UNIVERSITY OF BIRMINGHAM

Women's underrepresentation in the banking sector of Bangladesh: Barriers to career advancement

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RESEARCH ABSTRACT

Much research on women's career and gender inequality issues have been researched in organisational studies in both western and non-western contexts. However, Bangladeshi workplaces are so far less examined on gender inequality issues. This study investigates the reasons behind Bangladeshi women's underrepresentation at the top of the organisational hierarchy in the banking sector. Bangladeshi women bankers face many potential barriers that hinder their rise to positions of organisational power. There are isolated success stories, but most of the women bankers struggle to break through barriers to reach top managerial positions within the sector. The study adopts a relational framework, that shows how socially constructed macro- factors are embedded in meso-organisational practices and processes that influence women's micro-, or individual, banking career trajectories. The relational framework further shows how each of the macro, meso and micro level issues are intertwined and jointly impede women's career advancement.

The research enables a Bourdieusian approach to analyse the potential barriers that women face within the sector. This is due to the unequal power relations within a field, suggesting the gendered practices and roles frame the experiences of Bangladeshi men and women both. These unequal power relations between men and women are formed within the banking field, where men tend to occupy dominant positions and women subordinate. Gendered differences and roles are key concepts in studying Bangladeshi women bankers' employment, and how inequality is formed within the organisational processes. The research shows that routinised or habitual behaviour in organisational practice lessens opportunities for women to advance within the sector. The findings also suggest that the specific form of unequal power relations between men and women permits individuals with adequate capital accumulation to succeed and reach powerful positions.

However, the findings also reveal that women bankers struggle to acquire adequate resources or capital, thereby limiting their opportunities to advance to the top of the banking hierarchy. By considering the interrelatedness of the relational framework, the study provides a novel outlook on the various barriers that impedes women's career advancement in the Bangladeshi banking sector. This study presents new knowledge on how potential barriers at different levels can interrelatedly engender inequality. In this, it also provides clear recommendations for organisations in the banking sector to promote a more equal work environment, by identifying gendered constraints and making necessary remedies to existing HR policies.

Keywords: Barriers, women, career, advancement, gendered differences, Bourdieu

Dedication

I dedicate this thesis to my parents, my sister, and my dear husband. *Ma, Baba, Tinpa and Faizul,* I hope I can fulfil all of your dreams and make you proud.

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List of abbreviations

AMD- Additional Managing Director
AVP- Assistant Vice President
BB- Bangladesh Bank
BCS – Bangladesh Civil Service Examination

BRPD- Banking Regulation and Policy department

CSR- corporate social responsibility
DMD- Deputy Managing Director
FCB- Foreign commercial bank
FGD- Focus Group discussion
FVP- First Vice President
HRM- Human resource management
MOS- Management and organisational studies
PCB- Private commercial bank
SAVP- Senior Assistant Vice President
SOB- State-owned bank
SVP- Senior Vice President
UAE- United Arab Emirates
VP- Vice President

Chapter 1 Introduction of the study

1.1 Research Background

Previous empirical research both in western and non-western contexts have proven that women in organisations have been underrepresented and disempowered despite strong establishment of organisational legislation to promote women's labour market representation (Syed and Ozbilgin, 2009). There are plenty of relevant research in western countries, such as in the United States of America (USA), United Kingdom (UK), mainland European countries, and in Australia, where researchers have investigated patterns of gender inequality and women's representation at corporate boards and at senior managerial positions in various sectors, that includes the education sector, healthcare sector or the political arena to name a few (Grady, 2015; Huffman, 2011; Catalyst, 2011). Comparatively, there is a paucity of study of similar kind conducted in non-Western nations, particularly in developing nations like Bangladesh. The objective of this study is to get an understanding of Bangladeshi women bankers' representation and the challenges they face when trying to advance their careers to mid- or senior-level management roles.

To this point, research that has been carried out within the context of Bangladesh has investigated gender inequality and participation in the informal labour market or the rural economy. Notable research includes women's working pattern and representation in the garment sector of Bangladesh, which has been a prominent area of research for academics (Kabeer, 2005; Alamgir and Banerjee, 2019). On the other hand, we have limited knowledge of the potential barriers that urban women face when trying to enter the formal labour market. Women in Bangladesh have received adequate opportunities within the formal labour force, in various service sectors within the Bangladesh economy according to reports by the Bangladesh Country Review (2020). Despite significant improvement of women's increased participation in the labour market, Bangladeshi women still experience gender inequality within their organisations.

In the context of the urban workplace in Bangladesh, women who are identified as elite, upper, or middle class and educated, face potential barriers in both surviving a hostile workplace and climbing to higher level positions in order to advance their careers. Consequently, the prevalent assumption is that powerful positions are occupied by mostly men, that determines their domination in the sector. Hence, the focus in this research is to identify the challenges and experiences of women managers to rise to mid to senior level positions in the banking sector. The aim in this study is to retrieve a more rounded sense of urban women's work experiences within the Bangladeshi corporate workplace, especially focusing in the banking sector.

I briefly present a background description of the Bangladeshi banking sector, while Chapter 3 provides more detailed information on the operational aspects of the sector. According to the central Bangladesh Bank website, there are currently sixty-two scheduled banks in Bangladesh, categorised as Private Commercial Banks (PCBs), Foreign Commercial Banks (FCBs), State Owned Banks (SOBs) (Bangladesh Bank, 2021). Organograms in the web page for each of these banks shows that men dominate management committee or executive level positions. This research aims to investigate this pattern of inequality, to explain why there are fewer women in these mid to senior managerial positions in almost all the banks of the sector. The reason behind choosing the banking sector of Bangladesh is particularly important because it is an influential sector in the growth of the overall Bangladeshi economy.

Banking is an increasingly in-demand profession for both men and women. Men and women who have adequate qualifications expect to receive equal opportunities in accessing and occupying banking jobs. They hope to progress in their banking careers without gender-based discrimination, especially to top level managerial positions. However, we know little about the experiences of women bankers in moving up (or failing to move up) the corporate ladder, and therefore well-evidenced research is required to make recommendations to resolve the gap in women's representation in the sector. The next sections explain how my interest in this area developed, the problem that this research aims to recognize and summarises the analytical framework that I draw upon to conduct this study.

1.2 Significance of the study

The belief that it is important to empower elite and educated women in urban corporate workplaces, was the driving force behind this research. It is abundantly obvious that women in Bangladesh's service sector, which is dominated by men, do not get equal opportunity to advance their careers. This study focuses on a difficult issue that is being discussed all over the world: why women's advancement to higher positions stalls, and the significant barriers that women face to climb up the corporate hierarchy. Previous research has identified that women face barriers that can be traced back to socio-cultural norms, such as actions that reproduce socialised predispositions within organisations and produce gendered beliefs that are stereotypical towards a certain group of people (Syed & Ozbilgin, 2009). Understanding these, and many other barriers that hinder women can offer suggestions for moving towards a more egalitarian workforce.

This debate is essential in a rapidly changing work environment that involves fierce competition, and thus demand for highly competitive and diverse employees who would be beneficial for organisations. Having a more diverse and inclusive workforce may give organisations more opportunity to utilise their human resources to their full potential. Bangladesh as a country encourages enhanced women's representation in the formal labour market, but women's employment faces many challenges in practice, due to the reluctance to forego the social norm that binds women's identity and roles within a household domain. The importance of these gender dynamic roles encouraged me to collect data from both men and women bankers to identify their distinct experiences within the banking corporate realm. The study aims to identify the gap in research on the problem of lower representation in the higher echelons of the corporate hierarchy within the Bangladeshi banking sector, which is discussed in detail in the next section.

1.3 Problem Statement

Even though gender inequality in labour force participation have narrowed in many countries throughout the globe, several studies continue to demonstrate that considerable gender inequality persists in the world of work and in the professions. As was mentioned earlier, there is only a very limited amount of evidence and theory to explain how and why urban women in Bangladesh face challenges that hinder their progress to powerful positions within male-dominated sectors. These challenges, in turn, prevent women from achieving equality with men (Faroque, et.al, 2021). As a result, the emphasis of this research is only on the experiences and challenges faced by women who have or aim to achieve middle and senior-level positions within the sector.

Before starting this research, I devoted a lot of thought to the choice of sector to study the phenomenon of gender inequality. Reasons include the fact that the Bangladeshi banking sector is influential in the overall economy, providing prestigious service sector work and claiming workforce diversity. The banking sector also provided a suitable choice to conduct empirical research compared to other sectors as the commitment to bridge the gender gap is easily contrasted with the lack of women occupying mid to senior managerial positions. Finally, there is a clear need to understand and implement best practice within formal institutions that can set a standard for emerging economies, create opportunities, and empower women. Banks provide an ideal empirical setting as a desirable choice of a workplace, that can show how to attract and retain educated and elite women in various occupations (Khan, 2015).

Despite the stated desire to change, the banking sector of Bangladesh remains male dominated at its highest levels of mid to senior managerial. Women's representation has steadily increased in entry level and mid-level jobs, while women's access to powerful positions at mid to senior managerial level continues to be very difficult. Rarely, women have been able to break barriers and reach top positions in the sector. When starting this research in 2018, there were no woman CEOs in Bangladeshi banking sector. However, in the year 2021, the sector appointed its first woman CEO at a private commercial bank.

I also bring a personal interest to this research. Elite women bankers have been of interest to me since I worked in the banking sector after completion of my first degree in 2011. It was clear to me then that women were not represented at all the different levels of the corporate hierarchy in the sector. Since then, the sector has seen significant progress with more women joining at entry-level positions, making a notable difference at many levels of the hierarchy as these women have progressed. However, change is slow and uncertain. Reflecting on my own experience and those of women colleagues, career advancement was an obvious way to direct this research, to understand the path from securing a job to acquiring a fulfilling career in this male dominated sector.

As stated above, research in Bangladesh often featured issues related to poverty (Siddique, 1998), family issues and partner violence (Roy, et.al, 2019), women's work-life balance (Khan, 2015), women's employment in agriculture or the garment sector, and empowering women in the rural sector (Kabeer, 2011;2017). All these studies were valuable and informs my thesis. However, women's employment in managerial and organisational roles in Bangladesh, especially elite or educated women, is notably absent. Urban women are deemed to have privileged access to education and white-collar employment, with the result that their stories and experiences have been overlooked (Khan, 2015). Research that focuses on empowering women in the western and non-western context is clearly essential; however, it can be complemented by understanding urban women's employment achievements and struggles. The next section explains the main conceptual foundation of this research that aid in formulating research questions and analysis.

1.4 Research Framework

For this study, I drew motivation from the relational framework that Syed and Ozbilgin (2009) developed to determine the many kinds of potential barriers that women may face that slows their advancement in their career. In the same vein, the purpose of this study is to investigate the origins of these barriers and find out where they initiate from. Syed & Ozbilgin (2009) argue that they have identified from their studies that a single level conceptualisation fails to capture the relational interplay that is essential to identifying structural and agentic levels of analysis. Considering this perspective, I first crafted a general analytic framework, which can be seen in Figure 1.1, to serve as an underlying guide for my research into the barriers that may possibly impede women's advancement in the Bangladeshi banking industry. The framework is a representation of the pertinent ideas, assumptions, and theories that will be helpful in gaining a knowledge of the phenomena of this study.

The multi-level factors identified by Syed & Ozbilgin (2009) show that the macro-level emphasises the significance of national structures and institutions, such as laws, social organisations, religious strictures, and norms of gender relations. At the meso level, organisational processes, rituals and routinised behaviour at work are considered to establish the rules of meso-level gender and race relations. Absence of egalitarian traditions within workplaces means that meso-level relationships may reflect on a hierarchical organisation of discriminatory practices, which is embedded within the broader social system (Syed & Ozbilgin, 2009). At the micro or individual level, issues considered include individual power, motivation, and agency to change, which are gendered and racialised phenomena. Taken together these factors from the relational perspective generate the following framework:

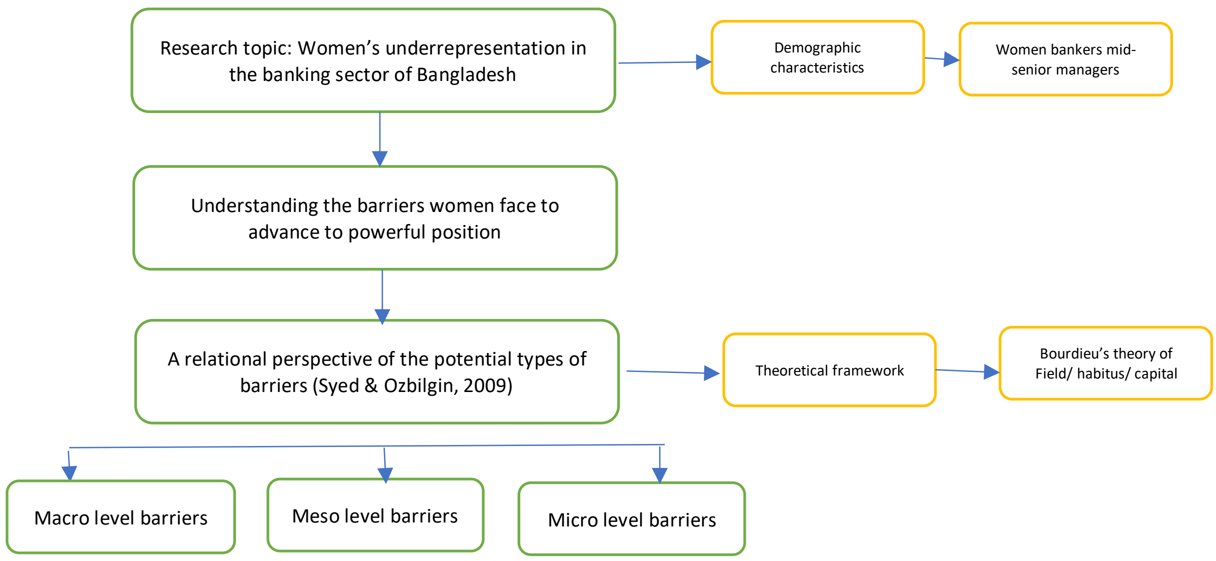


Figure 1. 1 *Analytical framework on women's career progression in Bangladesh's banking sector*

According to Syed and Ozbilgin (2009), the ideal way to do research of gender inequality phenomenon is to analyse the macro-level socio-cultural features of the framework, which may include cultural traditions, political views, and other components of the socio-economic setting. This is the domain within which in the social field, social difference codes and unequal power relations are defined between men and women. Unequal power relations derive from a macro-social field, that are invisible (Syed and Ozbilgin, 2009). The differences within the field are based on generally accepted social stratifications and stereotypes, such as a person's status based on gender, age, and ethnicity.

The meso-organisational level of the relational framework is best studied through assessing the organisational approaches that creates barriers towards women's progression. The micro level of the relational framework considers the individual influences on equal opportunity, that may include individual agency or choice in relation to multiple identities available. Based on these theoretical underpinnings, I explore my findings following the different types of barriers women face from the macro, meso and micro level.

This framework will be explored in more detail in the literature review chapter (Chapter 2) of this thesis, combining it with additional suitable concepts and theories. Within the scope of this research, I investigate the extent to which previously established theories pertaining to gender issues in management and organisational studies (MOS) can identify and portray the multifaceted experiences and barriers that women face within the Bangladeshi banking industry. Specifically, my aim is to assess the relational framework to determine how the complex interplay of factors it suggests foster gender inequality.

The relational framework proposed by Syed & Ozbilgin (2009) involves the contextual, contingent, and comparative elements that sets social, individual, and organisational phenomena within each other. In order to analyse the barriers using a relational framework into this research, it is essential to define thoroughly each of the three levels in order to get an understanding of the barriers that stand in the way of women's professional advancement in the banking sector of Bangladesh. To achieve this goal, I consider complementary social theories that make it possible to conduct coherent analysis across all three levels.

The purpose of this thesis is to draw on Bourdieu's theory and its relational aspect to women's career advancement in organisation studies. In addition, the thesis will draw upon broader feminist engagement with Bourdieu's ideas to theoretically modify on the barriers that women may face on their way to climbing to powerful senior managerial roles. The majority of the research that Pierre Bourdieu's theories were applied to was conducted in the field of education and academia. However, the field of management and organisational studies did not make considerable use of his concepts (Ozbilgin and Tatli, 2005). Although, in recent times, relying on the relational features of field, habitus, and capital has broadened the scope for researchers in investigating gender and professional research issues.

My ultimate objective is to enhance the theoretical foundations that can unearth the holistic and multi-level barriers that are experienced by women who are in mid- to senior level managerial positions. This approach helps identify the deep-rooted barriers that put women at a disadvantage in relation to men. I also recommend that these barriers become the primary subject of investigation across all the levels of the relational framework. As a result, determining the concept of how each level of the macro, meso and micro level 'barriers' are interrelated for this research study; I move on to conceptualising 'barriers' in the next section.

1.4.1 Conceptualising barriers

A wide variety of metaphors have been employed by researchers in the fields of psychology, management, gender studies, and leadership studies to investigate gender inequality in organisations. Buzzanell and Goldzwig (1991) argued that metaphors play a major role in discovering and describing patterns of career behaviour and help stimulate new ideas (Smith et.al, 2012). Metaphors are useful to explain a social phenomenon as they contribute to structure the basic understanding of the research, provide new insights, caching and leading the attention towards the important issues (Smith et.al, 2012). While analysing the metaphors that would be useful in this research, "the glass ceiling" (Dozier, 1988) has been the most common metaphor or concept used in previous research to describe barriers that include factors such as gender stereotypes, difficulties in work-family balance, or human resource policies (Ramos, et.al, 2022).

Some scholars have argued that the glass ceiling metaphor is not as appropriate as women have reached more senior leadership positions (Smith, et.al, 2012). Consecutively, other metaphors were suggested, such as the labyrinth (Eagly and Carli, 2007), the firewall (Bendl & Schimdt, 2010), the glass cliff (Ryan & Haslam, 2005), the queen bee phenomenon (Staines, et. al., 1974), or tokenism (Kanter, 1977). Each of these metaphors may be interpreted in a unique way, and its connotations can be connected to a unique set of qualities or challenges that explain women's professional experiences in organisations. Although there is a wide range of metaphors that are used in the process of analysing the professional narratives of women in many research studies, there is still a lack of a comprehensive review of the concept of barriers. I therefore explore this metaphor in depth to provide the bridge between theory and practice, that emphasises understanding the factors that influence women's underrepresentation and halt career growth. Bendl & Schmidt, (2010, p.163) believe that:

"It is time for new metaphors to capture the subtle, systemic forms of discrimination that still lingers. It is not the ceiling that is holding women back; it is the whole structure of the organisations in which we work: the foundation, the beams, the walls, the very air. The barriers to advancement are not just above women, they are all around them."

Hence, after careful analysis of the wide arrays of literature on metaphors, for this research, 'barriers' has been used as the main concept to explore women's narratives of progression. Both Morgan (1996) and Weick (1997) argue that this can be a research strategy, pointing out that certain metaphors play a heuristic role in organisation theory, opening new ways and perspectives to understand and inquire about the phenomenon that is being studied (Bendl & Schimdt, 2010). Therefore, drawing from a poststructuralist point of view, it is possible to claim that new metaphors such as 'barriers' have the potential to give an impetus on the (re)production of prejudice in organisations (Bendl & Schimdt, 2010).

However, established metaphors, such as glass ceiling or glass cliff, etc. cannot be completely disregarded because the findings may generate certain patterns of 'barrier' that could be relevant towards those metaphors and can be useful towards analysing the data later on in the thesis. Using Butler & Ferrior's (2000) understanding on the type of barriers that exist in management and organisational studies, a barrier can be classified as cultural, attitudinal, qualification, institutional or situational that affects individuals from breaking the 'wall' and climb to higher positions (McBride, 2011). The term 'barriers' in this study will therefore refer to the numerous factors that may hinder women's progression, which cannot be defined as a single issue, but need to be studied from a multilevel perspective. As described above, this allows understanding of how different barriers experienced by women bankers can generate analysis at different levels and demonstrate interrelation.

The intricacy of this approach has been shown by a limited number of prior research that worked using a relational framework to identify impediments. Diehl and Dzubinski (2016) extracted twenty-seven unique obstacles from the outcomes of their study, which were then categorised across the macro-level, meso-level, and micro-level categories, respectively. With the same intention for this research, the aim is to identify from my findings the different type of barriers that show how macro-societal, meso-organisational, and micro-individual levels each provide insight into how and why women are impeded from moving to higher levels in the Bangladeshi banking sector. The following table includes several parts of Diehl and Dzubinski's (2016) framework definitions, with the intention of assisting in the categorization of the barriers that women may face.

	Barrier name	Definition	Example
Societal	Control of women's voices	Restrictions on when and how women contribute to the conversation	Women being interrupted in conversations or having their ideas taken seriously after a man repeats them
	Cultural constraints on women's own choices	Societal constraints on women's educational and career choices	Girls being encouraged to pursue fields considered appropriate for women and not fields such as science, technology, engineering, and math
	Gender stereotypes	Relatively fixed and oversimplified generalizations about women	Women being expected to be nurturing at work
	Gender unconsciousness	Lack of knowledge or awareness of the role gender plays in the workplace	People in the organization not questioning gender bias
	Leadership perceptions	Associating leadership with masculinity	Women leaders being mistaken for support staff
	Scrutiny	Intense or hypercritical examination of women	Women's job performance or appearance being scrutinized above and beyond that of men
Organizational	Devaluing of communal practice	Lack of acknowledgement, support, and respect for communal activities in organizations	Taken for granted assumption that women will take notes in meetings, coordinate office parties and perform other office housework
	Discrimination	Subtle or overt discrimination or discouragement due to gender	Women being denied opportunities for challenging assignments, job-related travel, or promotion
	Exclusion from informal networks	Exclusion from unofficial social events	Women not being invited to socialize after hours with male colleagues
	Glass cliff	Placing a woman in a high-risk role with a likelihood of failure	Women being held responsible for organizational problems outside of their control
	Lack of mentoring	Lack of a significant mentoring relationship	Women having to learn how to lead on their own without a mentor
	Lack of sponsorship	Lack of a sponsor who recognizes a woman's capacity and recommends her for a leadership position	Women having no one to advocate for their professional development or promotion
	Lack of support	Withholding or removal of organizational resources needed to accomplish the job	Women having leadership decisions overturned
	Male gatekeeping	Controlling which women have access to leadership positions and the boundaries of their leadership	Women being encouraged to hire men into key positions
	Male organizational culture	Overwhelmingly male organizational culture and norms	Informal discussions and social activities typically being related to male interests

	Organizational ambivalence	Words or actions showing lack of confidence in a woman's leadership	Women being promoted to temporary positions even when qualified for the job
	Queen bee effect	Women at the top failing to help other women or actively preventing their promotion	Women blocking other women's projects or opportunities
	Salary inequality	Being underpaid	Women earning less than men in similar positions, past or present
	Tokenism	Being in the minority (<15%) gender or race of a proportionally skewed workgroup	Women serving as the only woman on leadership teams and committees
	Two-person career structure	Formal and informal institutional demands placed on both spouses, but only one is employed by the organization	Unpaid requirements on a leader's spouse such as hosting events and serving on committees
	Unequal standards	Holding women to higher performance standards than male counterparts	Women being required to outperform male colleagues in order to maintain their position
	Workplace harassment	Repeated behaviors that provoke, frighten, intimidate, or bring discomfort to the recipient	Women experiencing bullying, verbal abuse, sabotage, or sexual harassment
Individual	Communication style constraints	Constraints on communication style used to express leadership	Women being careful to communicate in a way that is not too assertive, but not too tentative
	Conscious unconsciousness	Deliberate choice not to notice, be affected by, or challenge the role gender plays in the workplace	Women choosing not to align with women's causes or participate in women's groups
	Personalizing	Assuming personal responsibility for system or organizational problems	Women blaming themselves for organizational problems that are not their fault
	Psychological glass ceiling	Unwillingness to appear assertive; undervaluation of one's own abilities	Women advocating against themselves when recommended for a higher position or more challenging opportunity
	Work–life conflict	Challenges balancing professional responsibilities with personal or family responsibilities	Personal obligations preventing women from pursuing opportunities for advancement

figure 1. 2 *Gender-based definition of leadership barriers (Diehl and Dzubinski, 2016, p. 253-254)*

The categorisation of the different types of barriers as seen in Figure 1.2, would be useful to identify similar types of barriers that engender from macro, meso and micro level that hinders Bangladeshi women bankers' career advancement. Therefore, understanding the definition of barriers at the beginning of this research has been useful to generate the research strategy and research questions for this study, alongside relevant theories. In the following section, I elaborate the research questions that were constructed for this study.

1.5 Research Questions

The research questions that follow have been created to increase our theoretical understanding of deep-rooted or embedded 'barriers', challenges, and processes that women professionals in the banking sector may encounter as they try to rise to powerful position within the corporate hierarchy, and that may determine the reason behind fewer representation of women at mid to senior managerial positions. The key empirical concern is understanding the pervasiveness of gender difference in the social, cultural, individual, and institutional context within the Bangladeshi banking sector. Gender inequality is a key concept in studying women's employment to explore any inequality within the organisation, as it is the most common explanation for hindered progress. The research questions also define the key areas that are essential to this study, including what we need to know and understand better, often associated with additional sub questions:

1. Why is there a dearth of women represented at mid to senior managerial level within the banking sector of Bangladesh?

2. What are the types of 'barriers' women in the banking sector face to climb up the corporate ladder of the banking sector of Bangladesh?

3. How are social, cultural, institutional, and individual factors interrelated in ways that may create barriers towards women's career advancement?

Each of these questions has been developed to address gaps in our knowledge why there are few women executives in top managerial positions in the Bangladeshi banking sector. The questions indicate deep implications to addressing this issue, a changing work environment that is negotiated through socio-cultural interactions, and responses towards women willing to try to progress to influential positions within their organisation. A common overarching question is how the "barriers" are formed. My analysis includes women's experiences from the different types of banks, including PCBs, FCBs and SOBs. This shows that women's experiences and the barriers they face vary across the sector. However, my theoretical analysis demonstrates that variation is minimal, enabling me to draw conclusions that apply across the sector. The next section of this introduction provides a short summary outline of thesis.

1.6 Thesis Outline

In this chapter, I have introduced the conceptual and theoretical framework I develop to understand women's career progression in Bangladesh's banking sector. The chapter provided details on the gap in terms of research on the multiple barriers urban women may face, specifically to rise to senior level positions in this prestigious sector. I then described the importance of conceptualising of barriers, through the theoretical underpinnings of for this research. The next chapters develop as follows:

- Chapter 2 explores a selection of previous research on women's underrepresentation in specific workplaces and professions, reviewing theories of gender inequality, including feminist perspectives that addresses deep-rooted gender dynamics at social, cultural, institutional, and individual levels. Alongside, I build prospective argument combining the theoretical review and the contextual review on Bangladesh's banking sector in chapter 3.

- Chapter 3 provides a detailed contextual overview of Bangladesh's banking sector, including the different types of banks, their organisational structure, and the current representation of women at all hierarchical levels within the sector. I also provide an outlook on current trends in employment practices in the sector, and the claims of equal opportunities and best practice. I also summarise the opportunities Bangladeshi women are given in terms of job prospects and access to education. I conclude by reviewing recruitment patterns in the sector to explore patterns of gender stereotyping or discrimination.

- In chapter 4 I outline my methodological approach, including the philosophical underpinnings and feminist methodologies used for this study. I explain and justify my choice in pursuing qualitative research methods, combining semi structured interviews and focus group discussion to acquire in-depth accounts of my participants' experiences.

- Chapter 5 is the first empirical analysis from the findings of this study. The chapter analyses the findings from the first research question, understanding the dearth of women represented at higher levels in the banking sector. The particular focus this question encourages analysis of the macro-societal level barriers women encounter. This allows me to investigate the causes of gendered differences which are influenced by social structure or norms, which are accepted within a given field and how they in turn influence on social actors' behaviour both at work and at home.

- Chapter 6 presents analysis of the influence of meso- level banking corporate cultures, in turn influenced by both internal and regulatory policies which have an impact on women employee progression. Many banks have designed and implemented initiatives and policies to retain women employees, but there is considerable scope for further improvement. This chapter suggests that while banking is a relatively lucrative and reputable job for women, systemic norms within organisations reduce women's ability to advance in their career. These norms are influenced by macro-social barriers analysed in chapter 5. The analysis notes the significant role of this interplay in producing the institutional and regulatory policies and internal practices that shape culture. The analysis shows how HR related practices in recruitment, training, promotion, and retention practices reproduce persistent subtle or invisible forms of barriers within the sector, that in turn results in the reinforcement of an organisational culture that accepts stereotypes.

- Chapter 7 presents findings on the opportunities women bankers are offered in the sector. The chapter suggests that despite the opportunities apparently available to encourage pursuit of a fulfilling banking career, women bankers face many barriers which they are unable to negotiate. I argue that these barriers are inextricable from gender norms in the cultural and social domain that in turn enable restrictions on women's ability to make strategic choices and conduct agency.

- Chapter 8 summarises the key findings from the three empirical chapters, linking back to the key theories presented in the literature review, the research questions, and the overall aim of this study.

- Chapter 9 is the concluding chapter of this thesis, that discusses the main implications of this study and its academic contributions. The chapter also covers the policy implications this study may contribute to the Bangladeshi banking sector to help bring about changes in organisations that would emphasise empowering women further.

Chapter 2: Literature Review on women's career advancement

2.1 Introduction

The purpose of this chapter is to explore existing research literature and relevant theoretical perspectives on women's career trajectories and experiences at senior managerial positions. I relied on empirical research on women's career and employment from western countries, such as Europe, Australia, or the United States and non-western countries like Pakistan, Bahrain, Turkey, and the United Arab Emirates to name a few. Research from both western and non-western contexts have been useful in identifying the distinct experiences, struggles and various other issues relevant to women's employment, to build purposeful argument for this study.

Although there has been important research on women's career and the potential challenges women face in western and few non-western countries, there is less evidence of similar studies based in the banking sector of Bangladesh. Therefore, reviewing existing literature from both western and non-western contexts provide scope for this study to identify the possible barriers and subjective experiences that working women face while climbing to mid and senior managerial positions. By doing so, the literature review aims to identify potential gap in existing studies from Western and non-Western countries that may not have evidently portrayed women's career experience from a developing country like Bangladesh.

In chapter one, I introduced the concept of "barrier(s)", as the metaphorically used term for this study. To identify the barriers that emerge from different levels that could potentially impede women's career, I found the relational framework by Syed and Ozbilgin (2009) useful. They have argued that workplace behaviour, practises and procedures is embedded within the wider society that has an influence on the opportunities individuals receive within organisations. Alongside, Syed and Ozbilgin (2009) proposed that Bourdieu's theories of field, capital and habitus is relevant towards the multi-level relational analysis between macro-social, meso-organisational, and micro-individual levels. Hence, the chapter commence by reviewing the relevant literature on the multilevel relational framework, Bourdieu's theories, and other relevant concepts to understand how the relational framework at each level integrates to this study.

2.1.1 Review of the relational framework

According to Syed and Ozbilgin (2009), the relational framework is underpinned as an evaluation and a method towards multilevel conceptualisation of a certain phenomenon. For instance, Syed and Ozbilgin (2009) have based their research on diversity management using the relational framework, where they have argued that there are several interrelated factors at different levels of macro (social) context, meso (organisational) and micro (individual) level that need to be studied as all of them combined, influence gender inequality issues in organisational practises. Based on this idea of the relational framework, the goal of this study is to investigate how the macro social context affects the meso organisational dynamics or how both the meso organisations and the macro social context affect the micro level individual's opportunities, strategy, or choice of women bankers in Bangladesh to get to senior positions.

Bourdieu’s theory of field, habitus, and capital are taken into consideration in the relational framework study within the social, organisational, and institutional context. The theory focuses on exhibiting how social context (encompassing agentic, individual, organisational, and structural influences) plays an important role in women’s career advancement (McCann and Monteath, 2019). Bourdieu’s theory of field, habitus, and capital does not only consider the duality of the macro-social structure and micro-level individual agency, but also the meso-level organisational issues that bridge all three factors together. The strategy for reviewing Bourdieu’s theory is to understand how both the social and organisational structures and individual agency are interrelated within a study. Pertaining to the relational framework, all the three factors are interconnected and make up the structures and conditions within the social and organisational context.

Thus, Bourdieu and Wacquant (1992) conceptualised the relationship between the social structural (objective) elements and agentic (subjective experiences) elements as the "outer" and "inner" elements, thereby bringing together the objective social structures and the subjective experiences of individuals that contribute towards forming gender inequality issues within organisations. As defined by Syed and Ozbilgin (2009), a single-level conceptualization studying a phenomenon is not useful as it conceals the macro, meso, and micro level gendered processes and thereby fails to explore the social structural (objective) elements and agentic (subjective experiences) levels of concern related to gender inequality (Taser-Erdogan, 2021).

Hence, reviewing prior research on the subjective-objective domain helps address the relational aspect of the social and personal lives of individuals (Ozbilgin, et.al., 2011).

Research in the UK and in Turkish organisations, in women's career advancement has also adapted the objective-subjective dialect or the structure and agency concepts along with the organisational element in their studies (Pryce and Sealy, 2013; Taser-Erdogan, 2021). These studies looked at how the objective structural social norms impede women's subjective or personal career experiences at the meso-organizational and micro-individual levels. Likewise, this study aims to identify similar patterns of structural, organisational, and agentic issues within the Bangladeshi context. Syed and Ozbilgin (2009) produced a diagram to demonstrate how each of the macro, meso, and micro levels of the relational framework are intertwined, as shown below in Figure 2.1.

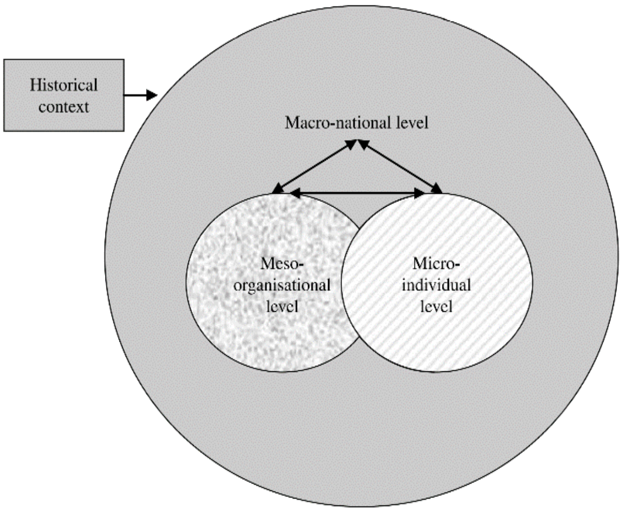


Figure 2. 1*: Relational framework (adapted from Syed and Ozbilgin, 2009, p. 2446.)*

The diagram of the relational framework suggests macro-level (social) issues as external factors that contribute to the internal meso (organisational) and micro (individual) level factors. The historical context, present in the background of Figure 2.1, indicates its significance to the role of the external socio-political history, legal tradition, and cultural tradition that binds all three levels (Syed and Ozbilgin, 2009). The historical context can include factors relevant to gendered norms and gender stereotypical beliefs, which are invariably deeply rooted in century-old traditions (Syed and Ozbilgin, 2009). Burgess and Borgida (1999) have defined the concept of gender stereotyping as the beliefs about the attributes, roles, and behaviours that provide distinct characteristics between men and women. As a result, based on the historical shared beliefs between men and women, gender discrimination can be understood based on the idea that men are more suitable for employment than women (Burgess and Borgida, 1999).

Therefore, identifying historical context and gender stereotypical beliefs against women in society give scope for this study to explore the embedded social values of gender inequality issues that could create barriers to Bangladeshi women's career advancement. Consequently, basing this study within the relational framework opens the opportunity to explore relevant studies that include individual choices (micro), organisational (meso) processes, and social structural (macro) conditions that collectively account for unrelenting power inequality and disadvantage within the employment practise that may impact particularly women's career progress (Syed and Ozbilgin, 2009). The next sections elaborate on the relevant notions, concepts, and theories that macro, meso, and micro-level factors and reviews prior research that will be useful to review potential barriers that could emerge from each level. I also draw on the different barriers that were identified using Diehl and Dzubinski's (2016) framework (Figure 1.2, Chapter 1) to assist in reviewing barriers at different levels.

2.2 Macro-social factors

According to Syed and Ozbilgin (2009), the macro-level factors need to be studied by understanding the social and structural conditions, social norms, and national level structures, which may include laws, institutions, political economy, or culture that forms gender inequality issues. It is suggested that these factors need to be studied via the process of "structuralism," which assumes the influence individuals have within society and culture (Syed and Ozbilgin, 2009). Structures consist of mutually sustaining cultural schemas and sets of resources that empower and constrain individuals in a social context, which tends to be reproduced and practised within the social domain (Sewell, 1992). Taken-for-granted structures, social norms, or shared beliefs within a society are examples of sustaining cultural schemas or resources (Taser-Erdogan, 2021).

In order to fully grasp the complex interplay of macro-social factors that could impede women's career advancement, Syed and Ozbilgin (2009) suggested that gender inequality issues need to be explored by understanding the construction of gender within a social structure. Therefore, gender in this study cannot be taken for granted as the mere difference between men and women, but how gender is constructed as a macro-social process, bringing in its relational aspect. In considering how gender becomes a constraining component of macro-social factors that may create barriers for women, the following section reviews how gender comes into being and differentiates the abilities, experiences, and identity construction of men and women within a social context.

2.2.1 Macro-level gender issues

In this section, I review the relevant literature on the conceptualisation of gender and its relationality towards potential barriers women face in social context. Gender is seen to be an important part of the macro level social structures, social hierarchies, and as part of the formation of unequal power systems in social domain (Nentwich and Kelan, 2014). To address such issues, Risman (2004) and Lorber (1994) emphasised that conceptualising gender as a social structure and its deeply embedded social processes, can better analyse the ways in which gender is studied at the macro-social, meso-organisational, and micro-individual levels within the relational framework. The study on gender distinguishes the opportunities and constraints men, or women receive in a given context.

Research has identified that such a view has consequences based on one's gender, on the three levels of the relational framework: firstly, at an individual level, for the development of gendered selves; secondly, during interaction as women and men face different cultural expectations; and lastly, through institutional domains, where explicit regulations regarding resource distribution and material goods that are gender-specific (Ali and Syed, 2017). A similar study on gender and employment in Saudi Arabia, identified that socially conservative assumptions, values, and traditions create barriers to the country's female labour participation and career development (Syed et al., 2018). The study elaborated how cultural norms and expectations shape the status of women in Saudi Arabia. It emphasised that men are considered better for paid employment than women, who are suitable for household activities (Syed, et al., 2018). Due to such constraints, women are underrepresented persistently within organisations and are defined by specific roles and assumptions of suitable gender roles for men and women within the macro-level (Syed and Ozbilgin, 2009).

Gender is seen as one of the attributes of social difference codes that are structured within the macro-context. It needs to be conceptualised as part of Bourdieu's general social field as a combinatory social category; one that infiltrates and influence all other categories (Karatas-Ozkan and Chell, 2015, p. 113). Alongside gender, the gendered processes, differences, or transformation needs to be reviewed. It includes the structures, processes, culture, choices, access to power and resources that are produced/ reproduced in terms of gender binaries determine from where gender inequality processes can engender (Acker, 2009) According to Syed and Ozbilgin (2009), the assumptions about appropriate gendered processes and differences at the macro-level are defined as "social difference codes", which have been defined by Ridgeway (2006) as the widely shared cultural beliefs that delineate socially significant distinctions among people and upon which a society is structured and inequality is organised (Syed and Ozbilgin, 2009). These codes act as cultural schemas for enacting social relations, which are based on individual attributes and dimensions by which people are classified and the traits and behaviours that are expected as a result (Syed and Ozbilgin, 2009).

In the macro-social domain, it has been suggested the social differentiation codes are based upon the generally accepted social norms and stereotypical beliefs of a person's status based on his or her gender. According to Ridgeway (2006), there is a relational interdependence based on the social difference codes and the interpersonal status hierarchies that leads to the emergence of self-organised processes of inequality. The social codes act as cultural structures or schemas for enacting social relations based on which men and women are differentiated within a society, and these are passed on within meso-organisational levels (Ali and Syed, 2017). In other words, gender inequality, traits, behaviours, and power inequalities are categorised, reproduced, and accepted at the societal level that sets as example for occupational roles between men and women in organisations (Syed and Ozbilgin, 2009).

Syed and Ozbilgin (2009) identified that prior research has conformed to gender-role stereotypes towards women that cast them in the role of wife or a mother. For example, in many Gulf countries and the UAE, have found that women's career development was dependent on their social status and family connections, that restricts their career opportunities (Metcalfe, et.al., 2008; 2011; Tatli, et.al., 2017). Based on the socially defined codes and the gendered processes discussed in this chapter, a foundation is set for this research to identify the gendered differences between Bangladeshi male and female bankers, which are socially accepted and could impact as potential barriers for female bankers to advance in their career.

Research has identified that based on social assumptions, men or women are categorised and viewed as suitable for certain jobs. Alongside, on a social level, social norms and views within a traditional society shape the status of women (Syed et al., 2018). Men are considered superior and fit for paid employment or being the main "breadwinner". On the contrary, women are responsible for household activities and childbearing (Syed et al., 2018). Such cultural practices and shared beliefs not only create gender inequality issues in social context, but also create gendered work relations in organisations (Metcalfe, 2011).

This view is personified within the social norms of the "ideal worker", where men seem to be ideal for jobs and are termed as "ideal managers" or "ideal leaders" within organisations. The "ideal worker" expectation is that a "gender-neutral" individual is always available for his or her work, although that gender-neutral individual usually turns out to be a man because of the care demands socially ascribed to women (Acker, 1990). For example, the ideal individual is expected to work long hours and to be devoted to organisational work (Acker, 2009). This means that the worker is totally dedicated to the work and has no responsibilities towards children or family demands other than earning a living (Acker, 2009, p. 206). According to Samuel and Kanji (2017), male breadwinners are likely to work the longest paid hours compared to all other workers.

Therefore, it can be assumed here that social codes assign different norms or gender roles, which are suitable for men and women. Thus far, the review has been useful for this study to identify how gendered processes and social assumptions towards men and women could create potential barriers to women’s career advancement. This idea will be further elaborated while reviewing relevant literature on gendered processes within the meso-organizational level and micro-individual level as the relational framework suggests that all these factors are intertwined. The social codes reviewed in this section systematically undervalue and relegate women’s social status to lower than that of men within a given social space or field. The attention hereon is to review how the social difference codes emanate within a social space or field towards an individual. The following sections will focus on what constitutes as a field and how gender inequality issues are formed in a social space using Bourdieu’s theory of field.

2.2.2 Bourdieu’s theory of field

According to Bourdieu, when individuals, groups, or institutions enter a field or social space, they share common properties. Within that social space, individuals are believed to be representing a wider society based on the possession of their resources (Grenfell, 2014). Bourdieu (1984) characterised social space in terms of overlapping fields, which is defined as a structured network between individuals that has its own rules (Ashley and Empson, 2017). Individuals who enter the field must possess adequate resources and accept the rules within the field based on their gender. Bourdieu defines the theory of field as:

> *A structured social space, a field of forces or a force field. It contains people who dominate, who are usually male and people who are dominated, who are mostly female. Constant, permanent relationships of inequality operate inside this space, which at the time becomes a space in which various actors struggle for the transformation or preservation of the field. All the individuals in this universe bring to the competition of all the relative power to their disposal. It is a power that defines their position within the field and as a result their strategies (Bourdieu, 1998b, p. 40-41).*

The concept of social space or field is relevant for this study to identify what constitutes a "field" and how the social norms are attributed within a field. The field theory demonstrates the objective elements that may interpret how gender is a constitutive element of social relationships based on the perceived social differences between men and women. Alongside, what needs to be explored through this theory are the opportunities that men and women receive, the rewards or power inequality that are formed within the social space or field.

At the macro-level, the focus is that a field consists of a number of social spaces, which can include the society, organisations, institutions, or other social spaces. Within the macro-level context, this social space or field is considered as the wider society where individuals reside (Syed and Ozbilgin, 2009). Each social field in practise (including society as a whole) can be understood as a competitive game or a "field of struggles", which determines the key gendered differences between men and women.

A recent study on women's status in Bahrain has identified that society as part of the wider social field, that plays a key role in defining men and women's social recognition within a society, culture, or organisation (Alhalwalchi and Mordi, 2021). The study focused on the underrepresentation of women bankers in Bahrain, including the role patriarchy, cultural tradition, and political representation of women play in influencing gender differences within a society (Alhalwalchi and Mordi, 2021). To extend our understanding of how societal patriarchal norms (re) produce stereotyped gendered views, in the next section, I review relevant literature on the theory of patriarchy and its impact on macro-level barriers that could potentially create barriers to this study on Bangladeshi women's career in banking.

2.2.3 Macro-level patriarchal issues

Reviewing a small number of studies that were conducted in traditional culture that resembles to Bangladesh, such as those in Turkey (Taser-Erdogan, 2021; Yamak, et al., 2016), Pakistan (Ali and Syed, 2017), and Bahrain (Alhalwalchi and Mordi, 2021) identified that structures or norms are continuously established culturally and socially that contribute to the formation of stereotypes are extended throughout organisations. Even in the few other studies that have been carried out in Gulf nations, researchers have discovered that the effect of patriarchal social culture often leads to gender imbalance in organisations (Metcalfe, et.al., 2008; Tatli, et.al., 2017). These studies have also shown that patriarchy and societal gender role preconceptions are significant macrosocial variables that impact women's career.

The influence of patriarchy in the wider societal context is useful to relate its implications within a society like that of Bangladesh, where male domination is omnipresent. Sylvia Walby (1990) defines "patriarchy" as the system of social structures with practises that men can dominate, oppress, and exploit women in a subordinate position to men. The concept of patriarchy seems to be a more complex kind of structural analysis as it breaks down into a system of social structures and practices, which seem to operate and change to some extent independently of one another (Walby, 1990). According to Becker (1999), patriarchy is embedded within a social structure. Using the relational framework, Syed and Ozbilgin (2009) found that women's isolation in a restrictive patriarchal society hurts their chances of getting jobs in formal organisations.

> *"A patriarchal society is a precapitalist social formation that has existed in varying forms in Europe and in Asia in which property, residence, and descent proceed to the male line" (Feldman, 2001, p. 1118).*

It does not only seem to be a mode of economic exploitation but also a systematic organisation of social relations on the potential basis of violence and the dominant nature, which segregates the abilities of both men and women (Tew, 2002). Such a society entitles men to possess certain privileges or entitlements that are not available to women. Empirical research suggests that the traditional, religious, and patriarchal relations that specify gendered norms, expectations, and stereotypes formed within societies could contribute to barriers for women in the labour market, as understood from studies conducted in similar Muslim majority countries to Bangladesh like Pakistan or Bahrain (Ali and Syed, 2017; Alhalwachi and Mordi, 2021). Research in the banking sector of Bahrain has identified that patriarchal norms and their characteristics are macro-social level barriers, which are also ingrained within organisations and promote male domination (Alhalwachi and Mordi, 2021). This idea gives us a chance to find out if there are similar rules in the banking sector of Bangladesh that could stop women bankers from moving up in their careers.

Patriarchal relations tend to be strongest where not only men, but other social actors (who could be both men and women) have fixed views and ideas on gender identity and the norms women should abide by in public and private relationships, which has been defined as an impeding factor in women’s career advancement (Maddock, 1999). Under different conditions (Becker, 1999), women and men become visible or invisible within a patriarchal society. Women’s roles are deemed more suitable and visible towards their responsibilities at home, whereas for men, they are invisible if they take up the same responsibilities as women (Becker, 1999). Becker (1991) further acknowledged that women have a greater responsibility within their domestic setting to maximise the welfare of the household and childrearing. When people have these kinds of views that support patriarchal values, it makes it harder for women to work and get better jobs (Walby, 1990).

A recent study based on women’s representation in the banking sector of Bahrain, highlighted that male senior managers disregard women for leadership positions as women’s primary responsibility is confined to looking after family members or their children (Alhalwachi and Mordi, 2021). The results of the study showed that such stereotypical gendered views are a major societal barrier for female bankers in Bahrain, as women in Bahrain are considered more suitable to be housewives than to be in the workplace (Alhalwachi and Mordi, 2021). For women, they are expected to be "ideal mothers" and fulfil the demands of intensive parenting while relegating their work identity to the backseat. For men, they are the ideal breadwinners (Padavic et al., 2019). Such gendered views between men and women in society are internalised and maintained through a patriarchal status quo.

Patriarchy confirms the power inequality between men and women within a society that is committed to the traditional social structures of family and community (Maddock, 1999). Bottom line, "power is a core patriarchal value" within a society (Becker 1999). For this study, it is considered fit to explore the theory of patriarchy and its influence on organisational hierarchy, which are congruent to gender and unequal power relation in the wider society (Acker, 2009). The power inequality between men and women is complicated because it is linked to patriarchy, which denotes male dominance due to their social position. Empirical research has contributed to the fact that power is an essential category of analysis in gender inequality to understand how power is distributed to a superior group of people within societies (Bradley, 1998). For superior group of people to dominate within a field, they need to possess adequate resources, or in Bourdieu’s term, an accumulation of "capital" to be able to dominate powerful positions within the field (Grenfell, 2014). In the following section, I delve into the concept of "capital” as well as their relationship within a field that can determine an individual's (either men's or women's) ability to advance to a powerful position within a field.

2.2.4 Capital possession in the field

According to Bourdieu, the social resources that an individual possesses are termed "capital," where both men and women need to possess adequate capital to dominate powerful positions. Capital as defined by Bourdieu (1986):

> *Capital can include economic capital (money and assets), culture (non-material acquisitions/ knowledge acquired through family or school or social environment), social (includes affiliation, networks, religious and cultural heritage) and finally symbolic capital. Symbolic capital is defined as the combination of all the different types of capital an individual possesses (Adapted from Grenfell, 2014, p.106).*

For further explanation of each of these capitals, economic capital consists of financial resources including income, property, material possessions, and savings (Joy et al., 2018). Economic capital is said to appear above all, and can be easily converted to social, cultural, and symbolic capital rather than vice versa (Duberley and Cohen, 2009). Social capital is comprised of mutual recognition and acquaintance relationships formed through social interactions and group membership (Duberley and Cohen, 2009). Cultural capital is defined as education; it is the accumulated educational and cultural effort, undertaken either by the agent or his/her ancestors (Duberley and Cohen, 2009, p. 189). Finally, symbolic capital is the combination of all the other forms of capital.

Symbolic capital reflects the power gained by individuals through the mobilisation of all their economic, social, and cultural capital, which is manifested in social ranking (Joy et al., 2018). All these forms of capital can be a basis for determining social advantage or differentiation between men and women within a field (Duberley and Cohen, 2009). Research denotes that the theory of field confers their occupant with capital whose values and legitimacy is determined by the power relations within the field (Bourdieu and Wacquant, 1992). For Bourdieu, capitals are the basis of power an individual possess within a field (Joy et al., 2018). Individuals possessing a high amount of capital have the privilege of occupying a dominant position within a higher social hierarchy, whereas individuals with a low amount of capital remain dominated by the dominant group (Sieweke, 2014, p. 540).

According to Bourdieu (1977), symbolic capital is the most valuable form of capital as it reproduces inequalities and power relations and acts as a barrier, even with other forms of capital accumulation (Gander et al., 2018, p. 112). Bourdieu claims that agents within a society have an objective position within the field or social space in virtue of their accumulation of all the social, economic, and cultural capital (Grenfell, 2014). Bourdieu further stresses that all kinds of capital function symbolically due to their capacity to be converted into the symbolic forms of domination (Yamak et al., 2016). Moreover, through the concept of symbolic capital, Bourdieu stressed that the value of any form of capital depends upon the individual's social positioning within the wider society (Grenfell, 2014). Bourdieu stressed that symbolic capital is a type of resource that could bring social or cultural advantage to an individual (Grenfell, 2014).

Moreover, studies have identified that the field is characterised by power inequalities and individuals struggle to accumulate the combination of symbolic capital to improve their positions of power within the field (Pryce and Sealy, 2013). Bourdieu has elaborated that the relational concept of the field of power to be a configuration of power relations within which the dominants of a society are arrayed together (Emirbayer and Johnson, 2008). Each field of symbolic capital reproduces the system of unequal relations of power within a given field that fundamentally structures power inequality between individuals (Grenfell, 2014). Men or women who accrue symbolic capital can retain dominant positions at the top of the corporate hierarchy. At the same time, the structure of domination can seem "natural" and is legitimised (Emirbayer and Johnson, 2008). Power is therefore considered to illuminate the dominance of a party and the subordination of others (Cohen, et.al., 2004). This leads to further question on how such dominant patterns are reinforced, reproduced, or transformed within a field of context (Cohen, et.al., 2004, p. 417) The field is a site for ongoing struggle where structures of power are reproduced through inequality (Vaughan, 2008). Bourdieu (1977; 1996) further developed this idea by the exertion of power an individual possesses within a society that is partly based on their gender and the ability to dominate within a field (Dreher, 2016). This part of power inequalities within the field will be further reviewed in the next section.

2.2.5 Power and position within the field

So far, the review has been useful to determine how power and dominance in a field or within a patriarchal society are derived not only from material resources but also from cultural and social resources. The individual within a society holds a powerful position depending on the social resources or capital they possess. Bourdieu states that individuals develop a sense of where they belong in society based on their positioning within a field, but they also need to have with them adequate capital. Therefore, this led to the understanding of how men and women need to acquire adequate combination of symbolic capital to retain their status or position within the societal or organisational field.

A field can therefore be considered as an arena, which is characterised by power inequalities between men and women. It defines the set structure, rules, and resources that individuals within a superior position use to dominate others in a subordinate position. Additionally, within the field, individuals are inclined to form groups where they share some form of similarity among themselves, which can be determined based on their capital accumulation. These groups are also shaped by the interactions within concrete social networks that could enhance their careers and identify their own motivations, which can be applied within their working field (Duberley and Cohen, 2010).

As this research aims to identify why women has less access to powerful positions, Bourdieu’s (1998) view on how power inequalities are formed that hinders women’s advancement

(Emirbayer and Johnson, 2008). Kanter (1977) mentioned that power is an important determinant towards women's career advancement as individuals who can occupy powerful or dominant position is able to exercise power within a given field (Kanter, 1977). It is that power that defines an individual's position in the field. According to Kanter (1977), gender differences are based on differences of power between men and women, which derived from continued operation of outmoded beliefs, customs, and prejudices within a social field (Lewis and Simpson, 2012).

The social field is not considered as a single entity and can be occupying a common social field, which is known as the 'field of power'. The 'field of power' consists of variety of field, which includes, political, educational, or economical (Grenfell, 2014). He analysed the positions within the field vis-à-vis, the 'field of power'. To enhance Bourdieu's view, a field is characterised by power differences, where individuals within the field struggle to accumulate resources or the different capitals (economic, social, cultural, or symbolic) to improve their power base and subsequently their influence within the field (Pryce and Sealy, 2013). The dominant individual within the field upholds the rules of entry into the field (Pryce and Sealy, 2013). A field is profoundly hierarchised, with dominant agents that have considerable power to define what happens within it (Grenfell, 2014). Therefore, a field can be understood as a means of production of symbolic capital and regulates the social distribution the capitals (Grenfell, 2014). The social order within a field is hierarchically structured, where not everyone is equal and only few individuals have authority to dominate and have decision-making power over the ways in which the field works.

Power within societies include the power to determine decisive socialisation processes, which resonates to Bourdieu's related notion of symbolic power. Bourdieu mentions that what is at stake in the field, is the different forms of capital an individual possess that gives them authority to be in powerful positions and dominate. Symbolic power is based on the symbolic capital of economic and cultural capital, which is approved by social agents (Dreher, 2016). The argument that counts towards the notion of society being part of an objective reality concludes that institutions along with the symbolic aspects are legitimised by individuals with concrete social interests. Therefore, if an individual possesses adequate symbolic capital, they possess powerful positions within either social or organisational field. Fields confer their occupant with capital whose values and legitimacy are determined by the power relations within the field (Idahosa, 2019, p. 995).

Agents who occupy dominant positions understand how to behave within the field, which not only feels ‘natural’ but is explained as the truths or ‘doxa’, which are known as the ‘unwritten rules of the game’ (Grenfell, 2014). Bourdieu’s concept of ‘doxa’ is useful here as based on the ‘rules of the game’ or the shared beliefs will ascribe individuals with their position within the field. Therefore, doxa can be seen as the cornerstone of the field to understand how power inequalities are formed. It defines the stability of the objective social structure through the way the shared beliefs are reproduced within the agents’ perceptions and practices, (Grenfell, 2014, p. 116). Everyone in the field maintains the ‘rules of the game’, which relates to the routines and actions that are done automatically or ‘naturally’ (Fernando, et.al., 2018). Therefore, according to these shared beliefs or rules, individuals will possess adequate position, power or resources based on one’s gender (Grenfell, 2014).

Constant power inequalities are formed within the social field, which may become a struggle for transformation for certain group of individuals, such as women. However, the dominant group, who are men can change or maintain their power within the social field as they are able to maintain the ‘doxa’ within the field. As such, ‘doxa’ allows the socially arbitrary nature of power inequalities, which consists of classifications, values, etc. that reinforces the shared beliefs.

The doxa underpins the related notion of symbolic power, which has been identified earlier as part of the accumulation of the different types of capital an individual possesses within the field. Symbolic power can dwell in both society and organisations that can categorise individuals and give rise to gendered identity. The critical role of symbolism can shape the construction of gender identity and who amongst men or women possess powerful positions within a field (Dreher, 2016). Therefore, the concept of doxa emerges within many modern societies as it relates to the habitus and power structures of relatively autonomous social field (Grenfell, 2014). Few individuals may try to transform the power inequalities, but a struggle for this ensues when they have a lack of symbolic capital or power. The ‘doxa’ leads to symbolic violence, which is a subtle, euphemised invisible model for domination of individual, which is socially accepted that therefore reproduces power inequalities (Gander, 2018).

Moving from the macro-level notion of the concept of field of power, Bourdieu modifies the concept and introduces organisational field, which is sometimes called 'a space for organisational power (Emirbayer and Johnson, 2008). An organisational field does not only consist of one type of organisation, but all the organisations that combinedly play similar roles.

Organisational field needs to be conceptualised as spaces of objective positions and as space for position taking that corresponds to the concepts of social relation and culture (Emirbayer and Johnson, 2008). The notion of social position seems to indirectly favour the attributes of those actors who are appropriate to maintain an existing social status and hierarchy in the organisational field. Considering the macro-level analysis of this study, it is important to understand these societal and structural conditions (laws, institutions, and political economy) to define its influence on the different forms of disparities, discriminations, career trajectories and boundaries between men and women (Syed and Ozbilgin, 2009). This analysis of relative objective inequal power positions works as the forefront to understanding the role of power and gender.

So far, the review has been useful to define how the power inequalities or symbolic power are constructed that can create barriers for certain individuals. Such an approach will be useful to investigate for this study to define Bangladeshi male and female bankers' social or organisational positioning and how power is distributed to mostly men. Research has proved that the domination of powerful position is mostly occupied by men and women remain in a subordinate position (Acker, 2009). This view resonates to the assumption that men occupy the dominant positions in traditional societies and in organisations, that limits women's access to reach to similar positions to men

These arguments are central to this study in its focus to enhance our understanding of the gendered practices that are (re) produced and maintained within a field that systematically keep women away from powerful position. Power and positionality that individuals possess are seen to be important contributors of barriers that defines the subjugated social positioning which affects professional women in organisations. Previous research conducted to only understand how gender power inequality persists through only studying the social factors or the individual or organisational factors alone, which partially illuminated the concerns that surrounds it. However, the aim for this study is to explore how power is ascribed to dominant individuals who hold powerful positions. The focus on reviewing the literature of power inequalities contribute to the relational aspect of the formation of gendered identity, gendered roles, or gendered power inequalities in the workplace as it cannot be separated from the broad macro-level factors as it creates barriers for women.

Thus far, it could be defined how and why women are often excluded from positions of power through power inequalities identified in the social and structural position of women, which is considered lower than men (Van den Brink, et.al., 2010). Bourdieu's theory of field has been useful for this study as it demonstrates a configuration of the macro social elements, the formation of structure and power inequalities within which the dominants or the elites of a society occupy the highest ranks of power. The review now moves onto define how power inequalities or aspects of symbolic power have influence on the gendered processes, norms, or identities within organisations.

2.3 Meso-organisational factors

Thus far, the macro-social factors have identified the objective elements that could impede women's career advancement. It was imperative for this study to understand the positioning of individuals and the power an individual acquires within a social field that gives him/her the authority to dominate positions (Anheier, et. al., 1995). As reviewed earlier, men mostly acquire more power within a traditional or capitalist society that gives them the authority to be in a dominant position. The absence of equal traditions at work means that meso-level relationships may reflect a hierarchical organisation of unfair practices, which is embedded in the broader macro-level social relations (Syed and Ozbilgin, 2009, p. 2436). For instance, the organisational processes and routine tend to replicate the macro-social difference code, which has been identified earlier as a macro issue. In organisational studies, social codes define the traditional institutional logic of masculine traits and the concept of "think manager, think male" (Schein, 2007). Research has identified that women working in male-dominated cultures are challenged to create masculine leadership norms and need to constantly juggle the "double bind" of stereotypical social roles to fit within the field (Eagly and Karau, 2002).

Pervasive social norms about different gender roles influence perceptions regarding women and men's leadership and what is considered as norms at the organisational level (Pryce and Sealy, 2013). This viewpoint resonates with Bourdieu's theory of field and habitus, where habitus is derived from the broad social structures that shape individuals and reproduce structure and power inequalities. The theory of habitus is important to be studied at an organisational level along with field theory, as one's success within a given field is primarily a function of whether an individual feels that they belong within the field. Therefore, what needs to be identified here is how the legitimised power identified within the social field is the hallmarks within organisations and how the processes unfold within the meso-organisational level. In the next sections, I draw upon literature on the possible arenas through which organisational processes are legitimised and the impact of Bourdieu's theory of habitus and Joan Acker's theory of inequality regimes are explored to identify the processes that hinder women's career advancement. In the next section, I initially draw on Bourdieu's theory of habitus to define how processes from wider macro social fields are reproduced and maintained within meso-organisational levels.

2.3.1 Bourdieu's theory of habitus

Syed and Ozbilgin (2009) have suggested in the relational framework that the meso-organisational level considers the organisational processes, rituals, and routinised behaviour at work, which Bourdieu termed as the 'habitus. Bourdieu has defined habitus:

> *It is a property of agents (individuals, groups, or institutions) that comprises a 'structured and structuring structure'. It is structured by one's past and present circumstances, such as family upbringing or educational experiences (Adapted from Grenfell, 2014). Habitus is a set of dispositions, internal to individuals that reflects both external social structures, shape how individuals perceive the world, and act accordingly (Adapted from Power, 1999).*

The term 'disposition' is crucial for bringing together the ideas of structure and agency:
It expresses the result of an organising action, with a meaning close to that of structure. It also designates a way of being a habitual state (especially of the body) and a predisposition or inclination (Grenfell, 2014). Bourdieu (1993) has mentioned that these dispositions or tendencies are durable as they last over time. Therefore, habitus tends to generate practices that coincide with social conditions based on which it has been produced and continue to act in accordance with the structures that has been produced within the field (Fernando, et.al., 2018). Individuals practicing in habitus tend to reproduce the structures and modifies them

occasionally. It can be understood as an endless capacity to engender products of thoughts, perceptions, expressions, or actions that are limited by socially situated conditions of its production (Adapted from Dreher, 2016).

According to (Duberley and Cohen, 2010), the habitus is a set of dispositions, that forms behaviour amongst individuals, which they acquire through acting in a society. It reflects how individuals within a society or a field. Hence, habitus does not act alone as there is an "unconscious relationship" between habitus and field. An individual's habitus interact within a social or organisational field that generates potential action. Bourdieu (1986) has comprised this relation as the following equation:

[(habitus)(Capital)] + field = practice

Habitus links the social and the individual because the experiences of one's life course may be unique, but what is shared between individuals is their structure, which could include their gender, class, occupation, etc. (Grenfell, 2014). Therefore, through this process of habitus, the group of individuals together follows the 'doxa', the rules of the game within the field or society. The individuals within the group are at ease with each other, like a 'fish in water', but those who are not part of the group are like 'fish out of water'. This is where habit plays an important role within the field. Based on these assumptions, it will be useful to determine where Bangladeshi women bankers feel and behave within a group or a field. (McCann and Monteath, 2019) say that habitus is a feature of the social structure that shapes the people in it and keeps the structure going through the people's repeated actions and attitudes. Therefore, the theory of habitus is useful to understand how the interplay between the individual subjective concern and objective societal aspects is central towards understanding women's career representations (Fernando, et.al., 2018).
Habitus allows to understand the subtle imposition of structured systems and how power is legitimised in a given field that solidifies and gives rise to inequality (Bourdieu and Wacquant, 1992). This structural process permeates a form of domination that is exercised upon an individual. Fenech, et.al. (2021) in their research on performance appraisal between men and women within the financial institution in Malta, have used the theory of habitus and Joan Acker's theorisation of inequality regime to understand the processes that create and recreate inequalities within the organisation and its impact on the wider social field. With the same

approach, my research aims to identify the imposition of habitus and gendered practises within the organisational context that create barriers for Bangladeshi female bankers' career advancement, using Bourdieu's theory of habitus and Joan Acker's concept of inequality regime, that give rise to gender inequalities in organisations. I also draw upon the literature discussed earlier on gender being socially constructed and how gender identity or roles persist in organisational practises that can lead to inequalities within organisations.

2.3.2 Gender inequality and habitus in organisations

Drawing on research by Fenech et.al (2021), they have identified that gendered habitus in financial institutions in Malta is present as it has only five percent of female representation at CEO level. The study proved the evidence of persistent gender inequality within organisations that emphasises women's lower representation at higher echelons. It is important to note that gender is embedded at the meso-organizational level as well as, as previously discussed, in larger macro-social structures (Syed et al., 2018). Adkins and Skeggs (2004) argue that gendered relations are formative of all social fields. Habitus is therefore strongly connected to field. Bourdieu's theory demonstrate that the field tends to shape the organisational habitus and the habitus tends to shape perceptions of the field (Fernando, et.al., 2018). Relevant research has identified that gender inequality in organisations arises between men and women, where men mostly occupy powerful senior managerial roles (Ross-Smith and Huppatz, 2010). Researchers have argued that subjective experiences such as covert and overt forms of exclusion, along with the social construction of gender, which mediates career outcomes for men and women, lead to gendered division in organisations (Syed and Ozbilgin, 2009).

As reviewed in the macro-social review, social structures are either objective or subjective or constituted by the same defining principles (Grenfell, 2014). It can therefore be analysed that social structures are actualised in the social and the individual through studying the structures within organisations. Therefore, organisations are also an arena where the structural differences between men and women are present. The beliefs that support differences and gender inequality are present within the wider society and in organisations that limit opportunities for women (Acker, 2009). Acker (2009) defines gender inequality in organisations as the systematic inequalities between participants in power who have control over the resources and can make decisions in organisations. She further suggested that all organisations form inequality based on gender, class, and racial inequalities, based on which individuals within the position of power in organisations have control over the resources.

Gender is seen as an important dimension of difference and of unequal power relations (Syed, et. al., 2018). In large organisations, hierarchical positions are congruent with gender divisions within the wider society (Acker, 2009, p. 202). Women were always ideally kept at bay from any institutional inclusion, subject to patriarchal discourses and divisions into class, race, and gender classifications asserted through both formal and informal social control mechanisms, according to a normative practise from feminist research studies (Radtke and Stam, 1994). Based on an individual's gender classification, the resources that individuals receive within the wider capitalist society can include money and wealth, which, according to Bourdieu's notion of capital, is defined as the possession of economic capital. As it has been reviewed earlier, individuals who acquire adequate resources, or in Bourdieu's term, an accumulation of symbolic capital, are the dominant agents of powerful positions within a social field or organisation.

To define where inequality between men and women can arise within organisations, the concepts and possessions of capital need to be revisited. Drawing on the earlier review of Bourdieu, power and dominance are derived by individuals who possess adequate social, economic, human, or symbolic capital (Huppatz, 2009). Possession of any type of capital allows the possessor of the resources to wield power or influence in forming a group of individuals who are in the same position as them. According to Bourdieu, this classification is legitimised in terms of gender when inequality within a social or organisational space can arise when members of high-ranking occupational groups reproduce their advantage by securing access to similar high-ranking positions (Bourdieu, 1986). Within the set of power relationships that make up a field, especially those that are based on positions or roles, the dominated and the dominant poles of an organisation can be looked at in terms of how their capital is different (Grenfell, 2014).

While addressing issues of gender inequality within organisations, research has identified that women are underrepresented and men generally maintain power over a certain organisational field (Corsun and Costen, 2001). Women minorities are expected to play by the rules, which are established by men (Corsun and Costen, 2001). Men and masculine dispositions are accepted within organisations, while female and feminine dispositions are not, which signifies that men mostly occupy powerful positions in organisations (Ross-Smith and Huppatz, 2010). Organisations in western and non-western countries operate in societies that value male and masculine norms, which have been reviewed earlier at the macro-social level (Pryce and Sealy, 2013).

Women may have access to powerful positions as well, but not as much as men in organisations due to their lack of symbolic capital. Corsun and Costen (2001) suggest that women who have acquired powerful positions do so because of their assimilation to masculine norms, which can be termed as the masculine form of 'doxa' or playing the rules of the game. The persistence of such beliefs that result in gender inequalities can be partly attributed to institutional processes that uphold the legitimised procedures (Pryce and Sealy, 2013). Such organisational habitus can be perceived as natural, neutral, and legitimate, which are also unseen, limit people's ability to imagine alternatives and are resistant to change (Bourdieu, 1990; Acker, 2006). Henceforward, the notion of how gendered organisations and practises are formed needs to be reviewed. It defines how the rules are constituted and maintained within organizations.

2.3.3 Gendered processes in organisations

For organisations to be gendered, action and emotion, meaning and identity are patterned through the distinction between male and female, or masculine and feminine (Acker, 1990). Acker (1990) provides a comprehensive challenge to the concept of a gendered organisation, where each aspect of an organisation is patterned in terms of male or female, masculine or feminine.

> *The term 'gendered organisations' mean that gender is present in the practices, processes, images, ideologies and in the distribution of power within the various sectors of a social life (Acker, 1992, p. 567).*

Therefore, the persistence of gendered inequalities and relevant ideologies in management studies makes organisations less gender neutral and subsequent gender inequalities are attributed to both males and females (Acker, 2009). Senior managerial positions have been inherently masculine, with male players positioned in powerful positions and thus able to shape the organisational field (Corsun and Costen, 2001). Organisations are seen to be inundated with masculine assumptions that put women in a disadvantageous position compared to men. Such views have been present in recent studies, where masculine and aggressive qualities within a management style are preferred over feminine management styles, where feminine styles were not perceived as beneficial for the banking sector of Turkey (Taser-Erdogan, 2021). This acts as prove that organisations cannot be studied to be gender neutral (Acker, 2006)

According to Acker (2006), organisations need to be studied not only by the characteristics of an individual's gender (including race, gender, or class identities), but as sites where these characteristics are created and reproduced in organisations (Metcalfe and Rees, 2004). One of the main contributions to Joan Acker's (1990) theory is that a gender-neutral organisation is "bodiless", meaning there is no difference between being male or female. She further highlighted that for organisations to be 'bodiless', they need to hire an 'abstract worker', who, regardless of their gender, will be available for work, which reverberates to her concept of an 'ideal worker'. The "abstract worker" is transformed into an "ideal worker," who turns out to be a man, whose work is his life, and whose wife takes care of things at home (Acker, 1990). Likewise, the 'ideal worker' notion discussed at a macro-social level is applicable towards identifying the preferred style of leaders and their impact within organisations.

Ozbilgin and Woodward (2004) provide a good example of the 'ideal worker' in their research on Turkish and UK banking organisations, where they have identified that for managerial positions, mostly men are the ideal candidates, which creates barriers for women to advance in their career. The study identified that male bankers held senior managerial positions and held views of the 'ideal candidates' for those positions. Senior male managers can inform organisational ideologies, including human resource policies and practises related to recruitment or promotion (Ozbilgin and Woodward, 2004). Such a perception confirms the idea that has been reviewed earlier, where men are seen as "the norm" to be ideally suitable for higher level positions and women are seen as "the other", where their role is to be in subordinate positions to men.

Thus far, the review has been useful in identifying that hierarchies in organisations are gendered because they are constructed on the underlying circumstances that those who are committed to paid employment, the 'ideal worker', are "naturally" suited to work at the top of the organisational hierarchy, which is mostly men. However, those who need to divide their work in organisations with their work at home are positioned lower in the organisational hierarchy, and they are mostly women. The concept of a universal worker excludes and marginalises women, who cannot achieve the qualities of an "ideal worker" because to become one, they need to become like a man (Acker, 1990). Masculinities and femininities are constructed within the job, where women are marked as the ‘other’ as they do not fit into the idealised image of a rationalised male worker (McDowell, 1997). Men's assumptions about women's roles and appropriate behaviour pervade formal structures, such as recruitment and promotion or gendered job segregation (McDowell, 1997). So far, the review has been useful to identify that the gendered practises and behaviours needs to be investigated through the ways that culturally and symbolically, gender is part of the ongoing social processes (Metcalfe, 2008a, b). The review suggested ways in which these social processes affect organisational processes. What requires further clarification now is how these gendered processes are legitimised within organisations through HRM practices.

2.3.4 HRM and gendered processes

Metcalfe (2007) has identified that HRM policies in organisations are also designed in relation the sociocultural context within which organisations operate. These sociocultural contexts can be seen to be part of the macro-social factors as reviewed earlier, that includes national cultures, ideology, economic conditions, or the legal system (Syed and Ozbilgin, 2009; Metcalfe 2007). Gender inequalities within organisations can arise from formalised HRM practises (Acker, 2009). Recruitment, hiring, and promotion processes are critical HRM practises in organisations to find qualified candidates for powerful positions. Research has identified that at the senior managerial level, the recruitment, hiring, and promotional processes are informed by images of a successful manager (Acker, 2009). This image is stereotypically masculine, where the successful organisation and the leader share similar characteristics, such as strength, aggressiveness, and competitiveness (Kanter, 1977; Acker, 2009). Such a viewpoint resonates with Schein’s (1975) concept of ‘think manager-think male’, where the strongly held belief is that managerial positions need to be occupied by more men than women (Schein, 2001).

This has been especially true in traditional male-dominated organisations, as evidenced by research conducted in UK investment banks, where the working environment was mostly perceived to conform to male norms, such as being macho and aggressive (Pryce and Sealy, 2013).With that viewpoint, this study is expected to identify similar patterns of recruitment, promotional, or hiring strategies within the Bangladeshi banking sector that favour male and masculine traits over female and feminine traits. Therefore, women working in such male-dominated organisational cultures are challenged to create a leadership identity that is a gendered double bind, where they are viewed as either too masculine and assertive or too feminine and soft (Acker, 2009; Kanter 1977). If women's behaviour is seen to be assertive and masculine, then they are seen as competent but not likeable (Acker, 2009). On the contrary, if their behaviour is seen as too feminine, they could be likeable but not competent (Eagly and Karau, 2002). A study conducted at UK investment banks identified that female senior managers were judged based on possessing the 'ideal' male leadership traits, for which it becomes harder for female employees to prove their abilities alongside their male counterparts (Pryce and Sealy, 2013). The aim of this study is to identify similar patterns of how masculine or feminine traits can be advantageous or disadvantageous for Bangladeshi female bankers, and how they can reflect the macro-level social view of an 'ideal worker'.

The macro-social section of this chapter demonstrates how societal norms about social and gender roles influence perceptions of women and leadership, as well as what is normative at an organisational level (Pryce and Sealy, 2013). Certain hiring and promotional practises also happen through social networking, where hiring managers recruit people with whom they share similar characteristics and interests (Acker, 2009). This is seen to be part of the networking and hiring technique, where individuals of the same gender choose those who possess the same characteristics as those who are hiring them. Such a networking trend is termed the process of "homophily" and demonstrates a tendency for organisational members to associate with those who are like them (Roth, 2004; Kanter, 1977; Lewis and Simpson, 2012). Such networking practises are crucial factors for this study to identify if recruitment, hiring, or promotional activities affect Bangladeshi female bankers' career advancement through such practises.
In a study conducted at UK investment banks, it was identified that to be nominated for managing director positions, candidates needed to have the support of their line managers (Pryce and Sealy, 2013). The study has also identified that being visible across departments and divisions in organisations and to key senior members of organisations appears to be a critical factor, especially for promotional success (Pryce and Sealy, 2013). These hiring practises are mostly conducted by managers who are at corporate board levels or other top managers within organisations, which are formed when in a group or circle. Kanter (1977) noted that these circles are formed through the twin homophily process of homosexual and

homosocial reproduction that creates "exclusive circles" and a "kinship system" which excludes women and those men who do not fit in (Lewis and Simpson, 2012). Power, domination, and authority are reproduced based on these assumptions about who is fit for certain kinds of jobs. Therefore, members of these dominant group adhere to the rules of the system that provides them with their privileged positions (Grenfell, 2014).

As identified earlier, an individual’s value encapsulates the lived, embodied, and embedded expectations or dispositions that shape an individual’s actions that reproduce social structure. Dominant parties define the rules of entry into the organisational field and build their own "habitus", which is the accepted and internalised sense of what is appropriate and inappropriate within the field (Pryce and Sealy, 2013). The assumptions are that those who occupy dominant or powerful positions possess masculine traits, whereas individuals or groups in those positions tend to reproduce themselves through the inclusion of others who are like them (Reskin, 2003; Acker, 2009). Such a pattern of reproduction has been identified by Bourdieu to be a struggle for individuals or groups who are excluded from those dominant positions. This is where the intersection of gender comes into play, as it is embedded within the meso-organizational and broader macro-societal structures that define an individual’s value (Syed, et. al., 2018).

On the meso-organisational level, gender relations are built into organisational structures, such as in hiring, promotion, or other HR-related practises of ways of working, that produce and reproduce inequality and privilege (Syed, et.al., 2018). Understanding these relevant practises and policies of HRM provides scope for this study to understand the impact of HRM practises across the Bangladeshi banking sector. It can be concluded here that both men and women need to accrue adequate symbolic capital to arrive at and retain dominant positions and to make changes within organisational practices. Habitus in organisations are formed through the inheritance of capital and frame gendered outcomes at work. These gendered practises could hinder women’s ability to conduct individual agency within organisations. In the next sections, I will review existing literature on how such gendered practises in social and organisational settings lead to an individual’s ability or struggle to conduct agency.

2.4 Micro-individual factors

Syed and Ozbilgin (2009) highlighted that at the micro-individual level, the issues that require consideration for a study are related to the possession of individual power, motivation, voice, choice, and agency to be able to change the gendered practises within a social or organisational field. In this study, the aim is to identify the limitation of research on the ways Bangladeshi women bankers can possess adequate power, resources, or in Bourdieu's term, symbolic capital to be able to respond to the various challenges within and outside the workplace (Idahosa, 2019). The assumptions are that Bangladeshi women bankers struggle to acquire these resources and the ability to break through macro or meso-level barriers that hinder their career advancement. A study conducted in Saudi Arabia on women's employment, a country which has a similar capitalist or traditional society to that of Bangladesh, has identified that women have learnt to behave in accordance with norms and values within the society they live in (Syed et al., 2018).

Women learn very early on in their lives that they do not have the same rights as men or how they should behave, and they struggle to break through the barriers and aspire to their desired career (Syed et.al., 2018). Duberley, et.al. (2016) has argued in their study that the tendency to separate individual agency and social structural aspects lead to a reductionist understanding which fail to account the complex interplay between these factors. Similarly, this study aims to contribute to how issues of individual identity are closely intertwined with the social aspects of gender and organisational gendered practises that create barriers for Bangladeshi female bankers in their career. Primarily, the literature that I found useful to identify the micro-individual barriers is to understand the complex reality between women feeling empowered and having the ability to conduct agency.

2.4.1 Individual agency and power

Despite the potential influence of macro and meso-level factors identified earlier, an individual possesses unique capital resources and agency to be able to dominate powerful positions. It has been shown within a macro-social context that the constant power inequalities between men and women are one of the crucial determinants that limit women from dominating powerful positions within a field. Based on one's ability or agency and those who have power over others, they can make strategic decisions or make choices within their career (Kabeer, 2005). Hence, power and agency can be defined as closely related to "empowerment" (Kabeer, 2005). For women to advance and to be able to exercise power, they need to be empowered. "Empowerment" for women becomes an asset or resource for women to be able to dominate power over others (Alhalwachi and Mordi, 2021). It was identified earlier that potential barriers that hinder women from advancing in powerful positions derive from a wide literature of the interrelationships of women unable to avail power due to social and organisational constraints or structures.

However, due to women's subordination within dominant social and organisational structures, they are limited to exercising power and agency within a certain field. The assumptions based on this study are that women do not possess adequate capital to dominate positions. As a result, they are unable to empower and conduct agency to be able to make changes within the field. Due to the gendered nature of how men and women are classified within social and organisational fields, women's potential to advance to powerful positions is limited. Based on this standpoint, this research aims to identify the potential resources or how the accumulation of not only social capital, but also symbolic capital can empower Bangladeshi female bankers. Throughout this chapter, it has been demonstrated that socially constructed perceptions of gender have been the primary mode of struggle for women seeking to advance in their careers and acquire adequate capital. Research has thus far identified that women are not considered the 'ideal worker' and are seen as less deviant than men. An individual's identity can function as a barrier to accumulating adequate capital to exercise strategic decisions and career choices along with power and agency. What needs to be reviewed is how women perceive themselves within a given field; that could also possibly be a barrier that limits their own opportunities to make choices towards their career.

For women to be able to conduct agency, there is a need for shared power with that of their male colleagues in all sectors and organisations to build a multidimensional social process that will help women to gain control over their lives and have the confidence to demand individual rights (Pryce and Sealy, 2013). The problem that persists is that women are unable to conduct agency, make strategic decisions or choices. It has been a constant struggle within a male-dominated field. Organisational members construct their environment through the interactions of others, and the impact of this has been reviewed in earlier sections. Women are receiving greater access to some of these resources and roles, where they are causing a shift in the power inequalities within the workplace. However, the barriers persist where women feel deprived of being able to exercise power. They feel unnoticed. Their voices go unheard. In business and management studies, empowerment is defined as encouraging people to become more involved in the decisions and activities within the organisation (Smith, 2000).

According to Bourdieu (1986), individuals who acquire sufficient capital, such as social, cultural, economic, human, or symbolic, can overcome challenges and meet organisational goals. However, due to the lack of capital acquisition, the literature so far has demonstrated that women are persistently underrepresented in powerful positions. They struggle to break through the prevalent assumptions of gender identity and stereotyped beliefs about women's roles. Power inequalities identified earlier are also detrimental towards women being able to advance in senior positions, which ultimately results in symbolic violence (Yamak, et.al., 2016).

2.4.2 Symbolic violence and Agency

Prior research identified that due to the lack of adequate capital that women possess, they struggle to acquire resources, conduct individual agency, and make changes within the field (Yamak, et. al., 2016). This notion defines the struggle of individuals to possess power and dominate positions within a certain field, which Bourdieu has referred to as symbolic violence. For both men and women, the structure of domination is natural, self-evident, and legitimate because of the operation of symbolic capital and violence (Emirbayer and Johnson, 2008). Symbolic violence in Bourdieu's explanation is specific to the internalisation of domination of a specific group (Yamak et al., 2016). According to Bourdieu, the definition of symbolic violence is where:

> *The contemporary social positions and social inequality, as well as the suffering within, are produced and maintained not mainly through physical force, but rather through forms of symbolic domination. He refers to such domination as symbolic violence (Grenfell, 2014).*

The effect of symbolic violence can be based on downgrading one's symbolic value, resources (capital), worth, or skills. He stressed that symbolic violence is an omnipresent social structure (ideology) that is deeply embedded within social action (Yamak et al., 2016).
For instance, it has been identified earlier in meso-level analysis that networking plays an important criterion towards promotion or hiring an individual. Kanter (1977) has termed this networking as "homosocial reproduction," where individuals who possess similar categories of gender form an affiliation that puts them in a favourable position to be hired or promoted within

organisations. Meso-level promotional or hiring strategies call for individual agency, in which women are unable to build an informal rapport with the senior members of organisations, which men can (Pryce and Sealy, 2013). According to research on informal socialisation and networking, women socially constructed expectations about how women should behave in formal workplaces, preventing women from developing rapport with senior male colleagues (Pryce and Sealy, 2013).

Such symbolic violence or domination is seen to be becoming more prevalent in traditional patriarchal societies and in organisations. Symbolic violence can also be a part of the barriers female Bangladeshi bankers may face due to the gendered practises at the meso-organizational level. Based on the concepts of symbolic domination, capital, and violence, studies have contributed to the field of gender, work, and organisation. Yamak et al. (2016) argued that research on corporate individuals in Turkey has argued on the cultural and social dynamics that impact gendered practises in organizations. Thus, it can be argued that women face significant disadvantage as a result of social and organisational structures, as well as a process of internalisation that limits their ability to exercise individual agency that would benefit shaping existing structures and effecting change (Duberley et.al., 2004).

As a result of the ongoing struggle of power inequalities at the macro and meso levels, studies have revealed that female agency and voices continue to be misunderstood (Bourdieu and Wacquant, 1992). In a study conducted within the academic sector in South Africa, it was revealed that the inability for women to speak or be prevented from speaking or to make decisions or choices in workplaces reveals the value assigned to women's bodies and capitals, and the misrecognition of their individual agency (Idahosa, 2019). As a result, women are unable to bargain, negotiate, or manipulate these embedded processes. Female participants' abilities to make choices and transformational strategies are oppressed within the organisational field (Idahosa, 2019). The ability to be able to transform structure is an element of agency. Along with the ability to articulate practical needs and strategic interests in the private and public domains (Gammage et al., 2016, p. 6). Therefore, such a review resembles that as women are unable to separate themselves from dominant structures, they are unable to conduct human agency and are subjected to the subtle, covert, or invisible nature of symbolic violence. In conclusion, this review resonates with Risman 's (2004) argument that attention needs to be paid to how human agency creates, sustains, and modifies structures that could create barriers to women's career advancement. For women to be able to exercise agency, there is a need for shared power with that of their male colleagues in all sectors and organisations to build a multidimensional social process that will help women to gain control over their lives and have the confidence to demand individual rights.

2.5 Conclusion

So far, the literature review was useful to identify the prevailing literature towards the multilevel barriers that may impede women from reaching their potential in the organisational hierarchy. The chapter commenced by providing a brief understanding of the literature on the relational framework adopted for this study. Throughout this review, power inequality and gender identity issues were vital determinants of the potential barriers that could impede an individual's progress due to their existence within the social, cultural, institutional, and individual sphere. Connecting the literature with the relational framework brings together insights from all the layers of the analysis that transcends from the macro, meso and micro level analysis, which are the main areas of concern for empirical research for this study.

The grand theories discussed thus far have been useful to define the issues revolving around the barriers that women face in climbing to higher positions. Bourdieu's field, capital, and habitus theories were reviewed and deemed appropriate for this research to examine how unequal power relations are (re)produced, created, and maintained through the interactive and dynamic processes of structure, culture, social interactions, gendered roles, and identities. It can be concluded that the barriers that individuals encounter are embedded in social norms or ideologies, where power relations are intertwined with the patriarchal discourses of gendered roles and responsibilities. This bridges the aim of the relational framework to bridge the macro, meso and micro level factors. Research explored here showed that such patriarchal discourses are also present within the organisational context that keeps women at bay from exercising and receiving authority over power at higher positions within the corporate ladder. The analysis of the grand theories provides a holistic overview of the literature on career-oriented opportunities and discriminations that hinder advancement within organisations.

The review has been useful to identify the gap in prior research on the systematic barriers to women's employment from non-western countries, especially in banks. Therefore, the aim of this study is to investigate the area of research which has been neglected, such as that on women's employment within higher managerial levels. The study includes exploring the barriers women receive within their career that may derive from many social, organisational, or individual aspects. With the concepts and theories reviewed in this chapter, this research will focus on the inequal power relations between men and women at the social, organisational, or individual level that create barriers for women to climb up in organisations. Therefore, with the aim of identifying this gap, relevant theories related to gendered organisations and Bourdieu's theory will be deployed in this thesis. In the next chapter, I provide a contextual overview of the current development of the Bangladeshi banking sector to define women's representation and position within Bangladeshi society and at different levels of the hierarchy within the sector. This chapter along with the next chapter, will be useful to analyse and build rationality towards the findings of this study.

Chapter 3: Bangladeshi women's representation in the banking sector.

3.1 Introduction

This chapter aims to provide a contextual overview of Bangladeshi women's economic status and their place within the corporate hierarchy of the banking sector. The chapter reviews the key macro indicators of the Bangladeshi economy, such as women's participation in the formal labour force, access to resources in terms of education, healthcare, and employability. The aim here is to explore the relevant literature outlining research on Bangladeshi women's status that can determine the employability opportunities available for women. Such an overview provides a foundation for this study and is useful towards its primary objective, which is to analyse women's employment in the profitable banking sector of Bangladesh and examine the patterns of gender inequality at mid-to senior levels of management. Through this review, it will be useful to analyse the meso-level barriers that may develop from organisational norms and practices. Moreover, the review from this chapter enables us to identify the gaps in existing studies within the Bangladeshi context and determine the purpose of this research within the banking sector.

The initial sections of this chapter provide a detailed review of the key economic indicators from the Global Gender Gap Report (2021) and the Bangladesh Review (2020) to determine women's status in Bangladesh and their access to economic resources within the society. The analysis is conducted based on certain key indicators, which include women's access to healthcare, opportunities in the labour market, political and educational access to rationalise women's status and the opportunities they receive in the overall economy of Bangladesh. The subsequent sections of this chapter will provide an overview of the banking sector of Bangladesh. It will cover existing general banking structures, job designations, or titles, alongside the employment opportunities and practises within the sector. Through this overview, it will be useful to understand women's position or status within society, their employability opportunities in the banking sector, or any patterns of gender inequality that limit their opportunities. The following literature was derived from central bank websites, government sources, newspaper articles, and a few peer-reviewed research articles conducted on the banking sector of Bangladesh.

3.2 Women's status in Bangladesh

In this section, it is important to explore Bangladeshi women's status within the economy as it determines their accessibility to employment in the overall labour market. To understand the status of women in the Bangladeshi economy, this section will analyse the Global Gender Gap (2021) report that helps to recognise the measures taken by the governmental authorities in Bangladesh to reduce gender gap issues. The report has been introduced by the World Economic Forum since 2006, where they capture the magnitude of gender-based inequality in different countries and track their progress (Global Gender Gap Report, 2021). The report has been analysed from the perspective of Bangladesh to determine women's status within the country, based on four categories. As shown in Figure 3.1 below, these key indicators will determine the national gender gap in terms of access to economic participation, educational achievement, health and survival, and political empowerment.

***Figure 3. 1** The Global gender gap index framework (Global Gender Gap Report, 2021).*

The report highlighted that Bangladesh is ranked in the 65th position out of 156 countries in terms of gender equality. That proves as a considerable improvement in women's participation and status within the country compared to fellow countries like India, Pakistan, or Myanmar (Global Gender Gap Report, 2020). This ranking of Bangladesh demonstrates that the country is focusing on empowering women in various sectors and at leadership levels to reduce gender inequality. It shows that women's employability has increased and there is the likelihood of further improvement to narrow the gender gap in workplaces. Henceforth, to understand how Bangladesh has achieved such an advantageous position in terms of reducing gender inequality, the subindex below, from the report, validates that position. Overall, the gender gap report synthesises the performance of the country's inequality based on the four subindexes. The table below highlights that women in Bangladesh have achieved considerable recognition in the political arena, where Bangladesh sits at a high of 7th position out of 156 countries.

Subindex for Bangladesh	**Rank out of 165 countries**
Economic Participation and Opportunity	147
Educational achievement	121
Political Empowerment	7
Health and survival	134

Table 3. 1*: The Global Gender Gap Index Rankings by subindex, 2021 (Recreated from: Global Gender Gap report, 2021).*

The past decades have seen two female prime ministers in Bangladesh who have been appointed to lead the government (Bangladesh report, 2020). The prime minister, the opposition leader, the speaker of the parliament, and the overall women's representation at ministerial level have risen considerably. However, despite such positive female representation in the political arena, there are still many barriers that are yet to be broken to improve women's status within the overall economy and in other business sectors of Bangladesh (Bangladesh report, 2020).

Although Bangladesh boasts of being in 65th position out of 156 countries in closing the gender gap, it cannot be ignored that improvement still needs to be made on women's basic rights and economic position (Global Gender Gap Report, 2021). From the subindex above in table 3.1, it can be comprehended that Bangladesh is yet to reduce gender-related gaps for women to receive further recognition in the economy, educational achievement, health, and survival, which can be seen to be relatively low in rank compared to other countries. This view has been supported by Bangladesh's country review (2020), where it was highlighted that the Gender Related Development Index (GDI) indicated that Bangladesh ranked 105th out of 140 countries. The GDI is a composite index that measures the achievement of a country in reducing gender inequality in terms of life expectancy, enrolment in schools, income, and literacy between men and women (Bangladesh Review, 2020).

Therefore, this index provides evidence that women in Bangladesh have less access to education, income, and healthcare benefits compared to men. The Gender Empowerment measure ranks Bangladesh in the 79th position out of 80 countries (Bangladesh Review, 2020). The Gender Empowerment Measure is the index that measures gender inequality in three basic elements of empowerment, which include economic participation, decision-making, and power over economic resources (Bangladesh Review, 2020). The indexes validate that gender inequality is still a big concern as Bangladesh has room to minimise the gap in education, economic access, and healthcare. Although Bangladeshi women's status has been elevated in many aspects, it is crucial to identify the many other challenges that women encounter within the formal labour sector, such as the banking sector, which remains the primary focus of this study.

Amongst many Asian countries, Bangladesh has made a name for minimising gender inequality in different sectors. More Bangladeshi women have been able to secure both white-collar and blue-collar jobs (Bangladesh Review, 2020). The Global Gender Gap report (2021) confirms that women's participation has considerably increased in the formal labour market. However, Bangladeshi women do not always receive the same opportunities as men in the corporate realm, especially when women are bonded to societal and religious norms (Khan, 2015). Within Bangladeshi society, women's gendered roles are confined and primarily associated with their responsibilities as homemakers. Men are still perceived as the primary breadwinners in society, and women as homemakers or additional contributors to household earnings have been defined in recent years (Khan, 2015).

Even Bangladeshi women who have gained access to higher education and who possess academic qualifications equal to men, can also be expected to stay confined within their household responsibilities and are not allowed to explore professional opportunities and work towards career or self-growth (Khan, 2015). Women in workplaces have frequently been subject to gender-based inequality and do not always acquire the same opportunities as men in the educational or professional spheres within society because of such gendered roles or status abided to women (Bangladesh Review, 2020). As a result, women in Bangladesh do not advance in organisations vis-à-vis men. However, few women were able to break through many barriers and strive towards achieving their goals to create a stance equal to men in the formal labour force (Hoque, 2019, The Financial Express). The review thus far is useful to determine the opportunities women receive within the economy, their social and economic stance, which may have an influence on determining the dearth of women representatives and the opportunities women receive within the banking sector of Bangladesh.

Moving forward from this point, the next sections will explore the literature on job opportunities and the status received by Bangladeshi women within the banking sector. The banking sector boasts a significant number of female bankers and recognises that women's involvement helps the sector grow (The Financial Express BD, 2019). The next sections will provide an outlook on how the banking structure works in Bangladesh. It will explore prior studies conducted on the job prospects available within the sector, opportunities that both men and women receive to pursue a career within the sector, along with ongoing professional development opportunities to climb up to higher positions. The review of the current trends within the sector will give perspective on women's representation and career opportunities they may or may not receive, outlining the trends in HRM practises within the sector. It will help to determine if there are existing challenges that may hinder women's progress within the banking sector's corporate hierarchy.

3.3 Overview of Bangladesh banking sector

In this section, I provide an outlook of the banking sector of Bangladesh, which has been developed from the limited amount of empirical research conducted within the sector. It is imperative to mention that none of this research has obtained findings related to gender inequality issues within the sector. However, the research provided guidelines on the current working patterns, systems, corporate structure, and HR-related practises within the sector. Such a review is crucial for this research to build an understanding of how the banking sector was established, its operational activities, and the prospects for employment opportunities available for both men and women in the sector. Commencing with a detailed overview of the sector, Bangladesh Bank is the apex body of the financial institutions of the country, which was established in the capital city of Dhaka in January 1972 after Bangladesh claimed independence from Pakistan in December 1971(Bangladesh Bank Annual Report, 2019). Prior to this, all the banking activities were conducted through West Pakistan (existing Pakistan), and Bangladesh was known to be East Pakistan then.

The head offices of all the banks were based in Pakistan, and the regulatory bank for both East (Bangladesh) and West Pakistan was then the State Bank of Pakistan. Henceforth, job opportunities were limited, as men from both East and West Pakistan were only able to secure banking jobs (Khan, 2015). With the reforms established in 1972, which came after Bangladesh's independence from Pakistan, the creation of different kinds of private, foreign, and government banks has opened employment opportunities for both men and women in the sector (Khan, 2015). Gradually, participation rates for women's employment have increased within the sector, but they have been relatively low until the early 1990s (Majumder, 2012). The following sections provide details of the current banking structure of Bangladesh, job titles or roles, and the job prospects available towards a banking career.

3.3.1 The banking structure of Bangladesh

A bank's primary function is not limited to the possession of public funds; they are also critical agents for a sound and financially solvent economy (The Financial Express BD, 2019). Banks are required to have effective corporate governance in place to enhance organisational performance by increasing stakeholders' value as it can increase the responsibility, accountability, and transparency within organisations (Hossain et al., 2018). The BB Prudential Regulation for Bank Management (2014) states that the issue of good governance is essential for bank management to strengthen the financial base of the bank and obtain the confidence of the customers or depositors.

Following the need for effective corporate governance within the sector, banks need to hire and recruit potential candidates at all levels of the hierarchy. especially at senior managerial and board level positions, who would conduct effective decisions within the banks. Hiring managers must find candidates who will monitor policies and practises and make appropriate decisions for the organization's benefit. As a result, banks need to recruit potential managers to meet the needs of corporate houses, businesses, and individual clients. The growing number of banks in the sector reinforces the demand for financial services due to the huge customer base of the sector, which requires an equally high demand for potential bankers within the sector. According to the recent Bangladesh Bank (BB) annual report (2020-2021), there are currently

62 scheduled banks operating within the financial institution sector under the supervision of the Bangladesh Bank Order 1972 and the Bank Company Act 1991 (Bangladesh Bank, Annual Report, 2020-2021). These scheduled banks are classified as follows:

- State-owned banks (SOBs): There are nine SOBs that exist within the sector, including three specialised banks. These specialised banks were established with special objectives, such as banking in relation to agriculture or industrial development. All these types of banks are state owned and are owned by the government of Bangladesh (Bangladesh Bank annual report, 2020-2021).
- Private commercial Banks (PCBs): There are 42 privately owned banks, which are owned by private entities or investors. Under PCBs, there are 32 banks that function in the conventional banking manner, using interest rates. There are 10 Islamic Shariah-based PCBs that bank under the principles of Islamic Shariah Law, which excludes interest-based banking activities. More banks are trying to adhere to Islamic banking activities due to the religious belief that banks should not operate using interest rates, which is forbidden in the religion.
- Foreign Commercial Banks (FCBs): There are nine foreign commercial banks that are renowned multinational banks in the world.

All the banks adhere to a general corporate structure within the sector according to Bangladesh Bank's website as shown in Figure 3.2.

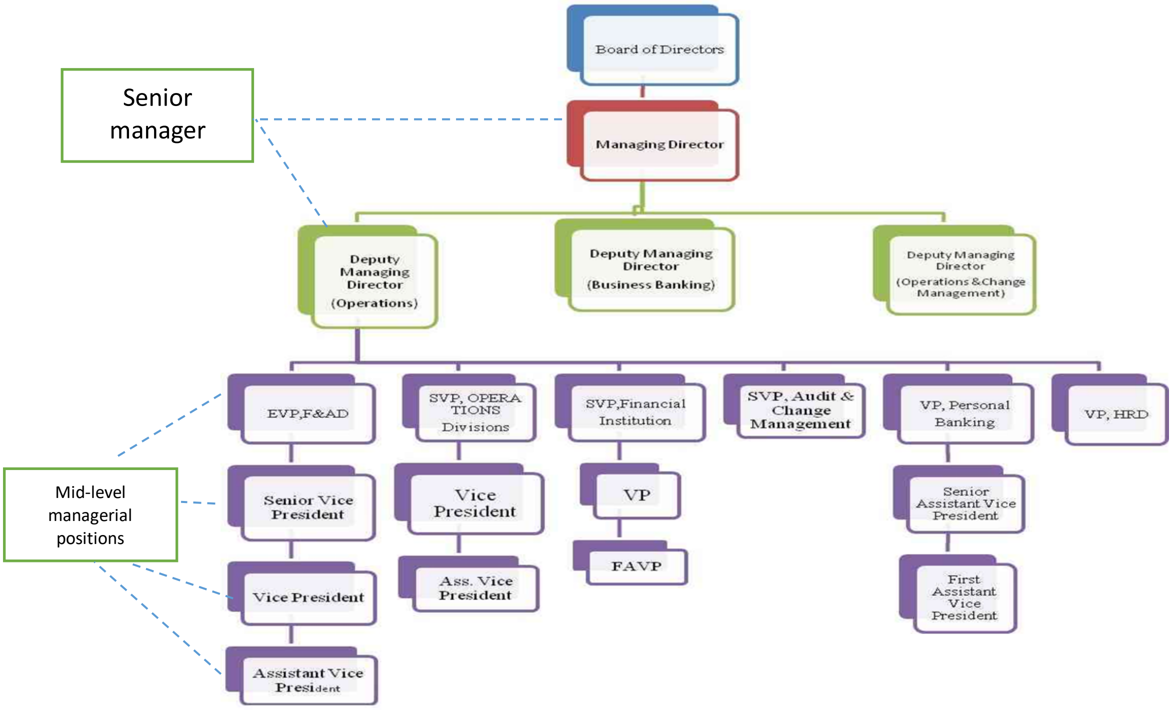


Figure 3. 2 *General Banking structure across the banking sector adapted from Bangladesh bank website (Bangladesh Bank Report, 2020-2021)*

It exhibits the standard hierarchical structure, with the board of directors at the top, followed by the chief executive officer or managing director, as well as managing directors (DMDs), who are typically the chief operating or finance officers and monitor the activities of various banking departments. The divisional heads are classified lower than the senior management levels, which are represented by those who hold the positions of Executive Vice President (EVP), and they occupy the middle-level managerial roles. The banks' departmental leaders, such as the First Vice President (FVP) or the Assistant Vice President (AVP), are likewise classified as mid-level management roles in the organisation. The purpose of this research is to discover the demographic features of the people who participated in the research for this study, therefore having such an overview of the hierarchical banking system is important. The structure dictates the number of levels that bank employees must go through before reaching upper-level management roles. Table 3.2 provides a detailed breakdown of the job titles and roles of bankers within the structure of the banks.

Job Level	Job Designation
Management Committee (MANCOM) Departmental Heads C- Suite Position Holders	Chief Executive Officer (CEO)MD Chief Risk Officer (CRO/ AMD/ DMD) Chief Financial Officer (CFO/ AMD/ DMD) Senior Executive Vice President (SEVP)
Mid-level managerial positions	Executive Vice President EVP Senior Vice President- (SVP/ branch managers) First Vice President (FVP/ branch managers) Vice President (VP) Senior Assistant Vice President (SAVP) First Assistant Vice President (FAVP) Assistant Vice President (AVP) General Manager (GM) Deputy General Manager (DGM) Assistant General Manager- AGM Senior Manager- SM Assistant Manager- AM Junior Manager- JM
Primary/ entry level positions	Senior Executive Officer- SEO Executive Officer- EO Senior Officer- SO Principal Officer- PO Junior Officer- JO Management Trainee Officer-MTO

Table 3. 2 *portrays the job titles/ designations for bankers at different levels of the corporate hierarchy (Bangladesh Bank Report, 2020-2021).*

The breakdown of the job titles is useful towards analysing the empirical findings of this study to determine a banker's position, the role, and responsibilities, how much authority an individual may possess, and career prospects for bankers. According to the Bangladesh Bank annual report (2020–2021), entry-level positions include internship positions or management trainee positions. Internships within the sector are a short-term experience, where an individual receives basic job experience within a single department for three to six months. Reflecting on my own experience working as a principal officer in one of the PCBs, potential candidates are initially hired as management trainee officers (MTO) where extensive training is received from different departments in a bank over a period of six to twelve months, after which candidates need to undergo a few assessments that would determine their ability to secure a permanent position as Principal Officer (PO) within the bank they work for. Securing a permanent banking job is laborious and highly competitive. An individual needs to undergo various aptitude tests and training to be competent for a permanent position and to reach higher level positions in the sector, where sometimes it may take up to five to ten years of an individual's career to reach mid-level managerial positions. Due to the lack of research on the promotional process in the banking sector of Bangladesh, the aim of this study is to analyse the arduous process candidates need to go through to get through to top managerial positions and the barriers they may face during the process.

The mid-level managerial positions as shown in table 3.2, consists of assistant managerial positions, such as branch managers, departmental managers, relationship managers, sales managers, cluster managers or other service managers. These managerial roles are responsible for handling everything related to customer queries or needs relating to customer complaints (Bangladesh Bank Report, 2019-2020). The job description for all the mid-level managers is to make sure that the organisation is making enough profit, doing everything to retain its customers, providing the best financial solutions, bringing in new customers, providing the best services, and giving their best effort for revenue generation (The Financial Express BD, 2019). The mid-level managerial roles are not only confined to customer satisfaction or financial management, but also include travelling to different destinations, factory visits, site visits, or visiting their branches in rural areas to look after those activities.

Finally, the top of the hierarchy includes all the senior managerial positions, who are either chief financial, chief operation, or chief relationship officers. The appointment of chief executives is determined by the board of directors of the bank (BRPD, Dos Circular, 2015). The banking prudential guidelines of BB (2015, p.55) have set the following criteria based on which the CEO of the bank should be appointed:

- Moral integrity: the appointed CEO should not have any criminal convictions. Has not violated any rules, regulations or procedures/ norms set by controlling authority and has not been associated with any illegal organisations.
- Experience and suitability: The candidate must have 15 years of banking experience and at least 2 years' experience at an AMD or DMD role.
- Transparency and Financial Integrity: the candidate was not involved in illegal activities in his personal and banking profession. Has not been in debt or a tax defaulter.
- Age limit: to be appointed as CEO, the candidate needs to be aged below 65 years.

- Tenure: the candidate is appointed as CEO for 3 years and if the candidate crosses the age limit of 65 years, he/ she can go into retirement after completing the tenure.
- Salary and allowance: the salary is set by the board members depending on the bank's earning capacity and past achievements of the candidate. Along with 'basic salary', 'other allowances' are paid depending on the bank's abilities or fringe benefit policies, such as provident fund, utility bill, house rent, company car with chauffeur service.
- Incentive bonus: the CEO will be entitled to a maximum of BDT 10,00,000 lac bonus per year, which is equivalent to GBP 8900 approximately.
- Honorarium for board meeting: no additional salary will be provided to a CEO for attending board meeting as it is entitled within the pay scale.
- Evaluation Report: While reappointing CEO, an evaluation report approved by the board of directors should be submitted to Bangladesh Bank by the chairman of the Board.
- Prior approval by BB: Prior approval from BB is mandatory before appointing CEO as per section 15(4) and (5) of Bank Company Act 1991 (Amended 2013). The application process for the CEO's appointment must be signed by the chairman of the board along with the candidate's complete resume, offer letter (mentioning the direct and indirect remuneration and facilities) and copy of board's approval must be submitted to BB. Final decision of the appointment of CEO will be made by BB and the candidate cannot be dismissed or removed from office without the permission of BB.

The prudential guidelines further emphasise that although the recruitment of CEOs is based on the BB guidelines, the hiring of additional or Deputy managing directors, and other senior manager positions are recruited according to the bank's internal policies and the discretion of the board members and CEO. This point is essential towards analysing this study to reveal if the same recruitment strategy is deployed by the banks in terms of appointing potential candidates to senior manager positions in the sector. Advancing from this review, the following section will delve into the job prospects available within Bangladesh's banking sector.

3.3.2 Job prospect in the banking sector

In this section, I highlight the literature of the job prospects available within the sector towards employing both men and women bankers. As mentioned earlier, banking is a lucrative sector for business graduates to start their career in because of the prestigious nature of the work and proper remuneration package (Masum et al., 2015). Bangladesh's economy is growing at a fast pace and the establishment of new private, foreign, state, and specialised banks is making its way into the market. That requires them to attract talented individuals. The banking business is the most organised sub-sector within the service sector. The main aim of the sector is to focus on personalised customer service, which requires skilled and potential manpower to be hired within the sector (Sarker, 2017). Amongst all the different types of banks, the private sector is a rapidly growing and large employer for both men and women in Bangladesh (Khan, 2015). A study conducted by Islam and Saha (2003) says PCBs or FCBs are able to attract more bankers because of better pay and resources for both men and women (Khan, 2015). However, not much research has been conducted about the remuneration offers provided by state-owned banks. The banking business is the most organised sub-sector within the service sector. The main aim of the sector is to focus on personalised customer service, which requires skilled and potential manpower to be hired within the sector (Sarker, 2017). So, the government and regulatory bodies expect these business groups to create as many jobs as possible for people of working age and use the country's human resources (Sarker, 2017).

The main tasks of Bangladeshi bankers involve providing financial support to customers, including loans, such as personal loans or mortgages; deposits and advances on savings and current accounts; credit or debit cards; and insurance (Hossain, 2012). Banking customers range from individuals to corporations, political figures, small- to large-scale businesses, and a variety of other corporations. Due to the high demands of meeting customers' needs, all the banks strive to have each of the necessary services located at different branches scattered in a wide geographical arena of the country with a view to reaching more customers, especially in rural areas. For corporate clients, all the banking services take place at the bank's head office or different branches within the major cities, which are the eight divisions of Bangladesh, such as Dhaka (the capital city), Chittagong, Rajshahi, Khulna, Barisal, Sylhet, Rangpur, and Mymensingh (Bangladesh country review, 2020).

However, for people living in the rural areas within these divisions, most banks have established branches to reach out to as many customers as possible. The conventional and comprehensive way of extending banking services is through establishing bank branches in different areas where there is a need for banking services (Bangladesh Bank Annual Report, 2020). As a result, banks are always recruiting potential candidates for branches and subbranches to meet client demands. Understanding the current climate of banking job prospects is imperative to relating to the empirical findings of this study. Other than the establishment of bank subbranches, the annual report of BB (2020–2021) reported that most banks introduced new units or departments, such as "Risk Management Unit" or "Cyber Security Unit," that also created new job posts.

The reports also added that the banks provide a range of services, such as retail or corporate banking, and many banks provide specialised services, such as airport lounges, Islamic banking facilities, etc., for which there is regular recruitment for potential candidates. Many of the functions of the banks are also separated within their own branches. For instance, a branch of a bank may only be involved with retail banking services to individuals rather than corporate individuals or other companies. Other than the range of products or services available for the customer base, the banks consist of various departments such as FOREX (foreign exchange/global markets), risk management department (market, corporate or credit risk management), corporate banking, Islamic banking, priority banking, women's banking, IT department, human resource, finance, legal, to name a few of the essential departments towards proper exertion of the banking services (Hossain, 2012).

Many of these departments provide jobs that are at the clerical/administrative level and managerial level, but jobs can also be divided into operations, sales, or services. Taking some of the examples of the different types of jobs available within a bank, they fall into the category of the clerical/administrative level, which includes customer services, front desk/receptionist/cash or teller services, and personal assistants. Individuals working at the front facing customer service may include job activities including branch level activities, such as cheque depositing or general enquiries. Depending on the seniority, some of the clerical or administrative staff may be offered a supervisory position, such as Head of card department or cash department, which are usually the mid-level job designations as have been observed earlier in Table 3.2 above.

A banking job is created through influential factors such as automation, productivity, profitability, growth deposits and advances, government’s target for job creation, and investors or owner’s attitude towards hiring potential employees in the businesses (Sarker, 2017). Deposits are the main source of fund on advances that is invested in a bank. Performance regarding job creation is measured through the number of deposits that a banker deposits through their clients. There needs to be significant research to understand how banks create jobs, but previous research confirms that banks would hire as many employees as possible if they are able to bring in profitable deposits (Khan, 2015). In this study, the aim is to get a comprehensive view of the employment opportunities available for bankers within the sector that can determine how jobs are created through standardised planning and control by the Bangladesh Bank, and the different type of banks. This will be useful towards further analysis with the findings in this study on the influential factors of the recruitment and selection process. Although state-owned banks may not provide a better remuneration package, during my tenor working in the banking sector, I have observed that jobs are very competitive and difficult to get in at SOBs.

Therefore, it can be observed from the literature of the sector that banks provide employment opportunities at different levels within the corporate hierarchy. Although the question persists that even though there are opportunities available, are there enough facilities available for employees to retain their jobs in the sector? Bangladeshi urban educated women prefer to work for organisations that offer better facilities and flexibility (Khan, 2015). Although there has been prior research on the banking sector of Bangladesh regarding its operational and financial context, there is limited research on the management and organisational studies of this sector that would portray a scenario of the steady progress of male and female employment within the sector (Sarker, 2017).

Most of the research conducted within the banking sector of Bangladesh was conducted as quantitative research to investigate the relationship between certain HRM practises and employee wellbeing, motivation, or satisfaction (Sarker, 2017). There is a lack of qualitative research that requires further in-depth analysis that would address rising issues based on the banking sector. Looking into the overall job scenario within the banking sector, the sector boasts about having an adequate availability of jobs and encourages potential candidates to join. However, the question remains whether, if the sector is seeming to be more dominated by men, that creates fewer opportunities for women's employment. Advancing from this review of the employment opportunities or job prospects available within the sector, the following section would explore the current literature on women's representation to determine their employment opportunities within the sector.

3.4 Women representation in the banking sector of Bangladesh

Moving on from the previous analysis on the current scenario of the job prospects in Bangladesh, this section aims to explore earlier research on women's employment within the banking sector. Previous research has confirmed that banking organisations in Bangladesh are committed to bringing about more gender diverse and inclusive workplace initiatives, where women's employment in the sector has increased considerably (Chhanda and Kaniz, 2020). To confirm women's representation in the banking sector of Bangladesh, I analysed the latest Bangladesh Bank's quarterly published report on Gender Equality (July–December 2021, p. 3), which is reported by the central bank's Sustainable Finance Department. Although there are a total of 62 scheduled banks, according to the report, the table below represents data for 60 banks, which is due to the lack of data retrieved by BB from a few banks. Table 3.3 below provides a scenario of the representation of employment of bank employees for the period of July-December 2021

Table 3.3: Employment of Bank Employees Adapted and translated from Gender Equality Report BB (July-December 2021)				
Types of Banks	**No. of Women employees**	**No. of male employees**	**Total no. of employees**	**Percentage of female employees**
State owned banks (SOBs)- 6	8159	42283	50442	16.18%
Specialised banks (part of SOBs)- 3	1763	10749	12512	14.10%
Private commercial banks (PCBs)- 42	19285	102036	121321	15.86%
Foreign commercial banks (FCBs)- 9	934	2810	3788	28.95%
Total	30181	157878	188019	16.03%

***Table 3. 3**: Employment of Bank Employees Adapted and translated from Gender Equality Report BB (July-December 2021)*

From the table above, the Bangladesh Bank gender equality report (July–December 2021) shows that there are a total of 30,181 women bankers working in the sector while the number of male bankers is as high as 157,878, which acts as evidence of the significant gap in the overall employment of women compared to men. From Table 3.3, it can be comprehended that although there are only 9 FCBs in the sector, these banks possess the highest percentage of female bankers at about 28.95% of the total number of employees, compared to other types of banks. Following FCBs, SOBs have also demonstrated a higher percentage of female representatives with 16.18% compared to PCBs, where PCBs have 15.68% of female representation. However, combining the percentage of female representation of state-owned banks and specialised banks, as they are part of SOBs, the total percentage of female representation comes to 15.76%, which is similar to the percentage of female representation at PCBs of 15.86%. The total percentage of female employment in the sector stands at approximately 16%.

Due to inadequate research on women’s representation in the banking sector, the statistical data analysed above will be useful for the purpose of this study to retrieve empirical evidence and understand the lower representation of women across all the banks in the sector. The findings from this study will also contribute to the difference in the percentage of women's representation across all the different types of banks. Furthermore, it is equally important to determine women’s positionality at different levels or ranks which women occupy within the sector. Analysing and translating data from the Bangladesh Bank's gender equality report (July–December 2021, p. 6), table 3.4 provides an analysis on women’s ranks and positions, women's representation according to various age groups, and women's employees’ turnover ratio across various banks. This analysis is imperative to determine the pattern of women's employment ratio, job security, employee retention, and employee turnover across the banks.

Types of banks	Women % at board level	Women % at senior level	Women % at mid-managerial level	Women % at entry level	Women % aged < 30 years old	Women % aged 30-50 years old	Women % aged > 50 years old	Women % on Employee turnover
SOBs	8.70	14.19	16.29	16.24	21.26	17.50	10.11	2.52
Specialised banks	4	8.42	15.12	13.90	24.38	13.03	8.16	34.30
PCB	14	6.83	15.81	16.48	20.19	15.85	6.94	15.69
FCB	15.91	21.41	27.90	15.91	42.24	22.36	10.00	27.27
Total banks	13.52	9.37	16.00	16.43	21.15	16.26	8.62	18.34

***Table 3. 4**: Women's representation in the entire banking sector of Bangladesh (Adapted and translated from BB Gender Equality report (July-December 2021).*

From table 3.4, overall representation of women at board level sits at only 13.52%. Although this study does not relate to board level, the data is useful towards understanding women's positioning within the entire banking system. FCBs seem to have the highest representation of women at board levels compared to other banks. According to the table, women's representation at entry level stood at 16.43% of total employment, 16.0% at mid-level positions, and 9.37% at senior managerial positions, combining all the different types of banks. Looking into women's representation as per different age groups, women aged less than 30 years old have higher representation than women who are aged more than 30 years old. Despite considerable representation of women across the sector, the women's turnover ratio seems to be high. It can be deduced that the women's turnover ratio is lowest at SOBs at only 2.52%, but specialised banks and FCBs have the highest employee turnover. Due to the lack of research in this area, less is known about the contributing factors to determining women's representation at board and other levels of the sector.

Less is known about the driving forces towards women's employment and turnover at different banks and levels across the sector. However, with the few reviews conducted, an analysis published by the news article, New Age BD (2019), reported that SOBs have a reputation for retaining their female employees. One of the male participants from an SOB mentioned in the article was that SOBs maintain a healthy balance in recruiting female employees. He further added that though women’s representation in these banks is increasing, women may still be reluctant to work at these banks due to inadequate facilities provided for women. From table 3.4, it can be observed that women’s representation at SOBs at entry to senior level positions is also higher compared to PCBs. However, women’s representation at FCBs at all levels is higher than at PCBs and SOBs. Another recent newspaper analysis on women’s representation within the banking sector showed that although there is a rise in women’s participation, a bias that women 'cannot handle the pressure’ of top positions still prevails in the industry even though recently there has been the appointment of the first woman CEO within the sector (Mavis, Dhaka Tribune, 2022).

Many of the reasons attributed to this phenomenon of why women’s representation has declined is that women are sometimes forced to choose their role as caregivers over their careers. Many young university graduates start their careers, but the enthusiasm gradually declines when they start getting married and trying to build a family. Hence, as women leave the workforce midway, the number of potential women taking up roles in senior positions also reduces considerably (Mavis, Dhaka Tribune, 2022).

So far, the literature has provided an overview of women’s representation at all entry-level to senior-level managerial positions, including board level management. All the different types of banks can be seen to have a similar number of female employees. From table 3.3, it was observed that FCBs have the highest representation of women, followed by SOBs and then PCBs. Table 3.4 also provided a segregation of women’s representation across the various types of banks and at different levels. Further to analysing the gender equality report (July-December 2021) of Bangladesh Bank, the central bank has mandated several gender equality related policies to minimise gender related gaps across the sector. All banks are required to have the following policies within their banks:

- Six months maternity leave policy for women bankers
- Sexual harassment prevention/ awareness policy.
- Gender equality related awareness training
- Dedicated working hour policy for women bankers

This study aims to understand the implications of the existing policies within the banking sector on the empirical evidence of the study to investigate the barriers to employment faced by women. Advancing from reviewing the literature on the opportunities women receive and their position within the sector, the next section will analyse the relevant HRM practices, including recruitment practises and job satisfaction within the banks in Bangladesh, to shed light on additional factors that contribute to women's employment and representation within the sector.

3.5 HRM process in the banking sector of Bangladesh

To cope with the advent of advanced technology and increased global competition, effective human resource management has been one of the determinant factors within organisations (Majumder, 2012). The analysis of established human resource practises within the banking sector of Bangladesh is beneficial to understand the current practises within the banks in terms of managing, retaining, and providing benefits to their employees. Much of the research within the banking sector of Bangladesh has encompassed different dimensions of effective human resource management practices, which could give us some clarity on the organisational employment practises within the sector. Majumder (2012) conducted an earlier study that is useful for gaining insight into the sector's HRM practices, which include recruitment and selection practices, compensation package, job security, training and development, leadership style, job design and responsibilities, reward, and working environment.

I also draw on Sarker's (2017) and Masum et al. (2015) studies on the importance of measuring HR practises on employee performance, which found that employee motivation, employee relations, physical work environment, promotion, and job satisfaction all have a significant impact on an employee's performance. All these studies provide insights towards human resource practises within the banking sector, but there is a gap in knowledge on the deployment of effective HR practises towards women's employment, which the current study intends to explore further.

Human resource management, defined by Beerdwell et al. (1984), is a strategic approach towards the management of human resources within an organisation (Majumder, 2012). HRM is about valuing the people within organisations that contribute to the success, growth, and prospects of the organisation. Therefore, in these competitive global workplace scenarios, it is important to retain skilled workers and organisations need to be committed to enhancing employees' satisfaction to bring about the best overall performance of an organisation, which depends upon how organisations effectively utilise their human resources. The following sections conduct a review of some of the prior research on effective HRM practises implemented across the sector. Although there is limited research on the best HRM practises within the sector to recruit and retain female employees, the analysis is useful to understand the contributing factors towards employee job satisfaction that are commensurate to effective HR strategies within the banking sector of Bangladesh.

The research conducted by Majumder (2012) illustrated an understanding of employees' satisfaction with working at PCBs. The study was conducted to examine the perspective of employees' satisfaction in the HRM practises at the private commercial banks (PCBs) of the banking sector. In his research, employees' satisfaction was measured based on compensation package, job security, career growth, training and development, reward, and motivation, working environment, and managerial style within the PCBs. The final findings of the research showed that employees working at PCBs were very satisfied with the human resource practises at their organisations based on the mentioned criteria. With the advances of technology and the growing demand for working at private sector organisations in the banking sector, HRM departments at these banks have developed different strategies to retain their employees (Majumder, 2012).

The study further highlighted that the establishment of an increasing number of PCBs in the sector provides more job prospects in the banking sector of Bangladesh.
There is a lack of similar research on effective HR strategies implemented at state-owned, specialised banks or foreign banks, which would have been useful to comprehend if employees preferred working at a certain type of bank and the reason behind their choice of working at those banks. Rahman and Nurullah (2014) did a study on the motivational factors of employees in private and public banks in order to compare effective HR strategies or practises between PCBs and SOBs. This sheds some light on the importance of good HR practises.

The findings of this study identified that in Bangladesh, performance of government owned banks in comparison to PCBs have been a point of discussion for long (Rahman and Nurullah, 2014). The SOBs have been under scrutiny for being inefficient and unproductive to motivate and attract more employees within the banks. However, the analysis in table 3.3 in section 3.4 above provides a different scenario, where it could be seen that in terms of women employment ratio, SOBs have a higher percentage of women bankers compared to PCBs. Despite these few exceptions, SOBs have been characterised to be less productive to bring out changes within the organisational culture and HR practices to motivate their employees unlike private organisations (Rahman and Nurullah, 2014). The PCBs are claimed to be agile, highly productive, and profitable with attractive benefits that lures early careers to work at private organisations. Although the statistics in tables 3.3 and 3.4 earlier provide a unique scenario, where SOBs are seen to have a high volume of employees, with a similar representation of women bankers to that of PCBs, and a lower percentage of female employee turnover compared to other banks. This analysis is vital for my research to identify the gap in the effectiveness of HR practises in all the banks throughout the banking sector. Identifying the gap will be useful towards making a comparison of the best HR practises within SOBs, PCBs, or FCBs to determine employee satisfaction, job retention, and the facilities received by especially women bankers.

3.5.1 Establishment of women friendly HR policies in the banking sector

Continuing from the perspective of implementation of identifying women-friendly HR practises in the sector, BB has established many women-friendly HR policies, which have been mandated for all the banks, as seen earlier in this chapter in section 3.4. All scheduled banks in Bangladesh must have adequate policies in place to ensure proper human resource management within the sector, keep employees satisfied, and ultimately reduce employee turnover ratio. In this section, I review the literature on the implementation of women-friendly HR practises in the banking sector of Bangladesh to determine the combined initiatives taken by BB and the rest of the banks to invest in their employees.

A recent study by Uddin et al. (2020) discussed the implementation of human resource practises within the Bangladesh banking sector in terms of workplace support and work-life balance policies, especially for women bankers. The study revealed that FCBs and SOBs have better established HRM policies that give more focus on employee well-being than PCBs (Uddin et al., 2020). Compared to SOBs and FCBs, PCBs are said to have limited support structures for their female employees. Moreover, jobs in PCBs are characterised by tremendous work pressure, job insecurity, challenges, and long working hours (Khan et al., 2015). Further analysis could not be drawn from these studies to determine the reasons why HRM practises are better at certain banks than others. This prior research does not conclude the effect that successful implementation of HR policies may have on women's employment. Therefore, this study aims to investigate this gap in understanding the influence HR policies and practises have on women's representation in the banks of Bangladesh.

Alongside, a study conducted by Begum (2018) emphasised the reporting of corporate social responsibility (CSR) to BB, where all the scheduled banks of Bangladesh are required to include gender equality opportunities and issues as part of their corporate commitment to society and organisational employees. The analysis on CSR reporting requires banks to report on the strategies undertaken by bank authorities to minimise gender-related gaps. Begum (2018) argues that CSR reporting is an effective tool to elaborate on the understanding of best practises in HRM within the sector (Begum, 2018). Bangladesh Bank (BB), along with their CSR department, has conducted research on gender issues to understand the dynamics which may have an impact on female employment throughout the sector. Since then, in the year 2011, BB set a goal to promote gender equality issues in the workplace through establishing gender-related HR policies and staffing in commercial banks to uphold productivity and growth of women's participation in the sector (Begum, 2018, p. 94). According to Department of Off-site supervision (DOS) circular of BB No. 5:

> *"Promoting gender equality issues in the workplace is an important element of the CSR obligation in terms of basic human rights as a prerequisite for an inclusive socio-economic growth. A decision has been taken to include gender- equality related performance indicators within the banks. The CSR reporting from December 2011 onward has been formed with a view to monitoring year on year changes for assessing whether performance is improving or otherwise. (p.1)."*

This was established by Bangladesh Bank back in 2011 to emphasise ten gender equality issues that should be reported by all banks to the regulatory body. It was established as a minimum requirement to understand and mitigate any gender-related issues amongst all the banks. The reporting covers a wide range of HR-related practises implemented by banks in the sector, such as work environment, recruitment, transportation policies, office hours, day care, and maternity leave. Thus, all banks are paying attention to gender fairness issues within the internal environment, work environment, and recruitment processes as part of their CSR activities (Begum, 2018). Previously, all the banks used to report to the Department of Offsite Supervision (DOS) of the central bank. BB changed the reporting system in 2011 so that the regulatory bank could keep a check on gender equality issues as part of the CSR review based on two categories: the ratio of female board members; recruitment; senior management and turnover; work environment; issues related to maternity leave; transport facilities; awareness facilities; and so on. Taking heed from Begum's research, the CSR reporting was analysed for the years 2011–2014. Although a more recent CSR report has not been published in research, I draw on the information from the gender equality report published in June–December 2021:

- Female percentage among board members: According to Bangladesh Corporate Governance Code 2006, listed organisations should have 5 to 20 board members in their organisations. From table 3.4 earlier, currently there is a 13.52% of women representative at board level across all the different types of banks.
- Percentage of female among permanent employees: Women's representation throughout the banking sector has been around 20-30% (Begum, 2018). In the recent gender equality report, it can be confirmed that women's overall representation within the sector at approximately 16% (Bangladesh Bank Gender Equality Report, July-December 2021). A diverse workforce has been observed at most banks at all levels of women employment since 2011.
- Percentage of female employees by age in the sector: permanent female employees have been categorised by age as female employees aged 30 years or less, aged 30 to 50, and aged 50 years or more. Accordingly, BB reports show that women employees across the banks are usually aged 30 or less. However, the numbers considerably decrease as the employees age. Female employees are said to be increasing in state-owned banks and many Islamic Shariah banks, who are under 30 (Begum, 2018).

- Maternity Leave Policies: Government circular for maternity leave policy established 6 months of leave from January 2011 for women bankers. However, the circular was not followed properly, which was noticed by Bangladesh Bank authorities. However, banks are mindful of this now, and all the different kind of banks are maintaining maternity and to some extent paternity leave effectively (Begum, 2018).

- Day-care Facilities: BB has got a day-care facility at their institution since its inception after liberation in 1972. However, they were not properly established as there was a lack of female employees then and the facility was used effectively mostly after the late 1980s when the number of female employees at the regulatory bank has increased. In the CSR reporting it showed that since 2011 only 1 PCB have had a small day-care facility, which was clustered as part of their parent organisation. Following the guidance of BB, four PCBs and one FCB have been trying to establish cluster-based day care centres that would be establish area wise (Begum, 2018).
- Transport facilities: Transport facilities for women working at banks were established by BB as a policy that banks should provide transport for women who are working beyond the 9-to-6 banking hours. Through the years 2014 and onwards, approximately 25 out of the 62 scheduled banks had the arrangement for their female employees (Begum, 2018). This was established on the basis that working beyond the office hours has been the norm at many banks, where there are no benefits such as overtime or other facilities for the bankers. The willingness for transport arrangements, especially for their female employees for security purposes, is very low. The reason behind such practise within the sector is unknown. Although BB has an instruction on the Banking Regulation and Policy Department (BRPD) circular no.8 (2015) for commercial banks, it states that:

> *"Banks are not allowed to force their employees particularly the female staff to stay at the bank at the end of working day after banking office hours, i.e., 6.00 pm. The banks will need to ensure proper security and pay compensation to any female staff if she needs to stay at the bank after office hours due to special official requirement."*

- Gender awareness training: Since 2014, the banks were encouraged to establish annual gender awareness training (CSR review of BB). Most of the banks have been trying to establish this as part of the requirement, but some of them have yet to implement it in their institutions.
- Sexual harassment Policy and complaints: BB has established a policy where banks are required to report on any harassment issues that may have arisen within their banks. It was reported last year that 25 banks had established the policy within their banks, but recent data is missing for which it is unclear how many banks have implemented this policy. In addition,

these policies and understanding in the organisational structure are an issue of social and ethical demands. However, it is unclear which categories fall under sexual harassment or which behaviours or attitudes are eligible for disclosure in the CSR reports. In society, sexual behaviour, attitudes, and senses of harassment develop through social norms, values, and approaches to gender relations (Begum, 2018). The norms and values lead to justifying and defining the concept of sexual harassment and dealing with it accordingly (WHO, 2009, p.4). Furthermore, it has been argued that every bank report CSR-related issues that are readopted at the board level.

BB has deployed adequate HR policies as seen until now for the banks in the sector to follow. However, despite the establishment of adequate policies and measures, further research is required on the employment practises amongst all the different banks to understand the constraints towards gender inequality issues, especially at the top of the banking echelons. Highlighting HR practises within the sector, Tabassum et al. (2011) argued that a good number of women are being employed but still face challenges in the male-dominated, complex, and competitive banking environment (Begum, 2018). There is less evidence or research on recruitment patterns or understanding the different recruitment policies implemented by Bangladesh Bank for all banks. Studies based in Bangladesh that focused on the quality of work-life balance of women bankers, HR policies and practices, and potential effects of CSR reporting across the banks have been useful in understanding the support available towards women's employment within the sector. Along with the assistance provided by BB and banks, existing research has revealed that women are vulnerable to many discriminatory practises within organisations or at the HR level, which prevent women from advancing in their careers.

The empirical findings from Begum’s (2018) research and the BB's CSR reporting highlight the importance of mitigating gender-related issues through proper implementation of HR practises and policies. The analysis identified due to the establishment of women-friendly HR policies in the sector has shown considerable improvement in women’s representation, such as the recruitment of women employees in different banks and at board levels has improved. Despite such developments in HR practices, the research observed certain patterns of discrimination as well towards women in the sector. Begum (2018) highlighted that certain discriminatory patterns were observed in the HR practices, where sometimes banks recruit more women employees at entry level, especially those who are aged 30 or less, who are hired in certain positions like customer service, help desks, receptionists, personal secretaries, or any other jobs relevant to customer facing, which has been a popular practise in corporate culture due to women's caring and friendly nature (Begum, 2018).

Such a practise in organisations resonates with occupational segregation towards women, where the belief is that a set of qualities and capabilities is more probable to exist among one gender over the other (Shabbir et al., 2016, p. 238). As a result, women are determined to be more caring than men, which is why certain jobs seem to be more associated with women than men in the sector. Existing empirical findings have identified that this strategy in occupational segregation has been a kind of instrument with the goal of profit-making in the sector (Begum, 2018). This resonates with the belief in the socio-cultural context of Bangladesh, where women are seen as caring service givers rather than men, who are usually the service takers (Dhali, 2012, p.6). On the contrary, the analysis also stated that women employees who are in the age group of more than 50 years have shown nominal participation within the sector. This is also confirmed through BB's gender equality report (July–December 2021) as seen in table 3.4. This overall scenario on the influence of HR practises provides useful insights towards current gendered norms or practises that determine women's representation in the overall banking sector.

3.6 Conclusion

The review in this chapter sets the context for the fieldwork of this study by providing information on women's status within Bangladeshi society and the banking sector of Bangladesh. It provided a detailed review of the banking structure that helped to determine the current trends in best HR practises to specifically ensure enhancing women's representation. Throughout the analysis, it was evident that adequate initiatives have been taken by BB and the other banks within the sector to ensure women bankers are profiting from working within the sector. The analysis of the attitudes towards gender commitment in the CSR framework within the sector along with the regulatory guidelines of BB has been useful towards exploring the trends towards minimising gender related issues. Despite the existence of adequate policies and guidelines, women still represent only 16% of the overall banking sector.

The CSR data provided by Begum (2018) has shown in the research that, from 2011 onwards, Bangladeshi banks have taken initiatives to mitigate gender-related issues and create more opportunities for women bankers in Bangladesh. BB has introduced this pathway of reporting about gender-related issues within the CSR activities for all banks to improve basic human rights and socio-economic growth. However, despite such initiatives from BB, there are many other gender-related "invisible barriers" that women face, which have not been highlighted in the reports or in studies. From this standpoint, this study aims to identify the different types of barriers that may stem from organisational practices, which have not been identified within the existing literature. The representation in tables 3.3 and 3.4 has been key for this research as it demonstrated women's position at all levels within the sector. From these representations, SOBs and FCBs are seen to have the highest representation of women over PCBs, but the reasons behind the recruitment patterns in all the banks and the lack of women's representation in certain banks are uncontested. Henceforward, the information retrieved from the existing studies on the contributing factors towards women's positioning and representation within the sector will be useful towards enhancing our knowledge of new findings that would justify or challenge the existing patterns of women's employment within the sector. In the next chapter, I will outline the chosen research method, which has been suitable to retrieve the findings of this research.

Chapter 4: Research Methodology

4.1 Introduction

This chapter outlines the research methodology along with the philosophical considerations appropriate for this research study. It covers several different aspects of the research design and justifies the chosen research strategy. The purpose of this research is to analyse and understand the underrepresentation of women managers at the top of the organisational hierarchy within the banking sector of Bangladesh. A multi-method qualitative data collection method, which includes semi-structured interviews and focus group discussion, has been used for this research to explore the potential "barriers" women face to climb to mid- to senior-level managerial positions, the meso-level institutional processes that keep women out, and other macro-social insights that hinder their rise.

Given the nature of the study, the chapter primarily justifies the choice of conducting qualitative research and its implications within this study. The chapter then proceeds to explore and understand the philosophical underpinnings of qualitative organisational research methods, along with the appropriate epistemological and ontological stances chosen for this study. It delved deeper into justifying the chosen research paradigm through the lens of a pluralistic and reflexive approach to recognise the nature of the research being conducted. The rest of the chapter discusses and justifies the research design strategy, data collection methods, data sampling, ethical considerations, and potential limitations to data collection during the COVID-19 pandemic.

4.2 Choice of qualitative research

Through this research, the aim is to provide a more comprehensive understanding that can be deciphered to understand barriers within the relational framework of macro-social, meso-organisational, and micro-individual processes. Previous studies on gender inequality have used both the qualitative and quantitative dichotomy to understand the ideological gendered representation in masculine-dominant organisations. Many such studies were conducted with the gendering of methodology in mind, where quantitative research was used to understand the masculine status quo within the organisations (Berger, 2015). In recent times, there has been a shift from conducting quantitative gender research to qualitative studies. The qualitative research approach aids in analysing the intriguing silences, the half-said things, the experiences, the deep-rooted matters, and the unknown in relation to barriers to gender inequality (Ramazanoglu and Holland, 2002). Therefore, with the mindset of exploring a deeper under-standing of the topic, using a qualitative research approach can help to answer why there is a gap in senior women's employment in the banking sector of Bangladesh.

Qualitative research produces rich descriptions of the naturally occurring behaviour in an actual organisational setting along with concepts and theories to understand the realities (Cas-sell, Cuncliffe & Grandy, 2017). Thus, the intention of the study is to understand, from respondents within the sector, the current representation of women bankers at the top of the corporate hierarchy and gain further insights into the barriers women in this sector face that hinder their progress. Quantitative research is incompatible with this study as the intention is to not suppress the voices or experiences through stats and figures. In using a qualitative study, the aim is not to understand the precise nature of a situation but rather to understand the different experiences of its participants.

A qualitative approach allows the flexibility to explore an individual's understanding of what is happening in a workplace setting, how they are able or unable to progress up the corporate ladder. The study is concerned with understanding the pervasiveness of gendered norms, roles, and practices in social, cultural, the subjective experiences of individuals and institutional life that may relate to management decisions on promotion or recruiting policies within existing organisational structures. Furthermore, it is vital for this research to understand the differences in men and women representation at mid- to senior-level managerial positions. As a result, I chose to interview both men and women from the banking sector, as the best narratives could be brought out from top-level position holders who have successfully reached the top of the corporate hierarchy.

Qualitative research has been deemed compatible with feminist research for many years as they work towards the common goal of retrieving deep, meaningful narratives from qualitative data collection methods (Bryman et al., 2015). Researchers' experiences remain central to understanding the similarities and diversity of gendered lives and investigating inequalities, injustices, and institutionalised power (Ramazanoglu & Holland, 2002). Therefore, quoting Maria Mies (1983), she implores that using quantitative tools involving hierarchical position research defeats the purpose of the research as it creates acute distrust among the re-search participants, and the study may seem like a mere interrogation process (Henwood & Pidgeon, 1995). In contrast to the rigid quantitative or positive research approach, qualitative research provides an unstructured way of collecting data through interviewing, focus group discussion, or observation that can derive a great deal of involvement between both the re-searcher and the participants and not see the participants merely as objects for the research. After carefully considering the qualitative research approach for this study, I analysed the positionality towards the philosophical underpinnings of this research to justify the choice of research philosophy adopted herein.

4.3 Research Philosophy

Understanding the philosophical approach helps researchers clarify the research design of the study. Hence, the philosophical position towards research is a guideline for researchers to make informed decisions on the appropriate strategies, methods, and techniques of the study (Saunders et al., 2019). Particularly, researchers are required to determine three major philosophical questions towards a study, which are related to the research ontology, epistemology, and overall methodology. Initially, I started the discussion of the philosophical standing of this research with the aim of determining my own positionality for this research. Therefore, I brought in my own understanding of this topic into the discussion, based on my persona and my experience working in the banking sector of Bangladesh for a brief amount of time.

Understanding reflective knowledge relates to the question of what kind of "epistemological" knowledge is possible or what "thinking" of qualitative methodology is available. In the interest of this research, I consider the questions about my epistemological position and assumptions and how these relate to questions of representation and truth (Cassell et al., 2017). Johnson and Duberley (2003) highlighted that "different understandings of reflexivity and associated research practises arise according to particular combinations of constitutive assumptions about ontology and epistemology" (Branick & Coghlan, 2007, p. 149). Hence, the dominant research paradigm for reflexivity in management and organisational studies has been positivism, but for this qualitative research, the hermeneutic approach is more relevant, which is referred to as "interpretivism." Such an approach argues that there is no objective or single known reality, and the researcher is an integral part of the research. Hence, in this section, I tried to outline the understandings of reflexivity to my own research positionality in relation to what is known, the epistemology, and what is real, the ontology for this research.

4.3.1 Feminist reflexivity and researcher's position

When it comes to gender studies, it is required to explore the work of various feminist researchers' approaches to research methodology. As such, this research has been construed from a similar perspective. I draw upon the concept of feminist reflexivity to determine my position as a researcher and the ontological and epistemological position I intend to pursue for this research. Feminist reflexivity is a practise where the researcher engages in an ongoing process of critical reflection on the development and outcome of knowledge production (Cooky et al., 2018).

The common disposition of being reflexive has been mediated through my understanding and experiences of inequality. Hailing from a global south society, my research inspiration grew looking into women's career trajectory and the barriers they face in our culture to climb up the corporate hierarchy. I have had experience working in the banking sector of Bangladesh for approximately three years, where I gathered some knowledge and developed a personal interest in some of the struggles and invisible barriers women face in a male-dominated workplace. Such an understanding makes the research process easier, as I can reflect on the experiences shared by the participants.

Reflexivity is a way of thinking or a critical ethos, which would aid in interpreting, translating, and representing the concerns of this research (May & Perry, 2014). The purpose of incorporating reflexive research has been inspired by Wilkinson's (1988) approach to feminist qualitative research, where I initially conducted this study through my personal understanding, motivation, and experience that influenced the choice of topic, research expectations, and the research to be pursued (Gough, 2016). Further to concentrating on how personal interests and standpoints affect the research process, my work here is to unfold narratives, keeping myself central to remain in dialogue with research participants and methodologies. Keeping in mind the power difference between me, the researcher, and my participants, I tried to deal with it by giving my participants a voice. Their expressions, words, or experiences are not filtered through my own perception (Bell & Bryman, 2018).

Using a feminist reflexive methodology helped me to understand the personal experiences of the women participants, the barriers, and their impact on female underrepresentation at the top of the hierarchy in the banking sector. According to Hertz (1997), a qualitative researcher could be reflexive, where having an ongoing conversation about the experiences shared by the participants gives the researcher perspective on the situation (Branick & Coghlan, 2007). My aim of being a reflective researcher derives from my understanding of the underrepresentation of women in the banking sector, and being a woman, it will help me understand the experiences shared, particularly by the women participants. Therefore, seeking inspiration from Hertz's reflexive approach, the aim is to understand the information shared by the re-search participants while possessing some knowledge on the barriers women face in the sector. Using this approach, I tried to actively construct interpretations of the experiences shared by the research participants instead of stating facts or truths alone. The next sections will determine the epistemological approach for this research in alignment with reflexivity.

4.3.2 Epistemological stance

The epistemological understanding in social science research is concerned with the knowledge that is gathered, pertaining to the research question of how or what we know about the study being conducted (Bell et al., 2018). In this chapter, I try to explore how qualitative organisational research methods can be deployed differently through the lens of various modes of philosophical engagement, justifying my stance on the suitable philosophical foundation for this research study. Epistemology is the road to understanding the concept or truth about a particular subject and how we know what we know about that subject, including whether some claims, including our own, are true or false (Symon & Cassell, 2012). Consideration of epistemological issues provides researchers with a means to ensure that the knowledge produced is sound and available (Bell et al., 2018). Hence, out of all the paradigms in qualitative research, positivism, and the scientific streams of interpretivism aspire to produce scientific research knowledge.

Positivism uses a natural science approach that mirrors science to the reality of the research through reliable and valid methods with the aid of quantitative methods that can uncover facts and determine causal relationships between variables. In a qualitative positivism study, it mimics the same pattern as a quantitative study that limits the interpretations of social phenomena and their actors (Cassell et al., 2017). Across the natural and social sciences, positivism has been a dominant methodology in relation to gender studies, but it is not the only available stance (Ramazanoglu & Holland, 2002). Qualitative research emphasises the importance of a wider viewpoint and gathering innovative ways of doing research rather than only testing prior theories. Hence, unlike the positivist research approach, the aim of this study is not to investigate the absolute truth of the study being conducted but to explore the thoughts, behaviours, and experiences of individuals in detail. Interpretivism employs a qualitative approach that produces evidence through people's detailed experiences. Such an approach for this study can produce knowledge of women's experiences, giving voice to personal, experiential, and emotional aspects of existence.

4.3.3 Interpretive epistemology

An interpretative inference is a collective of arguments drawn from evidence of the different factors that influence people's experience, knowledge, and the overall scenario. Prasad (2005) suggests that all interpretive traditions emerge from a scholarly position that takes human interpretation as the starting point for developing knowledge about the social world (Symon & Cassell, 2012, p. 21). It particularly entails accessing and understanding the meanings and interpretations actors subjectively ascribe to a phenomenon to describe and explain behaviours by investigating what an individual experiences, sustains, articulates, or shares with others through a socially constructed reality.

Interpretative social science describes and constructs subjective interpretations of social actors' experiences and develops a theoretical framework that will help understand the social phenomenon of organisational behaviour. This non-scientific research approach of qualitative study focuses on subjective and human meaning making and seeks different kinds of understanding, which is the main purpose of this study. Interpretivist researchers usually conduct interviews, focus group discussions, or carry out participant observation to uncover the meaning, experience, and implicit values in a society or culture (Risjord, 2014). Thus, for this re-search, it was ideal to conduct a semi-structured interview and focus group discussion with the participants. The interpretative social sciences use controlled inferences, logic, deduction, induction, abduction, and retrodiction reasoning to interpret qualitative research data (Blaikie, 1993).

The aim as an interpretive researcher is to reflect and understand participants' implicit knowledge on career progression, experiences, the struggle to climb up the corporate hierarchy, and the informal norms of the organisational culture they reside in (Cassell et al., 2017). With a positivist approach, a researcher would have limited concern for participants' experiences and meanings and impose scientific meanings on observations of everyday behaviour. According to Schutz (1973), research is interpretive when it starts from and returns to the "subjective meaning" of the actions of human beings, from which all social reality originates (Cassell et al., 2017, p. 35).

Further to Schutz's understanding of common-sense knowledge, he emphasises that the interpretive researcher needs to understand what an action means, the meaning the action has for the actor, and the behaviour of individuals towards an institutional culture. Schutz (1973) further emphasises that social science requires description and analysis of the subjective point of view, with the interpretation of actions and settings made by the actors involved (Cassell et al., 2017, p. 37). This research is conducted through this ideology of a non-scientific approach to qualitative research that focuses on subjective meanings and human interpretation, alongside seeking different kinds of meaning affiliated with the ontological, epistemological, and methodological beliefs ascribed to this study.

4.3.4 Ontological stance

Ontology and epistemology are interconnected, as "knowing" is part of what exists to be real in the social world. The focus of this research is to see the favourable position of a subjectivist ontology when combined with a subjectivist epistemology. The ontological perspective from the interpretive paradigm elucidates social reality as the product of processes, social action, interaction, and construction between various social actors in different situations (Srivastava & Teo, 2006). For this study, the central part of orientation here is that social entities can and should be considered as social constructions, which are built up from the perceptions and actions of the social actors (Bryman, 2012). There could be multiple realities or interpretations that can be derived from social actors. A subjective ontological stance links to this perspective that the social world is viewed as being socially constructed. The social reality is generated by the way an individual thinks through their conscience, their views, and how they express it (Bryman, 2012). Thus, the topic of investigation here is indeed the social construction of reality, where the word "social" refers to a collective sense of information by different social actors. This point of view is essential as we examine the fact that the construction of reality is always the work of a plurality of social agents and not only of single individuals (Collin, 1997). I intend to pursue an understanding of individual meaning making along with the embedded nature of social, cultural, political, and institutional contributions to women's representation in the banking sector (Cassell et al., 2017). In organisational and management research, there is no underlying reality to what the social actors interpret, as everyone's experiences and perceptions are different from one another.

The aim of this research is to understand the different experiences that women bankers confront to advance within the competitive senior managerial position. Career advancement is viewed in this study as part of a socially constructed phenomenon that is contingent on a series of experiences and individuals' influence, which manipulate the organisational hierarchy. According to Bosley et al. (2009), "career is seen as a social practice, constituted by actors themselves through their relationships with others and as they move through time and space, which is an iterative and ongoing process" (Bryman, p. 487, 2012). The study of social phenomena is in constant flux as management and organisational issues are constantly renewed, revised, or reviewed. When such research is conducted, the researchers assign meaning to this phenomenon that constitutes the reality of the objects in a study (Bell & Bryman, p. 87, 2018). In this study, to understand the factors that influence women's representation within the corporate banking sector of Bangladesh, we need to understand the continually changing ways people do things. Thus far, the research's philosophical approach has justified the chosen route towards conducting this qualitative research that aligns with an interpretivism approach to this study. Henceforward, aligning to the research philosophy of this study, the following sections display the chosen research design, which includes the appropriate instruments used for collecting data, a sampling strategy, and an analysis process.

4.4 Research Design

So far, this chapter focused on determining the philosophical aspect appropriate for this research. Additionally, attention was given to the coherence of the research design that focuses on the quality of being logical and consistent towards forming the research process (Saunders, et.al., 2019). In this section, I discuss the research design adopted to conduct data collection. Prior to commencing data collection, a purposeful sampling strategy has been adopted to recruit participants and to conduct the in-depth interviews and focus group discussions. While preparing the questionnaire for the interviews, it was important to conduct pilot testing the open-ended questionnaire before finalising the main interview process. After the interview process, focus group discussions were conducted with participants who volunteered to take part in the discussion. The data collected were then analysed using the appropriate coding techniques and narrative analysis procedure. The framework below provides an image of the research design adopted for this study and will be discussed in more details in the following section.

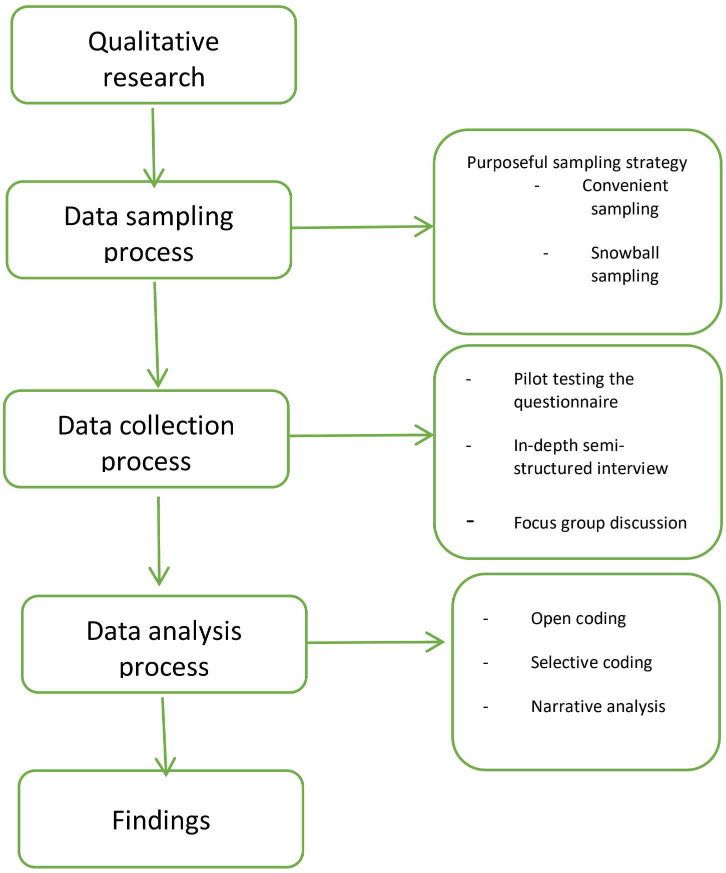


***Figure 4. 1**: Research design framework for this study (created by researcher)*

4.5 Sampling strategy

For this qualitative research study, the target population were bankers, who worked in different ranks between mid- and senior-level positions in the corporate hierarchy. To understand career experiences, barriers, and their implications on an individual's career progression within the banking sector, a non-probabilistic purposeful sampling was best suited to discover, understand, and gain insight from the required sample of social actors. Purposeful sampling is conducted before commencing data collection to recruit potential participants for the research study. For this study, the choice was to interview both men and women bankers who are in mid- to senior-level managerial positions in different banks in Bangladesh. The decision to interview both men and women participants was made because management senior positions are mostly occupied by men in almost all the banks in the sector. The subjective experiences of both men and women participants can help understand the embedded gender disparities that hinder women's success in powerful positions. This strategy will also help in serving the purpose of the research by retrieving various perspectives from both men and women. Understanding the social construction of reality requires empirical investigation to understand where the dominant position of power is exercised from. As discussed primarily within the literature, power is an important element of social interaction to understand the logical connection between humans and social order or structure. For this research, power is investigated as a broader concept: the powerful ranks an individual holds, decision-making, or even social group networking. Therefore, with the assumption that most of the powerful positions are held by men, it seemed like a justified approach to gain accurate insights into inequality in the corporate hierarchy.

After choosing the target population, a snowball method of purposive sampling was used to recruit potential participants. Prior to conducting the snowball sampling, my initial instinct was to use convenient sampling and recruit women bankers within my community, with whom I had a prior acquaintance. I chose this convenient sampling approach initially to recruit family, friends, and former colleagues who worked for different banks in Bangladesh. They shared the same interests that I have in gender-related issues faced by women in our macro-social culture. They were instantly enthusiastic about helping me throughout the recruitment process and gaining access to many banks. Securing and gaining access at the banks was faster through the contacts I was already acquainted with. They helped me reach more participants quickly, and I was able to recruit more participants through snowball sampling. This technique allowed deliberate access to a reliable target population, which is not easily accessible (Woodley & Lockard, 2016). Getting internal access was essential through my contacts to reach a certain group of people who hold influential positions at the top of the corporate hierarchy in different banks. Securing access was smooth, fortunately for the former connections I had with my banking colleagues, whom I initially approached. When gradually approaching participants one by one through snowball sampling, I was amazed by their enthusiasm to take part in my research study. Most of the participants have taken great interest in my study, and the importance of such a research study was appreciated by both men and women participants. There are sixty scheduled banks in the banking sector of Bangladesh, which includes the following categories: forty-two commercial or privately owned banks, six state-owned banks, three specialised banks that are part of government banks, and nine foreign-owned commercial banks.

However, I was only able to recruit participants from eight PCBs, two SOBs, and two MNCs, making a total of twelve banks from which I could recruit thirty-six participants. My initial target was to recruit fifty participants for the semi-structured face-to-face interviews. I wanted a diverse demographic of both men and women participants within the mid- to senior-level level of managerial positions. As I justified earlier, there were more men than women within the management committees of most banks, so I found it ideal to have a diverse perception from the people who are already in powerful positions within the corporate hierarchy. I was delighted to receive equal enthusiasm towards my research from both men and women participants. However, because of the pandemic, I was unable to reach my target population of fifty participants. Although I was satisfied with the response I received from a diverse demographic of men and women bankers in different banks, departments, and ranks, pertaining to research rigour and ethical considerations, every participant's identity has been kept anonymous and pseudonyms or study IDs have been used instead.

Table 4. 1 below details demographic characteristics of the participants

No.	Study ID	Gender	Designation	Type of Bank	Department	Years of experience
1	PB01SI	Male	Executive Vice President (EVP)	Private commercial Bank (PCB)	Head of Islamic Banking Division	21 years
2	TB02SH	Male	Assistant Vice President (AVP)	Private commercial Bank (PCB)	CRM Division	9 years
3	TB03HA	Female	Chief Risk Officer and Additional Managing Director (AMD)	Private commercial Bank (PCB)	Head of Risk Management	30 years
4	SB04OFK	Male	Chief Information Technology Officer	State-owned bank (SOB)	IT Division	15 years
5	HS05TB	Female	BAND 3 (MNC standard)	Multinational Bank (MNCB)	commercial Banking	21 years
6	TB06RP	Female	Assistant Vice President (AVP)	Private commercial Bank (PCB)	CRM Division	12 years
7	TB07SAL	Female	Vice President (VP)	Private commercial Bank (PCB)	Risk Management Division	17 years
8	TB08SN	Female	Assistant Vice President (AVP)	Private commercial Bank (PCB)	Corporate division	20 years
9	TB09MM	Female	Senior Vice President (SVP)	Private commercial Bank (PCB)	Head of Retail Finance Centre	25 years
10	TB10QFN	Female	Assistant Vice President (AVP)	Private commercial Bank (PCB)	Retail Finance centre	13 years
11	TB11FK	Female	Senior Assistant Vice President (SAVP)	Private commercial Bank (PCB)	Head of Business Division	17 years
12	DB12FA	Female	Senior Vice President (SVP) & Head of Legal division	Private commercial Bank (PCB)	Legal Affairs Division	22 years

13	DB13SSA	Female	Vice President (VP)	Private commercial Bank (PCB)	Operations Manager (Branch)	23 years
14	DB14LJ	Female	First Vice President (FVP)	Private commercial Bank (PCB)	Branch Manager	19 years
15	CB15JA	Male	Executive Vice President (EVP) & Cluster Head (Service Sector)	Private commercial Bank (PCB)	Corporate Banking	15 years
16	CB16PD	Female	Executive Vice President (EVP) Head of Finance	Private commercial Bank (PCB)	Finance	20 years
17	CB17NA	Female	Head of HR	Private commercial Bank (PCB)	Human Resources	14 years
18	CB18MAS	Male	Head of Credit Risk Management	Private commercial Bank (PCB)	Credit Risk Management	21 years
19	CB19FH	Female	Senior Vice President (SVP)	Private commercial Bank (PCB)	Head of City Gem Priority Banking	16 years
20	CB20SS	Female	Head of customer experience	Private commercial Bank (PCB)	Head of Customer Experience	20 years
21	CB21MJ	Female	Chief Operating Officer & Deputy Managing Director (COO and DMD)	Private commercial Bank (PCB)	N/A	20 years
22	DB22SAS	Female	First Vice President (FVP)	Private commercial Bank (PCB)	Credit in charge	13 years
23	CB23MJJ	Female	Vice President (VP)	Private commercial Bank (PCB)	Head of City Alo (Women Banking)	15 years
24	PB24MA	Female	Senior Vice President (SVP)	Private commercial Bank (PCB)	Wholesale Banking	15 years

25	CB25MAR	Male	Chief Economist and Country Business Manager	Private commercial Bank (PCB)	Management Committee (MANCOM)	17 years
26	AB26MM	Male	Executive Vice President (EVP)	Private commercial Bank (PCB)	Head of IT division	15 years
27	Ex-Governor 27	Male	Former Governor to Bangladesh Bank	Reserve Bank of Bangladesh		35 years
28	SCB28SA	Male	BAND 5 (MNC standard) Deputy Manager	Multinational Bank (MNCB)	Treasury/ Global Markets	10 years
29	BB29NM	Female	Senior Assistant Vice President (SAVP)	Private commercial Bank (PCB)	Head of Public Relation	17 years
30	BB30FH	Female	First Vice President (FVP)	Private commercial Bank (PCB)	Audit department	14 years
31	NB31MA	Male	Deputy Managing Director (DMD)	Private commercial Bank (PCB)	Retail Banking	28 years
32	TI32SCB	Female	BAND 5 (MNC standard) Deputy Manager	Multinational Bank (MNCB)	Credit Card Department	15 years
33	NB33MM	Male	Senior Assistant Vice President (SAVP)	Private commercial Bank (PCB)	Head of IT division	20 years
34	BB34AH	Male	Deputy General Manager	Reserve Bank of Bangladesh	Accounts/ Payroll Department	22 years
35	DBB35IM	Male	Senior Vice President (SVP)	Private commercial Bank (PCB)	Corporate Business Division	18 years
36	NC36BB	Female	Deputy Managing Director (DMD)	Private commercial Bank (PCB)	Management Committee (MANCOM)	35 years

I began approaching the participants in December 2019 after receiving ethical approval from the university's ethics committee. I gained access to different banks of Bangladesh through my contacts and the convenient/snowball sampling technique. At each of the banks I went to, I was gradually introduced to participants who were interested in taking part in the study. After the initial meetings and once connections were made, I officially contacted my participants via email, detailing the purpose of my research and other relevant documents, such as a consent form and participant information sheet, which were approved by the ethics committee.

However, the data collection process was considerably affected during the global pandemic. The data collection process needed to be quickly amended from face-to-face interviews to online interviews. All the participants who were initially approached for face-to-face interviews agreed to take part in online interviews, but sometimes due to the lack of a proper high-speed internet connection, which is a problem in many households, many participants opted out of the interview process. At the same time, many participants were not familiar with using online meeting or conference software, such as Zoom or Skype. Unfortunately, such shortcomings have impacted the data collection process significantly, as the de-sired number of participants to be interviewed was fifty, which later had to be reduced to only thirty-six participants, as can be seen in Table 4.1 above. More on how the pandemic has posed challenges and limitations to data collection will be discussed in the conclusion (Chapter 9).

After conducting the individual interviews, the idea was to conduct focus group discussions with some of the same participants, who volunteered to take part in conversing and make additional comments about some of the key findings that derived during the interview process on the different barriers or experiences that women face when climbing up the corporate ladder. However, prior to commencing data collection, one of the vital requirements was to get ethical approval from the university's ethics committee to ensure that no harm would be perpetrated on the participants while interviewing them in the banking sector of Bangladesh. The following sections provide further details of how the ethical approval was received, its justification, and the data collection procedure that was effective for this research.

4.6 Ethical Consideration

Before commencing data collection, careful consideration was given to recruiting participants for this research study. The ethical dilemma that every researcher faces is how to maximise the welfare and protection of the interests of the research participants while at the same time maximising the validity and accuracy of the research data for the benefit of the study (Brewerton & Milward, 2001). Hence, throughout the data collection process, I ensured that the participants' consent was administered and that they were comfortable with the interview process. Even during the sampling stage, initially a small group of participants were conveniently chosen as samples, bearing in mind that they had provided their informed consent in support of my research study and helped me find potential participants through snowball sampling. All the participants were interviewed after receiving their informed consent and gaining formal physical access at the banks. During the pandemic, the data collection procedure needed to be altered and changed to online interviews and focus group discussions, for which approval was again sought from the university's ethics committee before conducting them.

The interview and focus group questionnaire are also designed in a manner that does not address any question that respondents will be uncomfortable answering or that will initiate delving into respondents' private lives. It was designed in a manner that only instilled answers related to experiences of career progression or organisational or socio-economical barriers. Both men and women participants were comfortable answering the questions and provided authentic information and examples of their career lives, which is what was required for this research study. No sensitive information was shared between the researcher and the participant at any point in time during the interview or data collection, as the purpose of the interview was not to probe for or acquire any intimidating information. There was no physical or emotional harm addressed by the respondents. Prior to commencing data collection, all these ethical issues were taken into consideration to ensure that research participants were not susceptible to any kind of mental or physical harm and that they were comfortable with the data collection process.

4.7 Data Collection Methods

After gaining approval from the university's ethics committee, I was able to fly back to Bangladesh to commence my data collection process. Given the nature of the study, multi-method qualitative research using semi-structured individual interviews and focus group discussion has been most appropriate to gather in-depth accounts of participants' experiences and gain insights into their banking careers. Underpinning my philosophical stance on an interpretive paradigm with feminist theoretical knowledge, I wanted to develop a deep understanding of my research study through the participants' voices on career progression, struggle, and experience. This study relied on conducting in-depth, semi-structured interviews as the main source of data, followed by focus group discussions. As stated earlier, the convenient/snowball sampling strategy was useful for this study to recruit participants from the banking sector. However, with the focus group discussion, it was voluntary, and only participants who were comfortable discussing within a group setting were recruited to take part in the focus group. The following sections will justify the research instruments that have been used for data collection.

4.7.1 Semi-structured interviews

According to Bryman (2015), interviews are one of the most used research methods for qualitative social science research. Semi-structured interviews have been useful for this research to attain in-depth accounts of the participants' experiences. Aligning with the philosophical assumptions and ontological stance of this research study, the interview data is viewed as socially constructed, produced by the combined views of the participants and the interviewer (Cassell & Symon, 2004). Invoking the social constructionist interview lens, the process identifies common features, such as using probing questions along with a set of semi-structured interviews that are based on some reflective knowledge of the interviewer. Social constructionists see the text of an interview not as a means of gaining insights into the "real" experience of the interviewee but as an interaction constructed in the context of the interview (Cassell & Symon, 2004, p. 30).

The qualitative research interview, using a semi-structured interview schedule, is not pre-pared based on a formal outline of questions that is in a structured pattern and would be asked in a set order (Cassell & Symon, 2004). The questionnaire has been prepared in a semi-structured manner based on the study of the research literature, my own intrinsic and reflexive knowledge on the research topic, and preliminary discussions with people of experience who are mostly within mid- to senior-level management in the banking sector of Bangladesh. However, while preparing the questionnaire, I avoided any personal biases that may have arisen from the question pattern. Bias may arise in terms of leading or probing questions that may favour an interviewer and derive answers from the interviewees, which may imitate the interviewer's prior knowledge (Brewerton & Millward, 2001). This had to be avoided throughout the question pattern, and I kept the questionnaire objective so that I could retrieve distinct answers from all my interviewees. The questions for the interview scheduled include questions based on the barriers or enablers to women bankers' advancement in the banking sector of Bangladesh, the influence of socio-cultural norms on women's careers, organisational initiatives, and HRM-related factors related to women's employment.

After drafting the interview schedule, a pilot test was conducted with a small-scale sample of five participants, whom I knew and had conveniently recruited and who later assisted in recruiting other participants as part of the snowball sampling strategy. It was useful to carry out a small-scale pilot study of the research questionnaire to see the initial response on the feasibility of the questions and improve them accordingly before conducting the main study. After the pilot study was conducted and there were no issues that arose from it, the main data collection process of interviewing the participants began in December 2019. Until the end of February 2020, I was able to conduct face-to-face, semi-structured interviews with the participants, but starting in March 2020, the data collection procedure needed to be altered due to the disruption caused by the global pandemic. Due to the pandemic, the data collection methods needed to be improvised from face-to-face interviews to online modes of Zoom or Skype video calling interviews. The response rate was hindered during this transition as many participants were not comfortable conducting the interview online. purely due to technological issues that arise from poor internet connections or their unfamiliar association with online video applications. As a result, the data collection process was prolonged; the face-to-face interviews were conducted from March 2020 until July 2020. It took longer to conduct the online interviews as it was difficult to recruit more participants. It was feasible to conduct face-to-face interviews until March 2020, but afterwards, all the interviews were conducted online via Skype and Zoom. A revised approval was granted by the university's ethical committee before conducting the online interviews and focus group discussions.

In this study, the interview schedule was designed with questions on different topics, including some probing questions that were based on the answers received from the respondents. Additionally, the probing questions helped to derive further evidence. Semi-structured interviews have been most effective as they provide the flexibility to modify the questions as per the participants' or their responses while the interviews are being conducted. An interview schedule has been prepared with a set of questions pertaining to the topics of discussion. The interview structure has helped to lead the conversation into other areas that were not thought of before but are significant to the study. Before commencing with the interviews, each of the research participants was provided with a participant information sheet detailing the purpose of the study and a written consent form.

The consent form contained details of the clauses related to participants' identity being anonymous, confidentiality of the organisation's name, the right to withdraw from the interview at any point while it is being conducted, and even after the interview, a 30-day time period was provided when the participants could withdraw from the information they have provided, on which occasion the researcher will delete the data. Most of the interviews were approximately 1 hour long, and all the data was recorded using an audio recorder. While conducting the interviews, I was able to construct meanings and reflect upon the data being collected. During the interview process, notes were taken to derive potential themes that emerged from these notes and while transcribing interview data. Further details on data transcription and how themes or codes were generated will be discussed later in the chapter in the data analysis section. As the research was conducted using two types of research instruments, after successfully conducting the semi-structured interviews, I started conducting the focus group discussion.

4.7.2 Focus Group Discussion (FGD)

After conducting the individual interviews, I reached out to interested participants who agreed to take part in the focus group discussions. The purpose of a FGD is to gain further knowledge of issues raised in individual interviews. As an interpretivist researcher, I see focus groups as a legitimate means of constructing further meaning through social interactions to make more collective sense of the topic of discussion. FGDs are therefore used here to understand trends and patterns of discussion among the participants. The initial idea was to conduct five focus group discussions with five individuals from their respective banks. Unfortunately, due to the pandemic, the discussion had to be conducted online with the limited number of participants available. It was difficult to match everyone's time and commitments, so I was only able to conduct two FGDs with three participants in each group.

FGD has been an ideal data collection method because, in a group environment, a broad range of insights could be gathered. The context of a group discussion is thought to create greater spontaneity in the contributions of participants as it replicates everyday social interactions than a traditional interview (Hennink & Leavy, 2014). The function of non-directive interviewing is to shift attention away from the dominance of the interviewer and towards a beneficial discussion among participants. This discussion element in focus groups gives participants greater control over the issues they raise and a freer flow of dialogue between them. Such group dynamics enable spontaneous issues to arise from the discussion and for participants to highlight issues that are of importance to them. During these discussions, the participants collectively discussed issues that are important to them and for the study, thus giving prominence to the participants' perspectives on the issues discussed (Hennink & Leavy, 2014).

Similar to face-to-face interviews, before conducting the FGDs, a consent form was sent online to the participants. The discussion was conducted in an open and friendly manner, and I built inferences from the interactions that took place within the group. A certain set of topics were listed to commence the discussion, and additional points were added by the participants themselves during the conversation. The discussion progressed with a free-flowing conversation of issues that derived from the participants' perspectives. I was only playing the role of a moderator and initiated the topics, but I have not contributed to the discussion. I hoped to have a mix of both men and women participants for the different groups, but due to lack of time and the situation, I was unable to gather a mixed group of participants. The discussions within the groups took place in an amicable and friendly manner, where participants were talking about mutual issues between their colleagues who are from the same organisation. A comfortable, non-threatening environment is important to provide participants with a safe environment where they can share ideas, beliefs, and attitudes (Hennink & Leavy, 2014). Such data sheds light on information that was not previously discussed during individual interviews.

Morgan (1996) states that "what makes the discussion in focus groups more than the sum of individual interviews is the fact that the participants query each other and explain themselves to each other. Such interactions offer valuable data on the extent of consensus and diversity among participants. "This synergistic nature of focus groups leads to a unique type of data being produced." (Hennink & Leavy, 2014, p. 3). There is a type of social moderation of the views expressed by group members, which provides an important quality check on the information provided (Hennink & Leavy, 2014, p. 4). Patton (1990) states that FGD can be a highly efficient form of qualitative data collection that provides some quality checks on data collection. The participants tend to provide checks and balances on each other and weed out any false or extreme views (Hennink & Leavy, 2014, p. 5). FGD has evolved over many decades; it has become a well-established, valuable, and mainstream qualitative research method that is used across many fields of social science research. After I was satisfied with the data collection process and the data seemed to be saturated, where no further or new information could be retrieved from the participant, I moved on with conducting data analysis.

4.8 Data Analysis process

One of the preferred ways of conducting qualitative data analysis is to do the analysis along-side the data collection (Merriam & Tisdell, 2016). Qualitative data analysis is about identifying themes from the collected data that support the research aims and questions. Patton (2015) said qualitative analysts do not possess any statistical test that would help tell when an observation or pattern is significant. It first relies on the researcher's own sensemaking, understanding, and experience or judgement (Merriam & Tisdell, 2016). Therefore, to conduct data analysis for this research, the starting point of the analysis commenced while performing purposive sampling to recruit research participants and conducting interviews and focus group discussions to address the research issue. As justified earlier in this chapter, conducting purposive sampling to recruit research participants and the research data collection methods of semi-structured interviews and focus group discussions were used for this study as it was deemed fit for this research to acknowledge the experiences and the barriers that women may face that could hinder their progress up the corporate ladder in the banking sector of Bangladesh. Hence, the outcome, which would determine the aim of this research, is shaped by the data that is collected and the analysis that will follow in the entire process (Merriam & Tisdell, 2016).

Analysing the data during the data collection process has helped to identify some tentative themes or categories that emerged during the interview process. Throughout the data analysis process, verbatim transcriptions of the interviews and focus group discussions were an ongoing procedure. As such, after careful translation and transcription of the collected data, I was able to generate themes, concepts, or codes from the interview transcripts and field notes using open coding and determine some categorisation or units of analysis relevant to the re-search aim. The unit of analysis can be a word or phrase that was used often by the participants during the interview. These concepts are words or phrases that were often used by the research participants in the interviews, which has helped to identify key concepts that are related to this research study. During the process of data transcription, initially open coding was conducted from the deep analysis of the verbatim data transcription from each of the interviews and focus group discussions, as well as the accumulated field notes and observation notes created during the interview sessions. Such processes of coding are classified as "in vivo" codes, which are taken or derived directly from the language used within the substantial field during the interview process by actors or interviewees in the field themselves (Strauss, 2003, p. 33).

Therefore, to organise the data from an early stage of the process, coding techniques were used during data collection to be able to separate the information gathered from participants into different themes and categories. This has helped with organising the data according to the purpose of the study and the theoretical framework that informs the study. It has also helped me understand when the data collected has been saturated; after conducting 36 semi-structured interviews, I was certain that my interview data was not retrieving any new information and I was able to start my data analysis process. This saturation process has occurred when continued data collection procedures have produced no new information or insights to the research study, and I can confirm that I can start my data analysis process and categorise the themes (Merriam & Tisdell, 2016). For this research, I sought inspiration from the model by Bogdan and Biklen (2011) to conduct a proper data analysis process, as initially it helped identify the different themes that could be generated (Merriam & Tisdell, 2016). Figure 4.2 below provides the procedure adopted from the model to conduct data analysis for this study and to identify possible themes that emerged during the process:

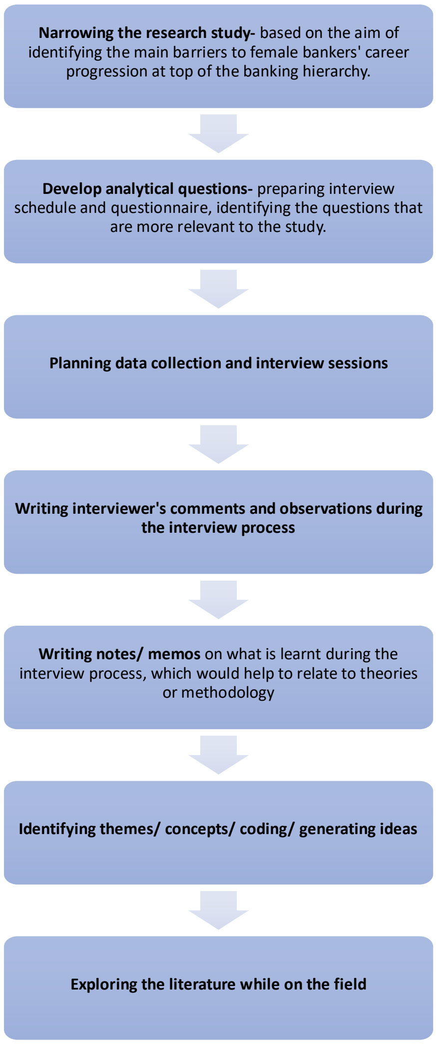


Figure 4. 2: *Data Analysis procedure inspired from the model by Bogdan and Biklen (2011)*

Following the above model helped to categorise the themes and concepts that are relevant for this study, which were derived from the interview transcriptions, fieldnotes, and reflecting on the literature review conducted. Initially, I had about twenty categories during my data analysis process, but later it was narrowed to nine categories that were relevant to the research aims and applicable for most interviews and discussions. These categorisations of concepts, themes, or coding processes took place using the computer assisted NVivo qualitative software application provided by the university. In the NVivo software, codes are termed "nodes," as shown in Figure 4.3 below. The Nvivo software helped to identify the terms that were frequently used by the research participants and could be used as a theme or category. The following image provides an image of the concepts that were generated initially from my interview transcription as nodes (codes) using the NVivo application.

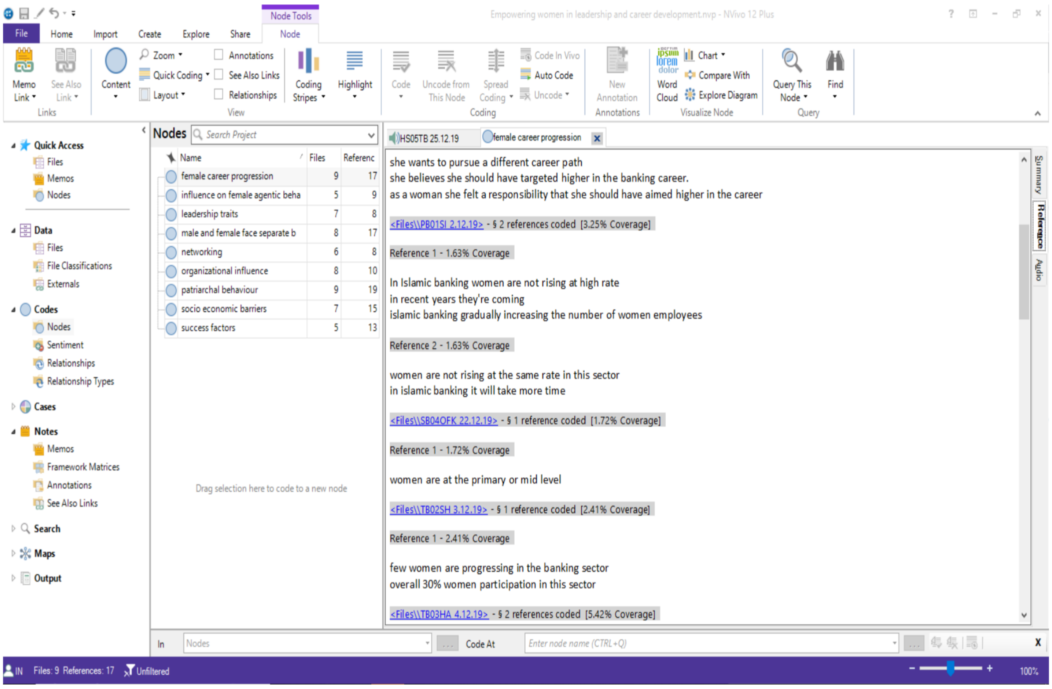
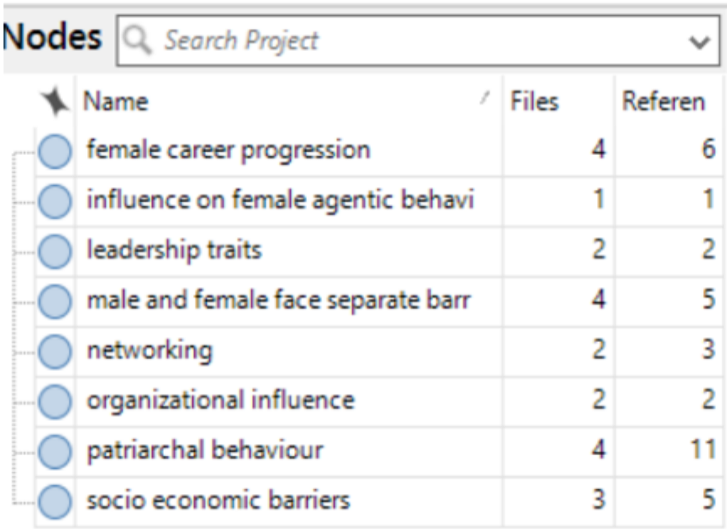


Figure 4. 3: Snippet of Nvivo qualitative software used for data analysis

Once the preliminary set of categories or themes were derived from open coding, a selective coding process was used to narrow down the categories that were relevant to the research aims. The nodes or codes as shown in the image was derived using selective coding when the interview transcriptions were uploaded in the NVivo software. The category of nodes was established as it deemed relevant to this research as seen in figure 4.3, using the NVivo software, but these categories, concepts or themes were adjustable to make sense of the data that has been sought for this study:



Name	Files	Referen
female career progression	4	6
influence on female agentic behavi	1	1
leadership traits	2	2
male and female face separate barr	4	5
networking	2	3
organizational influence	2	2
patriarchal behaviour	4	11
socio economic barriers	3	5

Figure 4. 4: *Screenshot of the Nvivo software showing the themes/ categories using nodes*

Once this selective coding or categorisation was created manually using a hierarchically organised node, relevant interview transcripts were assigned to these categories. For example, interview transcripts that discussed in detail networking issues within the banking sector were categorised under the node titled "networking." Marshall and Rossman (2016) visualised these categories as "buckets or baskets into which segments of text are placed" (Merriam & Tisdell, 2016, p. 209). The categorisation process has been pursued by an inductive approach, as these categories derived from three influential sources: the literature review for this study, the terminologies used by the participants, and me as the primary researcher for this study. The nodes were generated from the frequently used terminologies by the research participants during the interview process. This selective coding process has generated these provisional categorisations of concepts for the unit of analysis.

In a nutshell, devising the categories or themes from an inductive approach to conducting qualitative data analysis helps to make sense of the data being collected. From these categories, it has been helpful to analyse what has been derived from the findings. The themes have been generated from the narratives of the participants. The aim of interviewing research participants was to inquire about their own experiences related to career progression. To derive the themes, a narrative analysis has been conducted from the interview transcripts.

4.8.1 Narrative Analysis

Based on the research questions of this study and the phenomenon of interest, a structured interview schedule was produced for the participants with a set of open-ended questions to retrieve in depth their accounts of experience or struggles. Asking participants to talk about their lives entails understanding and listening to their stories. The participants will express their experiences or describe situations based on the sense-making process that would avoid abstract generalisations (Cassell & Symon, 2004). In organisational analysis, a narrative inquiry is useful to explore how individuals construct occupational identities and how meaning is conducted, made, shared, and contested among organisational members (Symon & Cassell, 2012). It can be termed a verbal action accomplishing the construction of individual and organisational identities, while others regard it as a sensemaking device, organising actions and events into a meaningful whole that conveys emotions and interpretations that reveal the consequences of actions over time (Symon & Cassell, 2012).

The analysis involved the exploration of spoken or connected events. For instance, the analysis starts from the beginning of the interview, as the interview questions are set in a manner that would connect one event to another. The interview questions were scheduled with preliminary questions on the years of experiences participants received within the banking sector, followed by the struggles and experiences they faced during their career progression. Therefore, using a narrative analysis approach has been useful for this research to analyse the interpretation of the stories shared by both the men and women bankers about their experiences of working in the banking sector and climbing up to top-level managerial positions.

Part of narrative analysis is relevant to thematic analysis, as themes are generated from the interview transcripts based on what has been frequently said by the participants. Narrative analysis is said to be particularly useful for studies related to organisation and culture that focus on issues related to power and politics within organisations (Bell et al., 2018). As Brown (1998) notes, one of the advantages of using narrative analysis for this study was that it enabled exploration of the organisation as an arena, where multiple perspectives and viewpoints can be derived, rather than a monolithic entity with only a single voice (Bell et al., 2018).

As a result, a narrative analysis has been useful to understand the variety of perspectives from both men and women participants and how the experience might differ when pursuing a banking career in Bangladesh. This is also known as "composite narratives," which help capture the collective meanings held by a group of organisational members (Bell et al., 2018). It can be limited to determining how best to arrange the material into a narrative account of the findings and to interpret the data, but it provides a holistic analysis of the nature of the phenomenon under study. Following on from the categories or themes that derived from the narrative analysis, the empirical chapters will define the terms used for the themes as they would be used in the upcoming findings chapters and the main theoretical application to be articulated.

4.9 Conclusion

In this chapter, I articulated the philosophical position of the thesis and provided an account of the methods adopted to meet the research objectives. The research philosophy for this the-sis corresponds with an interpretivist epistemology and a social constructionist ontology to retrieve the findings and understand the underrepresentation of women bankers at the top of the corporate hierarchy in the banking sector of Bangladesh. The qualitative approach for this study has been useful in receiving in-depth accounts of the participants' experiences of pursuing a career in the banking sector of Bangladesh. The sampling strategy adopted to conveniently recruit participants through snowball sampling for this research was imperative to reaching out to many participants. There were a few challenges and limitations that emerged during the data collection process due to the global pandemic. The data collection process was considerably affected by the pandemic, which required me to alter the initial face-to-face interviews and focus group discussion approach to data collection. After adequate data was gathered for this research, the data was transcribed and analysed to evaluate the findings. The subsequent chapters will analyse the findings that were retrieved from the data collection procedure.

Chapter 5 Macro-social barriers on women bankers' career advancement

5.1 Introduction

This chapter analyses the findings on the prevalent macro-social barriers that affect Bangladeshi women bankers' career advancement. Using Syed and Ozbilgin's (2009) relational framework to understand the influence of each of the macro- societal, meso-organisational and micro individual level factors is most useful to understand the interconnections of barriers that could, in combination, impede Bangladeshi woman bankers to advance to senior managerial positions. Identifying relevant themes from interview data, this chapter focuses on the macro-level societal barriers that includes patriarchal gendered norms, gender and unequal power, gender relevant job opportunities, social barriers on women's networking opportunities and towards working mothers. Other than these themes, the findings throughout this chapter analysed the social norms and structures that impedes women's opportunities within the banking sector.

As identified by Syed and Ozbilgin (2009) in the relational framework, the social norms, structures, and unequal power relation as it differentiates the opportunities men and women receive within a society and at work. In other words, the gendered differences, roles, or unequal power relations that impedes women's career advancement in organisations, cannot be seen separated from the broad macro-level social factors (Acker, 1990). The taken for granted macro-social barriers encourage men and women to see specific roles as suitable; these norms are then enacted as practices within organisations. Organisational practices struggle to move past the taken for granted assumptions of a patriarchal, male dominated leadership identity (Pryce and Sealy, 2013). This chapter considers the significance of such macro-level processes and gendered issues and how they are interrelated to an individual's position in society and in organisation.

Most research participants in this study noted that women bankers' biggest career barrier arose from macro-level social structure and norms that determined gendered roles related to women's responsibilities at home, and how it affected their ability to achieve leadership positions within the workforce. Syed, Ali and Winstanley (2005) suggest in their research that working women in Muslim majority countries are prone to experience some form of the gendered inequalities due to the conflicting requirements of normative societal values and organisational needs (Syed and Ozbilgin, 2009). In the next section, I provide a preview of female bankers' current representation in the sector deriving from the contextual chapter 3 of this thesis, which denotes the male-domination in the banking field. Following on from these secondary data sources, I interpret participants' narratives on female bankers' representation, to understand their view on current representation within the sector, especially at senior managerial positions. Alongside, I interpret data related to the subjective experiences within the sector and the potential barriers that could impede female bankers' career advancement. This interpretation will be useful for the analysis in the succeeding findings chapters, where the macro- social findings will be interrelated to organisational meso-level barriers (Chapter 6) and individual micro-level barriers (Chapter 7) using the relational framework.

5.2 Women's representation in Bangladeshi Banks

At first, I recount to Chapter 3 to highlight the current representation of women bankers within the sector based on the Bangladesh Bank Gender Equality report (2021, p.6) as it trails alongside relevant findings from this research. Chapter 3 provided a contextual overview on women's increasing representation within the banking sector of Bangladesh. As stated in Chapter 3, table 3.4, the recent Bangladesh Bank Gender Equality report (2021, p. 6), illustrated that the overall banking sector of Bangladesh represented approximately 16.43% of women bankers at entry level jobs, 16% in mid-level managerial positions and 9.37% in senior managerial positions or as known within the sector Management Committee (MANCOM) level (Gender Equality Report, 2021, p. 6).

Table 3.3. and 3.4 in Chapter 3 also highlighted that SOBs have 8,159 (14.19% women at senior managerial positions) women bankers out of a total number 50,442 employees, PCBs have 19,285 (6.83% women at senior managerial positions) women bankers out of 121,321 employees and FCBs have 934 (21.41% women at senior managerial positions) women bankers out of 3,788 employees. All these data signified the much lower representation of women bankers at senior managerial positions compared to the total number of employees across all the different banks. This statistical representation infers that the banking field of Bangladesh is mostly male dominated.

Based on this statistical representation of women bankers within the banking sector of Bangladesh, the research question of this study aimed to identify the reasons behind women bankers' less representation, especially at senior managerial position. I interpreted the responses of my research participants and their view on women bankers' lower representation and the possible barriers they may face to advance to senior-managerial positions in the sector. The purpose here is to analyse and interpret the findings from the narratives of the participants, where the focus is that organisations cannot be held solely responsible for women's underrepresentation at senior managerial positions of the banking sector but comprehend how barriers engender from broader macro-social context that has its affects within the meso and micro levels as part of the relational framework.

On that basis, I commence by interpreting the excerpt of one of the most important interviews for my research, which was with the former governor/ head of Bangladesh Bank for the years 2009-2016. The former governor of BB overall had fifteen years of work experience within the banking sector and during his time at BB, he tried to improve women bankers' representation by hiring more women bankers at different levels of the central bank. He said that since the inception of the banking sector in 1972, it has been mostly owned and employed by men and he wanted to change the scenario of the sector, but banking jobs have not been easy for women due to the many social issues a woman has to face. He said:

> *"In our society, people belief that men are suitable to become a lawyer, banker, or engineer because they can receive higher education and have the scope for continual learning and development. However, women are perceived to be suitable as teachers, preferably at schools as such jobs provide flexibility for women and maybe they do not require to pursue higher qualifications. In the education sector, women can work and alongside can come back home early in the afternoon to take care of their responsibilities at home. Banking has been perceived to be a man's job for many years as initially there were not many women in the sector. Even now, it is perceived that men are good with financial numbers, and as they have been in the sector for long, they have more experience than woman and can also teach other male bankers better to do the job. Women are unable to keep up with higher banking qualifications because of the responsibilities they need to take care of at home. They also cannot keep up with the pressures within banks due to the same reason. I came across many women bankers who had to sacrifice their banking career because of such barriers."*

From the narrative above, it can be inferred that the notion on the kind of job which is suitable for men or women is viewed based on one's gender within the Bangladeshi society. The participant addressed that, men are viewed suitable for jobs as a lawyer or banker, but a woman's job opportunities are limited to becoming a teacher. A social individual's view on the type of job that is assigned towards men or women, based on their gender can be a barrier for Bangladeshi women to have a fulfilling career in the banking field. In the literature review chapter 2, I reviewed on Joan Acker's concepts (1990) of a job which defined that a job is suitable for a bodiless, abstract or an ideal worker. She defined that the gender-neutral definition of a 'job' depends upon the assumption that the worker is "abstract, disembodied and ideal", which means it is not based on one's biological difference in gender. The abstract, bodiless, or ideal worker who possess gender-neutral jobs have no sexuality or emotions or have extra responsibilities at home. The 'ideal worker' is fully committed to his/ her work (Acker, 2009). During her research within Swedish banks on women's employment, she mentioned that:

> *Banking, in terms of number of employees is a women domain, but in terms of power and control, it is mostly a male domain. The mass of women working in banks are in low status. Thus, banks contribute to being a gendered organisation in the most obvious sense: wages, tasks and hierarchical positions are all distributed differently to men and women (Acker, 2006, p.195).*

Drawing on the excerpt from the former governor that people within the society believes that bank jobs are more suitable for men rather than women, resonates to Acker's (2006) that Bangladeshi banks is gendered. Such perceptions are embedded as pervasive social views against women's abilities that restricts the type of job suitable for them due to their responsibilities at home, for which women bankers were not initially considered to be suitable for a bank job in Bangladesh. Bangladeshi women are deprived from numerous education and job opportunities as society limits their possibility of pursuing a fulfilling career due to their primary roles and responsibilities at home.

Ozbilgin and Woodward (2004) in their research based in organisations in Turkish banks have found that the predominant nature of a male being an "ideal worker" creates significant barriers to women's career advancement. Similarly, due to the lasting social understanding that Bangladeshi men can commit more towards a banking job, this sector has clung to provide career opportunities that benefits male bankers. This leads to male bankers to mostly occupy powerful positions within the sector. It may not have been explicit from the former governor's response, that a woman cannot always achieve the qualities, which would define them to be like men, but it resonates to the concept of an "ideal worker", that determines, the type of jobs that are suitable between men and women. Therefore, this perception fits to the knowledge that women are devalued as they are unable to conform to the duties within an "abstract job", which is gender-neutral (Acker 1990).

Alongside, the participant mentioned that women bankers find it difficult to achieve further education and training that would aid them to advance in the sector. He added that in Bangladesh, male bankers have better access to education and training than women bankers, that facilitated towards men's progress in the sector. As mentioned by Duberley and Cohen (2010) in their research on scientific careers in the UK, education or other professional qualifications are designated as a cultural or human capital possessed by an individual. Consequently, in this study, it can be determined that women bankers have access to less cultural or human capital because of which they are unable to gain higher banking education or other relevant professional qualifications that would have aided them to advance in the sector. Other research participants added that working women in Bangladesh needs to juggle between multiple roles as a daughter, wife, mother, daughter in law and caregiver. Narrative from the research participant below focuses on women bankers' experience and how they confront to their roles which they are assigned with and expected to perform within a Bangladeshi society.

Participant CB17NA, a woman HR manager of a PCB said,

> *"Before a woman leaves for work, they need to make sure that they have fulfilled the responsibilities at home. It has been 14 years since I started working for the sector, but my main job is to play the role as a primary caregiver of my family. I need to take care of the needs of my children, my in laws and my husband. If I fail to do so, then I would be deemed incompetent. Consecutively, when I return home from work, I need to make sure that dinner is served on time for them. Even if I have household help, they must be trained by me so that everything is ready for the rest of the family members. If they do not perform their task well, then it will be my fault because I am their boss. If I fail to do my job well at home, I need to sacrifice my career. Such similar roles or title is not predetermined for a man as they are the primary bread winner in the society. They do not need to*

train the household help. It never matters if a man does not look after their home and provide care to his family. Moreover, a woman's role is confined and determined on how well she performs her role at home being a daughter or (in law), wife, or mother. A man's skill, role or identity is determined through the type of male-oriented job position he holds in an influential sector not at home."

From the above interview excerpt, it is apparent that the traditional gendered roles within the Bangladeshi society, defines women to be involved with taking care of household responsibilities, and the same do not apply to a man. It confirms that Bangladeshi women are primarily expected to perform their caregiving responsibilities towards all the members of her family rather than their responsibilities at work. When women fail to do so, they are said to be steering away from their main role as a caregiver. When a woman cannot live up to these expectations of a caregiver, she is most likely to sacrifice her career to meet those expectations. This relates to the idea of women being having to juggle the 'double bind' of the stereotypical social roles they need to confer towards in work and family relations (Eagly and Karau, 2002). Similarly, research on women's employment in Turkish societies, have also revealed that Turkish working women need to ensure that they hire help for traditional women roles, such as cleaning the house, cooking, and serving food, but these working women are also responsible for the organisation of the process (Yamak, et.al., 2016). Therefore, it was evident within the excerpts so far that women need to comply with their traditional roles at home, even if they are a full-time working career focused woman.

Men are considered as the main breadwinner and women as secondary earner. A Bangladeshi man is not expected to be committed to household responsibilities, but that responsibilities are mostly shifted towards Bangladeshi women. Therefore, for a banking job, the "abstract, bodiless and ideal worker" is hence considered suitable for a Bangladeshi man who has minimal control in procreation and conventional control of emotions that pervades work and organisational processes (Acker, 1990). Women's bodies on the other hand are determined through their sexuality and the suitability towards the types of jobs women can pursue, which is justified based on women's identification with childbearing and domestic life (Acker, 1990).

The experience narrated by participant CB17NA determine the gender roles confined for women thereby can constitute as a barrier for women to excel in their career. As a result, the findings so far suggest that the distinctive gendered roles, the type of job that is suitable between men or women are created within organisational are mirrored through social structures. Participants have also confirmed that Bangladeshi society is patriarchal as it endorses such gendered differences between men and women. Herein this research, the Bangladeshi society is considered part of the wider macro-social field. I hereon, focus on the findings that discusses the issues surrounding patriarchal norms or values within a Bangladeshi society that could create barriers towards Bangladeshi women's banking career.

5.3 Evidence of Patriarchal gendered norms

Thus far, the findings revealed that every day before arriving to the workplace, a woman is expected to perform their household duties towards other members of the family before embarking for work, and they need to perform the same duties when they return home. The Bangladeshi society intends to endorse patriarchal values that has an influence on women bankers' careers. Research conducted in similar traditional societies have also confirmed that women are unable to break through the gendered norms, identities, and practices, which are constructed in relation to the dominant beliefs of their distinct responsibilities than men, that exerts from everyday practices, (Karatas-Ozkan and Chell, 2015).

Quoting participant NB31MA, a women manager said,

> *"A man's job ends after he comes back home from a tiring day. However, a woman starts her second job at home, after she finishes her full-time day job. A man does not feel the need to help the wife to make dinner or help her with other home activity. Those of us who have household help, it is a bit more manageable. However, those who do not have help, especially married working mothers, can you imagine that they need to cook for the entire family including in-laws and children. Both men and women get tired after returning from work, but who cares about us women. We do not only have a 10 to 6 bank job. Sometimes for both men and women we need to stay beyond the usual working hours. Again, the traffic situation in our country is terrible, it takes us more than a couple of hours at times to reach home. When do we women get to rest? We also need to make tea for our husbands after we come back home, who makes tea for us?"*

It was evident from the excerpts that Bangladeshi society is traditional and patriarchal that favours the needs of men over women. The patriarchal values embedded within the society, assigns different gender roles and responsibilities towards women, which systematically undervalues women's value compared to men. In Bangladesh's patriarchal society, most men are not aware that they need to aid their partner in domestic activities or childrearing. A women banker has responsibilities and tasks to perform within her organisation, and at home, which is expected to be completed by her when she returns home. Most of the women participants have emphasised that they are burdened by their domestic responsibilities, for which many women sacrifice their career after a certain time, when they are unable to manage their home and work responsibilities. Men and women experience the demand for work and family differently as it is usually women has to live up to the pressure of greater responsibility for domestic and caring work whilst also participating in their paid work (Wattis, et.al., 2013).

Speaking to a male participant about the distinctive gender roles and if such issues were acknowledged in a work environment by male senior managers, participant BB34AH said:

> *"A woman in this sector is not only a banker, but she is sometimes a manager, a mother, a daughter, a daughter in law, a wife, and a homemaker. She must play all these roles simultaneously, diligently and with dignity. If she does not do all her jobs right at the same time, she needs to forego some of her job roles, and for that a woman usually gives up their career."*

Both men and women participants agree that family and childbearing responsibilities are entrusted on women, for which most women sacrifice their career and prioritise their family. These views against women bankers are believed to have created barriers for them. The findings suggest the struggle and how difficult it becomes for women bankers when they do not have adequate support at home to help them with domestic chores. Family members and partners expect that the woman would be able to fulfil her responsibilities at work and at home simultaneously. Such gendered practices that undervalue a woman's status within a society, can be related to how gender is being constructed as part of the Bangladeshi social structure. The pervasive socially constructed assumptions towards women's roles within a society creates a barrier and impedes women's banking career as they are expected to duly perform their responsibilities more at home rather than at their workplace, where the same notion does not apply for men. Throughout this study, most of the research participants have confirmed that talented women bankers sacrifice their career as they need to prioritise their socially expected roles of prioritising their responsibilities at home over their career, which has been a crucial barrier for their banking career.

Quoting participant DB14LJ, a women branch manager of a PCB said,

> *"I hired a very talented girl for a job opening at my branch. The moment I spoke to her, I knew she was fit for the role. I instantly saw a lot of potential for her in this sector, so I hired her as my subordinate. Six months since she commenced her job, one fine day, she comes to me and say that she must quit. I was taken aback, but I could understand from her looks and her emotional demeanour that she did not want to quit at her own accord. I asked her for the reason, and she replied saying that her father-in-law is has been recently diagnosed with cancer, so she needed to look after him. I asked okay, why doesn't she hire a full-time caregiver for her father-in-law. She answered that her husband will not trust an outside caregiver, and her husband wants her to quit her job. I asked what about your mother-in-law, she replied that she is also an elderly person and requires care. This is an unfortunate situation for many women in our society. It is just society that defines women to be caring for their elders, which women does not necessarily need to."*

Therefore, the defined gendered roles towards Bangladeshi women's caregiving responsibilities does not only confide towards their children, but also towards their other family members including parents and parents-in-law. This can be related to a study which was conducted based on women in professional firms, where the study identified that the family-devotion schemas assign women, not men to hold accountability towards the primary responsibilities at home (Padavic, et.al., 2019). Working women are mostly burdened by the socially constructed gendered roles that could create barriers towards their career. Most of the participants confirmed that working women in Bangladesh resides with their parents before marriage and after marriage they reside with their husband at the husband's parents' house. In a Muslim Asian household like Bangladesh, the society expects married woman to take care of all the family members. Household responsibilities of working women are seen to differ from non-western countries like UK, USA, or Caribbean countries, where women' responsibilities are mostly to take care of their children independently without the help of other family members. On the other hand, Asian households are likely to be more multigenerational, where household responsibilities including the provision of care for parents-in-law is also extended to women. (Ozbilgin and Tatli, 2011).

Few studies have also identified that a patriarchal society endorses the stereotypical gender roles between men and women that leads to gender inequality within labour market segregation

(Taser-Erdogan, 2021). For instance, research conducted in China and UAE have found that women's carer development was dependent on their social status and family responsibilities that has been restricting their career advancement (Taser-Erdogan, 2021). Based on these findings on gendered roles and patriarchal social norms within the Bangladeshi society, in the next section I interpret the findings related to Bangladeshi men and women's social positioning and the power they possess within the society, where their social class or positioning could eventually create barriers towards their banking career.

5.4 Gender and Power inequality

I base my understanding of the social field to be part of the wider society, from where power differentials are categorised, and individuals struggle to gain access to powerful position. So far, it can be determined from the findings that in a patriarchal society like Bangladesh, women and men's gendered differences are embedded and defined within the Bangladeshi society. Men possess the superior title as a 'main breadwinner' and women's role are mostly confined to be secondary earners and to household responsibilities. The defined gendered role within the society sits as a cornerstone of the unequal power relations between Bangladeshi men and women. This gives rise to unequal power distribution between men and women, which can be specified to be socially embedded.

Going back to interview excerpt of the former governor of BB, he said,

> *"Women in our society and in our religion faces many barriers. Even in our religion, daughters do not inherit their parents' wealth. The wealth according to Islamic law1 is distributed to the sons of the family or other men in the family, such as paternal cousins or uncles, it does not. So even terms of religion, there is a divide between men and women. However, in the religion perspective if parents give their wealth to their daughters as a gift, then only can the daughters inherit a higher amount of the wealth. So, it is like an invisible power within society that a man holds, which a Bangladeshi woman does not. Within this society, as a male myself, I know that men are also served first at lunch or dinner tables, then the women sit to have their food. Meals are prepared based on the man's choice in the family, nothing goes within the family as per the woman's taste or choice. Women are viewed to be powerless in our society.*

In our society, the male will remain the main breadwinner and will be given powerful positions, as it is believed that they inherit such dominant status naturally at first within the family. They are the main decision makers at home. Eventually the same powerful status is given to men in workplace. This tradition has been established for generations, and it would be very difficult to change them overnight. Unfortunately, these social values and norms have a strong influence in organisations as well. Gender equality has been an ongoing issue and especially within our society as men since birth they are designated to be powerful than women. Women will always be seen as a second-class citizen. This is a challenge for them as they will be always viewed to be less efficient than men."

The excerpt above highlights the unequal power relation between Bangladeshi men or women within a society which are structured through societal, religious beliefs and traditional context. Bangladeshi women are seen to be powerless as even within a social or household environment, men are viewed to have more power. Interpreting from the excerpt above that in many Bangladeshi families, men receive the privilege to be served food first at lunch or dinner tables. Meals are prepared according to their preference as men are seen as the powerholders and the main breadwinner of the family, for which they have authority over decision-making at home. Therefore, it can be determined that the barriers for Bangladeshi women and unequal power relations begins within a family. Women are viewed to be powerless; most women do not have authority to even make decisions at home.

This follows to the idea that social and structural inequalities are manifested through preference of the privileged groups along with their associated resources and decision-making powers (Metcalfe and Rees, 2010). The power inequality starts at home in a family, which transforms into gendered processes or norms of specific roles that men and women possess within the society that is eventually passed on within organisations. Other research participants also confirmed that the decision makers, the authority of power is always entrusted to the male member of the family as they are the main breadwinner. Prior research also confirms that the traditionally accepted practice of a heterosexual marriage implies that men are the public paid workers or the primary economic providers (Howson, 2005). When such views of gendered processes exist within a society, it works as an invisible barrier towards any kind of progress, which could potentially affect women to reach their potentials in their career.

Such legitimisation of gendered processes within a patriarchal society like Bangladesh creates a social position that places men at a higher authority and to exercise power. Power or authority is passed on to those individuals in the field or the wider society, including organisations, who can dominate over others. Bourdieu's theory of the 'field of power' elucidates the power struggles within a field, where a network of positions and relations of patterned sets of practices take place within a society, and it is where an individual's social position are established, contested, and re-evaluated (McCann and Monteath, 2019). The theory helps to determine an individual's position and the power struggle within a field based on the accumulation of the capital individuals possess (Ozbilgin and Tatli, 2005). Field theory along with capital accumulation within the macro-level social analysis is appropriate towards the relational aspect of this study because a circular relationship exists between individual's ability to possess adequate capital within the field and the ability to exercise power in the field (Ozbilgin and Tatli, 2005).

It can be determined from the findings that within the 'field of power', the production of symbolic capital is distributed to individuals based on their accumulation of cultural and social capital (Dreher, 2016) Underpinning the findings to the relational framework, it can be noted that the struggles women bankers face in terms of can determine the barriers that women bankers encounter within the Bangladeshi society and within organisations. The interplay of gendered roles, patriarchal social values and power inequalities within a society can appear as a source for symbolic violence for women bankers as they may face such barriers to advance in their career. As reviewed in the literature review chapter, that symbolic violence is the downgrading of an individual's value based on the accumulation of symbolic capital they possess (Yamak, et.al., 2016). The unequal power struggle initiates from the accumulation of all the different types of economic, social, cultural, human, and symbolic capital to improve an individual's power base. In the next section, I interpret participants response towards the formation of gender and power inequalities.

Adding to this notion of unequal power relations, a women Additional managing director of a PCB, highlighted on how women are subjected to such gendered practices of unequal power relations within organisations that define the norms and how power struggle accentuates for individuals in organisations. TB03HA said, *"In most banks, men hold position of power. I am one of the very few women in the sector, who holds a senior-managerial position within the entire sector. These men they always think of themselves to be superior, and why not because society, individuals, everyone things of them to be superior. They are the one to have the power to control. Both management committee and board of directors are male dominant in my bank. I was sitting at the same level as them, but they cannot still accept that a woman can hold power. The society degrades women to hold any kind of power. Many of the other board members were not happy to see me in that high position, but I tried to play the game according to a man, if I did not then I would not have reached this position.*

I became one of the men, shook my hands with them, performed like a man, led like a man, so that I can retain my position in this powerful position. I gave them what they needed, starting from profitable clients to leading in an authoritative and a dominant manner. I had to fit according to the norm, only then I was able to make my way up the ladder. I needed to think of myself as a man, and my responsibilities at home was my secondary priority. I had to fight with the society, family, and organisation to make it up here, it was not easy for me. I received many criticisms from my husband in the early years of my career even when I was appointed as AMD. He told me I was too ambitious; I did not put too much time looking after my family or children, which was my main responsibility, I was selfish. I had to be selfish so that I could hold my power within the sector. My husband, some of my family members and the society they always wanted to break me saying that I should prioritise my main responsibilities at home."

While speaking to the participant above, it can be comprehended that women bankers has to work harder and need to abide by the 'rules' to maintain their position alongside their male counterparts. According to Bourdieu (1990), rules are determined by the dominant parties of the field, who are in this study, mostly the male senior bankers within the banking field. These unwritten rules become the prevailing norms that are established by the dominant senior male managers within the banking sector. Despite the success she has received in climbing to senior managerial positions in the sector, the participant had to break through many barriers to make her mark alongside her male counterparts in senior managerial positions. She mentioned how she had to deter from her domestic responsibilities, for which she was criticised by her family members. The respondent was one of the three additional or deputy managing directors, I was able to interview during the data collection process. Her narrative has been most useful to highlight the struggles women bankers face when they want to reach to powerful positions.

She had to adhere to masculine traits that would acknowledge her to be worthy of the senior position she has received. The power relationship is identified and differentiated between men, who are deemed as ‘the norm’, and accorded greater power and status than that which is defined as ‘the other’, who are the women (Ozbilgin and Woodward, 2004). Moss Kanter (1977) has noted that the image of the top manager or a business leader resonates with an image of being successful, forceful masculinity, which women are sometimes expected to own these traits. the possibility that women may obtain traits that are like men, can also represent as a threat to men’s masculinity (Acker, 1990). TB03HA also mentions that when she spoke and voiced her opinion, she was not accepted by her male colleagues. This is relatable to prior research that during a conversation between men and women can also recreate gender inequality in the flow of an ordinary conversation (West and Zimmerman, 1983).

Speaking to another women Deputy Managing Director, CB21MJ, from a PCB, she said,

> *“I am one of the two women deputy managing directors in my bank. I did not receive much problem from my male senior managers or male board members to be in powerful positions. The problem arises when the banks’ customers, who are mostly male, do not like to see women in powerful positions. In most banks, due to stakeholder’s demands, the board of directors or senior members do not want to recruit women to powerful positions as the society wants to see a man lead. Customers who receive banking services mostly prefer male, and they think men knows how to handle transactions over women. Women are seen incompetent by stakeholders to be in powerful positions.”*

She added that the stakeholders in the sector, especially male customers, can be seen to have some power or influence over who they would like to see in senior managerial positions. As such, board members may also decide to recruit more men over women at top-level positions based on the customers’ preferences. The customers view that the banking sector is better led by men, which was mentioned by most of the participants, and the notion relates to the concept of an “ideal worker”, which has been discussed in earlier sections. Few participants during a focus group discussion have informed that within the Bangladeshi society, people still view male bankers to be suitable for bank jobs. Customers are the dominant agents within the banking field, who wants to conduct bank related deals or transactions with men rather than women bankers.

During another focus group discussion about the dynamics of power inequalities between men and women, both male and women participants said that a women bankers' social positioning is lower within the Bangladeshi society. They are considered as secondary earner and not the main breadwinner in a society, which precedes towards their roles within organisations. As a result, a significant portion of authority of power, such as departmental heads or line managers are held by men in the banking industry. A women participant during the focus group discussion said that within the Bangladeshi society, power, decision-making authorities at home and at work is mostly executed by men. She added that it begins within the society, the gender defined roles and social values limit most opportunities received by Bangladeshi women. Power within societies include the power to determine decisive socialisation processes, which resonates to Bourdieu's theory of symbolic power.

According to Bourdieu (1990), symbolic power is a socially constructed attribute towards certain dominant individuals. In this study, so far, the unequal power relations, the social and gender norms within the patriarchy society verify that Bangladeshi men possess the symbolic power in both social and organisational field. The critical role of symbolism can shape the construction of gender identity and who amongst men or women possess powerful positions within a field (Dreher, 2016). Bangladeshi male bankers have more symbolic power as they possess the accumulated symbolic capital including social and cultural capital to be in dominant powerful position of the field.

Bangladeshi women face these societal, structural barriers, and power inequality, it will be crucial to analyse the relational aspect of these macro-social barriers within organisational levels, which will be analysed in the findings chapter 6. These power inequalities and gendered roles and responsibilities within the Bangladeshi patriarchal society establishes macro-social barriers towards women's banking career as it limits the opportunities they receive within the sector. The next section interprets the findings on the relevance of these macro-social barriers and to determine how women bankers are deprived from banking job opportunities.

5.5 Gender and job opportunities

Within a focus group discussion at a PCB, the participants for this research mentioned that many SOBs and public commercial banks within the sector have numerous branches situated at different parts of urban and rural areas. Currently, the aim of all the banks is to provide banking services to customers from all walks of life, especially customers residing in the rural or village areas, so that people can have easy access to financial services that would help them with their small or agricultural businesses. Such initiatives by both SOBs and PCBs have also created opportunities for many job postings and relocations for bankers in different village and rural areas. The focus group participants mentioned that bankers are required to transfer within internal and external departments and explore their opportunities within the sector that would help them to advance in their career. They further mentioned that the more bankers learn interdepartmentally and develop new skills and knowledge in operational and managerial roles, the easier it is for them to receive promotions and better job opportunities. The rural job postings tend to be more competitive; the jobs have a higher salary scale and less likely to be occupied by women bankers.

Potentially, experienced bankers, who have been in mid to senior managerial positions, are chosen for the bank jobs in the rural areas. Although many women bankers possess adequate qualification and experience, they do not receive the same opportunity or promotions in these positions as to their male colleagues when it comes to geographically relocate to rural areas. PB01SI, a male senior manager from a PCB said,

> *"Job postings in the rural areas are in high demand as candidates who are hired for these positions needs to be at mid to senior level position. These jobs need to be occupied by bankers who have substantial experience in the banking sector. Bankers need to be aware before taking up jobs in the rural or village areas, that the customers have little to no knowledge in banking services. Customers just want proper loan or micro credit so that it would help them with their small businesses. The customers are usually people who are farmers, in agriculture business or other small business owners who resides in village areas and are trying their best to make ends meet. They barely completed primary or middle school and lack knowledge on banking services. The bankers need to have certain experience to help these customers with financial services and products. Without a doubt, both male and women bankers possess the qualities to handle wide range of customers, but women bankers do not receive many opportunities to be relocated in rural areas.*
>
> *The customers in the village or rural areas are mostly men, and they prefer to bank with male bankers instead of women. Therefore, it is highly likely urban women are not given the opportunity to work in these rural branches. Unfortunately, the banks in the rural areas have few women who are working in administrative level jobs, but they are not from the urban society.*

These women bankers are from surrounding village areas who are recruited at entry level in the banks, and there are no women in mid to senior level of management."

From the excerpt above, it can be inferred that job relocation opportunities within the sector are gendered, and women bankers are subjected to gendered form of symbolic violence. The findings of this research continued to demonstrate that women bankers do not possess adequate symbolic capital or power as a result they struggle to advance to senior managerial positions within the sector. The participants' excerpts revealed that women bankers are not the first choice by hiring or line managers for job relocation to rural areas. Hiring managers have the assumption that women bankers are not fit for the job as again the customers in these rural areas also hold power to determine the type of bankers, they feel comfortable to speak with. Although there are few women bankers representing at these branches, they are hired for lower-level positions, and who do not have much scope to climb up to senior managerial positions. Due to the pandemic and fewer transport facilities to these rural areas, I was unable to recruit male or women bankers who worked at different rural bank branches and to learn about their experience in these branches. It would have been useful to analyse how many women bankers were currently working in the branches at the rural areas, and their scope for advancement to senior positions.

Regardless, when speaking to some of the women participants during the group discussion, about how they feel about working at senior managerial roles in these rural banks. A women manager from a PCB said that,

"If I were a man, it would not have been an issue for me to leave my children, my parents and my in laws and live in a rural area for few years. I see that my male colleagues are extremely flexible. Without a second of a doubt, they can take up better job opportunities, enjoy higher salary and rank when they are offered a position in the rural areas. Being a woman, I cannot make such instant decision. A man can wake up one day and take on a new role as they do not have responsibilities at home even as a father.

Even hiring managers will never consider a women banker to be relocated. I have heard my superiors say that women are not relocated as they require fancy facilities to stay in rural areas, which the company cannot bear the cost of. I said that women just want adequate facilities to accommodate herself. There is this idea that women just cannot go and live in rural or *village areas. Being a woman, I do agree that there are many concerns for a woman to live in underdeveloped area and move in there with their children and family.*

If a women banker is provided transport, then maybe they could travel to those areas from the city daily. However, people already block us women out by thinking that women cannot be given this job. Both men and women are equally qualified for these jobs. Women bankers need the opportunity to prove themselves, which is constrained by the society and organisations. Banks have adequate funds; they should use it for better purposes and Bangladesh Bank should take further initiatives to provide more opportunities especially for women bankers. Working at rural areas is considered a challenging area because of such lack of facilities"

The above excerpt has been useful to determine the struggle women bankers face to receive better banking job opportunities, and especially to relocate to other bank branches and to be positioned at senior managerial roles. Women bankers are seen to be subjected to symbolic violence that undervalues their ability to take up senior managerial positions within a challenging environment. The gendered beliefs from both a bank's management and customers restrict women bankers from receiving opportunities that may be beneficial for their career advancement, but rather becomes a barrier for them. The participant also said that hiring managers feel that women cannot take up jobs in rural areas, as it will be difficult for them to reside there due to lack of proper housing, transport, educational institutions, or secured facilities, for which women are not suited for these jobs. Therefore, these views against women bankers confirm to the 'ideal worker' concept, as women bankers are not considered ideal candidates for job postings at rural bank branches.

The above statement emphasises that if there were adequate or standard facilities for both male and women bankers, then there would have been better opportunities and representation of women within the rural branch areas. Talking about improving such facilities so that women may have more opportunities, a male senior manager of a PCB replied that one bank cannot take all the initiative to build facilities for women. All the banks need to have a collective initiative so that more women can get these opportunities. Further to this group discussion, I asked participants that why there are such less initiatives to help women bankers advance, it has been years of practice that mostly male bankers take up those positions at rural areas within the banking sector of Bangladesh as a result not many established facilities have been initiated by bank authorities.

Despite the barriers women bankers receive to advance to senior positions within the rural areas, there are also opportunities within the sector to relocate to foreign countries, especially when bankers are working for FCBs and PCBs. Many of these banks also have foreign exchange or clearance houses in various foreign cities for easy exchange of currencies and remittance transaction for Bangladeshi expatriates residing in those countries. A research participant, a women banker from FCB have narrated her experience of being able to receive the opportunity from her bank to relocate to a better job opportunity at a foreign country. HS05TB, a senior woman manager of an FCB said,

> *"Many third-generation banks (newly registered or modern) private banks and FCBs have opportunities for their employees to relocate to a different country. I worked for one of the leading FCB of the world in Bangladesh for about twenty years. I was provided the opportunity to be relocated to Dubai and Singapore for about eight years during my banking career from this bank. I am very grateful to my bank to give me those opportunities as it helped me advance in my career. Not many women bankers get such opportunity.*
>
> *I was able to receive these opportunities because I am not married. I am a rebel, I am opinionated, I smoke, and I am one of the boys. I was able to network better with the male bankers and customers, I am an extrovert, and I was able to make my way up the ladder. I never had any obligations like my other women colleagues that I need to sacrifice my career for the wellbeing of my family. Although there are many other barriers I faced in my career, there are many which I also overcame. Society will never allow a woman to be free and make their own choice as most women face all sorts of societal pressure for which they need to sacrifice their career choices. I can make free choices, as I do not have anyone to judge me. Rarely, any other married or unmarried women from our country can do the same."*

No other women research participants from both PCBs and FCBs could confirm that they had the privilege to receive better job opportunities in other cities or countries. The response received from most of the women participants were that they never received such opportunity from the organisation, or they could never consider relocating in another city or country due to family obligations. They need to look after the welfare of their children, parents and in laws, for which they would remain content with the simple fact that they can pursue a career in banking.

On the contrary to the previous excerpt, participant TI32SCB, a women manager from another FCB said,

> *"Yes, there are opportunities within my bank to relocate to foreign countries, but I can never consider living abroad without my family. We can go for some international training and that is all. I think both married and unmarried women face this challenge. I know many married women who had to let go off better job opportunities or even their career if their husband or other family members are not supportive enough. On the other hand, unmarried women bankers also face bigot questions from senior managers on when these women bankers may get married because these things will affect the manager's decision to relocate women bankers at foreign countries."*

Therefore, these excerpts confirm that better job opportunities including relocation opportunities become a barrier for women bankers as they do not mostly receive these opportunities. The women bankers who successfully received better job opportunities could advance in their career. They had to adhere to the masculine norms, that were the norms of the banking sector as it can be confirmed from these findings that a banking job is deemed more suitable for male bankers. A clear distinction was observed from the research participants, that women bankers do not always receive the same opportunities as their male counterparts. In a Muslim majority and a patriarchal society like Bangladesh, women bankers are not able to mobilise freely or relocate geographically as it may affect their family responsibilities, which creates a barrier towards their career advancement. Moving forward, I identify other macro-level social barriers that women bankers face that hinders their abilities within the sector.

5.6 Gender and networking

Networking at different levels within corporate banking, between colleagues, customers and senior managers is essential for career advancement. Like many other sectors, banking requires maintaining a good relationship between bankers, their customers, colleagues, and fellow bankers within the sector. For this research, the participants raised that networking and maintaining good customer relationship, especially with corporate clients, are essential indicators for career advancement within the sector. However, women bankers of this research said that they receive social barriers to network within the sector as this is mostly privileged by male bankers. Much of the opportunities to network takes place after the banking hours and outside office premises. Most women bankers stated that 'networking' is not seem socially acceptable for a woman to socialise with male counterparts. In this section, details on the social views of networking from both male and women bankers will discuss how women's progress are stalled for not being able to network with their stakeholders, which is not a socially accepted phenomenon. More about networking, how it hinders women bankers will be analysed in the third empirical chapter 7.

Women bankers at all levels of the hierarchy said that they do not belong to the 'boys club' and networking with the male bankers and customers become difficult for both married and single woman. BB29NM, a women mid-level manager in public relations department of a PCB mentioned that,

> *"Networking with fellow colleagues within the bank and across the sector is an important factor especially for career advancement. These are sometimes informal networking that takes place between male colleagues, senior managers, board members or customers after banking hours. work, male bankers do not need to worry about going home and taking care of their family or children. They can easily go for dinner or coffee with colleagues and customers together to build long term relationship. It is important to build such long-term relationship with the stakeholders so that more profit could be generated that would be beneficial for the bank.*
>
> *My bank deals with high profile customers who are renowned businesspeople and influential political figures. These customers are apparently mostly men, and as usual these customers are comfortable interacting with male relational managers. There are women relationship managers nowadays, but not all women bankers are comfortable or able to maintain these relationships after working hours as they need to go home early for their other commitments. After work, male relationship managers can go for a dinner or coffee gathering with customers and other senior members of the bank. If a proper relationship is not maintained with the customers, just like any other service-oriented industry, we will lose those customers to our competitors."*

Most of the bankers have confirmed the same that maintaining a good relationship with customers and keeping customers satisfied is a lot of hard work. A male senior manager said that if the customers are satisfied, investors are satisfied. If these customers bring in more profit for the bank, it is important for bankers to keep their customers satisfied in the form of treating them over a lunch or dinner gathering along with members of senior management of the bank. In a focus group discussion within a PCB, the women participants mentioned that they feel they are unable to join their male colleagues for dinner after work because it is usually until quite late, and they are mostly male centred. If there is a lunch gathering between bankers and customers, then it is easier for women bankers to join them. However, the women bankers felt that they face many social barriers when they join to network between all these men.

During the focus group discussion, a women assistant manager, TB11FK said,

> *"I have been in the banking sector for 17 years and have been working at the front office or customer services for almost 15 years of my banking service. I have seen until now; corporate customers do not usually like to deal with women bankers. Corporate clients are very straightforward, if they do not like the first interaction or if they feel that they are not happy with the service, they will not instigate to talk further business. In this manner, we unfortunately lose many customers, especially when women bankers handle these customers. Male corporate customers have this belief that women bankers cannot provide them with the best service."*

As I wanted to know the view of one of the male bankers in the focus group, in a senior managerial position said,

> *"Our business and corporate clienteles are mostly men. They are demanding executives who wants to get things done in their own way. The women bankers in my opinion have a caring and soft nature, and sometimes the male clients are quite aggressive. The male customer's idea is that women bankers are not fit for this job. The male bankers also have strong religious beliefs and do not want to speak to women bankers."*

The women bankers during the focus group agreed to this statement from their male colleague. One of the first type of barriers for women bankers to network with clients is based on the customers' views that they do not approve of doing business with women bankers. Apart from the stated experiences, men and women bankers narrated many other ways women are excluded from networking. During the same focus group discussion, TB10QFN said,

> *"You see you need to smoke with the boys, roll your sleeves, and hang out with the boys, who are my fellow colleagues and the senior management, to fit in. If you are not one of the boys and hang out after work, you cannot build good relationship with your clients and colleagues. This becomes*

difficult for both married and single women bankers. Male bankers can easily host client or colleague dinner gathering after office hours as they can spend more time, instead of lunchtime as we bankers are always on a tight schedule during the day.

Sometimes these dinner gatherings usually start around eight in the evening, as dinner time in this country is always at late hours. These dinner gatherings usually continue until very late in the evening, which is not suitable for women bankers, and they face a lot of criticism for hanging out amongst all the men. People do not understand that I am doing a dinner meeting with my colleagues or with the clients. They think that I am having an enjoyable time with the men. This is not only accepted socially, but families also have the same view."

Previous excerpts from the participants confirmed that women face many difficulties from their families. Married women as previously stated they have other domestic responsibilities, which they need to prioritise. It becomes difficult for them to socialise in the same manner and for long hours amongst the men. Married or unmarried women need to abide by socially accepted principles if they want to pursue a corporate job. The women participants for this research have shared many such accounts on how social barriers are one of the domineering factors that holds women back to reach to their full potential. During a face-to-face interview with a women mid-level manager, TB08SN, said,

"I faced objection from my husband and my in-laws side when I had after work dinner gathering with my clients and colleagues. Once one of my distant relatives from in laws side, saw me having dinner with a bunch of men, and I was the only woman in the group. It was a networking dinner gathering with my senior management of my bank. That relative went and said about me to all the other members of the family and acquaintances that I am not a woman of good nature as I was dining with eight men. In the society, when a woman meets with her colleagues outside of office premises, people speculate the absurd.

Unfortunately, people in our society are not all educated and even if they are they take joy in gossiping and ruining someone's reputation. That person called my mother-in-law and said bizarre things about me. I also had a fight with my husband over it and I was barred from him and his family not to go to such dinner gatherings again. What can I say to my colleagues, I just avoid any dinner gathering with my male colleagues and senior management or *clients. This is all part of the job, networking or having client gatherings. Every time there is such invitation I need to say no, senior management ask me why I cannot join, I just need to say that I need to go home early. This job is all about networking and building relationships internally with your colleagues, your boss, your clients, and other stakeholders. How can I as a woman, break through such barriers, if I break them, my personal life will be affected. If I go anywhere, out with a male colleague for lunch or even just shopping or simply walking in the streets, I meet new people at work every day. It feels like I am being spied by my in-laws or husband, always need to be careful about who is watching me, it is ridiculous."*

The capital city, Dhaka, in Bangladesh is a small place, where everybody knows each other within a certain social community. Women need to compromise socialising or networking within their workplace in fear of loss of their own and their family's reputation. As mentioned in the literature review, social networks enhance career opportunities for individuals to advance in their career. Individuals need to have adequate social capital to be part of the same social network, which can be determined in this research, that women bankers do not acquire the same resources or social capital as to their male colleagues within the Bangladeshi banking sector.

Both men and women bankers mentioned that for a man it is easier to network, they do not have social boundaries impeded on them. Senior women managers further said, men are able to continue to networking activities with their clients, colleagues, or senior managers, as they do not have family related obligations to fulfil or have symbolic identities where men are not allowed to socialise with their stakeholders. As Haynes (2008) stated, 'the ways women and men's bodies are perceived, categorised, and valued are undoubtedly important in legitimising and reproducing social inequalities' (Tazzyman, 2020). Although, the findings identified few isolated success stories women's chances to network within the banking sector remains slim, as they need to fight the socially constructed norms of their ability to network within the 'boys club'. The findings further elaborate on the other forms of social barriers, that women bankers face that could potentially impede their career advancement.

5.7 Social barriers on working mothers.

Other than geographical relocation and networking, a women banker's career is hindered when they receive the title of motherhood. From the moment, a woman gets pregnant or have a baby, the women participants said that they are neglected from promotions or advancing within the sector. Women face many societal, structural, and family obligations pre-birth and post-birth. Particularly post-birth is an obvious physical state that signifies imminent motherhood, a role associated with a range of normative beliefs and expectations (McDonald, et.al, 2008). The same belief has been identified across the Bangladeshi society and women are expected to sacrifice their career to pursue their role as a mother.

Women bankers across the sector acknowledged that during pregnancy time, social pressures were the hardest to deal with. The head of HR of a PCB, who have observed many women sacrifice their career to perform their role as a mother, shared such stories. She spoke

> *"women's biggest challenge unfortunately arrives when she is pregnant and after she becomes a mother as the society changes a woman completely. Woman cannot stand up to the society all the time. They are constantly given mom-guilt and how their sole responsibility is to look after the child until they are old enough to pursue a university degree. I have seen many young women bankers, even at mid-level managerial positions, they had to sacrifice their role to be a mother. How will women bankers climb up when their career ends midway because they are mothers? They do not receive support from their family members or husband. No one expect the husband to leave the job, but women are expected to sacrifice their career. If they do not act according to their husband's choice, then women are threatened to be divorced."*

Participant CB20SS, mid-level manager of a PCB, said

> *"I have one child who is ten years old, and the younger one is two years old. There are times when I need support from my family to babysit my younger child, but I do not receive the support. It is very difficult to hold the ground as there is no support from family at times to help you with childbearing. Sometimes the family does it deliberately so that they think I will sacrifice my career to childrearing."*

Throughout this chapter, the findings revealed that society and the shared beliefs within is a major social barrier towards women banker's career advancement. Many women bankers who had bright career prospects had to sacrifice their job as husbands do not want them to continue their work. In the Bangladeshi society, women when they become mothers are expected to stay home and take care of their children. The women participants for this research said that they are viewed as too ambitious by their family, peers, and society. People around them pass judgement that they are not good mothers as they are ambitious and career oriented. These socially constructed beliefs and norms against women bankers' abilities forms gendered differences that differentiates the opportunities received by both male and women bankers at organisational level which will be analysed in Chapter 6.

5.8 Conclusion

Participants in this research implied that the existence of social structural norms, gendered processes, and power inequalities combinedly creates macro-social barriers for women bankers within the wider society that makes it harder for them to reach to powerful positions. The macro-social field in this chapter has stated society as part of the social field. The findings pertained to the strong sociological link between the inequalities formed within the banking sector which stems from the macro-social society and culture. The Bangladeshi society is defined to be patriarchal where Bangladeshi men have social and career advantage because of their gender. Within the macro-level, it was identified that shared pervasive views against women bankers' abilities constitute to pertinent gendered practices that impeded women bankers' advancement in the banking field. Within the Bangladeshi social field, it was evident that capital cannot be discharged from the field as power relations are created within. The findings revealed that within the social field, Bangladeshi men possess adequate economic and cultural capital than women, that gives them a power advantage to dominate the field and set the rules of the game. As agents continue to take positions within the field, Bangladeshi men is seen to avail those positions and maintain a status quo within the Bangladeshi society. Within the patriarchal society, the gendered distinction represents that men are deemed to be the main bread earner and women's responsibility at home. Such macro-social concern refers as barriers for women to receive greater opportunities within the banking field.

This chapter narrated its relevancy by highlighting upon the work opportunities that women need to sacrifice within the banking sector, in terms of job relocation, networking with the stakeholders, or pre-birth or post-birth discriminations. Women's career is considerably hindered through these lenses as women are expected to perform certain roles other than pursuing a long-lasting career. Social barriers contribute and shapes these roles, which are embodied towards women. Moving forward from the narratives of such social barriers, this research aims to investigate on the relation to how meso-level organisational barriers engender from these structural barriers. We will see this analysis in the next chapter (Chapter 6) and how it affects women’s career related choice and advancement, which will be analysed in chapter 7.

Chapter 6 Meso-level organisational barriers towards women's advancement in the banking sector

6.1 Introduction

The previous chapter analysed the findings relevant to the themes, which focused on the barriers caused by gendered and societal norms, as well as uneven power relations between men and women within the broader Bangladeshi society and in the banking sector. It highlighted the root cause of gender inequality within the macro social field that also implied the social and gendered norms and responsibilities between men and women. Moving on from that investigation of macro-social barriers, the objective of this chapter is to explore the influence of the macro-social barrier at the meso-organisational level barriers for women bankers. The issue that is pertinent to this chapter is concerned with gaining an understanding of whether there are suitable organisational policies or facilities to guarantee women bankers' equal job opportunities. Henceforward, I present the findings that I believe are pertinent to meso-level organisational impediments by drawing on the relevant collective narrative from the people who participated in the study. The relevant meso-organisational level themes in this chapter include women's employment opportunities in the banking sector, impact of job advertisement on women's recruitment, gender inequality in the employment process, favouritism in employment, gender inequality in promotions and HR policies and initiatives for women bankers.

The chapter commenced by narrating the research findings on the employment opportunities women bankers receive within the sector. It has been identified from the literature of the sector in Chapter 3 that women's representation across all the different banks in the sector is comparatively lower than male bankers. The chapter further elaborates on the meso-level organisational recruitment, employment and promotions that acts as routinised practices (habitus) within the sector that determined to be detrimental towards women's banking career. Furthermore, the chapter enhances on the existing HR policies and facilities that facilitate or create barriers for women's advancement in the sector. In the next section, I commence by analysing the key findings of women's employment opportunities at the organisational level in the banking field.

6.2 Women's employment opportunities

During the primary data collection stage of this study from December 2019 through July 2020, the research participants narrated that the percentage of female bankers is greater in private or foreign banks than it is in state-owned banks. However, the Bangladesh bank's Gender Equality report (2021) as can be seen below in table 6.1, gave a contrasting view to my research participants.

Types of banks	**Women % at senior level**	**Women % at mid-managerial level**
SOBs	14.19	16.29
PCB	6.83	15.81
FCB	21.41	27.90

Table 6. 1 *Women bankers at mid to senior managerial positions (BB Gender Equality Report, 2021).*

During the COVID 19 pandemic in Bangladesh, time and lockdown restrictions prevented the recruitment of additional research participants from SOBs and specialised banks, that could have enhanced our knowledge in retrieving further information on women representatives at those banks. Despite the lack of participants from SOBs, throughout the study, participants who had previously worked for SOBs shared insights on what it was like to work for those banks. These findings were useful to determine women's representation and employment opportunities they receive in those banks. During my interview with one of the participants in my study, a male senior manager from a SOB, SB04OFK, remarked that:

> *"I feel women's representation is low at SOBs as they are not too keen to work in these banks. Women bankers want better women friendly facilities and working condition, which SOBs need to improve on. The salary range is higher at these government banks compared to PCBs and FCBs, but it has a monotonous working environment. Mainly SOBs are more male dominant. The senior managers here thinks that male bankers can handle the customer*

base for these banks better as these customers are mostly from powerful or influential political background and has a demanding character. To handle these customers, it is better to hire more men instead of women."

According to the above passage, the fact that SOBs often have inadequate facilities might act as a barrier for women bankers seeking employment at these banks. Although the BB gender gap report (2021) indicates a greater proportion of female representation from SOBs, the information provided by the male participant was contradictory. He said clearly that women bankers are not very enthusiastic about working with SOBs. Also, he highlighted briefly that more men are hired at SOBs as mostly customers are men, hailing from political backgrounds, for which, men bankers are preferred to deal with these customers, that potentially limits women bankers' employment opportunities. Women participants from PCBs and FCBs provided accounts of their previous experience at SOBs, that determined why less women are represented, and job opportunities are lower for women in these banks. One of the female bankers who is presently employed at a PCB related her experience with submitting her job application to SOB. Participant TB09MM said,

"I applied for a position at the IT department of a SOB at the early years of my career. When I was called for interview, I was told that they would like to interview me for some procurement position. Being a woman, I had a qualification in computer science, and the procurement position was not fit for my qualification. When I asked the recruiting manager about the IT position I applied for, he replied that the position was offered to someone else, and they needed a woman in the administrative department. Just because I am a woman, I was not offered that job at the IT department. They said they wanted to put me in a department which is more suitable for us women as the IT department are more male-centric."

According to the above excerpt, senior male bankers at SOBs has pervasive views about women's abilities, that has been a barrier for women who want to advance their careers at SOBs. Within SOBs, a gendered pattern of inequality in the kind of professions that are suited for both men and women was identified. The women participant did not end up being selected for the position, she had originally applied for within the IT department. Even though she had the qualifications and experience for that role, the recruiting manager at SOB concluded that IT occupations are more suited for male bankers. In exchange, she was given an administrative post at the SOB; however, she was not enthusiastic about the role, and as a result, she was adamant that she would not work at that SOB. This finding denotes to Ridgeway's (2011) analysis that men and women are categorised based on their professional duties, which results in women being seen as only competent for certain occupations. From the above extract, it is possible to determine that the routinised practices at SOBs are gendered.

To enhance my understanding on women's employment opportunities amongst all the banks in the sector, I conducted a focus group discussion between men and women at a PCB. The participants in the discussion mentioned that PCBs and FCBs are examples of modern banks, and that these types of banks are more aware of the facilities necessary to empower women in a variety of job roles. In addition, I asked these participants about the general requirements for employment at these banks, and they responded that for candidates to apply for jobs at SOBs, they need to study for professional qualifications, primarily the Bangladesh Civil Service Examination (BCS) exam, which is helpful for high-level government banking jobs. BCS candidates who meet the requirements can apply as civil service candidates for senior government employment, which is one of the prerequisites for SOBs.

BCS test is a demanding qualification, and as a result, applicants are expected to commit themselves to the process, study diligently for the exam, and get a high score. Participants went on to say that the opportunities for women to study for this course is limited. For women to prepare for the exams, they need to dedicate more time and effort, which is something that is difficult for them to accomplish because of the other responsibilities they have. This creates barriers for women who want to apply to SOBs. They also emphasised that there are more female representatives working for PCBs and FCBs since the facilities and opportunities available in these banks are more attractive for women. Lower representation of women at SOBs determines the less employment opportunities women receive in these banks compared to PCBs and FCBs. Moving forward from these results on women's representation throughout the various banks in the sector, I go on to interpret the data on some other type of organisational level barriers that restricts women's ability to advance to higher levels within the sector. The findings in this study, suggested that job advertisements also have influence on women's employment in banks.

6.3 Job advertisement and recruitment

Participants recognised a variety of organisational characteristics that influence an individual's employability within the banks. According to the narratives provided by the participants, women faced barriers from the beginning of the hiring and job advertising stage. Several of the participants indicated that job advertisements are an important aspect in terms of the opportunities that individuals obtain in the sector.

The participants said that the lengthy lists of qualifications that are presented in bank job advertisement might be intimidating for prospective bank employees. Participants stated that job advertisement is an essential part of the hiring process since each stage leads to persuasive communication to choose the appropriate applicant for the appropriate position. I have included an example from one of the leading job sites, The Business Standard (TBS)to provide a view of the requirements that are given forth in bank job adverts, particularly for middle management to senior management positions (The Business Standard, 2022).

Educational Requirements

- CA / CMA / CFA or Equivalent Professional Degree; or MBM / MBA or Masters in Accounting, Finance, Banking and Economics.

Experience Requirements

- Minimum 10 Years
- The candidate should have at least **10 (ten) years'** practical experience in a reputed commercial Bank / major financial institution, with at least **03 (three) years'** experience in Accounting or Tax Management related activities of a Bank

Additional Requirment

- A candidate bearing professional qualification of Chartered Accountancy (FCA) or equivalent degree will be preferable.
- Should have knowledge in Corporate Governance and Corporate Affairs in accordance with applicable laws / regulations in Bangladesh.
- Should be knowledgeable in International Financial Reporting Standards, International Accounting Standards, The Companies Act, The Banking Companies Act, Income Tax Ordinance, VAT Act, Laws, regulations & guidelines of Bangladesh Bank and Bangladesh Securities & exchange Commission and other related laws.
- Must have good expertise on Microsoft Office as well as experience of handling core banking system and related business intelligence.
- Unquestioned commitment to integrity and ethical decision-making.
- Well conversant with modern payment and collection systems

Read Before You Apply

- **JOB LOCATION:** Head Office, Dhaka

Figure 6. 1: Sample job advertisement and person specification for senior managerial roles (The Business Standard, 2022)

Figure 6.1 provides an outlook of a job advertisement of a bank, which I shared with few of my respondents, and they confirmed that this is a standard advertisement for bank jobs at senior level. It can be noticed that education and professional qualifications alongside professional experience within the sector are important criteria for senior level positions. Based on the requirements set out in job advertisements, participant TB08SN, a women mid-level manager, mentioned that,

> *'High criteria that are indicated in job advertisements discourage many women bankers from applying for top posts. I personally know many men and women bankers taking extra tuition from coaching centres, who specialises in preparing candidates for the bank job assessments. However, Bangladeshi women do not always have the time and opportunity to study for these job assessments. As a result, many women bankers I know, have not applied for higher job positions.*
>
> *Most banks in Bangladesh take pride that they hire graduates from Bangladesh's most prestigious education institutions. It has been my experience that employers tend to favour people who attended the well-known public institution in Bangladesh, Dhaka University, as well as its business school known as the Institute of Business Administration (IBA). In many job advertisements, it is often stated that the employer is specifically interested in individuals who have degrees from certain public universities. HR managers will usually not consider looking at applicants from other private university. Currently, in job advertisements, BB has restricted banks from mentioning names of universities they want to hire candidates from. However, there are still some recruiting managers in most banks who screens out candidates from only renowned institutions.'*

Most participants who took part in my study graduated from the same public university as mentioned by the participant. Only a few of them had degrees from well-known privately owned Bangladeshi universities. When banks state the need of a certain university from which they are searching for applicants in job advertisements, it potentially creates barriers to career opportunities. To understand the criteria that HR or senior hiring managers look for in applicants who would be beneficial for their bank, job advertisements are a key aspect in the employment process. When I spoke to a few other people who took part in the study, they narrated that job advertisements can be frightening, which discourages many bankers from applying to their dream job owing to the extensive list of requirements that is provided by organisations. When women consider the qualifications required for these positions, a significant number of them choose not to submit their resumes for consideration. They feel the need to go through more training and get other professional qualification before they may consider applying. Following up to the barriers women realise they encounter at the job advertisement stage; I will discuss the findings of employee selection procedures and the influence that it has on women's career.

6.4 Gender inequality in the employment process

When hiring new bankers, the banks adhere to a systematic process that is consistent with the guidelines established by the Bangladesh Bank. The image that follows, provided from a PCB website (Dhaka Bank Limited, 2019), aims to give more insight into the hiring and the selection process. The participants who took part in the study noted that banks typically hire recent university graduates for internships, placements, and management trainee jobs at entry level positions. Banks hire experienced bankers, sometimes within the company, for positions ranging from middle management to senior management, preferably with many years of prior banking experience.

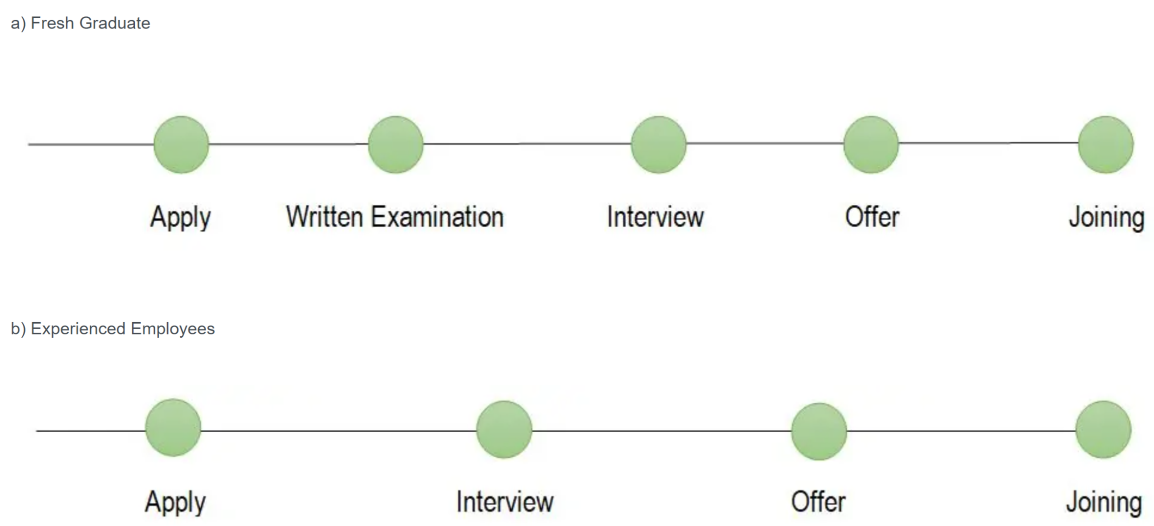


Figure 6. 2 *Candidate selection process (Dhaka Bank Ltd, 2019)*

Despite the standard employment process illustrated in figure 6.2, most of my women participants, mentioned that sometimes they observe a pattern of unfair practices, during the interview stage, which has been highlighted by participant TB10QFN, a mid-level woman manager of PCB. She added,

> *'During the interview phase, I have seen that some questions are directed at women, very personal questions, such as about marriage and baby planning. These interviews in the recruitment stage are mostly carried out by male upper-level managers. The interviewer believes that it is OK to ask these questions to women candidates, and the women candidates are aware that they need to come prepared to answer such questions.*
>
> *Sometimes, the male hiring manager will ask a woman if she takes up a job if she was to work at a branch located in a rural region to see how banking operations are carried out. Most women who apply for jobs say that they are willing to adjust to the working circumstances and relocate to remote regions if necessary. These male recruiting managers are aware that it is difficult for female bankers to adapt to working in rural work areas owing to bad working circumstances. They purposely ask these questions to intimate women and not hire them. The people in charge of hiring believe that it is simpler for men to fill such posts because they do not have to take into consideration the living circumstances or the level of safety risk for men. When women job applicants are asked questions of this kind during interviews, they often withdraw from the process.'*

This practise in the hiring process is driven by the prevalent socially constructed beliefs, where men beliefs it is appropriate to ask such questions to women. In the previous empirical chapter, it was identified, that the socially constructed dispositions of the pervasive beliefs held against Bangladeshi women are internalised in organisations via these legitimised practises, which function as a barrier to the opportunities of Bangladeshi women working in the sector. Women in the sector also reported that recruiting managers would ask unmarried women, about getting married, whether it would have a long-term influence on their ability to continue working for banks, or if her in-laws or spouse would allow her to. Married women bankers were asked by recruiting managers about their future plans, including whether or not they wanted children and how they intended to maintain a healthy balance between their personal and professional life. Based on these findings, it seems that some such practises, are accepted as normal and appropriate, hence reducing the likelihood of change in these practises within organisations (Acker, 2006).

Although both BB guidelines mandate that recruitment practises must be fair, such interviewing pattern against women in the sector is rather common and hinders women's opportunities to climb to top positions. In addition to these recruiting techniques against women, the research participants claimed that top managers employ experienced bankers for mid- to senior-level posts based on the applicant they personally know. When it comes to hiring mid and senior-level managers, this kind of practise is known as "favouritism," and it has been a familiar practise in the sector. The ability of the applicant to form a favourable relationship with his or her superiors, speeds up the process of gaining improved career opportunities, which is of utmost importance to advance in career (Hotho, et.al., 2018). In the next section, I delve into participants' narratives on recruiting candidates who are "favourites" of their superiors and how it creates barriers for women.

6.5 Favouritism in the employment process

Previous research on favouritism within the hiring process has revealed that managers prefer individuals for higher level jobs who would be advantageous for the organisation's overall aims (Hotho, et.al., 2018). At the recruiting and selection stage, this practise is accepted, which means that people are employed based on one's connections rather than on the merit of their work (Hotho, et.al., 2018). This practise in the employment process is considered unethical due to its wide range of negative effects; however, some research has confirmed that such a practise has been reliable for the success of organisations because these networking helped to build long-term rapport between employees and their respective employers (Hotho, et.al., 2018). Some of my research participants have mentioned about similar practice within the Bangladeshi banking sector. NB33MM, male, head of IT of a PCB, said

> *'There are favours in the employment process, in the sense that sometimes managers recruit employees from their own hometown or district. You will find in most of the banks, that if a manager is from the district of Chittagong in Bangladesh, then most of the team members of that department is also from the same place. This is a popular recruiting practice in the sector as recruiting managers feel that they are giving an opportunity to build a community of people from the same district. It is easier to understand the dialect and people tend to be more motivated, but it creates less opportunities for others. This practice also helps to avoid any conflicts between the manager and their subordinates. There is a mutual understanding between them.'*

It can be determined here that this process of 'favouritism' in employing male candidates for mid to senior management was not a formalised HR procedure but emanate from the schemes of perception by the male hiring managers. This was corroborated by many of the male participants, who all agreed that having a strong rapport has not only been useful for an individual's career, but it has also been beneficial for the organisation's success. To identify how such behaviours inside organisations that favour men's supremacy within the banking sector are legitimised, it is helpful to underpin these results using Bourdieu's theory of habitus.

These findings contribute to the fact that the habitus within the banking sector is perceived as the favouritism process where men hiring managers are favouring and hiring male bankers is seen to be 'natural'. It legitimises these unwritten 'rules of the game,' in the hiring process, which limits an individual's ability to imagine alternatives, and is resistant to change. Furthermore, these findings contribute to the fact that the habitus within the banking sector is perceived as 'natural' (Acker, 2006). Therefore, this favouritism process is legitimised, where male bankers are recruited through the legitimised favouritism process by their male boss. Women bankers are deprived from similar opportunities that would have been useful towards the progress of their careers. Talking about such favouritism process, TI32SCB, a women manager at an FCB, provided a different narrative compared to the male participant above,

> *'In this industry, establishing a strong relationship and network with your top management is very essential to your success. In today's world, men are more likely to recruit and work with other men in their field, while women are more likely to work alongside other women. There was a woman who worked above me who continuously tried to recruit other women to work for the company; however, her management did not allow her to hire many women bankers to position of middle or senior management.*
>
> *She was required to choose one of the applicants that her male seniors had nominated, all of whom were mostly male chairperson or board members. Employers are interested in hiring candidates who would bring in profitable investments or who have lobbing with influential people, such as government personnel, business tycoons, etc. The top managers are looking for profit-based connection, which is only possible when there are men positioned at top of the banking hierarchy and their male customers.'*

It can be inferred that male bankers prefer candidates with whom they share similar qualities or characteristics, such as gender or other resources. This is relevant to Bourdieu's (1977) metaphor of "fish in water," in which all the fish share similarities and can adapt to the same environment. According to the excerpts above, we may draw the conclusion that male managers are at ease with one another, and as a result, they recruit other male employees who live in the same area, speak the same regional dialect, or have other characteristics that are like themselves. The perception here is that women bankers are "fish out of water" since they do not have the same traits as their male counterparts.

This pattern of behaviour within the banking profession may be understood as part of a social reproduction of men's group, in which men consider their male colleagues as more competent than their women counterparts for equivalent positions. They create their social and cultural capital by hiring other male bankers from a similar cultural background, area, or language, which gives rise to a symbolic form of control inside the organisations. According to this study, men senior bankers, their male colleagues, and male stakeholders develop sufficient symbolic capital to preserve their position and recruit their desired candidate at the top of the hierarchy.

'Favouritism' is a process that could be closely related to 'networking', which was also focused on in Chapter 5 (section 5.6). Both networking and favouritism can be defined to be a part of the recruitment process, where male bankers are able to enjoy some power privilege over women employees, that could be beneficial towards enhancing an individual's career. However, women bankers have stated that they are unable to obtain this benefit because most of their superiors are male, and if they want to have a strong connection with them, it becomes detrimental to their image. This is something that female bankers have stated that they are unable to do as society frowns upon such kind of relationships existing between men and women. Numerous research on the topic of "favouritism" have shown that the impact of culture on such relationship between men and women is a direct result of the macrosocial barriers in which individuals and organisations are situated (Hotho, 2018). It is possible to determine that favouritism and networking within the business play a large role in the industry, which may impede the advancement of women bankers within the sector. In the next section, I will explore the potential effects that such hidden organisational practises may have on the sector's promotion strategy for women bankers.

6.6 Gender inequality in promotions

According to the information provided by the participants in this study, the typical amount of time it takes for bankers to advance to mid- or senior-level management roles is between ten to twenty years. The outcomes of this research provided insight into various promotional methods used by the sector as well as how such strategies may contribute to the professional development of a person. BB established the parameters for promotions, and it is the responsibility of individual banks to adhere to these parameters to promote potential bankers. The number of years of experience a person has, as well as their merit, ethics, educational and professional qualifications, and performance, are all considered in the promotion process. Decisions on promotions to mid- to senior-level positions are often made jointly by the heads of the various departments, the head of the HR department, and few board members. The board of management, which is comprised of the bank's stakeholders or investors, makes the decision of which candidates are most qualified for senior positions.

One of the participants, BB30FH, a woman VP at a PCB, stated that the promotion process for female bankers is longer and more difficult than it is for male bankers. BB30FH said that during her whole banking career, she was questioned about her capability in senior post at the bank as well as how she planned to handle her children and family at home. In her words,

> *"When I was asked these questions, I was always confused because I had the impression that I was unable to successfully balance the demands of my profession and my family life. Because I was continually made to take the blame, I began to have doubts about myself. On the other hand, as the years went by and as I continued to gain success, I got more self-assured and realised what was required of me at work as well as how I could successfully manage my home life. My family has been nothing but supportive despite all of the changes that have taken place at work, which has allowed me to keep my attention where it needs to be."*

Both men and women participants for this study, said that the race towards promotion in all of the banks depended upon a particular amount of experience of employees and their performance. However, women bankers were subjected to harsh questioning on their personal life during this process. Women in banking have noted that being new mothers had a significant impact on their opportunities of being promoted within their respective organisations. Many women bankers who are new mothers identified that as carrier-oriented moms, managers have seen them in a different light and have not provided the most helpful assistance or facilities for them. A women mid-level manager said, *"The moment I told my line manager, that I was pregnant with my second born, five years back, my line manager asked me if I will continue to pursue my career as a banker. I said why not, and he replied that it is hard to juggle between motherhood and career. I said are you a mother how do you know? He did not extend my application for promotion after that, as he felt I was rude to him. Managers start to speculate that a woman cannot pursue her career after she becomes a mother and that I will leave, and they have to hire someone new, that's why they did not promote me."*

It is common practise for managers to assume that a woman's professional life is over when she becomes pregnant since after giving birth, she would no longer be able to grow in her field. Women often give in to the pressures of society and their families to care for their children, which eventually results in them giving up their careers. This reflects to the macro-level social view on a worker who is "ideal, bodiless, and abstract," where Bangladeshi women bankers are not deemed ideal for the banking profession because of the duties they have at home. It is possible to see that the societal norms that differentiate against women bankers are ingrained at the organisational level, which creates barriers for the advancement of women's opportunities in organisations. The women bankers who participated in this study stated that individual's pervasive notion that working moms are unable to effectively raise their children if they concentrate more on the obligations of their organisations. In general, these perspectives highlight the significance Bourdieu's theory of habitus (2005) in the process of social reproduction, which acts as a barrier for the capabilities and chances available to women bankers to advance their careers over the long term. Moving on from the findings regarding the overall employment practises within the banking sector, the following sections will concentrate on the HR-related policies, specifically related to women, that could either act as a barrier or as a facilitator towards the career advancement of women bankers. In the following sections I also draw on the existing HR related policies reviewed in Chapter 3, which act as basis for the analysis of the findings below.

6.7 HR initiatives for women bankers

Organisations need to place a strong emphasis on gender equal practises as part of their business goals, as well as have proper action plans in place regarding recruitment, retention, turnover, maternity policies, promotion, training, and development for the purpose of assisting women in advancing smoothly within the sector (Begum, 2018). This should be enforced throughout the sector, so that banks are dedicated to reducing any form of gendered differences via the proper implementation of HRM processes. Using this strategy, I analyse the findings to evaluate the essential efforts made by various banks in Bangladesh and their recruiting practices for female workers, in addition to the BB rules and internal HR policies.

It is the responsibility of the senior management and the HR managers of the banks to establish practises that will attract, retain, and fully engage the diverse talents that are spread throughout the various departments. This will ultimately result in increased innovation and creativity on the part of the organisations, which will allow them to provide better services to their customers (Begum, 2018). Although there are policies in place to prevent it, gendered workplace practises continue to make it difficult for women bankers to advance their careers. This has been evidenced earlier by the fact that certain barriers affecting women's employment and promotions. In the following sections, we will talk more about the internal and regulatory policies based on the experiences of the participants in the research, as well as the opportunities that are available for women bankers based on the policies and facilities that are already in place that are friendly toward women.

Participants said that BB has supported stricter criteria for the hiring of women, which many banks have attempted to integrate within their own institutions. BB has made efforts to implement a few rules that are more welcoming to women throughout the industry to recruit and keep more women in their workforce. According to findings from earlier studies, the implementation of women-friendly policies that encourage mothers to continue working after giving birth, such as providing them with paid maternity leave, has resulted in improved employment outcomes (Omidakhsh, et.al., 2020).

However, despite the availability of these guidelines, resources, and policies, progress towards successfully applying some of the tactics inside most organisations is limited. This is the case even though these guidelines, resources, and policies are all there. The results of this research revealed that despite such attempts from BB and bank’s HR departments, women continue to confront barriers that prevent them from achieving success in their careers. The experiences of the participants are interpreted based on the potential influence that these already established HR policies or facilities may have on career opportunities for female bankers. To begin, I would want to provide the narrative of my participant, who once served as the governor for BB, as well as his thoughts on the way in which policy implementation was handled about the many facilities that BB offer for all the scheduled banks. He said:

> *'During my time as Governor of BB, I worked hard to enact a variety of measures that were inclusive to women. I was successful in getting a position for a woman as a deputy governor at the Bangladesh bank. She was a forward-thinking woman who assisted me in putting into place a few measures that encouraged more women bankers to join the sector. I oversaw implementing the policy about working hours, which stated that women should not remain after the normal banking hours, or else the banks should make the appropriate arrangements for them, such as providing transportation. I made it a point to constantly encourage the women working at BB to pursue careers as powerful central bank bankers, so that they might serve as role models for the sector. During the period that I was in office, there was a policy in place for the safety of women that said that the workday for women could not extend beyond 6:00 p.m. otherwise to ensure their protection on the way home.'*

I followed up by asking him despite such practises and that BB itself has all of the facilities in place for women bankers, there is such a low representation of women at the mid or senior management level. He emphasised that many banks are unable to offer the mentioned facilities for women owing to a lack of funding, and that the central bank need to take significant measures on enforcing these facilities within the sector. He went on to say that if there are insufficient facilities for women, there are also less opportunities, since without enough facilities, it is difficult for women to strike a balance between their professional lives and their personal lives.

The subsequent extracts from participants give more insights on the various initiatives taken by bank authorities to establish sufficient facilities for women bankers. Chapter three offered an overview of the various bank policies that are currently in effect in most banks. These policies included maternity leave, day care facilities, training policies and seminars, transport facilities, and a sexual harassment policy along with "speak up" seminars. These policies are intended to promote and retain female bankers, as well as help them advance more efficiently within the sector. In the following section, I will discuss the participants' experiences in relation to each of these policies or facilities to determine whether these policies are able to facilitate women's career advancement, or whether the absence of stronger policy implementation could create barriers for women bankers' career advancement.

Maternity and paternity leaves: The information included in Chapter three pertaining to employee rights within the industry as well as information on the policies that are made obligatory for all banks was presented. The worldwide extension of maternity leave has had a significant influence, affecting norms surrounding gender and work to assist working moms in returning to their careers after having children (Omidaksh, et.al., 2020). The paid maternity and paternity leaves are the measures that have generated the greatest discussion among the participants who took part in my study. The people who took part in the study focused on the significance of having these rules in place as well as the complications that result from them. CB17NA, head of HR of a PCB said,

> *'Women are required to take maternity leave that is compensated for a total of six months, and this requirement is strictly enforced by the government and all businesses. In the sector, new dads are also eligible for paternity leave for a period of fifteen days. Male employees at my organisation expressed their opposition to participating in the paternity leave programme. They would tell me that taking care of children is not their obligation since it is the wife's responsibility.*

> *They said that if he stayed at home for an excessive amount of time, he would get bored. I can say with absolute certainty that this is how most men in our country thinks. They do not get the significance of taking paternity leave and sharing the burden of childbearing responsibilities with their wives. After having that conversation with my male co-worker, I decided that there should be a lecture on this topic in order to raise greater awareness. They are the dads, and they must contribute equally to children's responsibility.'*

Indeed, these findings proof that women in the workforce continue to do most of the unpaid work at home, which rests as a 'double burden' for them to have a proper work life balance and eventually receive less success in the workplace (Omidhaksh, et.al., 2020). The excerpt above confirms that there is a lack of knowledge amongst some male bankers, where they think that the responsibility of children does not apply to them. During my second focus group discussion at a PCB, while talking about this issue in a group of three women and two male bankers, one male said that paternity leaves are important for them, and another male laughed about it. The male participant laughed and said that

'Paternity leaves are important but finishing pending work and getting work done in the bank is more important than for dads to stay at home. There are always extra work and bank related risks that arise at a bank. We need to be present during these times to attain to those needs.'

Listening to this, one of the women participants in the discussion replied that,

'It is clearly not a holiday leave; it is a leave for you to help and support your wife. There are other bankers who may cover for your work for two weeks, it is not a big deal'.

Ensuring that both men and women receives the support at work and at home, including childbearing, is one crucial step towards dismantling the gendered expectations over caregiving that contribute to employment discrimination, limits women's employment opportunities and advancement in organisations (Omidhaksh, et.al., 2020). When I asked about paternity leaves and male bankers' thoughts about it to NB31MA, a male DMD of a PCB, he said

'The problem here is that society plays a role here as society places women to be in household roles and men in official roles. People still believe that women should be the one who has all childbearing responsibilities. BB has established the policy that new fathers should take mandatory paternity leaves for 14 days, but this needs to be instilled in the mind of the male employees within each of the banks. In PCBs and FCBs, some male may understand the importance of it, but not all because this is the overall social view which has been embedded within the male's perception.'

According to earlier studies, the prevalent societal norms concerning the acceptable gendered roles impact opinions about women in leadership positions, as well as what is regarded normal at the organisational level (Pryce and Sealy, 2013). When I asked one of my male participants about paternity leaves at SOBs, he provided the following response:

"Yes, BB has made it mandatory for male employees to take parental leaves. However, due to huge work commitments, and sometimes there is a shortage of staff at our bank, then employees cannot take the paternity leave."

The most important thing to take away from these results is that there is a dearth of information among male bankers about their obligations as fathers, which restricts the opportunities available to working moms in general. The macro-level patriarchal standards that govern women's and men's roles within a society have an effect at the meso-organisational level in the banking industry of Bangladesh.

As it has been also identified in chapter five, macro social issues towards women's advancement identified that many people believe that male bankers are the dominating party in society, and that they are the ones that make the rules for themselves that are most beneficial to their own interests. These male bankers do not realise that it is their obligation to take paternity breaks and that they play an important part in the process of raising children while they are still working. There is a possibility that the conventions of stereotypical roles connected with men and women may be reduced if better policy management is implemented.

There is no doubt that banks can expand their employees' levels of knowledge, and it is the responsibility of HR managers to make certain that workers comprehend the significance of company policies and compel compliance with those policies to help open up better employment opportunities for women. These predetermined gendered roles, which are ingrained throughout society, impact workplace procedures, which in turn affect how organisations response upon women's career advancement. In addition to the problems that were mentioned earlier by participants regarding paternity leave, female bank employees have the impression that male bank employees are unaware of their responsibilities toward the upbringing of children, which creates a barrier for women when they try to take advantage of their maternity leave benefits. TB06RP, an AVP of a PCB, said

> *'Two years ago, while I was working for this company for the second time, I took maternity leave for the second time. When I got back to work, I had my annual performance review. At that time, during my evaluation, my line manager informed me that even though my performance had been consistently good, I would not be receiving a promotion because I had been quite ill during the time of my pregnancy and had taken some annual leave and sick leave prior to beginning my maternity leave. My benefits package will be increased, but there will be no opportunity for advancement, according to the manager who oversees my work. I even tried working from home while I was unwell to prevent my line manager from accusing me of having underperformed, but it was not a solution that was successful for me. In this instance, there is a need for more stringent rules; for example, the evaluation of women when they return from maternity leave may be delayed, or an improved pay and benefits package could be made available.'*

There is inequality between men and women inside organisations gives rise to gendered practises create barriers for working moms after they have children. My participants and I had a direct conversation about this topic, and their consensus was that there is a need for more effective policy implementation in the industry with the appropriate level of understanding. As can be seen from the narratives so far, pregnant women who worked in banking encountered several barriers. Such stereotypical treatment towards women bankers, which has in turn affected women's professional progress in this field, had an adverse effect on promotion opportunities for female bankers. They wish that they had been provided with more opportunities, and HR managers have taken on additional responsibilities to ensure that working mothers are provided with adequate facilities. This will help reduce the gap in opportunities for women bankers to advance up the ladder, as well as provide adequate facilities for women bankers. In the following section, I will go into depth about the results about the lack of facilities that was highlighted by the participants in the study. This lack of facilities influences the opportunities that working moms obtain within the sector.

Childcare/ Day-care facilities: The people who took part in the study discussed how the industry does not provide enough resources for working moms. Most female bankers, in particular, are of the opinion that a minimum criterion must be developed within the industry in order to support working moms and keep them employed in the banking sector. The fact that BB has been operating a childcare centre continuously since 1972 was brought to our attention in chapter 3. In contrast to BB, the other banks in the industry have not been able to develop a viable facility for working moms to use as a day-care centre up to this point. BB has also produced circulars for the creation of childcare facilities within the sector, although up to this point, the banks have not built a significant number of childcare facilities.

During my conversation with CB17NA, the Director of HR for PCB said that ‘This bank alongside some other banks within this area of the city, we are going to establish a cluster day care centre for our women employees.’ I asked further why there has been no such facilities for so long, she added ‘We established a small facility within our bank, 5 years back, so that the working mothers of our banks, can bring their children to work, and few ‘Ayas’ (women help) would look after the children. However, due to lack of funding, we were unable to expand the centre’.

I needed further understanding and asked if this was prioritised by the authorities of such an important facility, she added that ‘there are almost 1500 employees in total in this bank, we cannot have this facility just within the head office, we needed to make sure that all our women employees would have the option to have childcare facilities, that is why clustered childcare centres would be better than one bank having a day-care centre. It would take few years now to complete the facility. The other banks who have contributed to building this cluster day care facility include 5 more PCBs and 2 FCBs. They will be all established near the Banani, Gulshan area. Gradually, there will be more cluster day-care facilities in other parts of the city when some other banks will contribute to funding them.’

The Banani/ Gulshan is an area of the capital city Dhaka and most of the commercial banks’ head offices are situated in this area. The idea further described by my participant is that women employees can bring in their children at the day-care centre in the morning and will stay there until the employees have finish their work. I emphasised if it would have been easier to have such facility established within the individual banks’ premises, my participant replied that due to space constrain, it is not possible to establish a day-care unit in each of their branches as these branches have smaller physical space than head offices. Speaking to another woman participant about the importance of childcare facilities within the sector, she mentioned that it is important to have women leads in the HR department, to make these policies stronger, and establish proper facilities for women bankers. Participant TB06RP said that

> *‘Senior male bankers will not understand the importance of childcare facilities, there is a lack of knowledge on such issues. It is important to have the right candidates at top of the managerial positions, who would have positive influence on making changes within the banks. It is like senior male bankers think that previously mothers worked and took care of children. They do not understand much the importance of having childcare facilities. Being mothers, our work is affected, and organisations need to help us. However, when they do not help us and claim that we are incompetent because we need to take care of our children at home then it is unfair on us.’*

Participant TB06RP beliefs that the establishment of proper childcare facilities for women bankers would aid them to maintain a proper balance with their commitments at work and looking after their children. The embedded views towards women bankers and their ability to balance their childcare responsibilities and work commitments proofs the lack of knowledge within the sector that could potentially create career barriers. The following sections interprets further on the lack of organisational facilities and initiatives which women bankers are deprived from, that eventually impedes their advancement in the sector.

Transport facilities: The findings presented in chapter five explored that women bankers are denied access to many career prospects within the sector because of the insufficient facilities that are offered to them. One of these factors that impacted women bankers' ability to advance in their careers was job relocation. The participants noted that the lack of suitable facilities for them, including transport and other related amenities, has prevented them from taking advantage of work opportunities in other geographical locations. In chapter 3, we gained knowledge of the BB requirements for the provision of travel facilities to women bankers for the purpose of ensuring their safety.

According to the CSR report that was presented to BB in 2014 in chapter three, only 25 out of 60 banks offered transport services specifically for women bank employees. To contextualise these findings, participant AB26MM, who is a male SAVP at a PCB, said, ‘Transport facilities are available within our banks in the sector for both men and women bankers. However, how many banks have this facility, I do not know. Some banks have a minibus transport, and they would drop off the employees at their residences. This is the same in all our branches at our bank. However, my previous bank did not have this facility. Now maybe more banks will have transport facilities as security is important for both male and women.’

The excerpt above confirmed that few banks have transport to ensure security for their employees. speaking to one of the women bankers of a PCB, I wanted to know the importance of such facilities for women bankers and their career advancement. Participant PB31SA, a women branch manager of a PCB, said

> *‘There is not a single employment agreement that I have come across that stipulates that workers would be provided with transportation amenities or a company vehicle as part of the benefits package. The traffic situation in the city is growing worse, and occasionally our supervisors need us ladies to remain after the banking hours for a meeting. There are instances when the officials at the bank do not comprehend the fact that if they ask us to remain at work after banking hours have ended, it would be late to go back home. As soon as I go back to my house, I need to attend to my children and the other members of my family. If I am unable to get home on time, how am I going to be able to do everything else? Also travelling alone in the evening is not safe for a woman.’*

The participant emphasised that transportation is essential for them since it is dependent on women's safety problems. She also highlighted on working hours, saying that it is sometimes necessary for female bankers to remain at work beyond regular business hours, but that it would have been much simpler for her to commute if there had been transportation services available. Even though BB has mandated that banks cannot keep their women workers beyond the working hours, there are still occasions in which women bankers are required to remain past the allotted period, which reduces the likelihood that they will be able to go home on time. The absence of a robust framework of rules and facilities creates barriers for women who work in banking since it has an effect both on their job and on the responsibilities that women have at home.

Other narratives provided by women working in the banking sector focused more on the traffic system in Dhaka, the nation's capital city, and how it plays a role in the lengthy working hours. Women are let go of their jobs at six o'clock in the evening, which is within the working hours, but it takes them about three hours to travel back to their homes since the road infrastructure is so bad, there isn't any public or organisation transport, and their homes are so far away. The length of a woman's commute to work, as well as the types of jobs that she may accept, are both impacted by factors such as time commitments, inadequate road infrastructure, a lack of adequate public or organisational transit, and other household duties (Gammage, et.al., 2016).

When there are many such insufficient facilities, women bankers report feeling as if they have no choice but to hunt for other employment or give up their careers. She brought attention to the fact that not all workers own their own cars, that public transportation is not a safe option for women, and that the bank authorities do not pay attention to these aspects, which might enable women bankers to keep and grow in their profession. Therefore, the absence of facilities and HR efforts in the banking sector combinedly creates meso-level organisational barriers against women. The findings found that in addition to the absence of such women-friendly facilities within the sector, they encounter additional forms of barriers inside organisations that restrict opportunities for women. The results that are presented in the following sections indicate the limited training and development options that are available to women bankers in the sector.

Training, learning and development opportunities: In the banking sector, training and professional development has historically been one of the most essential factors in determining an individual's ability to grow in their career. In accordance with the BB prudential guideline (2014), all the various banks in the industry have developed obligatory training programmes for bank employees at all levels. BB and an independent training organisation known as the Bangladesh Institute of Bank Management (BIBM) worked together to build training programmes and provide training opportunities to all persons working in the sector. The interview extracts showed that female bankers are occasionally overlooked for training opportunities, even though there are planned training and learning facilities accessible. Participant BB30FH, women FVP of a PCB said,

> *'Is it possible for women to get recommendation for higher positions if they do not receive adequate training? Women are not taken into considerations for training sometimes, especially when it comes to external training opportunities. Indeed, internal trainings that take place within banks are mandatory for all, but HR managers or superiors are not always cooperative in this matter. I was supposed to attend a training by BIBM, but my line manager did not give me the opportunity and gave it to my male colleague. He said that he did not give me because of my intense workload and that I will not be able to attend. Male bosses they just like to assume.'*

The above narrative explains how the male banker came to the widely held notion that female bankers are unable to attend the training owing to the increased amount of work that they need to do. The male manager did not feel it was necessary to even inquire with the female bank employee about whether she would be allowed to participate in the training. As the women bankers affirmed that these kinds of training possibilities within the industry would undoubtedly aid towards women banker's career, which she was denied from having, she was unable to have these opportunities. Further to the above narrative, when I conducted a focus group discussion with few of the men and women participants from a PCB, one of the male managers said

> *'How much can a woman endure? They need to take care of their household, solve issues in the workplace and then there are these numerous training and development plan laid out. Honestly, many male managers including me may never understand the abundant volume of work our women colleagues have to do. With that view in mind, many of us assume that the women colleagues may not be able to attend some training and*

development courses, and ultimately those trainings are provided to the male colleagues instead.'

The above passage demonstrates that the perspectives of male managers are reflected on the lack of training opportunities that are provided to women bankers inside organisations. Gathering relevant knowledge in fundamental banking practises is continuing, but there are several additional areas that HR and top management need to concentrate on when it comes to training women bankers. putting a particular emphasis on leadership development courses to increase the number of qualified women candidates for senior management positions in the banking sector. The women bankers held the belief that the lack of training options available to them affected their opportunities of achieving top management roles. BB30FH, a woman manager said that

> *'Recommendation to hire women bankers in higher position do not come strongly as we do not get opportunities for growth. When we have access to greater training and development opportunities, women like us will advance at a faster rate. The banking sector is one that encourages continuous education; we always need to adjust to new challenges as they arise. More education and training are required for women in areas such as leadership, decision-making, crisis management, and how to handle conflict situations. We have already had our fundamental training in matters pertaining to the bank, and that will continue indefinitely. Nevertheless, how can we advance in our careers if we are not provided with opportunity to train for senior positions. The higher authorities need to provide us with training that include decision making at top positions. It is almost as though our superiors have the idea ingrained in their heads that women, since they are expected to take care of their families, are unable to participate in any kind of training. Because men do not have similar obligations, all the training opportunities are mostly reserved for them.'*

From the above excerpt, men bankers are again deemed to be "ideal" candidates for training and growth within the sector, but women bankers do not have similar opportunities. The socially constructed ideas and the gendered roles associated with women bankers restrict the training possibilities they get in the sector, which ultimately has an influence on their career advancement. Other women who participated said that they did not have a good connection with the HR department or with their male supervisors, which prevented them from gaining opportunities to participate in training programmes.

Despite the limited opportunities for training that female bankers receive within the industry, the participants brought up the significance of enhancing the knowledge of senior male members within the industry. This will allow them to comprehend the significance of providing adequate opportunities to their women colleagues. The following findings highlight on the responses received by research participants on the importance of creating more gendered focus seminars to boost bankers' knowledge towards equal gender opportunities that could positively influence women's career advancement.

Gender awareness training and seminars: Since 2014, BB has mandated that all banks participate in a small number of mandatory gender awareness training sessions to build better organisational culture and procedures. These gender awareness trainings and seminars are held to expand participants' understanding, instil in their organisations the essential activities, and promote diversity, inclusion, equal rights, and job possibilities. The research participants for this study provided their experiences about the efficient execution of such trainings and their application in the workplace. Chapter 3 highlighted about the Bangladesh's constitutional rights of citizens and equal protection law of Article 27 that states about discrimination on the grounds of religion, race, caste, sex, and talks about giving women equal rights compared to men (Hasan, The Dhaka Tribune, 2020). There were conversations with the research participants about some of the in-house training that is available in this matter. These conversations were prompted based on the laws and regulations that have been imposed by the government and regulatory bank in terms of gender equality and relevant awareness training in banks.

During a conversation that took place in a focus group at a PCB, the participants said that the HR authorities at their bank suggest attending seminars on a variety of topics once every four months or once every quarter in a year. This bank focuses on providing ongoing training and seminars on a variety of gender-related topics. This is in addition to the induction and onboarding training that is initially provided to all new recruits and existing employees. The goal of these efforts is to increase awareness within the bank regarding issues that are important. According to one of the members of the group who took part in the discussion, the company provides diversity, inclusion, and equality training to all its workers once every three months. The participant said that their organisation, along with a few other FCBs or PCBs, is working to raise greater awareness about the inclusion of people with disabilities in the workplace, which is not available at SOBs. He said that the HR authorities are making it a priority to increase the number of employment possibilities available to members of underrepresented groups to foster a more welcoming atmosphere in the workplace. During the discussion, participant TB06RP said,

> *'Our banks are determined to reduce gender equality, create more awareness, we also have "speak up" seminars for women, to raise any sexual harassment issues in the workplace as well. Although I think senior managers should also be involved in these seminars, and not just entry level or mid-level employees. Senior managers make the most decision-making and they need to be aware more about gender related issues. Learn to give priority to deserving candidates, and not favour anyone.'*

In addition, one of the senior members of the management committee for that bank was there, and he agreed with the idea that top managers need to participate in more of these trainings. The interview narratives from each of the various categories of research participants from each of the various banks gave insight into the formation of such seminars inside each of the individual institutions. During the individual interviews, one of the women managers of a FCB, said that multinational banks are compliant with laws or regulations related to gender equality issues, but the other banks not as much. She stated that she does not believe that other banks are as compliant, and that some banks just perform some of these seminars so that they can fulfil the requirement to report it to BB or to receive media coverage because this is one of the most important topics of discussion in the corporate world today. She also said that it is not just about equal rights, but also about enhancing the rights of workers in general, which is something that she emphasised in her statement. She emphasised that there is also a need for a more streamlined flow of communication.

The one and only participant I had from a SOB said that SOBs do have internal rules for gender equality, and that SOBs are trying to promote equality since it is required by BB to do so. Within the SOBs and the specialised banks, there are no other seminars or trainings of this kind that take place that are focused on gender equality. As a follow-up to his statement, I questioned him on his viewpoint concerning the dissemination of information regarding such matters. In response, he stated that he believes there is scope for enhancement in the delivery of such training, and that eventually, all banks will gradually hold seminars of this kind. In the next part, further information about workplace-related seminars or training to promote equality and other types of workplace concerns will be provided.

Workplace sexual harassment seminars and issues: Concerning sexual harassment in the workplace is one of the most important topics of conversation that many companies avoid communicating with their employees, although doing so would be in everyone's best interest. BB do not have any rules about sexual harassment but based on the information I've gathered from a few bankers; I can understand that certain banks have begun to take workplace discrimination and sexual harassment issues seriously. CB17NA, women HR head of a PCB said,

> *'After I commenced working here, I implemented this internal policy of workplace harassment issues for both men and women bankers. If any sort of discriminatory practice is observed within the bank, then necessary actions would be taken by authorities. Anyone complaining against any wrongful misdoing by personnel at any level of the hierarchy, strict actions would be taken against them.'*

In addition to this narrative, I inquired as to whether this could be used to act against members of the senior management in the event that someone filed a complaint against them. She emphasised that, if there were any similar occurrences inside the organisation, steps would be taken against top management, and she emphasised that these actions would be implemented immediately. She also said that similar events have not happened inside the bank so far since individuals are aware of the stringent procedures that are in place within her bank.

On the other hand, a woman participant from the same bank disputed the statement. She said that there is no possibility of initiating any legal steps against senior members of the organisation if there was an instance of sexual harassment inside the organisation. They risked losing their jobs if they defied the orders of their superiors. According to two other female bankers, taking legal action against the prominent males who lead organisations is difficult because they are hold powerful positions. The woman bankers said that it is not uncommon for male co-workers to make sexual overtures toward women employees, such as making marriage proposals to women workers or sending them presents or letters in the hopes of beginning a personal connection with them.

They went on to say that all that women desire is a secure working environment in which they would be treated professionally and not as sexual objects or as potential partners for marriage or wives. This is all that women want, according to them. Women from PCBs who participated in the study admitted having these experiences; however, the participants from FCBs said that the FCBs had extremely strict policies regarding sexual harassment concerns. In contrast to PCBs and SOBs, which are controlled respectively by the Bangladeshi government and private entities, the regulations and policies governing FCBs are mostly determined by the country in which the organisation is based.

Reports of any sexual incidents that occur at FCBs are immediately reported to the headquarters, which will undoubtedly be detrimental to an individual's career. The problems of sexual misbehaviour and harassment in the workplace are becoming an increasingly pressing issue in the business sector all over the globe. Numerous studies conducted in western contexts have shown that to this day, women continue to face challenges in the workplace, and Bangladesh is not an exception to this trend. In western nations, workplaces have stringent regulations, and swift measures are taken against those who commit violations. Similar measures are absent in Bangladeshi workplaces to report workplaces sexual harassment concerns. Bangladeshi women bankers do not report such concerns in their organisations as they are afraid of losing face in both the organisation in which they work and in the community.

6.8 Conclusion

This chapter's primary objective was to shed light on the meso-level organisational barriers that could impede women bankers' opportunities they receive within the sector. The meso-level organisational barriers have observed a pattern of routinised practises against women bankers that internalises the macro-social values within organisations. In this chapter, gendered inequalities are fostered in terms of recruiting, promotion, internal and external HR rules linked to career development. It revealed the ways in which the organisational structure of various kinds of banks might impact the degree and intensity of gender discrimination that occurs inside those banks. Formal regulations and HR processes, whether they be internal or external, do exist; nevertheless, improved execution of these policies might assist eliminate gender inequality and promote more women workers to higher ranking posts.

The findings revealed that women face several barriers, some of which include a lack of opportunities for training and development, negative perceptions of women's professional capabilities, difficulty establishing interpersonal relationships at work, and an absence of mentoring support and family-friendly programmes (Ahmed, et.al., 2017). The findings also brought to light the fact that there is an inadequate lack of information and transparency between authorities and workers, which results in conflicts and a lack of understanding on both sides. However, more steps need to be done by all authorities to assist workers in making a seamless transfer up the career ladder. Women are interested to work in this sector, but the opportunities narrow down not only due to barriers that engender from organisational level as seen in this chapter, but how they are intertwined to the macro-social barriers and pervasive notions against Bangladeshi women. Banks are adopting new techniques and strategies to lessen the gap of gender concerns, but more knowledge amongst all personnel is required to grow for organisations to practise ethical cultural norms inside their banks. Based on these barriers identified in this chapter, the concern now shifts to women's ability to break through the macro and meso level barriers to advance in the sector.

Chapter 7 Micro level factors to female banker's career advancement

7.1 Introduction

The preceding two empirical chapters focused on the macrosocial (chapter 5) and meso-organisational level (chapter 6) barriers that impede women bankers from advancing their careers. Specifically, chapter 5's findings explored the barriers at the macro-level of social structures and Chapter 6 explored how organisational practises draw from macrosocial norms to influence HRM practices that may enable or create barriers for women in the sector. This chapter proceeds to analyse the micro-level factors to study an individual's opportunity, motivation, power, or the ability to exercise agency that would facilitate career success.

According to the findings in preceding chapters, men and women are members of a patriarchal social domain. This social domain is responsible for the creation of gendered inequality that defines women's social and organisational roles and duties, which taken together limit women's professional opportunities. Thus far, the findings demonstrated that women are unable to pursue higher career opportunities as they are overwhelmed by societal constraints to maintain their responsibilities at home. In addition, chapter six's findings show how gender norms are established and invoked in the organisational sphere. In terms of the relational framework set out in the literature review chapter, the micro-level domain of this chapter will focus on women's multiple, overlapping, or gendered identities, as well as their subjective judgments of the barriers they face within the contexts of society and work (Syed & Ozbilgin, 2009).

The main micro-individual level themes that are covered in this chapter, include women bankers' career trajectory, women bankers breaking barriers, women's agency and ability to negotiate their career opportunities, lack of women role models and women's reputation to fit within the 'boys club'. To analyse these themes, I initially investigate the opportunities and motivation of Bangladeshi women bankers to pursue a career in the banking sector of Bangladesh. The chapter then proceeds to identify the barriers women bankers face and their ability to break through the barriers they encounter in the sector. Moving on, the chapter explores the findings that determines the unequal power distribution between men and women. The findings reveal the lack of adequate, power, capital or agency, Bangladeshi women bankers possess compared to their male co-workers that determines their struggle to negotiate for themselves and to be in powerful positions, amongst the male dominated sphere. Alongside, there is a lack of women solidarity and role models amongst the women bankers. Whereas the banking social network mostly includes the men in the sector, which women bankers have less access to.

7.2 Women's career trajectories

The majority of the women who took part in my study have indicated their interest for entering the banking profession as the sector is considered lucrative to build a fulfilling career. The different types of Bangladesh banks have ramped up their employment opportunities and improved their HR practises to entice, choose, and retain potential knowledgeable bankers. According to Malik et al. (2010), in this era of perpetual change, organisations need to ensure that they maintain their knowledge capital to continue being productive and to remain responsive to the changing needs of their stakeholders (Sarker, 2017). Hence, the banking sector has proved to be a potential sector to not only boost the overall economy of Bangladesh but contributed to increasing job opportunities for potential employees (Sarker, 2017). Since the late 1980s, a rising number of women have looked to the Bangladeshi banking sector as a potential field in which to find work (Masum, et.al., 2016). However, women bankers felt that prior to late 1980s, the opportunities for women bankers were much less. The following statement made by participant CB23MJJ, who currently holds the position of Chief Operating Officer (COO) in one of the most major PCBs, reiterated this point, where she said that:

> *'Previously, there were less opportunities for women to enter the banking sector. In 1988, immediately after the completion of my first degree in business management at one of the most prestigious public institutions in Bangladesh, I began working in the retail sector. Back then, there were not many banks with adequate opportunities or facilities for women. In the past, most banks were either SOBs or specialised banks such as Islamic banks, and there were few opportunities for women to work in these banks due to religious restrictions.*
>
> *It was mostly dominated by men, and it did not have nearly half as many facilities as private or multinational banks have now. At that time, the BB rules were not as stringent as they are today, and SOBs did not have a good reputation for hiring women. Women did not want to work for government banks as they did not even have separate bathroom facilities for women. I did not begin my professional life in the banking sector back then since there*

was a lack of such adequate facilities in the sector. Nevertheless, I soon found out about employment opportunity at a new private bank that had been created in 1992, and I instantly submitted my application when I saw that they were recruiting women. Before that as there were less facilities and opportunities, not many women joined the banking sector."

The participant indicated that her motivation to work in the banking sector began when she was able to acquire a proper job opportunity with sufficient facilities. Her excerpt confirms that the sector attracted more women bankers after early 1900s as previously there were not many facilities or work opportunities particularly for women bankers. She joined the sector around 1992, when new private banks showed potential opportunities and facilities for women bankers. From the above narrative, it can be determined that SOBs did not have sufficient facilities, which is why not many women would have desired to pursue a career in those banks. Therefore, the lack of proper banks and facilities is identified as one of the reasons towards women's slower advancement in the sector compared to men. This was corroborated by other participants in the earlier findings chapters as well. Another female Deputy Managing Director of a PCB, TB03HA, shared her experience and the opportunities she received when she started her banking career back in the early 1990s.

'I felt lucky to have commenced my career at a new and reputable FCB. This has helped me to receive great exposure to advance in the sector. It was one of the first FCB, and at that time they just started their operations in Bangladesh. It was a great place to work, rigorous training and opportunities for career growth. Bank received more business and corporate customers; it was a very fulfilling and prestigious job. Gradually, I was able to climb up to affluent positions, and other renowned banks and non-banking financial institutions (NBFIs) were also interested to hire me.'

The findings suggested that women bankers gradually received opportunities around the 1900s to work in the sector. These kinds of success stories, such as those of participants CB23MJJ and TB03HA, are evidence that the banking sector in Bangladesh is widely regarded as a sector where there are opportunities for career growth for both men and women. However, women received opportunities in the sector much later than men, that could be determined as one of the key reasons to their slower advancement. The sector started to develop additional facilities that catered to the needs of their women employees. Despite the gradual improvements towards women's banking career since the 1900s, there are still many barriers that women have to overcome to advance to higher position in the sector. The next section explores relevant findings on women's ability to break through many such barriers and advance in the sector.

7.3 Women Breaking 'barriers'

The preceding paragraph explores that women are keen to work in the banking sector because of its lucrative job nature. Nevertheless, women drew attention to the many barriers that they also need to encounter at either the macro or meso level domains to advance in the sector. This brings our attention within the micro-level aspect of women's ability to break through those barriers and accrue opportunities in the sector. For example, chapter 6 explored that promotion within organisations, has been a barrier to women's career advancement because women are unable to break through the processes of routinised behaviour of organisational habitus within the banking field, that hindered the promotional or employment opportunities they received. However, few women were able to break through some barriers when they received affluent job opportunities in the sector. In the following excerpt, I delve into such issues of the barriers that women have encountered in the sector, and how they were able to manage or break through them. Participant CB23MJJ, female Chief operating officer from a PCB said,

> *"The establishment of new or third generation modern banks have created many opportunities especially for women. There are various positions available now for women bankers. However, the promotional process is arduous. It takes a minimum of two to three years for bankers to receive promotions as per the HR structure. Both men and women are usually aware when there are internal promotions within the bank, and everybody competes for those positions. For instance, ten years back, there was an advertisement for few assistant managerial roles for different departments in one of the banks I used to work for. Three women bankers, including myself and four of my male colleagues, competed for those positions. After numerous assessments, two of my male colleagues, another woman banker and I were selected for those positions.*

> *The other female colleague who was with me later told me that she had to let go off that position as she was offered a position at a branch, which was five miles away from where she resided. Due to poor public transport and road conditions within the capital city, it was inconvenient for her to travel almost three hours each way to commute to that branch. Afterwards, I asked her if she could swap with another banker to a branch closer to her place; she said she asked the recruitment manager, but they did not let her*

> *change. She later was not offered the promotion and she had to be in the same senior officer role for eight months until she got a better job at another bank. My female colleague did not challenge or say anything to the hiring manager. She accepted that she will not receive the promotion due to the relocation issue and that the organisation did not support her on this matter. I think she was deliberately put through that position."*

The above excerpt determines the lack of support the women banker received from her organisation to provide her with adequate support to facilitate her promotion. According to Kabeer (2005), in her research, she mentioned that individuals need to be provided with a variety of alternatives to be able to make the right career choice. If the woman candidate were provided with more flexible alternatives rather than being forced to relinquish the opportunity, than it would not have hindered her promotional process. Such organisational methods support the repeating of the habitual (ritualised) behaviour (habitus) at work, in which men are offered higher career options while women's prospects are limited. This results in an unequal distribution of career opportunities between the sexes. What can be determined here is that the woman candidate did not have the efficacy to conduct agency or negotiate to receive the promotion she deserved. Such a notion of an individual's capacity to make strategic choices and conduct agency is seen to be hindered by institutional bias if the organisations they work for do not provide any support for employees (Kabeer, 2005). In Chapter 6, inadequate organisational facilities, such as transportation, have been identified as one of the imperative barriers to the advancement of women's careers in the banking sector, which has been reiterated in the excerpt above.

The narrative suggests that the woman banker was required to accrue adequate capital (such as cultural, social, economic, and symbolic capital) to achieve their desired position and overcome the challenges faced in the promotional process. As a result of this, the preceding finding demonstrated that woman bankers are susceptible to symbolic violence as they struggle to achieve what they deserve. The man, who was in charge and had the power of the recruitment process did not provide her with alternate options that would have boost her career. Instead, the job was given to a male candidate who fits in comfortably and do not ask for additional requirements, which the woman candidate did. This narrative was useful to determine the lack of power women in banking possess and their inability negotiate for their rights, which will be examined in more detail in the next section.

7.4 Women's agency and negotiation power

It was narrated by a significant number of participants who took part in this study that women working in this sector are unable to negotiate for their rights to advance up the corporate hierarchy. As was seen in the excerpt provided by Participant CB23MJJ, when a female co-worker of Participant CB23MJJ mentioned that she would like to switch to a more convenient location, the job offer that was initially made was taken away and given to a male candidate who did not make such demands. Women frequently find themselves in precarious situations, such as the one illustrated in the preceding narrative, in which the candidate had no choice but to turn down the promotional offer. Taking stock from that narrative, I questioned other women participants about the reasons why women are unable to negotiate for their rights inside the banking field. On that note, Participant TB03HA, AMD said,

> *"Women fear speaking out in these male dominant banks. They firstly fear that as women we will not get what we want. We will be told to adjust. It happened to me, I wanted to go for some external training in the early years of my career. My male boss told me no not now because it's the end of the financial year, there is lots of work, how can I go for training now. I could not negotiate or ask him anymore because I know I will not get the opportunity and possibly lose my job.'*

The above excerpt has recounted instances in which woman are unable to successfully negotiate for themselves for further training or development that would help them advance to significant positions. The participant felt prevented from her rights and feared of losing her position, if she pursued her male boss further to give her the training opportunity. This narrative proof that women bankers are unable to negotiate for their rights that impacted their ability to take up opportunities that would facilitate their advancement in the sector. The following results identify the reasons why women bankers are unable to negotiate with their male colleagues within the banking sector. These findings also highlight the difficulties that women face in terms of the lack of power they possess compared to the male senior managers within the sector. Participant TB07SAL, VP of a PCB said,

> *"Us women are not permitted to approach the men who are on the throne and ask them a question. It is okay for a male worker to approach their supervisor and request a wage increase, but when a female worker does the same thing, it is frowned upon. When I requested for a promotion and a salary rise at my former job, my male boss questioned my motives for*

making the request. Even though it was not the appropriate time for evaluation, I was unexpectedly requested to participate in a panel interview among other senior managers to be considered for promotion. They queried me on several different reasons why they ought to promote me, and the next question they asked was about the length of time I plan to continue working for the bank. They persisted in questioning, "What if I quit the organisation when I find a better opportunity immediately after the promotion? They also wanted me to sign a three-year work agreement, during which time I would be prohibited from leaving the organisation. Even after going through all of that, I was not given the promotion, so I left that bank. It seems that when women want something, we are considered either too demanding or unadaptable to the given situation. Afterwards, I moved to this bank, which has provided me with better opportunities."

According to the narrative, it can be determined that when a woman exercise agency and try to negotiate for their rights, their voice continues to be misrecognised as they do not possess the same position of power to her male colleagues (Idahosa, 2019). It is evident throughout this study that the power holders have adequate capital, more independence as well as the ability to effect organisational change. According to Bourdieu (1986), power and capital are used interchangeably. He proposed that the accumulation of all capital affords individuals the opportunity for authority or power over other people within the macro social field. As a result, it seems that senior male managers in this research wield greater control over their counterparts, who are mostly women working in subordinate roles. The above excerpt indicated that male senior supervisors have the view that when women ask for anything, it is a show of women being too demanding and unadaptable to the circumstances. It has been corroborated by a woman participant below that women are expected to perform similarly to a man in order to be able to exercise agency, negotiate and achieve higher positions. CB19FH, women SVP of a PCB stated that,

"It is as simple as black or white: either you seize the job opportunity, or you do not. Us women were never given the opportunity to choose a more flexible working arrangement. I have heard HR professionals say that the process is the same for everyone. You're either going to take up the work or you're not going to do the job; either way, there will always be someone else to take your position. When women start wanting more from the job offered to them, they are considered demanding.

As a woman, you need to take whatever it is that is being provided to you. This is how I was able to rise to positions on par with those held by men.

Men can adjust to any situation. It is imperative that I think and behave in a masculine manner and not ask for additional support from the organisation. I acted accordingly, I went to client dinners with the guys, went on branch visits to remote places, and worked long hours since the bank requested me to do all those things, just like my male co-workers."

The excerpt validates that women are held to the same standards of performance as their male co-workers. It defined that she was able to perform agency and act like a man to break through the barriers and play by the rules of the game that are mostly set out by men in higher positions. She mentioned that she did everything according to how the bank wanted her to perform. Despite the barriers that may have come along, she needed to act like a man and to prove her equal worth. It was possible to infer from her statement, that for women in the banking sector to achieve success in their careers they need to adhere to the rules within the field and cannot request any special facilities. It can be determined here that the dominant group of men in senior managers maintains the 'doxa'- the rules of the game.

It can be determined that women can be successful in banks, when they act in the similar way to how men do, and by adhering to the 'doxa'. It can be inferred from the narrative that women can perform agency and advance in the banking field when they perform according to men. Nevertheless, in most instances, women face barriers when they attempt to negotiate for themselves and exercise agency. They also encounter barriers when they negotiate not just within organisations, but also within their household. The following excerpt provides some perspective on such barriers at home, because of their aspirations to advance their careers. Participant PB24MA said,

"I am a lady who has been divorced, and my ex-husband and I have achieved a great deal of success in the financial sector. After the divorce was finalised, he sought employment elsewhere. He always had this competition with me because I was doing much better than him, and he could not accept that. He warned me not to take the opportunity, and if I did so, he threatened to end our marriage. He said that he is embarrassed by the fact that his wife will have a more advantageous employment position than he will. Since I accepted the position, we ended up getting a divorce."

The above excerpt demonstrates that when a woman exercise agency and makes a choice for herself, she had to pay a price for the success she achieved. She and her husband ended up getting divorced because she chose to pursue her career in her own way. The excerpt highlighted how women are suppressed not just in organisations but also at homes, when they want to pursue a fulfilling career.

While leading a focus group session with a group consisting entirely of women bankers at a PCB, it was discovered that women often need to get permission from their spouses and other members of their families to pursue a career. Spouses and in-laws of married women expect them to devote more time at home, especially after the birth of their children, many of these women are pressured to give up their employment. According to a group of women bankers in Bangladesh, men in Bangladesh’s society think they could affect the choices a woman makes over her life.

Furthermore, in patriarchal households, it is customary for women to consult with their male relatives on their professional trajectories and life decisions. Women bankers also mentioned instances where their women colleagues left their banking positions to care for other family members owing to a lack of support from their male counterparts in the banking sector. This prevents women from being able to speak their minds or stand up for themselves. Hence, women bankers unable to speak up or voice their concern can be seen as a component of agency. Raising a voice, negotiating for their rights and the ability to exercise agency can be defined as the ability to convey both tactical needs and long-term goals at their home as well as the public realms, individually and collectively (Gammage, et.al., 2016, p. 6). However, 'voice' takes more than the capacity to speak for change to occur; it must be heard, evaluated, and acted upon (Gammage, et.al., 2016). Hence, no matter how much women bankers wish to voice out and negotiate for themselves, they are suppressed as they are deemed out of place in male-dominated workplaces (Bourdieu and Wacquant, 1992).

It was emphasised by married women bankers that they face more barriers if they do not have a supportive spouse. This was observed in the previous narrative, where husbands divorce their wife if they go against their husband's preferences and seek greater career opportunities. Throughout these findings, it was abundantly clear that macro-social gendered attitudes against women function as a barrier for women to speak their minds, exercise individual agency, and make autonomous career choices. Women bankers believed that to avoid many such barriers, they needed to strengthen the sense of solidarity and empowerment amongst women, in addition to expanding their professional network inside the business. This implication is narrated below from the findings of the study.

7.5 Influence of women role model

Having strong female connections and female role models within the banking sector is a crucial factor for female growth and for women to feel empowered inside the banking sector of Bangladesh. People are considered as role models, whose life and actions have an impact on another individual (Quimby & Desantis, 2006). People tend to depend on or seek out role models within their area of work, who are immediately recognisable to them, and who would reflect comparable features, such as ethnicity and gender (Quimby & Desantis, 2006).

> *According to the findings of this study, most of the women participants believe that there should be a greater number of senior women representatives working in senior executive positions in the sector. They are of the opinion that there is a need for greater group initiative in order for them to be able to exercise agency of their rights and the ability to continue to advance in the banking field. Participant TB09MM, a mid-level manager in a PCB said that "We feel that we need to negotiate not just at the banks but also at home to get what we want. Senior managers, the majority of whom are male, need to have a better understanding of the requirements and how greater opportunities may be created for female bankers. On the other hand, men do not always comprehend the requirements that are necessary for a woman to be an employee. Therefore, there is a need for greater female representation at the top of decision-making jobs.*
>
> *Senior-level female managers need to act as role models for their female colleagues, train them, and advocate on their behalf. To bring about these kinds of shifts, there must be a significant increase in the number of women who hold decision-making and policy-making positions in the sector. They have a responsibility to serve as a voice for other women. On the other hand, some women in the sector get consumed by envy and competitiveness among themselves."*

It can be inferred from this narrative that women seek collective union among the women top managers, who would stand solidarity for all women bankers. Other women employees have also voiced their concern and said that women need to get together and be able to negotiate together for their rights. This would help them, and their peers advance smoothly within the banking sector without having to face any forms of barriers. The preceding extract determines that the women bankers in this sector do not have enough social capital in their possession. Social capital involves the relationship of mutual recognition and acquaintance that an individual acquires based on the social connections they have within a group (Duberley and Cohen, 2010). For this study, social networking is strong amongst the male bankers, which women have less access to, and women themselves do not share the same informal networking group as men. It is the root cause of the lack of unity that exists among women bankers, which in turn restricts the opportunities that women may get from one another.

The literature goes beyond the concept of individual agency to investigate how powerful women's networks might question, modify, and ultimately transcend gendered institutions of limitation. This view on tight women unity inside the workplace pertains to the research that gathering around shared aims and interests may serve to magnify the agency of women working within the sector and enhance the possibility of having impact in ways that may not be achievable for women working alone (Gammage, et.al., 2016). Therefore, a strong social network or solidarity amongst women bankers could have enabled the opportunities women receive in the sector. Other senior woman managers also mentioned about jealousy or competition between women within the sector. Participant CB21MJ, a woman DMD said,

> *"In the quest to fulfil professional career, there is, without a doubt, some envious rivalry. Not only is there a competition between men and women, but also amongst women in the sector. Well, in my experience, when I came to this DMD position, women in other banks did congratulate me and all, but when I met them in other events, one of the other female DMDs from another bank said, "Oh good to know that I have another female DMD colleague." As she was one of the first female bankers to achieve the rank of DMD, and because I followed her after she accomplished it. I did get the impression that she was being sarcastic."*

This narrative demonstrates that there is a lack of solidarity amongst senior women managers in the banking field. This has been validated by other mid-level women managers as well. Previous study conducted in a western context also found that women networks are less successful because they are not as effectively integrated inside their organisations compared to men's network (Linehan, 2001). Davidson and Cooper (1992) also suggested that although networking amongst women is a useful support system, the ties are not as strong as shared amongst the male folk. This is because it is difficult to establish a stronger women's network unless there are more women in senior managerial roles (Linehan, 2001). Women in the banking sector also shared their stories, many of which centred on the lack of support they got from their women senior managers. Participant DB12FA, a mid-level manager from a PCB said,

> *"To be fair, there are several incidents where women working in the sector are subjected to sexual harassment. At first, us women anticipate going to our senior female bosses or our female peers because we are more at ease conversing with them than we are with our male co-workers. I had a problem with harassment, and I went to speak to one of the senior women managers at my bank. Although she was not my direct boss, I went to her because I wanted to talk to a senior woman at the bank.*
>
> *She informed me, "These things can happen, why are you making a big fuss out of it?" I explained to her that I was unable to continue working with that male co-worker and that I needed to take action as a result. I also knew that she was in a similar situation to mine, that's why I turned to her for help. Nothing happened; thus, I was forced to let go, and it became clear to me that no other women would support in this matter. On the surface, it seems as if everyone cares about the issue, but, nobody does. This is because everyone aspires to be in excellent shoes of their bosses, since there are largely male bosses at the top and they are the ones who would promote you to the top."*

The participant's excerpt concludes that there are not many women role model, mentor, or solidarity amongst women, where they would collectively come together and take action against any such sexual harassment practises that creates a potential barrier for women bankers. Consequently, the participant's excerpt confirms the absence of women role model. They stated that such initiatives and policies need to be strengthened to take action against sexual harassment issues. Women network needs to be strengthened just as senior male bankers, who have the support and solidarity of board members as they all belong in the "boys club." Some of the mid-to-senior female managers for this research, who work for a few PCBs, mentioned that there are organisational initiatives to address sexual harassment issues, but such initiatives and policies need to be strengthened to address sexual harassment.

Many women working in the banking sector believed women may achieve greater levels of independence if they shared a common goal that will enable them to exercise their voice and agency more effectively. Women bankers in a focus group discussion, shared that women cannot even share a space together in their offices during lunchtime because the lunchroom is always occupied by men. They also said, women would like to limit the length of their lunch break to no more than thirty minutes, and they often choose to have a quick meal within their office desk. This is because they wish to finish their work more quickly and go back to their families and children as soon as the banking hours have ended. The female bankers discussed how important it is to create a female network and to elevate more women to top positions so that the women may support and encourage one another. Women bankers iterated in the next section that they are unable to network within the “boys' club" because they do not fit within the group's category, which highlights the need for women to have an independent group or network.

7.6 Women’s reputation to fit in the ‘boys club’.

Earlier the findings in chapter five highlighted that networking is an essential part for bankers in order to advance in their careers. Relationship building is essential for success in the banking sector, whether it be with stakeholders, customers, peers, or superiors. According to Bourdieu's (1986) theory of social capital, networking may help members of an informal group to get access to employment opportunities that may otherwise be difficult to obtain. According to the findings of the study, for women to successfully network inside the "all-boys" network, they must first overcome many societal barriers as defined in chapter five. There are a large number of male bankers, senior managers, and clients in the networking group. Women have restricted access to these types of social networks. It is not possible for female bankers to become members of this network as they are lower in numbers compared to the number of men in the group. At the same time, it is expected of women bankers to maintain their reputation and not share a friendly networking space with their male colleagues.

According to a focus group discussion, few women participants informed that it is vital for all bankers to participate in networking activities to build strong connections with their colleagues, senior management, and clients, which will assist them to enhance their relationships with their male colleagues and also within their career. It is required for bankers to have good interpersonal skills to develop a favourable relationship with their consumers, which would boost the organisation's revenues as they work directly with customers. This is beneficial for the bankers since senior managers see them taking more proactive roles, which will boost their chances of getting their desired employment. On the contrary, women are either not allowed to network inside the "all boys" network or are criticised for trying to fit in the men’s club. However, for women it becomes difficult for them to fit in the group due to the pervasive social obligations, where women’s reputation is at stake when they are seen amongst a bigger group of networks of men. Participant DB13SSA confirmed such a view by saying,

> *“As women, we are not able to network in the same way that men do. Us women only have the opportunity to have meetings once a year, on International Women's Day, to raise awareness together, have some fun, and obtain media attention; other than that, we do not get the chance to get together informally as often as the men are able to outside of the workplace. This is because after office hours, we cannot go and mingle amongst the men. It is not decent for women to do so. In society women will be critiqued if they are seen hanging out with men. People will see us outside with my male colleagues or inside the bank, people will talk about us and say awful things for trying to fit in with the men. This is very unfortunate for us women as networking are important for this career.”*

Much of the time, women who work in the banking sector are only able to have formal get-togethers with their stakeholders at bank-related events, and never in a more casual environment. Most women participants said that informal networking events often take place outside of regular office hours, which is when the majority of male participants get to socialise with their colleagues, stakeholders, or customers. However, due to women’s morality, they are unable to mingle casually with the men. This is because it is socially unacceptable for women bankers to be seen with their male co-workers or male clients outside of normal business hours. At the same time, women run the risk of experiencing backlash or negative behaviour from family members like their husbands if it is seen that they are socialising with male co-workers, customers, or senior managers. Participant from a PCB talked about this issue, and she said,

> *“When I am a married woman, it is tough for me to go out to an office party with my male co-workers or go out to dinner with the clients. My spouse does not approve of it. He does not comprehend the need for me to cultivate professional relationships with my fellow colleagues or customers. Bangladeshi men struggle with trust issues and are very protective of the women in their lives. Every time one of my male co-workers, customers, or members of senior management has a party, I am forced to decline their invitations since I am unable to go. Because of this, the male bankers*

> *themselves do not involve their female co-workers any more in their get together."*

Women in the banking sector have additional barriers to networking beyond those imposed by their families. The women participants mentioned that despite the restrictions imposed by husbands or family members, their reputations are more likely to be tarnished if they are seen as being too friendly to their male colleagues or to their customers. These accounts by women suggested that women are unable to exercise their personal agency to fit in the 'boys club' or have their own networking group. A gendered distinction is seen here based on how men and women are ought to behave in a heterosexual model, both as individuals and in relation to one another, when it comes to networking (Fenech, et.al., 2022). However, one of the accounts of a woman participant shared her ability to exercise agency and break through such barriers in networking. During her interview, participant HS05TB, who has been employed by an FCB for nearly 20 years, was very forthright and stated that she needed to act and network with the men in the banking sector in order to be able to make her way up in her banking career. She continued by saying,

> *"During breaks, I was out there with the men eating lunch and smoking cigarettes. Since I am not married and do not care what other people think of me, I could do so. Building relationships with other men is essential to succeed in this sector, it is necessary to act like a male to work here. You must understand the masculine mentality of your customers, as well as that of your colleagues and superiors. When you understand their system, it is necessary to behave in a manner that is to their liking in order to rise to prominence. There aren't many ladies who can pull it off. If generally women did mingle like I did, their reputation would be tarnished."*

The above narrative demonstrates that the only way few senior women managers were able to gain access to higher positions was through their ability to act in a manner that was comparable to how the men act in the sector. Few of the senior women bankers were able to be part of the networking trend, where they contribute to this homosociality at work, that determined their ability to receive social capital, which is valued in career advancement. However, not all married women bankers were this successful within the homosocial networks. Women's reputations are tarnished when they are seen in public with any other male co-workers, friends, superiors, or customers. On another note, single women bankers indicated that even if they desire to network with their male co-workers or customers while retaining their professionalism, the male co-workers take it to a different context. The statement made by one unmarried woman manager from an FCB, said,

> *"When you have a close connection with a male co-worker, they expect to be involved in a marital relationship. When these men behave in this manner, we cannot develop a professional network with them. The working environment becomes toxic."*

For all of the barriers married or unmarried women bankers encounter during the networking process. Men gathered adequate social capital as a group and can network after work hours or in other informal circumstances, which unfortunately women cannot always be a part of. Some of the participants who took part in the study indicated that since they had duties at home, they did not have as much opportunity as they would want to socialise with their co-workers or customers. Such limitations were almost exclusively imposed on married women and mothers. Alongside, not being part of the homosocial groups not only hinders their work opportunities, but when they are a part of it, their reputation also gets tarnished.

7.7 Conclusion

Advancing from the findings on macro-social and meso-organisational barriers in chapters five and six, this chapter provided an overview of some of the barriers that women in Bangladesh experience when they seek to exercise their own agency to break work related barriers in the banking sector. It has been noted that women in the banking sector want to be able to exercise agency, make important life decisions without fear of any negative ramifications as a result of the choices they make in order to pursue a fulfilling career. However, the findings revealed that such decisions could not be made by them alone and required them to include and inform their family members in these decisions.

Alternately, many women who have reached senior management have mentioned that they were able to climb up to senior positions by acting in accordance with men. They tried to network effectively with their male colleagues, management, or clientele, which is required to create a good rapport and to advance in the sector. However, most of the women participants admitted that they are unable to defend themselves against the dominance of men both at work and at home. As a result, they are unable to engage in many banking-related activities that would help them improve their chances of achieving powerful positions within the sector. It was evident in all three empirical chapters, that the findings pertained to determine the macro, meso and micro level barriers that combinedly hinders Bangladeshi women's banking career. The next chapter discusses these main findings and its significance to this study.

Chapter 8 Discussion on barriers to Bangladeshi women bankers' career

8.1 Introduction

This chapter summarises the significance of the key findings of this study. The findings were generated by conducting in-depth interviews and focus group discussions to identify the dearth of women bankers' representation at mid to top level managerial positions. Narratives from both men and women bankers was suitable to answer the main research question on the reasons to the underrepresentation of women banker at top-level positions. The word 'barrier' has been used metaphorically throughout this thesis that answered the second question, which was on the different levels of barriers women face to climb up to top positions. The aim of using 'barriers' was to move away from the predominant metaphors, such as 'glass ceiling' or 'glass cliff' as these metaphors could not assemble the holistic view towards women's underrepresentation within the Bangladeshi banking sector. I took inspiration from Diehl and Dzubinsky's (2016) framework in Figure 1.2 for the definitions on the potential barriers. Additionally, as demonstrated in Figure 1.1, the relational framework by Syed and Ozbilgin (2009) defined the different levels, which includes the macro-societal, meso-organisational and micro-individual level, provided a multi-level perspective on how barriers engender and impede women's career. Re-evaluating the definitions (Diehl and Dzubinsky, 2016) and the relational framework (Syed and Ozbilgin, 2009), I provide a modified conceptual framework, that generated the relevant themes of this study as shown in figure 8.1 below.

	Barrier name	Definition	Themes generated from this research
Societal	Gender stereotypes	Relatively fixed and oversimplified generalisations about women	- Patriarchal gendered norms - Unequal power distribution between men and women in a Bangladeshi society - Societal barriers to women's

			networking opportunities - Societal barriers on working mothers
Organisational	Discrimination	Subtle or overt discrimination or discouragement due to gender.	- Women's lower representation at mid to senior managerial positions.
	Lack of sponsorship	Lack of sponsor who recognises a woman's capacity and recommends her for a leadership position.	- Women's employment opportunities at mid to senior managerial positions.
	Lack of support	Withholding or removal of organisational resources needed to accomplish the job.	- Gender inequality in the promotional process. - Lack of HR facilities for women
	Male gatekeeping	Controlling if women have access to leadership positions or at which level.	- Gender inequality in the employment process
	Male organisational culture	Overwhelmingly male organisational culture and norms	- Favouritism in the employment process.
Individual	Conscious unconscious	Deliberate choice not to notice, be affected by, or challenge the role gender plays in the workplace.	- women bankers able to break barriers in the sector. - Women's ability to negotiate for their career choice.
	Work-life conflict	Challenges balancing professional responsibilities with personal or family responsibilities.	- Women's agency to pursue a fulfilling banking career.

Figure 8. 1: Conceptual framework and relevant themes generated from the study.

In the next section, I elaborate the significance of implementing the relational framework to this study and identify the complex web of interrelated factors of the macro-social, meso-organisational, and micro-individual level barriers that determined women bankers' underrepresentation at top managerial positions. The subsequent sections of this chapter provide detail discussion on the findings from the macro, meso and micro level barriers.

8.1.1 Significance of the relational framework

The findings revealed that barriers could emerge from macro, meso, and micro levels that are intertwined and hinders women bankers' career advancement in the banking sector. It can be argued in this study that the mainstream, single-level conceptualisation did not provide a detailed analysis to study the barriers women bankers face, for which a multi-level perspective was necessary. This was useful as the barriers identified in this study have emerged as a combination of the social, cultural, individual, and organisational processes. To fully grasp how these three levels of barriers interrelate and combinedly create barriers for women bankers in Bangladesh, I sought inspiration from Syed and Ozbilgin's (2009) relational framework to provide understanding and a basis for discussion of the intertwining factors between each of the levels.

For this study, I have taken stock from relevant research that has been conducted to study the multi-level phenomenon of women's career, which included understanding the multi-level influences of promoting women as MD at investment banks in the UK(Pryce & Sealy, 2013), the organisational, individual, and social factors that influence women's career in the Bahraini banking sector (Alhalwachi & Mordi, 2022) or the multilevel analysis of corporate elites in Pakistani and Turkish corporations (Ali & Syed, 2017; Yamak, et.al, 2016).

As there has been a dearth of study related to women's career in Bangladesh, I applied the multilevel relational approach along with appropriate theories to understand the barriers to women's underrepresentation in the banking sector of Bangladesh. This research identified that Bourdieu's theoretical framework has been suitable to capture the dimensions of the relational approach using the theory of field, habitus, capital along with the concept of symbolic power, domination, and violence. Therefore, the findings discuss below will provide a holistic approach to bridge the divide between the macro, meso, and micro levels and develop on

Bourdieu's theory and concepts. This will be useful to demonstrate how all the levels of barriers have contributed towards women bankers' career impediment.

Using the framework, at first the macro-level barriers have been identified in this research by determining the pervasive social norms that forms gendered differences at the wider social field. It also determined how power inequalities are formed between men and women within the social field. it also identified the socially constructed differences between men and women determine suitable work roles within social and organisational field. Henceforth, the meso-level organisational barriers have been researched through the gendered differences within the social field. Additionally, the routine behaviour in organisational practises and HR policies within the Bangladeshi banking sector are considered part of meso-organisational level that contributed to hinder women's banking career. The micro-individual level discusses the resources, the capital or agency female bankers possess to make strategic choices towards their banking career. The following sections provide detailed summary from the themes generated through the narrative analysis of the significance of the findings within each of the macro, meso and micro levels.

8.2 Macro-level analysis

8.2.1 Gender inequality interrelated in macro-social field

Implementing Bourdieu's theory of field in the macro-level analysis enhanced our understanding that a social field can consist of both society and organisations (Bourdieu and Wacquant, 1992). Therefore, developing on Bourdieu's theory, the findings of this study emphasise that barriers towards women's underrepresentation can engender from the wider social field. Bangladeshi society as part of the wider social field, where individual's lives are shaped within the field. Hence gender has been considered as a prominent factor of the social field as gendered processes or differences are created within the field. The findings in the macro-level analysis found that the social barriers that impede women's advancement in the banking sector are contributed by a complex interplay of gender inequality issues that shapes the social structures, power relations, and the presence of a prominent patriarchal society in Bangladesh.

All these social structures create barriers for Bangladeshi women to advance within their banking career and to embrace top-level managerial positions. It has been identified in this study, that the assumptions were created through understanding the gendered processes of responsibilities between men and women, along with the cultural and social aspects. For example, the initial macro-social barriers indicated that prevalent socially established gendered differences are created between men and women, where men are considered as the main breadwinners of a family within the Bangladeshi society. The conventional gender roles between men and women in Bangladesh encourage the idea that women are suitable for household responsibilities than pursuing a successful career in the banking sector. Prior research by Metcalfe (2011) echoes to these findings, where barriers to women's progress in the Gulf countries are processed by masculine cultural attitudes against women as it is assumed that a woman must marry early, contribute to the family as a homemaker; while the household will be headed by a man and will provide financial support to his family.

The male bankers who participated in this study confirmed that, in contrast to women, they are not channelled by such societal and cultural restrictions to prioritise or take part in the obligations or chores that are associated at home. The male bankers all agreed that they could rigorously cultivate their abilities, get support from their families, and obtain sufficient experience and training from their banks, all of which contributed to the success of their banking careers. Further analysis of the findings revealed that within the context of Bangladeshi society, men are not only able but also expected to pursue rewarding careers in banking, as well as to amass sufficient levels of experience, training, and higher education, all of which provide them the opportunity to rise to influential organisational positions.

Such taken for granted assumptions are accepted within the society, leads to the formation of social norms, cultural and social structures that contribute to gender-based and power-based inequalities between men and women in Bangladesh. Drawing on Bourdieu's theory, individuals within a field, possess certain capital to establish their position in the field (Emirbayer and Johnson, 2008). This study identified that Bangladeshi men possess a higher social position within the Bangladeshi society, where they are considered suitable for work and to be the main breadwinner of the family. However, the same does not apply for Bangladeshi women, and their position within the society is much lower to men.

The gendered inequalities and social positioning variations that exist between men and women bankers in Bangladeshi society provide early challenges for women bankers to overcome barriers in the banking sector. This research identified that the gendered social norms created in the wider society allow the fostering of continual stereotyping against Bangladeshi women, especially when they want to reach powerful positions. From Bourdieu's (2005) theory, the resources an individual possesses is determined by the amount of capital that individual holds within the field. It can be determined from the findings that through this process of capital accumulation, power inequalities are created between men and women within the field, and Bangladeshi women has less acquisition of these resources compared to men, that would help them elevate their position within the social field. In the next section I discuss in details women's capital accumulation within the Bangladeshi society.

8.2.2 Capital accumulation and unequal power relation

It has been identified from the findings of this study is that gender inequalities are formed through the existence of power inequalities that exists between men and women within a social field. Previous research suggested that the power inequalities are formed depending on the accumulation the resources individuals possess within a field (Joy, et.al., 2018). To investigate how the power relations interplay within a field, Bourdieu's (2005) concept of capital has been used here to define it as the resources individuals possess to dominate individuals within the field. As Bourdieu (1990) define it, "capital does not exist and function except in relation to a field" (Bourdieu & Wacquant, 1992, p.101). These "capitals" are a combination of the social, cultural, and economic capital an individual possesses and that accumulates as an individual's symbolic capital.

According to Bourdieu and Wacquant (1992), capital is considered as part of the field as it is the socially constructed asset an individual possess. Within the macro-social findings, what can be inferred is that Bangladeshi men possess higher cultural capital more than Bangladeshi women, that gives rise to power inequalities between men and women within the society. Cultural capital consists of all the inherited family title or credentials individual receive (Bourdieu, 1986). Such mobilization of cultural capital in appropriate ways helps individuals to gain power within the wider society.

The findings of this study revealed that Bangladeshi men possess more cultural capital than Bangladeshi women, which they inherit within the household domain and in the society. Bangladeshi men's superiority at home underpins to the formation of unequal power relation, the cultural capital they possess and where gendered roles are defined. They are encouraged and considered as the main bread earner of the family compared to women's roles which are confined within the household domain. The findings within the macro-social domain revealed that gendered role sits as a cornerstone of the unequal power relations that are created between Bangladeshi men and women within the family domain. Considering the home as the source from where power inequalities are generated proves that women's lower representation begins at home. Through such foundations from where power inequalities are formed at home, this becomes a socially produced barrier for women within the wider society. Such existence of gender inequality within the family is termed as private patriarchy, where power inequalities are transferred to the wider patriarchal society (Metcalfe and Rees, 2004). The gendered assumptions and processes that are created within the Bangladeshi society, therefore creates the initial base from where unequal power relations are created. This is because Bangladeshi women's social positioning within the Bangladeshi has not yet elevated that contributes towards creating lasting barriers within their workplaces. More on the impact of how the patriarchal social and gendered norms in the macro-social level, contributes to hinder women's career are discussed in the next section.

8.2.3 Patriarchal social norms

The study has identified that Bangladeshi women's positioning within a social and organisational setting is determined by the patriarchal values and cognitive structures of gender that determine the resources or structures they possess within the social field. Both men and women bankers mentioned that patriarchal values within Bangladeshi society authorise socially prescribed roles for women, which has been emphasised so far to be a homemaker, rather than their acquiring top-level managerial positions in an organisation. A few top-level women managers during the interview mentioned that even though they became successful in their banking career, they were expected to prioritise their domestic responsibilities.

The women bankers further added that many of their female colleagues had to sacrifice their banking careers as they were unable to strike a proper balance between their work and domestic responsibilities. The participants mentioned that women feel overburdened by the patriarchal values within Bangladeshi society as they are expected to fulfil their responsibilities at home better than at work. As a result, many women sacrificed their career and were unable to rise up to potential top-level positions in the banking sector. Hence, there are less women and more men at top level positions in the banking field. The men also talked about how patriarchal values in Bangladeshi society make it hard for women to reach their full potential and have successful careers. Similar studies in Middle Eastern countries have also identified that social, cultural, patriarchal, and family-related issues act as barriers against women advancing in their careers (Metcalfe, 2007). It can be determined that patriarchal values are central to this study as they enable gender inequality in the banking field.

Both men and women bankers also mentioned that the male stakeholders of the banking sector uphold these patriarchal values and limit women's opportunities to reach powerful positions. The excerpts from the research participants confirmed that other social agents, such as the banks' customers, play an influential role in who they prefer to see in top managerial positions. The customers of the banks are mostly men, who prefer to do business with male bankers because they believe that men are more experienced in the sector than women. The participants acknowledged that customers are one of the most influential stakeholders. The goal of every bank is to ensure they keep their customers satisfied and fulfilled. It can be determined from these findings, that within a social field that can include, the Bangladeshi society, all the banks, their shareholders, their customers, governmental bodies, etc., have influence to dominate the activities within the field (Bourdieu and Wacquant, 1992).

As a result, participants also added that other stakeholders, such as shareholders and hiring managers of the banks are dominant parties within the society. They contribute to management's decision to hire male bankers, who would be able to build long-term relationships with customers and generate more benefit or profit for the organisation. The socially constructed gendered perception of female bankers' compatibility creates barriers for women to advance in their career. So, it can be said that stakeholders are the social agents who can encourage the behaviours that are wanted and have control over the resources in the field, where people's ideas about women's responsibilities within the society affect their opportunities of getting into positions of power. As a result, women's distinct gendered roles and differences in a conservative patriarchal society limits them from the opportunities they receive within the banking field mostly.

Due to the gendered views against women, the findings revealed that women are considered incompatible to take up certain responsibilities and opportunities with the banking field. Men are being considered as the main breadwinner of the family recognise them to be the 'ideal worker' within the banking field. Hence certain job opportunities within the sector, for instance working at rural banking locations at a top-managerial level is considered suitable for men. Joan Acker's (2009) theory has been useful towards understanding gender inequalities in the banking sector based on the concept of an "ideal worker". It has been identified in this study that male bankers are 'ideal' as they can work for long hours, arrange their outside responsibilities around paid work, and can relocate and travel, which has been identified in most analysis related to Joan Acker's gendered substructure (Dye & Mills, 2012).

The 'ideal worker' concept has been useful for this study as it justifies that family and caregiving responsibilities are associate to women (Benschop et al., 2013). Hence women bankers cannot take advantage of many banks related opportunities and leave their family responsibilities to relocate for their job. As a result, the barriers women bankers encounter within the organisational level that hinders their career growth, are set out through such macro-social views and structures towards women's distinct roles and responsibilities that are defined within the society. The following section discusses in more details how the macro-level barriers to female banker's career advancement is congregated within the meso-level organisational field, to bridge between the macro and meso level, which has been the main purpose of using the relational framework in this study.

8.3 Meso-level barriers

8.3.1 Organisational habitus in the banking field

The findings revealed that the socially constructed norms of a banking job are more suited for male bankers than female bankers as they are considered as 'ideal bankers'. The earlier sections discuss that the relatively higher social positioning gives male bankers the advantage of being considered for a superior position rather than female bankers. On the contrary, female bankers' responsibilities are confined at home. Even though few women are flourishing in the banking sector, their responsibilities within the domestic realm outstrip the opportunities of having a fulfilling banking career. In this section, we discuss the findings of the barriers identified by the respondents as those which female bankers face from their organisations.

According to Syed & Ozbilgin's (2009) relational framework, it suggests that the macro-level structures influence the routines that are practised within organisations that affects gender equality. Hence one of the key contributions discussed in this study, the barriers discussed at the macro level create barriers for women within the society that are practised in meso-organisational policies and practices. For instance, the socially constructed gendered assumptions against Bangladeshi women within the Bangladeshi society, hinders the opportunities they receive within their banking career. This can be linked to Bourdieu's (1984) theory of habitus, which is present within the banking field as the behaviour individuals acquire is through acting within the society, which is internalised in the practises within the organisations. As mentioned by Duberley and Cohen (2010), habitus is the dispositions, reflexes and forms of behaviour people acquire through acting the similar manner in society. It reflects on the different positions people have within the society, that can depend on how they are brought up within the society how society produce itself (Duberley and Cohen, 2010). Therefore, reflecting on Bourdieu's theory, where the field structures the habitus, and habitus tend to reproduce relation of domination within the field (Bourdieu and Wacquant, 1992).

The theory of organisational habitus is extant within the banking field. Women bankers highlighted that they faced many challenges at the meso-organisational level in recruitment, selection, or interviewing. The study identified that during interviews for the recruitment process, the interviewers, who were mostly male senior bankers, probed female candidates with gender-stereotyped questions. These questions were related to the female candidate's ability to pursue a successful banking career, along with asking personal questions about marriage, children, and balancing personal life with career goals. The dominant group of male bankers who have recruiting authority produces the organisational practises that are deemed suitable to them, which is based on their socially structured beliefs on women's abilities.

As stated in the macro-level barriers, pervasive assumptions about Bangladeshi women abilities and the patriarchal social norms force women to prioritise domestic responsibilities over pursuing a fulfilling career. Hence a pattern of such macro-social pervasive assumptions against women are internalised according to the assumptions in the recruitment processes within the banking field. What has been observed in this study is that those interviews were conducted mainly by male senior managers, who have pervasive assumptions on women's responsibilities at home, and do not refrain from asking personal questions of women regarding managing work and private life. The findings revealed that such organisational processes that is part of the socially constructed assumptions on women's household responsibility, hinders women bankers to advance in the sector as it restricts the opportunities they receive in organisations.

On the contrary, the findings identified that men do not face similar questions during the organisational recruitment stage, and men have better opportunities to employment than women. The findings demonstrated a routinised practise, where recruitment managers are mostly men in the Bangladesh banking sector, who are swift to hire more men as men are not obliged to household responsibilities. Following up on Bourdieu's theory, these meso-level barriers determine the naturalised and internalised processes of men's domination of the banking field, where the rules of the game or the masculine formation of 'doxa' exists (Corsun and Costen, 2001).

In line with previous research, male domination in senior roles of leadership is underpinned and maintained through such masculine culture, including male networking that reinforces the status quo (Coleman, 2020). Male bankers have been privileged to network effectively with their colleagues as most of these networking or social groups are occupied by men. Alongside networking, the participants mentioned that they have been subjected to the distinction within recruitment or promotional practise by "favouritism", where both men and women face the same barrier towards their career progression, but they have differing experiences of how this is seen in evaluation. As seen in Chapter 6 (section 6.3.1), literature on "favouritism" has been defined as part of the recruitment, selection, and appraisal process where hiring managers would prefer candidates whom they would like to see in certain positions in the bank. It can be related through these findings that the deep-rooted gendered difference within the field structures the organisational habitus (Bourdieu, 1986).

Hereon, the struggles within the field for women to receive promotion or other organisational level benefits are hindered as they are unable to play by the 'rules of the game' which are internalised within the organisational habitus. In line with previous research, it can be determined that organisational habitus does tend to reproduce relation of domination as can be seen within the banking field (Idahosa, 2019). Other than such reproduction and internalisation of organisational habitus, that deplete the opportunities women receive within the banking field, they also encounter barriers from ineffective HR policies, as the next section goes on to discuss.

8.3.2 Implication of HR policies in the banking sector

According to Metcalfe (2007), HRM policies in organisations are also designed through the relation of the sociocultural context within which organisations reside. However, through the views of macro-social context, gender inequalities can also arise from formalised HRM practises (Acker, 2009). For instance, the findings revealed that the banking sector does not have effective HRM policies and practises that would provide better opportunities for women bankers. Throughout this research, the findings stated that male bankers mostly occupy powerful positions within the banking organisational field. Hence, policy making is in the hands of the occupants at the top managerial level, who are mostly male bankers and they do not have adequate knowledge of producing female friendly policies that would benefit the women in the sector.

The findings inferred that these male bankers at top positions are part of the wider society, where their gendered perceptions on women are produced within the organisational processes. Participants stated that establishing stronger HRM policies and implementing them within the sector would benefit women in pursuing a rewarding career. However, men's socially constructed gendered perceptions towards women's career limits the strong implementation of HRM policies that could facilitate women's career advancement. For instance, a few initiatives such as paid maternity leaves and equal pay scale are in place to aid in a female banker's career, there are still many internalised HRM practices within the banking field that hinders women's career.

Initiatives have been taken by Bangladesh Bank to ensure that paid maternity leave of six years is mandated for female bankers as seen in the contextual chapter 3 (Dhaka Tribune, 2020). However, women bankers emphasised that they face challenges within organisations after they return to work from maternity leave. Women bankers have mentioned in many instances that they were struck with unethical appraisal practice, where they did not receive promotion after becoming a mother, as their ability to dedicate themselves to greater workload or take up responsibility in a powerful position was questioned by their senior male managers. This is because the male senior managers were under the perception that working mothers may not be the best candidate for organisational promotion process. Empirical evidence supports this notion, where it has been identified that working mothers, after they return to work, are socially devalued that impeded their career (Jones et al., 2022).

This study investigated how such pervasive social norms define working mothers as being better suited to their role as caregivers, limiting their opportunities to advance up the corporate ladder. During post-birth promotions and appraisals, female bankers felt covert discrimination in the process as they were identified to be less desirable for senior positions. Research confirmed that post-birth motherhood tends to be viewed as a stigma and, due to its lack of physical manifestation, it is considered a form of covert barrier towards those women who want to advance in their career (Jones, et al., 2022). Working mothers of this study belief that they were neglected from such support as they did not receive them from their male senior colleagues who oversee establishing HRM policies.

Hence, maintaining a flexible work environment and providing more facilities and opportunities that would aid women in succeeding in both their family and work lives should be the approach for every organisation to retain female employees (Ali & Syed, 2017). There are inadequate childcare or transport facilities within the banking sector that would aid women to sustain a proper work-life balance. The women bankers added that Bangladeshi working mothers find it difficult to arrange for proper childcare at home if there is no support from family members. They desire adequate support and facilities from their organisations, which none of the banks currently have. Consequently, many female bankers have sacrificed their banking career to attend to childcare responsibilities. Generally, research has confirmed that working mothers exit from their workplace due to childcare costs and availability; the social norms that define their primary responsibilities are towards their children and exiting paid work on their own will (Cahusac & Kanji, 2014). Therefore, the opportunities for female bankers in Bangladesh become less when they become mothers. However, regardless of whether female bankers' status changes as a mother or not, they are still prone to many other barriers. For instance, female bankers hardly receive any training for their professional development in the sector.

In the banking sector, training and development are crucial towards a successful career. Without proper training in leadership skills, critical decision-making, and negotiation skills, it becomes difficult for bankers to reach up the ladder in such a competitive sector. The female bankers narrated that mostly male bankers are chosen by their male senior managers to receive training and continually develop skills that would be beneficial for them to reach top-level positions. The findings noticed that higher management authorities of the banks have the pervasive assumption that female bankers may not be the right candidates for training purposes, especially for international training.

Women bankers mentioned that they are never the first choice to receive opportunities for international training as management assumes that women will not be able to attend them because of their domestic responsibilities. For example, working mothers will not be able to leave their children and go abroad for work purposes. Therefore, these barriers that derive from the organisational level prove that female bankers, married or unmarried, or mothers, face negative and overt discrimination in various work settings, especially in selection, promotion, and training development. These barriers resonated to research conducted by Metcalfe (2006), where they found that there were limited funds for skill development for women in sex-segregated organisations in countries like Bahrain and Oman. The findings of this study identified that training budgets were largely allocated to men.

Throughout the findings at the meso-organisational level, practises of shared organisational values and culture have been observed, which benefit the male bankers and are dominated by them as they mostly hold powerful positions. That limits the opportunities women receive within the banking field. The findings are congruent with the influence that social systems and structure have on organisational practises within the banking sector, which demonstrates a relationship between the macro and meso-level issues or barriers that evolved from this study.

Relating to Bourdieu's theory of habitus to the barriers within the meso-organisational level, it can be determined that the social structure and norms of the Bangladeshi patriarchal society along with organisational practises and procedures are embodied and internalised within the banking field. This routine behaviour or 'habitus' at work strategically keeps female bankers from receiving opportunities in the banking field. Accordingly, the gendered values that are evident within the Bangladeshi social and organisational context evaluate and legitimise the position of men to occupy powerful positions within the banking sector of Bangladesh.

To support these findings, Bourdieu's theory is useful as it supports the material dimension of the relationship between habitus, fields, and the body to emphasise the symbolic dimension of their relationship (Idahosa, 2018, p. 992). He argues that the domination of one's gender is a definite factor of symbolic violence against women, which works through misrecognition within the social and organisational structure (Bourdieu & Wacquant, 1992). Hence, symbolic violence can be determined to be present in this study as it legitimises and naturalises the oppression of female bankers in Bangladeshi banks. The organisational barriers identified that mostly female bankers are subject to symbolic violence in the employment process as women do get opportunities from the hiring managers that put them in a favourable position in organisations in terms of promotion, appraisal, or training development. Hence, it can be argued here for this study that the explicit form of symbolic violence that shapes gender is mostly the male bankers' domination over female bankers that hinders women's advancement in the sector. Therefore, one's habitus can be understood here in this research as referring to the resources or the combination of the types of capital that the individual holds within the organisational field (McCann and Monteath, 2019). Following upon the discussions of the barriers at organisational level, the next section discusses the struggles of female bankers to break through such legitimised processes of social and organisational structure because of the lack of resources, agency, or capital to make an adequate choice towards their banking career.

8.4. Micro-level barriers

8.4.1 Women's individual agency

The contributing factors from the findings in chapter 7 identified that the micro-level barriers that female bankers encounter within the organisational field derives from the lack of individual agency and capital they possess. Very few female bankers in Bangladesh have reached senior managerial positions, but they do not acquire sufficient symbolic capital, which constitutes the economic, cultural, and social capital and agency to respond to the various barriers they face within the macro-social and meso-organisational structure. Corresponding to the relational framework, the aim of this study is to investigate the interrelation of the micro-level individual barriers to meso-organisational and macro level barriers, which cannot be disregarded from each other. The important consideration of this analysis is to understand how women bankers' capital can be actualised into exercise agency that would be beneficial towards their career advancement. However, the findings of this study revealed female bankers' lack the necessary acquisition of capital that would help them to exercise agency, which limits their ability to bargain for their rights and break through the macro and meso level barriers

It can be determined that Bourdieu's concept of field and habitus for this research aids in understanding the reason why women in the banking sector are unable to acquire enough symbolic capital (combining all the social, culture and economic capital), have the ability to exercise agency, make choices, negotiate for a better position within the banking sector or have the ability to empower other women colleagues. The findings revealed that women are unable to break through the organisational routine practises and the macro-social structures to perform agency and enact transformation within the banking field. Due to the fact that women are unable to break through the practises at organisation, they are subjected to symbolic violence within the wider social field, which includes both society and organisations.

It can be gathered through prior research that Bourdieu's concept of "symbolic violence" represents the way in which macro-societal, social, and meso-organisational structures are internalised to create micro-level barriers for individuals that limit their ability to perform agency and make choices to enhance their career (Taser-Erdogram, 2021). The following section will discuss the findings of relevant micro-individual barriers that female bankers face based on their subjective experiences that hinders their opportunities within the banking field.

8.4.2 Women networking in the 'boys club'

The findings thus far reveal that networking in the banking sector is an important criterion for an individual's career progression. However, women are unable to network in the same manner as their male peers. Women need to live up to their respectability and do not socialise amongst the men in the sector outside of office hours or premises. The reason for this is not that male bankers keep female bankers out of their network. It is due to the lack of social positioning and social capital female bankers possess that creates barriers for them to network with male bankers, managers, or stakeholders in an equivalent manner to their male colleagues. Social capital is a useful form or resource for networking, since social ties and connections are a big part of being able to work. As identified in previous research, individuals who are capable of accumulating essential capital, including social, economic, or symbolic, can actively construct social networks that can enhance their career and identify or apply their own motivational factors in the organisational field (Duberley and Cohen, 2010).

Social structure and patriarchal values have been crucial factors in shaping the assumptions on women. It limits women's potential to carry out the agency to be part of the 'boys club'. The internalisation of the social structure imprints that Bangladeshi women are not allowed to be part of the 'boys club' or the men's homosocial network. The socially constructed gendered assumptions against women also come in play as women are not considered part of the homosocial network as they need to perform their duties and responsibilities at home. Due to such responsibilities, they are unable to be part of networking events, which they are also at times not invited to, because such gathering happens after work; and women must get back to their household duties after they finish their duties at work.

The narratives further stress that Bangladesh and the community members within a city are so close-knit that a woman partaking in networking with male colleagues tarnishes a woman's image. It is alright for women to network with women and men with men, but not women and men together. Although, as seen in earlier sections, a limited number of women have been able to network well within "the boys club", they are still deprived of the benefits of networking that could be potentially rewarding towards their career. The findings of this thesis gather that networking plays an important role within the banking field. It has been determined through the meso-level organisational processes that recruitment and promotion is an integral part of a banker's career. Unfortunately, as women are not included within these homosocial group, their career advancement is hindered significantly as the group members only supports their own members amongst them, who are men. Hence, women are unable to break through the barriers to network with their male colleagues. Concurrently, the findings determined that there is a lack of female networks within the sector, where women could empower each other, break barriers and be able to negotiate for their rights.

8.4.3 Lack of negotiation power

Due to the lack of possession of accumulated symbolic capital, women are unable to negotiate for their rights in organisations to help them climb up the ladder. The female bankers narrated that they had to compromise on better job opportunities because of the lack of facilities that were available to them, which had been identified at the meso-organisational level of analysis. For instance, women bankers were unable to receive better job opportunities as it was inconvenient for them to travel long distances. It has been identified at the meso-organizational level that there is a lack of female-friendly facilities that would have been beneficial towards better job opportunities for female bankers. The lack of transportation options for bank employees has contributed to women's stagnant advancement. Eventually male hiring managers of the banks are of the perception that it would be easier to provide those opportunities to male bankers as it is convenient for men to commute via public transport, where safety and security are not a cause for concern for men. The findings showed that women bankers aren't as good as their male colleagues at negotiating for better job opportunities, good transportation, and other things that could have helped them get those jobs.

It has been identified so far that female bankers possess less symbolic capital than their male colleagues and face symbolic violence in the organisational field as they are unable to break through the male-dominated barriers created within the organisational processes. Few female bankers responded that they have sacrificed their career because of the barriers they face at home, where family members, especially husbands, restrict women from pursuing a better job position than their husbands. Henceforth, due to the reproduction of the structural barriers at home and at work, women are unable to negotiate for their rights and achieve higher positions. Bourdieu (2001) stresses that symbolic violence is omnipresent, which is deeply embedded in the social action that downgrades an individual's value, worth, resources, and skills as seen in prior research on women's employment in Turkish organisations (Yamak, et. al., 2016). It can be concluded from this micro-level analysis that female bankers' experiences are shaped, constrained, or facilitated by macro-level social structures that has an impact on the meso-organisational level practises. It can be identified that gendered assumptions created within the macro-social field act to facilitate and constrain women bankers' agency to climb the ladder to powerful positions within the banking field. The women bankers in this study emphasised that women in the sector are determined to take control of their lives, make strategic life choices, and possess adequate agency to determine their rights in the sector. The interrelationship between the macro, meso, and micro levels of this study creates barriers, dominance, and internalisation of oppressive power, which is maintained through all levels of this study.

8.5 Conclusion

Proposing the relational framework to analyse the different barriers within the macro, meso and micro levels has helped to provide insights on the Bangladeshi female bankers' struggle to climb to senior manager positions in the banking sector. The patriarchal values identified in this study at the macro-social level and the gendered differences evident across the macro-social and organisational level serve as a form of symbolic violence for Bangladeshi women that relegates their worth and ability to climb to top level positions. Bourdieu's concepts enable an examination of the ways field, habitus, capital, and power struggle shape the experiences of female bankers within the banking field and whether women's ability to exercise agency and their rights towards the development of their career.

Negative gender stereotyping formed within the macro-social level can be seen to engender barriers to women's progress in leadership positions. Organisational habitus are evident within the banking sector of Bangladesh as it determines who is suitable for certain jobs and how a person's membership within a specific group impacts his or her employment prospects (Syed & Ozbilgin, 2009). Such social constraints have been identified within the meso-organisational barriers that Bangladeshi female bankers receive as the internalisation of structures impedes the barriers that women receive within the banking sector. Career success for female bankers in Bangladesh can be strongly linked to the type of capital they acquire within the social and organisational field. Henceforth, the discussion analysed how Bangladeshi female bankers acquire less symbolic capital than their male colleagues and how the women are perpetrated with symbolic violence within the organisational field that hinders their advancement to powerful positions. Therefore, the juxtapositions of social and organisational structures create symbolic value for female bankers and the capital they can acquire to be able to conduct agency and make informed choices towards their banking career. Following on from discussion on the significant findings of this thesis, the next chapter narrates the contribution and implication of this research study.

Chapter 9: Conclusion

9.1 Implication of the study

In this chapter, I will draw conclusions about my research work, as well as consider its implications and discuss its contributions. In addition, I stress the need of conducting study about women's professional advancement and empowering women in the fields of management and organisational studies as potential routes for future research. This study reviewed the relevant empirical studies that is available in relation to gender inequality issues within the western context. This context included countries such as the United Kingdom (UK), the United States of America (USA), Europe, and Australia, to name a few.

I also drew on relevant research in non-western nations, such as the Middle East, Pakistan, Saudi Arabia, and Turkey, where scholars have performed studies on women's career trajectory in service sector of those countries. I sought motivation for this study from relevant bodies of research to achieve my goal. This study complements relevant research that have adapted the relational framework approach as seen earlier. It aimed at filling the gap in empirical research by investigating the struggle, experiences, and the potential barriers that Bangladeshi women face when trying to advance their careers in a banking sector that is predominately held by men in Bangladesh.

This research was also inspired from my own knowledge and experience of the banking sector. During my employment as a banker for a short tenure, I observed that there has been persistence lower women representation at top managerial positions across the banking sector. Nevertheless, the current situation has steadily evolved over the course of time, and there is now satisfactory representation of women in mid to senior managerial positions in the banking sector. In March of 2021, a private commercial bank in Bangladesh is the first to appoint its first female managing director. This appointment exemplifies the rapidly changing landscape of Bangladesh's banking industry. However, despite the progress, this research found that women working in the banking sector face many barriers that hinder their ability to advance their careers and receive positions of authority.

The lack of research in this field in non-western context was addressed by my study, which offered a much-needed extensive empirical examination of women's experiences and the barriers they encounter in the banking sector of Bangladesh. This investigation has been addressed from a relational viewpoint, which has led to the discovery that the most significant barriers that stand in the way of women's advancement in the sector are caused by factors at the macro-social, meso-institutional, and micro-individual levels.

At the macro-social level, this research brought to light several issues, one of which is the undervaluing of women in Bangladeshi culture. In Bangladesh's patriarchal society, men are seen to be more qualified to take up leadership positions, however women are deprived from taking up equivalent ranks to men. The fact that all the barriers are linked and cannot be separately isolated from one another as it together contributes to women's halted growth within the sector. One of the most important implications of this study is that it changed the emphasis away from blaming organisations as being entirely responsible for the lack of women representations in top level positions in the sector. The findings in this study identified that the dearth of women's representation at mid to senior managerial positions in the sector is due to the inbuilt barriers within the social setting that contributes to the shared beliefs and routinised working pattern within the organisational level, that eventually impedes women bankers to break through such working pattern and make a mark in the higher echelons of the sector. In the next section, I specify the conceptual and theoretical implications that derived from this study.

9.1.1 Conceptual and theoretical implications

This study made use of the relational framework by Syed and Ozbilgin (2008), to narrate the findings that barriers towards women's career advancement that derived from different levels of the macro-social, organisational- meso and micro-individual factors. It was evident from the findings, that all these levels of barriers combinedly contributed towards Bangladeshi women's stalled advancement higher up the corporate ladder. A single level conceptualisation to identify the barriers were futile, for which the multilevel relational perspective demonstrated a holistic view of the many potential barriers towards Bangladeshi women bankers' career. Alongside, the relational framework, using Bourdieu's theories of field, habitus, capital including symbolic capital and violence at the macro, meso and micro levels have theoretically contributed to enhance the knowledge on the findings of this study. It was evident from this research, that using Bourdieu's theory of field in the macro social level, influenced the shared beliefs and power dynamics between men and women within the societal and organisational field. The study also pertained that these macro level factors influence the meso-level organisational processes and the routinised behaviour at work. It was demonstrated using Bourdieu's theory, that individuals who possess symbolic capital, determine the organisational processes and patterns of work.

At the outset of my investigation, I tried to ascertain whether the concept of "barrier" is appropriate for this research to analyse the factors that contribute to the low representation of women who are employed in the banking sector in Bangladesh. Previous studies have made use of metaphors like the "glass ceiling" or the "glass cliff" to illustrate the underrepresentation of women in organisational fields. Instead, I found it helpful to use the word "barriers" in a metaphorical sense while doing this research with the intention of determining the struggle or challenges that women experience when attempting to ascend to higher levels in the banking sector. I found that the concept of "barriers" was a more significant contributing aspect for this study as women are climbing up and shattering barriers, but along the way, they confront to numerous challenges. Therefore, the use of the common metaphor of “glass ceiling” or “glass cliff” was disregarded. After highlighting the implications of this study, in the next section, I conclude the policy implications that could be applied to the Bangladeshi banking sector.

9.1.2 Policy implications

Through this study, I have concluded that the challenges may not be readily apparent; nonetheless, the nuanced and covert discriminatory practises within the banking sector against women are clear in this research. Therefore, banks need to impose more stringent laws, regulations, and written policies to ensure that there is no room for discretion regarding the advancement of women in the industry. The Bangladesh Bank, along with the other banks in the sector, has made a commitment to reduce gender inequality issues within the sector. As it can be recalled from the information presented in chapter 3 (section 3.5), there are many HRM-relevant women-friendly practises and policies that are now in place in the sector, that are advantageous towards the employment of women bankers.

All the banks need to have stronger policies to maintain a gender equal workplace. There is scope for banks to hire women bankers and give them position at HR level. Amongst the thirty-six participants that I interviewed, there was only one women head of HR. From the findings of this thesis, women bankers believe that having men at HR positions may not be beneficial as they do not always understand the women-friendly support required. To empower more women, organisations need to hire more women bankers, especially at senior positions, who would adhere to the needs of the women bankers by providing better practical support, better job roles, access to higher education or professional courses to facilitate women's progress. As mentioned by the women participants of this research, having more women managers at senior positions would act as role models.

The findings of this study showed patterns of unfair employment practises against women in the banking sector, which for the adoption of robust policies within the sector to ensure that there are no unfair practises in the recruiting, selection, and assessment process. The findings also suggested that the banking sector does not provide many women-friendly facilities, such as assistance for childcare or transportation to boost women's smooth access to better employment opportunities. There are policies in place for proper maternity leave and paternity leave.

Banks need to make these policies even more comprehensive and make them mandatory for their employees. Especially for men to take use of paternity leaves and they need to be educated, if necessary, by organisations on men's equal commitment to childrearing, paternity leaves need to be made available. Banks need to provide gender equality education in the form of in-house seminars or workshops for their staff members. Therefore, stronger policy implementation and enhanced training can ensure that both men and women employees have equal support to participate at home and at work, including job protected leave for both parents.

To dismantle the gendered expectations of caregiving that contribute to stereotypical gendered roles that puts women in a disadvantageous position and hinders their career advancement requires stronger HR policy implementation to diminish such gendered practices within organisations (Omidaksh, et.al., 2020). This will determine the changing work environment essential within organisations. According to Syed & Ozbilgin (2009), a multilevel support is required towards organisational change, where a cultural transformation within the social, organisational, and individual level is needed to achieve equal opportunities. Organisations need to bring forth changes within their policies and facilities to accommodate more women employees. Moving on from these implications that derived from the study, I next highlight the limitations that came along while conducting this study, that hindered the data collection process and the limitations of collecting more novel data relevant to this research.

9.2 Research limitations

9.2.1 Conducting data collection during a pandemic.

In this section, I would want to highlight some of the restrictions that my study had, particularly those that arose throughout the process of data collection during the pandemic. It goes without saying that daily life has been considerably disrupted during the pandemic era. In Bangladesh, I began the process of collecting data in December 2019, but the whole nation was placed under lockdown starting in March 2020. We were living in a state of uncertainty, and it was difficult for us to comprehend the gravity of the virus and its capacity to spread like wildfire. After receiving authorization from the university's ethical review committee, I was able to start my fieldwork, gain organisational access, contact potential participants, recruit as many research participants as possible through snowball sampling, and start the interview process within the time span of December 2019 until February 2020.

During that phase of the data collecting procedure, I was fortunate to have gotten a substantial number of responses. I was able to go to several PCBs and FCBs, for the most part, and talk to a good number of bankers during the day. This gave me the opportunity to learn about the job that they do, and their personal experiences related to working in the banking sector. There were instances when I was able to visit one bank for four or five days in order to talk to large number of participants who were enthusiastic about my research and who assured that they would make time for the interview. Through snowball sampling, I began to build good rapport with the participants, who were cooperative and showed immense interest in my research study.

However, slowly when countrywide lockdown was imposed, the entire process of conducting fieldwork was vastly affected. The crisis began to have an effect on how we worked, and as a result, we all had to get used to new methods of working remotely. It began with recruiting participants once again and calling them many times to take part in the research study by way of an online interview. Because many of the participants were hesitant to take part in an online interview, the reaction that I originally obtained for a face-to-face interview from my participants was negatively impacted.

It was challenging to contact with study participants by phone, email, or text messages because of the delayed answers from them. I could not anticipate a reply from them for more than a month, which made it tough to communicate with them, which prolonged the data collection procedure until August of 2020. Nevertheless, it was a very exhausting procedure; I ended up losing many of the individuals I had first contacted, and I had to start looking for and recruiting new prospective participants all over again. According to the participants, the nature of their work started to look more demanding during the pandemic.

When I gradually started to communicate with the participants again and set appointment times online few of them, I learned more about the demands of their jobs, the ongoing care they had to provide for their children and household, and a great deal of additional work that they had to do on their own with very little or no assistance. The pandemic has altered the circumstances of everyone's life; for example, the bankers who participated in my study found it more difficult to maintain their careers in the face of unrealized expectations both at work and at home. Due to time or travel constraints, more research on the influence that COVID 19 had on women's employment could not be obtained. On the other hand, there is room for future study to investigate the influence that COVID 19 has had on women's employment in the relevant banking sector. At the same time, I regret not having the chance to visit to other bank branches in rural locations to get insight into women bankers' experience working in various settings.

In general, the pandemic has restricted my ability to obtain up-to-date data since it made it more difficult for me to recruit more participants during the time the study was being conducted. Participants also lacked experience with the web tools and technology required for video conferencing, a significant number of senior management bankers declined to take part in the interview. Therefore, a large number of prospective participants who might have contributed something of value to my investigation via their shared experiences opted out of the interview process. My prospects of successfully finishing the study data collecting became dismal, and it appeared as if whatever progress I had made had come to a standstill in every phase of the process.

The most challenging part throughout the online data collection process was conducting virtual focus groups discussion. Many participants who initially agreed to take part during individual interviews had to opt out for other commitments or due to time constraints, and family obligations especially by the female participants, they opted out of virtual focus group discussions. Often people face internet disruptions in our country due to poor weather conditions or uninformed technological faults, for which online interviewing method was not working out effectively. I was intending to conduct a mixed group of male and female participants during the focus group discussions, which was inconceivable given the situation as it was difficult to match everybody's time to conduct a zoom meeting all at the same time. I also had to narrow down the number of groups and participants for the focus group discussion due to the issues.

It was harder to get all the participants together for the focus group discussions as everyone had different commitments, time, and other constraints. It would have been a much easier process to conduct focus group discussions in a formal face to face setting, where a proper time and place could be set. Nevertheless, I consider myself privilege to have been able to interview approximately thirty-six participants including two focus group discussion. Although I was unable to reach my target sample size of fifty people, I was content with the response I received for individual interviews and the data I gathered from those thirty-six participants. During the last months of data collection, I was able to receive recent developed information of how much the pandemic has affected day to day lives at work and at home. It was very unfortunate to learn that many bankers were affected by the coronavirus as the bankers were categorised as one of the front liners who tried to help and serve their customers in these challenging times.

I also faced challenges in recruiting more women participants from state-owned banks. Unfortunately, I was able to recruit few male bankers who are at senior positions in SOBs, but no women bankers from these banks. I had more physical access to PCBs and FCBs, where I had the opportunity to be physically present and speak to as many participants throughout my visit. However, for SOBs, I was only able to recruit two male bankers and no women bankers as there were restricted access to these banks. The interviews with the male bankers of these banks were based on appointments, which I had to book a month earlier prior to the interview date. After speaking to the male participants of these banks, through snowball effect, they referred me to few women bankers within their banks, who are mid-level managerial positions. However, I was unable to set appointments with those women bankers because of the pandemic. When I requested for online interviews from these women bankers, they refused to take part in online interviews as they had limited knowledge, equipment, and other practical support to proceed with online interview. Due to these constraints, the women participants later opted out from the data collection process. Despite numerous efforts to recruit further women bankers from SOBs and specialised banks, the women bankers did not agree to take part in online interviews because of inadequate technical facilities. Respondents want to be interviewed at a time and space convenient for them and managing time around their schedule was futile. Despite these limitations that aroused during my research, the data collection process was successful and derived novel empirical findings for this study. Needless to say, the pandemic also initiated some personal limitations, while conducting this study, which I underline in the section.

9.2.2 Personal limitation

I was able to stay with my family during these unprecedent time as I was staying in Bangladesh during the data collection period. Although we have been spending most of our time indoors and in front of the laptop, productivity came to a standstill when it came to PhD work. At home we had to take up variety of roles, especially in a south Asian household, where we live with joint family members. Being married, and living with elderly parents and in laws family, extra attention had to be prioritised towards them, and PhD work was on the back foot.

We find ourselves to be in a complex myriad of emotions, challenges, and the urge to strive for productive time and attention. Motivation and productivity were occasionally low during lockdown, workload complexity increased, and working from home was not working well. Staying at home during the lockdown may seem as if one has the liberty of flexible working hours. Unfortunately, planning and structuring the PhD work was affected for additional responsibilities at home, such as attending to household chores and looking after family members' needs. Naturally, during a pandemic, housework has doubled for everyone.

Time management and setting targets for each day was challenging as each day's target had to be postponed to the next day. It is equally important to meet the targets with a proper working space. The working space was a shared space with the other family members in the dining area, where the adult members of the family are working from home, and children are on their online classes. Other than defined space or allocated hours not properly working during a lockdown, the next perpetrator was distraction. The lack of a conducive working environment resulted in continual paranoia, that ultimately had a negative impact on the research study. Despite these limitations, the research has reached its aim of contributing to the paucity of gender inequality research that was lacking from a developing nation in Bangladesh. The limitations identified in this study, opens scope for future research, which will be discussed in detail in the next section.

9.3 Avenues for future research

The findings of this research provide important insights to women's experience and challenges they face in work and employment within the Bangladeshi banking sector. There has been a broad avenue for research in women's employment, especially in the western context, but there is a need for further research on such issues within non-western nations. Gradual increase of women representatives at managerial positions has been identified in this study on Bangladesh, but there is still further requirement to empower women within the banking sector and the various other sectors of Bangladesh so that women receive equal position of power as to their male counterpart. This study explored the barriers that keeps women out from the standpoint of the different types of banks in the sector, such as SOBs, PCBs and FCBs. However, in future research there is scope to retrieve much information on women's experience in SOBs and in specialised banks. Concerns within other types of specialised banks, including investment banks or Islamic banks were understudied in this research, which leaves scope for future research prospects to determine women's mid to senior managerial positions in those banks.

For this study a larger sample size could not be recruited due to the pandemic. However, for future research there are opportunities to recruit participants from different banks in rural and urban areas. This would be useful to understand the support and the opportunities women receive, such as the banking sector in rural areas. The findings of this research suggested that there are less facilities and support for women for which they are unable to relocate geographically. Further investigation is also required if women bankers receive opportunity at higher positions within the rural bank branches. Looking into scope for developing the research in the banking sector of Bangladesh, there is scope for future research to determine the criteria towards hiring women CEOs in the sector. It has been determined in this research that although in recent times, a woman CEO has been appointed in the sector, there is dearth of women's representation at the top of the corporate echelon. Relevant research will be useful for research in sustainable leadership, specifically in the development of corporate social responsibility within the banking sector of Bangladesh.

Considering the theoretical and conceptual implications of this research, the study determined that the relational aspect of the different levels from which barriers engender brought forward the interplay between the macro-social, meso-organisational, and micro-individual level of analysis. As a result, this research found Bourdieu's triad theory grounded on the concept of power relations and positionality to determine the (re) production of the barriers women face. Although the study did not contribute exclusively to the existence of its relation to structure and agency duality, future research could implore on relevant research using Anthony Gidden's (1984), structural theory. Aside from the concepts and theories defined within this research, there is scope towards further expanding the research on looking into power dynamics from a Foucauldian (1983) lens. Such research will be involved with looking into power relations between men and women from a group, organisational and industrial level in various other male-dominated sectors within the non-western context like Bangladesh. Furthermore, the research was progressed with the aim that corporate, elite, and middle-class working women need to be empowered in the urban corporate arena and change needs to be imminent within all cultural, social, organisational, or individual domain. Hence this provides avenue towards researching more on areas of empowering women in male dominant sectors.

9.4 Critical reflection and further implication

In this section, I provide a critical reflection and an impact of the findings of this study on the wider Bangladeshi women community. The study throughout has provided an understanding on the potential barriers elite women bankers face in the banking sector that hinders their career advancement. It revealed several important findings which can be used to inform policies and practises that can help improve the opportunities for women bankers in the sector. Particularly, the study provided the potential ways to support women in the sector at the organisational level, for instance by providing better transport facilities, child-care facilities, training, and development opportunities are few ways that can improve the employment opportunities for women bankers. Overall, the study revealed that stringent HR policies are required to promote equal recruitment and promotional opportunities for both men and women bankers. The findings revealed that these initiatives at organisational level, needs to be improved, not only for elite women bankers at mid to senior managerial positions, but also for all women bankers working at entry-level through to superior positions in the sector.

Although the findings of this study captured the experience particularly that of elite women bankers, it pertained to the social, cultural, and individual level barriers that not only reflect on the barriers women bankers face across the sector but are faced by most Bangladeshi women in a patriarchal society. Bangladeshi women who may not be as educated or those who do not fall under the same income bracket as the elite women bankers, may be more vulnerable to poverty, may lack access to proper education or job opportunities, and other gender inequality issues, making it all more necessary to consider the experiences of Bangladeshi women when designing initiatives to support other women in the country. This has been reflected in the contextual chapter of this study (Chapter 3), where table 3.1 provided an outlook that Bangladesh women have limited access to economic participation, educational access, or even proper healthcare facilities.

The findings in this research suggests that when there is reasonable financial support, adequate access to education or training opportunities, and equal employment opportunities, it can significantly improve the quality of life for Bangladeshi women. This will provide Bangladeshi women more agency towards having a more fulfilling career, which will have a far-reaching implication on the wider Bangladesh women community. However, the overall efficacy of such initiatives to be available to Bangladeshi women will depend on the ability of organisations and government bodies to have these opportunities and resources accessible to Bangladeshi women. Finally, it is important to observe from this study that the initiatives to improve the lives of Bangladeshi women should take into account the social and cultural aspects that creates barriers for women as it shapes the experiences, and the employment opportunities women receive. The findings in this study determined that the Bangladeshi patriarchal society By understanding and addressing the individual and collective needs of Bangladeshi women, meaningful progress can be made in creating an environment, which allows all women to reach their full potential.

9.5 Conclusion

To conclude, this research has been useful to determine that the barriers women face within male dominant organisations is omnipresent. The research filled the gap in the requirement for relevant research on giving voice to urban women's career struggle from a developing nation like Bangladesh, especially at a male governed banking sector. In chapter 3 of this research, although it has been identified that women's representation is gradually increasing in the banking sector, many barriers still exist that keeps women away from reaching top-level positions and exercise power. The empirical evidence in my research provides the outlook that gender inequalities within the Bangladeshi banking sector are intertwined within cultural and social beliefs, organisational practices that facilities the opportunities women may or may not receive to make strategic career choices or decisions. Going forward, future policy, research and organisational practices need to acknowledge the intersection of all the macro, meso and micro level factors that influence on women's career advancement. This thesis has been useful towards giving understanding women's struggle, who are deprived from receiving adequate opportunities within the banking sector.

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11. Appendices

Email outline to contact participants

The email outline will be as follow:

Dear Sir/ Madam

This is Isbahna Naz, a postgraduate researcher at the University of Birmingham, United Kingdom, doing PhD research on Organizational behaviour and Leadership Development. My research involves looking into underrepresentation of women at senior managerial roles within the banking sector of Bangladesh. I am writing to request you to kindly take part in a face-to-face interview at a time convenient for you. I can assure you that the individual interview would not last more than one hour and if you decide to take part in the focus group discussion, it will also be a maximum for one hour. I have attached herewith the information sheet, which is approved by the University of Birmingham's Humanities and Social Science Ethics committee, with details about the research project, the data to be collected and to assure utmost confidentiality of the data that will be collected via interview.

I would like to humbly request you to please go through this guideline and understand my intent to undergo this research. I shall be very grateful to you if you could kindly take part in this interview, which would not last more than one hour. Should you require further information, please do not hesitate to contact me. Hoping to hear from you soon.

Kind Regards

Isbahna Naz
FT PHD in Management
Birmingham Business School

Participant copy

UNIVERSITY OF BIRMINGHAM | BIRMINGHAM BUSINESS SCHOOL

A research project investigating in women's underrepresentation at leadership roles in Bangladesh banking sector

Consent form for Individual interview

Name of Researcher: Isbahna Naz

Study ID:

- I understand that my participation is voluntary, and I can withdraw at any time without prejudice
- I understand that I get a maximum withdrawal timeline of 30 days after the interview by which I can withdraw any information provided to the researcher.
- Any information, which might potentially identify the organization or me, will not be used in any published material by the researcher.
- I agree to participate in the study as outlined to me and give permission to audio record the interview.
- I confirm that the researcher can use anonymised quotes in the thesis.
- I confirm that I have read and understood the participant information sheet provided by the researcher.

Signature:

Date:

Face sheet Information as a guide for individual interview
Study ID:
Gender:
Department:
Job title:
Years of banking experience:
Type of bank (please tick):

- ☐ Private owned bank
- ☐ State owned bank
- ☐ Multinational bank

Interview Schedule for semi-structure interview

The researcher will introduce herself with the participant and describe the purpose of the research. Stress the high level of confidentiality associated with the research and the processes that are being used to protect the participant and organization's identity. Reread the terms provided in the participant consent form. Also, inform the participant that the research has been authorised as ethical by Humanities and Social Science Ethical Review Committee.

Study ID number:

Questions for face-to-face interviews: Probing questions in red

1. Introduction of the respondent (self and education)- without mentioning their name or the organizations.
2. Participant's career details (information on years of experience within the sector, what is your job title, your job description in current organization)
   - What facilitated (eased) the advancement in your career?
3. Participant's career strategy and aspiration (what influenced the choice of career path, any influence for this particular job, any goals to achieve from this job, aspiration/ **objective towards future career prospects**)/ what could be someone's strategy.
4. How do you perceive yourself to succeed in the career you are pursuing now? / How can an individual perceive to succeed?
5. Do you think men and women are rising at the same rate at top of the corporate ladder?
   - Where do you see most women's position within the overall banking sector?
   - Why do you think there are less women at top managerial ranks?
   - How important it is to be conscious of career levels or climbing the corporate ladder?
   - Is there a chance of missing out other opportunities if the focus is too much on career levels? What are your views on this regard?
6. How do you think your gender plays a part in your career expectations? (For women mostly).
   - How do you feel it affects the choices you make in your career?
   - How do you feel it affects other people in their perception of you occupying your current role and your future role? Being liked by the peers.
   - Do you feel that as a person of your gender, your current workplace culture supports you reach the next career step?
7. Discussion on any societal, cultural, or organizational barrier to the individual's career strategy.
   - Do you face or have faced any barriers in succeeding to top managerial positions in your banking career?
   - Are women considered inferior to men to be at top positions within the banking sector? Why?
   - What do you think is the most significant barrier to female leadership right now?

- Is there a division of labour or patriarchal relations exist within the sector which determine certain positions men or women should fill?
- Is there any other invisible discrimination (the blind spot, where capabilities are overlooked due to gender?
- Do you think women fail to negotiate for themselves or for their own success? Can you elaborate your thoughts on this? Why?
- Do you think management and leadership perception is socially established in terms of gender?

8. Does the organization frequently take initiative to challenge or overcome any such barriers, which may affect an individual's career progression?
9. What are the company's current objectives to enhance diversity, and equal opportunity?
   - How can such initiatives benefit the organization? Kindly elaborate on this.
10. Can you briefly describe if you feel there are any conscious or unconscious biasness in choosing people for top managerial roles?
    - Do you feel women and men are equally keen about taking up new opportunities or powerful roles within the organization? Can you kindly elaborate your thoughts on this regard? Why?

11. What are your thoughts on gender participation to powerful positions within the banking sector of Bangladesh?
    - Does your organization promote having a flat organizational structure?
    - Are there any gendered notions or a gender meaning of positions involved in constructing managerial positions of power? positional inequality between gender.
    - Do you think societal power has an influence on how power is perceived within organizations? How is your organization taking initiative to reduce this?
    - Does traditional societal mindset have an impact on how leaders are perceived at top of the organizational hierarchy.
    - Does this have an impact of creating a dominant organizational culture? Why do you think such is the case?
    - Does the dominant group provoke a subversion strategy down the hierarchy?

12. Discussion on the overall community of the banking sector on career choice and success.
    - Do you think success and likeability are positively or negatively correlated based on gender? Why do you think such is the case?
13. What are your thoughts on gender participation to powerful positions within the banking sector of Bangladesh?
    - Does your organization promote having a flat organizational structure?
    - Are there any gendered notions or a gender meaning of positions involved in constructing managerial positions of power? positional inequality between gender.
    - Do you think societal power has an influence on how power is perceived within organizations? How is your organization taking initiative to reduce this?
    - Does traditional societal mindset have an impact on how leaders are perceived at top of the organizational hierarchy.

- Does this have an impact of creating a dominant organizational culture? Why do you think such is the case?
- Does the dominant group provoke a subversion strategy down the hierarchy?

How will it benefit to have more female leaders at top powerful positions? Do you feel there is a need to empower women further within the sector?