Research Article

Gender bender organizational barriers and women's career progression: Evidence from commercial banks in Pakistan

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ABSTRACT

The study aims to investigate the effect of gender bender organizational barriers on women career progression in Commercial Banks in Pakistan. The Perceived barriers were gender stereotype, socio-cultural beliefs, organizational structure, family responsibilities and individual characteristics. To serve that purpose, specifically branches of all public and private banks in twin cities i-e Islamabad and Rawalpindi, were selected. Survey research strategy was adopted to collect data from 252 branches of selected sample. Convenience sampling and random sampling techniques were used to select sample of branches. Self-administered questionnaires were distributed among the three clusters which are top managers, middle managers and sub-ordinate. Collected data was tested on IBM SPSS by using multiple linear regression, descriptive statistics reliability and correlation analysis. The findings indicate that gender-specific organizational systems negatively affect women career progression in banks of Islamabad and Rawalpindi. The theoretical support was provided by gender and feminist theories and Gendered Organizational Structure (GOS) Model" and its three sub-models.

Keywords: *Banking Sector; Barriers; Gender; Middle Managers; Pakistan; Women Career Progression*

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1. INTRODUCTION

The career advancement rate for women is increasing day by day. It is factual that number of female workforces is comparatively greater but only a limited percentage has occupied top level positions in both public and private sectors (Taser-Erdogan, 2022). Rouhanizadeh and Kermanshachi (2021), the social perceptions about female abilities have significant effect on their performance and refrain the decision makers from promoting them to the managerial and top-level positions. They in their study considered it a debatable issue because of the increase in value and viability of females as a professional workforce.

Gender equity has become an issue of policy frame work. Concept of gender mainstreaming is focused with an aim to introduce gender dimension in the policy procedure both at international (Callerstig, 2014) and domestic level (Khan F., 2017). The purpose behind it is to highlight gender issues and to draw consideration of policy makers, implementers and evaluators who are working both in public and private sectors towards those issues.

Global trend in the induction of women into employment is rising over the past few years yet there is less representation of women observed at the top of organizations in both public and private sectors all over the world (Profeta, 2017). Representation of women at senior managerial levels is very low due to cultural and structural barriers existing within and outside the organizations, especially in developing countries. When it comes to upward career progression to attain higher managerial ranks in the organization, women encounter multiple barriers, whereas men can comparatively attain them easily (Ferdous, 2014). According to Tabassum and Nayak (2021), gender stereotypes are one of those barriers that women are facing while working outside homes. This put negative impact on the development and progress of women career. The detrimental effect of the negative stereotype is called the stereotype threat which is formed about women. (Jyoti R. A., 2016) Documented the restrictions (height of responsibilities and societal expectations), constraints (Structured behavioral patterns and attitudes resulting from gender social interactions) and barriers (surrounding discriminatory variables that prefers more men than women for career advancement) in women career progression. Social barriers are the most challenging while consider female career progression in Pakistan (Fazal et al., 2019). Domestic and personal responsibilities have become one of the greatest impediments to attainment of higher managerial positions as women are mostly unable to contemplate both family and professional career.

Studies proved that women experienced alarming glass ceiling effects in their occupations, during promotions to top-ranking positions and gender stereotyping negatively effects women capabilities, such as (Naseer et al., 2020). Different studies highlighted different barriers for women career advancements including age, personal skills, gender, hard work, work tenure, reputation, lack of self-confidence and self-criticism (Moorthy et al., 2022), glass ceiling, gender inequality, Cultural elements, workplace disparities and leadership attitude Naseer et al. (2020) and Alsharif (2018), seven barriers: geographical, organizational, legal, personal, family, constitutional and cultural, Rijal and Wasti (2018), social discrimination, harassment, lack of mentoring power, social support, coaching and gender stereotypes. Women need to understand that they have to put great efforts in order to overcome these barriers. Challenges for women career progress remain a reality which they cannot deny or get rid of without developing and implementing strategies to strongly challenge them. The consistency towards achievement of aims gives strength to tackle with the obstacles and reach the desired destination (Guillaume et al., 2014).

Culture driven, extreme societal expectations from women make them less appropriate candidates for senior managerial positions (Stamarski & Hing, 2015). As the feminine labor force is considered more costly than masculine, because of the expenses incurred for maternity leaves and child care (Low & Sanchez-Marcos, 2015). The concept of think manager - think male prevailing in the society leads towards considering women as less qualified for top managerial positions than men.

Interest of scholars has increased in the gender bender nature of career to study the career trends in-depth (Menendez-Espina et al., 2020). Alhalwachi and Mordi (2022), they identified barriers to women career progression as a critical as well as a debatable issue. Gender gap exists in positions where decision making on policies is involved at the top management of

the organization. The topic is of considerable signification to women themselves, specifically for the corporate workers. Women, a strong and populated pillar of society, have a great potential to raise their status equally in society by playing dedicated and competent roles in various organizations. Also, as political leaders', women can represent their whole nation. The developing countries feel the need for contribution of women towards economic development (Azmi et al., 2012).

The proportion of females at managerial positions is comparatively low worldwide highlights the existence of barriers to women career progression. (Shabbir et al., 2017) Till twentieth century, there were very limited number of studies that highlighted the women workplace problems. Rouhanizadeh and Kermanshachi (2021), Numerous studies have highlighted the remonstrances that women experience while considering job promotions, however, the magnitude of the effect of each factor remains un-explored, specifically focusing gender-bender perspective. According to Afande (2015), there is a need to explore the factors that cause tribulation, trials, challenges and frustrations for women career furtherance at workplace, and gender inequalities effect on the managerial positions, specifically in banking sector.

Research by Mayne (2022), reported that women occupied shortly below two in five available positions and still remain under-presented in high-rank positions. The CMI (Chartered Management Institute) surveyed about 1,183 managers and reported that women occupied only 38% managerial positions in UK workplace. In this existing world, opportunity and success come with competition and scarcity. This demands self-interest, career perception, competence, motivation and support in attitudes of individuals. Therefore, socio-economic as well as political conditions of developing countries like Pakistan impact perception of career barriers differently than developed countries (Imran et al., 2013).

In the highly patriarchal societies where men and women are governed by the cultural practices and systems of socialization involving male dominance, control of property, leadership positions, moral authority, social privilege and authority over children. Such social systems and negative perceptions about working women put adverse impact on professional development of women (Okafor et al., 2011). Pakistan belongs to those patriarchal societies. Reportedly, the total population of Pakistan is 231,249,926 (Worldometer, 2022), out of which female population is 48.54 % (tradingeconomics.com). (PBS, 2021) The Pakistan Bureau of Statistics reported that the total labor force participation in 2021 is 71.76 million, out of which the female labor force ratio is 49%, out of which only 8.5% are working as professionals and 0.6% occupied senior managerial positions. This represents a very low involvement of females at decision making levels in corporate sector of Pakistan. The female labor force participation with age group 25-34 years is only 28.5%. The proportion of female workers in financial and insurance industries is 44.3% in 2021, which is comparatively equal to men i-e 47.5%.

The problem identified in the study is the role of gender-bender inequalities for hindering the progression of women at managerial positions, specifically in the banking sector of Pakistan. The main research questions to be answered from the study is how gender

stereotype, socio-cultural beliefs, organizational structure, family responsibilities and individual characteristics effect women career progression? The main objective of this study is the examination of the impact of gender bender organizational barriers on women career progression in banking sector. To fulfil the specific objectives, the study considered five variables including: gender stereotype, socio-cultural beliefs, organizational structure, family responsibilities and individual characteristics and analyses their impact on women career progression. The study incorporated both Public and private sector banks of twin cities of Pakistan, Data collected through survey questionnaires and analyzed through multiple linear regression. The study applied GOS model of gender diversity and the empirical relationships are supported through gender and feminist theories.

The study offers constructive insights to human resource managers and HR policy makers of both public and private sector banks for developing the policies that controls gender-bender inequalities to women career growths. The current study also enhances the opportunities for women career developments in banking sector as well as in other industrial sectors. The highlighted factors may support the HR managers for fair evaluation of women in the workplaces.

The structure of the paper is divided as: introduction included background, research gap, problem statement, questions, objectives and policy implications. Literature review section consisted of the theoretical review of concepts, relationships and supported theoretical logic. Section 3 presented detailed methodology applied for testing the proposed hypothesis. Section 4 consisted of detailed data analysis and results interpretations and section 5 consisted of conclusions and discussions, implications, limitations and recommendations.

2. LITERATURE

This section exhibits theories and concepts related to the research question to explain it with the help of the research work that is already done by many researchers.

2.1. EMPIRICAL RELATIONSHIPS

2.1.1. Gender stereotype

Gender stereotype arises due to the perceived personality traits that are fundamental and generalized to the gender typically performing them. Women are supposed to be holding domestic responsibilities as jobs that require warm, caring and socially involved personnel (Steinmetz et al., 2014). Gender stereotype defines the base behind lesser number of women managers being promoted to higher ranks in the organization. Research revealed that men usually do not characterize women as possessing successful managerial abilities (Baron et al., 2014). Number of existing studies proved significant declining effect of gender stereotypes on women career progression, such as Jabeen (2011), proved gender stereotype as the major cause of underrepresentation of females at management position in banking sector of Pakistan. Gupta et al. (2013), highlighted two gender stereotypes that helps to understand male and female behavior: Masculine stereotypes relate agentic abilities (strength and self-confidence) with men and Feminine stereotypes relate communal

characteristics (concern and gentleness) with women. According to Moorthy et al. (2022), Gender inequality significantly influences the women career progression. They determined and proved the impact of patriarchy, family factors, personal factors and institutional cultural factors on women career progression in multi-industrial sectors of Malaysia, while insignificant effect of gender stereotypes presents a puzzle and creates a room for analysis. (Lim et al., 2019) They proved the significant declining impact of gender stereotyping on the women career advancement. (Shabbir et al., 2017) They determined the effect of glass ceiling and gender stereotypes on female career progression in telecommunication and banking industry of Different cities of Pakistan and proved gender stereotypes and glass ceiling as fundamental barriers to women career progression. According to Tabassum and Nayak (2021), gender stereotypes are still recommended to create barriers in female career advancements, specifically considering the management perspective. They applied thematic content analysis and highlighted different aspects of gender stereotypes including: stereotype threat, disparate treatment, tokenism, risk aversion, intuition, think manager-think male, and all aspects negatively effects female career progression.

The management literature has particularly considered and worked a lot on women's leadership styles and the obstacles faced by women in managing their career progression. Men are seen possessing strong and authoritative leadership behaviors. These behavioral differences are socially constructed. They need to be eliminated from society in order to achieve equality of opportunity and advancement in career of both male and female (Brigden, 2013). Considering previous studies, Hypothesis 1 is proposed as:

H1: There is statistically significant negative impact of Gender stereotype on women career progression.

2.1.2. Socio-Cultural Beliefs

The culture and society are responsible for giving false understanding to women about their inabilities in career development. Socio-cultural environment provided to them and the expectations of society from their behavior affect their career progression. The right to social life is awarded to men, this attitude of culture and society restricts women engagement and entrance to the decision-making levels (Richard et al., 2013). (Raja, 2016) Proved that societal constraints including: stereotypes and socio-cultural beliefs are the major cause of gender- based occupational segregation, which hinders female progression to top management positions. (Sarwar & Imran, 2019) Among the considerable challenges to women career advancement, socio-cultural factors significantly intervene the female career progression. The study applied N-vivo qualitative analysis approach and analyzed developing nations like Pakistan, female career prospects. (Taser-Erdogan, 2022) He investigated the reason for under-representation of women in management positions and proved that societal factors, organizational structures and personal perceptions negatively influences women career progression in western, Islamic and Turkish banking organizations.

(Kirai & Kobia, 2012), they proved the significant declining effect of socio-cultural factors on women career progression in Kenyan Civil service firms. Alhalwachi and Mordi (2022), they

identified that societal, personal and organizational factors significantly influence female career advancement in banking industry of Bahrain.

Working women share over-burdened social responsibilities which decreases their career advancement opportunities (Awung & Dorasamy, 2015). Considering theoretical support, hypothesis 2 is stated as:

H2: There is statistically significant negative impact of Socio-cultural beliefs on women career progression.

2.1.3. Organizational Structure

Status of female managers has improved globally still women managers in several professions come across numerous barriers within the organization. This impedes their performance and slower their progress to higher managerial levels. Gender-neutral management of employees and provision of equal rights for both men and women has been focused in organization. But decision makers discriminate in their expectations among both genders while awarding performance appraisals (Ellemers, 2014). Studies have examined cultural and structural barriers prevailing within the organization that lead to under representation of females at executive levels. Studies proved that the Career progression of female managers is perceived to be strongly obstructed by organizational networks Saddiqa and Saleem, (2016), organizational practices (Azeez and Priyadarshini, 2018) and organizational culture (Longman et al., 2018).

Institutional discrimination and anti-female nature of the organization that include partial access to networking, lack of mentoring, limited access to training and growth opportunities contribute to low career advancement of women than men (Teelken & Deem, 2013). Women's progress to senior management is directly linked to their improved skills, knowledge and professional advancement opportunities provided to them during their careers. Despite of the constant on-job development, women are observed to be offered lesser developmental opportunities than men (Pace & Sciotto, 2022).

According to the research, there are obvious benefits of gender diversity in decision making groups where women are at the higher ranks of the corporate board and organization, female representation in most companies has remained stagnant for years (Milliken & Kneeland, 2019). Therefore, hypothesis 3 is:

H3: There is statistically significant negative impact of Organizational structure on women career progression.

2.1.4. Family Responsibilities

Women come across household and family responsibilities which may hamper their career progress. The pressure of balancing the career and family life proves to be a significant barrier in their career advancement (Gordon et al., 2011). Research explains the reasons for the lack of representation of females in higher management positions which include workplace barriers, biased stereotyping of leadership qualities as male qualities, inadequate number of qualified women in the career ladder, mismatch between job structures, self-imposed barriers and the demands of raising a family (Segovia-Perez et al,

2019). Usually, perceived gender roles define that family and domestic responsibilities are to be held by women that leads to the negative assessment of women as potential leaders and competent member of higher management (Ramaswami et al., 2014).

Working females are confronted with the challenges of harmonizing the role of their family responsibilities with the work demands. Integration of work demands with family roles is a challenge confronting the career women particularly the nursing mothers. Inability to manage the family responsibilities with work can lead to stress, high turnover and lower productivity in the workplace (Ugwu et al., 2018). Lasisi (2016), proved that work-family role conflict is a source of instability and stress which negatively effects the job performance of females working in banks of Abuja. Pakistani employed women experience various hardships during the course of their work life morally and economically with an overwhelming stress on the working hours, professional duties, child care and also creatively balancing the work and family (Sharjeel et al., 2016). In the light of evidence support, hypothesis 4 is:

H4: There is statistically significant negative impact of Family responsibilities on women career progression.

2.1.5. Individual Characteristics

Individual constraints have great impact on individual's abilities to function completely as human being and as a manager or leader. Education, motivation and self-perception are the factors that can impact career growth (Smith, 2009). (Olawale et al., 2021) They highlighted the individual attributes that effect women career advancement including personal skills, work ethics, personality traits, emotional intelligence, ambitions, self-confidence, extroversion, self-efficacy, social skills, conscientiousness and self-propelled. (Afande, 2015) He determined the effect of age, gender, education and core self-evaluation on women career advancement in Commercial banks of Kenya. The study applied survey methodology and proved that all the individual attributes significantly influence women career progression. Nchabira and Mukulu (2012), self-efficacy is belief of a person that a person is able to perform a specific task or set of tasks. It is a behavior bias which restricts female to adopt behaviors that will increase workplace success, but a considerable barrier for women career progression. Interpersonal power and self-perception of individuals have potential influence on their careers. Usually from early childhood, females are educated to be followers. They are not encouraged to become leaders. Women are also seen passive and non-supportive of other women (Treadway et al., 2013).

Leadership traits like assertiveness and ambition are considered interpersonally problematic in contrast to the communal traits like caring and supportiveness. Women can be motivated to alter their self-beliefs. This can take place if women observe successful, ambitious and motivated women who have attained progress in their professional careers (Rodriguez & Maslauskaite, 2012). Al-Alawi (2016), in his study highlighted the challenges and opportunities faced by Bahraini women working in banks or financial sector during status progression. Personal characteristics ranked third among the factors affecting the women career progression. So, hypothesis 5 is:

H5: There is statistically significant negative impact of Individual characteristics on women career progression.

2.2. THEORETICAL CONTRIBUTION

This study will be supported by gender and feminist theories that include social cognitive theory, social role theory, gender role theory and role congruity theory. These theories will help in explaining the difference between nurture and social environment of men and women that impacts their gender development. This defines in what manner women are examined and judged by society. Also, this study will be supported by "Gendered Organizational Structure (GOS) Model" and its three sub-models.

Social cognitive theory explains the reciprocal causal effect among behavioral, cognitive or psychological, individual and environmental factors. Human development is a process that is concerned with psychological, environmental and social impacts on individual's personality from his childhood. Reciprocal causal effect among mentioned factors doesn't state that they have equal strength, it may vary in comparison with other factors. Also, they all might not occur simultaneously (Wood & Bandura, 1989). Individual's behavior is affected by the self-perceptions, objectives and beliefs. Human capabilities are impacted by the physical structure and mindset. Cognitive competencies are formed and altered by the social influences. Humans respond and react to social environment according to their physical traits such as their gender, age, race, social status and personality (Luszczynska & Schwarzer, 2005). Social cognitive theory considered self- efficacy, a behavior bias for women career progression (Nchabira & Mukulu, 2012).

Social role theory states that gender-based behavioral differences are occurred due to contrasting distributions in social roles. Family, social beliefs and economic roles are also behind the gender-differentiated abilities and beliefs. Women are employed at lower levels of hierarchy, are paid less and are hardly at senior levels of any organization. In some existing societies, women's social role as home makers, spending more time in domestic activities makes them friendly, caring and supportive that make their behavior communal than agentic (Eagly et al., 2006). Social role theory provides strong support that socio-cultural beliefs significantly influence gender roles, which hinders women career growth (Nchabira & Mukulu, 2012).

Gender role theory explains that societies believe that both genders i-e men and women are supposed to develop such characteristics that are consistent with the assigned roles. Stereotypes prevailing in culture support this belief of gender difference possessed by members of the society (Wood, 2008). This theory discusses about the availability of occupations that surrounding environment and culture perceive suitable for both genders. Women's world is deemed limited to specific responsibilities like care giving and maintaining relationships. While men's world put stress on independence, goal setting, competition and achievement of higher levels in organization (Elamin & Omair, 2010). Evidence supports that stereotyping can create considerable differences among roles of women and men in professional setting worldwide (Nchabira & Mukulu, 2012).

Role congruity theory enlightens that women will emerge as leaders at comparatively very lower rate if expectations and criterion to become leader will be unequal among genders. Prejudice is developed that gives preference to males for the leadership positions. Social expectations about the desired roles of both genders produce disparity among their roles. Women can emerge as successful professionals if they hold agentic qualities like dominance, self-confidence and those congruent with expectations for achieving authoritative ranks. Still, senior designations remain inclined to gender stereotypes (Ritter & Yoder, 2004). The conventional division of labor drives people to expect the domestic responsibilities as women's principal roles. Any commitment that draws their attention away from performing their principal role creates role conflict (Ismail & Ibrahim, 2008). Role congruity theory provide evidence for incongruity between leader roles and gender roles, which decreases the chances for women to be perceived as potential leaders and negatively impacts career growth (Nchabira & Mukulu, 2012).

2.3. GENDERED ORGANIZATIONAL STRUCTURE MODEL (GOS)

GOS model of gender diversity describes the experiences and standing of men and women in any organizational structure. It includes stereotyping, informal networking, preferred leadership, and diversity performance evaluation that impede women's entry and progression to higher levels in the organizational structure. This organizational structure comprises of job selection, job recruitment, job description, retention, mentoring, training, promotions, reward systems, and how employees balance their work and family (Jackson, 2001). Organizational culture that focuses on gender equity practices is found the greatest analyst of representation of women in the management positions (Longman et al., 2018).

2.4. PROMOTIONAL OPPORTUNITY MODEL (POM)

POM explains that promotional practices and procedures are designed to establish and provide opportunities for women that are traditionally seen as fundamental for them to advance to senior level positions. Some significant factors for women to promote to executive level position include line experiences, training, and performance feedback (Djukic et al., 2014).

2.5. INCLUSIONARY DIVERSITY MODEL (IDM)

IDM states that corporate climate is not open to diversity among ideas of individuals even if they are proposed within the acceptable organizational behavior. This can hinder women's performance at workplace and can potentially harm their career growth (Nchabira & Mukulu, 2012; Oakley, 2000).

2.6. WORK / FAMILY PARTNERSHIP MODEL (WFPM)

WFPM describes the possible opportunities for women that help them to create balance between their family responsibilities and professional work. Implementation of suitable policies based on dependent care-services and flexible-scheduling program enable and

support employees to efficiently perform their responsibilities that positively impact women representation in senior level management (Bashford & Seal, 2012).

3. RESEARCH MODEL

The Fig. 1 shows the theoretical model, adapted from Nchabira and Mukulu (2012), consisted of five independent variables and one dependent variable,
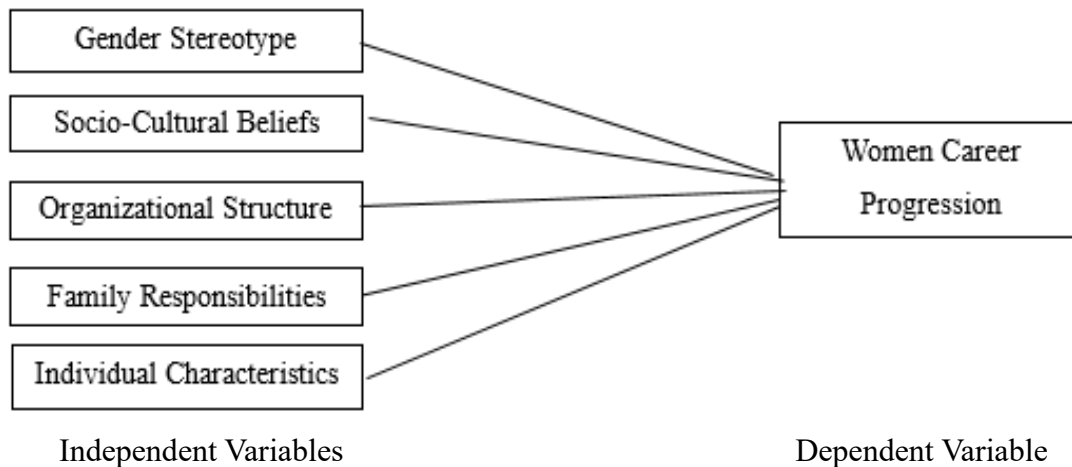

Fig. 1. Research Model of Barriers to Women Career Progression

Source: Adapted from Nchabira and Mukulu (2012)

4. RESEARCH METHODOLOGY

For testing of hypothesis data has been collected from 683 branches of public and private banks of Islamabad and Rawalpindi. According to the Slovin's formula, the calculated sample size was 252 branches of public and private banks from Islamabad and Rawalpindi. Sample size included the three clusters from banks for gathering data which were the top managers, middle managers and sub-ordinate staff members. 3 stage sampling technique was used in this study to gather data from desired sample. In first stage, convenience sampling was used for city selection that is Islamabad and Rawalpindi. This is due to limited resources and also these cities have representative branches of all public and private banks of Pakistan. In second stage, list of branches of public and private banks was prepared and from that list 126 branches from each city were randomly selected through random sampling procedure, comprising 252 branches at the end. In the third stage, self-administered questionnaires were distributed among three clusters which included top managers, middle managers and sub-ordinate staff members in each branch. Questionnaire with Five Points Likert Scale ranging from Strongly Disagree to Strongly Agree adapted from Nchabira and Mukulu study in 2012 was used. Questionnaires were pilot tested to 50 respondents for determining the reliability and validity, were not included in the study. Total 340 questionnaires were floated and 295 were returned, indicating 87% response rate. Descriptive and inferential statistics are used to analyze and explain the data findings. Multiple linear regression statistics with diagnostic test: reliability analysis, correlation analysis is applied through SPSS version 20 software.

5. INTERPRETATION OF RESULTS

5.1. DESCRIPTIVE STATISTICS OF SOCIO-ECONOMIC VARIABLES

In table 1 below, mean of management level is 2.27 implies that most of the respondents belong to 2 or 3 management levels which are middle managers and sub-ordinates, respectively. Mean age of the respondents is 32.83 years. Average education of respondents is 15.85 years; implying most of the respondents have master qualification. Average experience of respondents is 7.20 years. Mean of gender is 1.23; implying most of the respondents are females since they are closer to category 1. Mean value 1.56 of marital status indicates that most of the respondents are married. Mean of number of adults is 3.96 implies that mostly respondents have 4 adults in family. While mean of number of children is 1.90 which indicates that mostly respondents have 2 children in family. Family size with mean 1.42 implying that mostly respondents are living in joint family system. Mean 2.97 of average monthly income shows majority of respondents belong to monthly income categories i-e < Rs. 40,000 and < Rs. 60,000.

Table 1. Descriptive Statistics of Socio-Economic Variables

Variables	Mean
Management Level	2.27 (0.782)
Age	32.83 (7.141)
Education	15.85 (1.464)
Experience	7.20 (4.520)
Gender	1.23 (0.423)
Marital Status	1.56] (0.498)
Number of Adults in Family	3.96 (1.746)
Number of Children in Family	1.90 (1.755)
Family Type	1.42 (0.495)
Average Monthly Income	2.97 (1.295)

Source: Own data

5.2. DESCRIPTIVE STATISTICS OF THE INDEPENDENT AND DEPENDENT VARIABLES

Mean tells about the responses received on average from the respondents against any particular variable or question. Standard deviation tell about how much members of a particular group differ from mean value of that group.

Table 2 below shows that mean value for the GS, SCB, OS, FR, IC (Independent variables) and WCP (dependent variable) is 3.218, 3.399, 3.392, 3.428, 3.469 and 3.458 respectively, indicated that most of the respondents opted for third and fourth categories i-e neutral and agree for the gender bender organizational barriers to women career in banks.

Table 2. Mean and Standard Deviation of Variables

Variables	Mean	Standard Deviation
Gender Stereotype (GS)	3.218	0.817
Socio – Cultural Beliefs (SCB)	3.399	0.698
Organizational Structure (OS)	3.392	0.995

Variables	Mean	Standard Deviation
Family Responsibilities (FR)	3.428	0.924
Individual Characteristics (IC)	3.469	0.826
Women Career Progression (WCP)	3.458	0.702

Source: Own data

5.3. RELIABILITY

Internal consistency and reliability of each variable was examined through Cronbach's alpha on the basis of selected sample. Researchers have found Cronbach's alpha a careful and accurate method for measuring internal consistency of the variables individually. Its acceptance value lies between 0.708 and 0.95.

Table 3, shows that the Cronbach's Alpha of WCP having 13 items is 0.891, indicating highest reliability. The Cronbach's Alpha of IC with 13 items is the highest at 0.879, indicating comparatively highest reliability among all other independent variables. FR with 8 items is on second level of reliability has Cronbach's Alpha equal to 0.872. At third, the reliable independent variable with 8 items is GS with Cronbach's Alpha of 0.826. Cronbach's Alpha of OS with 6 items is 0.822, implies fourth position in reliability. SCB with 20 items is placed at last in being reliable among all variables with Cronbach's Alpha of 0.803.

Table 3. Reliability Analysis

Variables	Number of Items	Cronbach's Alpha
WCP	13	0.891
GS	8	0.826
SCB	20	0.803
OS	6	0.822
FR	8	0.872
IC	13	0.879

Source: Own data

5.4. DATA NORMALITY

Shapiro-Wilk test is applied to check the normality of data. The P-value>0.05 i-e 0.0631, indicating acceptance of null hypothesis, so data is normally distributed.

5.5. CORRELATION ANALYSIS

Correlation is a statistical technique used for measuring and describing the direction and strength of relationship existing among two variables. Pearson's Correlation 'r' is used in this study. Correlation values follow criteria i-e r <0.2 (Very weak correlation between variables), 0.2 to 0.4 (Low correlation), 0.4 to 0.7 (Moderate correlation), 0.7 to 0.9 (Strong correlation) and 0.9 to 1.0 (Very strong correlation).

Table 4 shows the correlation existing between independent variables and the dependent variable. Correlation of GS, SCB, OS, FR and IC with WCP is moderate and negative with r values -0.611, -0.626, -0.675, -0.617 and -0.602 respectively. This implies that increase of one unit in independent variables will decrease WCP by 0.611, 0.626, 0.675, 0.617 and 0.602 units

respectively. Therefore, the increase in each independent variable will lead to decrease in Women Career Progression.

Table 4. Correlation of Independent Variables with Dependent Variable

Variables	WCP	GS	SCB	OS	FR	IC
WCP	1					
GS	-0.611**	1				
SCB	-0.626**	0.702**	1			
OS	-0.675**	0.680**	0.667**	1		
FR	-0.617**	0.460**	0.511**	0.667**	1	
IC	-0.602**	0.583**	0.607**	0.659**	0.529**	1

*Note: **indicate correlation at the 1% level of significance.*
Source: Own data

5.6. REGRESSION ANALYSIS

Multiple linear Regression analysis is a statistical measure which is used to estimate the relationship existing among the dependent variable and independent variables. In Table 5 All variables are standardized for a comparative purpose. Standardized coefficients with negative sign show indirect relationship existing between dependent variable and independent variables, indicating that increase in independent variable will cause decrease in the dependent variable. Standardized coefficient of FR is negative and highly significant with p-value<0.05, implies that one unit increase in FR decreases WCP by 0.254 units, holding all other independent variables fixed. The size of this coefficient is found to be largest in the results, implying that FR is the largest among the perceived barriers to WCP. This finding is similar to the existing studies on family responsibilities (Hoobler et al., 2014 and Cross, 2010).

Table 5. Regression Analysis Results

WCP	Coefficients	Std. Error	t-value	P	Standardized Coefficients	Std. Error
GS	-0.141	0.073	- 1.990	0.048	- 0.164*	0.085
SCB	-0.168	0.096	-2.024	0.045	- 0.167*	0.095
OS	-0.130	0.057	-1.986	0.049	- 0.184*	0.081
FR	-0.193	0.051	-3.501	0.001	- 0.254**	0.068
IC	-0.127	0.071	-1.987	0.049	- 0.150*	0.084
Constant	6.029	0.152	29.715	0.000		

*Note: *, ** represent significance at <0.05, <0.01, respectively.*
Source: Own data

On second level the standardized coefficient of OS is found to be negative and highly significant with p-value<0.05, shows one unit increase in OS decreases WCP by 0.184 units, holding all other independent variables fixed. This finding is similar to the existing studies on organizational structure (Ibarra et al., 2013). At third level, standardized coefficient of SCB is negative and significant with p-value<0.05, so one unit increase in SCB decreases WCP by 0.167 units, holding all other independent variables fixed. This finding is similar to the existing studies on socio-cultural beliefs (Omair, 2010).

At fourth level, the standardized coefficient of GS is found to be negative and highly significant with p-value<0.05, shows that one unit increase in GS decreases WCP by 0.164 units, holding all other independent variables fixed. This finding is similar to the existing studies on gender stereotype (Awung & Dorasamy, 2015; King et al., 2012)). At lowest level the standardized coefficient of IC is found to be negative with significance level i-e p-value<0.05, implying that one unit increase in IC decreases WCP by 0.150 units, holding all other independent variables fixed. Smallest size of this coefficient in the results shows that it is the smallest perceived barrier to WCP. This finding is similar to the existing studies on individual characteristics (Tlaiss & Kauser, 2011).

5.6.1. T – Value

T values show the individual significance of variables. In the table 5, it is shown that independent variables GS, SCB, OS, FR and IC have t values>1.96 i-e 1.990, 2.024, 1.986, 3.501 and 1.987 respectively, shows that all variables are individually significant to explain women career progression. Negative sign with t values show the negative relationship among dependent and independent variables. The results proved that all gender bender organizational barriers are significant to explain women career progression.

5.6.2. Fitness of Regression Model

Table 6 shows the goodness of fit of the estimated regression model with the actual regression model. Acceptable R square value is greater than 0.5 i-e 0.576. Adjusted R square is the modified form of R square, shows that adjusted R square = 0.562, which is > 0.5 so, estimated regression model of this study is nicely fitted.

Table 6. Goodness-of-Fit

Measures	Values
R Square	0.576
Adjusted R Square	0.562

Source: Own data

5.6.3. ANOVA Analysis

ANOVA is computed to test the joint significance of variables in regression model.

In table 7, F statistic measures the joint significance of the variables in the model. F value>4 is considered acceptable. Significance level (P<0.05) which implies that F statistic is significant at 40.720, so all independent variables are jointly significant to explain the dependent variable.

Table 7. ANOVA

Model		Sum of Squares	F	Significance (P-Value)
	Regression	44.099	40.720	0.000
1	Residual	32.490		
	Total	76.589		

Source: Own data

6. CONCLUSION AND DISCUSSION

The present study investigates the impact of perceived barriers on women career progression in banking sector. For this, the study utilizes five perceived barriers: gender stereotype, socio-cultural beliefs, organizational structure, family responsibilities and individual characteristics and analyses their impact on women career progression. The study adds relevance by applying different gender and feminist theories that include social cognitive theory, social role theory, gender role theory and role congruity theory for highlighting the perceived barriers in women career progression. The study is strongly supported by Gendered Organizational Structure Model and its three sub-models: Promotional Opportunity Model, Inclusionary Diversity Model and Work / Family Partnership Mode. Multi-method quantitative study is implied. Statistical analysis on SPSS proved the significant negative effect of gender-bender inequalities on women career advancement in both public and private sector banks of Pakistan. The results are consistent with Taser-Erdogan (2022); Tabassum and Nayak (2021); Longman et al. (2018); Afande (2015); (Ramaswami et al., 2014). All the empirical relationships are supported by applying gender and feminist theories that include social cognitive theory, social role theory, gender role theory and role congruity theory.

Pakistan is an emerging economy and need to focus on opportunities for women career progression not only in banking sector but also in other professional sectors for economic growth. As the contribution of females is increasing but only a limited percentage has occupied top level positions in both public and private sectors. This study examined that barrier of gender stereotype, socio-cultural beliefs, organizational structure, family responsibilities and individual characteristics strongly exist and hamper women career progression in all professional sectors. All these barriers negatively impact the performance and positions of working women and restrain women from maintaining a balance between personal and professional lives which adversely affects career progression of women. Policies must be developed for understanding these hindrances and providing creative environments for women working not only in banking sectors but in other sectors of Pakistan.

7. IMPLICATIONS OF STUDY

Banks and other organizations hiring women, should formulate strategies and policies clearly addressing to eradicate the gender discrimination and get benefit from the diverse labor force. Public and private organizations should spread education and public awareness about gender equity through training programs and seminars with agenda of creating awareness about just and fair treatment to alter negative and biased perception prevailing within society. Organizations should avoid gender discrimination by providing equal opportunities to both male and female employees to accelerate upward their managerial hierarchy with development of flexible job ethics for women. Women should be determined; career focused and should voluntarily take challenging assignments to make their path towards career progression.

8. LIMITATIONS AND AREAS FOR FURTHER RESEARCH

This study is limited to the branches of public and private banks of Pakistan situated in Islamabad and Rawalpindi only. Since this study is limited to a certain region, therefore, it cannot be generalized. Further research on subject area in other regions and sectors can be done to provide deep understanding about other factors that hamper the career progress of women. That will help in eradicating factors causing negative impact on career growth of professional women and would enable them to contribute their part in development of country. This will lead to attainment of an equitable future in organizations for both men and women. As study of the barriers to women career progression is societal issue, therefore, should be addressed carefully.

Declaration of Conflict of Interest

There is no Conflict of Interest regarding the authorship or publication of this article.

Author Contributions

Conceptualization, introduction and literature review build up by Nayyah Aarsh Dar, Theoretical contribution, models and Research Methodology drafted by Asima Saleem, Data analysis and interpretation, discussion, conclusion, recommendations worked on by Aisha Jamil. Final draft prepared, reviewed and edited by Anum Aarsh Dar. Revisions in manuscript worked on by Asima Saleem. The manuscript has been read, reviewed and approved by all the authors for final publication.

Funding

There was no external financial support received for the study.

Institutional Review Board Statement

Not applicable.

Informed Consent Statement

Not applicable.

Data Availability Statement

Not applicable.

Acknowledgement

We are very thankful to our faculty of Management Sciences department from National University of Modern Languages, Islamabad, Pakistan, who gave us insightful advices and suggestions for writing an effective article. We acknowledge their support for relevant data gathering and analysis.

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