

Negotiating Work and Care: The Invisible Barrier to Women's Career Advancement



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Abstract

The poor representation of women on corporate boards has been a cause of concern amongst governments and policymakers in recent years. Despite policy initiatives and organisational efforts, women's representation in senior leadership positions remains minimal. The efforts towards bridging this gap have only been able to ensure a tokenistic representation of women. Extant literature attributes this gap to lack of a sufficient pool of qualified women candidates, a consequence of the hindrances which obstruct women's career progression. In view of this, the present study based on responses from 563 respondents examines the role of family obligations in hindering women's rise to corporate boards, with a particular focus on the Indian insurance sector, a relatively under-explored area. It adds to the existing literature by highlighting a critical gender-based perceptual gap in how men and women view the role of these obligations as barriers with women recognising the impact more strongly than men. The findings have important implications for legislators, policymakers, and corporate boards in designing more effective strategies to promote diversity and inclusion, leading to improved corporate governance outcomes.

Keywords: Gender diversity, family obligations, Indian insurance sector, Gender Disparity

Introduction

In today's world, women have moved beyond the traditional domestic boundaries to pursue education, careers and make substantial economic contributions. This has brought about a significant shift in their roles and status. Women, today, are visible across sectors, including corporate environments. However, the corporate world exhibits a dichotomy wherein the presence of women in large numbers in entry- to mid-level management roles gets reduced substantially at senior leadership and corporate board levels. This scarcity of women at the top levels demonstrates the ineffectiveness of gender diversity initiatives at these levels.

In contemporary times, DEI (Diversity, Equity and Inclusion) has become the need of the hour, and corporations are struggling to rectify the situation. The extant literature provides compelling evidence to justify the need for an adequate representation of women on corporate boards covering both financial and non-financial aspects. It illustrates the positive impact of women in different areas, including their contributions to financial value (Erhardt, Werbel and Shrader, C. 2003; Carter *et al.*, 2003, 2010) and decision-making through their diverse viewpoints and skills (Rosener, 1990; Huse *et al.* 2009; Bilimoria, 2000; Isidro and Sabral, 2015) leading to enhanced corporate governance. The literature also

brings forth the role of women in bolstering the organisation's public image and increasing stakeholders' confidence. (Daily and Dalton, 2003; Bilimoria, 2006). However, despite such conclusive grounds, women have not been given their due representation on corporate boards. Though Governments and authorities have enacted legislative and administrative measures to correct this imbalance, women still remain largely underrepresented (Klettner *et al.*, 2016), pointing to the presence of deep-rooted patriarchal mindsets and thought processes. (Rao and Tilt, 2016; Sarkar, J and Selarka; Martin *et al.*, 2008; Mathisen *et al.*, 2013) This highlights the need for governments and boards to discover the reasons behind this under-representation and then contemplate measures to correct the situation.

While earlier studies have focussed on the role of structural and organisational barriers to women's career advancement, very little attention has been paid to the role of family obligations as a crucial constraint in women's career trajectories. The compelling demands of caregiving responsibilities and professional aspirations often create role conflict for women which they have to continuously navigate, which impacts their rise to senior leadership positions. Further, the existing literature lacks a gendered understanding of the role of these responsibilities as hindrances to women's career progression. The present study investigates this aspect and adds to the existing literature by identifying a significant gender-based perceptual gap regarding the role of these obligations on women's career progression.

Literary Background

Researchers, practitioners, and governments worldwide realise the importance of having gender-diverse boards. However, despite all their efforts, women are still underrepresented as boards continue to be skewed in favour of men. According to the eighth edition of Deloitte's Women in the Boardroom report,(2024), women hold less than one-fourth of board seats worldwide. The report further states that at the rate at which the number of women is increasing, gender parity cannot be reached before 2038 or even

later. (Deloitte, 2025). This highlights the gravity of the situation, which is further reinforced by figures from the ILO report, according to which, though globally women constitute approximately 50.1% of the global working age population, they only account for 40% of total employment and 35.4% of managerial positions. This underscores the need for all stakeholders to address this issue with greater focus and attention.

The existing literature demonstrates that despite the increasing participation of women in the workforce, they face significant barriers to rising to top leadership positions. Their progress seems to hit a roadblock at the middle management level, with very few making it to top leadership roles or board positions. (Alvesson and Billing 1997; Crampton and Mishra 1999; Wah 1998; Wentling 2003) As per a report by Avtar Group, India's leading consulting firm for Diversity, Equity, and Inclusion (DEI), the percentage of women in entry-level positions increased from 33% in 2017 to 38% in 2022. However, the percentage of women in higher management positions remains low. At the managerial level, it drops to 26%; at the senior management level, to 18%; and at the corporate executive level, to just 17%. The government enacted legislation under section 149(1) to mandate a minimum percentage of women directors on corporate boards, in response to the almost negligible voluntary appointment of women by the corporates. Over the last few decades, boards have become more gender-balanced but significant gaps in gender equality persist.

Women's rise to the top leadership positions is necessary for gender parity and for making boards more representative and impactful. To enable that, it is imperative to unearth the impediments that prevent women's rise to the top. Literature, though not conclusive, does bring forth many such factors that cover a broad spectrum, including women's personality traits (McKinsey 2007; Oakley 2000; ILO, 2019; Banerjee *et al.*, 2010), family obligations (McKinsey 2007; Crampton, S. M., and Mishra, J. M. 1999; Buddhapriya, S. 2009); organisa-

tional policies (Wentling 2003; McKinsey 2021; Crampton, S. M., and Mishra, J. M. 1999); societal factors, (VanderBoon 2003; Biernat, M., and Kobrynowicz, D. 1997; Baruch, G. K., Biener, L., and Barnett, R. C. 1987; Okin, S. M. 2015) and attitudes of male bosses/colleagues (Heilman, M. E., and Parks-Stamm, E. J. 2007; Oakley 2000, Ryan and Haslam 2007).

Role of Family Obligations

Historically, family roles have been divided along gender lines, with men as primary earners and women responsible for domestic work and caregiving. This arrangement limited women's financial independence and reinforced their subordinate status. Over time, women pursued education and entered the workforce to achieve economic autonomy and support household incomes. However, this shift created a dual burden, as women continued to manage domestic responsibilities alongside professional roles.

Research indicates that balancing work and family is a widespread challenge that cuts across demographics, occupations, and regions. Despite increased workforce participation, women still shoulder a disproportionate share of caregiving duties due to persistent cultural norms, reinforcing structural gender inequality. The expectation to perform effectively in both professional and domestic spheres often leads to work-life conflict, restricting women's career advancement and mobility.

Family responsibilities become especially critical during mid-career stages, when both professional and personal demands intensify. In the absence of supportive family systems and flexible workplaces, many women prioritise family over career growth, contributing to the "leaky pipeline" phenomenon where organisations lose women at senior levels. While existing studies highlight multiple barriers, limited attention has been given to family obligations as a distinct factor. This study addresses that gap by examining their impact on women's career progression in India's insurance sector.

Role of Family Obligations- The India Perspective

Family obligations are a significant barrier to women's career progression worldwide, but their influence assumes particular significance in the socio-cultural context of countries like India, where traditional gender-role expectations play a considerable role in shaping women's participation in the workforce and their career aspirations. Despite the rise in education and exposure, women in India have to shoulder a major burden of familial and caregiving responsibilities which impacts their professional growth. (Singh and Patnaik, 2020; Afridi *et al.*, 2025; Buddhapriya, S. 2009). Coupled with this, organisations also provide limited support in terms of gender sensitive policies like flexible work arrangements, child care support, emergency care for children and elders and mentorship, which limits women's ability to cope with the dual burden. (Crampton and Mishra, 1999; ILO, 2015; Wentling, 2003; Shrivanthi, *et al.*, 2013; Buddhapriya, S., 2009). Society continues to be influenced by age-old beliefs about the roles and responsibilities and financial needs of women, which further adds to the challenges women face. (Adler and Izraeli, 1994). Extant literature shows that Indian women experience higher levels of work-family conflict as compared to men, which reinforces the role of families, organisations and society in continuing to burden women with unrealistic expectations and responsibilities. (Komal *et al.*, 2021). In the context of this investigation, the role of family responsibilities within a sector and country-specific setting assumes particular significance in order to shed light on the structural barriers that affect women's rise to the echelons of the corporate world.

Based on the above review of extant literature, the following statements were used to understand the impact of family obligations on women's career progression.

Table 1: Statements for Survey

S. No.	Item Description
1.	Most working women carry a double burden of work and family responsibilities.
2.	Family and personal obligations are a barrier to the progression and productivity of women in their careers.
3.	Women may have to give up their careers for their families.
4.	To succeed in their careers, women need supportive families.

Theoretical Framework

To understand the role of family obligations in influencing women's career progression, the study draws on the work-family conflict and gender role theories. The work-family conflict theory highlights how professional responsibilities conflict with family obligations impacting an individual's ability to navigate their professional journeys particularly their leadership journeys which require uninterrupted participation (Greenhaus and Beutell, 1985). This holds particularly true for women especially in the socio-cultural contexts of countries like India where they continue to bear a disproportionate share of family responsibilities which impacts their career progression and access to growth opportunities. Gender role theory explains how social stereotypes about gender influence perceptions about women's role in families and thus their professional roles. (Eagley and Wood, 2012). Such expectations not only impact women's career trajectories but also influence the manner in which men and women view the role of family responsibilities in women's career progression. Thus the two theories enable an understanding of how family responsibilities function as structural barriers and are perceived differently by men and women impacting women's professional journeys.

Research Methodology

The study adopts a descriptive research design based on primary data collected through a structured online questionnaire administered to employees in the Indian insurance sector to examine gender-based differences in perceptions regard-

ing the impact of family and caregiving responsibilities on women and their careers.

Industry Sector Choice and Rationale

The study explores the role of family obligations as barriers to women's rise to corporate boards in the Indian insurance sector, a relatively under-explored sector compared to the banking sector (Anderloni *et al.*, 2020). Owing to the sector's accountability to a large number of stakeholders (Doherty and Dionne, 1993; Lamm-Tennant and Starks, 1993), strong corporate governance is essential for it, and gender-diverse corporate boards are a crucial element of such governance. However, past studies show, that women are underrepresented on insurance company boards (Anderloni *et al.*, 2020) despite recent increases, largely the result of legislative requirements.

Sample and Data Collection

Data were collected from employees working in private and public insurance companies including general, life and insurance broking companies. The sample included all employees from the middle management to the board level, across functional areas and gender.

A structured Google form was administered to 700 individuals using convenience sampling, of which 563 responses were received (response rate of 80%). After data cleaning, 3 invalid responses were removed. The final analysis include 177 female and 386 male respondents aged between 27 and 62 years. The researcher included 4 research questions in the survey, which were the result of an exhaustive literature review. A seven-point Likert scale was used (ranging from 1 = strongly disagree to 7 = strongly agree). Participation was voluntary and kept anonymous.

Reliability and Validity

The internal consistency was assessed using the Cronbach's Alpha (0.752) indicating acceptable internal consistency (Table 2).

Table 2: Reliability Score

Variable	Cronbach's Alpha	No. of Items
Family Obligations	0.752	4

The content validity of the questionnaire, was reviewed by SMEs (Table 3), whose suggestions to modify the language and structure of the questions were duly incorporated.

Table 3: Profile of SMEs for Content Validation

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

Findings

The data obtained were analysed using descriptive and inferential statistical techniques. The percentage method was used to examine the distribution of perceptions regarding the role of family obligations in women’s career progression. The results of the analysis are presented through bar diagrams. The chi-square test was used to assess whether statistically significant differences exist between male and female respondents in their perceptions about the role of family obligations.

The gender-wise distribution of the respondents’ perceptions is presented in Figure 1.

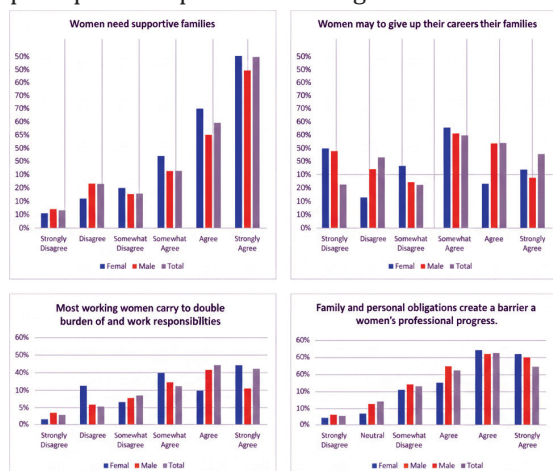


Fig. 1: Gender-wise distribution of respondents’ perceptions regarding the role of family obligations in women’s career progression

As shown in the above figure, the majority of respondents (85%) agreed that women need supportive family structures to succeed in their careers, with nearly equal proportions of men (83%) and women (87%) expressing this view. For the purpose of analysis, overall agreement includes responses recorded under the categories “somewhat agree” “agree” and “strongly agree”.

Similarly, a large proportion of respondents (69%) agreed that women may need to sacrifice their careers for their families. However, a higher proportion of female respondents (80%) expressed this view compared to male respondents (64%). A notable proportion of 16% of male respondents expressed a neutral opinion.

A majority of respondents (87%) also recognised that most working women shoulder a double burden of professional and family responsibilities. A higher percentage of female respondents (93%) expressed this view compared to male respondents (83%).

Furthermore, a majority of respondents (87%) acknowledged that women’s professional progress is impacted by family and personal obligations. However, once again, a higher proportion of female respondents (84%) expressed this view, compared to 69% of male respondents. Notably, 17% of male respondents expressed their neutrality regarding the role of such obligations.

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

Table 4: Results of Chi-square test of Independence between Gender and Perceptions of Women’s Family Obligations as Hindrances (N=563, F=177, M=386)

S. No.	Statement	χ^2 (Pearson)	df	p-value
1.	Women need supportive families to succeed in their careers	2.376	6	0.305

S. No.	Statement	χ^2 (Pearson)	df	p-value
2.	Women may have to give up their careers for their families	15.432	6	<0.001
3.	Most working women carry a double burden of family and work responsibilities	7.987	6	0.018
4.	Family and personal obligations create a barrier to women's professional progress	14.453	6	0.001

The results indicate that there are no statistically significant gender differences ($\chi^2(6) = 2.376$, $p = 0.305$) in perceptions regarding the need for supportive families for women's career advancement. However with respect to the perceptions regarding the need for women to sacrifice their careers for family responsibilities ($\chi^2(6) = 15.432$, $p < 0.001$), the dual burden of work and family responsibilities differences ($\chi^2(6) = 7.987$, $p = 0.018$), and the role of family and personal obligations in affecting women's career progression ($\chi^2(6) = 14.453$, $p = 0.001$), statistically significant gender differences exist.

The findings, therefore, highlight that while respondents across both genders recognised the role of family structures in women's career advancement, the constraining impact of such obligations on their professional progress was recognised more significantly by women as compared to men.

Discussion

The findings highlight the role of family obligations in influencing women's rise in the corporate sector. The majority of the respondents recognised the importance of supportive family struc-

tures in women's career progression. However, a deeper gender-based analysis revealed significant perceptual gender differences regarding women's need to sacrifice their careers for their families, the dual burden of work and family responsibilities and the role of family obligations on women's professional progress. While women recognised these factors as constraints in professional journeys, men demonstrated comparatively lower recognition of their impact.

These findings reinforce earlier studies on work-family conflict by showing that family responsibilities continue to hinder women's career trajectories despite their rising participation in the workforce. The stronger recognition of the dual burden of work and family responsibilities by women is consistent with earlier studies showing that women continue to bear a disproportionately large share of domestic responsibilities. (Crampton and Mishra, 1999; Acker, 2009; Banerji *et al.*, 2010). This burden considerably impacts the pace and continuity of their career progression, particularly during professional advancement stages (Veale and Gold, 1998).

The results assume a greater significance within a sector like the insurance sector which is characterised by structured career hierarchies, performance-based progression systems and expectations around workforce continuity at all stages. Such career structures may intensify the impact of family responsibilities particularly during mid-career stages on women's rise to senior leadership positions especially in roles that require mobility, client interaction and uninterrupted organisational careers.

The findings assume special significance in the socio-cultural context of India, where traditional gender norms continue to shape expectations around domestic responsibilities despite rising levels of education and workforce participation among women. The disproportionate share of domestic responsibilities borne by women continue to impact the pace and continuity of their career trajectories.

These findings underscore that recruitment and representation targets alone cannot help improve

women's representation at senior levels, Organizations must address the structural barriers associated with family responsibilities by providing supportive workplace policies and more inclusive career pathways. Along with this, a broader societal recognition of shared caregiving responsibilities can contribute towards women's long-term career progression.

The study, while highlighting the role of family obligations in impacting women's career trajectories, adds to the literature by providing a gender-based lens to the subject. It underscores the need for families, organisations, societies and policymakers to recognise these obligations as structural and often invisible barriers that must be jointly addressed to enable women's representation in leadership and board positions.

Conclusion

The present study examined the role of family obligations as a structural constraint in the career progression of women within the Indian insurance sector. The findings reveal that despite a rise in education levels and awareness, women continue to be held back by organisational and societal expectations around domestic and caregiving responsibilities.

It contributes by providing an insight into gender-based differences in perceptions regarding the role of these responsibilities, revealing a perceptual gap between men and women that explains the persistence of women's underrepresentation at higher levels. It highlights how family expectations affect women's professional aspirations owing to the normalisation of such responsibilities, thereby making the impact invisible. Thus, the study reinforces the need to move beyond numerical representation of women to a more deeper understanding of the structural and perceptual barriers which hinder women's rise.

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