Abstract

At Canara Bank, India, organisational policies affect women leaders' career progression. Female leaders in a male-dominated banking sector face structural and policy barriers to promotion, job retention, and leadership development. This study examines how internal policies affect women leaders' career growth, focussing on promotion opportunities, retention, and leadership development programs. The quantitative, positivist study uses an inductive research design to test hypotheses using empirical evidence based on the glass ceiling theory and organisational behaviour frameworks. A structured Google Forms survey was distributed to 60 female leaders from various departments and leadership levels. Probability-based simple random sampling reduced selection bias and ensured diversity. Ten variables related to organisational policies, leadership development, and workplace equity were surveyed. In SPSS, descriptive statistics were used to describe respondent demographics and inferential methods like Pearson correlation, ANOVA, t-tests, and multiple regression to examine organisational policies and career outcomes.

Women at Canara Bank view certain organisational policies as barriers to promotion, with older and more experienced respondents reporting stagnation. Regression analysis shows that supportive policies like leadership development initiatives improve job retention and career advancement. Younger leaders complained about delayed promotions and mentoring support, indicating a policy effectiveness gap by generation. The results suggest that Canara Bank's leadership development programmes may not be accessible or effective across age and experience groups. By identifying policy implementation gaps and suggesting gender inclusivity improvements, this research informs organisational reform. Canara Bank can promote female leadership and a more equitable leadership pipeline by aligning internal strategies with data-driven findings.

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Chapter 1: Introduction

1.1 Background and Context

Worldwide efforts have been made to reduce the leadership gender gap for millennia. The world has tried, yet women are still under-represented in top leadership positions throughout businesses and the world. Women hold less than 30% of senior leadership positions worldwide, and even fewer C-suite executive jobs, according to the World Economic Forum (2023). Despite progress, social and institutional barriers prevent women from becoming leaders. Women executives face cultural prejudices, organisational biases, and work-life balance issues (Thelma and Ngulube, 2024). Women's leadership potential is stereotyped because society values masculine leadership traits including aggressiveness, risk-taking, and decisiveness (Galsanjigmed and Sekiguchi, 2023). These misconceptions prevent women from gaining the same power and respect as males, limiting their career advancement.

Organisational gender inequalities in promotion, recruiting, and performance rating persist. Women are more prone to experience unconscious prejudices that evaluate them as less capable or dedicated to leadership than males (Hing et al., 2023). Women also struggle to advance in high-impact roles and leadership networks due to a lack of sponsorship and mentorship (Barkhuizen, Masakane and van der Sluis, 2022). In addition to these external impediments, women sometimes struggle to balance career obligations with family and caring commitments (Hosseini et al., 2023). Many organisations still lack work-life balance, making it hard for women to become leaders (Thelma and Ngulube, 2024). Although research has adequately documented these challenges, few have examined women's resilience and solutions to overcome them. While many research describe barriers, few have investigated enabling methods and success stories that might inform policy and organisational transformation (Widiastuti et al., 2024). Solutions that help more women become leaders must address this gap.

This study examines women's leadership challenges and solutions. This mixed-methods study will blend personal experiences with organisational trends for a more holistic, solution-focused approach. The research will inform gender and leadership scholarship and provide policymakers, organisations, and future female leaders with practical advice.

1.2 Research Justification

The under-representation of women in leadership affects economic performance, innovation, and organisational success. According to McKinsey (2023), organisations with more executive gender diversity outperform their counterparts in financial performance, inventiveness, and decision-making. Despite these incentives, women fail to acquire and maintain leadership posts, revealing systemic issues. The UN Sustainable Development Goal (SDG) 5: Gender Equality promotes women's leadership at all levels and is one of the most important worldwide efforts. Many governments and organisations have diversity strategies, but growth is gradual, notably in tech, finance, and politics (Forum, 2023). Understanding this stagnation's causes helps design better interventions.

This study analyses how women overcome leadership challenges rather than just reporting their existence, contributing to scholarly and policy discussions. Actionable knowledge about successful women leaders' strategies will help organisations strengthen mentorship, promotion, and inclusion policies for women in leadership positions.

1.3 Research Aim and Objectives

Research Aim

This study examines how organisational policies affect Canara Bank, India's women leaders' career growth. It will examine how policies affect promotion, job retention, and leadership development, identifying impediments and gender inclusion improvements.

Research Objectives

1. To analyze how organizational policies at Canara Bank influence promotion opportunities for women in leadership roles.
2. To examine the impact of workplace policies on job retention among female leaders in the bank.
3. To evaluate the effectiveness of existing policies in supporting leadership development and identify potential reforms for improving gender inclusivity.

Research Questions

1. How do organizational policies at Canara Bank affect the promotion opportunities of women in leadership roles?

2. What is the impact of workplace policies on the job retention of female leaders in the bank?
3. How effective are current policies in supporting leadership development, and what reforms can enhance gender inclusivity?

1.4 Scope of the Study

This study focuses on the commercial banking sector, specifically examining the career progression of women in leadership roles at Canara Bank, India. It aims to assess how organizational policies influence promotion opportunities, job retention, and leadership development for female executives and senior managers. Women in banking continue to face systemic barriers, with research indicating that gender biases, restrictive promotion policies, and lack of access to leadership training programs hinder their advancement (Jonsson and Jangren, 2022). Despite efforts to improve gender diversity, reports suggest that women hold very fewer executive roles in major Indian banks (Pandey and Chaturvedi Sharma, 2025). The study's participants include female executives, senior managers, and decision-makers at Canara Bank, as they provide firsthand insights into career challenges and the effectiveness of existing policies. By employing semi-structured interviews and surveys, the research captures the perspectives of women leaders on barriers to promotion, retention difficulties, and opportunities for career growth. Banking institutions often exhibit a "glass ceiling" effect, where women are promoted up to a certain level but struggle to attain top leadership roles (Lathabhavan, Balasubramanian and Natarajan, 2018). This research seeks to validate such claims within Canara Bank, identifying whether similar patterns persist.

Additionally, the study examines whether gender-focused policies, such as flexible work arrangements, leadership development programs, and mentorship opportunities, have a tangible impact on women's career progression. Mentorship and sponsorship programs can increase the likelihood of women attaining leadership roles (Singh and Vanka, 2020). However, gaps often exist in their implementation, leaving many women without adequate career support. The study also explores whether implicit biases in performance evaluations and promotion criteria affect women's ability to advance within the bank. By analysing participant responses and organizational structures, the study identifies specific policy limitations and areas for reform. The findings aim to provide data-driven recommendations for improving gender diversity within Canara Bank's leadership framework. The research contributes to a broader discussion on how institutional policies can either facilitate or hinder women's career growth in the Indian banking sector, offering insights applicable to other financial institutions aiming to enhance gender inclusivity.

1.5 Structure of Research

This study has five chapters on key aspects of women's leadership in commercial banking.

Chapter 1: Introduction

The introduction emphasises the need of investigating gender inclusion in commercial banking leadership. It specifies the research topic, outlines the study's aim, objectives, and research questions, and justifies choosing Canara Bank. This chapter also describes the research scope and methods.

Chapter 2: Literature Review

This chapter analyses gender gaps in leadership studies, reports, and theories, particularly in banking. It analyses how organisational policies affect women's professional advancement, promotion hurdles, leadership development, and mentorship. The chapter also examines how systemic barriers affect women's leadership advancement using the glass ceiling hypothesis and gender role congruity theory.

Chapter 3: Research Methodology

This chapter describes the study's design, data gathering, sampling, and analysis. It describes why Canara Bank uses semi-structured interviews and surveys to gain insights from female executives, senior managers, and decision-makers. Ethics like participant confidentiality and informed consent are also covered to maintain research integrity.

Chapter 4: Findings and Discussion

The findings chapter includes participant data on Canara Bank women's career development hurdles, highlighting major trends, patterns, and topics. It investigates mentorship and sponsorship programs and how organisational policies affect leadership, job retention, and promotion. Existing literature is compared to validate or criticise research findings.

Chapter 5: Conclusion and Recommendations

In the last chapter, the report highlights critical hurdles and regulatory gaps that hinder women's banking leadership growth. It suggests policy reforms, leadership training, and mentorship enhancements for Canara Bank to increase gender diversity. The study's shortcomings and future research are also discussed.

Chapter 2: Literature Review

2.1 Introduction

This literature review analyses gender leadership inequalities studies, specifically in banking. This chapter examines earlier studies to contextualise women's leadership difficulties and assess gender inclusion strategies in organisations. To identify gender prejudices, work-life balance limits, and mentorship gaps that hinder women's professional growth, a complete analysis is needed. This research helps determine how these issues affect Canara Bank and whether current policies handle them. Numerous studies have examined the leadership gender gap across industries, discovering common challenges and solutions. How these obstacles influence women in Indian banking is unclear. This evaluation bridges the knowledge gap and invites an in-depth examination of Canara Bank's policies and their influence on women's leadership chances by applying global and industry-specific results.

2.2 Gender Disparities in Leadership: Global and Industry Perspectives

2.2.1 Global Overview of Women in Leadership

Women in leadership remain unequal worldwide despite attempts to promote inclusivity and diversity. Women hold less than 30% of top leadership positions worldwide, and even fewer executive decision-making roles, according to the World Economic Forum (2023). These statistics show a gender gap in male-dominated fields including technology, finance, and manufacturing. Social expectations, subconscious prejudices, and organisational regulations that favour male professional paths increase the global gender gap in leadership (Forum, 2023). Comparative studies show that education and healthcare have more female leaders than banking and corporate finance (McKinsey, 2023). Nordic nations with progressive policies like mandatory parental leave and gender quotas have better female leadership participation, showing how regulatory frameworks can affect gender diversity (Solveig, 2024). Even in these regions, women still face impediments to top corporate governance, highlighting inherent gendered leadership issues (Izquierdo and Fabra Florit, 2024).

2.2.2 Women in Leadership within the Banking Sector in India

The banking sector, historically male-dominated, continues to exhibit significant gender disparities in leadership roles. Although women comprise a substantial portion of the global banking workforce, their representation in executive positions remains disproportionately low. The Indian banking sector has witnessed an increase in female participation, particularly in public sector banks, yet women remain significantly underrepresented in top leadership roles. According to the Reserve Bank of India, women constitute over 30% of the workforce in public sector banks, but their representation in senior leadership roles remains below 7% (Pandey and Chaturvedi Sharma, 2025). While private sector banks such as HDFC Bank, ICICI Bank, and Kotak Mahindra Bank have implemented gender diversity policies, only 5% of Indian bank CEOs are women (Yadav and Singh, 2023). Despite the success of prominent female banking leaders like Arundhati Bhattacharya, former Chairperson of the State Bank of India, Shikha Sharma, former CEO of Axis Bank, and Kalpana Morparia, former CEO of JPMorgan India, women remain grossly underrepresented in CEO, CFO, and board member roles across Indian financial institutions (Venkatarathna, Biswas and Sinha, 2024).

The challenges faced by women in banking leadership stem from a combination of structural and cultural barriers. The glass ceiling effect remains a persistent obstacle, with biased promotion criteria, male-dominated professional networks, and a lack of mentorship opportunities limiting female career advancement (Starks, 2021). Traditional leadership in banking is associated with traits such as risk-taking, assertiveness, and aggressive decision-making, characteristics historically attributed to male executives (Ahmed, 2023). As a result, women often struggle to be recognized as suitable candidates for top positions despite equal or superior qualifications and experience. Societal expectations further exacerbate these challenges, as women are disproportionately burdened with balancing professional and domestic responsibilities. Leadership roles in banking often demand extensive travel, client networking, and long working hours, which can be difficult for women who lack institutional or familial support (Shah and Barker, 2022).

The gender pay gap in Indian banking further reflects the systemic biases within the industry. Women in executive roles in Indian banks earn 20–25% less than their male counterparts, reinforcing disparities in compensation structures (Bhatia and Gulati, 2022). Promotion decisions are often based on subjective performance evaluations, requiring women to demonstrate longer-term achievements to be considered for leadership positions. These factors contribute to the slow progress in achieving gender parity in banking leadership, despite the increasing number of women entering the financial sector (Chinthamani, 2024).

Several Indian banks have introduced policies aimed at addressing gender disparities in leadership. The State Bank of India launched the SBI Women's Leadership Program, which offers mentorship and leadership training for mid-career women employees. HDFC Bank has implemented flexible work policies and leadership tracks designed to encourage female participation in decision-making roles (Sharma and Vij, 2024). The Reserve Bank of India has also issued guidelines on gender diversity reporting, urging financial institutions to ensure a higher proportion of women in senior positions (Mathur and Sengupta, 2019). However, these initiatives have yet to produce significant shifts in leadership representation.

Despite efforts to improve gender diversity in Indian banking, systemic biases, cultural expectations, and male-dominated leadership pipelines continue to hinder women's advancement. The glass ceiling effect remains deeply embedded within the industry, reinforcing gender disparities at the executive level (Kräft, 2022). While mentorship programs, diversity policies, and leadership training have contributed to incremental progress, more targeted interventions such as transparent promotion processes, equal pay policies, and mandatory diversity quotas are necessary to bring lasting change (Varriale, Buonocore and Ferrara, 2016). Without structural reforms and a shift in organizational mindsets, the underrepresentation of women in Indian banking leadership will persist, limiting the industry's ability to fully benefit from diverse perspectives and inclusive decision-making.

2.3 Organizational Policies and Their Impact on Women's Career Progression

2.3.1 Organizational Policies and Women's Career Progression in India

Organisational rules affect women's professional growth in India, especially in male-dominated areas like banking. Leadership roles, retention, and professional progress depend on these policies. Due to structural and cultural prejudices in organisations, gender discrepancies persist despite corporate efforts. Female leadership advancement in Indian banks is limited by gender biases in promotion practices. Performance evaluations of Indian women are more scrutinised, and unconscious prejudices often undervalue their leadership skills (Jaiwani and Gopalkrishnan, 2025). Women in Indian banking have strong performance ratings but are promoted at lesser rates due to perceived leadership incongruence, according to Mercado (2020). To address these issues, bias-awareness training and standardised evaluation criteria are needed to promote equity.

2.3.2 Job Retention and Work-Life Balance

Women seeking Indian banking leadership must combine job retention and work-life balance. Flexible work, maternity leave, and remote work policies affect women's career longevity. Ali, Naz, and Azhar (2024) say work-life balance is a major issue for Indian women leaders, causing significant turnover. Caregiving falls disproportionately on Indian women, who are expected to prioritise family over profession. Some Indian banks offer paid maternity leave and childcare, but many lack complete support mechanisms, making it hard for women to advance in leadership (Rath, Mohanty and Pradhan, 2019). Increased workplace flexibility, work-life integration, and an inclusive culture help retain women in leadership roles.

2.4.3 Leadership Development and Mentorship Programs

Leadership and mentorship initiatives are essential for closing the gender gap in Indian executive roles. Mentorship programmes give women professional networks, skill development, and sponsorship opportunities for leadership development. Women in organised mentorship programmes are more likely to become senior managers (Mitchell, 2018). Many Indian banks lack gender-specific mentorship programs to address women's professional challenges. Only 25% of Indian banking corporate mentorship programs focus on women's leadership, according to a survey. These programs cannot remove systemic barriers to women's advancement without focused actions. To give women equitable professional advancement possibilities, organisations must prioritise mentorship systems with sponsorship (Sanni, 2025).

Despite organisational policy changes, gender-equitable career growth for women in India's banking sector is lacking. An inclusive leadership environment requires addressing unconscious biases in promotion decisions, introducing flexible work practices, and strengthening gender-focused mentorship programmes (Warren et al., 2019). Policy improvements can boost women's executive representation, improving organisational diversity and performance. Indian financial institutions can improve women's leadership by using comprehensive, evidence-based solutions (Hunegnaw Kebede, 2017).

2.4 Barriers to Women’s Leadership Advancement

2.4.1 Societal Stereotypes and Perceived Leadership Traits

Indian women's leadership and career paths are shaped by societal preconceptions. Men are expected to be aggressive, decisive, and dominant, while women are expected to be nurturing, empathic, and cooperative. Koburtay, Syed, and Haloub (2019) found that role congruity theory creates biases against women leaders since their styles may be seen as incongruent with norms. In India, patriarchal norms still shape workplace dynamics (Adisa, Cooke and Iwowo, 2020). Stereotypes affect women's self-perception and job objectives, restricting their confidence in executive roles. Legote (2023) discovered that Indian women leaders have higher rates of imposter syndrome and poorer career self-advocacy. Women are under-represented in senior banking leadership posts in India due to these engrained biases.

2.4.2 Organizational Culture and Gendered Work Environments

Organisational culture reinforces male-dominated leadership in Indian banks, worsening gender inequities. Many financial institutions have tight hierarchies where men dominate leadership posts, producing an exclusive leadership culture. Johansson and Wictorin (2023) found that women struggle to enter informal leadership networks, which are essential for job advancement. Exclusion from these networks limits high-profile projects, mentorship, and strategic decision-making. Indian workplace factors, such as few female role models and implicit biases in leadership evaluations, promote the current quo (Thelma and Ngulube, 2024). Male leaders in Indian financial organisations support and mentor junior male employees through ‘old boys’ networks, further marginalising women from leadership pipelines.

2.4.3 Limited Access to Sponsorship and Professional Networks

Limited sponsorship and professional networks hinder women's career acceleration in India. Unlike mentorship, sponsorship involves senior executives actively promoting career advancement. Women receive mentorship but no influential sponsorship, while men have sponsors who promote them, according to studies. According to McKinsey & Company (2022), women in Indian corporate leadership are 45% less likely than men to have a senior leader sponsor their career. Case studies from Indian banks like SBI and ICICI Bank show that formal sponsorship programmes for women boost senior female participation (Sharma and Chawla, 2017). However, many Indian banks lack organised sponsorship programmes, exacerbating leadership gender inequalities (Chinthamani, 2024). To address these discrepancies, tailored measures must give women equal access to professional sponsorship and high-impact job opportunities. Both cultural and organisational mindsets must change to address these fundamental issues. Addressing deep-rooted gender stereotypes, creating inclusive leadership cultures, and establishing formal sponsorship programmes are essential to gender parity in Indian banking leadership (Sharma, 2025). These improvements can help Indian financial organisations build more fair career paths for women, improving executive diversity and decision-making.

2.5 Strategies for Overcoming Leadership Barriers

India's banking system needs policy initiatives to promote gender inclusion. Successful case studies show how targeted leadership gender equality efforts work. The RBI has published workplace diversity guidelines, and SBI and ICICI Bank have launched leadership development programs for women. ICICI Bank's iWork@Home programme helps women retain leadership talent by enabling flexible work arrangements. India's Banking Codes and Standards Board also stresses the importance of transparent promotion standards for equal opportunity (Sharma, 2023). Chakraborty and Chatterjee (2020) found that Indian banks with gender diversity policies promote women 21% more often to senior positions. However, socio-cultural norms sometimes limit women's professional advancement in regional and rural banking institutions, making policy implementation difficult. Indian banks must incorporate gender-inclusive frameworks into their strategy goals to ensure long-term leadership equity (Sil and Lenka, 2024).

Mentorship and sponsorship programs help women develop in Indian banking but are underutilised. Mentorship guides careers, but sponsorship—where senior executives actively promote women—has a bigger impact on promotions, according to studies. Men have 46% more senior sponsors supporting their career than women (Nestrick, 2023). Axis Bank's WeLead programme has increased female leadership presence in India by providing organised mentorship and sponsorship (Panda et al., 2024). Cross-gender sponsorship programs also challenge preconceptions and create diverse leadership pipelines, according to McCall (2024). Sponsorship opportunities are mostly informal and favour men. Indian banks must institutionalise formal sponsorship and leadership networks that aggressively promote women to high management.

Indian women bank leaders often adjust to gender-related problems. Female CEOs combat workplace biases through smart networking, forceful leadership, and skill development, according to research. Probojakti et al. (2025) discovered that senior banking women often use transformational leadership to promote collaboration, adaptation, and creativity, which boosts organisational growth. Successful women leaders like Arundhati Bhattacharya, former SBI Chairperson, and Chanda Kochhar, former MD & CEO of ICICI Bank, demonstrate how resilience and strategic decision-making transcend institutional constraints. They added that women who actively seek leadership and executive education programs are more likely to shatter the glass ceiling (Abinaya and Alamelu, 2022). However, women typically face systemic obstacles without institutional reforms, underlining the need for better organisational support networks. Indian banks must promote gender-sensitive leadership development and an inclusive corporate culture to boost women's resilience.

India needs effective legislative interventions, organised mentorship frameworks, and resilience-building methods to promote gender inclusion in banking leadership. Targeted initiatives have made headway, but financial institutions and politicians must commit to enduring equity (Jadhav et al., 2024). Indian banks can create a leadership landscape that represents gender diversity and improves organisational excellence by eliminating structural impediments, encouraging inclusive sponsorship, and recognising female leaders' resilience.

2.6 Theoretical Frameworks on Gender and Leadership

The banking sector in India has made progress towards gender equality, yet women are under-represented in senior leadership positions. Women make about 30–40% of public sector bank employees (RBI, 2023) but are under-represented in executive positions. Glass Ceiling Theory covers structural and systemic impediments that prohibit women from becoming bank leaders (Kapoor, Sardana and Sharma, 2021). Institutional discrimination, limited promotion chances, and biassed leadership selection are explained by this idea.

Senior female bankers include Arundhati Bhattacharya (former SBI Chairperson) and Shikha Sharma (former Axis Bank CEO). However, these successes are rare. Less than 5% of Indian banking sector CEOs are women (Kapoor, Sardana and Sharma, 2021). Institutional discrimination, biassed promotion standards, and societal norms that favour male decision-making lead to this under-representation (Otutu, 2023). Women in Indian banking face many Glass Ceiling Theory-related professional challenges.

Limited Mentorship and Sponsorship: Women rarely have influential mentors or sponsors who support their career. According to Legote (2023), 70% of Indian bank leadership advancements include informal sponsorship networks that exclude women.

Leadership Selection Gender Bias: Male attributes including assertiveness, risk-taking, and aggressive decision-making are connected with Indian banking leadership (Panda, 2022). These attributes often make women appear "too aggressive" rather than competent.

Work-Life Balance Challenges: Society's caregiving expectations disproportionately affect women. Indian cultural traditions require women to combine work and family, limiting their availability for leadership roles that require long travel or hours (Kala and Rajeshwari, 2022).

Due to unclear promotion standards and subjective performance evaluations, Modiha and Horne (2023) discovered that Indian bank middle management women stagnate. Women must demonstrate continuous performance over longer periods to be considered for leadership roles, unlike men who are rated on potential. Gender pay inequalities in Indian banking exacerbate the glass ceiling effect, with women in leadership jobs earning 20–25% less than men (Showkat, 2021). Despite these obstacles, some Indian banks have gender diversity strategies to address leadership gaps. The RBI requires gender diversity reporting, pushing financial companies to increase senior female representation. SBI and HDFC Bank offer leadership training for high-potential women workers. Due to the industry's corporate culture's deep-rooted prejudices, these activities are limited in breadth and effectiveness (Mathur and Sengupta, 2019).

2.7 Literature Gaps

Existing research indicates gender differences in leadership, however Canara Bank's organisational practices and women's career progression are not well studied. Unconscious prejudices in promotion decisions impede women's advancement, but there is little data on how regulations affect leadership. Most studies focus on worldwide trends rather than structural impediments in Indian financial institutions, where women are less likely to become managers. Canara Bank's policies should be examined to see if they promote female leadership. Another understudied topic is female leader job retention, especially in light of work-life balance and career sustainability regulations. Women in leadership struggle with work-life balance, although organisational strategies may not reduce turnover (Ali, Naz and Azhar, 2024). Mentorship and sponsorship programs are crucial career advancement enhancers, but few studies examine their accessibility in Indian banks. Leadership development programs lack gender-specific solutions, increasing the need for policy changes. This study critically evaluates Canara Bank's organisational policies, finding hurdles and proposing adjustments to increase gender inclusion in leadership.

Chapter 3: Methodology

3.1 Research Philosophy

This study used positivism, which values objective reality and empirical evidence. Positivism explains social phenomena with quantitative observations and statistical analysis. In this study, positivism supports the methodical evaluation of organisational policies' impact on women leaders' career progression at Canara Bank, India. To ensure impartiality and replicability, the research focusses on measurable relationships rather than subjective experiences (Grek, Hartwig and Dougherty, 2024).

3.2 Research Approach

Hypotheses are founded on theories and literature and tested empirically through data collection and analysis in an inductive study (Fife and Gossner, 2024). According to the research on gender inequality in the workplace and organisational behaviour theories, the inductive approach is appropriate for evaluating these hypotheses in Canara Bank. The glass ceiling theory (Mistry, Wiitala, and Clark, 2024) suggests that organisational structures and regulations strongly influence women's job advancement. These frameworks allow hypotheses like:

- H1: Women perceive organizational policies at Canara Bank as significant barriers to promotion opportunities.
- H2: Supportive workplace policies have a positive impact on job retention among female leaders.
- H3: Leadership development programs significantly enhance perceived career advancement opportunities for women.

This inductive approach ensures a logical link between theory and empirical validation, improving academic rigour (Grek, Hartwig and Dougherty, 2024). It also helps test hypotheses using regression analysis and correlation coefficients to establish variable links. Quantitative inductive research also supports positivism, which implies a quantifiable world (Ali, 2024). This paradigm is suited for policy studies, as decision-makers want data-driven conclusions .

3.3 Research Method

Quantitative research is used to collect and analyse data on organisational policies and women's leadership. Quantitative research is best for detecting patterns, testing correlations, and generalising findings (Fischer, Boone, and Neumann, 2023). This method allows researchers to assess the degree and direction of relationships between organisational policies and dependent variables including promotion, job retention, and women's leadership development.

3.4 Research Design

This study used a structured survey design to get standardised data from a bigger sample. Quantitative approach is appropriate because the goal is to statistically validate whether specific workplace practices impact career advancement. Structured surveys improve reliability and objectivity (Adhikari and Sharma, 2022). Quantifying variables allows inferential statistics, which is essential for analysing the significance and practical importance of identified correlations. In the context of increasing demand for evidence-based policy recommendations in organisational studies, a quantitative research design allows this study to provide empirical insights that can inform Canara Bank's actionable reforms, especially in gender inclusivity.

3.5 Sampling Technique

This study used probability sampling, specifically simple random sampling. For quantitative research, probability sampling assures that every member of the target population has an equal chance of being selected, improving sample representativeness and lowering selection bias (Noor, Tajik and Golzar, 2022). Simple random sample allows objective generalisation of findings to the wider population of female leaders at Canara Bank, reflecting the genuine diversity of experiences across branches and divisions. Probability sampling supports the study's goal of statistically reliable data for organisational policy improvement. Random sampling across Canara Bank's countrywide network revealed how policies affect female leaders in different regions.

3.6 Sample Size

This study's sample size was computed using Hair et al. (2019) multivariate quantitative study criteria. To ensure statistical power and robustness, the suggestion recommends five observations per variable. This study uses 10 variables on organisational policies, promotion opportunities, job retention, and leadership development.

Thus, the initial sample size calculation is as follows:

Initial Sample Size=Number of Variables×5=10×5=50

To enhance the reliability and accommodate potential non-response or incomplete data, a 20% margin for error is added to this initial figure, as recommended in survey research best practices (Hair et al., 2019). Therefore:

Adjusted Sample Size=50+(20% of 50)=50+10=60

Thus, the final target sample size for this study is 60 participants.

This sample size allows Canara Bank to execute regression and correlation tests with manageable fieldwork. It balances statistical rigour and practicality, especially considering the target population's professional obligations.

3.7 Data Collection Technique

This study collected data utilising a Google Forms self-administered survey (See appendix). Canara Bank's wide network across India makes online surveys a good way to reach a geographically scattered population. Online data collecting saves time and money and speeds up answer compilation, improving data accuracy and reducing administrative burden (Androutsopoulos, 2017). Online surveys offer respondents privacy and flexibility, which is crucial in sensitive study topics like gender equity and workplace experiences (Liu, 2017). Studies have shown that anonymous online responses are more honest and frank, especially when discussing contentious topics like gender bias and promotion discrepancies (Sterzing, Gartner and McGeough, 2018). The survey link was shared directly with eligible participants via Canara Bank's email groups and professional networks to ensure the sample was relevant and appropriate for the study's aims. Participants were told the study's purpose, their voluntary involvement, and their responses' anonymity. The survey form began with informed consent. The data collection session lasted two weeks, with periodic reminders to boost participation and response rates, an established survey research approach.

3.7.1 Data Collection Instrument

The study's quantitative technique and research aims were carefully considered when designing the structured, closed-ended questionnaire (Alordiah and Ossai, 2023). The questionnaire has five logical sections, each addressing a specific topic. Age, years of banking experience, leadership level, and department are collected in demographic information. These variables enable subgroup analysis to assess if demographics moderate organisational policies and career outcomes. Participants evaluate Canara Bank's promotion policies' fairness and inclusion in this Promotion Opportunities. It measures perceived gender biases and promotion variables using Likert-scale and multiple-choice questions. The Job Retention & Workplace Policies study examines how workplace policies affect women's leadership retention. Participants' policy effect experiences and recommended retention tactics are captured through multiple response options. Leadership Development assesses Canara Bank's leadership development efforts. Participants rate how well these programs promote their career advancement and which resources have been most helpful. The perceived barrier and gender inclusion for closed-ended questions are intentional to make responses easier, raise completion rates, and permit quantitative analysis using descriptive and inferential statistics (Liu, 2017). The study examined variable relationships using frequency distribution, correlation analysis, and regression models by coding responses numerically. Pre-tested and organised questionnaires improve content validity and ensure that each item appropriately represents the constructs under consideration.

3.8 Data Analysis Method

The online survey data was analysed using SPSS, a strong quantitative data analysis tool (Alili and Krstev, 2019). Its capacity to handle big datasets and wide range of statistical techniques made SPSS appropriate for this study's data analysis. The analysis began with descriptive statistics summarising sample population characteristics. The frequency, mean, and standard deviation of demographic characteristics like age, years of experience, leadership level, and department were calculated. Descriptive statistics help social science researchers grasp key variable distributions by offering a clear summary of the data (Rahman and Muktadir, 2021). These figures also revealed patterns in promotion, job retention, and leadership development responses. Inferential statistics were used to test hypotheses and meet study objectives after descriptive analysis. Pearson correlation analysis was used to assess the strength and direction of organisational policies like promotion opportunities, leadership training, and mentorship on career progression outcomes like job retention and leadership development. Organisational scholars use correlation analysis to assess whether and how variables are related, which is essential for understanding how organisational policies affect women's career progression (Abu-Bader, 2021).

To evaluate if demographic groups (e.g., leadership level, department) had significant differences in replies, t-tests and ANOVA were utilised. This method was chosen because it does well at studying group differences and determining how workplace regulations affect female leaders' career growth (Mann-Whitney, 2018). Multiple regression analysis was used to compare organisational strategies' effects on career outcomes, allowing for demographic characteristics including age and experience. This method is valuable in social science research because it helps identify the most important predictors of outcomes and gives a thorough understanding of leadership development and job retention (Makwana, Pitroda and Belani, 2016). The study used multiple regression to answer the question of whether present leadership development programs are effective and to identify gender inclusion improvements.

3.9 Ethical Considerations

To preserve participants' rights and respect them, this study used many ethical measures. Confidentiality and anonymity were priorities. Participants were told that their identities would not be linked to their responses and that only the study team would have access to their data. This was crucial because the survey examined delicate topics including gender bias and advancement possibilities. All participants gave informed consent, which explained the study's purpose, the voluntary nature of participation, and their right to withdraw at any time without penalty (Hasan et al., 2021). Reduce bias and ensure honesty in responses was another ethical challenge. Since the study covered delicate themes like gender inclusion and leadership development, participants may have given socially desired answers. The survey was written neutrally to prevent influencing results, and anonymity was assured to decrease fear of unfavourable repercussions. To reduce social desirability bias, participants were allowed to answer questions without worrying about their professional image (Green, 2019). These ethics were essential to study integrity and data veracity.

Chapter 4: Results

This chapter presents the analysis of the data collected from the respondents through the structured questionnaire. The sample consisted of 60 female leaders at Canara Bank, spread across various departments and leadership levels. The data is interpreted using frequency distribution to understand the composition of the sample and provide context for the subsequent analysis of promotion opportunities, job retention, and leadership development among women in leadership roles at Canara Bank.

4.1 Demographic Profile of Respondents

4.1.1 Age Group of Respondents

The respondents' age distribution reflects a mature leadership demographic within Canara Bank. As shown in Table 4.1, the largest group of respondents were those aged 51 years and above, accounting for 31.7% of the sample (n=19). This indicates a significant presence of experienced leadership among senior women at the bank. The age groups 20–30 years and 41–50 years both represented 23.3% of the sample (n=14 each), showing a reasonable distribution of younger and mid-career leaders. Meanwhile, 21.7% of respondents fell within the 31–40 years category (n=13).

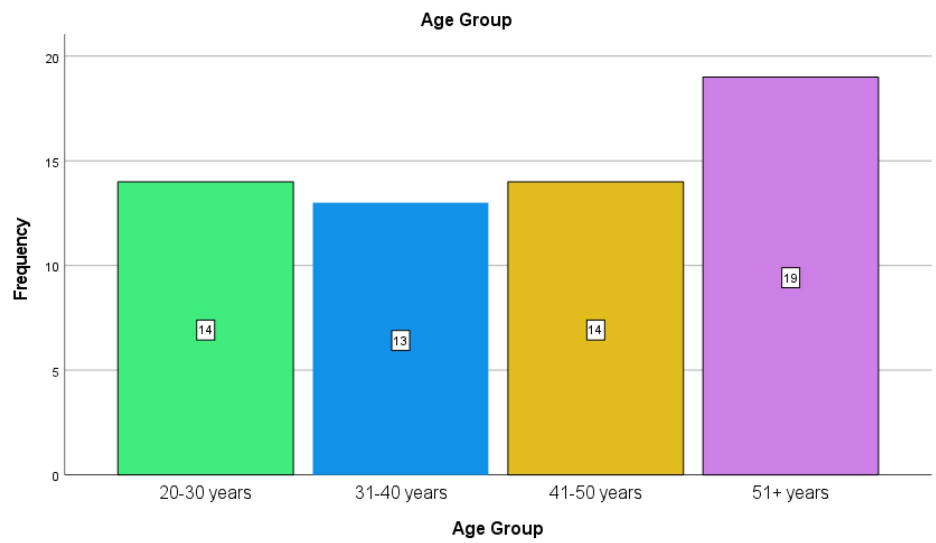

Figure 1: Age Group

This diverse age spread suggests that Canara Bank maintains a leadership pipeline that includes both seasoned and emerging women leaders. The predominance of older age groups hints at potential challenges in accelerating the promotion of younger women into leadership roles, which is closely tied to the research objective concerning promotion opportunities.

Table 1: Age Group

Age Group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-30 years	14	23.3	23.3	23.3
	31-40 years	13	21.7	21.7	45.0
	41-50 years	14	23.3	23.3	68.3
	51+ years	19	31.7	31.7	100.0
	Total	60	100.0	100.0	

4.1.2 Years of Experience in Banking

The professional experience of the respondents is an important contextual factor for understanding their perspectives on promotion and leadership development. According to Table 4.2, the largest segment of respondents had 11–15 years of banking experience, accounting for 33.3% (n=20).Those with 6–10 years of experience followed at 28.3% (n=17), suggesting a strong mid-career cohort within the leadership structure. Respondents with 16 or more years of experience constituted 21.7% (n=13), and those with 0–5 years of experience made up 16.7% (n=10).

Table 2: Years of Experience in Banking

Years of Experience in Banking

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-5 years	10	16.7	16.7	16.7

11-15 years	20	33.3	33.3	50.0
16+ years	13	21.7	21.7	71.7
6-10 years	17	28.3	28.3	100.0
Total	60	100.0	100.0	

This spread implies that the majority of women in leadership positions at Canara Bank have amassed significant professional experience, aligning with traditional career progression trajectories in the banking sector. However, the relatively smaller proportion of respondents with less than five years of experience points to potential barriers for early-career progression into leadership roles, which resonates with the themes of mentorship and leadership development explored in the study.

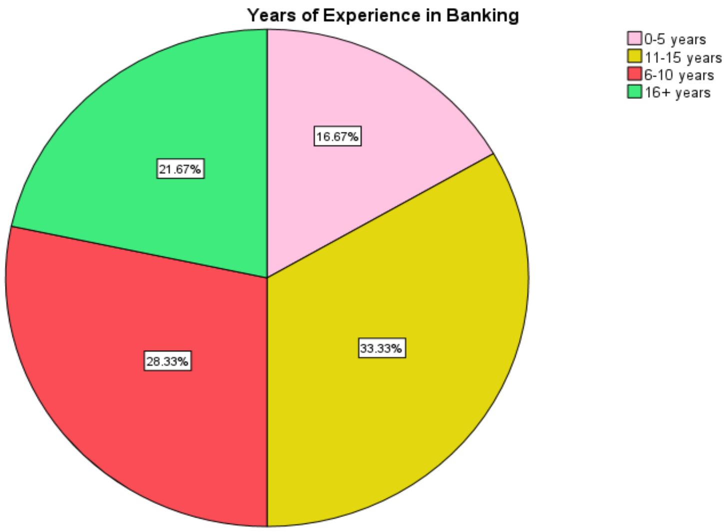

Figure 2: Years of Experience in Banking

4.1.3 Current Leadership Level

The leadership hierarchy of the respondents, detailed in Table 4.3, reveals that the majority hold mid-level managerial positions, comprising 40% of the sample (n=24). Both executive directors and senior managers each made up 30% of respondents (n=18 each).

Table 3: Current Leadership Level

Current Leadership Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Executive Director	18	30.0	30.0	30.0
	Mid-level Manager	24	40.0	40.0	70.0
	Senior Manager	18	30.0	30.0	100.0
	Total	60	100.0	100.0	

This indicates that while there is representation across various tiers of leadership, a significant proportion of women remain concentrated at the mid-management level. This finding aligns with the research objective focused on promotion opportunities, as it suggests that progression from middle management to executive leadership may present challenges for women leaders in the bank.

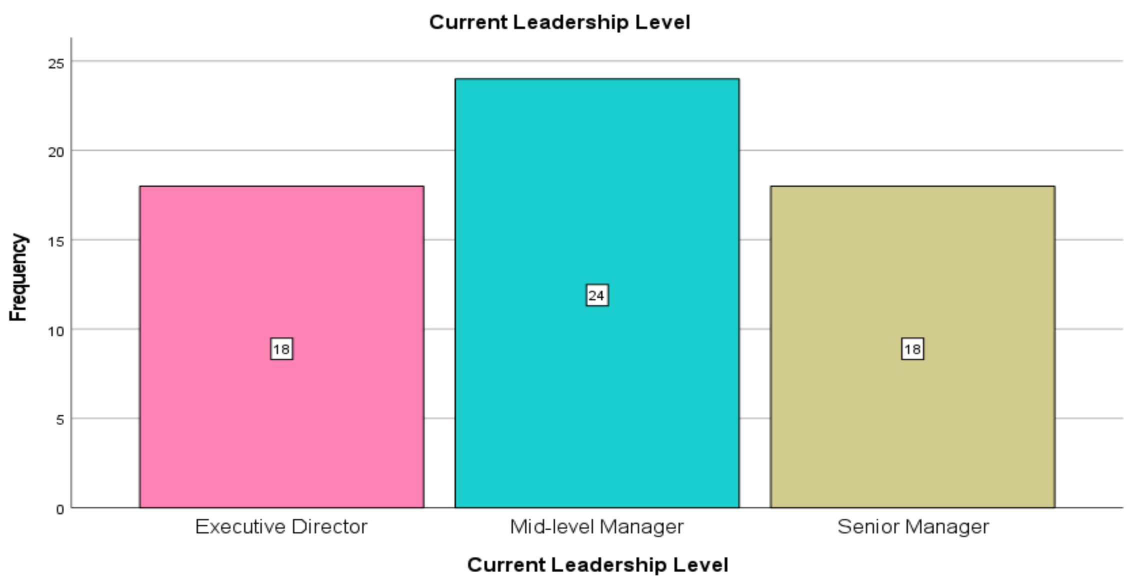

Figure 3: Current Leadership Level

4.1.4 Department

The respondents came from a variety of departments within Canara Bank, as illustrated in Table 4.4. The **Human Resources (HR)** department had the largest representation at 30% (n=18), followed by Risk & Compliance at 25% (n=15). Retail Banking accounted for 23.3% (n=14), and Corporate Banking made up 21.7% (n=13). This distribution demonstrates that female leaders are represented across both operational and support functions of the bank. Notably, higher participation from HR may reflect the traditional association of women with HR roles, but significant representation in Risk & Compliance and Corporate Banking challenges this stereotype and suggests a growing diversification of women in leadership across technical banking domains.

Table 4: Department

Department

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Corporate Banking	13	21.7	21.7	21.7
	Human Resources	18	30.0	30.0	51.7
	Retail Banking	14	23.3	23.3	75.0
	Risk & Compliance	15	25.0	25.0	100.0
	Total	60	100.0	100.0	

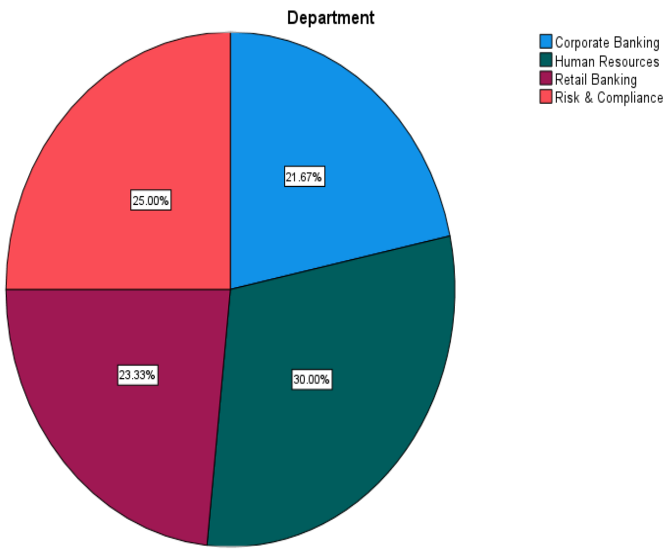

Figure 4: Department

4 2 Inferential Statistics

To explore the relationship between leadership levels and perceptions of workplace policies on job retention for women leaders at Canara Bank, a cross-tabulation and chi-square test were performed.

4.2.1 Cross Tabulation Analysis

The results from the cross-tabulation show that across different leadership levels, most women perceive the workplace policies at Canara Bank as supportive of their long-term retention. Among Executive Directors, two-thirds (66.7%) believed that policies support retention to a great extent, while the remaining 33.3% felt that policies were "somewhat" supportive. Interestingly, no Executive Directors reported that policies did not support retention at all, indicating an overall positive perception at this level. Mid-level Managers demonstrated the most favorable perception, with nearly 80% (79.2%) stating that policies support retention to a great extent. Only 20.8% felt the support was somewhat adequate, and notably, none selected "not at all." This suggests that policies at Canara Bank might be particularly effective for retaining women at this managerial level.

Table 5: **Crosstabulation Analysis**

		Do the workplace policies at Canara Bank support long-term job retention for women leaders			
		Yes, to a great extent	Somewhat	Not at all	Total
Current Leadership Level	Executive Director	12	6	0	18
	Mid-level Manager	19	5	0	24
	Senior Manager	10	7	1	18
Total		41	18	1	60

However, Senior Managers presented a slightly more divided view. While a majority (55.6%) still agreed that policies support retention to a great extent, a notable proportion (38.9%) selected "somewhat," and one respondent (5.6%) indicated that policies did not support retention at all. This suggests that women at the Senior Manager level might experience certain challenges or gaps in the effectiveness of workplace policies, potentially reflecting barriers to advancing further into executive roles.

Table 6: Chi square Analysis

Chi-Square Tests

	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	4.016[a]	4	.055
Likelihood Ratio	4.058	4	.040
N of Valid Cases	60		

a. 3 cells (33.3%) have expected count less than 5. The minimum expected count is .30.

These findings are supported by the chi-square test. The Pearson Chi-Square is 4.016 and the p-value is 0.055. This finding approaches statistical significance at the 5% level but falls short of usual standards, demonstrating a weak but noticeable link between leadership level and policy support for retention. The likelihood ratio test shows a somewhat lower p-value of 0.040, suggesting statistical significance, suggesting that leadership level may affect perceptions of Canara Bank's policy for women leaders' job retention. The data shows that perceptions are positive at all leadership levels, but there are some differences. Mid-level managers agree most about policy efficacy, Executive Directors are positive, and Senior Managers are more critical, which may need to be addressed to provide consistent support across all levels of leadership.

4.2.2 Correlation Analysis

To answer the research question "How effective are current policies in supporting leadership development, and what reforms can enhance gender inclusivity?" a Pearson correlation analysis was performed between participants' perceptions of leadership development programs and workplace policies supporting long-term job retention. These variables have a strong positive link with a Pearson correlation coefficient of 0.936, which is highly significant at the 0.01 level (p = 0.000). This strong connection shows that respondents who regard Canara Bank's leadership development programs as supportive of women's career growth are also likely to consider the bank's workplace practices as supportive of women leaders' long-term employment retention.

Table 7: Correlation Analysis

Correlations

		To what extent do you agree that leadership development programs at Canara Bank support women's career growth	Do the workplace policies at Canara Bank support long-term job retention for women leaders
To what extent do you agree that leadership development programs at Canara Bank support women's career growth	Pearson Correlation	1	.936**
	Sig. (2-tailed)		.000
	N	60	60
Do the workplace policies at Canara Bank support long-term job retention for women leaders	Pearson Correlation	.936**	1
	Sig. (2-tailed)	.000	
	N	60	60

**. Correlation is significant at the 0.01 level (2-tailed).

This finding implies a critical connection between the bank's leadership development initiatives and broader policy frameworks aimed at retention. In other words, when leadership development opportunities are perceived as robust and inclusive, women leaders also feel that the overall workplace environment is conducive to their continued career progression and retention within the organization. This highlights the importance of integrating leadership development efforts with retention-focused policies to create a cohesive and supportive environment for women in leadership roles.

Ultimately, the strength of this correlation underlines the potential effectiveness of Canara Bank's existing policies while also pointing towards an area for continuous improvement. Enhancing leadership development programs could simultaneously strengthen perceptions of retention support, contributing to greater gender inclusivity across leadership tiers.

4.2.3 Correlation Analysis

In examining the relationship between the perceived effectiveness of leadership development programs at Canara Bank and the resources most beneficial to career growth, a Pearson correlation analysis was conducted. The results show a moderate positive correlation ($r = 0.231$) between the two variables, with a significance value of 0.046. This indicates that the relationship is statistically significant at the 0.05 level.

Table 8: Correlation Test

Correlations

		To what extent do you agree that leadership development programs at Canara Bank support women's career growth	Which leadership development resources have been most beneficial to your career?
To what extent do you agree that leadership development programs at Canara Bank support women's career growth	Pearson Correlation	1	.231
	Sig. (2-tailed)		.046
	N	60	60
Which leadership development resources	Pearson Correlation	.231	1

have been most beneficial to your career?	Sig. (2-tailed)	.046	
	N	60	60

This shows that Canara Bank employees who view its leadership development programs as supportive of their career growth are more likely to view specific leadership development resources as valuable. While minor, the correlation shows the relevance of focused leadership development tools like mentorship, networking, and skills training in improving employees' impression of organisational support for their career progression. This also shows that women leaders are more likely to benefit from resources if their development programs meet their needs. Canara Bank can improve leadership pathways by aligning program offerings with women's professional progression goals. This emphasises the need for continuous feedback and program changes to keep women's professional development materials relevant and effective.

The results analysed demographic data and examined how leadership development programmes and workplace policies assist women's career growth and job retention at Canara Bank to meet the research objectives. The research showed that mid-management women regard the bank's retention policy positively, but senior managers have mixed opinions. The perceived success of leadership development programs was positively correlated with job retention policies, demonstrating that women executives who feel supported by development programs value retention policies more. The findings suggest that leadership development resources and career advancement goals should be better aligned to increase women leader inclusiveness and retention.

4.3 Discussion

4.3.1 Leadership Development Programs and Women's Career Growth

This study found that mentorship, skills training, and professional networks are particularly advantageous to women's job growth. Mentorship was particularly useful for overcoming gendered organisational issues and providing personalised instruction. This is congruent with gendered organisational theory, which states that leadership programs help reduce gender inequality in institutions (Izquierdo and Fabra Florit, 2024). The study supports transformational leadership philosophy, which emphasises personal and professional development to empower people. The women in the study noted how the leadership programs improved self-confidence and leadership skills, which aligns with Bass's transformational leadership model to motivate and perform better (Korejan and Shahbazi, 2016). Research shows that mentorship breaks the “glass ceiling” by offering networks and career advocacy, which are essential for career advancement (Solveig, 2024).

The data also shows that women see leadership programs as a way to overcome institutional hurdles to leadership. This shows the growing awareness that systemic prejudices in organisations must be addressed to establish more inclusive leadership pathways for women. Leadership development programs are successful in career advancement and retaining women in leadership posts due to their strong link with long-term employment retention. Organisations can boost inclusivity and leadership diversity by connecting these development programmes with women's needs and expectations (Pandey and Chaturvedi Sharma, 2025). This study also advises that these programs should be constantly updated based on participant feedback to address the specific leadership hurdles women face.

4.3.2 Workplace Policies and Long-Term Job Retention

The study findings ffound significant differences in workplace policy perceptions among Canara Bank women leaders. Women in mid-management positions view the bank's policies as fairly helpful but lack professional advancement chances, which affects work satisfaction and retention. In contrast, senior women leaders are happier with the policies because they meet their professional development needs for leadership visibility, strategic decision-making, and organisational impact. Despite these benefits, senior-level women identified areas for development, particularly in work-life balance support and advancement paths. This leadership-level distinction in workplace policy perception highlights how policies affect women's careers.

Gender-inclusive workplace policies affect career growth and retention, as shown by previous research. The "glass ceiling" effect, when organisational gender equality policies do not lead to substantial career prospects at higher levels, has consistently plagued mid-level women (Starks, 2021). The findings show that mid-management women are frustrated by the perceived gap between policy aims and practical outcomes like promotions and career growth. Shah and Barker (2022) note that while flexible work arrangements and mentorship programs might boost workplace satisfaction, a lack of career advancement chances for women in mid-management roles can neutralise their effects. Even well-meaning legislation may reinforce gendered organisational structures, failing to remove structural hurdles to women's advancement, according to Bhatia and Gulati (2022).

The findings also cast doubt on Canara Bank's initiatives for women at all levels. Executive women are happier with the policy, while mid-level women feel unsupported, which could raise turnover and lower retention. This difference shows a gap in Canara Bank's policy structure, which may retain top leadership women but fail to grow mid-level women, the organization's future leadership pipeline. Mathur and Sengupta (2019) argue that policy design overlooks mid-management women, resulting in higher dissatisfaction and turnover at this crucial career stage.

Canara Bank must critically assess its policies and make specific changes to support women at all career levels to improve long-term retention. This involves creating mentorship and sponsorship programs for mid-level women, increasing career advancement transparency, and offering leadership development to all levels. Strengthening work-life balance policies like flexible work arrangements and parental leave could help women feel supported in combining their home and professional lives, improving job satisfaction and retention. According to Mercado (2020), gender-inclusive policies succeed when they can be altered and implemented across organisational levels. Thus, Canara Bank should expand its policies to create a more inclusive and friendly atmosphere that fosters professional progress for women at all levels.

4.3.3 Correlation Between Leadership Development and Job Retention Policies

The findings this study found a strong favourable association between Canara Bank leadership development programs and job retention policies. Leadership development programs improved women's satisfaction with the bank's retention policies, notably career growth and work-life balance. Leadership development was seen as both a career development opportunity and a commitment from the company to their long-term careers. Women without strong leadership development resources had lower job satisfaction and were more likely to leave the organisation, indicating that leadership development opportunities negatively affected retention. Leadership development improves professional abilities and keeps employees engaged and reduces turnover, according to this correlation.

Literature shows that leadership development and retention policies are strongly linked. McKinsey (2023) found that leadership development programs reduce employee turnover because employees feel appreciated and see career growth opportunities. In retention literature, “organizational commitment” emphasises the necessity to integrate leadership development with organisational goals and employee requirements (Jaiwani and Gopalkrishnan, 2025). By promoting growth and empowerment, leadership development programs can boost work satisfaction and company loyalty, according to Ali, Naz, and Azhar (2024). The study found that women with leadership development chances had a higher feeling of organisational commitment, suggesting that these programs help retain jobs.

This discovery has major ramifications for Canara Bank. Leadership development and retention policies are positively correlated, therefore merging them could boost employee satisfaction, job commitment, and retention. Canara Bank must include leadership development into their retention strategy. Clear career advancement options for women and professional development regulations would provide a more comprehensive system that boosts job satisfaction and career longevity. Aligning leadership development with retention would also help Canara Bank build a pipeline of skilled leaders, which is crucial for banking sector competitiveness (Rath, Mohanty and Pradhan, 2019).

Leadership development and retention initiatives can help Canara Bank build a more cohesive workplace where workers feel supported personally and professionally. Leadership development could boost work satisfaction and retention, whereas retention policies could boost leadership program participation. Better retention policies including flexible work arrangements and professional progression possibilities could enhance leadership development program participation, which could boost retention rates. Thus, addressing one area would boost leadership development and retention. Thus, Canara Bank's human resource strategy might benefit from a more integrated approach, promoting growth and talent retention.

4.3.4 Barriers to Career Progression for Women Leaders

The findings of this study found that Canara Bank women face various challenges to senior leadership positions despite leadership development programs and gender equality regulations. Participants cited unconscious prejudice, where women are generally seen as unsuitable for high leadership posts due to gender expectations about leadership. The survey also found limited access to high-profile projects and decision-making positions, which are essential for senior career advancement. Women were frustrated at being excluded from leadership roles despite their education and expertise. The bank's tendency to promote those close to senior leadership creates an internal loop of limited prospects for mid-career women to advance (Warren et al., 2019). The survey also revealed that mid-career women experienced less obstacles than senior women, notwithstanding some. This mismatch shows that while senior women face more gender-related impediments, mid-career women are perceived as more malleable and less "risky" for leadership posts, giving them more leeway to manoeuvre within the organisation. Even mid-career women recognised minor challenges like the lack of senior leader mentorship and the difficulty of juggling career and family. This shows that mid-career restrictions may lessen, but structural limitations remain at higher levels.

These findings support gendered leadership and career hurdles literature. According to Koburtay, Syed, and Haloub (2019), organisational structures and societal expectations often create a "glass ceiling" for women in leadership. Despite equal competency, Adisa, Cooke, and Iwowo (2020) note that women are generally given leadership jobs with less power and impact than men. According to (Thelma and Ngulube, 2024), mid-career women are more likely to receive developmental support and career opportunities than senior women, who are often limited by organisational biases and a lack of senior-level role models. The study found that while Canara Bank makes steps to address gender imbalance in leadership development, women still encounter challenges to senior leadership positions. That mid-career women face fewer impediments than senior women may indicate that early- to mid-career women have some initial support and opportunity. This support seems to wane when women reach the top of leadership, where gendered expectations and structural disparities increase. Canara Bank must undertake focused interventions to overcome gendered barriers, such as equal access to high-visibility projects, leadership mentorship programs, and unconscious bias elimination. Flexible work policies, especially at the senior leadership level, may help women balance work and life. These improvements would increase the number of women in senior leadership roles and create a more equal and inclusive workplace that fosters leadership at all career phases.

Chapter 5: Conclusion

5.1 key Findings

This study illuminates the complex effects of organisational and workplace policies on Canara Bank female leaders' careers. The findings illuminate the bank's gender equality and inclusiveness leadership efforts' strengths and weaknesses. To examine how Canara Bank policies affect leadership promotion for women. The analysis shows that Canara Bank organisational policies promote women in leadership roles positively but inconsistently. Mid-level female leaders are satisfied with the policies, especially career progression support, whereas senior women leaders are not. These senior executives acknowledge that promotion possibilities are limited despite the policies, showing that the policies do not properly address structural barriers to women's senior leadership. The increased prevalence of older women in top leadership roles suggests that younger women have more hurdles in achieving leadership positions. This emphasises the need for focused initiatives to overcome career hurdles for younger women. Without tackling these hurdles, true gender parity in leadership is impossible. Additionally, the bank's promotion process must be updated to be fair and address the special issues of younger female leaders.

To explore how workplace policies affect bank female leaders' job retention. Canara Bank's workplace rules help retain female mid-managers. Most women in these professions feel supported by the bank's policies, which boosts job satisfaction and retention. Executive female executives have mixed opinions, with some saying the policies help them but don't fully address their concerns. A chi-square test showed a statistically significant but weak relationship between leadership levels and retention policy perceived effectiveness, suggesting that mid-level leaders are well supported by retention policies but senior leaders could improve. This suggests that focused initiatives are needed to retain women in leadership roles. Retention strategies should also adapt to women's changing leadership needs. Attention to career development, work-life balance, and professional recognition could improve senior female leader retention.

To assess leadership development policies and suggest gender inclusion improvements. The efficacy of leadership development programs is strongly correlated with workplace policy perception. Female leaders who think leadership development is effective also think the bank's policies boost career happiness. This shows that well-designed leadership development programs are essential for career progression and retention. The findings emphasise the relevance of mentorship, networking, and training in leadership development. Canara Bank might promote gender inclusion by offering more personalised and accessible leadership development programmes for women at different career stages. To make these programs more inclusive for female executives, mentorship and networking should be prioritised. Create an institutional culture that encourages women at all levels to provide feedback to identify and address professional progression impediments. Support mechanisms like leadership mentoring and targeted training help women succeed as they go through leadership phases.

In conclusion, Canara Bank's policies support employment retention and leadership development, although promotion possibilities, especially for younger women and senior leaders, might be improved. Aligning leadership development programs with gender inclusion and applying targeted promotion tactics would empower female leaders and remove structural impediments. To build a more fair and friendly workplace for women, this study emphasises policy reviews and reforms. Doing so helps Canara Bank build a more diverse leadership pipeline, improving organisational performance.

5.2 Recommendations

Based on the findings from the study, the following recommendations are provided for Canara Bank and similar organizations to enhance gender inclusivity, promote leadership development, and improve retention policies for female leaders:

1. **Enhance Leadership Development Programmes:** Canara Bank could create programmes for junior and mid-management female workers. Mentorship, skill development, and networking should be part of these programs. Personalised development plans are essential to help younger female employees achieve their career goals and overcome hurdles to senior roles. These efforts would assist women achieve leadership equality and a more egalitarian workplace.

2. **Revise Promotion and Retention rules:** The bank should provide openness, fairness, and clear advancement criteria to its promotion and retention rules. Senior women leaders need more specialised support than mid-level measures. Retaining female senior leaders requires addressing mentorship, career growth, and work-life balance issues. Policies that facilitate career continuity and work-life integration will keep women in leadership roles.

3. **Mentorship and networking programs:** Mentorship and networking programs improve women's professional satisfaction, hence Canara Bank should implement formal mentorship programs that match female employees with senior management. These initiatives offer career coaching, mentoring, and experience sharing to help women handle organisational issues. Creating opportunities for women to network with banking peers and professionals would also empower and encourage women in leadership.

4. The study reveals that work-life balance is crucial to maintaining female executives. Canara Bank could offer remote work or flexible hours to help female leaders balance work and life. Offering child care, paid parental leave, and work breaks can help women balance leadership and family life.

5. **Develop gender-sensitive leadership:** Canara Bank should emphasise gender-sensitive leadership development, ensuring that training programs and leadership ladders address workplace challenges for women. Addressing unconscious bias, equal growth opportunities, and fostering diverse and inclusive female leaders are examples. Gender-inclusive leadership development would create a more balanced and dynamic bank leadership structure.

5 3 Implications for Practice

- **Policy Recommendations**
    - The findings suggest many ways Canara Bank and other organisations might increase gender inclusion and career growth for female leaders. First, the bank should offer leadership development programmes for women at diverse career phases, particularly younger women who struggle to reach senior leadership positions. These programs should offer mentorship, skill development, and networking platforms that address women's unique concerns. Canara Bank should also review its promotion framework to make it transparent, egalitarian, and consistent for women in high positions. Since mid-level female leaders are happier with existing policies, they should be expanded and changed to better serve senior women, assuring retention and career progression. Finally, tailoring retention policies to senior female leaders' demands, such as career advancement support and work-life balance, would boost job retention.

- **Organizational Change:**
    - To promote gender inclusivity, Canara Bank must prioritise diversity and inclusion at all levels in its organisational culture. A culture shift should promote and value women, especially senior executives. Encourage female employees to give feedback and address their concerns quickly. Senior leadership must also act inclusively and participate in diversity initiatives. Creating a more inclusive workplace culture would increase women in leadership roles, employee morale, job satisfaction, and organisational effectiveness. These adjustments may boost employee retention, client interactions owing to a more diversified leadership team, and brand recognition, helping the bank expand and survive..

5.4 Limitations of the Study

The report sheds light on Canara Bank's gender issues, although it has limits. Small sample size of female leaders, especially senior leaders, may restrict generalisability of findings to all women in leadership roles. The study only examined one organisation, thus its findings may not apply to other banks or sectors' female CEOs. The study's cross-sectional design gives a snapshot of perceptions rather than tracking changes over time. Quantitative methods like the chi-square test shed light on policies and job retention, but qualitative research methods may have added more human experiences and perceptions.

5.5 Direction for Future Research

To determine if the findings are consistent across organisational contexts, future research might include a bigger and more diverse sample of women in leadership positions across industries. Longitudinal studies could assess the long-term efficacy of workplace policies and leadership development programs. Future research should also examine how inclusive behaviours, leadership styles, and organisational support affect female leaders' careers. Finally, research might study how gender intersects with age, ethnicity, and socioeconomic background to determine how these aspects affect women's leadership experiences.

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Appendix

Google Form Link:

https://docs.google.com/forms/d/e/1FAIpQLSdntnEPrInWKHhR0ioq2RrehrQSw4uluwUPAblnp-I8W1jQ1Q/viewform?usp=dialog