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Pepperdine University
Graduate School of Education and Psychology

A PHENOMENOLOGICAL STUDY OF WOMEN IN INDIA STRIVING TO ACHIEVE
WORK-LIFE BALANCE IN FINANCE WITH COMPETING PRIORITIES

A dissertation submitted in partial fulfillment
of the requirements for the degree of
Doctor of Educational in Organizational Leadership

by

Linda Shahisaman

December, 2015

Margaret Weber, Ph.D. – Dissertation Chairperson

This dissertation, written by

Linda Shahisaman

under the guidance of a Faculty Committee and approved by its members, has been submitted to and accepted by the Graduate Faculty in partial fulfillment of the requirements for the degree of

DOCTOR OF EDUCATION

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DEDICATION

If you educate a man you educate an individual, but if you educate a woman you educate an entire family.

—Gandhi (as cited in Aherkar & Poojari, 2010, para. 6)

I dedicate this dissertation to the women in India who are struggling for financial independence and who are striving for work-life balance. When I traveled to India for the first time, I had only seen the poverty in films or read about it in books, but seeing it person was something else altogether. One comes across the poverty on a daily bases and a majority of them are women and children. India touched me and the women empowered me, so this is dedicated to them.

I want to thank my family because you are all that I have here in this world and without you all I wouldn't have been able to follow my passion for education. To my father, my twin, thank you for all that you have instilled me as a child, it has made me the strong and independent woman I am today. Coming to this country with nothing and giving us everything. I hope I could be as selfless as you one day. To my mother, my other twin, who supported me and took care of me when I was ill and nurtured me like a mother should. To my brother who I look up to, but doesn't know it. To my cousin who is my best friend and confidant. To my baby cousin whose smile brought energy to my soul. To my aunt and uncle who are my second mother and father. To my love who stood by me through the good, bad, and the ugly. To my second family that took me in and supported me through my education. To the KLAM for all the laughter, tears, and support. Thank you.

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I want thank God for my being. I have been privileged to share this amazing experience at Pepperdine University with amazing students and staff who have made this journey a great one.

To my dissertation committee members:

Dr. Margaret Weber you are the chair from heaven. Without you this would not be a topic worth writing about. On our trip together in India you approached me about this issue and we came together to write something that matters, something that could instill change. I thank you for being my mentor through this journey.

Dr. June Schmeider, on our trip together to Argentina you introduced me to the importance of travel and international leadership. You saw me galloping in the fields on a horse in an estancia and never gave it a second thought. You trusted me and have trusted me on my research.

Dr. Robert Barner, you mentioned when you first read my research that my passion for this topic was adamant in my work. You gave me the confidence to complete my research.

Thank you for all the Indian women who have participated in the study and sharing your story, without you all this study would not have possible.

VITA

Linda Shahisaman

ACADEMIC BACKGROUND

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ABSTRACT

There is a common phrase used in India, *Na Stree Swathantrayam Arhati*, which translates into women not deserving independence. This ideology gives women a disadvantage at an early age in life. This study strives to strengthen the ability of women that are enduring disabilities, gender issues, and inequality in the home and work place. There has been increased research on the topic in India especially due to the increased discrimination against women in the country. Women's empowerment can be viewed as women gaining control or power over their lives and this study strived to gain that.

This particular study is based on the 4 questions discussed in Giele's (2008) life course research. The 4 questions cover topics of early adulthood, childhood and adolescence, current and future adulthood. An additional question was added to focus on strategies that women use for work-life balance. The 20 interviews that were administered and completed online were from a wide array of women in the field of finance. Throughout all the interviews one could feel the frustration of how difficult it was to create a work-life balance because of their identity and culture. There were 3 forms of criteria that needed to be met to participate in this study and they included: (a) have to be an Indian woman, (b) living in India, and (c) worked or working in finance.

The findings from this study has brought forth 56 strategies for work-life balance and within the 56 strategies nine themes emerged. From the 20 women interviewed 20 of them lived in India. They all had a finance background and were between the ages of 28-54. Overall 15 were Hindu, 2 Muslim, 2 Buddhist, and 1 Jainist. A majority of them were married with at least one child. There were 3 divorcees and 1 widow that participated as well. According to the

demographic data 17 out of the 20 women had some college degree or more with one who attended technical school and 2 that graduated high school.

Chapter 1: Introduction of the Study

Mahatma Gandhi once stated, “If you educate a man you educate an individual, but if you educate a woman you educate an entire family” (Aherkar & Poojari, 2010, para. 6). Patriarchal societies similar to India do not allow many opportunities for women to advance in their careers and receive higher education (Lamani & Honakeri, 2012). Women in India become exposed to gender inequalities very early on in their lives in the areas of education, financial resources, and mobility within their careers (Moon, 2011).

For centuries women in India have been persecuted at home, within their families, culturally, socially, politically, and economically. Although India is one of the only countries in the world that houses multiethnic and multicultural individuals within its society, there are many forms of discrimination that take place as well and there are many forms of exploitation of women. A core problem in India involves women having the burden of numerous responsibilities within the household, but they are given no participatory or decision making authority within it. Women in India can gain that power if their economic, social, and cultural status changes. This improvement in status will eventually become a form of women’s empowerment (Suja, 2012).

Women in India are put at a disadvantage from birth and many issues will confine their upbringing throughout their lifetime. In the business arena, there are many women in finance who forgo management positions in their field, especially in the banking industry, to address family obligations. This can be due to cultural and family demands. The researcher, then, wants to understand what are their specific concerns in the industry regarding work life balance in India for women and how their culture influences the decision making process to either stay in their career or succumb to not having a work-life balance (Suja, 2012).

Background and Recent History of the Issue

Women are globally underrepresented in management positions and decision making positions around the world. Some of the largest Indian companies have lagged in gender diversity in their management placements. In India, out of roughly 2000 companies listed with board members only 4.9% include women on them.

Many of the issues of women in India that do not allow them to strive and achieve management positions relate to family obligations and responsibilities. There is a work-life conflict that women professionals experience because they have strong commitments to their families. Many Indian women believe that having children hinders their growth in their career. In the Indian culture, women may be viewed with social disapproval and rejection if they do not conform to social norms based within the Hindu religion. Indian women often feel that they have a responsibility to commit to the family and obligations (Buddhapriya, 2009).

Women are not only discriminated against by gender but also because of social class status based within the Hindu religion. It has become the way woman are treated and viewed within Indian society. The bases of inequality in India originated with the ideology of the caste system. Roughly 160 million people, which is one-sixth of the population of India have been undergoing persecution based on this caste system that has been in place in Hindu theology for 2000 years (Guru & Sidhva, 2001). The violence against women also causes them to be suppressed throughout their entire lives. There are sections in the Indian Penal Code, which is embedded in society, that make crimes against women legal. The law allows in section 509, 294, and 354 of the Indian Penal Code for acts and gestures that exploit women and allow for sexual harassment (Dutt, 2013).

Women's empowerment is a social process that has many dimensions. Empowerment allows women to gain control of their lives within the communities that they live in.

Empowering women puts an importance on education and employment, which are crucial for sustainable development for women in society (Vetrivel & Chandrakumaramangalam, 2010).

Statement of Problem

There is a work-life balance issue in the heart of the Indian culture that is affecting women professionals in India (Buddhapriya, 2009). In the Indian finance industry, for example, there are fewer women in management and leadership positions. This is due to domestic pressures on women to start a family, take care of family, and complete all homemaking responsibilities. The issue needs to be understood and analyzed, and a solution needs to be created to help these women get back into the work force.

It is difficult for women to choose between an active career that is satisfying and living the happy family life that is expected of them. Women find there are so many domestic factors that make it difficult to choose their career over family life. Working mothers, for example, find it particularly difficult to combine the two roles.

Work-life balance in all cultures and organizations have received much attention because of the importance of incorporating women into the overall picture. If there is no balance put in place in the organizations it causes work absenteeism and unhappiness, which fosters less production for both the employee and company (Buddhapriya, 2009).

There are many issues concerning gender inequality in India due to macro-economic policies that have failed in the country. Women in India are viewed as being in the vulnerable segment of society where there is poverty and discrimination. They face much gender inequality in accessibility to education, employment, and health. Women are also less inclined to be sent by

the families to gain the education they need to increase their upward mobility and increase the empowerment. There needs to be an investment into the women of India because they make up a significant percentage of the people within India and because Indian women already make up a significant amount of the workforce; yet, women have low social status and are often in low quality forms of employment (Vetrivel & Chandrakumaramangalam, 2010).

The 1990s in India was a time of liberalization and globalization and many women workers were placed in unorganized sectors of work where they engaged in self-employment when their livelihood was gone. This is a situation where women have made a significant contribution to the workplace, but their work has become non-monetized (Vetrivel & Chandrakumaramangalam, 2010).

During and after the rule of Europe in India, many still believed that the Hindu religion was the cause of India's backward economic and religious development. Singer (1966) analyzed Weber's thesis on religion and social change in India and he discussed how the ideologies of social organization within India created consequences within the everyday lives of people. Cultures like that of India's were forced to modernize quickly in a social and cultural context. These changes in the structure of people's lives created a problem in society. Social change and cultural change involved changes in religion and these foundations of the Indian people were very difficult to alter (Singer, 1966).

Kapp (1963) believed that Hinduism is constructed based on certain beliefs and values that are ingrained in the social institution within Indian society. The belief of rebirth and karma, which allows Indians to link their past and present life based on their actions, is the core value of Hinduism. The religion also strongly expresses the ideology of non-violence as a way of being one with the world. The main social institutions are in place through the caste system and the

family. Hindu culture becomes defined in the Hindu social system and it has a lot to do with India not growing economically in a way that it should. This creates a form of backward economical development due to the social institutions in place in India through religion, caste, and family.

The Hindu personality contains a sense of helplessness in one's life and sets a pre order of occurrences within it. This creates beliefs of fatalism and dependency on magic or astrology instead of a desire or willingness to create one's own history, social reform, and economic growth. That kind of humanistic outlook requires the will of the individual and human action. The people of India can create their own history, but instead they often place their faith and also their actions in a context of antiquated social beliefs. The influences of these ancient values and beliefs construct certain behaviors and it is difficult to create a capitalist ideology in the mind of a good Hindu. Economic behavioral change in the mind of a good Hindu, for example, would have to go against the strong notion that a good Hindu father saves money for the dowry of his daughter or rather than invest in the Indian economy. These are two very different behaviors and actions and many Indians are faced with this dilemma (Kapp, 1963).

Many occupations within India are based on an individual's caste. The caste system allows certain higher castes to exploit certain employment opportunities where the lower classes are greatly affected. In some countries, political leaders can cause limitations of the growth of the economy, but social and religious institutions can deter it even more. The metaphysics of Hinduism becomes the core problem and reason for why India has not modernized and why there has been such slow economic development. Adding the issues of gender discrimination to being in poverty and we can see that it can be almost impossible for Indian women to gain upward mobility within the Indian society (Kapp, 1963).

Another area where India struggles with a large gender discrepancy is in education. There is a large education gap between men and women within the caste based on Hindi, Muslim, and Dalits. On average within the three castes the enrollment rates of boys are much higher than girls. Education, religion, and caste are inter-linked within India's society. The likelihood of deciding which children shall enter the educational system is greatly based on gender, yet education is such a crucial area in which to increase the liberalization of women in Indian society (Borooah & Iyer, 2005).

There have been more instances of sexual harassment in the workplace recently. There are more than 11 million people in the workforce in India in careers ranging from medicine, politics, finance, engineering, and social work. Sexual harassment in the workplace has evolved through the years in India where it is much more subtle than before. Organizations have not found ways to battle all forms of sexual harassment. In situations concerning sexual harassment, it can be very difficult to prove offenses and there is most likely a lack of evidence. Dutt (2013) stated, "According to Indira Jaising a famous lawyer 'this phenomenon is widely prevalent but not many cases come to court'" (p. 3). In turn, sexual harassment in the workplace becomes a social stigma and it prevents women from complaining and speaking up (Dutt, 2013).

Violence against women in India begins at birth. Boys are preferred to girls and at times the birth of a girl is looked upon as a sign of weakness within the family. When a boy is born, there are many different types of celebrations that occur. Females in India are more susceptible to rape, psychological abuse, domestic violence, widow burning, partner violence, child prostitution, and female infanticide than males. The main reason for violence against women in India is due to the male dominated society in which they live in (Kour, 2013; Loganayaki 2013).

Statement of Purpose

The purpose of this study was to determine strategies women in India could use to help them stay and grow in management positions that are historically male dominated especially in finance. The study utilized the finance industry because banks employ a large majority of women in the workforce in India and many of them are placed in managerial positions (Sandu & Mehta, 2008). The study brought awareness to how successful women manage work-life balance in countries like India where there is a high level of discrimination toward women. Indian women are viewed as subordinate to men, and this inherent discrimination is built into the social structure of India (Gangrade, 1998).

This study was a review of experiences within the Giele (2008) framework, which discussed identity, relationship style, drive, motivation, and adaptivity. This study discussed the identity and relationship style part of the framework. This framework showed how the life course of women affect work-life balance. A qualitative data collection method was used to discover strategies of work-life balance for women in India that are in the finance industry.

Recent Statistics on Issue

Women in India make up 31% of the workforce in rural and urban sectors. The participation of women in the workforce has increased over the years and between 1980 to 2001 it has increased by 4.8%. Overall the amount of women in administrative and managerial areas have historically been low. Fortune 500 companies do employ women in senior management positions but worldwide they only make up 10% of that population. In India this number is even lower, ranging from 3-5.8%.

There have been many improvements in the condition of women in the workforce, yet there still seems to be gender discrimination in the workplace within India (Budhwar, Saini, &

Bhantnagae, 2005). Bissell (2009) explained that, “India is an economy that many economists call an unlimited supply of labour” (p. 69). There are many opportunities for employment with such a growing economy, yet many are given these opportunities based on caste and family connection rather than the skill of the individual (Singer, 1966). This has inhibited the ability of women to get work in India.

There has been an increase in female infanticide in the country based on the 2001 census stating there were 971 women for every 1000 men. The declining sex ratio allows individuals to view women as the weaker sex. Gender based abortions are increasing in India even though it is illegal in the country. India is one of the lowest ranked countries in gender equality in the world. Women are marginalized in all parts of society especially socially, economically, and politically regarding participation and opportunity. A few believe women are sex objects and that is why violence against women has increased and is at an all-time high. Within the urban population dowry driven deaths are increasing. Premature marriages are still occurring and young women are eliminating education because of it (Lamani & Honakeri, 2012).

There are figures that demonstrate the continuing difficulty of women’s empowerment in India. According to the 2001 census in India literacy rates were 53%. There has never been more than 10% of women represented within the Indian Parliament. Most Indian women work outside the organized sector of society. The lowest representation of women in work are in administrative, management, and professional fields, which is at 2.3%. India holds approximately half of the malnourished children in the world and this is due to their mothers not having access to nutritious foods. Women endure malnutrition because of discrimination in the country (Lamani & Honakeri, 2012).

Research Questions

The following are the main research questions that guided this work:

1. What experiences (identity and relationship style) shape the life course of Indian women in India and impact work-family life balance decisions and strategies?
2. What cultural variables and strategies shape women's perception of taking advantage of career advancements offered to them and what barriers are there of entry?

Significance of Topic

The development of women has been hindered by the inequality in the work force and because of the gender gap for women in the world of finance. Women are continually categorized in the lower middle management positions. There have been social, organizational, and personal biases that have hindered the growth of women in managerial positions. All over the world there are male dominated managerial models that have shaped the way women are viewed in the work force. Many management positions are given to men when there are qualified women in the workforce to handle those positions. Most middle and senior management positions are still held by men today even though there have been many strides professional women have made along the years (Chadha, 2002).

Work-life balance for Indian women is an obstacle because of cultural and family obligations as well. There are many issues within the work-life balance perception for women in India. Women professionals are susceptible to this imbalance more so due to societal and cultural pressures. There is a significant effect on demographic issues concerning age, marital status, profession of spouse, and many more (Buddhapriya, 2009).

The roles are different between men and women in India. For men it is the prioritization of work over family that guides behavior. In regards to the female it is prioritization of family over work. In India men are committed to their work to provide for their families so they assume the work role. Women identify more with the family and they assume the family role. The women are expected to strive in that role and so they invest their time and energy in perfecting the role to the best of their ability (Rajadhakshya & Bhatnagar, 2000). This causes a role overload for women due to work and family obligations (Aryee, Srinivas, & Tan, 2005).

Key Definitions

- **Career barriers:** Women in India historically have not experienced a good status within the settings of their workplace in managerial roles (Budhwar et al., 2005). There is traditional positioning of females in the workplace in female occupations. This is due to the contribution of historical, economical, and socio-cultural factors that have influenced women managers. The main barriers of entry into the work place involve the lack of confidence, independence, and self-direction in entering a male dominated workforce (Kulkarni, 2002).
- **Caste system:** A system within Indian society that is currently illegal but still practiced today. The system has been in place in Hindu theology for 2000 years. According to the caste system, every person is born into a Varna, which is known as a category. There are four categories, which include: Brahmins (priests and teachers), Kshatriyas (rulers and soldiers), Vaishyas (merchant and traders), and Shudras (peasants, laborers, and artisans; Guru & Sidhva, 2001).
- **Cultural intelligence:** Is a term and theory in the realm of management and psychology that strives to understand the impact that diverse cultural identities have

- on individual's behavior, and how effectively the organization engages in different environmental settings (Earley & Mosakowski, 2004).
- Dowry: In Hindu custom and cultural laws a dowry system is in place when women are given into marriage. This fee pays for the women's keep in the spouses' family home. Women are looked at as a burden due to lack of education and contribution to the household income. This causes the family of the women to pay a fee in a form of a dowry for the man to accept the marriage proposal (Dutt, 2013; Loganayaki 2013).
 - Emotional intelligence: According to Mayer (2001), with the correct utilization of emotional intelligence one can uncover the meanings behind emotions and their relationships. Then one can reason and apply problem solving procedures based on these emotions. Emotional intelligence also involves how one perceives emotional information and feelings and applies them through management.
 - Eve-teasing: Involves the physical and verbal harassment of women in Indian society. In reality, in India all men have the potential to be eve-teasers and all women become potential victims. The term eve teasing comes from the way women suffer from the fear of being teased due to age, health, physical appearance, and religion (Dutt, 2013; Loganayaki, 2013).
 - Gender gap: The gender gap is viewed through many lenses. Women's struggles in the work place have been viewed as a special interest issue when it really is a working class issue. The gender gap creates a ripple effect of social changes within society (Fitzgerald, 2000). India has placed women in roles in the work force based on experience. Labor gendering in India is caused by constructions which are based on their skill, wage differences, invisibility of women work, migration changes,

intelligence, and moral background. There are pre conceived notions of women's competency in the work they can provide (Sen, 1999).

- **Hinduism:** The core of India's culture, norms, and customs. A religion based on a caste system that views life in many forms before and after death (Guru & Sidhva, 2001).
- **Identity:** One of the four factors of the life course approach that shows how a woman views herself on the bases of culture, ethnicity, race, or social class (Giele, 2008).
- **India Penal Code (IPC):** The laws that all Indian citizens must abide by. These laws are drawn by the legislative branch of government in India. It defines the criminal code in India and it covers all aspects of criminal law (Dutt, 2013; Loganayaki 2013).
- **Relationship style:** One of the four factors of life course research which involves ones relationship with others in throughout their lives (Giele, 2008).
- **Self-help groups:** Many of the unreached poor includes women and the government is creating a support system to help with their opportunity to enter the job market and be more independent financially. These self-help groups create women's empowerment because they help to develop a woman's independence from the man. Women in India are looked at as a burden financially and the self-help groups create a sense of independence for them (Moon, 2011).
- **Women's empowerment:** When women become financially stable and their cultural and social life improves, women gain power. This improvement in life is also known as women's empowerment (Suja, 2012).

- Work-life balance: Is a state of well-being where one can handle many different responsibilities. It is a balance of life between the home and work place which becomes mutually reinforcing (Buddhapriya, 2009).

Key Assumptions

This study was limited to women in the finance industry who are Indian. These women came from different age groups, caste, and marital/parental background, yet they shared a similar culture, religion, ethnic background, and geographical location. The key assumption was that the data being collected was from women who have some form of work-life conflict. Life could have included family, marital, parental, and religious obligations.

This study came from a feminist point of view. Readers may assume that women's rights and work-life balance are the goals of this study. Furthermore the reader should understand that culture and norms affect the study and in the process women's rights should not be altered. Gender and culture should not define a woman's career objectives and they should have the same right in positions in the workforce.

Summary

In conclusion, there is a significant issue in India concerning women and their work-life balance. Understanding the narrative of these women will help women all over the world find strategies to overcome these issues. Women can learn from one another and try to implement these strategies and life stories to their daily lives. Cultures vary from country yet there is an underlying comparison within women's empowerment. The more women understand their plight the more strategies can be implemented to better the situation of women all over the world.

Within the rest of this study the researcher discussed the review of literature in Chapter 2, which spoke to the history of women in India and their work-life issues in a cultural context. The

background created a precedent for this study. In Chapter 3, the researcher discussed the methodology taken to implement the study. That section covered the data collection procedures and analysis process. Chapter 4 further discussed the summary of findings and methodology. Lastly, Chapter 5 showed the analyses of the findings and recommended studies for future researchers.

Chapter 2: Review of Literature

Within this chapter the reader will come to understand the historical issue of Indian women in the workforce. The historical background will create a context that will lead to the discussion of leadership strategies within an emotionally, culturally, and morally intelligent leader. Within this section the reader will receive a comprehensive understanding of the culture, norms, and religions engrained in Indian society. The reader will understand some strategies women in the workforce within India can use to increase women's empowerment in India and ultimately create a work-life balance suitable for them. Lastly, the reader will understand the theoretical framework of Giele (2008) and the life course research that addresses different stages in a women's life: early adulthood, childhood and adolescent, current life, and future life. This framework will help identity strategies for women to help them in the workforce.

Historical Background and Context of the Issue

There has been a massive industrialization of the economy in India. Currently, women consist of 31% of the work force. This includes women in rural and formal areas of India. Their participation in the work force has increased throughout the years. Between the years of 1980-2001 there has been a 4.8% increase in women contributing to the work force. The key issue is they are underrepresented in the managerial sector. There have been improvements in education and how women are viewed in the work force, but still the percentage within managerial positions have been historically low (Sandhu & Mehta, 2008).

There is grave discrimination toward women in the social structure of India. Women become subordinate to a man who is within the managerial sector. Males are generally preferred over a female. Women are viewed in a category of middle management positions. There are combinations of reasons why women have been kept in those lower level positions, which

include social, organizational, and personal biases. This is not only seen in India, but all over the world (Sandu & Mehta, 2008).

Leadership Theories

In his novel, *Becoming Indian*, Varma (2010) wrote,

Only if the impact of the past is understood can we grapple with the forces of co-option and asymmetry at work today, and re-appropriate our culture authentically and with dignity without which it is absurd to talk of global leadership. (p. x)

India and its cultures have gone through many changes and understanding culture and their identity will become a main agenda for the twenty-first century (Varma, 2010).

Global leadership theories have a lot to do with the globalization of the world (Friedman, 2005). One of the main theories of global leadership is based on the idea of intellectual leadership (Young, 1991). The researcher will discuss the importance of some global leadership theories through the context of cultural, emotionally, and morally intelligent leaders. The researcher will also discuss in depth how they need to be applied by women in India to create a competitive advantage for themselves in the financial industry or any career they choose.

There has been much research in the study of successful leaders internationally and some of the research began with the author Robert House. House (2004) studied the relationship among 62 countries in The Global Leadership and Organizational Behavior Effectiveness Research Program (Globe). In this study, he and many researchers studied a wide variety of leadership theories in different cultures. They found that each leader had certain attributes that led to their success or even failure. The most crucial finding in the research was that these attributes were culturally contingent to the failure or success of the leader in the organization. Certain sensitive situations such as language barriers and communication issues can hinder a leader's performance. Also, in certain cultures House viewed certain attributes of the leaders as

strengths and in other cultures as a weakness. House and his group of researchers then found that certain characteristics such as assertiveness and individualism were unsuccessful ways of communications in other cultures.

The study (House, 2004) went into detail discussing the main characteristics that effective leaders had, which included charismatic and transformational attributes. These qualities also included having foresight, willingness to encourage staff and coworkers, great communication skills, trustworthiness, positive attitudes, strong presence, and confidence. The charismatic attributes varied among the different types of culture and included enthusiasm, risk oriented, ambition, humility, sincerity, and sensitivity. According to this study leadership styles need to always be adjustable depending on the situation. Each situation calls for a different leadership style. Being culturally sensitive to these distinct cultures was the most crucial attribute needed from a leader in a global economy (House, 2004).

According to Young (1991), leadership is the determining factor of an institution's success or failure especially in forms of bargaining and arrangements in an international society. There are three forms of leadership that are involved in creating or changing international institutions and they include: structural leadership, entrepreneurial leadership, and intellectual leadership. Having solid leadership does increase the chances of success in completing contracts with other international institutions. If someone wants to clearly understand the structure and politics in an international society it would be beneficial to increase their efforts in studying and analyzing the activities of individuals in exemplary leadership roles. Leadership does involve the main ideology of most politics; yet, even with the increase of leaders in international societies it has caused, in some cases, confusion rather than clarity.

Leaders have qualities such as passion, vision, knowledgeable understanding of the industry, the ability to think critically, perspective, adaptability, and continual learning. Leaders must incorporate strong integrity where subordinates are able to trust them. They must continually express the expectation to their followers when a transformation takes place (Olson, 2009). The changes in speed of communication and exchange, the growth of networks used, and the increase of the volume of trade have all altered the way organizations are effective and efficient (Smith & Doyle, 2002).

There has also been an alteration in power from political powers to multinational corporations. At times government intervention has adversely affected the economy and business, especially in growth and production. Politics play a large role in the success of the business market due to continual changes of rules and regulations. Companies that are planning to become part of the globalization effort due to domestic profits dwindling and an increase in costs need to understand the factors that make companies successful or unsuccessful. When these factors are addressed in the planning process, then the likelihood of them being successful increases (Smith & Doyle, 2002). Motivating, rewarding, and valuing employees becomes a critical component of an organizational culture, that if not nurtured, could make the organization less desirable for potential candidates (Schein, 2004).

According to Kouzes and Posner (2007), the five practices of exemplary leadership involve (a) modeling the way, (b) inspiring a shared vision, (c) challenging the process, (d) enabling others to act, and (e) encouraging the heart. Modeling the way involves gaining the commitment from individuals of achieving the highest standards of achievement and expecting that from others. Leaders then must have clear and precise values so they can be a model of their behaviors as well. While inspiring a shared vision, a leader can envision a great future for the

company and relay the same message to their followers. When leaders challenge the process they venture out and do not always compromise by doing the norm. Enabling others to act by collaborating and building trust will create a collective environment. Lastly, encouraging the heart allows leaders to be inspirational and influence the behaviors of their followers.

Emotional intelligence has become a crucial aspect of how today's leaders undergo the important challenges they face. Emotional intelligence is a set of skills, characterized by allowing a person to be aware of his or her emotions and to incorporate them into the reasoning process. These skills can help leaders develop key discernment abilities in an ever more difficult leadership role, one that fewer and fewer people seem capable of accomplishing. With the changes going on in today's environment it is becoming more important to incorporate these soft skills especially at the highest levels within an organization. Understanding and using emotions in a productive manner can give emerging leaders a competitive advantage and allow them to thrive in this changing economy (Goleman, 1998).

Today's generation may be increasing IQ but decreasing in emotional intelligence. According to Goleman (1998), this statement proves to be true when they found that after WWI the IQ tests had generally increased by 24 points. The same trend had been seen abroad as well. Yet as successive generations became more intelligent according to these rigorous IQ tests, their emotional intelligence seemed to be decreasing. There is a great challenge for leaders today to apply their own emotional intelligence and model such behavior to their subordinates to make them successful in their organization. There are many challenges that a leader undergoes while trying to run a successful organization, but one of the main obstacles involves applying emotional intelligence in the work place and having the intelligence (IQ) to do so.

According to Goleman (1998), emotional intelligence is more than just being a kind leader because at times leaders need to be strong and straight to the point. Organizations want their employees to have what they call *soft skills* in their work environment, yet if their leaders do not portray these soft skills then their subordinates may not follow in their path. Leaders need to model the way in order for subordinates to buy into the mold of the characteristics of an emotionally intelligent organization. The environment today is ever changing and incorporating emotional intelligence is crucial for success when these changes take place.

Emotional intelligence is a learned capability and if acquired will lead to exceptional performance in the work place. The environments of leaders are changing and according to Goleman (1998) individuals are being rated on a new yardstick. It is not just how intelligent one is in the field of study or work, but it is how socially one interacts with others in this changing environment. Emotional intelligence involves competencies that allow an individual to manage and appropriately apply those emotions with others in the work place. Doing so effectively can be challenging at times due to the complexity of the work environment. There are many clusters of competencies that are involved when it comes to an individual's personality. Emotional intelligence also involves the different forms of an individual's talent which involves their capabilities (Boyatzis, Goleman, & Rhee, 1999). Salovey and Mayer (1990) were the pioneers in discussing emotional intelligence and they discussed it concerning four domains, by understanding and handling one's own emotions, and the realization of others emotions.

Emotional intelligence is not the leadership characteristic that originally fit the mold for successful leaders. In the past for example, some great leaders with military backgrounds were charismatic and tough. These leaders were very bold in their actions and brave in many aspects of their personality. These characteristics though do not satisfy the needs of today's workforce.

Individuals in today's workforce do not always accept autocratic leaders. Leadership today has a more democratic feel within the workforce. Leaders are now dealing with communicating a vision that is compelling enough to motivate subordinates. Leaders now need to take responsibility for failures. They need to be mentors and be able to coach subordinates appropriately and recognize individuals that are excelling (Childs, 2004). These all involve many of the soft skills that emotional intelligence uses.

Leaders that are emotionally intelligent today have a competitive advantage and are needed not only to inspire workers but also to accomplish difficult cost reducing programs, including downsizing. There have been many efforts to shrink business organizations to become more efficient. One needs to be able to know one's emotions, manage them appropriately, and motivate themselves and others with it (Goleman, 1998). According to Mayer (2001), with the correct utilization of emotional intelligence one can uncover the meanings behind emotions and their relationships. Then one can reason and apply problem solving procedures based on these emotions. Emotional intelligence also involves how one perceives emotional information and feelings and applies them through management.

Leaders need to incorporate self-confidence and present themselves with an attitude of self-assurance. These leaders usually go above and beyond what they feel may be popular or unpopular. Leaders that are trustworthy are ethically sound and make sure their subordinates are as well. Leaders are a reflection of the people they lead, so they need to set the example. Individuals who strive to achieve want to always improve and strive for excellence. People who take the initiative try to seize every opportunity that will help them achieve their goals (Goleman, 1998).

There are many steps involved in undertaking this leadership challenge and acquiring emotional intelligence and then applying it in the workplace. There are many forms of intelligence that are discussed today and it is crucial to first understand which form of intelligence one is using. In most cases intelligence speaks of the ability to perceive, comprehend, and use symbols to reason on an abstract level. Intelligence involves physical and mental capabilities that allow an individual to perform daily tasks. The other forms of intelligence involve verbal intelligence, spatial intelligence, and social intelligence, among others. Verbal intelligence is the skill that involves the correct understanding and use of words. Spatial intelligence is the correct use of objects in an individual's surrounding. Social intelligence involves the capacity to comprehend and use social information. Emotional intelligence is incorporated in the same field of psychology and it uses the capacity to comprehend with emotional information (Mayer, 2001).

There are many personality types of leaders and there is a need to understand the mind and study parts of the mind as well. There are usually four parts involved in personality. These four parts are: (a) the energy lattice, (b) the knowledge works, (c) the role player, and (d) the executive consciousness. The energy lattice involves the motives and emotions and incorporates direction for the individual about their actions. The knowledge works involves content regarding their surrounding and the world in order for an individual to function. The role player creates a plan of how people should interact in their social environment and external environment. The executive consciousness incorporates the involvement of the individual to consciously manage different aspects of their own personality. These four traits are the updated version of the id, ego, and superego. These parts can be combined or separated to arrive at different personality types. By identifying these personality traits one can identify the aspects of emotional intelligence that

needs improvement within the personality system such as: persistence, optimism, political savvy, and self-control (Mayer, 2001).

Dewey (1938) stressed the ideology of education and experience; moreover, he stated that a good education has a purpose in society and a purpose for the student or receiver. Educators have a responsibility to provide students with immediate experiences so they can make a change and have an impact on society. Learning is one thing but teaching the experience is another. Understanding human experience is crucial because every experience in an individual's life effects their relationships with the past, present, and future.

Maslow's (1943) theory of motivation describes a hierarchy of needs where once one need is fulfilled, another need is created. The most basic needs, at the bottom, are physical air, water, food, sex. This is followed by safety needs such as security and stability, then followed by psychological or social needs then for belonging, love, and acceptance. At the top of the pyramid are the self-actualizing needs then the need to fulfill oneself, to become all that one is capable of becoming. Maslow felt that unfulfilled needs lower on the ladder would inhibit the person from climbing to the next step.

Bolman and Deal (2008) introduced an interesting leadership paradox: that while it is important to maintain the integrity of the mission, rigid and intractable organizations will succumb to stifled initiatives, misdirected resources, and eventually end in catastrophe. In keeping the veracity of core values, along with elastic strategies, leaders are thrown into a world of contradictions. While stressing that culture often ends up controlling the leader, rather than the leader manipulating the culture, Schein (2004) offered guidance for leaders to influence an organization's culture; here strategy is a critical factor. Leader reactions to crises can have an effect, also, but not always what the strategy intended. If a leader's reactions to emergencies are

not in concurrent with the stated strategy or implied culture, the frame could change with unexpected results, as organization members look among themselves for a more realistic strategy.

Cultural intelligence (CQ) is a term and theory in the realm of management and psychology that strives to describe the impact that diverse cultural identities have on an individual's behavior and how effectively the organization engages in different environmental settings. There are three aspects in cultural intelligence and they arise (a) cognitively, (b) physically, and (c) through motivational means. These traits allow an individual to acquire a high sense of cultural intelligence in the context that is needed. Cognitively it is developed through the mind by understanding one's own culture and cultural diversity. Physically it is developed through the body by uncovering one's sensory environment and body language. Motivationally it is done through one's emotions and by receiving rewards and strengths from one's success. Cultural intelligence is measurable through a scaled system where individuals that have a higher cultural intelligence are much more successful in working in diverse environments and individuals with a low cultural intelligence are more ineffective (Earley & Mosakowski, 2004).

There are four forms of cultural intelligence: (a) metacognitive CQ, (b) cognitive CQ, (c) motivational CQ, and (d) behavior CQ. There are many variations of cultural intelligence and that introduces the notion of *intercultural competence*. In order for one to understand culture, one needs to become knowledgeable by studying the beliefs, customs, and norms of the foreign cultures. Training in these cultures will never fully educate the individual because every individual's attitude in the culture is different. With one's body, one needs to understand how demeanor and body language can effect situations. This can mean anything from the way one

shakes hands, orders food, and how one can imitate customs of the host culture. One may need to adopt habits and mannerisms to truly identify with the culture at hand. When an individual accomplishes these actions people are more prone to trust and listen to the individual at hand. Concerning an individual's heart, humility is very important. Also confidence is crucial because if individuals do not believe in themselves, it is very difficult for others to believe in them (Earley & Mosakowski, 2004).

Cultural intelligence has become more crucial especially when the routine within organizations change and when different aptitudes and skills are needed in the organization. Most companies have cultures and they are often visible, and when an outsider is welcomed into the organization, it can be difficult to understand the cultural code. In many organizations there are even sub cultures that individuals have to deal with and it can be difficult to identify them at first (Plum, 2007).

Cultural intelligence and emotional intelligence are interlinked, but they are also different in many aspects. Cultural intelligence relates to emotional intelligence in the sense that people with a high level of EQ understand what makes people human and how they differ from each other. An individual that grasps the idea of CQ understands how individuals' or groups' characteristics vary between people, and these characteristics may not always be universal. Both concepts of CQ and EQ involve using one's senses to understand and analyze certain situations in interacting with people. People have different attitudes, and understanding about how to act or respond to those attitudes is crucial to both concepts. By analyzing these differences in comparison with one's own culture, one begins to identify patterns to understand how these people are motivated within their organization. There have been many studies with corporate

managers and they are more likely to have a larger advantage when they have a high level of CQ (Earley & Mosakowski, 2004).

Both CQ and EI have set capabilities that are understood to allow leaders and subordinates to become more successful with their interactions with other cultures. They focus on skills that are needed to be successful in an unfamiliar cultural context. Every individual has their own specific CQ and it can be altered and improved upon.

Individuals who are successful within their cultural context may have a difficult time understanding the social aspect of communication among their peers. Yet those who completely embody the norms and habits of their home culture may be the ones who feel most uncomfortable in different cultural situations. Individuals who are alienated from their own culture have an easier time relating and adopting the cultural norms in different cultures, since they are observers within their own culture and are always trying to fit in within their cultural context (Earley & Mosakowski, 2004).

Cultural intelligence can be vital in cross national work, mergers, and project groups. In cross national work, organizations rely on collaboration with other countries to apply change. In this situation an organization needs to prevent conflicts and misunderstandings in every aspect. A culturally sensitive leader will understand that he or she needs to allow his subordinates to study the strategic background of cross national work and the differences related to the culture at hand. The cultural background of the international alliance must be studied. Individuals need to know how to establish good communication with key managers and subordinates. Mergers are complicated because synergy needs to be accomplished in a sometimes hostile environment. An intelligent leader will create planning procedures and strategies to establish a common understanding within cultures. This will allow for the transition of both organizations to flow

much smoother. Then a common company culture can be created through shared beliefs and a shared history of the organizations (Plum, 2007).

Culturally intelligent leaders understand that there is a large timeline for a new culture to be deemed uniform. Creating new norms and behaviors need not be left alone to form themselves because the seed needs to be planted early. Project groups are being used more and more to encourage innovation and many of these groups need to obtain synergy before conflicts occur within the group. Cultural misunderstanding can occur and managers need to be aware of the differences between the individuals in the group to prevent conflict and enhance innovation. The growth of cultural intelligence within a group occurs when the group learns by reflection with what is working and what is not. The issues need to be brought up in the beginning of the project before the project takes effect (Plum, 2007).

Having an effective global leader is a great competitive advantage to have within the organization. Also having leaders with an understanding and functionality to work in a global environment is rare and valuable within an organization. In turn, effective leaders are the ones who are involved with training and development of competencies related to a global leader. There are two ways that a leader can create a competitive advantage and it is either through didactic programs or face to face cultural experience. Didactic programs are training classes that are administered either through a third party or in house within the organization to receive the cultural training that they need. These training courses involve virtual training modules and insight on key behavior or personality traits needed to work in a global environment. Leaders with cultural intelligence are sparingly exposed to the culture first hand. This can be either living in the country or short term international assignments that involve day to day communication with the foreign culture (Ng, Dyne, & Ang, 2009).

The core of Indian culture lies within its religion. Indian religious foundations are based on moral action to help believers reach *moksha* in the afterlife. Moksha is emancipation and liberation to Indians. It is release from one's body through the cycle of death and rebirth. (Varma, 2010). Moral intelligence is another science based on moral behaviors utilized in a leadership and management role. Narvaez (2010) wrote that, "Moral Intelligence is grounded in emotion and reason" (p.77). The early life of a child and the individuals who are caretakers of these children greatly shape their moral character. *Moral intelligence* and learning is engrained at a young age and is performed when the child begins to understand the difference between right and wrong (Narvaez, 2010). The Hindu religion, culture, and customs are ingrained at birth and many children do not know there is another way of life. Many people view the caste system as their fate, yet the Indian people also believe in karma that allows them to do good and be rewarded (Aleaz, 2012). *Moral intelligences core theory* is based on a similar concept of ethics and good will (Narvaez, 2010).

India and Colonialism

Friedman (2005) discussed how developing countries and companies have dealt with the flattening of the world. Many countries especially that of India have experienced many forms of colonialism that have changed the present and future of India. Friedman brought out the difficulty of developing countries to become flat because of poverty and cultural restrictions. A country has to see how well it can be influenced by foreign countries. With companies, the only way to flourish in a flattening world is seen by how fast one can change and align itself with it.

In the novel published by Varma (2010), *Becoming Indian*, he goes into depth about how India has been forever implicated because of the colonialism of the English. This idea is very similar to that of Friedman's (2005) because the globalization of the world, which Friedman

depicts as making the world flatter, has its benefits, but it also has its negative aspects. For many years the identity of India was lost. Their culture, religion, beliefs, norms were masked by that of the British. Many people within India felt no sense of belonging and many felt like strangers in their own country. Many Indians who migrated to the United Kingdom to assimilate properly never fully felt a part of the country and many could not go back to India because they did not belong there as well. An Indian identity crisis had formed.

India received its independence on August 15, 1947, and conquered the colonialism that had established itself across continents. India was now able to create a world of equal nations; yet, just because colonialism ended did not mean there were not consequences due to the aftermath. Colonialism is usually looked at as effecting the political and economic components of a country but not the impact on the culture and ideology within its people. The British altered the legacies of the countries past in many ways, such as language, behavior, self-esteem, politics, beliefs, and creativity. And this, as all colonial rule was ultimately culturally disruptive. Colonialism alters the psyche of the people. Varma (2010) discussed how globalization is formed when he wrote:

The authentic re-appropriation of one's cultural space is thus one of the most critical unfinished agendas of our time. The task is doubly difficult because even as we grapple with the consequences of the past, a new present is taking shape in the form of globalization. (p. x)

The form of globalization and colonialism that India had surrendered its own cultural identity to has made some of its people stronger in their belief system. In many cultures this is where the extremists are created due to this dilemma of identity. Varma (2010) wrote of this in India's history, "This is what cultural asymmetry is about asymmetry created by colonialism and sustained, now by globalization" (232). In a world where cultural asymmetry is prominent, cultures strive to preserve their heritage and the way they live their lives. Indians have been

placed in a hostile environment from colonialism. That long-standing outside regime increased the bonding among the Indian people based on their culture, heritage, and kinship (Varma, 2010).

Indian Culture and Norms

Indian films often portray the Indian family as having a standard of respect and love for its members that no other person outside the family can break. Yet the norms in Indian family customs are generally not so idealistic. There are ancient practices still occurring within society that too many are viewed as discrimination and or sexism (Loganyaki, 2013).

The system of the dowry is a practice that took place in ancient India, and it is still used today in marriage ceremonies. In modern day India, many individuals view it as a cancerous evil because many families take advantage of the system. According to the Indian Penal Code, women have no portion of the parental property and so families have had to compensate in other areas such as marriage. Marriage of a female child has often been accompanied by gifts and presents to the family of the groom. These gifts are called dowries and over time have become a matter of right in Indian culture (Loganyaki, 2013).

The dowry custom at first started as presents and gifts, but eventually became a custom based on family prestige and social status. This caused much anxiety within the families of female children because it was often difficult to find suitable mates for their daughters due to lack of dowry. Also many women who did not provide acceptable dowries experienced harassment and physical violence from their in-laws. There have been some instances of suicide and women being burnt-alive when not offering the correct amount of their contracted dowry. Every year thousands of women experience this oppression and their lives become unbearable (Loganyaki, 2013).

Women lack property rights in Indian and this contributes to how women are treated within Indian society: as second class citizens (Loganyaki, 2013). Concerning criminology in India, the Indian Penal Code views *dowry-death* as a new term. Dowry-death looks at death by murder or suicide of a bride, by family members, for demands of money. The dowry custom is also used in poorer areas within India. The people of India see this as the devaluation of women in Indian society. Women are viewed as economic parasites because they become homemakers instead of a financially producing member of the family.

The reason marriages are early and premature is because of the fact that an unmarried women can hurt the reputation of the whole family. The marriages are also arranged by the parents based on family alliances rather than the consent and feelings of the children. The women have much respect for the family and rarely disobey their family wishes that may cause shame. The marriages are also arranged within the same caste. This in turn creates large pressures for men to increase their social status and earning potential so they can receive higher dowries (Loganyaki, 2013).

Religion in India

The Hindu religion of India is one of the reasons for the long time struggle of women inequality in India. There are about 10,000 different types of religious sects within India. Within all these religions are perverted forms of theology that cause a gender gap between the male and female. The bases of inequality in India originated with the ideology of the caste system. Roughly 160 million people, which is one-sixth of the population of India, have been enduring this caste system that has been in place in Hindu theology for 2000 years. Bissell (2009) wrote, “A majority of Indians lead wretched lives because of a system that perpetuates, rather than alleviates, their poverty” (p 6). The Indian people are in a perpetual vicious cycle and religion is

a main factor. The caste system places large precedent on social groups that are based on ritual and purity (Guru & Sidhva, 2001). This system is one of the reasons that 80% of Indians live on roughly US\$ 2 a day (Bissell, 2009).

The caste system also has become a form of prejudice to the people of India. Varma (2010) wrote:

The British ethnographer and civil servant Herbet Risley, in charge of the 1901 Indian census, came up with the amazing theory that castes could be distinguished according to the average nasal index-those with the finest nose will be at the top, and those with coarsest at the bottom. (p. 132)

The system was designed by the lawgiver Manu in the *Dharma Shastra*, a set of laws, which is looked at as the core of the Hindu religion. According to the caste system, every person is born into a Varna, which is known as a category. There are four categories, which include: Brahmins (priests and teachers), Kshatriyas (rulers and soldiers), Vaishyas (merchant and traders), Shudras (peasants, laborers, and artisans; Guru & Sidhva, 2001).

In recent years they have created a fifth class known as the *untouchables* and *dalits*. They are not part of the Varna order and are kept out because their activities would be considered to be ritually polluting the Varna system, if they were included. This extensive caste discrimination was created to allow the upper castes to maintain control of society through control of knowledge, education, and political and material capital. One of the main reasons why the caste systems are still in place in modern day India is because the lower castes accept their fate as adding to the social good and they will be repaid in the other life. Within these castes are 2,000 sub castes. The untouchables are secluded from education and that is why they have a very narrow minded view and many don't realize they are being discriminated against (Guru & Sidhva, 2001).

The caste system became very prominent in the south of India in the 1920s and 1930s. The Indian population was exposed to caste prejudice in every aspect of life. Many streets were banned to the untouchables with signs reading Brahmins only (Frank, 2001). This caste system not only creates inequities but also creates even more social barriers for women. Women are viewed as a minority in the India culture and they reserve quotas in education, government jobs, and political bodies. It is even said that the mere sight of a Dalit women is polluting. Many upper caste men feel no remorse for raping Dalit women and involving them in what is called lower caste prostitution (Guru & Sidhva, 2001).

Women in India have many obstacles within their lives even when their spouses die. Many family members especially in-laws send these women to what are called widow villages. The conditions at these sites are not well kept and many of these women die in these villages alone and without family members caring for them. Guru and Sidhva (2001) claimed that the caste system looks like India's form of apartheid that is hidden within Indian society. Women who lose their spouses often are punished within their family. Many of the women are not even allowed to attend the funeral rites in Hindu custom. They are forced to wear all white always and wear no jewelry or bindis. All widows have to adhere to strict rules, which include living in separate quarters away from other family members and cooking and eating their own food while eating it separately. They have this form of social exclusion from the whole family. Most times in-laws do not accept the burden of the widow and that is when they are sent to widow villages where their quality of life is low. According to some Indian women, widowhood is viewed as a form of living death (Frank, 2001).

Hindu mythology is the core of Hinduism. Within the Hindi mythology there is a main idol, Krishna, who has been worshiped for a long time and who speaks to the core of Hindu

beliefs. The god, Krishna, incorporates the 16 qualities of human refinement. He is seen as the holy lover that is in line with the four main goals in every Hindu's life which include: dharma, artha, kama, and moksha. The dharma involves the moral and righteous conduct of every Hindu. Artha involves the ideology of material goodness and the kama is the pursuit of desire. At the end of Hindu's lives, they all want to achieve salvation in which they complete incarnation, which is known as moksha (Varma, 2010).

A formal evolution of women had occurred within ancient Indian society. In the earliest era of India, which was called the Rg Vedic Era, most women enjoyed independence and they were looked at as their spouse's companions. In the eyes of the Indian male, they had a body and a soul with a mind that allowed her character. The next stage of Indian society was called the Vedic period, which was after a cultural transformation from mingling with the people in the Indus Valley. In this stage many women began to lose the freedoms they once embraced and they became subservient to the men (Aleaz, 2012).

Aleaz (2012) wrote that during the Vedic period, which was looked at as an agricultural economy, the women did not contribute to the household income, and they were dependent on the male for their daily needs. In Indian culture, this was the stage where the women lost their souls. An inverse relationship was created between the man and woman in which the woman lost her power and character and the man gained it.

The complete Vedic society did not follow the self-disciplined view of life as much as other eras. Marriage was crucial to be able to take part in the religious way of life. A marriage between a man and a woman was seen as symbolic as if the male was calling on a companion to accompany him to the other life. The female took part in religious activities once married and had their own religious quarters to show respect. The women had the honor in chanting their

religious songs. Women also created the sacrificial alter. When the men were away they also were the ones that performed the religious sacrifices. There was a form of responsibility given with respect and that helped Indian women create independence for themselves (Aleaz, 2012).

Aleaz (2012) explained that in the Vedic Era women also had many opportunities in education. They were given the opportunity to learn fine arts, which included singing, playing instruments, and dancing, painting, sewing, poetry writing, carpentry, and military training. Women in the Vedic Era had many opportunities for secular education. In this era women were urged to increase their knowledge of music. Through many ceremonies women were asked to sing and dance as a form of celebration. Women also took part in the industrial era of the Vedic time. Their education added to their ability to build weapons, make baskets, sew clothing, and work in the agricultural environment. They were also given military training due to the state the country was in then. The Vedic Era was a time of liberalization and equality that women received because they were expected to be well rounded citizens that added value to the community.

Buddhism became prevalent in India during sixth c. BCE. Aleaz (2012) wrote that in the beginnings of the Buddhist religion, Indian women had more rights within society, yet inequalities still prevailed. The religion allowed women nuns to be a part of a spiritual life higher than their own. The nuns would mentor other female spiritual leaders, but would not be allowed to teach to the males. They were looked as preachers and donors, which meant they were allowed to speak the truth of the religion and add value to it, but they were seen as inferior to the men. Between the third c. CE to fifth c. CE women were not recognized in the Buddhist order of religion.

After the fifth c. CE women saw some improvement in equality based on the main principles of the Buddha order. These basic principles included the idea that Buddhism saw no difference between the man and the woman and how their spirituality was defined. Buddhism speaks of the karma of women and that she has to create her own salvation. Karma relates to the ideology of reaping what you sow, and due to the past sins of women they have to alter their actions to gain salvation (Aleaz, 2012).

Jainism was a religion within India that helped women's rights early on. Jainism involves two main sects, which are called Svetambara and Digambara. To the Jaina women they were legendary figures. These characters fed the religious path of many Jaina women. In the society of Jainism women were highly regarded. The family was viewed in highest esteem especially mothers. Mothers were worshipped by Jaina women through statues of women codling their children. These stone plaques were used in many shrines throughout India and used for daily worship (Aleaz, 2012).

There have been many women contemporaries that have made a name in the Jaina religion. One in particular, Aija Chadana, became one of the first female disciples of Jainism and was the head of the first set of female nuns within the religion. She was one of the many women that added to the pool of knowledge of faith. She contributed greatly to the progress of knowledge of the faith on behalf of women (Aleaz, 2012).

Islam in India came much through the Colonial era. This form of colonialism by the Muslims had the most significant effect on the established culture through Central Asia. Although the Islamic invaders viewed India as their home, their main goal was to impose their customs and religion on the people of India. A large cultural intermingling took place during the time of the Islamic invaders. The Hindu people built mosques and with time a strong Sufi

tradition was created with the combination of Islam and Hinduism. Today the music, dance, culture, and foods have been blended to form a synergy between the two: the Persians and the Indians. There is a significant number of Muslims living in India today and many cultural norms and religions have become intertwined (Varma, 2010).

Indian Women's History

Indian women play such a vital role in India especially since they constitute over half of the population. They play a crucial role in the functioning and socio-economic growth of the society. Throughout the various religions within Hinduism, the female image has been elevated to a high status, so it is ironic that there is so much violence against women (Kour, 2013).

Crimes against women arise from a combination of social, economic, cultural, biological, and legal factors. For many years, Indian women have been socially oppressed under laws created in a society dominated by males. The social prejudices toward women also affect the family structure, where there is too much interference from parents and in-laws. Within the families there is a lack of love toward the female children due to the positions they place their children in during adolescence and then as an adult. The family chooses the children's life course from the type of school they attend, their association, profession, and ultimately who they marry. The family pressure to wed within the family structure is very high (Dutt, 2013).

The actual inferior status of women within Indian society also contributes to sexual harassment incidents. In fact, there have been more instances of sexual harassment in the workplace recently. There are more than 11 million in India's workforce ranging from medicine, politics, finance, and engineering. Sexual harassment in the workplace has evolved through the years in India where it is much more subtle than before. Organizations have not found ways to battle all forms of sexual harassment. Situations concerning sexual harassment are very difficult

to prove and there is most likely a lack of evidence. Dutt (2013) wrote, “According to Indira Jaising a famous lawyer ‘this phenomenon is widely prevalent but not many cases come to court’” (p. 3). Dutt continued that work place harassment, in turn, becomes a social stigma and it prevents women from complaining and speaking up.

Violence against women in India begins at birth. Boys are preferred to girls and at times the birth of a girl is looked upon as a sign of weakness within the family. When a boy is born, there are many different types of celebration that occur. This is not true for female children. Females in India are more susceptible to rape, psychological abuse, domestic violence, widow burning, partner violence, child prostitution, and female infanticide than males. Again researchers such as Kour (2013) and Loganayaki (2013) have claimed that the main reason for violence against women in India is due to the male dominated society in which they live. Kour presented some statistics of violence against women in various cities within India:

According to the available National Crime Records Bureau data, a total of 213,585 incidents of crime against women (both under IPC and SLL) were reported in the country during 2010 as compared to 203,804 during 2009 recording an increase of 4.8% during 2010. These crimes have continuously increased during 2006-2010 with 164,765 cases in 2006, 185,312 cases in 2007, 195,856 cases in 2008, 203,804 cases in 2009 and 213,585 cases in 2010. Andhra Pradesh, accounting for nearly 7.1% of the country’s population, has accounted 12.8% of total crimes against women in the country by reporting 27,244 cases. West Bengal with 7.6% share of countries has accounted for nearly 12.2% of total crime against women by reporting 26,125 cases in 2010. (p. 3)

One of the most common forms of abuse to women in India involves domestic violence. Domestic violence within the Indian family household stems from the need to have a male child, greed of the dowry, and alcoholism. There have been many reports of young brides being burnt alive because they did not provide the complete dowry. At times these women would be continually harassed for the dowry because of a spouse’s sense of entitlement (Kour, 2013; Loganayaki, 2013).

Forms of domestic violence against women in India include physical violence, emotional abuse, and economic abuse. Loganayaki (2013) wrote:

The most common and frequently used forms of physical violence used against women are (i) slaps (ii) beating (iii) pulsing (iv) kicking (v) throwing objects (vi) beating with cane (vii) burning with rod (viii) holding with rope (ix) Sexual coercion or assault. The mental or emotional abuse of a woman may take the following forms: (i) Using abusive language (ii) insulting her in the presence of children, other member of the family and relatives (iii) blaming her for everything that goes wrong in the family (iv) charging her frequently on small and negligible issues (v) making her feel guilty for no fault of her (vi) calling her names (vii) giving her threat of divorce (viii) treating her like a servant (ix) keeping a strict watch on her movements (x) prohibiting her from meeting her friends and relatives (xi) prohibiting her from expression of her view on family matters (xii) suspecting her for extramarital relations (xiv) using ugly and insulting language for her parents (xv) insulting her for house-keeping (xvi) demeaning her family background (xvii) criticizing her for lacking intelligence (xviii) threatening her to commit suicide (xvii) giving her verbal threats to use physical force (xv) threats to kill or burn. Following are the most frequently used forms of economic abuse against women: (i) preventing her from taking a job (ii) forcing her to leave present job (iii) not allowing her to purchase things of her liking and choice (iv) stopping her from access to resources or money (v) pressurizing her to bring money from her parents and so on. (p. 3)

Violence against women in India hinders their personal development directly and indirectly. The suicide and homicide rates of Indian women have increased in the past years. Working women have left their careers due to the stress and ill-treatment in their homes or workplaces. It also has caused increase maternal mortality rates. The physical and mental health of women are affected greatly from violence at home or the office. This also increases depression and anxiety that affects women's quality of life. These affect the quality of life of their children as well. The children see the violence and perceive that type of behavior as the norm. This causes a repeat in the cycle of violence towards women (Kour, 2013; Loganayaki, 2013).

There are sections in the Indian Penal Code, which is embedded in society, which makes crimes against women legal. The law allows in section 509, 294, and 354 of the Indian Penal Code for acts and gestures that exploit women and allow for sexual harassment and *Eve-teasing*. *Eve-teasing* is a common word used in Indian culture that makes a serious issue against women

irrelevant. Eve-teasing is a public form of harassment to women by men. It is a form of aggression based on sex. They are sexual remarks which occur in public and private settings (Dutt, 2013).

There needs to be reform in the area of attitudes and treatment toward Indian women in their native country. The society must deal with and analyze the images of women that have been created in history, mythology, and social customs. Women in India need to be viewed as equals to men and to receive the rights they deserve. Families should not place undue pressures and restrictions on their daughters. The law must see women as participants in the economy and that they should be able to create an identity for themselves, so they lead a life feeling secure and dignified. Also, when women become economically independent then there will be changes in the way women are viewed in Indian society (Dutt, 2013).

On the other hand, there have been many women who have striven within Indian society through all adversity and violence against them; one woman in particular was Indira Nehru Gandhi. She is a great example of the beginnings of women's empowerment in India. She was the first woman prime minister in India. Indira came from a family of power and politics and that of royalty. As a young child she was involved in her father and grandfathers political battles of freeing India from the hold of the British. India's independence was the main goal of the Nehru family and was the main focus of their lives. According to the family, the independence of India was their main political motive but for Indira it was more than that it was the empowerment and independence of women as well as she grew as a prominent female figure within India (Frank, 2001).

Indira was the first and only born of her parents Jawaharlal and Kamal Nehru. According to Indian culture, having a girl is frowned upon and many family members were embarrassed

that the Nehru family had a girl. Frank (2001) mentioned that when Indira was born “an unmistakable wave of deflation and disappointment swept through the crowd on the verand” (p. 14). Indira’s grandmother could not bear revealing the news she had a granddaughter. There were many strong women within the Nehru family, but no one paid them any notice because they were women. Indira even mentioned that she was only noticed at the age of 13 and felt like a ghost or outsider in her own family. This was only because she was becoming more involved in her families endeavor to free the people of India and because she was getting closer to marriage.

Indira’s early years were like no other young child growing up India. At a young age she was constantly taking care of her sickly mother through one medical issue after another. Women in India are usually the ones to take care of the elderly and their parents if something were to happen. With her mother being sick, Indira’s education suffered, but throughout her life most of her family didn’t really care about educating Indira, except her mother Kamala. Indira’s aunts were deprived of education as well because the family elders felt there was no point to educate them. Kamala felt that it was hypocritical of the family to deprive women of education, especially when all Indians were fighting for a united and independent India. Kamala stated, “Can you ever imagine our country free without women being educated...you make them rot in purdah...their minds are closed. Was it your duty only to bring girls into this world and then leave them alone like animals? In my view all of you [men] are great sinners. The time is coming, when women are emancipated [and] they will keep you people in purdah” (as cited in Frank, 2001, p. 46) *Purdah* is an Islamic custom where women are separated from society and there is enforced seclusion from men. As her mother became sicklier, Indira took the nurturing role that ultimately molded into the usual parent-child relationship in which the daughter took care of the family or the in-laws (Frank, 2001).

It was later in life that Indira realized how much of a feminist her mother really was. Kamala raised Indira with feminist values and it was an integral part of Kamala's political involvement. Indira's mother insisted on making sure that Indira was independent at an early age, so she could have many of the opportunities that males have in the world. Through the confidence of her mother, Indira was able to pass through adversity and become the first female prime minister in India and a strong figure of the Indian National Congress Party. Indira with all her help within the political environment in India was able to stand with pride at the independence of India in 1947 (Bissel, 2009; Frank, 2001).

Many of Indira's political influences came from Gandhi during his passive resistance movement. She called him Bapu. Indira wrote to her father when she was studying in boarding school:

Gandhi made a great impression on me and has taught me a lesson...These last...days have been terrible...when I saw his condition I thought he would not survive. And from eight o'clock to twelve some of the worst hours I have spent in my life. But now I am perfectly assured that Bapu can do the most imaginary [unimaginable or extraordinary] things. (as cited in Frank, 2001)

The main lesson that Indira learned during the fasting of Gandhi was how powerful *passive resistance* was. This form of movement created power and a way for people to realize the importance of personal commitment to a cause. With this movement Gandhi gained political and moral authority. Gandhi's use of fasting and threatening to die allowed for the triumph of the Indian people. Another lesson learned by Indira was the power of inaction. Indira's political philosophy was formed due to Gandhi's actions. The movement helped her lead India in the future (Frank, 2001). Indira wanted a true democratic state, yet according to Bissell's (2009), novel, *Making India Work*, although India is the largest democracy in the world, it is confronted

with a large democratic deficit. In order for India to become truly democratic, popular sovereignty needs to be created within the people. Bowles and Gintis (1986) wrote:

The principle of liberty holds that individuals have certain rights which a just society ought not to violate. The principle of democracy holds that a just society must ensure popular sovereignty: people ought to have a voice and in some sense an equal voice in the substantive decisions that affect their lives. Liberal democratic theory generally supports the application of both liberal and democratic principles to the state, but only the principle of liberty to the economy. (p. 66)

This depicts a global need of sovereignty in a society like India. A liberal democratic theory can help women in India gain equality.

Indian Women's Movements (Mother India Revolution)

One of the largest women movements within India started with the publication of Katherine Mayo's (1927) book, *Mother India*. This novel was controversial in India. It portrays the position of women in India (Watts, 2010). The title of the novel originated from the mothers of India who endured hardships during childhood, marriage, and pregnancy. *Mother India* goes into detail about the historical and present conditions that some women in India have faced. The name of the book also came from one of its most controversial chapters describing the graphic detail of the midwives who were present during childbirth and the conditions the women had to endure during birth (Sinha, 2002).

Mayo's novel remains controversial through debates regarding the accuracy of how women in India were perceived in that time. Many women believed that it set women back in India because of Indian culture. Many parts of the novel are questioned regarding its validity of violence against women. A minority of people see this novel as a racist and imperialist view of women in India (Sinha, 2002). The novel also shows the power struggle of women in India. It depicted Indians as ignorant people that degraded women. It also portrayed women as slaves in Indian society (Watts, 2010). As stated by many skeptics, even if the novel came from false

pretenses, it still influenced the creation of many women movements within India. This novel increased women's engagement in many different issues within India. These have included: national projects, unavailing British and American responsibility for the condition of women in India, and imperialist and nationalist discussions (Sinha, 2002).

The themes and ideas within Mayo's (1927) *Mother India* were not new to society and there have been many other prior publications that discussed the condition of women in India. Mayo depicted Indian womanhood in a state of slavery, superstitions, ignorance, and degradation. Many scenes in the book depicted Indian social practices that were barbaric and demeaning to the value of women in Indian society. Mayo also correlated the topics of child marriage with the inability for Indians to control their government during English rule. The novel was based on all of Indians social, political, and economic inefficiencies due to the traditions and customs based on the Hindu religion. This theory released the British from any liability in present day India and put the people of India to blame for the inequality between men and women. This idea placed most blame on Eastern culture and norms (Sinha, 2002).

The popularity of the novel, and what many of the movements later emphasized, relied on the idea of women playing the role of the helpless victim; yet, it also created women movements against some of the content that focused on the treatment of women in India. Women activists in India challenged many of the writings of Mayo (1927), but they used the book to address some issues of reform in India for women. It became an outlet for activist to discuss the inequality of women and this allowed them the perfect opportunity to discuss the condition of women. Activists encouraged more women to speak up about the injustices of women and bring truth to the light of Mayo's writings. They wanted women not to deny that Indian women were ill-treated in India, but to challenge Mayo's writings and speak about Indian womanhood. Women activists

tried to distance themselves from the writings of Mayo, but they used her writings to lobby reform of child marriage, Eve-teasing, and dowry customs. The Mayo controversy allowed organized women movements to empower debate about the plight of Indian women (Sinha, 2002).

The Women's Indian Association was the early pioneer group for many Indian women movements, and due to the controversy of Mayo's (1927) *Mother India*, it was able to influence the passage of many legislations dedicated to enact measures that legally enforced the prohibition of child marriage, early parenthood, widowhood, dedicating women to temples, and immorality. There were many movements of child marriage reform before *Mother of India* was published. At the All-India Women's Conference in 1926, the organization urged the support of the Gaur Bill based on the age of consent of a child in marriage within India. The Mayo controversy increased the speed for campaign reforms. In 1928, the Sarda Bill was introduced to abolish all child marriage in India. Many women activists worked with British government officials to increase support of the legislation on child marriages. The Sarda bill was passed in 1929 and many believe that passage of the bill was due to the writings in *Mother India* (Sinha, 2002).

The Mayo controversy also brought awareness to the British community about how they can help the social inefficiencies in India especially within education of women in the country. It aroused philanthropic measures in England as well. In 1927 many women in England were asked to meet to discuss topics that were referred to in Mayo's (1927) writings. They discussed creating a social institute for women in India and the British responsibility to uplift women (Sinha, 2002).

Making India Work

Many of the issues women in India face come from the government and social issues that surround the country as a whole. The infrastructure needs to be revamped so it can work for its people. Bissel (2009) wrote, “India is not a poor country. It is a poorly managed country” (p. 1). India as a whole is a country with rich human and natural resources, yet 77% of the population is in poverty. The constant caste and religious issues are one of the reasons for poverty in India.

The government in India is known for over regulation in businesses. This has a negative effect on the economy because it stunts businesses growth and allows the government to impose heavy taxes. This form of regulation inevitably causes poverty. When a country is poorly managed it becomes inefficient. When the resources of a rich country are wasted, it is sad and reform-minded organizations work toward change that is certainly important; however, when a poor country wastes their resources, it becomes a tragedy on a larger scale. Many countries such as China and India are striving to become economic powers through consumption. If these countries mirror the consumption of the West, there will be a strong change of world-wide environmental breakdown. If all the people in the world consumed as much as the U.S. economy, there would need to be four planets to sustain the human race (Bissell, 2009).

To change the socio-economical structure of India, there needs to be changes in the oversight of government, standards of authority, system of exchanges, and the regulators. In order for the model to be effective, the government needs to create activities of oversight rather than regulation. Overregulation is a result of socialism within India, where the government is able to create new rules that benefit an elite minority. Socialism gives a government ultimate power to create equality for its people; however, this is not always the case in reality. India could change such closely guarded oversight into standards that would encourage and allow for better

air quality, water purity, biodiversity, and trade. Standards in every industry need to be established in order to create a plan for positive change, especially within the infrastructure. A system of exchanges, which is a marketplace where goods and services are bought and then sold. There ultimately needs to be a regulating body that facilitates the control of business in a fair manner (Bissell, 2009)

Gender Gap

The gender gap is viewed through many lenses. Fitzgerald (2000) wrote that

Gender is not the only significant lens operating in these texts. In many cases, constructions of race, ethnicity, class, nation, and culture profoundly shape and are shaped by sifting conceptualizations of gender and labor...not only of labor and class struggle, but of the larger social, political, and economic processes associated with modernity, colonialism, industrialization, technological change, and globalization as well. (p. 208)

Women's struggles in the work place have been viewed as a special interest issue when it really it is a working class issue. Change for women in an economic class will affect that entire class.

The gender gap creates a ripple effect of social changes within society.

Sen (1999) discussed the struggle of women and labor within India during the colonial era. In the early 20th century a large struggle existed between urban and rural workers. There was a conflict with the rural environments because they were intertwined with the industrial environments. There was a large struggle of the changing ideologies of class, gender, labor, culture, and caste. This era also witnessed a large influx of published feminist literature, yet the work environment still remained dominantly male. Sen discussed the need for constructing gender processes within the urban and rural labor environments. Sen challenged gender hierarchies and the structures of gender were altered. It created awareness of the devaluation of the women work force and at the same time created economic and political reforms in the labor force.

India has placed women in roles in the work force based on experience. Labor gendering, as Sen (1999) discussed, is based on a perception of a woman's low skill level and that has caused wage differences, invisibility of women work, migration changes, differences in intelligence levels, and moral background. There are pre-conceived notions of a woman's competency even in the work they can provide.

Sen (1999) discussed the form of violence against women in the twentieth century when there was a large increase in the use of the dowry system, which put the value of a women in monetary definitions. There were also many restrictions placed on the remarriage of widows and how widows were treated. All these occurrences devalued the women work force within India. This not only caused devaluation of the women work force but also caused disparity in it as well. India did, however, make some progress during the time of industrialization regarding women in the work force, but these gender constructions were still in place.

During the industrialization movement, there were many middle-class women movements that took place, yet there were many injustices in the process. Women were viewed as violent and disorderly when there were any form of movement taking place. Strikes and union protests caused more damage to the women party since their wages were lower than the male and they had very little bargaining power. This caused even more disparity in the work force due to the difficulties that women had to endure (Sen, 1999).

There are many issues with the creation of gender policy within banking. There are two key constraints and both involve policy output. There is pressure to construct gender policy while individuals increase productivity and efficiency. There is also pressure in framing gender policy when both men and women are producing complementarily. Bedford (2007) conducted a case study of the World Bank's gender policy and found that there were many institutional

pressures defining gender policy that led poor men to be viewed as hyper visible to their partners and showed that they were irresponsible.

Feminists have long struggled with issues regarding gender policies within institutions. Specialist have consistently tried to market agendas involving feminist interests in less feminist organizations and they have encountered similar issues and themes within them. In most institutions there is hostel bureaucratic obstacles to gender policy and interventions. Bedford's (2007) case study on the World Bank showed when focusing on gender policy and reform that it improves productivity and growth within the institution. The bank began focusing research on domestic violence, rape, illegal abortion, dowry murder and investing monetarily on women's health and education.

Work-Life Balance and Commitment to the Workplace

Work-life balance is altered when commitment in the workplace is not present. Work-life imbalances emerge due to a lack of time and support from organizations to allow employees to manage their work and personal commitments. Felfr and Yan (2009) wrote that commitment in the work place is a key characteristic to understand in an organization's culture. When employees are constantly trying to meet the demands of work and life obligations it may cause stress that usually leads to sickness with employees being absent from work (Buddhapriya, 2009). There is a need for organizations to understand employees' commitment levels within an organization and how they work together collectively and individually (Felfr & Yan, 2009).

Organizations need to understand how some cultures working collectively or as an individual can affect the way they communicate with their subordinates. Felfr and Yan (2009) mention three-forms of commitment in the workplace, which include: (a) affective commitment, (b) continuance commitment, and (c) normative commitment. Affective commitment is the

emotional aspect involved between the company and the employee. An individual's feelings greatly influence the place they work and why they are working there. Most of these individuals are emotionally attached to their work place and want to be there. Continuance commitment is when an individual is involved in an organization due to force or because it is a means of financial security. Normative commitment is when individuals are making decisions based on their norms and due to social acceptance. It is when someone's mentors and family members have a strong influence in their decisions in choice of their employment.

Felfr and Yan (2009) noted that cultural differences can cause different levels of commitment due to motives, values, beliefs, and identities. These researchers conducted a study to understand cultural diversity and to analyze the relationship between individualism and collectivism. In most instances, Asian countries are more collective than individualistic, while European cultures are much more individualistic, as is true for most Western-based societies. They all have different experiences that add to their organizational commitment. Felfr and Yan also noted a high correlation between normative commitment and collectivism. Similarly, there is also a high correlation between affective commitment and individualism.

Many of the issues of women in India that hinder the growth within management positions relate to family obligations and responsibilities. There is a work-life conflict that women professionals experience because they have strong commitments to their families. Many Indian women believe that having children hinders their growth in their career. In the Indian culture, women may be viewed with social disapproval and rejection if they do not conform to their social norms based within the Hindu religion. Indian women are believed to have a responsibility to commit to the family and obligations (Buddhapriya, 2009).

Multiple roles concerning family and work can be satisfying, but most times it is related to conflict, stress, and overload in work. Pleck (1977) discussed the term *family to work spillage* and that spillage is more apparent to women than it is for men. The family and work environment are the two main factors of problems for the working mother. Rothbard (2001) noted that there are also gender inequalities in every society between the family and work collaboration.

Many women eventually develop a guilt complex when they have small children because there are no well-equipped areas of day care near them. This creates stress at work and that creates another role conflict. In India, finding domestic help can be expensive and is not very reliable especially when many of their relatives live in different areas (Sekaran, 1992).

The burden of family responsibilities in India mostly weighs on the women due to the values and norms of the perception of women in society and the workforce. The sex-roles of the man and woman come into play here as well. There is no equal distribution on the domestic responsibility. There is an expectation that the women will always commit to their families first and their careers second. This will continue to hinder career advancements for the women in India. This is why women are suffering in career advancement opportunities (Bharat, 2003).

Women managers experience more stress than men managers due to childbearing and conflicts with their partners in the household. Women are obligated to perform most of the household duties that include taking care of the children, elderly family, and other dependents. They have multiple roles within the household that add to their stress (Crosby, 1987). These working mothers bear the responsibility of child bearing. In most households, women compromise their work and schedules to meet the requirements of being a mom. There are many pressures within the family and most of the responsibility is placed on the women (Falkenberg & Monachello, 1990; Wajcman, 1981).

The roles are different between men and women in India. For men, it is important to prioritize work over family. For females, it is the opposite: family over work. In India, men are committed to their work to provide for their families, so they assume the work role. Women identify more with the family and they assume the family role. The women are expected to strive in that role and so they invest their time and energy in perfecting the role to the best of their ability (Rajadhakshya & Bhatnagar, 2000). This causes a role overload for women because of work and family obligations (Ayree et al., 2005). A study by Warren, Fox, and Pascall (2009) showed the differences between roles of paid work and family work. Family work is a form of unpaid work that goes unappreciated, yet paid work is not appreciated by family members and work colleagues.

Women are beginning to prefer work responsibilities that include more flexible working hours and offer shorter work times. If they do not receive these accommodation Indian women will begin to experience increased restrictions of their career achievements and aspirations. Their personal achievements also will begin not to become a priority.

Indian women tend to believe that if they create a low profile in their work environment, they would be able to manage both work and family. Most research shows that when women start seeing a role conflict and other pressures regarding time commitments their career commitment decreases. In turn they spend less time at work because less commitment will decrease the conflict between work and family life (Greenhaus & Beutell, 1985; Sekaran, 1986).

Stone (2007) wrote in detail about the Opt Out Revolution, which concerned work life balance and why women are really opting out. Stone stated that some of the reasons why women leave the work force have nothing to do with the choice of being home with their children. The reason is that flexibility in the workplace is not provided to them to make the choice of being the

employee and the mother. These stay at home moms make a choice and that choice is being a stay at home mom. When women decide to work and not completely leave the work force and work part-time many of them are working full-time and it is not successful. Many women are still working full-time so they decide to leave because they are working the same amount of hours for less.

The Opt-Out Revolution is correlated to what is called the *leaky pipeline problem*. The amount of time that women are out of the workforce also affects them when they try to return to the workforce. On average women's annual salary decreases by 30% when they leave the workforce. The average amount of years they leave their careers is two to three years. These interruptions in women's careers creates fewer years of work experience and it ultimately creates a gender gap in the field. The male population is growing within their field, gaining experience year after year, while women are not. Once women decide to return to their profession, their salaries are significantly lower than their male counterparts. Stone (2007) made an analogy to the *yellow light phenomenon* that relates to the leaky pipeline problem:

Common knowledge has it that women and men see traffic lights differently. When the light changes to yellow, women treat it as a caution to put on the brakes, men as a signal to floor it. About their careers, children, and family are the yellow light; women slow down and men speed up. The so-called "clockwork of male careers" explains some of this gender difference...This "clockwise" pressure is external-the clash of culturally constructed careers with the biology of reproduction. (p. 67)

The yellow light analogy also can be a result of internal pressures within a marriage. This becomes a reflection of the power that men have over women and relates to the problem of women negotiating between careers and their children. When *stay at home moms* decide to go back to work, they are still expected to partake in most household activities. This is called the *women's second shift* because they are still taking over the bulk of the childbearing and housekeeping responsibilities. This also correlates with the cultural underpinnings of society and

why this second shift exists. These norms are strongly ingrained in many different societies not just India (Stone, 2007).

Stone (2007) pointed out that women lose income when they leave the workforce, yet many companies lose money as well. The turnover that is created because of stay at home moms is very expensive for employers. Employers are determined to diversify their work place and they want to promote women advancement within the company, but there are financial setbacks that can hinder it.

Stone (2007) wrote that women who are in professions of high rank and managerial positions are more able to combine work and motherhood than women in other positions. They can afford childcare and their employers are much more supportive in creating a work life balance. Women working with successful corporations, government entities, and law firms are receiving more help in childbearing. They are able to take advantage of family friendly work environments and their positions allow for autonomy.

For some women, the idea of opting out is a matter of choice to continue in their careers or leave them, yet for women in India, many of the reasons they decide to leave the work force has nothing with choice; it is because of family pressures and obligations.

Women's Empowerment through Self-Help Groups (A Form of Women's Collectives)

Women's empowerment within India needs to begin with the mind sets of the people within the country. The difficulty lies in the fact that Indian society was never based on the ideology of gender equality. Indian women are not always associated with mainstream society and are looked at as a liability. Change within Indian cannot be accomplished unless the women in India come together and tackle the problem with cooperation. Cooperation increases self-empowerment and allows women to create confidence around them (Lamani & Honakeri, 2012).

Lamani and Honakeri (2012) stated that there needs to be women's empowerment all around and built in one's nature. Through self-empowerment one can begin creating reforms for women's health care, nutrition, and education. There are many strategies that women in India are using to assist in entering the management field. Women's empowerment is looked at as a strategy where women individually and collectively become goal oriented and active in their own needs financially and within their communities. This becomes a strategy to gain gender equality.

Moon (2011) wrote about how the Indian government devised ways to assist women financially. In 1999, the Indian government made it a priority to link self-help groups to banks. Moon determined that this interest of the banks of India would be a way that the country can give back to the community and what is called *the unreached poor*. Since many of the unreached poor include women, the government is creating a support system to help with their opportunity to enter the job market and be more independent financially. These self-help groups create women's empowerment because they make women independent of men. Women in India are looked at as a burden financially, yet the self-help groups create a sense of independence.

Women's empowerment is looked at as a tool to promote social transformation within Indian society. These self-help groups are looked at as micro-finance programs that increase women's empowerment. These micro-finance initiatives create availability of credit to women and the rural poor, so they can create confidence and self-sustaining life style for themselves (Moon, 2013) These groups help women gain better access to their material possessions, knowledge, decisions made in the home, community, and information. Women can gain power if they are financially stable themselves and if their cultural and social life improves (Suja, 2012).

The first women's conference in 1975 in Mexico brought awareness to the need for women's accessibility to credit along with issues about education and women equality. In particular, with women in India the main target was looking at the poor rural women. The government was starting to create women programs where they could have women role models to endorse change within the Indian society. These self-help groups that were created made some women efficient managers in credit and finance (Moon, 2011).

The Self Help Groups Bank Linkage Program in India has been in place the past 18 years and has been a tool for bankers and development agencies to help the community within India. There are 27 public sector commercial banks, 19 private sector commercial banks, 81 regional rural banks, and 318 cooperative banks within India. Roughly, there are 302 banks within Indian's financial structure that have shown a 67% growth when these self-help groups are in place. Roughly 203 banks showed an increase of 80% of growth with these programs in place of SHG loans (self-help group) as on 31 March 2010, which remained about the same as on 31 March 2009. The growth of banks between regions vary, but there is certainty that these SHG-Bank linkage programs help the community (Moon, 2011).

The ideas from the women's empowerment movement have overlapping development areas in regards to the advancement of women. In an evaluative study of self-help groups, Suja (2012) noted that there are two forms of women's empowerment: attitudinal and material. The strategies used for these forms of empowerment involve restructuring things economically. Economic restructuring involves social reforms that will help relieve the constraints put upon women. Suja (2012) also noted that promoting self-help groups decreases poverty among the poor and in turn changes the social status of people in society.

For many years, women in India have felt a need to organize themselves for the cause of income generation within society. Suja noted that women understand the importance of the relation between income and independence. The form of membership that is created within these self-help groups provides women with a visibility to create a forum to communicate the needs of women in their society.

In 1975 the United Nation declare that year the international year of the women. This declaration focused less on the welfare of women and more on development for women to give them tools to develop within India. The 73 Constitution Amendment Act of 1993 focused on gaining women power through politics. Enablers of the act believed women's empowerment could be increase through political power. Political power within women's villages and districts will increase women control as a whole. The provisions of the act are viewed as a form of a women revolution. With the combination of social interaction and increased mobility of women in politics it will simultaneously increase women's empowerment (Lamani & Honakeri, 2012).

There are three categories of women's empowerment, which include social, economic, and political areas. The idea of social empowerment involves being seen as an equal within society in respect, opportunity, recognition, and status. The area of economic empowerment includes ideas of developing skills, generating income, and the availability of credit. Politically, women's empowerment involves the process of gaining power and controlling their own vitality (Suguna, 2002). Women have less decision making power in their daily lives and creating political empowerment will help increase that.

Women who are involved in self-help groups have increased all aspects of women's empowerment socially, economically, and politically (Villi, 2003). Seibel and Khadka (2002) reported that many self-help groups created an autonomy and self-reliance amongst the women

who joined. In India these groups consist mostly of the lower castes, but they were shown to become better savers, investors, and borrowers. Many groups like this are transforming the financial world and they are creating local networks within their own financial institutions. These networks are creating programs for more women to join and are creating a social movement of empowerment within the communities. When women take the role of the male and the role associated with the worker, they gain economic dependence. Economic dependence creates a home front that is egalitarian. Couples become more equal than other couples (Stone, 2007).

Puhazhendi and Satyasai (2002) uncovered that self-help groups in India reported an increase in assets by roughly 59% per household involved. Almost 47.9% moved out of poverty after the growth of self-help groups in India. This proved that a change within social empowerment could come from change in confidence levels, family treatment, communication, and behavior. These self-help groups also have become a form of a *women's collective*. A women's collective is a group where women invest within the group to gain a form of empowerment within the organization. They invest their time, work, and money into the organization, which becomes a form of economic empowerment in the long run.

Theoretical Framework

The goal of this research project is to create strategies for women in India to help them strive in the work force and to help them break into male dominated industries. This can be achieved through the analysis of Indian women's lives through different stages of women's lives (early adulthood, childhood and adolescents, and current and future life) based on the Geile (2008) life course research. The review of literature focused many strategies around women's empowerment, collectives, and self-help groups. There is no framework based on these strategies to help women create a work-life balance. Suja (2012) did discuss some strategies and concepts,

such as two forms of women's empowerment: attitudinal empowerment and material empowerment. The strategies used for these forms of empowerment involve restructuring things economically. Economic restructuring involves social reforms that help to loosen the constraints put upon women. Suja (2012) believed that promoting self-help groups this will decrease poverty within the poor and in turn change the social status of people in society.

The research of Suguna (2002) has added to strategies, which women are using, that discuss three categories of women's empowerment: social, economic, and political. The idea of social empowerment involves being seen as equals within their society in such aspects of social life as respect, opportunity, recognition, and status. The area of economic empowerment includes ideas of developing skills, generating income, and the availability of credit. Politically, women's empowerment involves the process of gaining power in order to control their own vitality. At this point in time, women still have less decision making power in their daily lives, and creating political empowerment will help to change that by increasing women's agency.

Summary

The literature review uncovered many themes within the topics of women in the work place in India. These themes included culture, religion, norms, and work ethic that have changed the way women are viewed in the work force within India. The women in India today are progressing, yet there are still many cultural, religious, and caste related hindrances. These obstacles make it difficult for women to create a work-life balance in their lives. There are many strategies found through women's empowerment groups and women's collectives that allow women to create less stress and more independence within their lives. The creation of self-help groups have also added to the increase of women's empowerment within Indian women.

Throughout the literature review a gap was identified regarding how women get involved in women's collective groups that can help them change their circumstances. The material reviewed also was void of strategies that could be used to gain synergy in work-life balance within the finance industry. Judith S. Marin said,

What restricts the use of the word 'lady' among the courteous is that it is intended to set a woman apart from ordinary humanity, and in the working world that is not a help, as women have discovered in many bitter ways. (as cited in Buddhapriya, 2009, p. 45)

Women in India need help in implementing women's empowerment strategies in their daily lives. This will help them become recognized in the work force and family life.

Chapter 3: Methods

This research project proposed a life course research study to better understand the work life balance of Indian women in finance. To understand the life course of these women being interviewed, the researcher asked questions based on the Giele (2008) method. This method includes probing of periods in women's lives that include: early adulthood, childhood and adolescence, current life, and future life. The main goal of this study was to find strategies in work-life balance that will help women in India strive for leadership roles within the finance industry and their society as a whole.

The methodology section went into detail regarding the background of the research questions and the complete research process. This section explains the data sample and analysis unit will be explained. Consequently, the reader should understand the instrument and the questions used in the interview process. The strategies behind the data collection and analysis process will also be covered. The validity and reliability of the instrument will be discussed. Lastly, the approval process of the Institutional Review Board (IRB) will be discussed.

Research Methodology

This particular study was based on the four questions discussed in Giele's (2008) life course research. The four questions cover topics of early adulthood, childhood and adolescence, current and future adulthood. An additional question was added to focus on strategies that women use for work life balance.

The ideas embodied by *constructivism* are important to understand because this point of view is relevant to the meaning of these proposed interviews and qualitative research. There are many assumptions in understanding social constructivism. First, humans socialize with the world around them and in qualitative studies, open-ended questions help the subjects relay their point

of view. This substantiates the notion in constructivism that each of us *constructs* a reality that can be imagined or valued as qualitatively as real as agreed up social reality. Furthermore, individuals are brought into the world trying to find meaning and the easiest way to do that is through social and historical views of the world around them. Hence, qualitative studies try to understand the social setting of the subjects by connecting with them personally. Moreover, qualitative research is usually social through interacting with the community around them (Crotty, 1998).

The work of Giele (2008) discussed system theory in which there are many moving pieces to a life course that shape individuals' behavior. There are social and psychological implications in those moving parts. Parson (1955) discussed personality and how it could assist the researcher in understanding why some women decide to work or to be the homemaker. It could also address how juggling both roles could affect them in the past, present, and future.

The life course framework is a method that helps understand gender issues and the role gender plays in the study. The life course framework allows the researcher to extract a small sample of subjects to gain a larger piece of knowledge on the overall sample. In researching women's contained in a global network, it allowed for the researcher to gain clarity on gender issues and roles within the setting (Giele, 2008).

This phenomenological study is based on Giele (2008) and her study in which she researched 48 homemakers and women who were alumnae of a few universities. Through these interviews she uncovered many themes within her data that today is the basis of her life course studies. Creswell (2009) discussed qualitative data as a way of interpreting the meaning of individual's lives by understanding their human and social issues. In a qualitative form of study one can uncover data regarding the participants' data and find themes within the responses.

These themes become a possible generality to social and human problems of the subjects being studied.

Giele's (Elder & Giele, 1998) ideology of life course change has many facets due to the fact that societal values, institutions, and informal groups influence many different aspects of a woman's life. Individuals may adapt to their current condition or reform based on leaders who try to change a specific group. When a change in this group occurs, there are also changes in norms, institutional rules, and the values of the society. This is called the *bidirectional model* of changes in life course studies. Giele studied the timing and similarities of histories of individuals during different occurrences of age to pinpoint changes in education, career, and family. Giele used the four components of cultural background, social membership, individual goal orientation, and strategic adaptation to help understand the life course change of the history of women's social structure.

Elder (Elder & Giele, 1998) focused his studies on social structure and personality. He focused on a socialization through grading life events. He incorporated social structure and age into the study of life course research. Elder discovered four main factors that shaped life course and they included: historical and geographical location, social connections to others, personal control, and changes in timing.

According to Elder and Giele (1998), there is a four-part paradigm that has formed the framework for life course research which includes: location, linked lives, human agency, and timing. *Location* refers to the time and place of history, social structure, and culture. Location in time relates to the social system approach that covers what individuals and groups belong with one another. *Linked lives* are the interactions that individuals experience within their social groups and institutions. Also linked lives are related to a constituent or cultural approach that

cover the ideology of properties of their individual members. *Human agency* is the link between the routes of personal goals through one's sense of self. Concerning human agency many individuals use a social context to relate to certain actions in life and this relates to the development of the individual. *Timing* is related to the order of events through one's life that include the combination of personal, group, and historical markers. Timing uses the events as a date in time to correlate information between ages, dates, and events. This four-part paradigm is the basis of Elder and Giele's (1998) life course studies.

Restatement of Research Questions

1. What experiences (identity, relationship style, drive and motivation, and adaptive) shape the life course of Indian women and impact work-family life balance decisions and strategies?
2. What cultural variables and strategies shape women's perception of taking advantage of career advancements offered to them and what barriers are there of entry?

Research Questions Background

The research questions are guidelines that were used to identify themes within Giele's (2008) life course study using the following two underlying topics:

Identity. How does A see herself? Who does she identify with as being like herself? Does she mention her race, ethnicity, social class, [religion], or how she is different or similar to her family? What qualities does she mention that distinguish her—intelligence, being quiet, likable, innovative, outstanding, a good mother, lawyer, wife, and so forth?

Identity is one of the four factors of the life course approach that shows how a woman views herself on basis of culture, ethnicity, race, or social class. The codes used for analyzing identity are historical and cultural. Identity is shown through the subject's location, space, and

time. The theoretical foundations are values, beliefs, and purpose of being. When looking at identity, the researcher is observing if the subject is different or conventional within their setting (Elder & Giele, 2008).

Relationship style. What is A's typical way of relating to others? As a leader, follower, negotiator, equal colleague? Taking charge: Is she independent, very reliant on others for company and support, has a lot of friends, is lonely? Nature of the relationship with her husband or significant other [and her children]?

Relationship style is one of the four factors of life course research, which involves one's relationship with others throughout his/her life. The relationships looked at are social relationships created through the subject's life course. Relationship style has a lot to do with what social circles the subject is a part of and any personal loyalties shaped (Giele, 2008). The background of one's family, social frustrations, economical changes, and traits of the individual shape the context of life course research and relationship style is a key variable. This variable is one of the continuous factors that mold an individual's life (Elder & Giele, 2008).

Process for Selection of Data Sources

The sample size the researcher proposed to interview were 20 women in India in the finance industry. The interviews would provide information to understand their work-life balance issues in financial institutions. The researcher proposed to uncover strategies on how women are creating a work life balance within the finance industry to overcome obstacles they are facing.

The form of sampling that the researcher used is known as *respondent driven sampling*. This type of sampling is used when a focused type of group is needed for data collection. This form of sampling is also known as *snowball sampling*; it allows an existing sample to involve others to participate in the study. This is a technique for developing a research sample where the

existing study subjects recruit future subjects from among their acquaintances. Thus the sample group appears to grow like a rolling snowball. Researchers believe that it is impossible to make unbiased estimates from snowball samples, but a variation of snowball sampling called *respondent-driven sampling* has been shown to allow researchers to make asymptotically unbiased estimates from snowball samples under certain conditions. These other participants could be family members, colleagues, friends, coworkers, or classmates. Sampling within a global population can be difficult and with this type of sampling the researcher was able to reach many women within India (Bryman, 2008).

The population for this study was derived from the researcher's current role and profession as an international relationship manager at a global bank located in the United States within the Los Angeles area. The researcher has access and communication with the South Asian territory and many women in the networks created showed an interest in this study. The researcher is also involved in many global women networks around the country that helped gain the sample needed for this study. The researcher and chair have many connections within the industry especially in India. This allowed the researcher to gain the sample that one needed of women working in finance within India and to better understand their life story. These were the women who were invited to participate in the study.

Data Gathering Instruments

The data gathering instruments included web-based interviews that cover the four questions discussed in Giele's (2008) life course research. The four questions cover topics of early adulthood, childhood and adolescence, current and future adulthood. The instrument used can be viewed in Appendix A. An additional question was added to focus on strategies that women use for work-life balance. These questions can be accessed at a convenient time that is

best suited for the subject by way of the Digital Women's Project website. The subjects were also asked to answer a few questions regarding their demographic background that can be viewed in Appendix A.

Data Gathering Procedures

An invitation letter to participate in the study was administered to the subjects that had a clear description of the study and it can be reviewed in Appendix B. These interviews were drawn from a sample of Indian women in India; hence, the subjects accessed the digital version of these interviews on the women's digital site located at digitalwomensproject.com. Using the internet-based research questions allowed the researcher to reach a larger population of individuals. Also, the distance became a non-issue because the participant only needed to have access to a computer (Bryman, 2008). These interviews were completed virtually on the website. Individual women responded to the questions in a written format and had the option to utilize an audio recording of their responses to the questions and upload the recordings (based on a similar project of digital literacy stories; www.daln.edu).

Information about the project was included on the website, along with the informed consent. The participants received notification of the study through their email address and their registration and email address was separate from their responses to the instrument. Women were able to share their name if they desired. They were able to choose to make their information private (for the researcher's use only) or public (for opportunities for other scholars to utilize the data). These questions were accessed at a convenient time that was best suited for the subject by way of the Digital Women's Project website. The subjects were also asked to answer a few questions regarding their demographic background that can be viewed in Appendix A. The interview protocol in Appendix C notified the participant that the study was voluntary.

The subjects were allowed to read the informed consent on the website and once they continued the it was assumed that the participant agreed to the terms of the interview. The informed consent is there to protect both the interviewer and the subjects; a copy can be viewed in Appendix D. It also reinforces the voluntary nature of the study. As subjects completed the interview questions, the researcher was able to view the responses on the website, along with the informed consent. A copy of the interview questions can be viewed in Appendix A.

To protect the subjects, the interviews were structured with the utilization of a pseudonym as an identifier. This protected the anonymity of the subjects while coding. This also allowed the researcher to match the socio-demographic information. When quoted in the literature the researcher solely used the pseudonym and this protected the participants even further. This also helped discover any underlying themes between the data. Once the interviews were confirmed a thank you letter for agreeing to participate was sent to the participant and a sample can be viewed in Appendix E.

The interviews did not take place in person, but instead on the Digital Women's Project Site; participants were anonymous to the researcher. The participants' responses and their information remained confidential and anonymous in the written study and was not be identified. Participants were assigned a random pseudonym to prevent identification. Interviews were completed online through the Digital Women's Project and once they were completed the researcher had access to retrieve the interviews. Only trained graduate research assistants and doctoral dissertation students using the data have access to the site. The interviews were then transferred to a word document, with all files being kept in a password protected computer. The documents were stored digitally using Google Docs, only accessible to the researcher, which is password protected. The computer is the personal computer of the researcher, and the researcher

is the only one who has access. When not in use, the computer was stored in a locked unit in the home of the researcher.

When the data was analyzed, the only identification was the pseudonym given to each participant. Participants were asked if quotes could be used in the dissertation through the use of pseudonyms. The use of Nvivo software to analyze and find themes within the data was used solely by the researcher, who has a personal account and subscription, and it was password protected. Once the data was transferred to Nvivo, it was identified by pseudonyms only. The data will be stored for five years and then destroyed.

Instrument

A self-completion interview was administered online and the results of the data were analyzed. The questions allowed for open-ended responses. The advantages of this form of interviewing is that there are lower chances of omitting questions. It also helps with respondent fatigue during a full interview process (Bryman, 2008). The questions of the self-completion interview were found on the Digital Women's Project website and are listed subsequently:

- Question #1 (Early adulthood): About the period in your life immediately after completing your education or your early 20s. What was the level of your education? Did it include college education or graduate education? What did you think you would like to become in terms of occupation and type of lifestyle or family life. What were you thinking then and how did things actually turn out?
- Question #2 (Childhood and adolescence): Thinking of the period in your life before completing your education and the goals that you and your family held for you, what was your family's attitude toward women's education and what you would become? What was the effect of your parents' education, presence of brothers and

- sisters, family finances, involvement in a faith community, family expectations? How was your education different from or similar to that of your parents and brothers and sisters?
- Question #3 (Adulthood – current): Since completing your education, what kinds of achievement and frustration have you experienced? What type of mentors have you had? What has happened that you didn't expect-in employment, family, faith, further education? Has there been job discrimination, children, separation or divorce, health problems of yourself or a family member? What about moves, membership in the community, faith community, housing problems, racial integration, job loss? And feelings about yourself? Have there been good things such as particular rewards, satisfaction, or recognition?
 - Question #4 (Adulthood-future): Looking back at your life from this vantage point, and ahead to the future, what are your main concerns? What are your goals, hopes and dreams for the next few years? What problems do you hope to solve? Looking further out, where do you hope to be a few years from now with respect to work or additional schooling, family, faith, community, mentors, health, finances, etc.?
 - Question #5 (Strategies for balancing life): What coping strategies do you use to respond to concerns related to the plurality of roles? Have you ever felt pressured to choose between work and home? What made you think that you could do both successfully? Do you feel that your family life or work life have suffered because of your involvement in work or family? Have you felt any guilt related to either family or work? Are there times that you felt particularly successful at juggling the demands of both work and home? Why? Were you prepared for the demands of work and life

balance? Why or why not? What strategies do you implement in your own life in order to remain balanced?

Validity and Reliability of Data

Within qualitative research the quality of the data is crucial to understand the context within the setting (Patton, 1990). The information is noted as quality because there are no numerical measurements (Golafshani, 2003). Qualitative researchers strive to illuminate, understand, and extract instances from their findings where quantitative researchers predict and generalize their findings based on a numerical approach (Hoepfl, 1997).

Validity is shown through the access of information through investigative inquiry in qualitative study and open ended questions. The validity of the study verifies that the researcher accurately measured the data she was trying to research (Golafshani, 2003). This research is based on a humanistic approach, which is frequently used within social constructivist. Every individual searches for meaning in the world around them. This is seen in their lives at home and their work environment. Researchers use qualitative phenomenological research methods such as interviews, open ended questions, semi structured interviews to understand individual life stories. It allows participants to share their experiences in a private setting. The researcher is able to view responses in a different cultural context and historical manner. This research methodology does not begin as a theory, but it allows researchers to uncover themes and patterns based on meanings from discussions with the subjects (Creswell, 2009).

Reliability is shown within the study if its results can be replicated in any way. Credibility of the data is the result of how the researcher conducts the research (Golafshani, 2003). Within qualitative research the researcher becomes the instrument (Patton, 1990); therefore, the researcher needs to be trained appropriately on how to conduct the interview.

The credibility of this study has been validated through the research group and the training given to the group. Every student that has conducted interviews through the Digital Women's Project has been trained in professionalism and how to conduct themselves during the interview process (Weber, 2011).

The researchers are taught to keep to the questions designed in the instrument and not to add personal biases and additional questions not approved in advance by the Institutional Review Board (IRB). The researchers are shown how to go over informed consent forms and how to keep details of the subjects private. The researchers are trained in creating rapport with their subjects so they feel comfortable throughout the process. This includes sending invitations to participate in the study, going over interview protocols, and sending thank you letters for participating in the study. The narrative questions used are from Giele's (2008) study on life course research which is a framework utilized with the Women Digital Project. Giele's (2008) framework has also been incorporated in many dissertations within the Digital Women's Project research group as well (Weber, 2011).

Limitations of Study

This study comes from a feministic point of view. Feminist researchers tend to choose interviews and qualitative studies to be able to express ideas and for their stories to be shared. Women use this form of research so the voice of the women is heard through others words and not the researcher themselves. There has been a long precedent for some biases placed on this feministic approach that lead to limitations of this study. There are many reviews of qualitative research in which educators believe the data is too subjective, difficult to replicate, generalized, and not transparent yet, it is prominently used in the feminist research framework. Making

assumptions on large populations from a small sample size can be inaccurate in many ways (Byrman, 2008).

Internet based research studies can also have many disadvantages. One in particular is the lack of a personal touch and rapport when the subject is not in a face to face interview. A researcher doesn't pick up on cues that are seen when having conversations with human subjects. The emotional piece is taken out of this form of data collection (Bryman, 2008).

Plans for IRB

The Institutional Review Board (IRB) was sent an application by the researcher explaining the details of the study and framework to gain approval to begin the qualitative study. The application detailed how human subjects were being protected throughout the interview process. It explained that the departmental requirements have been achieved and no copyright issues have been reported.

Once the proposal was accepted, the IRB forms were filled out and submitted to the dissertation chair for completeness and approval. Approval was granted by the chair to include all dissertation students involved in the Digital Women's Project: Work Life Balance Issues research group, to submit an application for a claim of exemption citing approval # E0719F03-AM2013-01. Due to the similarity of frameworks used by the research group, the IRB application was expedited. A copy of the IRB approval letter can be viewed in Appendix F.

Summary

There are many goals involved in this research study; one of most significance is understanding how Indian women are competing in a work force when women are confronted with family and personal obligations. The study is trying to find strategies to help women in India find a work-life balance. There have been many interviews done based on the life-course

studies introduced by Giele (2008) and her framework is the basis of this study. Weber (2011) used the same methodology of understanding subjects based on responses from interviews trying to understand women's identity, relationship style, drive and motivation.

Work-life balance has many dimensions that have been studied over the past decade. The Digital Women's Project (Weber, 2011) has several students pursuing their dissertation research. The variety of topics displays the breadth of the qualitative methodology and is based on the Giele (2008) framework. Krymis (2011) was concerned with understanding women of faith and its impact on balance issues. Barge (2011) was particularly interested in the competing priorities of African American women and the particular issues that they faced as they sought to achieve work-life balance. Heath (2012) categorized the various strategies that women employed in achieving work-life balance for women with children. Almestica (2012) explored the impact of work-life balance issues on women that were employed in a male dominated career. Jensen (2013) studied the role of technology for Native American women on their ability to balance work and family. Other studies are currently in progress from the project.

The population used for this study are women in India in the finance industry. There was an interview protocol in place that was sent to the interviewees before the study took place that addressed their rights as a participant. At any time subjects might have felt uncomfortable, they were able to withdraw from the study. Human subjects were protected by keeping the data confidential and using a uniform system to code data. Each interview was given a pseudonym, so the identity of the participant was protected. When the interviews were conducted the researcher was able to construct themes based on the data objectively.

Chapter 4: Data Analysis and Findings

There is a common phrase used in India, *Na Stree Swathantrayam Arhati*, which translates as *women not deserving independence*. This ideology traditionally has given Indian women a disadvantage at an early age in life; yet, an awareness of woman empowerment began after the 1980s. The idea strives to strengthen the ability of women who are enduring disabilities, gender issues, and inequality. There has been an increase in research on the topic in India especially due to the increased discrimination against women in the country. Women's empowerment can be viewed as women gaining control or power over their lives. It can also be viewed as gaining equal rights, increased responsibilities, and positions of power.

The purpose of this study was to determine strategies women in India can use to help them stay and grow in management positions that are historically male dominated especially in finance. The study used the finance industry because banks employ a large majority of women in the workforce in India, some of whom are placed in managerial positions (Sandu & Mehta, 2008). The study will bring awareness to how successful women manage work-life balance in countries like India where there is a high level of discrimination toward women. Indian women are viewed as subordinate to men, and this inherent discrimination is built into the social structure of India (Gangrade, 1998).

Individuals are brought into the world trying to find meaning and the easiest way to do that is through social and historical views of the world around them. Hence, qualitative studies try to understand the social setting of the subjects by connecting with them personally. Moreover, qualitative research is social through an interaction with community in order to gain study data (Crotty, 1998).

The work of Giele (2008) discussed system theory in which there are many moving pieces to a life course that shape individuals' behavior. There are social and psychological implications in those moving parts. Parson (1955) discussed personality and how it could assist the researcher in understanding why some women decide to work or to be the homemaker. It could also address how juggling both roles could affect them in the past, present, and future.

This study is a review of experiences within the Giele (2008) framework, which discussed identity, relationship style, drive, motivation, and adaptivity. This study specifically looked at the identity and relationship style part of the framework. This framework shows how the life course of women affect work-life balance. A qualitative data collection method was used to discover strategies of work-life balance for women in India that are in the finance industry. Chapter 4 discusses the findings within the 20 interviews and the common themes that were found for strategies for women in work-life balance.

The following are the main research questions that guide this study:

1. What experiences (identity and relationship style) shape the life course of Indian women in India and impact work-family life balance decisions and strategies?
2. What cultural variables and strategies shape women's perception of taking advantage of career advancements offered to them and what barriers are there of entry?

Data Collection Procedures

The form of sampling that the researcher used was known as respondent driven sampling. This type of sampling is used when a focused type of group is needed for data collection. This form of sampling is also known as snowball sampling that allows an existing sample to involve others to participate in the study. This is a technique for developing a research sample where the existing study subjects recruit future subjects from among their acquaintances. Thus the sample

group appears to grow like a rolling snowball. Researchers believe that it is impossible to make unbiased estimates from snowball samples, but a variation of snowball sampling called respondent-driven sampling has been shown to allow researchers to make asymptotically unbiased estimates from snowball samples under certain conditions. These other participants could be family members, colleagues, friends, coworkers, or classmates. Sampling within a global population can be difficult and with this type of sampling the researcher will be able to reach many women within India (Bryman, 2008).

Data Gathering Procedures

An invitation letter to participate in the study was administered to the subject which had a clear description of the study and it can be reviewed in Appendix B. These interviews were drawn from a sample of Indian women in India; hence, the subjects accessed the digital version of these interviews on the women's digital site located at digitalwomensproject.com. With the use of internet-based research questions it allowed the researcher to reach a larger population of individuals. Also, the distance became a non-issue because the participant only needed to have access to a computer (Bryman, 2008).

Population Descriptions and Selection Criteria

Fifty Indian women were solicited to participate in this study. From the 50 women, 20 interviews were administered and completed online from women in the field of finance. Throughout all the interviews one could feel the frustration of how difficult it was to create a work-life balance because of their identity and culture. There were three forms of criteria that needed to be met to participate in this study and they included: (a) have to be an Indian woman, (b) living in India, and (c) worked or working in finance. To protect the privacy of the participant's pseudo names were used and the demographic totals can be viewed in Table 1.

As mentioned above of all 20 of the women interviewed, 20 of them lived and were born in India. They all had a finance or banking background and were between the ages of 28-54. From those interviewed 15 were Hindu, 2 Muslim, 2 Buddhist, and 1 Jainist. A majority of them were married with at least one child. There were 3 divorcees and 1 widow that participated as well. The researcher added the education and vocation of the participants fathers because father figures had such a large role on the women's life course. Their education and vocation with some participants effected their ability to take advantage of career and educational advancements. According to the demographic data, 17 out of the 20 women had some college degree or more with one who attended technical school and 2 that graduated high school.

Table 1

Population Demographics

Participant	Education	Vocation of Father	Education of Father	Status	Children	Age	Religion
#1 Lisa	Some College	Invst Banker	Some College	Divorced	1	31	Hindu
#2 Gina	Technical School	Mortgage	Master's Degree	Divorced	2	49	Hindu
#3 Macy	Master's Degree	Engineer	Less than High school	Married	1	35	Hindu
#4 Liv	High school	Army Officer	Less than High school	Married	2	35	Hindu
#5 Stacy	Bachelors	Engineer	Master's Degree	Married	1	35	Hindu
#6 Cary	Master's Degree	Private Banker	Bachelors	Divorced	0	54	Hindu
#7 Kelly	Master's Degree	Car Dealer	High school Graduate	Widowed	1	33	Muslim
#8 Jenny	Some College	Construction	Technical School	Married	2	52	Jainism
#9 Kate	Bachelors	Construction	Less than High school	Single	1	34	Buddhist
#10 Beth	Bachelors	Real Estate	Some College	Married	2	32	Hindu
#11 Jean	Master's Degree	Professor	Doctorate	Married	2	49	Muslim
#12 Nina	High School	Mechanic	Technical School	Married	1	31	Hindu
#13 Amy	Bachelors	Business owner	2 Year Associate	Married	1	28	Hindu
#14 Kyan	Bachelors	Engineer	Bachelors	Married	2	35	Hindu

(continued)

Participant	Education	Vocation of Father	Education of Father	Status	Children	Age	Religion
#15 Azi	Bachelors	Teacher	Bachelors	Married	1	35	Buddhist
#16 Mariam	Master's Degree	Banker	Bachelors	Married	3	34	Hindu
#17 Eve	Bachelors	Professor	Bachelors	Married	2	44	Hindu
#18 Cathy	Bachelors	Business owner	High school Graduate	Married	3	35	Hindu
#19 Jill	Some College	Tech Consultant	High school Graduate	Married	1	45	Hindu
#20 Leyla	Some College	Retired	Less than High school	Married	2	28	Hindu

Interviews

These interviews were drawn from a sample of Indian women living in India; hence, the subjects accessed the digital version of these interviews on the women's digital site located at www.digitalwomensproject.com. A pseudonym was given to all participant to protect their privacy. The pseudonym was used for coding in the Nvivo software. The web-based interviews covered the four questions discussed in Giele's (2008) life-course research. The four questions covered topics of early adulthood, childhood and adolescence, current and future adulthood. An additional question was added to focus on strategies that women use for work-life balance. These questions were accessed at a convenient time that was best suited for the subject by way of the Digital Women's Project website. The subjects also were asked to answer a few questions regarding their demographic background.

Patton (1990) used this form of data analyses with the use of open-ended questions to understand a data set through using worded questions. Qualitative studies try to understand the social setting of the subjects by connecting with them personally. Moreover, qualitative research is usually social through interacting with the community around them (Crotty, 1998). Parson (1955) discussed personality and how it could assist the researcher in understanding why some

women decide to work or to be the homemaker. It could also address how juggling both roles could affect them in the past, present, and future.

Data Analysis

The participants completed the interviews online through the Digital Women's Project website and once received they were downloaded into Nvivo for qualitative analysis. This software analyses themes and histories of the interviews and creates links within the data. The links include the blend of the demographic questionnaire and the five questions administered within the Giele (2008) framework. Essentially, this is connecting socio-demographic data and qualitative data.

Once interviews were downloaded into Nvivo the researcher needed to make sense of the information being inputted into the program and began to create themes within the data. Each time a particular word was repeated or a common idea was mentioned the researcher would code that into what is called a node. With all 20 interviews uploaded the researcher made a list of nodes. A node is a common theme found and or repeated continuously in the data. In this study the researcher was trying to find work-life balance strategies and when one was mentioned a node was formed. This type of data analysis allowed the researcher to collect enough information to answer both research questions.

Findings

Research question 1. The research questions were guidelines that were used to identify themes within Giele's (2008) life course study. The first research question tried to understand the experiences of the Indian women within the interviews and it allowed the researcher to gather many strategies for work-life balance. The question addressed the following: what experiences

(identity and relationship style) shape the life course of Indian women in India and impact work-family life balance decisions and strategies?

The first research question used the following two out of the four underlying topics that this research is based on:

1. Identity: How does A see herself? Who does she identify with as being like herself? Does she mention her race, ethnicity, social class, [religion], or how she is different or similar to her family? What qualities does she mention that distinguish her—intelligence, being quiet, likable, innovative, outstanding, a good mother, lawyer, wife, and so forth?
2. Relationship Style: What is A's typical way of relating to others? As a leader, follower, negotiator, equal colleague? Taking charge: Is she independent, very reliant on others for company and support, has a lot of friends, is lonely? Nature of the relationship with her husband or significant other [and her children]?

From the experiences of these Indian women a total of 56 strategies emerged. The Giele (2008) framework was used specifically looking at the identity and relationship style of these women. Within every interview a strategy was uncovered and a node was created. In Table 2 one will see the organization of the participants in relation to node creation and how many times it was referenced. One will also notice the percentage of the interview that was coded for strategies.

Table 2

Source Summary

Name	Nodes	References	% of Interview Coded for Strategies
#1 Lisa	6	8	15.8%
#2 Gina	10	25	22.11%
#3 Macy	15	40	14.2%
#4 Liv	10	15	11.1%

(continued)

Name	Nodes	References	% of Interview Coded for Strategies
#5 Stacy	12	21	12.4%
#6 Cary	8	12	16%
#7 Kelly	8	25	24.4%
#8 Jenny	15	30	28.1%
#9 Kate	14	19	19.8%
#10 Beth	12	22	44.3%
#11 Jean	8	14	19.6%
#12 Nina	11	24	22.6%
#13 Amy	12	16	18.9%
#14 Kyan	21	29	9.9%
#15 Azi	12	18	11.9%
#16 Mariam	3	8	8.9%
#17 Eve	8	18	17.4%
#18 Cathy	13	19	11%
#19 Jill	11	15	19.9%
#20 Leyla	18	21	18%

As strategies were mentioned nodes were created in the Nvivo software. A total of 56 nodes were created. The organization of strategies are listed in Table 3 which show the name of the strategy and the amount of sources that referred to the strategy. It also shows the amount of references it made in total. A brief explanation of the work-life balance strategies was listed in Appendix G.

Table 3

Work-Life Balance Strategies

Name	Sources	References
Accept Guilt	7	9
Accumulation in society	1	1
Approval from father	8	15
Approval from in-laws	7	12
Balance	9	11
Be a leader	8	9
Caste	5	9
Children's success	5	7
Combining work and family	5	8
Commitment to the workplace	5	9
Community involvement	15	17
Confidence	10	12

(continued)

Name	Sources	References
Creating competitive advantage	5	7
Demand from others	5	6
Education	14	29
Emulate men	2	3
Family	17	42
Financial independence	8	12
Flexibility in work place	15	16
Friends	7	10
Get a guru	2	3
Girls club	2	2
Goal setting	5	8
Having children later	4	5
Healthy lifestyle	3	5
In-laws view of women	9	12
In-laws support	7	10
Independence	15	32
Indian movies	2	3
Karma	3	7
Language	3	6
Liberalism vs. conservatism	2	3
Marital independence	3	7
Meaningful work	13	16
Meditation	8	13
Mentor	13	21
Motivation	4	5
Networking	10	14
Peer development	8	11
Positivity	3	5
Religion	15	20
Sacrifice	4	8
Self-education	8	15
Self-care	12	15
Self-control	3	7
Selflessness	2	2
Sharing responsibility	6	8
Spouses respect	5	5
Spouses support	7	11
Staying relevant	7	8
Traveling	4	7
Understanding fate	1	1
Women's collectives	4	7
Women's empowerment	9	23
Women's groups	7	9
Work strategies	15	25
You time	4	5

The interviews had many similarities and differences. The women were from similar cultural backgrounds and professional backgrounds and many themes were created based on the nodes. To understand the data that was created the strategies were placed in overall nine themes. The nine themes also had sub strategies that reflected more items within the themes. In Table 4 they are shown from the amount of references they had within Nvivo from greatest to least.

Table 4

Themes Found for Work-Life Balance with Sub Strategies

Work-Life Balance Theme	Sub-strategies
Family Perception	How Father Views Women in Power How In-laws View Women in Power Spouses Respect Spouses Support Sharing Responsibilities In-laws Support Approval from Farther Approval from In-laws Children's Success
Independence	Financial independence Marital independence Family independence Be a leader Confidence Demand from others
Education	Self-education Staying relevant Language
Women's Empowerment	Women's groups Friends Confidence Goal setting Women's collectives
Work Strategies	Networking Flexibility in the Workplace Community Involvement Balance Have Children Later Combining Work and Family Emulate Men Motivation

(continued)

Work-Life Balance Theme	Sub-strategies
Religion	Caste Karma Meditation Understanding Fate Get a Guru
Mentor	Peer development Girls' club
Meaningful Work	Commitment to the Workplace Accept Guilt Accumulation in society Creating a competitive advantage Selflessness Sacrifice
Self-Care	Self-control You time Traveling Healthy lifestyle Indian movies

Family perception. The family perception and perspective is significant and unique to this data set due to the strong cultural aspect in the data sources. It was also the most referenced topic with a total of 42 references from 17 sources. The perception and approval of father figures was very important in this study. Also the approval of in-laws. If they had that love and support for higher education and career development the participant was more confident and successful. The confidence in Indian women depended on the families' view of women in power or education. Also within this node the support and respect of the family was crucial. Children's success was referenced 7 times by five women because it was important for their children not to have the same restrictions. Subsequently one will find quoted material from the participant's digital responses regarding family perceptions. Lisa shared,

My parents always wanted me to stay close to them and they never wanted me to travel far. My family's perception meant a lot to me. I was lucky in the sense that my family could afford university but they were a bit upset that I chose painting as a career. There was a lot of pressure in my family to be married and schooling was put second but it was fine because I wanted my family to be happy and be proud of me. How it actually turned out was I became a teller after college and just stuck to it. I thought it was a respectable position and so did everyone else.

As mentioned above my parents were a bit strict with how my life turned out. They were very religious. I feel like my parents always wanted a boy and I was a consolation prize. If I was a boy I would have been forced to be a doctor or engineer so probably it was better I was a girl. Don't get me wrong my parents wanted me to be intelligent and have a good education so they could brag to all my aunts and uncles but also so I could be somewhat independent, but they perceive you as weak in the end anyways...I want a family because my family wants me to have one and I want them to be proud of me and brag to my aunt and uncles about me their only child. Their approval would make me so happy. It would give me more confidence.

Macy stated:

I had an opportunity to continue my study till post-graduation. My family was a great strength for supporting higher education, but some of the key decisions are still in their hands regards type of course, career , etc., I was the only person in my family to complete doctoral (soon), so they are proud of my dedication, in fact I am grateful of their persistent support.

Liv said:

Though our grandparents never believed in girl's education, it is our parents who always treated us with equality. I have an elder sister and a younger brother and both have been like a pillar of strength to me and their approval made me successful.

If it was not for my husband and my mother I would never be able to work. They are the reason that I am able to draw this line and have a decent work life fit. The organization now understanding and implementing work strategies to help is another bonus. I am hoping in another 20-25 years, India will evolve as a country and provide support and equality to all.

Stacy stated:

There were several instances where I felt I may need to quit my work but, with enough support from companies and family, I could resort to work. Specially, when I got married and responsibilities of home suddenly crept on to me and when I had my newborn who should be take care beyond my maternity.

Kelly shared:

Looking back, I know exactly what I'd advice to my child to appreciate the ability of figuring out how to stand upon your own two feet. I make sure that my son knows that he is my main priority, and any time away from him that I dedicate to my career is intended to benefit both of our futures as a family and separate people. I feel successful the times when my son calls me the best mother in the world. Regardless of what promotion I've received or what pay raise I've earned, my son's compliments are trophies I'll be showing them off for the rest of my life.

Jenny said, “I had my in-laws helping me raise my girls which I got lots of criticism for. Nothing I could do was right, but they loved the kids so much. Family support is key in having a work-life balance.” Nina shared,

My in-laws and my parents were so conservative it really stunted my growth and education because now it was about my husband and children and not me. I don’t know why I wanted my parents approval I should have just continued my job and my life but seeing my parents faces on my wedding day was priceless. I would give up anything to see that.

Kyan wrote, “Having support from in-laws is key. They live with you so you might as well make them work.” Azi stated:

Career dreams are not a main concern at this point as I have a family with a child. I would like to add balance to my life by changing my career to a less stressful job. The main concern now is raising my child and giving him better things in life especially the things I missed in my childhood. After marriage the support from your spouse is really important for work life balance and I was lucky have that. I had to make several compromises to keep the balance including exiting from my Ph.D. program.

Jill shared:

My family cherished education and felt people who were once students could also be leaders. My parents were educated and that gave me an advantage because they wanted the same for me. I felt education liberalized me and all they wanted was for me to be my own person and me independent from them. They knew one day they would not be there for me and they didn’t want me to rely on anyone else. That is something that was engrained in me as a child and made me successful in life.

Independence. Many of the women found it important to find some form of independence so they did not have to rely on others financially and personally. Independence was the second main strategy that was referenced throughout the study. It had a total of 32 references throughout the interviews from 15 sources. There were many stories of restricted households and when they gained some form of independence they were able to gain freedom. Some families of the participants were restrictive in certain aspects of their lives. Independence allowed women to take ownership of their own lives without having to depend on family and

spouses. The women who felt that they didn't have independence didn't want the same for their children. Below one will understand the importance of independence to gain work-life balance to an India woman based on quotes within the interviews. Leyla shared proudly:

The moment I said these are my kids and I raise them the way I want them to be raised is how I gained freedom from the hold my in-laws had on me... You also need financial independence from your loved ones because you never know what is going to happen. They practically purchase you in a bidding war during the dowry process how much more are they going to own you financially? How I got independence from my loved ones was by demanding from them respect. I also began working at an early age so I was able to save and have a cushion as I got older.

Lisa spoke to her independence:

I am still not married which is looked like something is wrong with me because I am independent, but really I wanted to focus on my career and be happy with my life before I start one with someone else or have children when I feel like I am still a child. This independence makes me stronger I know I couldn't do what I am doing today if I had kids because I would need to be home with them. I am branch manager of the investment part of the bank I work for and I am doing really well. I will soon be SVP which will make me the only women in that department with that title.

Macy shared:

I have done my first job at the age of 21. My parents struggle to carry the high responsibilities gave lot of awareness to survive in a society, today I try my level best to protect my own family from such pains. The first job and the earning made me happy that I am helping my fathers to relieve him from financial problems.

Stacy spoke to her parents' support:

My parents always supported me all through my education and never dictated on what needs to be done from an education or career stand point. I had enough freedom to take my own decisions and my brother was a moral support all through. Honestly, I or my family never bothered about community or their expectations on women's education because it was contradictory. The community had a belief that girls should not be too educated since it may be difficult to find a groom to match expectations, it is a community that believes in arranged marriages with or without consent from the girl.

Jill discussed what she wanted:

My early twenties I already knew what I wanted from life. I wanted to have parental independence. I wanted to have financial independence because that is what is going to make you stand out in India with many women not really entering the work force like

men...It is really important to be a leader and demand from others what you need and want because if you don't ask you will not receive. That form of confidence will set you free in India.

Jenny shared:

I couldn't have children after my girls because of a personal issue but I was happy. I wanted to do other things then just be a mom. Don't get me wrong I love my kids but some independence from would have been nice.

Jean said:

I really thrived on education as a child I had a lot of support from my father who pushed education on me at an early age. He was always inspired with my mother getting her Ph.D. and become a doctor. He always wanted that for me but I was more of a social butterfly and needed to be in a challenging environment. My father helped me reach my passion by putting me in the best school and English school which had the best education. When I graduated university I moved on to get my masters again with the help of my father because a good education in Indian is very expensive and still is. Being in private schools all my life I was challenged too much until by MBA. My dad was happy that I did what I wanted eventually because he really saw how I strived in it. My father always made sure that I had a financial independence early on by making me work for everything I wanted. He was the same with all my siblings. My father was my mentor and without him I wouldn't be where I am today. I wouldn't be happy.

Mariam discussed her children's success:

The biggest frustration is with how some women are treated in the work and on the streets. They are not equal like in the America. They go through so much to make society happy but it makes them not happy. I just wish there was more equality because I want that for my daughters. I think that their lives might be hurt in it because I don't want them thinking all about dowries, good husbands, traditions I want them to think about how they can get more education and so they can be free.

Gina spoke to her children's success:

I am just happy that my children have had and will have so many of the opportunities that I did not have. Education is so important and doing what makes you happy. Seeing my children's success is worth it and gives me the strength to move forward in my own success.

Education. The education node was referenced a total of 29 times by 14 sources. Many women discussed their frustrations with the education system in India and how it hindered their growth. Yet others traveled abroad to get a different type of education: a European form of

education. The key sub strategy that was referenced a total of 15 times by eight sources was self-education. Self-education was crucial in the development of many of these women. If they did not take education into their own hands they would not be where they are today. They saw a need to be accountable for their own way of gaining knowledge. The perception of their families and how they viewed educating women was crucial in their success as well. This was illustrated in following responses. Lisa shared:

I am frustrated with the education in India because it is not the same elsewhere. I didn't really feel as challenged. Someone once told me that education is what you put in it and I realized that as I got older.

Jenny stated:

I majored in English. I was fascinated in the English language. It was more of a hobby. I knew knowing English would make me more desirable in marriage when my parents were looking for a suitable husband for me. Knowing English was very important in status within our culture. Going to English school was also a plus because it taught structure which any Indian family loves. Educating myself was crucial for my growth.

I just always thought there was more out there like coming to the states and attending an English course. My siblings went through the same thing but a slightly different version. I didn't have elaborate education like most. I educated myself through reading business and finance books and just watching English movies. It improved my English greatly...I was proactive in my own education and that was another one of my strategies. It wasn't my time to live my life and now it is.

Amy said:

I really needed to stay relevant and up with my own education to make things challenging. I think I always wanted to be in sales and when I was in school I would take any course that had some form of public speaking involved. I really took hold of my own education because no one else really cared.

Kyan wrote:

In turn since I didn't have that opportunity to continue I had to find ways to stay in tune with what was going on in the finance realm and really take education into my own hands. I would read everything and anything I could get my hands on. The book store was my best friend. I think the best strategy to juggle everything is having friends and peers that believe in your work and your education because they empower you and help you grow. If you can't get that five star education from a university get it from your

friends, peers, mentors. Formal education is not always the best route for women in India. This route worked for me.

Cathy said:

One needs to educate oneself constantly or you will become a byproduct in Indian society especially for women. I had children first then focused on my career after even though when I got back to the work force I didn't have much experience but still I got to be a young mom which I love. Even when I was working at home I was continuing my education with extension course it kept me relevant.

Jill stated:

Self education and self-control really help you strive for better in a society like India. My family cherished education and felt people who were once students could also be leaders. My parents were educated and that gave me an advantage because they wanted the same for me. I felt education liberalized me and all they wanted was for me to be my own person and me independent from them. They knew one day they would not be there for me and they didn't want me to rely on anyone else. That is something that was engrained in me as a child and made me successful in life.

Women's empowerment. Empowering their peers and other women in the industry was referenced 23 times by nine sources. The participants that joined women's groups seemed more successful and happy in current work situations. They were also able to increase their confidence. Confidence which was referenced 12 times by 10 women and crucial in the development of women. It allowed them to break the barriers of entry by setting goals for themselves. They then had friends to push them through and obtain these goals. Having good friends that empowered women to take that extra course or that new job opportunity was an advantage, and that is why setting goals was referenced 10 times by seven women. Some of the participants didn't receive that support from their family and needed it from their colleagues, friends, and groups. This was illustrated in the quotes by the following women. Liv stated:

I need to be more assertive, open and confident for me to be successful. I do want to be in a state where working is just not a requirement and provides me space to experiment with myself. Financially I would want to be in a position where I am leading a comfortable life and ability to provide best education to my children.

Regarding networking, Cary stated:

I decided to put all my energy in my career. I went to a lot of networking events to meet women and men that were doing the same thing I was doing. In finance women are few and far between. When I met some women my age doing the same thing I was I felt a bit better. I made some great friends that understood what I wanted to be and do. It was empowering very empowering to see some successful women and I wasn't alone.

Jenny discussed empowering others:

I had a lot of support from the local community. It was great that I always kept in touch with old co-workers and everyone referred their kids to me. Since I worked at the local bank everyone knew me at one time because I had met everyone since everyone had to have a deposit account. I always have had pressure to choose between work and home, but I was ok with it eventually. The moment I was ok with it was when I had something on the side for me. Teaching on the side was for me. At times I wasn't able to make events for my girls or family because I tutored at night. The best way to balance everything was to put some of that responsibility on someone else. Some women in the community helped me with the kids and at the same time I would tutor their children. We took responsibility in our work and children together. It really worked. I realized a community network especially amongst women really empowered us to stick together. My friends are my strategy.

Jean shared:

I made so many friends at recognition events and networking events that I am still friends with today. We were part of this collective family. All the women stuck together because there weren't many of us really. We called each other the all-girls club they were some of the best years of my life. I didn't have a family yet but they were my family.

Nina said:

I went back to work after my kid started school and it just worked and I was happy and confident again... Sharing responsibilities with your husbands, in-laws, and family is important because we need a break. I am very traditional but that is not always the way to live you need to make changes in your type of work. Staying true to your roots is important but not at the expense of your happiness. Having my peers help me and we are all going through the same things really helps us move forward in life. Us women need to stick together because the more of us helping each other and developing each other the more power we have in this environment.

Mariam stated:

I am more involved in the community and joined a women network to stay in with what is going now with women and in the work force. Our group tries to help women with career advancement skills and together we can help one woman at a time. We help with

resumes and help give women financing to set up small businesses. We work with local lenders to get money to them if they approve. We help women and childs get off streets and get foods so they not malnutrition. Our group will soon be nonprofit and I want to help that more than my part time job because this will change how women are looked at forever.

Cathy wrote:

I am getting more out of my own readings and networking events I attend. I am part of the Accountancy of India a group of empowering women who are all in the finance industry and I learn more from them then I do at work.

Jill shared:

I am more and more involved in my financial community and really the education women in lending and starting their own businesses. Women in India are entrepreneurs at heart because they are so talented in a wide variety of activities but sometimes it takes a bit of confidence for it to show...Setting goals early on always helped me. I didn't waste time in my twenties and took opportunity at every moment. If you don't set a reference of where you are how you do know if you have achieved anything. Setting goals are standards and everyone needs to have standards to truly have work-life balance. Empowering your peers and peer development is crucial in today's society.

Work strategies. The interviews spoke about many different work strategies that allowed them to achieve work-life balance, which was referenced 25 times by 15 sources. When women had support from families they were able to balance home and work life easier. Also women that could to take advantage of flexible work options were able to continue working. Flexible work strategies were referenced 16 different occasions by 15 sources. The type of flexible work options included support from employers, remote access work, and having day care options within the organization. Another sub strategy mentioned and that was referenced 14 times by 10 sources was networking. Women found that being involved in the community of finance allowed them to get ahead and find positions they normally wouldn't be able to get. Women created a social network that was separate from their family network. It made them happy and gave them a sense of camaraderie. The following quotes illustrate the social network that these women created. Lisa shared:

I go to networking events with my co-workers and I see other women doing the same thing I am doing yet they are slowly becoming engaged and they look happy. I have been juggling family and work my whole life even though I don't have kids I still have my parents they have become children of my own that need love and attention. I think I can be successful doing both I would just need support from family and friends and I do not want to stop working. It's really nice that my work has programs for working moms with affordable day care and great maternity leave insurance so that will help in the future.

Liv concluded:

The strategy has always been the days that I am utmost required at home, I am at home. Family has been the top priority. I give my best work, when at work I am 110% dedicated to it. This gives me balance. The best thing is to have your priorities sorted out, spending time at home to ensure everything is in order and then start for work. It allows me to not think of family when at work.

Stacy said:

I had great difficulty having kids during my initial married life and had undergone several treatments which only resulted in side effects to my health and not yielding motherhood. My company supported me all through the medical trauma I was undergoing and my husband was an immense support too.

Stacy shared:

I know I will have more such compelling situations in future and in spite of work strategies and planning things may fall off the plate. I am looking forward to great support from my employer in terms of work flexibility helping me meet my office and home needs.

Cary wrote:

To be successful you either needed to be a man or emulate men...I know that I'm successful because I do not have any other obligations, but I know women with children and a family can do the same thing they just need some more flexibility. Some strategies I see that work are companies that have programs for women to care for their children. Remote access, which I rarely use since I am always in the office, really works for some of my coworkers. Remote access allows people to work from home and that has really helped. I do feel guilty and a bit selfish not starting a family because that is all my mother wanted for me. In my own life in order to keep some work life balance is by making my networking events work and personal related where I can have fun, drink, and get some work done by combining work and family.

Jean said, “I found that having flexibility in the work place while juggling being a mom and an employee really helped. Having the option to work from home or remotely always helped me and kept me sane.” Kyan shared:

Having children a bit later for me allowed me to make a stamp on my career and made me irreplaceable in my position and that helped a lot in being able to do it all; be a mother and an employee.

Mentor. Having strong mentors helped many of these women advance in their careers and gain the confidence to overcome barriers of entry into the work force. This strategy was referenced 21 different times by 13 sources. The participants spoke to mainly the opposite sex when it came to mentors. Mentors included co-workers, girlfriends, managers, spouses, and a few father figures. An important sub strategy included peer development, which was mentioned 11 times by eight sources. Women felt it was their duty to help other women grow professionally because the more women there were in management positions the better it was for women as a whole. Stacy shared:

I had a U.S. onsite opportunity that came amidst all these and my husband wanted me to take that up; he quit his job to join me in the U.S. for 2 years; he is indeed a role model and mentor for me.

Cary said:

At a networking event I met this woman that was changing the retail bank in their company and we ended up working together for many years and that is why I continued my career in banking. She was my mentor but more so she was my equal. She got me into a career I never thought I would love. Women stick together and having her push me made me want to help other women that were in my position.

Jenny admitted:

I was just working at the bank close to home for some extra money, but I really liked it. The English customers loved me and we talked about their families and work. I felt popular. I didn't realize how much I liked it. My manager he always paid close attention to me and told me I would do really well here because of my attitude and relationship building skills. I looked up to him early on. I guess you can say he was my mentor...He was the bank manager that always believed in me. I always had a crush on him when I

was younger, but after I married and left the bank we just became friends. He always asked me to come back.

Kyan stated:

I have had some amazing mentors in my life that have proven to me that things can change. In the banking system you really create a network of friends you go to happy hours with and economic events with. These people help you grow as person. One of my buddies in college which I got a job at Citi Bank always told me I was too soft and my soft skills could hurt me. He taught me how to talk and act like a man. It might sound a bit sexist but it is funny. He always made me laugh which I don't do often. I know now what he meant because in this industry that is prominently male you have to make a stand for yourself so people don't walk all over you.

Eve said:

The best strategies is to find someone that you look up to as a mentor and try to learn so much from them. When you are young you are a sponge and learn so much and need to find someone you can feed off of. Mentors are always helpful to have because they shape your views early. If I had more when I was younger I may have not wasted so much time trying to find myself. I recommend having a good group of friends so you can have support from.

Religion. Having a strong faith seemed to be a common theme for the women who were interviewed. Roughly 40% turned to faith later on in life after having children or after someone in the family passed or became ill. Religion was referenced 20 times by 15 sources. The difference between the Indian people and their faith is that their culture is fully intertwined in their faith. According to demographics shown in Table 1, 15 out of the 20 women interviewed were of the Hindu faith. They believe in karma, the afterlife, and different types of gods and beings. These beliefs shaped many of their views and perceptions of going into the work force and where they belonged in society. Religion plays a large role in the life of an Indian, which is apparent in the following quoted material from their responses. Cary stated:

She was a wonderful mother but she was a Jainist and they are very conservative. Women on her side of the family really took care of their men so they could provide for the whole family. Their traditions were still intact after so long. She tried to engrain them in me at the same time she always wanted me to be a strong educated women something she was

not. I was Hindu because so many of my friends were and I felt more connected to the faith.

Cary shared:

Maybe they were right for me to marry within my own religion and country. Indian people are different and someone that is not India would be overwhelmed to come into our family. I know my ex-husband was and that was the main reason things didn't work out.

Jenny stated:

I actually have turned a lot to religion. Jainist's always believed that women should be strong and keep the household together and they have strong responsibilities in the household. They even had a lot of respect for women and my husband always respected me.

Jean discussed religion and being Muslim:

He empowered me to be proud of being a woman and not look at my caste or religion as a hindrance. When we were younger we lived in a prominent Hindu community, yet we were Muslim. Even though there are so many religions within India you still felt like the outsider looking in. We didn't believe in the whole caste system and living in India we were brought up differently no matter what religion or ethnicity you are in India you are looked at by your caste sometimes. We were part of the wealthier families, which made things a bit easier in where we lived. My mentor and the man I look up to, my father, passed away from cancer and that really moved me to start praying to Allah. It made me feel better for some reason. Prayer changed things for me. Religion started out as just as a label but now being Muslim is who I am. It is my culture it is my language it is everything. Its weird how your view point changes as you get older and faith brings people together. It has brought my children and my husband all closer together. I even got my all girls club to come to the mosque with me and that was a joyous day.

Jean: The main coping strategies that helped me with work life balance was meditation and prayer. In India meditation is very common and it soothes your soul. You don't have to be Hindi to meditate you can meditate about other things other than religion.

Kyan shared:

I'm not a real religious person but prayer once in a while brought some calmness and stillness in my life that I can't really explain. Take a step back see the world through a different sense and make a connection with people you would normally not do. Do something different every day, read, and find a man that respects you and your work. In India sometimes you are labeled by your caste or status in society try to shock people and don't let them see your weaknesses and break that cycle of stereotype. If enough people break that cycle you eventually have no standard and no one can say you belong here or belong there. Be conservative when you want to be and liberal when you have to be.

Cathy expressed:

You have to sacrifice a lot to get little reward but it's worth it. I believe in Karma and what you reap is what you sow not in this life, but maybe in your next. In India many Hindus believe in the afterlife and it's worth it to be selfless because you will be rewarded in some way. I strongly believe in this. I believe in fate as well and with that brings hope in certain things in your life. We are all here destined for something and with purpose. Having a strong faith really helps one to see beyond today and reach for tomorrow.

Meaningful career. Individuals need a passion to continue what they do on a daily bases.

A purpose is needed to be happy and for work to be sustainable. This node was referenced a total of 16 times by 13 sources. Within this theme many women found that when they created a competitive advantage for themselves which instilled commitment to the workplace that was referenced in 9 different occasions from 5 sources they were more successful. When they had commitment to the organization they felt more driven to continue in their career. It gave them reason to continue. When the organization rewarded them they worked harder. Another concept in this theme was when the mothers accepted guilt it allowed them to do what they were passionate for such as work, community involvement, and activities for themselves; yet, to find a meaningful career one needed to sacrifice and be selfless. The following responses from participants discuss the topic of a meaningful career. Liv stated:

Being a woman manger is far more difficult than being just an employee, but I love it. As the large work force still happens to be men, and they are not always comfortable working under a woman. Being a girl has its own challenges, family, medical, etc., and sometimes may need extra support. Though lot of organizations are working towards it, there are still male managers and leaders who believe that it is unfair to the male population.

Gina shared, "I don't feel the pressure to choose between work and home. I have a good work/life balance now. I have learned no guilt. Everyone has their own way of managing stress."

Liv stated,

It was initially very difficult as I was unable to spend time with my children. I feel that because of my work they are the biggest hit. I do feel guilty of not spending enough time with them and sometimes also feel responsible for low grades for my son. I do make it a point to spend my entire weekend with them.

Beth shared:

There are times I feel guilty for working and not spending more time with my children, but I need to accept guilt in this type of society. Although I work I still spend a significant amount of time with my children and have an active role in their development.

Nina stated:

I didn't have much an education but I have learned so many things working at a financial institution which has molded the person I am today. I felt committed to something and a cause that wanted to service and help people with their finances. I was fascinated how the banking system worked. It made me love what I was doing even more. They always invited me to networking events and I felt part of a niche and a community that would like to have fun and talk about business at the same time.

Amy said:

I didn't expect the repercussions of having time off to have my baby and coming back into work. I was expected to be back at my prior performance instantaneously. My company is really good about rewarding their employees with hard work and recognizing individuals monthly. I have thought that since I am a woman as a loan officer that I might be deemed too easy with loan administration and I make it a point to follow our rules. I never want to be thought of as soft in the work industry.

Azi wrote:

The main strategies I have is have fun and love the work you do and have a purpose doing it then become committed to it. Your work will know if you are committed to them and then they don't care if you woman or man. Get flexible work and demand it. More companies are helping women but if you don't ask you won't get. In India day cares are dirty and you never know who will be taking care of you kids you need family support. Indian families all live together so that makes things easier. I do feel guilty when I don't spend enough time with family so I make sure to have date nights with my husband and play dates for my child that helps.

Mariam said:

Having flexibility in the work place is important but you don't get that flexibility unless you are worth it so make yourself worth it and make yourself irreplaceable. You need to create a competitive advantage for yourself. Make yourself unique so they can't operate without you.

Cathy said, “Having a job you are passionate about and has meaning is very important to have work life balance. Once you have that passion you commit to a work place because of financial reasons and personal reasons.”

Self-care. The least mentioned strategy out of the nine was self-care. This strategy referenced 15 times by 12 women. The Indian people are known for their selflessness and how they sacrifice everything for their families even if it is at the sake of their own happiness, yet some found peace in having some alone time through travel and focusing on themselves. Doing things for themselves gave the women a sense of freedom, which goes back to the theme of independence. This was apparent in some of the interviews. Leyla said:

You really need some you time because if you are constantly living and working for others then who creates your own happiness. I learned the hard way you need to be happy as well and if it means some travel here and there or just renting a hotel for one weekend and you doing whatever you want to do. Self-control is key because without it you might snap one day and really hurt some people around you. To gain that control you need some time away from your daily routine and that is a key work strategy to have.

Cary said, “Travel and London changed my life. The city was so refreshing. I went to my first pub and had my first beer and felt free.” Jenny said:

I’ve decided I am going to do more things for myself since my children are now older. I have started taking some more classes on my own and doing a little bit of tutoring in English within the local community. I need to have some time for me and teaching gives me a break from all that is going in my life.

Research question 2. The second research question asked, “What cultural variables and strategies shape women’s perception of taking advantage of career advancements offered to them and what barriers are there of entry?” Many women mentioned that the perspective of their families shaped their decision making especially in regards to career and educational advancements. Their father figures view and experience in education gave them the confidence to take advantage of career and educational advancements. There were barriers of entry in

relation to job discrimination, finance being a male dominated industry, and the country of India and the restrictions on women.

Barrier of entry. There were many barriers of entry for women in India, which were found in family, culture, and job discrimination that are summarized in Table 5. The cultural variables for barriers of entry included: arranged marriages, how one leads their life, religion, caste, education, and many more variables which are discussed from quoted material from the participants' digital responses presented subsequently.

Table 5

Barriers of Entry

Theme	Sources	References
Family	17	35
Approval from father	8	15
Parents education	6	8
Religion	15	20
Culture	8	10
Caste	5	9
Traditions	4	8
Job discrimination	7	12
Male dominated industry	5	5
India and Conservatism	6	7

Lisa stated:

In Indian culture it is looked as the norm for the parents to help find their daughters a suitable match and especially someone they approved of. Back in the day it was more common than today and it was mandatory in some families. In my family I always had a choice but I wanted someone that parents approved of. When I was 23 it became a bad episode of the U.S. show *The Bachelor*. It also reminded me of the Indian movie *Zindagi Na Milegi* where the brother went to India to find his Americanized Indian brother. This was frustrating of course because not only did the boy have to be the same culture but the same religion the same family ethic. So practically the same breed really.

Nina shared:

I never really focused on school since education was not too important in my family; it was who I was marrying and what type of wife and mother I was going to. I did not mind being a mom and having a family because if it made my parents happy I was happy as

well. My mom wanted me to be just like her and when I swayed she was the first to tell me I was not going to make a good Indian boy happy. Our caste hindered a lot of our upward mobility but as a family we made it work. I would work as a seamstress to help with things around the house. Hard work as my mother would say would pay off but she always said that I wouldn't need to do that for long because I would find a nice husband to take care of me.

Gina said:

I finished high school and got married at the age of 18. I did not have choice really I had an arranged marriage. I wanted to continue my education (had thought about it), but had to do what my family thought was best at the time. I got married, had two kids within 4 years and am now divorced and living alone. Even with all the ups and downs, I wouldn't change any of it because it's made me the person I am today. There was never talk about "what I would become." I knew I would be married after high school and was just waiting to find out with who. I didn't really have a choice or a say in the matter. My dad was going to do what he thought was best for me at that time. I was to get married and start a family. My brother went on and continued his education, but I became a wife and a mother and education and what I wanted was put on hold. I went back to school for after my kids were grown up. It was tough initially going back to school, being the oldest one there, looking for work again (at my age, with my experience etc.). But I made it.

Liv wrote:

I was already working as a part timer to support family. My aspiration was to study further and obtain a master degree in business admiration. Two days prior to my entrance exam, my father expired and I started working again to support family. I always wanted to have a normal family life and never gave my career a second thought. But pre and post marriage I was constantly required to support my family and hence continued working. Because of my low aspiration and not being confident enough, my growth in an organization was slow.

Kate said:

I graduated college with the intention going into law school. It was what my parents always wanted me to pursue. Ironically, they never even graduated high school, but it's all a part of the contradiction of poor immigrants enforcing their children to run down a path that they neither treaded nor have any knowledge about in regards to its correlation to actual happiness and personal definition of success. Once I finished college and was able to support myself, I bucked all expectations thrust upon me.

Beth stated:

Main concerns include the wealth gap in India and gap of opportunities for women compared to men. There has been some relatively recent improvements but there is long way to go to change traditional views of women's role in society. I hope my own

daughter has more opportunities in terms of career roles and grows up in a more equal society.

Eve wrote:

When I came back to India I caved in and married the man my dad always wanted me to marry. Sometimes I wonder what my life would be if I never came back to India. I had so many offers in California and NY but my brother, my best friend, got sick and I wanted to spend time with him before he passed. I ended up staying. I got married and it was a wonderful ceremony. I am blessed to have such great family; what I am frustrated with today because I just felt like it was planned for me from the start and I hate plans. I don't want that for my children I don't want that for anyone.

Cathy stated:

My parents weren't really educated themselves so they had no precedence to really continue my education like I wanted. They wanted me to attend a four year university just so I would get married easier rather than for me. It looked really good when their daughter attended a European school. That was important to them more so than me having a career. For my brothers, life was different and easy. They could choose any career or lifestyle and it was ok, but me they had me married at 20. Lucky for me they found me a good match same religion, same faith, we were practically twins just of the opposite sex.

There were also many stand-alone barriers of entry which dealt with job discrimination and finance being a male dominated industry and the countries conservative look at women. This was seen in the following responses. Cary shared:

There was one manager in my department that was a woman and I just had to get used to an office with lots of men. When a new girl entered the office everyone couldn't wait to speak to you. It was rare but things started to change after a few years and things were getting more diverse but still most managers are males.

Jean wrote:

I have always been frustrated working in the environment I work in because it is male dominated and many VP positions are given to them without the work I did to get my title. Titles in banking are important. When I had my first child I was working remotely a lot when my youngest was just born and overtime I went into the office I would get comments like "Oh you decided to come to work today" not that I had closed a big deal or how well I was doing or I had just worked a 12 hour day. I never felt appreciated. I quickly left that department and went to another one unfortunately. Then eventually I left all together and focused on my family because my in-laws were living with me and my mother in law was sick and I had to take care of her.

Kyan said:

There was job discrimination in my field, but it would be rare not to see it in the banking industry. I believe even in the states its the same way. My good friend and mentor that I brought into the company was promoted within six months of hire. I deserved that promotion, but everyone knew I was pregnant at the time and they believed I couldn't handle it. At that time I was ok with it because I was hungry and always tired, but today I look at it and wonder what my life would be if they gave me that job. My mother was battling cancer at the same time I was pregnant and she moved in with me and my family. I took care of her and took care of myself for my whole pregnancy.

I have had some amazing mentors in my life that have proven to me that things can change. In the banking system you really create a network of friends you go to happy hours with and economic events with. These people help you grow as person. One of my buddies in college which I got a job at Citi Bank always told me I was too soft and my soft skills could hurt me. He taught me how to talk and act like a man. It might sound a bit sexist but it is funny. He always made me laugh which I don't do often. I know now what he meant because in this industry that is prominently male and India itself being a restrictive country towards women you have to make a stand for yourself so people and the world don't walk all over you.

Azi said:

There are examples such as employers prefer to recruit male employees and hiring freeze for women for a certain period. The regulations and company policies were changed for gender equality, however, still the top management of companies and country is not equally represented.

Eve shared:

I began to work at HSBC and after my second child and it has been such experience. I made some big moves getting into management in the corporate banking because there was a lot of job discrimination in the finance realm. I was 2 out 10 women in our management team. In India there are not too many women in management positions. I got an honor award for my performance 3 years in a row. I could tell some people were jealous of me and were waiting for me to have my third child so I would leave. I couldn't leave my work so I decided and made a sacrifice not to have any more children. It was a big sacrifice because I wanted more children. I had a mentor who was ironically a man that told me I could do both and he would allow me to both I was shocked. He really got me through keeping my motherhood.

Cathy stated:

I feel that I have been in the same role for too long and I feel that I am not learning anymore. That is one of my frustrations because even though I have a great business

degree I feel I am stagnant in my career. I get recognition for my tenor and hard work I put in but there was no actual rewards or career development and growth.

Macy wrote:

Because most of the times colleagues say that if I feel over stressed at work then why cant I leave the job for some years and go for a mid-career later? Most of the times I saw people telling to me that when male and female are getting the same amount of salary, then how we (women) ask for an excuse for a leave, permission, reduce the work, or sharing the work etc, and they also say that if you are not feeling comfortable you can quit the job. My strategy is to work for some more years and depending on the demand of my presence in the home for my son, change the profession to suit my work life balance issues.

Jill shared:

I am frustrated with the grave discrimination of women in such a man-made industry. I say man made because everything in India seemed to have been started by a man and they will never let us forget it. I want my child to be successful not because he is a man because he earned it. India makes you see women as being inferior but the women that are in male dominated industries need to show the country something differently.

Strategies to shape perception of women. Approval from parental units and other close family members allowed almost 60% of the women to make career decisions for themselves. Also as indicated in the population demographics in Table 1, the researcher added the father's vocation and educational background to show education levels. Out of the 70% that wanted approval from family members, roughly 40% received approval from them. Of the 40% of the interviews that had approval, 30% of them had fathers with some college or higher education.

The cultural variables regarding the perception of women are stated subsequently. Jean said:

Having approval from my father and family in working really pushed me to be the woman I am because if they didn't support me I don't know where I would be. My parents pushed education on us and I am so happy they did. My father always wanted me to be financially independent. My parents were educated hence making them more liberal than most Islamic parents and that was to my advantage.

Azi stated:

Since both of my parents are teachers they urged me for higher studies. Got the support of the male siblings too financial situation of the family was ok, hence had more chances to take professional courses, elder male siblings paid for higher education.

Mariam said:

My parents education was mass difference then my education and that is why I feel they want no school because they are very closed minded and not want to learn because that is what they were raised to do. My family was very religious and hinder most education in the women's side. I wanted to work so I was free of someone else's control my family my husband and my childs.

Eve shared:

My concerns are helping women not have to go through decisions where they have to pick and choose. This is why I did the interview because i want women to know they have a choice and I want my people to have a choice and Indian women all have a choice. That is what I hope to solve I want to solve the doubt women have in themselves because they are seeking approval their families.

Jill said:

My parents were educated and that gave me an advantage because they wanted the same for me... I realized that as a women you need to take advantage of opportunities as they come and the moment I stopped thinking of what my parents or family or what my culture wants me to be I flowered as a woman. I was give more opportunity. I ended up creating a competitive advantage for myself within the finance industry that made me irreplaceable. I was managing such a successful portfolio they couldn't touch and they wanted me to manage other accounts. I created credibility because I demanded from others. Then I become rewarded for all my great accomplishments and that made me yearn for the second opportunity. I had to have it. It gave me so much confidence I didn't know what to do with myself. Confidence is key to being successful.

Summary

In this chapter the researcher presented the qualitative findings of 20 Indian women through interviews completed online through the Digital Women's Project website. Using the life story method (Giele, 2008) allowed women to share their story anonymously. The privacy of the participant has always been in the forefront of importance throughout the study with the utilization of pseudo names. During the coding process a system to secure information was used through the privacy of the researchers password protected computer. The demographics of these

Indian women, which seemed similar, varied significantly based on culture, education, religion, age, community, work ethic, and so much more. This study found a total of 56 strategies and within those strategies uncovered nine themes that women could use as a framework to break down the barriers of entry in a male dominated workforce such as finance. The interviews provided the researcher data that was diverse and empowering.

Chapter 5: Conclusions

In the *Argumentative Indian* by Amarta Sen (2005), he discusses a blend of ancient traditions, the repercussions of centuries of colonialism and influences of Westernization in India. Sen addressed three categories of perceptions of Indian culture and one of them was the *exoticist view*. This perception views the best part of Indian culture and amazing things about the country that many people do not see every day and what people only see in their imaginations. In the other perception called the *magisterial approach* the view of Indian culture is still as being primitive and restrictive, which causes confusion around the Indian way of life. Both these topics were viewed within the responses of the 20 Indian women interviewed for this study. They perceived a beauty in the religion and culture and still there were many restrictive qualities to it.

Many of the women discussed their frustration and the discrimination that they received within their family and work place that created barriers of entry into the work force; yet, many women found strategies to overcome those barriers. This study resulted in 9 strategies for work-life balance. These strategies can be used in India and women in any country trying to achieve work-life balance.

Overview/Summary of Study

This study presented the qualitative findings of 20 Indian women through interviews completed online through the Digital Women's Project website. The life-story method shown in Giele's (2008) work was used to allow women to share their stories anonymously. The demographics of these Indian women, which seemed similar, varied significantly based on culture, education, religion, age, community, work ethic, and so much more. This study found a total of 56 strategies and within those strategies uncovered nine themes that women could use as a framework to break down the barriers of entry in a male dominated workforce such as finance.

The interviews provided the researcher data that allowed one to answer the two research questions.

Findings Related to the Research Questions

The Giele (2008) life-story framework was utilized to analyze the life stories of 20 women living in India. These women have a career in finance and are responding to questions that discuss their identity and relationship styles. Within these interviews strategies and themes emerged.

The following are the main research questions that guided this study:

1. What experiences (identity and relationship style) shape the life course of Indian women in India and impact work-family life balance decisions and strategies?

There were 56 strategies that resulted from the participants experience in relation to their identity and relationship style. From the 56 strategies 9 main themes arose and on average 11 strategies were uncovered from each interview.

2. What cultural variables and strategies shape women's perception of taking advantage of career advancements offered to them and what barriers are there of entry?

The main cultural variables and strategies that shaped women's perception of taking advantage of career advancements was approval from their family and gaining independence and confidence from the family hold. This could be completed through financial, parental, and marital independence. The main barriers of entry included: job discrimination, finance being a male dominated industry, and culture/traditions of the Indian people.

Demographics. From the 20 women interviewed, all 20 lived and were born in India. They all had a finance or banking background and were between the ages of 28-54. From the 20 interviewed, 15 were Hindu, 2 Muslim, 2 Buddhist, and 1 Jainist. A majority of them were

married with at least one child. There was 3 divorcees and 1 widow that participated in the study as well. In regards to the participant's education 17 out of the 20 women had some college degree or more with one who attended technical school and 2 that graduated high school.

Findings. This study interviewed 20 Indian women and resulted in the creation of 56 nodes/strategies and within those 56 strategies 9 main themes emerged. These themes had sub categories that many of the women addressed and are summarized thusly:

- Family Perception
- Independence
- Education
- Women's Empowerment
- Work Strategies
- Religion
- Mentor
- Meaningful Work
- Self-Care

Implications, comparisons, and contrasts. The implications of this study were suggested to give women in India strategies to create work-life balance, yet, all women can look at these strategies and relate in some way and use these themes for their own balance. These nine themes can be replicated by women in finance who are struggling to take advantage of career and educational advancements. Below the researcher summarizes the implications, comparisons, and contrasts of the nine themes and relates them to Chapter 2: the literature review.

Family perspective. In most households, women compromise their work and schedules to meet the requirements of being a mom. There are many pressures within the family and most

of the responsibility is placed on the women (Falkenberg & Monachello, 1990; Wajcman, 1981). Yet when they have the support of family, many seemed to have less stress on their daily work load.

From the women who were interviewed, a majority of them needed family support and approval before making major decisions in their lives. The literature review did state the conservative family life style and the pressure from in-laws and family members. The literature also stated the need to help in the household when parents and in-laws became sick (Falkenberg & Monachello, 1990). Many of the women in the study took care of the family members when they became ill because it was there responsibility.

The review of literature found that the burden of family responsibilities in India mostly weighs on the women due to the values and norms of the perception of women in society and the workforce. This was a common struggle with some of the participants. The traditional gender-roles of the man and woman come into play here, as well. There is no equal distribution on the domestic responsibility. There is an expectation that the women will always commit to their families first and their careers second. This will continue to hinder career advancements for the women in India. This is why women are suffering in career advancement opportunities (Bharat, 2003).

Independence. Women in this study were constantly striving to gain some form of independence in their lives. The ones that gained independence had more control of their work-life decisions. The literature review covered the topic of independence. When women took the role of the male and the role associated with the worker, they gained economic dependence. Economic dependence creates a home front that is egalitarian. Couples become equal in the household because they are providing for the family (Stone, 2007). Women are sometimes

viewed as economic parasites and when the family is earning a dual income the women can gain equality. This can give women the tools to stay in the work force.

The study also uncovered topics regarding leadership qualities. Women were demanding from others and making decisions that were for them. When they had the support they were gaining confidence. In the literature review, leadership was referenced many times. Indira Ghandi was a strong woman who gained independence from her family and was an empowered leader. She is a great example of the beginnings of women's empowerment in India. She was the first women prime minister of India. Indira came from a family of power and politics and that of royalty. As a young child she was involved in her families political battles of freeing India from the hold of the British (Frank, 2001).

Education. Most of the women in this study had some college experience or more yet there were a few that just graduated high school. There was a large consensus that education for women was not always priority in the Indian family household. Many of the women in this study found self-education more crucial in their development. They realized they needed to be in control of their own knowledge and education. Self-education was not mentioned in the literature and is something particular to the finding in this study. They also mentioned staying relevant allowed them to be seen in the workforce and they were able to increase their career advancements. Some took night courses, joined networking groups, got involved in the community, and started their own non-profits to help women in the community. This form of education made them stand out in the work force. Being a part of these avenues of continuous education was mentioned in the literature review (Lamani & Honakeri, 2012; Moon, 2011).

Women's empowerment. As mentioned in Chapter 2 of the literature review, women who are involved in self-help groups have increased all aspects of women's empowerment socially,

economically, and politically (Villi, 2003). Seibel and Khadka (2002) reported that many self-help groups created autonomy and self-reliance amongst the women who joined. In India these groups consist mostly of the lower castes, but they were shown to become better savers, investors, and borrowers. Many groups like this are transforming the financial world and they are creating local networks within their own financial institutions. These networks are creating programs for more women to join and are creating a social movement of empowerment within the communities.

In the study the researcher found that empowerment created confidence and that confidence allowed them to take advantage of educational and career advancements. As stated in the literature review, Puhazhendi and Satyasai (2002) uncovered that self-help groups in India reported an increase in assets by roughly 59% per household. Almost 47.9% moved out of poverty after the growth of self-help groups in India. This proved that a change within social empowerment could come from change in confidence levels, family treatment, communication, and behavior. These self-help groups also have become a form of a *women's collective*. A women's collective is a group where women invest within the group to gain a form of empowerment within the organization. They invest their time, work, and money into the organization, which becomes a form of economic empowerment in the future.

In the literature review, there is a discussion of the three categories of women's empowerment, which include social, economic, and political areas. The idea of social empowerment involves being seen as an equal within society in respect, opportunity, recognition, and status. The area of economic empowerment includes ideas of developing skills, generating income, and the availability of credit. Politically, women's empowerment involves the process of gaining power and controlling their own vitality (Suguna, 2002). Women have less

decision making power in their daily lives and creating political empowerment will help increase that.

Suja (2012) noted that there are two forms of women's empowerment: attitudinal and material. The strategies used for these forms of empowerment involve restructuring things economically. Women's empowerment was a common theme in the literature (Lamani and Honakeri, 2012; Moon, 2011; Seibel & Khadka, 2002; Suja, 2012; Villi, 2003)

There were many women's groups and movements that were discussed in the literature review that changed the status of women in India. The Women's Indian Association was the early pioneer group for many Indian women movements, and due to the controversy of Mayo's (1927) *Mother India*, it was able to influence the passage of many legislations dedicated to enact measures that legally enforced the prohibition of child marriage, early parenthood, widowhood, dedicating women to temples, and immorality. There were many movements of child marriage reform before *Mother of India* was published. At the All-India Women's Conference in 1926, the organization urged the support of the Gaur Bill based on the age of consent of a child in marriage within India. The Mayo controversy increased the speed for campaign reforms. In 1928, the Sarda Bill was introduced to abolish all child marriage in India. Many women activists worked with British government officials to increase support of the legislation on child marriages. The Sarda bill was passed in 1929, and many believe that passage of the bill was due to the writings in *Mother India* (Sinha, 2002).

Work strategies. Stone (2007) wrote in detail about the Opt Out Revolution, which concerned work life balance and why women are really opting out. Stone stated that some of the reasons why women leave the work force have nothing to do with the choice of being home with their children. The reason is that flexibility in the workplace is not provided to them to make the

choice of being the employee and the mother. The women in this study found when their employers offered them some form of part time work or remote work they seemed to stay in their positions longer. Flexibility in the work place was addressed by many Indian women in this study. Some women in the study thought if they emulated men they would be able to take advantage of career advancements. Networking was also a common topic spoke about in the interviews. Many people were able to combine work and life responsibilities through networking events and women's groups, which was mentioned in the literature review (Lamani & Honakeri, 2012; Seibel & Khadka, 2002; Villi, 2013).

Multiple roles concerning family and work can be satisfying, but most times it is related to conflict, stress, and overload in work. Pleck (1977) discussed the term *family to work spillage* and that spillage is more apparent to women than it is for men. The family and work environment are the two main factors of problems for the working mother.

Religion. Women are not only discriminated against by gender but also because of social class status based within the Hindu religion. It has become the way woman are treated and viewed within Indian society. The bases of inequality in India originated with the ideology of the caste system. Roughly 160 million people, which is one-sixth of the population of India have been undergoing persecution based on this caste system that has been in place in Hindu theology for 2000 years (Guru & Sidhva, 2001). The violence against women also causes them to be suppressed throughout their entire lives. There are sections in the Indian Penal Code, which is embedded in society, that make crimes against women legal. There are many referenced made in Chapter 2 regards to women rights in India (Dutt, 2013).

As stated in the literature review the Hindu religion is one of the reasons for the long time struggle of women inequality in India. In this study there were a total of 15 women who were

Hindu that were interviewed. There are about 10,000 different types of religious sects within India. Within all these religions are perverted forms of theology that cause a gender gap between the male and female. The bases of inequality in India originated with the ideology of the caste system. Roughly 160 million people, which is one-sixth of the population of India have been undergoing this caste system that has been in place in Hindu theology for 2000 years (Bissel, 2009).

Mentor. As mentioned in the findings section, a majority of the women had some form of mentorship in their life. The mentors most of the time were men. Many women looked up to their grandfathers, fathers, work colleagues, spouses, and direct reports. In the literature review there was mention of women similar to Indira that found mentorship from Gandhi, her grandfather, and father. Many of Indira's political influences came from Gandhi during his passive resistance movement. She called him Bapu. Indira wrote to her father when she was studying in boarding school:

Gandhi made a great impression on me and has taught me a lesson...These last...days have been terrible...when I saw his condition I thought he would not survive. And from eight o'clock to twelve some of the worst hours I have spent in my life. But now I am perfectly assured that Bapu can do the most imaginary [unimaginable or extraordinary] things. (as cited in Frank, 2001, p. 123)

Meaningful career. Indian women tend to believe that if they create a low profile in their work environment, they would be able to manage both work and family. Most research shows that when women start seeing a role conflict and other pressures regarding time commitments, their career commitment decreases. In turn, they spend less time at work because less commitment will decrease the conflict between work and family life (Greenhaus & Beutell,

1985; Sekaran, 1986). Women are beginning to prefer work responsibilities that include more flexible working hours and offer shorter work times. If they do not receive these accommodations, Indian women will begin to experience increased restrictions of their career achievements and aspirations. Their personal achievements also will begin not to become a priority.

Commitment in the work place was mentioned in the study because the ones that had a meaningful career and enjoyed their work were committed to the organization. Many women eventually developed a guilt complex when they had small children because there are no well-equipped areas of day care near them. This creates stress at work and that creates another role conflict. In India, finding domestic help can be expensive and is not very reliable (Sekaran, 1992). Many women shared this frustration but overcame it by having their in-laws, family members, and members of their community help. This allowed them to commit to their workplace. This made them more successful. Commitment in the workplace was mentioned a few times in the literature review (Buddhapriya, 2009; Felfr & Yan, 2009; Greenhaus & Beutell, 1985; Sekaran, 1986).

In the literature review, there was a section on commitment in the work place and how it was created by leaders with strong characteristics in emotional, cultural, and moral intelligence (House, 2004; Kouzes & Posner, 2007; Smith & Doyle, 2002; Young, 1991). Leaders have qualities such as passion, vision, knowledgeable understanding of the industry, the ability to think critically, perspective, adaptability, and continual learning. Leaders must incorporate strong integrity where subordinates are able to trust them (Olson, 2009). Felfr and Yan (2009) noted that cultural differences can cause different levels of commitment due to motives, values, beliefs, and identities.

Self-care. In the literature review, women thinking of themselves was not mentioned frequently. The literature review did discuss many sections of women sacrifice and selflessness, which speaks of women being treated within Indian society; as second class citizens. There was mention of women that have strived in leadership roles (Guru & Sidhva, 2001; Loganyaki, 2013, Varma, 2010).

Barriers of entry. In this study, the researcher uncovered many barriers of entry for Indian women in the workforce, which included: family perceptions, religion, and job discrimination. Sen (1999) discussed the form of violence against women in the twentieth century when there was a large increase in the use of the dowry system, which put the value of a women in monetary definitions. There were also many restrictions placed on the remarriage of widows and how widows were treated. All these occurrences devalued the women work force within India.

As mentioned in the literature review, the reason marriages are premature are because of the fact that an unmarried women can hurt the reputation of the whole family. The parents based on family alliances rather than the consent and feelings of the children also arrange the marriages. The women have much respect for the family and rarely disobey their family wishes that may cause shame. The marriages are also arranged within the same caste. This, in turn, creates large pressures for men to increase their social status and earning potential so they can receive higher dowries (Loganyaki, 2013).

Also, some of the participants stated that India has a flawed economical system and that they would love a better India for their family and children. As referenced in the literature review, many of the issues women in India face come from the government and social issues that surround the country as a whole. The infrastructure needs to be revamped so it can work for its

people. Bissel (2009) wrote, “India is not a poor country. It is a poorly managed country” (p. 1). India as a whole is a country with rich human and natural resources, yet 77% of the population is in poverty. The constant caste and religious issues are one of the reasons for poverty in India. Friedman (2005) also discussed how developing countries and companies have dealt with the flattening of the world. Many countries especially that of India, have experienced many forms of colonialism that have changed the present and future of India.

Barriers of entry were referenced throughout the literature in sections of Indian women history, Indian culture and norms, Indian religion, and making India work (Aleaz, 2012; Bissel, 2009; Guru & Sidhva, 2001; Loganyaki, 2013; Varma, 2010). The caste system became very prominent in the south of India in the 1920s and 1930s. The Indian population was exposed to caste prejudice in every aspect of life. Many streets were banned to the untouchables with signs reading Brahmins only (Frank, 2001). This caste system not only creates inequities but also creates even more social barriers for women.

Limitations of Study

A total of 20 women were interviewed for this study and the main limitation was the sample size performed on such a large population. Bryman (2008) stated that making assumptions on large populations from a small sample size can lead to inaccurate results. There are many reviews of qualitative research in which educators believe the data being too subjective, difficult to replicate, generalized, and not transparent yet, it is prominently used in the feminist research framework.

Internet based interviews have many disadvantages in this particular study because the digital responses produced shorter responses. In the study conducted by Cissna-Health (2012), one can notice that her word counts in interviews were almost double those of this particular

study. Her interviews were completed face to face and the amount of data received was not comparable to this study. It became apparent that with face to face interviews the percentage of strategies found in each interview was much higher. In an internet based interview there is not a natural flow of information from the researcher to the participant. The amount of data that is received is lower and the ability to find themes with that much information was less apparent. In internet based interviews although they are able to answer the interviews at their own convenience the responses were not as detailed.

Internet based research studies can also have many disadvantages. One in particular is the lack of a personal touch and rapport when the subject is not in a face to face interview. A researcher does not pick up on cues that are seen when having conversations with human subjects. The emotional piece is taken out of this form of data collection (Bryman, 2008).

Recommendations for Future Research

In the future it would be significant to research Indian women here in the United States and how they cope with work-life balance domestically. Consequently, it would be important to consider a comparison of both studies to see to what strategies Indian women are using both domestically and internationally. The Indian culture is deep rooted within every Indian, so it would be significant to see how the culture is altered, changed, or untouched in an American society. This would be a beneficial parallel study to undergo.

A study with other culturally and religiously dependent countries would help explore the phenomenon of women in work-life balance. Women in Iran, Iraq, UAE, and other countries, could be a great topic for future research. It will help women in these countries find strategies to overcome barriers of entry within the work place where women are struggling to make a name.

Conclusion

There have been many studies dealing with with-life balance issues, but not many of them have focused on the cultural aspects that women are dealing with that make them choose between work and family. This study focused on the cultural variables and barriers of entry that women experienced in India. These women were raised in a different environment so results varied. The study also analyzed the experiences of women in relation to their identity and relationship style. The social constructivist perspective discussed by Creswell (2009) shows that individuals try to find meaning of the world around them especially where they work and live. This was a qualitative phenomenological study that utilized open ended question through the use of the internet, that allowed participants to share their life story privately within their own environment.

This phenomenological study utilized Geile's (2008) life course framework to interview 20 Indian women in finance living in India. The responses were empowering and diverse as the women shared their lives for this study. The research found 56 strategies for women in India to utilize that could bring them work-life balance. Within those 56 strategies nine themes emerged. The themes seem basic but the sub categories of the strategies are what make them different than any other study.

The strategies that were uncovered in this study can be used by women in India to continue their education or to allow them to take advantage of the next career advancement. The core issues of India as a country have not been solved within this study, but it has shed some light on the treatment of women in India and in the work force. It revealed the difficulty of women in finance trying to advance in an industry dominated by males. It showed the many barriers of entry into the workforce and strategies women could use to overcome them. Through

the support of the family, gaining independence, self-education, women's empowerment, work strategies, faith, having mentors, choosing meaningful careers, and self-care women could create a work-life balance for themselves as long as they had the confidence to do so.

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APPENDIX A

Socio-demographic Questions

Birth Date _____

Place of Birth _____

Country of Residence _____

Education level _____

Occupation _____

Marital Status _____

Marital Status

Year _____

Spouse (partner) birth date _____

Husband's (partner's) education and occupation _____

Children (gender and year of birth) _____

Mother's education and occupation _____

Father's education and occupation _____

Religious Background _____

Number of People living in your household _____

Number of generations living in your household _____

Instrument Interview:

Question #1. [Early adulthood]

About the period in your life immediately after college or your early twenties. What was your major, name of your college, and year of graduation, what about graduate education? What did

you think you would like to become in terms of occupation and type of lifestyle or family life...What were you thinking then and how did things actually turn out.

Question #2 [Childhood and adolescence]

Thinking of the period in your life before college and the goals that you and your family held for you, what was your family's attitude toward women's education and you going to college and what you would become? What was the effect of your parents' education, presence of brothers and sisters, family finances, involvement in a faith community, family expectations? How was your education different from or similar to that of your parents and brothers and sisters?

Question #3 [Adulthood – current]

Since college, what kinds of achievement and frustration have you experienced? What type of mentors have you had? What has happened that you didn't expect-in employment, family, faith, further education? Has there been job discrimination, children, a separation or divorce, health problems of yourself or a family member? What about moves, membership in the community, faith community, housing problems, racial integration, job loss? And feelings about yourself? Have there been good things such as particular rewards, satisfaction, or recognition?

Question #4 [Adulthood-future]

Looking back at your life from this vantage point, and ahead to the future, what are your main concerns? What are your goals, hopes and dreams for the next few years? What problems do you hope to solve? Looking further out, where do you hope to be a few years from now with respect to work or finishing graduate school, family, faith, community, mentors, health, finances, etc.?

Question #5 [Strategies for balancing life]

What coping strategies do you use to respond to concerns related to the plurality of roles? Have you ever felt pressured to choose between work and home? What made you think that you could

do both successfully? Do you feel that your family life or work life have suffered because of your involvement in work or family? Have you felt any guilt related to either family or work? Are there times that you felt particularly successful at juggling the demands of both work and home? Why? Were you prepared for the demands of work and life balance? Why or why not? What strategies do you implement in your own life in order to remain balanced?

APPENDIX B

Invitation Letter to Participate

The purpose of this letter is to invite you to participate in a doctoral research study I am conducting at the Graduate School of Education and Psychology, Pepperdine University. The title of the study is – “A Phenomenological Study of Women in India Striving to achieve Work-Life Balance in Finance with Competing Priorities.

My academic and scholarly commitment is based on over two decades of leadership and advocacy for the empowerment of women, diversity and leadership within public and private sector organizations. In particular, discussions and research on the topic of work-life balance are gaining momentum and a prominent place on the national agenda of key thought leaders including First Lady Michelle Obama who identified it as a priority during her husband’s administration.

While all women struggle with issues related to work-life conflict, missing from this dialogue are the voices of Indian women who comprise one of the largest groups in India today. Despite evidence that work is a significant domain in their lives, researchers have limited information about their career experiences or how they integrate the world of work with their personal lives. The study of work-life balance among Indian women is important for three primary reasons; to challenge previously accepted discourses of work and scholarship related to this topic that were based on one demographic perspective; to incorporate new thinking and understanding of the historical and socio-economic impact of balancing work and family from an Indian’s women view point and to contribute to a significant knowledge gap in research related to work-life balance in diverse families.

My research study will follow the life story method. I shall conduct interviews via The Digital Women's Project website with female subjects that are serving in leadership roles in an array of financial institutions. It is anticipated that the interview will require about 60 minutes of your time. You will access the questions of this interview via the Digital Women's Project website (digitalwomensproject.com) and your name will be coded so that your responses will be confidential and anonymous. The timeframe for this study to begin is November 2014. All individuals that participate in this study will receive a copy of the findings if interested.

I hope you will consider this invitation to participate in the study and please know that your participation is completely voluntary. You are free to decide not to participate or to withdraw at any time without affecting your relationship with any other entity. Thank you in advance for your help. If you have any questions or concerns about this study, please do not hesitate to contact me by [REDACTED] or by email linda.shahisaman@pepperdine.edu

Sincerely,

Linda Shahisaman, Doctoral Candidate - Organization Change Graduate School of Education and Psychology

Pepperdine University

APPENDIX C

Interview Protocol

The purpose of this study is to explore the narratives of Indian women's lives as they balance their work activities with the demands of motherhood and or marriage/relationships. It is to understand how professional career women's lives are changing. To accomplish this, we are interviewing females in leadership roles in the financial industry.

This interview will take about an hour. You will begin with reading the consent form and once you continue you will be giving consent to participate in the study. The questions at the beginning are very brief to get a snapshot of you, your present work, your education, and your living arrangements. Then there will be four big questions that are designed to help you recall several different periods of your life. I would like for you to tell me what stands out as being significant about them. Most people find this an interesting and enjoyable process. If, however, at any time you would rather not answer, you are free to decline.

In order to continue with the interview, we need your written consent on this form, which has been approved by the IRB at Pepperdine University, and which assures you that there is no major risk to you in answering any of the questions. If you are uncomfortable with any question, you may decline to answer it, and you may terminate the interview at any time for any reason. The interviewer goes over the form with the respondent and answers any questions. Interviewer collects the form and sends a copy with the interviewee.

Background Questions:

I would like for you to fill out some basic information about yourself on this form that will accompany the interview. It includes information about occupation, marital status, age, etc. The interview instrument:

Question 1. [Early adulthood]

About the period in your life immediately after college or.. your early twenties. What was your major, name of your college, and year of graduation, what about graduate education? What did you think you would like to become in terms of occupation and type of lifestyle or family life.

...What were you thinking then and how did things actually turn out.

Question 2 [Childhood and adolescence]

Thinking of the period in your life before college and the goals that you and your family held for you, what was your family's attitude toward women's education and you going to college and what you would become? What was the effect of your parents' education, presence of brothers and sisters, family finances, involvement in a faith community, family expectations? How was your education different from or similar to that of your parents and brothers and sisters?

Question 3 [Adulthood–current]

Since college, what kinds of achievement and frustration have you experienced? What type of mentors have you had? What has happened that you didn't expect-in employment, family, faith, further education? Has there been job discrimination, children, a separation or divorce, health problems of yourself or a family member? What about moves, membership in the community, faith community, housing problems, racial integration, job loss? And feelings about yourself?

Have there been good things such as particular rewards, satisfaction, or recognition?

Question 4 [Adulthood-future]

Looking back at your life from this vantage point, and ahead to the future, what are your main concerns? What are your goals, hopes and dreams for the next few years? What problems do you hope to solve? Looking further out, where do you hope to be a few years from now with respect to work or finishing graduate school, family, faith, community, mentors, health, finances, etc.?

Question 5 [Strategies for balancing life]

What coping strategies do you use to respond to concerns related to the plurality of roles? Have you ever felt pressured to choose between work and home? What made you think that you could do both successfully? Do you feel that your family life or work life have suffered because of your involvement in work or family? Have you felt any guilt related to either family or work? Are there times that you felt particularly successful at juggling the demands of both work and home? Why? Were you prepared for the demands of work and life balance? Why or why not? What strategies do you implement in your own life in order to remain balanced?

APPENDIX D

Informed Consent Form

Because we value your right to make an informed decision to participate in the TDWP, we must have your consent before we accept a submission. Please click the following link to read the Consent Form. Then you will select the consent to participate to affirm that you have read and agreed to the terms of the information provided in the consent.

Please read this form carefully before returning to the TDWP submission form to share your story. By clicking one Submit button on the TDWP submission form, you will affirm that you have read this form and agree to its terms.

The Pepperdine University Consent to Contribute

Project Title:

The Digital Women's Project: Work-Life Balance Issues for Women

Project Director:

Dr. Margaret J. Weber
 Graduate School of Education and Psychology
 Pepperdine University
 6100 Center Dr.
 Los Angeles, CA 90045
 310.568.5600

This is a consent form for contributing to the Digital Women's Project: Work-Life Balance Issues for Women (TDWP). It contains important information about this study and what to expect if you decide to contribute. All contributions are voluntary.

Please consider the information carefully. Feel free to email Professor Margaret J. Weber ([REDACTED]) or write with questions (Professor Margaret j. Weber, Graduate School of Education and Psychology, Pepperdine University, 6100 Center Dr., Los Angeles, CA 90045) before making your decision whether or not to contribute. If you decide to contribute to the TDWP after reading this document, we assume you have agreed to the terms of this consent form.

Purpose:

Women are making important strides in education, careers, and influencing the global economy, while at the same time nurturing families. This is a study to learn about the life stories of women globally. The Purpose of this study is to establish a global project of women's lives and is threefold:

1. What experiences (identity, relationship style, drive and motivation, and adaptive) shape the life course of women that impact work-family life balance decisions?
2. How do socio-demographic variables (education, age, country of residence, family composition, profession, marital status, spouse education and profession) influence work-family life balance decisions?
3. What are the relationships between influencers (family background, mentoring and faith) and career goals on work-family life balance decisions?

The results of this research study have significance for women and men, as well as organizations as we seek to understand more about the work-family life balance issues facing individuals and families today. The results could help in providing women with better understanding of coping strategies both for work and family life; policies that might be more family friendly; as well as contribute to the body of knowledge that supports women pursuing their dreams. Such an archive has great value as a historical, cultural, and educational record. We want to make it possible for women to contribute their study and have it recorded as part of this record.

The TDWP is designed to collect women's stories of their life journeys to understand how they balance their life activities and to store these in a permanent collection which scholars interested in issues of women and work-life balance can access, study, and learn from.

Procedures/Tasks:

If you wish to become a contributor to the TDWP project, you can respond to the questions on the website and submit your responses in written format or via audio tape which you would upload to the site.

Before you submit your story, you will be to affirm your intent to contribute by posting your story on our website where the stories will be made available to scholars and graduate students who are interested in women and work-life balance issues. You can indicate if you wish your story to be private or public. Either way, you can indicate that you do not wish your name to be associated with your story and it can be anonymous. You can respond in your native language or respond in English. If you choose to respond in your native language your story will be transcribed into English for research purposes.

Duration:

We estimate that responding to the questions of your life history will take approximately one hour depending on how much time you choose to take. The amount of time you spend on your responses is entirely up to you.

The intent of the TDWP is to provide stories of amazing women and how they approach life for balancing the many activities for use by scholars in perpetuity.

Risks and Benefits:

After you register with TDWP and submit a narrative about your life story using our online registration and submission forms, only TDWP Director and her graduate students will have access to your name and e-mail address. This information will only be used to contact you about your submission. When you submit your responses, you can choose to have the information publicly available or for it to be private for the researcher and her graduate students only.

You should not include any information that will put you or others at risk when it is made public on the site.

Anyone interested in issues of women and the way in which they cope and balance work-life activities stand to gain a great deal about the issues and strategies that women use daily to respond to life and their journey. With stories from women globally, one can begin to understand the various struggles, the accomplishments, and the contributions that women are making to globally.

Incentives:

By contributing your life journey narrative to the TDWP, your story will become part of a public archive that has great value to scholars and to the public as a historical, cultural, and educational record.

Contributors' Rights:

You are free to decide not to participate or to withdraw at any time without it affecting your relationship with any entity.

You can choose whether to not to allow your personal contact information to be made public and associated with your story. You can also decide not to answer any questions regarding personal information that are presented on the TDWP submission forms. However, once you have submitted your responses to the research questions on the TDWP website and agreed that it can be publicly posted, the information you have provided cannot be removed from the TDWP.

An Institutional Review Board responsible for human subjects at the Pepperdine University reviewed this project and found it to be acceptable, according to applicable state and federal regulations and University policies designed to protect the rights and welfare of contributors.

Contacts and Questions:

For questions, concerns, or complaints about the project you may contact Dr. Margaret J. Weber, Graduate School of Education and Psychology, Pepperdine University, 6100 Center Dr., Los Angeles, CA 90045, 310.568.5600 or [REDACTED]

For questions about your rights as a contributor to this project or to discuss other study-related concerns or complaints with someone who is not part of the research team, you may contact Kevin Collins, IRB Chairperson at the Graduate School of Education and Psychology ([REDACTED] or call at 310.568-2305).

Contributing to the study:

I affirm that I have read (or someone has read to me) this form and I am aware that I am being asked to contribute to an archival project. I have had the opportunity to ask questions and have had them answered to my satisfaction. I voluntarily agree to contribute to this project.

After you have read this form, please close your window and return to the TDWP submission process to respond to the study questions!

APPENDIX E

Thank You Letter to be Sent after Initial Interest in the Study

Dear

Thank you for expressing interest as a potential participant in the study on work- family life balance issues for women that I am conducting as a part of my doctoral research study at the Graduate School of Education and Psychology at Pepperdine University.

The study of work-life balance among Indian women is important for three primary reasons; to challenge previously accepted discourses of work and scholarship related to this topic that were based on one demographic perspective; to incorporate new thinking and understanding of the historical and socio-economic impact of balancing work and family from an Indian women's view point and to contribute to a significant knowledge gap in research related to work-life balance in diverse families.

I shall be contacting you shortly via email to send you the link where you can answer the questions via the Digital Women Website. Please be thorough in your responses because you will only be given one opportunity to submit your responses. Please schedule a date and time best for you that will allow for little or no interruption because it will take approximately 60 minutes to complete. Your participation in this study is completely voluntary. You are free to decide not to participate or to withdraw at any time without it affecting your relationship with any other entity.

Thank you again in advance for your interest. If you have questions or concerns about the study, please feel free to contact me by telephone at [REDACTED] or by email at

[REDACTED] If you would like to receive verification of your participation in the study, I am happy to provide that upon request.

Sincerely,

Linda Shahisaman

Doctoral Candidate and Researcher Pepperdine University

Graduate School of Education and Psychology

APPENDIX F

IRB Approval

PEPPERDINE UNIVERSITY

Graduate & Professional Schools Institutional Review Board

November 3, 2014

Linda Shahisaman

Protocol #: E0914D06

Project Title: A Phenomenological Study of Women in India Striving to Achieve Work Life Balance in Finance With Competing Priorities

Dear Ms.

Thank you for submitting your application, *A Phenomenological Study of Women in India Striving to Achieve Work Life Balance in Finance With Competing Priorities*, for exempt review to Pepperdine University's Graduate and Professional Schools Institutional Review Board (GPS IRB). The IRB appreciates the work you and your faculty advisor, Dr. Weber, have done on the proposal. The IRB has reviewed your submitted IRB application and all ancillary materials. Upon review, the IRB has determined that the above entitled project meets the requirements for exemption under the federal regulations (45 CFR 46 - <http://www.nihtraining.com/ohsrsite/guidelines/45cfr46.html>) that govern the protections of human subjects. Specifically, section 45 CFR 46.101(b) (2) states:

(b) Unless otherwise required by Department or Agency heads, research activities in which the only involvement of human subjects will be in one or more of the following categories are exempt from this policy:

Category (2) of 45 CFR 46.101, research involving the use of educational tests (cognitive, diagnostic, aptitude, achievement), survey procedures, interview procedures or observation of public behavior, unless: a) Information obtained is recorded in such a manner that human subjects can be identified, directly or through identifiers linked to the subjects; and b) any disclosure of the human subjects' responses outside the research could reasonably place the subjects at risk of criminal or civil liability or be damaging to the subjects' financial standing, employability, or reputation.

In addition, your application to waive documentation of informed consent has been **approved**.

Your research must be conducted according to the proposal that was submitted to the IRB. If changes to the approved protocol occur, a revised protocol must be reviewed and approved by the IRB before implementation. For any proposed changes in your research protocol, please submit a **Request for Modification Form** to the GPS IRB. Because your study falls under exemption, there is no requirement for continuing IRB review of your project. Please be aware that changes to your protocol may prevent the research from qualifying for exemption from 45 CFR 46.101 and require submission of a new IRB application or other materials to the GPS IRB.

A goal of the IRB is to prevent negative occurrences during any research study. However, despite our best intent, unforeseen circumstances or events may arise during the research. If an unexpected situation or adverse event happens during your investigation, please notify the GPS IRB as soon as possible. We will ask for a complete explanation of the event and your response. Other actions also may be required depending on the nature of the event. Details regarding the timeframe in which adverse events must be reported to the GPS IRB and the appropriate form to be used to report this information can be found in the *Pepperdine University Protection of Human Participants in Research: Policies and Procedures Manual* (see link to "policy material" at <http://www.pepperdine.edu/irb/graduate/>).

Please refer to the protocol number denoted above in all further communication or correspondence related to this approval. Should you have additional questions, please contact Kevin Collins, Manager of the Institutional Review Board (IRB) at gpsirb@pepperdine.edu. On behalf of the GPS IRB, I wish you success in this scholarly pursuit.

Sincerely,

A handwritten signature in cursive script that reads "Thema Bryant-Davis".

Thema Bryant-Davis, Ph.D.
Chair, Graduate and Professional Schools IRB

cc: Dr. Lee Kats, Vice Provost for Research and Strategic Initiatives
Mr. Brett Leach, Compliance Attorney
Dr. Margaret Weber, Faculty Advisor

APPENDIX G

Brief Description of 56 Work-life Balance Strategies

Accept Guilt: Not to be constantly feeling bad for accomplishments and realizing to accept less time at work or home.

Accumulation in society: Fitting in with work and knowing you audience.

Approval from Father: Needing approval from the father.

Approval from in Laws: Needing approval from in-laws.

Balance: Having a balance with work and life.

Be a Leader: Step up and show characteristics of a strong leader and have a voice.

Caste: Status given at birth.

Children's success: When children are successful makes women feel their sacrifices have been worth it all.

Combining work and family: Associating work and family life together and multi-tasking.

Commitment to the work place: Committing to the work place due to a meaningful career.

Community involvement: Being part of the community and women's groups.

Confidence: Showing confidence in ones work.

Creating a competitive advantage: Gain a skill that is irreplaceable in ones industry.

Demand from others: Demand respect and support from others. Also demand positions on deserves.

Education: Continuing education and self-education.

Emulate men: Have a stronger voice like men and speak up.

Family: Having support and approval from the family.

Financial independence: Not having to rely on others financially.

Flexibility in the work place: Being able to have options when deciding to work full time and have a family

Friends: Having supportive friends

Get a guru: A mentor in the realm of religion

Girl club: One has responsibilities to further develop other women. It is a social responsibility.

Goal setting: Setting goals and sticking to them.

Having children later: Having children later on in life.

Healthy lifestyle: Living a healthy lifestyle.

In-laws support: Support from in-laws.

Independence: Not having to depend on others financially and personally.

Indian movies: One of India's pass times is watching films in the Bollywood industry. It correlates with self-care and spending time doing activities that are fun.

Karma: Concept that one reaps what they sow.

Language: In finance speaking multiple languages gives one an advantage. In India it is very useful to learn English.

Liberalism vs conservatism: open minded vs close minded.

Marital independence: Independence from spouses.

Meaningful work: Having a passion for what one does.

Meditation: Stillness and calmness associated with exercise and religion.

Mentor: Having someone that one can look up to or help move one along in their careers

Motivation: Having the drive to move forward.

Networking: Events that allow one to meet other individuals with a common goal or interest.

Peer development: Development individuals with a common goal.

Positivity: Uplifting oneself.

Religion: One's faith and beliefs.

Sacrifice: Giving up certain things in life for more important things.

Self-care: Doing things for oneself.

Self-control: Controlling oneself.

Self-education: Spending time on one's own education and furthering one's own development.

Selflessness: Thinking of others before oneself.

Sharing responsibility: Sharing responsibility with family, friends, and work.

Spouses respect: Respect from spouses.

Spouses support: Support from spouses.

Staying relevant: Making sure they that one is educating in their profession and the changing environment.

Traveling: Going abroad for pleasure, work, or education.

Understanding fate: Most Indians believe in Karma and the afterlife and they believe in the idea of fate. Understanding fate gives them a calmness.

Women's collectives: Group of women that have a similar cause.

Women's empowerment: Being a part of a group of women that can help and motivate each other.

Women's groups: Being a part of a group of women that share a common interest.

Work strategies: Tools to help one move forward in their career.

You time: Allowing time for oneself.

APPENDIX H

EDOL Course Integration

Course	Instructor
EDOL 714: Organizational Behavior Theory & Design	Rhodes
EDOL 740: Personal Leadership	Weber
EDOL 729: Information Literacy and Scholarship	Davis
EDOL 700: Leadership Theory and Practice	Madjidi
EDOL 724: Ethical Leadership and Social Justice	Hyatt
EDOL 734A: Data Analysis and Interpretation	Madjidi
EDOL 754A: Economic and Political Systems	Madjidi
EDOL 754B: International Policy Experience	Schmeider
EDOL 758A: Consultancy Project	Harvey
EDOL 734B: Data Analysis and Interpretation	Madjidi
EDOL 756: Leading Educational Programs	Allen
EDOL 758B: Consultancy Project	Harvey
EDOL 730A: Research Methods and Evaluation	Leigh
EDOL 759: Law and Dispute Resolution	Tobin
EDOL 762: Transforming Organization in a Global Community	Schmieder
EDOL 730B: Qualitative Research and Analysis	Davis
EDOL 757: Entrepreneurship	Caesar
EDOL 753A: Management and Policy Development	McManus
EDOL 753B: National Policy Experience	McManus
EDOL 787: Comprehensive Examination	McManus