



POPULAR SCIENCE ARTICLE

Breaking Barriers: How HR Policies in NCR Banks Are Powering Women's Rise

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Abstract

Women's empowerment has emerged as a critical driver of organizational effectiveness and sustainable economic growth. In India's Delhi NCR region, the banking sector plays a significant role in providing structured career opportunities for women through progressive human resource (HR) policies. This article examines the impact of HR policy frameworks in NCR banks on women's professional empowerment, with particular focus on work-life balance, maternity and childcare support, workplace safety, and leadership development. While banks have introduced women-centric initiatives such as flexible working hours, extended parental leave, return ship programmes, and targeted training, several challenges persist. High work pressure, transfer policies, inadequate childcare infrastructure, and gaps between policy formulation and implementation continue to limit women's career progression. The study highlights that effective execution, supportive organizational culture, and continuous monitoring are essential to translate policies into meaningful empowerment. Strengthening inclusive HR practices not only enhances women's participation and leadership but also improves organizational productivity, retention, and long-term sustainability in the banking sector.

Key words: Women Empowerment; Banking Sector; Work-Life Balance; Organisational Culture; Delhi NCR

Introduction

Across the globe, women's empowerment has moved from being a social aspiration to an economic necessity. In India, particularly in the Delhi NCR region, the banking sector has emerged as a powerful platform for women's professional growth. Banks are not only pillars of the national economy but also major employers, offering structured careers, financial stability, and opportunities for leadership. To support women employees, banks have introduced progressive HR measures such as maternity and childcare leave, flexible working hours, training and leadership programmes, and policies ensuring workplace safety and dignity. These initiatives have encouraged greater participation of women and boosted their confidence in navigating professional roles.

Yet, empowerment is not without obstacles. Women continue to face challenges related to work-life balance, maternity responsibilities, childcare management, and societal expectations. These factors often slow career progression despite talent and ambition. This

makes the effective implementation of HR policies not just their existence crucial.

HR policy frameworks in NCR banks influence women's empowerment, while also identifying gaps that must be addressed to create truly inclusive and supportive workplaces.

Understanding Women Empowerment

Women empowerment refers to enabling women with equal rights, opportunities, and the freedom to make independent decisions socially, economically, and professionally (Krishanu *et al.*, 2025). It involves dismantling gender-based discrimination and replacing patriarchal structures with equality and inclusion. True empowerment spans education, economic independence, legal protection, political participation, and social respect.

Historically, women in India held a respected position during early Vedic times, but their status deteriorated over centuries due to denial of education, property rights, and social practices such as child marriage, dowry, and sati. Social reformers like Raja Ram Mohan Roy,

Ishwar Chandra Vidyasagar, Jyotiba Phule, Mahatma Gandhi, and Jawaharlal Nehru played pivotal roles in restoring women's rights and dignity.

Post-independence, constitutional safeguards ensured equality before the law, equal pay for equal work, and maternity relief. Laws such as the Dowry Prohibition Act, Protection of Women from Domestic Violence Act, and the Sexual Harassment of Women at Workplace Act were enacted to protect women's rights. Government initiatives like STEP, Sabla, and the National Mission for Empowerment of Women further strengthened institutional support.

Despite these advances, deeply rooted patriarchy continues to restrict women's progress. Issues such as workplace harassment, violence, trafficking, dowry-related crimes, and weak implementation of laws remain significant barriers. Addressing these challenges requires not just legislation, but social change, political commitment, and effective enforcement.

Challenges Faced by Women Employees in Banking

The Work-Life Balance Struggle

Work-life balance remains one of the most pressing challenges for women professionals. Even today, women are expected to manage a dual role meeting professional responsibilities at work while handling domestic and caregiving duties at home (Ward-Griffin *et al.*, 2020). This constant juggling often leads to stress, burnout, and compromised career growth.

Many women in banking possess the skills, ambition, and leadership potential to reach senior positions. However, the pressure of balancing personal and professional commitments frequently limits their ability to fully realise these aspirations. Without organisational support, this imbalance affects not only individual well-being but also overall productivity and retention.

The Way Forward: HR-Led Solutions

To address these challenges, HR policies must move beyond formality and become genuinely supportive and action-oriented. Banks need to introduce and strengthen measures such as flexible working hours, hybrid or remote work options, structured childcare support, and extended parental leave.

Equally important is the effective execution of these policies. Benefits that exist only on paper fail to create real change. Regular monitoring, transparent communication, and a supportive management culture are essential to ensure that women feel confident in utilising these facilities without fear of career penalties.

When women receive flexibility and institutional support, they experience reduced stress, higher engagement, and improved productivity. Progressive HR initiatives not only empower women employees but also enhance organisational efficiency, inclusivity, and long-term sustainability.

HR Empowerment Pillars

HR policies in NCR banks are designed to address the specific lifecycle needs of women. Table 1 shows "Barriers" vs. the "HR Solutions" currently being implemented:

Table 1: HR Policies Addressing Women's Career Barriers and Impact

Barrier	HR Policy Solution	Impact
Childcare	Sabbatical leave (up to 2 years)	Prevents mid-career attrition.
Safety/Commute	Safe transport & priority postings	Encourages women to take roles in NCR hubs.
Career Gap	"Returnship" programmes	Re-integrates women after maternity breaks.
Skill Gap	Targeted Leadership Training	Prepares women for C-suite and Board roles.

Critical Challenges in the NCR Context

Despite policy existence, implementation in the high-pressure Delhi-NCR environment faces "on-the-ground" hurdles:

- **The "Always-on" Culture:** In competitive NCR hubs, "target pressure" sometimes conflicts with official flexible hour policies.
- **Transfer Policies:** Promotions in public sector banks (PSBs) are often linked to mandatory transfers, which can be a deterrent for women with domestic responsibilities.
- **Childcare Infrastructure:** While the Maternity Benefit Act mandates crèches, many bank branches in dense urban areas still lack onsite facilities.

Conclusion

The experience of NCR banks clearly demonstrates that women's empowerment is achievable when women-centric HR policies are effectively implemented and sincerely supported. Flexible work arrangements, childcare provisions, and a safe, respectful workplace are not optional benefits they are essential enablers of equality.

Women-friendly HR reforms contribute directly to higher productivity, stronger organisational performance, and a positive institutional reputation. By prioritising inclusive HR

frameworks, banks can ensure equal opportunities, nurture talent, and build a resilient workforce.

Ultimately, empowering women is not just a social responsibility it is a strategic investment in the future of the banking sector and the economy at large.

Reference

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