author collected both primary and secondary data, with a sample size of 100 respondent used to gathering information. Job satisfaction is one of the challenging goals to achieve. To foster effective job performance among working women, banks should to understand employees' need in the workplace and take to measure to fulfil these needs, ensuring employee employees.

[Poorna \(2023\)](#) the study deals with the working conditions of working women in foreign sector bank in India. According to the RBI report, there is 46 foreign banks in India as of 2023. These banks contribute nearly 11% of their revenue to the banking industry. This study explains from a combination of sources, including scholarly study, industry review, etc., who working in foreign banks. It considers the main factors in the working situation of working women in such organizations, which encompass organizational culture, leadership diversity, remuneration fairness, career progression, work-life balance, and the availability of mentorship and sponsorship programs, as well as it explains about the unique problems women encounter in this industry. Now a days the number of working employees is increasing day by day and these employees faces a lot problem and challenges like gender bias, discrimination, sexual harassments and many more. The main objective of this study is to analysing the work life balance of working women in foreign banks provides an outer look that how they are managing their professional and personal life, and policies and practices to work life balance, impact of job-related stress on their personal life. The data collected from secondary sources. Author found that, for working women the bank must provide training to develop their skill and should support their working women to manage their professional life. If the worker of bank is happy then the customer also be happy.

Esther and Anandha Valli (2023) the study revealed that the banking sector is backbone of any country's economy, and the working women are an essential part of every organization. The number of private and public banks operating in India has been gradually increasing, and the number of working women in the banking sector has also risen significantly. Women working in the banking sector often work long hours to fulfil their basic needs and achieve their dream of independent. Many struggle to balance their personal and professional lives efficiently. In particular, women working in banking faces far more challenges compare to their male counterparts, both at home and in the workplace. They must manage everything, whereas men often do not share the majority of household responsibilities. The primary objective of this study is to examine the challenges faced by working women and the reasons they choose to join the banking sectors. To achieve this, the author collected both primary and secondary data from a sample of 110 working women across various banks in Radhapuram Taluk. The result of the study indicates that the main problems faced by working women includes mental burden, sexual harassment, and familial stress in. Additionally, the study found that married working women faces more challenges compared to their unmarried counterparts.

## RESEARCH GAP

Previous research has primarily been inclined towards problems related to work-life balance, job satisfaction, and work issues encountered by women working in the banking industry. Although these studies identify problems such as gender discrimination, workload pressure, and finding it hard to balance their personal and work life, they hardly identify how women overcome these issues or utilize them as opportunities. Additionally, there is little research on how women are benefiting from the current banking policies, technology, and enabling working environments that empower them to develop their careers. Therefore, a comprehensive study must be undertaken to learn about the challenges and opportunities that define the changing role of women in the current banking industry.

## OBJECTIVES

- To study the evolving role of women in the banking sector.
- To identify the key challenges faced by women employees in banks.
- To analyze the opportunities that support women's career growth in banking.
- To examine the effect of organizational support and work environment on women's performance.
- To explore how women turn workplace challenges into opportunities for empowerment.
- To suggest ways to improve gender equality and leadership opportunities for women in banking.

## METHODOLOGY

Research methodology is the method applied for investigating and comprehending a research problem systematically. It describes the means adopted for gathering and analyzing data to accomplish the research goals. For this study, both primary and secondary data have been used. The primary data is gathered by means of a well-drafted questionnaire administered through Google Forms among women employees of public and private sector banks in Shivamogga district. The secondary data is collected from different reliable sources like books, journals, newspapers, official reports, government publications, and reliable websites related to the topic. The sample size is determined through the convenience sampling technique. The data collected is analyzed through percentage, mean, and standard deviation to arrive at appropriate conclusions regarding the challenges and opportunities of working women in the banking industry.

## SCOPE OF THE STUDY

The research is based on women employees who are employed in some of the public and private sector banks in Shivamogga city, Karnataka. The research investigates how women in banking are confronted with issues of gender discrimination, few leadership roles, and lack of work-life balance, while also seeking to understand how these issues can be an opportunity for career development and empowerment. The research targets banks in Shivamogga city.

## RESULTS AND DISCUSSION

This section presents the findings based on survey data collected from 50 working women in selected Public and Private sector banks in Shivamogga city. The responses were analysed and displayed using tables showing frequencies, percentages, rankings, and mean scores. The results highlight key factors that affect the professional growth and experiences of women in the banking sector. The study found that many women continue to face challenges such as limited promotion opportunities, difficulty in balancing personal and professional life, lack of family support, and lack of flexible working hours. Some respondents also mentioned that, despite being dedicated and sincere in their jobs, they often experience feelings of discrimination or undervaluation due to gender

bias. However, the study also revealed positive changes, showing that women are gradually transforming these challenges into opportunities for personal growth, confidence, and career advancement. The paper looks into the dual aspects of women's changing roles in banking and emphasizes the need for fair policies, supportive work culture, and leadership positions to transition the banking system to be gender-neutral.

**Table 1**

| <b>Table 1 Demographical Profile of the Respondents</b> |                                 |                  |                   |
|---|---------------------------------|------------------|-------------------|
| <b>Demographical Factors</b>                            | <b>Variables</b>                | <b>Responses</b> | <b>Percentage</b> |
| <b>Age</b>  | Below 20                        | 11               | 22%               |
|   | 20 - 35                         | 30               | 60%               |
|   | 35 - 50                         | 9                | 18%               |
|   | 50 - 60                         | 0                | 0%                |
|   | Above 60                        | 0                | 0%                |
|   | <b>Total</b>                    | <b>50</b>        | <b>100%</b>       |
| <b>Education Level</b>                                  | Below SSLC                      | 0                | 0%                |
|   | PUC/ITI/Diploma                 | 8                | 16%               |
|   | Graduation                      | 32               | 64%               |
|   | Post Graduation                 | 10               | 20%               |
|   | Others                          | 0                | 10%               |
|   | <b>Total</b>                    | <b>50</b>        | <b>100%</b>       |
| <b>Occupation</b>                                       | Manager                         | 5                | 10%               |
|   | Relationship officer            | 12               | 24%               |
|   | Others                          | 0                | 0%                |
|   | Bank administrator              | 0                | 0%                |
|   | clerk                           | 5                | 10%               |
|   | cashier                         | 5                | 10%               |
|   | Loan officer                    | 13               | 26%               |
|   | Customer service representative | 10               | 20%               |
|   | Bank teller                     | 0                | 0%                |
|   | Others                          | 0                | 0%                |
|   | <b>Total</b>                    | <b>50</b>        | <b>100%</b>       |
| <b>Annual Income (₹)</b>                                | Up to 2 Lakhs                   | 0                | 0%                |

|                       |                    |           |             |
|-----------------------|--------------------|-----------|-------------|
|                       | 2 - 5 Lakhs        | 45        | 90%         |
|                       | 5 - 10 Lakhs       | 5         | 10%         |
|                       | More than 10 Lakhs | 0         | 0%          |
|                       | <b>Total</b>       | <b>50</b> | <b>100%</b> |
| <b>Marital Status</b> | Married            | 30        | 32%         |
|                       | Unmarried          | 20        | 68%         |
|                       | <b>Total</b>       | <b>50</b> | <b>100%</b> |

**Source:** Survey Data

Research conducted among 50 women working in both public and private banks brings the fact that the majority of the respondents belong to the young generation, as roughly 60% of them fall under the age group of 20-35 years. The survey indicates that about two-thirds of the workforce have graduated from university and a smaller group, approximately 20%, has obtained master's degrees. The majority of the women are working as loan or relationship officers, while very few have attained professional ranks in management. The income of most of them is within the range of ₹2-5 lakhs per annum and almost 68% are single which indicates that a large part of this group is still at the initial stage of their careers. To sum up, the survey results highlight that banking women are generally well-educated and are prone to taking up challenges but at the same time, they are met with obstacles when it comes to climbing the corporate ladder and getting better paid jobs.

**Table 2**

**Table 2 Please Rate the Following Statements Related to Roles, Growth, and Career Opportunities in Banking, Rating Each Point from 1 (Strongly Disagree) to 5 (Strongly Agree);**

| Sl. No | Role, Opportunities, and Growth in the Banking Sector                           | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree | Total | Mean | Standard Deviation |
|--------|---|-------------------|----------|---------|-------|----------------|-------|------|--------------------|
| 1      | The role of employees has become more diverse and responsible in recent years.  | 1                 | 3        | 2       | 31    | 13             | 50    | 4.04 | 12.69              |
| 2      | The banking sector offers good opportunities for professional growth.           | 1                 | 3        | 7       | 27    | 12             | 50    | 3.92 | 10.39              |
| 3      | Training and development programs support career advancement.                   | 2                 | 2        | 5       | 32    | 9              | 50    | 3.88 | 12.63              |
| 4      | The organization provides fair opportunities for promotion.                     | 3                 | 6        | 8       | 25    | 8              | 50    | 3.58 | 8.63               |
| 5      | Modern technology and workplace policies have created new career opportunities. | 1                 | 3        | 10      | 30    | 6              | 50    | 3.74 | 11.68              |

**Source:** Survey Data

Data obtained indicate that a considerable number of employees perceive their job responsibilities as having increased and diversified (Mean=4.04). Additionally, they are of the opinion that the banking industry is offering them fair opportunities for growth (Mean=3.92) and that they are also assisted by training in their career advances (Mean=3.88). Conversely, the perception of promotion fairness was rated lower (Mean=3.58), indicating that a portion of the employees do not see the progress as equally distributed. The practitioners' perspective with the introduction of new technological aids and improved workplace policies was

favourable (Mean=3.74). In summary, it can be said that the employees are of the opinion that the career prospects are getting better, whereas the matter of fair promotion requires further attention.

**Table 3**

**Table 3 Rank the Following Statements About Workplace Challenges and Organizational Support in the Banking Sector According to Your Own Experience or Observation on A Scale of 1 (Strongly Disagree) to 5 (Strongly Agree)**

| Sl. No | Workplace Challenges and Organizational Support                            | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree | Total | Mean | Standard Deviation |
|--------|--|-------------------|----------|---------|-------|----------------|-------|------|--------------------|
| 1      | Workload pressure affects my work-life balance.                            | 0                 | 5        | 9       | 33    | 3              | 50    | 3.68 | 13.27              |
| 2      | Balancing job responsibilities and personal duties is difficult.           | 3                 | 10       | 5       | 20    | 3              | 41    | 2.66 | 7.19               |
| 3      | There is bias in promotions and decision-making.                           | 1                 | 5        | 4       | 35    | 5              | 50    | 3.76 | 14.07              |
| 4      | Management provides adequate support when required.                        | 2                 | 6        | 10      | 29    | 3              | 50    | 3.5  | 11.07              |
| 5      | Teamwork and cooperation at the workplace improve performance.             | 1                 | 3        | 10      | 32    | 4              | 50    | 3.7  | 12.75              |
| 6      | Flexible working arrangements help balance professional and personal life. | 1                 | 3        | 5       | 38    | 3              | 50    | 3.78 | 15.72              |

**Source:** Survey Data

The majority of people who were surveyed are of the same opinion that workload pressure has tangible effects on the work-life balance (Mean=3.68) and that inequity in promotions is an issue yet to be resolved (Mean=3.76). On the other hand, the use of flexible work arrangements has been credited with improving the work-life balance (Mean=3.78). Workers view teamwork and collaboration positively (Mean=3.7), whereas managerial support is regarded as moderate (Mean=3.5). Overall, employees experience high workloads and issues pertaining to equity but, at the same time, benefit from the flexibility and support provided by their co-workers in the office.

**Table 4**

**Table 4 Kindly Provide a Rating for the Following Statements Regarding Empowerment and Gender Equality at Work in the Banking Sector**

| Sl. No | Empowerment and Gender Equality at Work                                    | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree | Total | Mean | Standard Deviation |
|--------|--|-------------------|----------|---------|-------|----------------|-------|------|--------------------|
| 1      | Facing challenges at work has increased my confidence.                     | 0                 | 0        | 5       | 40    | 3              | 48    | 3.8  | 17.13              |
| 2      | I use workplace difficulties as motivation for better performance.         | 3                 | 2        | 5       | 30    | 10             | 50    | 3.84 | 11.60              |
| 3      | Leadership programs can help improve equality and career advancement.      | 1                 | 4        | 7       | 31    | 7              | 50    | 3.78 | 12.00              |
| 4      | Equal pay and promotion policies strengthen motivation and fairness.       | 0                 | 0        | 5       | 35    | 10             | 50    | 4.1  | 14.58              |
| 5      | Encouraging employees in decisionmaking roles helps organizational growth. | 1                 | 4        | 10      | 31    | 4              | 50    | 3.66 | 12.19              |

**Source:** Survey Data

The findings point out that most of the people interviewed are of the same opinion that the problems at work have increased their self-assurance (Mean=3.8) and their drive (Mean=3.84). Equal pay and promotion policies are regarded as the main factors of justice and motivation (Mean=4.1). Leadership training is seen as a way to promote equality (Mean=3.78), while employee involvement in decision-making is perceived as a means of development for the organization (Mean=3.66). To sum up, workers believe that empowerment and fair policies are the main factors contributing to confidence, motivation, and equality in the workplace.

## SUGGESTIONS AND CONCLUSION

The main focus of the study is to create a good and fair workplace culture in the banking industry. A transparent and unbiased promotion policy should be established in the banks so that every employee has an equal opportunity to succeed. Flexible hours and supporting timetables will help a lot in making the balance between work and personal life very smooth. Moreover, conducting stress-relief activities in the banks and taking fair measures to compensate employees are proposed as methods to assure job satisfaction. Banks can also introduce regular wellness programs, counselling support, and short relaxation breaks to help employees manage stress more effectively. Encouraging open communication between staff and management can further strengthen trust and improve workplace relationships. Implementing effective policies that promote equality and leadership development can motivate employees and significantly reduce workplace discrimination. Periodic review of HR policies and feedback-based improvements can ensure that the workforce feels heard and that workplace practices remain employee-friendly. Although the banking sector has made considerable progress, it continues to face challenges. Addressing these issues through continuous and inclusive efforts can help employees feel valued and empowered. In the long run, such measures will foster respect, fairness, and equality, while also support personal growth and contribute to the overall advancement of the banking industry.

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