



Factors Affecting Career Progression of Women in the Banking Sector in Bangladesh: Barriers and Challenges

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ABSTRACT

The emergence and determined survival of women in high flying jobs today in corporations and organizations depends on their own willingness to confront and fight strong barriers and hurdles that stand their way, some too grave to confront and others less weighty. The main objective of this study was to investigate the factors affecting career progression of women in the banking sector in Bangladesh. The study was guided by four specific research objectives: examining the perception of management towards women's career progression; establishing if balancing work and family responsibility impacts on women's career; identifying policies and practices which discourage women's career progression and measuring the factors which impede the career development of women employees in the banking sector. The study adopted a descriptive research design. A representative of 60 respondents who making up more than 10% of the population for questionnaire administration and three focused group discussions of 5-8 women employees. Primary data was collected through questionnaires, key informants and focused group discussions. The collected data was analyzed using statistical package for social sciences and presented using mean, frequencies and standard deviation. The study concludes that at the management at the different banks has a positive perception towards women employees and as a result this perception affects female employees career progression to a large extent. The study also concludes that the human resource management policies do embrace female employees and that the human resource management policies at the bank promote a balanced employee work life as well as affect female employees career progression to a great extent. The study concludes that the difficulty of balancing work and family life also results in a higher degree of stress related, among other things. The study recommends that as a first step toward achieving gender equality and promoting the career progression of women, organizations can encourage the hiring, retention, and advancement of women by adopting work/life policies such as daycare centers for new mothers, work adjustments hours for new mothers to mention a few.

KEY WORDS: Emergence, Survival, Flying jobs, Career progression, Gender equality, Advancement.

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I. INTRODUCTION

1.1 Background of the Study

Traditionally and for the longest time, women have been viewed as child-bearers and keepers of the home (Wright, 1990). This has continued to be the case despite the fact that the present charade gives the impression that people are liberal-minded about the issues pertaining to gender equality. Clutterbuck & Devine (1987) observes that only one in six women and one in five men take the view that men should go out to work while women stay at home. This age-old mindset has posed many unnecessary barriers which women are forced to attempt to conquer in pursuit of their careers. According to Kimmel (2001), women could not have it all because men did; men had the fulfilling careers as well as a loving family to which they could come home to.

Today, as married women commonly pursue their careers outside the home, concerns as to their ability to achieve equal footing with their male counterparts without sacrificing their families needs trouble both policymakers as well as economists (Blau, 2000). According to Ilagan-Bian (2004), women faced many challenges in moving up such as non-supportive bosses or colleagues, sexual discrimination and male chauvinism. Women still list male prejudice and the old boy network as the main obstacles to their progress (Clutterbuck & Devine, 1987; Ilagan- Bian, 2004).

To achieve equal status, the requirement level for women to achieve in the workplace, is set at a much higher standard, they are required to work harder, be more qualified, more ambitious and competent than their male counterparts (Bryce, 1989). However, they do not reach authoritative positions with the same ease as their male counterparts with similar 2 positions, backgrounds and qualifications as themselves (Bryce, 1989). Some women even try to emulate their male counterparts, in the hope that they could climb the corporate ladder faster (Ilagan-Bian, 2004). Male dominance in the workplace has forced a number of women to adopt a more aggressive model.

1.1.1 Career Development

London and Stumpf (1982) define career development as the activities individuals participate in to improve themselves relative to their current or planned work roles. Similarly, Sears (1982) refers to career development as the total constellation of psychological, sociological, educational, physical, economic, and chance factors that combine to influence the career of any given individual over the life span. Super (cited in Swanson, 1992) proposes four stages of career development namely: exploration, establishment, maintenance, and decline which are not determined by age but by an individual's circumstances and perceptions. He adds that individuals go through life by developing interests, skills, and values; exploring the world of work; developing commitment to work; adapting to changes; and thereafter moving towards selective participation and retirement (cited in Swanson, 1992).

Women are the most visible victims of the real glass ceiling due to the deeply ingrained attitudes at the lower levels. They have to be better than the equivalent male colleague to win in the promotion handicap stakes. It's tough to make it to the top, usually requiring 5 higher levels of merit, in order to achieve senior executive status (Savage, 2002-2003). The glass ceiling is a gender-based barrier to professional advancement; it is the problem of women getting stymied or slowly losing ground in their careers. According to Davidovich (2003), it has become routine practice to deny qualified females top level jobs, merited by their performances. He goes on to say that "Glass Ceiling" barriers towards women are nothing but a form of sex discrimination, which is in violation of the law.

1.1.2 Position of Women in the Banking Sector in Bangladesh

For women executives who know where to look, it is clear that the proverbial glass ceiling that has blocked them from rising in a male-dominated corporate world is cracking. Women are now making inroads into top corporate positions, balancing work and life and moving into the public domain too. The Government has made commendable efforts in ensuring the elimination of all forms of discrimination against women in the field of employment. The Government enacted the Employment Act No. 11 of 2007 which is in line with the principles of the 1998 ILO Convention. It clearly defines and provides for elimination of all forms of discrimination at the work place and promotes equality in all matters related to employment.

The positive aspects of the legislation are: It prohibits discrimination against women at the work place, it prohibits sexual harassment at the work place, it provides for equal pay for equal work value. This eliminates the practice where women received lesser pay as compared to the men and it provides for 3 months maternity leave without forfeiture of the annual leave. This provision is a clear departure from the previous legislation which provided for 2 months maternity leave with forfeiture of the annual leave. It is worth noting that even though there has been an increase in the number of Bangladeshi women entering into the public and private sector; several obstacles still hinder more women to access these sectors.

The major obstacle is lack of proper education which it automatically blocks them from easily accessing the private and public sector of employment. It leaves the women to struggle in the informal sector which only provides minimum wages which are insufficient for the women to sustain their families (FIDA, 2011). Women who were originally shunned for being risk averse are now being seen as risk aware, opening a window that could pave the way for more women to occupy not only top positions in the financial services sector but also in boardrooms. In Bangladesh, the story of financial markets crash, the ensuing global economic recession and its aftermath is unfolding in different ways for women. It has on the one hand given many of the women sitting at the peak of local corporations and businesses a chance to show that they have what it takes to keep the ship afloat in a storm.

1.1.3 Statement of the Problem

The emergence and determined survival of women in high flying jobs today in corporations and organizations depends on their own willingness to confront and fight strong barriers and hurdles that stand their way, some too grave to confront and others less weighty. They range from male chauvinism, corporate cultures/traditions organizational politics among many others. In their quest to climb up the ladder, women are facing many challenges (Evertson and Nesbitt, 2004). Some barrier set up women for defeat; sluggish upward

motion that drag them down in their pursuit to progress in their careers. Such pose as huge barricades, tests and trials for women employees.

1.1.4 Research Questions

The study was guided by the following research questions:

1. What are the women's experiences of employment and career development in the different banks in Bangladesh?
2. What policies and practices discourage women's career progression in the banking sector in Bangladesh ?
3. How does balancing work and family responsibility impact on women's working lives in different banks in Bangladesh?
4. What factors impede the career development of women employees in banking sector in Bangladesh?

1.1.5 General Objective

The study aimed at investigating the factors affecting career progression of women in the banking sector in Bangladesh.

1.1.6 Specific Objectives

1. To examine the perception of management in the banking sector towards women's career progression
2. To establish if balancing work and family responsibility impacts on women's career in the banking sector
3. To identify policies and practices which discourage women's career progression in the banking sector
4. To measure the factors which impede the career development of women employees in the banking sector

II. LITERATURE REVIEW

2.1 Conceptual framework

The Perceptions of Employees towards women's career progression is a great determinant of the career progression of women in organizations in general. The levels of chauvinism in the top management and the belief that the top management holds in women will determine the career progression of women in that organization. Suda (2002) in the study titled gender disparities in the Bangladeshi labor market: implications for poverty reduction, shows that gender participation in different sectors of the economy revealed some important patterns and trends including the fact that female labor force participation in the modern sector had remained below 30% over a number of years compared to men who held a disproportionately larger share of the modern sector jobs.

The majority of women were employed in the education and informal sectors. Those who worked in the agricultural sector were usually engaged as casuals. Suda (2002) adds that Bangladeshi women's overall lower level of education, limited skills, and access to productive, resources, heavy domestic workload, cultural attitudes and segregation of the labor market were some of the factors associated with their limited participation in the modern sector. Policies and Practices Affecting Women's Career Progression have a huge impact on the career progression of women at the workplace especially in the white collar jobs.

To promote female career progression in the country at large, several policies have been drafted. The Criminal Law Amendment Act Published April 2000 and enacted removes the inconsistencies between penalties for sexual offences against minors and women. It includes a section to protect the identity of a victim while giving evidence of abuse.

Equity Bill Published 2002 aims at eliminating all forms of social and economic discrimination and promotes equity of access and opportunity for all persons. It also outlaws all forms of sexual harassment in the private and public sectors thus promoting the inclusion of women in most workplaces. Affirmative Action Bill Published October 2000 Seeks to improve representation for marginalized groups in society including women and people with disabilities. Domestic Violence (Family Protection) Bill published in 2001 aims to protect victims of domestic violence and gives courts power to remove abusive partners from the family home.

2.1.2 Theoretical Framework

2.1.2.1 Rawls' theory of justice Rawls'

The theory of justice revolves around the adaptation of two fundamental principles of justice, which would, in turn, guarantee a just and morally acceptable society. The first principle guarantees the right of each person to have the most extensive basic liberty compatible with the liberties of others. The second principle states that social and economic positions are to be to everyone's advantage and open to all (Nussbaum, 2000). The two basic principles of justice states that: each person should get an equal guarantee to as many different liberties and as much of those liberties as can be guaranteed to everyone else at the same time. Principle two states that, inequalities in society are okay only if they are arranged so that the inequalities actually help out the

least fortunate persons in society. The inequalities are connected to positions or offices or jobs in society that everyone has an equal opportunity to attain.

However, Rawls is not talking about complete liberty to do, to have or to keep absolutely anything. The inequalities Rawls is talking about are: First the Inequalities in the distribution of income, jobs and wealth; second the Inequalities set up by institutions that use differences in authority and responsibility or chains of command. Suppose all the political doctrines teach, as some do today, that men and women are fully equal as citizens (Piccard, 2004) then that means, according to Rawls theory, all people 39 must be treated equally not only in such matters as voting and political participation, but must also be treated equally in distributing all primary goods and secondary goods. But that still does not mean that men and women are equal in some ultimate metaphysical sense, though each person possesses an inviolability founded on justice that even the welfare of society as a whole cannot override. Rawls believes that political actors in a liberal society should not directly contradict the views of religions that posit inequalities between men and women.

2.1.2.2 Social Cognitive Career Theory

An extended model of Social cognitive career theory (SCCT) has recently been proposed which predicts how contextual and individual personality, cognitive and behavioural variables predict vocational satisfaction (Lent, 2005; Lent and Brown, 2006). To date, versions of this extended model have only examined the academic satisfaction of college 40 students (Lent et al., 2005) and there is a strong need for further study with employed workers (Lent and Brown, 2006). Therefore, this study will explore the relationship between an environmental support variable, organizational support for career development (OSCD) and employee career satisfaction.

In addition, a mediating relationship proposed by SCCT, via participation in goal directed activities (individual career management behaviors) will be explored. Since this recently extended model of SCCT emphasizes an approach to unify personality and environmental perspectives, previous studies of university students tested how extraversion and positive affect fit the model (Lent et al., 2005).

The current study builds on past research by exploring how another important personality variable (proactive personality) impacts career satisfaction. By incorporating the predictions of the model of proactive behaviors (Crant, 2000), and the extended SCCT model (Lent and Brown, 2006), this study will also explore whether career management behaviors mediate the relationship between proactive personality and career satisfaction. Greater understanding about the mediating mechanisms by which environmental and personality variables impact career satisfaction will contribute to a more comprehensive understanding of career satisfaction and support the development and testing of the extended SCCT model. Organizational career management is a risk management process (Baruch, 2006).

III. METHODOLOGY

3.1 Research Design

The study adopted a descriptive research design. According to Cooper and Schindler (2003), a descriptive research design is concerned with finding out the what, where and how of a phenomenon. The study chose descriptive research design because the study aimed at building a profile about the factors affecting career progression of women in corporate sector. Descriptive research design is more appropriate as it seeks to establish the what, who, where and when of a phenomenon. This design was more appropriate in providing an in-depth understanding of the factors affecting career progression of women in the banking sector in Bangladesh.

3.1.1 Population and Sample Size

The study selected a representative sample of 60 respondents who make up more than 10% of the population for questionnaire administration and three focused group discussions of 5-8 women employees. Taking Mugenda and Mugenda (2003) into consideration, the study will stratify the respondents into branches and select 10%. The 10% however by proportionately was distributed across three levels of management: senior management, middle level management and other staff. To offer each target member of the population an equal chance of participation in the study, the researcher used simple random sampling method. The basic idea of sampling was offer every member of the population an equal chance of inclusion in the study.

3.1.2 Data Collection

The study collected primary data through questionnaire guides, key informants and focused group discussions. The questionnaires developed based on the specific 46 objectives of the study were prepared to guide the respondents. They comprised of both structured (close-ended) and unstructured (open-ended) questions. For the five focused group discussions, the study grouped the respondents into groups of 5-8 female employees working in different departments at the Head office. The focused group discussion was limited to the

head office because this was the only location with more female employees. The researcher prepared a focus group guide to guide the discussion issues on the factors affecting career progression of women in the banking sector in Bangladesh.

To collect the data, the researcher administered the questionnaires and key informant guide to the respondents at their places of work to minimize interruptions to the operations of the Bank. However, the researcher administered focused group discussions after working hours as this is the time when employees are free to spare more time for the interviews. The researcher first booked an appointment with the target respondents to ensure a high turnout rate.

3.1.3 Data Analysis and Presentation

Primary data was captured and processed using the **Statistical Package for Social Sciences (SPSS)**. Thereafter, descriptive statistics was used for the purpose of analysis and presentation. The data was presented in the form of frequency tables and figures for ease of interpretation and comparison. For the qualitative data collected from focused group discussions, the study made use of content analysis. Nachmias and Nachmias (1996) define content analysis as any technique used to make inferences through systematic and objective identification of 47 specified characteristics of messages. Kothari (2004) explains content analysis as the analysis of the contents of documentary and verbal material, and describes it as a qualitative analysis concerning the general import of message of the existing documents and measure pervasiveness. The researcher analyzed the responses provided by the respondents in the focused group interview and key informants within the context of the factors affecting career progression of women in banking sector.

IV. FINDINGS

The study findings established that a majority (33%) of the respondents had worked with the bank in a period of 7-10 years. Majority (74%) of the of the respondents indicate that the management of different banks does not have a perception towards women's career progression, 44% of the respondent answered that the management has a positive perception towards women in the professions and general employment and 63% of the respondents indicated that the Human Resource policies at the Bank were family friendly. From the study findings 44% of the respondents indicated that management's perception at the Bank affect female employees' career progression to a very great extent and 5% of the respondents indicated that management's perception at the Bank affect female employees career progression to no extent while 42% of the respondents indicated that the human resource management policies do embrace female employees , 67% of the respondents indicated that the Human resource management policies at the Bank do not promote a balanced employee life and 91% of the respondents indicated that the Bank Policies do not allow use of inappropriate language on female employees.

The data findings reveal that majority (53%) of the respondents indicated that there is pay equality among male and female employees at the Bank, 16% of the respondents indicated that human resource management policies and practices at the Bank affect female employees' career progression to a very great extent, and majority 72% of the respondents indicated that the bank does not encourage a balance between work and family responsibilities on women's career lives.

The data findings revealed that weather work demands causes a lot of stress according to 81% of the respondents while only 19% of the respondents indicated that work demands do not cause a lot of stress, 56% of the respondents indicated that they put in too many hours in their job to accomplish the office duties.

The study established that 26% of the respondents agreed to a very great extent that balancing work and family responsibility affected female employees' career progression at the Bank. From the study findings, 26% of the respondents cited credibility of fellow staff as a factors affecting career progression of women, 63% of the of the respondents indicated the management style used to be as factors affecting career progression of women, 21% of the of the respondents indicated the gender inequality as a factors affecting career progression of women, 47 % of the respondents indicated the chauvinism as a factors affecting career progression of women 26% of the respondents indicated the sexual harassment as a factors affecting career progression of women, 67% of the respondents indicated the organizational structure as a factors affecting career progression of women, 19% of the respondents indicated the discrimination as a factors affecting career progression of women and 56% of the respondents indicated the organizational culture as a factors affecting career progression of women.

The findings established 40% of the 70 respondents indicated that the factors affected female employees' career progression at the Bank to a great extent and 7% of the respondents indicated that the factors affected female employees' career progression at the Bank to no extent.

V. CONCLUSIONS

From the findings of this study, we conclude that the banks in Bangladesh has a positive perception towards women employees and as a result this perception affects female employees' career progression to a large extent. The study also concludes that the human resource management policies do embrace female

employees and that the Human resource management policies at the Bank promote a balanced employee work life as well as affect female employees' career progression to a great extent. These findings indicate that offering family-friendly policies is advantageous policies but it is often adopted for symbolic rather than substantive reasons and may therefore fail to produce any real changes in organizational structure or behavior. In addition, the study concludes that the bank does not encourage a balance between work and family responsibilities on employees lives and consequently as it is felt that this doesn't allow enough room for female employees to attend to their office duties.

The difficulty of balancing work and family life also results in a higher degree of stress related, among other things, to the feeling of not having enough time. From the findings this study finally concludes that the difficulty of balancing work and family life also results in a higher degree of stress related, among other things. The study aimed at investigating the factors affecting career progression of women in corporate sector feeling of not having enough time. These findings reveal that family-friendly policies have been defined as arrangements designed to support female employees faced with balancing the competing demands of work and family.

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