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**Gender Discrimination and It's Impacts of Employees in Private Banking Sector  
in Islamabad, Pakistan**

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This is a true copy if the thesis.

**Saba Rehman**

## **Abstract**

*The current study explores Gender Discrimination in the workplace: A case study of the private banking sector. The current study has confirmed that gender discrimination has an important role in workplaces special in the private banking sector. The main objective, of the research was to comprehend gender discrimination faced by employed women in Islamabad Pakistan. The objectives also included identifying the key factors and types of gender discrimination. The current study was limited to females engaged in different private banks in Islamabad. Earlier studies explore a few problems of the private banking sector within the country but researchers want to find out the factors behind the problems and gender discrimination in Islamabad. The study was conducted in different private banks in Islamabad to find out the problems and gender discrimination issues in the private banking sector. The “Social Learning” theory was used as the theoretical framework of the research. The researcher chose the qualitative research method for data collection. A sample size of 15 respondents was selected for the data collection. The researcher collects data through surveys and interviews. The outcomes of the study showed that dissimilar age groups of employed female groups, such as married, single, and divorced, have diverse types of gender discrimination in the private banking sector. The researcher observed that working women faced a bundle of challenges, but they didn't have a solution to these difficulties. There should be awareness campaigns organized for high-level managers to control gender discrimination in the private banking sector.*

## **Chapter 1**

### **Introduction:**

Progress in women's employment and good societal performance are significant and progressive indicators of the nation's overall development. Women hold the most prominent and vital roles in every field of life; they have performed equally and actively alongside men since the Stone Age. In the current era, problems are greater than before due to a more complex society; women face more challenges than men. Without the active participation of women in society and national activities, the nation suffers socially, economically, and politically. On the other hand, women still face discrimination and gender bias globally. The progress of women's employment and good performance in society is a significant indicator of the nation's overall development. Women have always had prominent and vital roles, performing equally with men throughout history. Today, we see women succeeding and becoming powerful in various fields, such as politics, business, and technical professions. Society now views women from a different perspective, acknowledging their work as nurses, lawyers, doctors, social workers, managers, and in other professional roles. However, working women continue to face numerous challenges. Media reports frequently highlight the problems faced by working women, such as mental stress, discrimination, physical or sexual harassment, and other security issues based on gender (Martin 1989).

Moreover, the majority of Asian countries are male-dominant, such as Pakistan, India, Bangladesh, and Afghanistan, where patriarchal systems impede the rights of women. In Pakistani society, women are often viewed only as homemakers; however, in the past few decades, increased awareness of education has raised the living standards of women, allowing them to work and choose their careers. Nonetheless, the problem persists, as the heavy familial responsibilities often lead women to neglect their own needs and choices. Women multitask for society, working both at home and outside, performing dual duties more than men due to strong cultural constraints. Most families believe it is solely a woman's primary duty to cook, manage the home and family, take care of children, clean the house, and handle all other routine tasks. In many families, baby girls are fed after baby boys, which creates numerous problems for women in our society. In Pakistan, most working women face challenges that their

counterparts in developing countries do not encounter. Middle-class working women often perform dual duties at home and outside, carrying an extra workload. From society's perspective, women are expected to manage their dual responsibilities without hesitation or discomfort, while male family members rarely assist with the burden of domestic work. Women encounter many issues in the workplace, including transportation challenges, physical abuse, harassment, or sexual harassment, and gender discrimination, making life extremely stressful for working women. In the current era, women are employed in various fields such as medicine, social work, management, and banking, yet they face numerous challenges and problems. On the other hand, the study focuses on gender discrimination in the banking sector in Pakistan. The current study demonstrates that gender discrimination is a significant issue in every workplace, even though women are equally qualified as men. The most common types of gender discrimination include career progression barriers, pay gaps, harassment, and issues related to promotions. Furthermore, there is a widespread belief that women cannot work long-term and eventually must quit. Additionally, gender discrimination prevails in the banking sector, particularly regarding pay gaps, harassment, and promotions. Gender discrimination occurs in both developed and underdeveloped countries (Dube 2001:32).

### **1.1 Background:**

The women of developing countries are not confined to a particular religion, region, era, or nation, but they are still considered half human beings. They have been exploited in the name of customs, traditions, culture, and religion. Amid constant improvement, women are also contributing to human development history alongside men. In fact, the progress of women compared to men's achievements in business and work is a remarkable indicator of a country's overall advancement. Without a doubt, the dynamic participation of women is essential for national activities. The advancement of social, economic, and political development in any country deteriorates and will eventually stagnate without their involvement. However, sadly, women representatives, in general, are often not taken seriously by their bosses, colleagues, or society as a whole. Having a career presents challenges for women, primarily due to balancing their familial responsibilities and family members' contributions (Andal 2002:8).

In the broader analysis of the past, Indian females had been domestic producers; however, in the present time, there is genuine training to improve their situation. Increased awareness and the continuously rising cost of living have pushed them to seek careers. Despite the patriarchal culture in Pakistan, there remains a belief that a male member is an essential and powerful provider for the family. Although Indian women have ventured outside their homes to work, they still face significant challenges socially, culturally, and economically, in achieving positive attitudinal changes in people's outlook. Gender bias against working women often originates during the recruitment phase. A large portion of Pakistani men is not prepared to accept that women are equally capable of working alongside men in all roles, except for a few limited ones like teaching, nursing, and administrative positions. Their skills are often undervalued, causing Indian women to choose less demanding jobs despite being highly educated. The responsibilities of females are generally tougher than those of men; for the most part, women do not receive help in household chores. These challenges create a sense of hopelessness and stress in women's lives, especially impacting working women's lives negatively (Schwartz 1992 :8).

The current research organizes an investigation into the multiple problems faced by working women in Islamabad's private banking sector. The society of Islamabad is a traditionally mixed society composed of different social classes. People settled in Islamabad come from various areas of Pakistan, which brings diverse cultural backgrounds. Women encounter various cultural barriers in the workplace. If they experience harassment at work, they often quit and do not stand against the abuse. As a result, they face these problems again. Even when they take action against harassment or physical abuse, their families and cultural norms may discourage them from pursuing further action to stop such treatment of women.

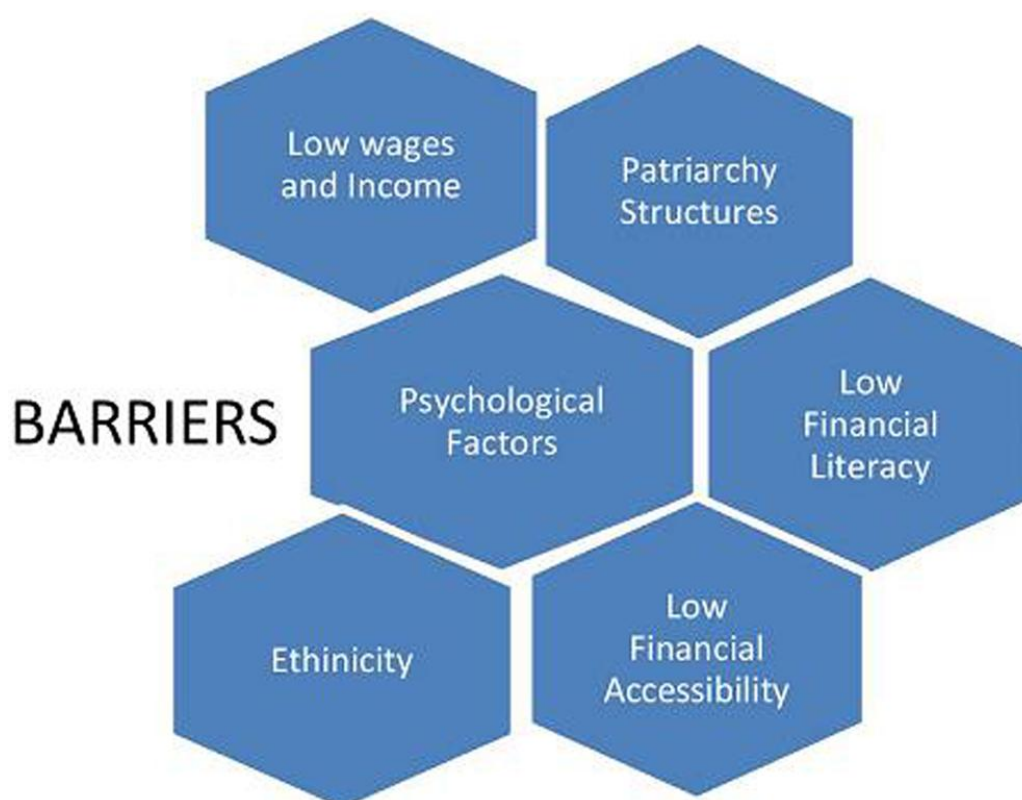
In the current era, specific developments have occurred in communication, industry, and technology. Due to globalization, all businesses are increasingly complex, requiring a greater focus on diversity management. Managers are exploring different strategies that can support inclusion and diversity (Arshad 2020: 2). Moreover, (Nepal et al 2019: 4) noted that managers should engage every employee with the organization's goals. On the other hand, organizational managers need to ensure that every worker is respected and valued, and that their needs are addressed. Additionally,

one of the most important principles guiding organizations is equal treatment for every employee.

Moreover, diversity and equality are fundamental aspects of every organization. With a varied workforce, the organization interacts with different types of customers every day during working hours. It is most important to ensure that all employees have equal rights and are treated equally within the organization. Gender discrimination damages the working environment; it can be defined in various ways, such as group or individual treatment based on sex, religion, marital status, age, or other factors. There are significant inequalities between men and women in terms of education, health, employment, and ownership (Singh et al 2021: 5). Additionally, De Cabo et al (2020: 7) stated that gender discrimination has its roots in the 19th century when females were not afforded equal rights in any area of life. Gender discrimination prevails in both developed and developing societies around the world. The early women's rights movement began in the US and Europe in the 19th century, marking the first time women were granted the right to vote. The second movement emerged in the 1960s, highlighting various issues related to gender discrimination. Alongside this, efforts were made to promote women's rights, and campaigns were launched to eliminate discrimination against women in the workplace. Moreover, Cooke et al (2019: 10-12) stated that gender discrimination in the banking sector manifests in various ways, such as access to bank credit and other services. Additionally, gender discrimination remains central in the working environment of organizations. Despite having equal work experience and qualifications, women do not have the same rights and opportunities as men. Even when they exert their best efforts, they often do not receive equal or fair pay compared to men. In the banking sector, women are not offered higher management positions because they are deemed unsuitable for such roles. Hence, the current study explores the general perspective of gender discrimination along with various types in the banking sector.

Role conflict can be characterized as inconsistent desires within and between roles. There are two types of conflicts: inter-role conflicts and intra-role conflicts. It arises when the desires for a vocation are generally unique or opposing, making it difficult for the individual to satisfy one desire without neglecting the other.

Mohanty (2014: 8) has related the role of conflict to the expanded formal interest in paid employment while maintaining the customary roles. People have a limited amount of energy, and when involved in various roles, these patterns tend to deplete them and ultimately cause stress or role conflict. Role overload and role stress are two common problems experienced by married women who are employed full-time. Essentially, women who attempt to fulfill family roles that are traditionally assigned to wives and mothers (housekeeping and child care) while also working outside the home may become overworked and may face difficulties in adequately performing these roles.



**Figure 1.1.1 Showing different barriers of gender discrimination**

Women who still perform the majority of household errands and childcare responsibilities tend to experience higher levels of overload. However, role overload is negatively associated with maintaining a positive family atmosphere for both men

and women. The primary research conducted showed that role conflict is greatest among working women and professional women whose husbands remain in the household, yet they often lack clarity and separation regarding their household duties. The consequences of role conflict, role uncertainty, and role overload can affect individuals both physically and psychologically. Physically, the outcomes include psychosomatic disorders, fatigue, and emotional exhaustion. Psychologically, individuals may feel anxious, tense, uncertain about their roles, distanced, depersonalized, and frustrated. The organization may also suffer from increased employee turnover, absenteeism, complaints, low job performance, and low morale. Individual outcomes related to the organization include work-related stress, job anxiety, job satisfaction, work engagement, and peer satisfaction (Mohanty 2014:5-7).

## **1.2 Gender Inequality**

Gender inequality refers to the unequal treatment or perception of individuals based on their gender. It arises from differences in socially constructed gender roles as well as naturally through chromosomes, brain structure, and hormonal variations. Additionally, there is a natural contrast in the relative physical attributes of the genders. In the workplace, pay disparities related to job stratification occur when workers are equally qualified and perform the same work, yet one group of workers is paid more than the other. Historically, wage discrimination has favored men over similarly qualified women (Hejase 2015:2-4).

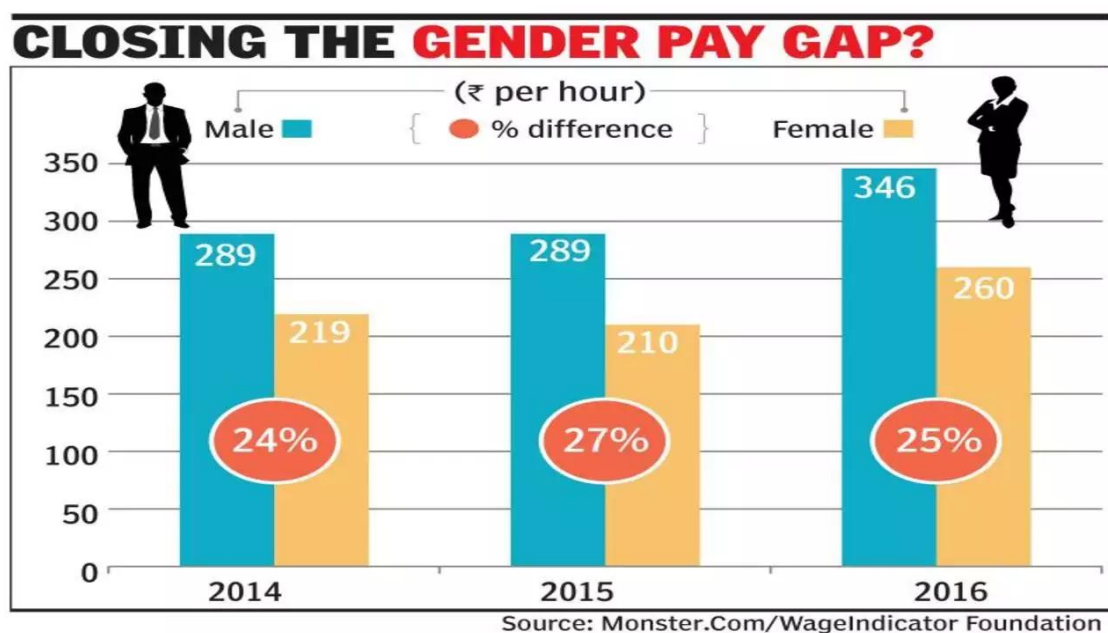
Gender disparities in the workplace have been a persistent issue for many years, primarily affecting women, as senior management has prioritized men over women. This has made it extremely challenging for women to advance to management positions, as they are often perceived as less competent than men in the workplace. The pay gap between genders has sparked considerable discussion, as men are generally more likely to earn higher salaries than women.

The functionalist perspective on gender imbalances is evident, as Talcott Parsons suggests that for socialization to be effective, it is important for individuals to have a strong and stable family structure. Parsons believes that family life is the most accurate and influential way for individuals to understand the gender divisions that occur within social institutions. This implies that sociologists are increasingly concerned with how society separates individuals to explain why gender disparities

arise and how changes can be implemented to create a society where every individual is treated equally regardless of age, sex, or gender (Hejase 2015:7-8).

### 1.3 Pay Gap

(Usmonova 2020: 12) stated that one of the main ways gender discrimination occurs in the banking sector is the wage rate pay gap. In the banking sector, women are most often offered lower wages compared to men, despite having higher qualifications and experience. On the other hand, most banking organizations do not offer women similar salary rights, based on the viewpoint that women do not have responsibilities or cannot report work like men. Moreover, women working full time in the banking sector earn 55% less than men. The national average for full-time workers shows women earning 28% less than men. Additionally, women face the problem of lower pay compared to men in the same positions. Furthermore, (Meara et al 2020: 16) stated that the qualifications of women are higher than those of men; 37% of women hold high-level degrees, while only 32% of men have college degrees. Men with college degrees earn more per hour compared to women with advanced degrees. This disparity makes it difficult for women to work efficiently in the banking sector due to the inequality in the pay gap compared to men with lower educational levels and experience, which undermines their engagement and motivation. Consequently, this impacts working women in banks, preventing them from performing to their full extent and advancing regarding bonuses, pay, and positions.



### **Figure 1.3.1 The Table Shows the Pay Gap Between females and males**

Moreover, Pakistan, with almost 224 million people, has nearly half of its population as women, who face many challenges such as unemployment, human rights violations, and gender inequality. Gender discrimination is deeply rooted in Pakistan, particularly in the employment sector. It is characterized by unequal treatment of women and men in the workplace, despite having the same education and experience. Furthermore, the pay gap highlights the earning differences between women and men. In 2020, Pakistan ranked 151st out of 153 countries on the global gender index report. Additionally, in some societies in Pakistan, women are not allowed to work alongside men, as it is considered against the honor of their families. Furthermore, Pakistan has one of the worst levels of gender discrimination in terms of pay gap, according to the Global Employment Trends for Women in 2012 (Ahmed 2019: 11-12).

Additionally, (Amin 2015: 14-16) narrated that Pakistani women earn less than their male counterparts, receiving 38.5% lower wages. In the Global Gender Index Gap 2018, Pakistan ranks as the second worst developing country regarding gender equality, especially in terms of the treatment of women in the workplace, exemplified by the pay gap. On the other hand, the number of employees in the banking sector is increasing day by day, yet women face problems as they are often not able to perform better work compared to men and receive lower wages. Organizational management needs to review their policies and provide more support for women in terms of pay, as women are often more educated than men. In many cities, women are not allowed to work at the same level as men. However, women have played an important role in the economic field worldwide over the last few decades. Nowadays, women are paying more attention to jobs in the banking sector, whether in private or public banks. Gender discrimination remains a common issue in Pakistan across all fields of the workplace, whether in the government or private sector. Moreover, in the working environment, pay disparities connected to work stratification exist when specialists are equally qualified and perform the same work, yet one group of workers is paid more than another. Indeed, wage disparities have favored men over comparably qualified women.

Moreover (Hejase 2015: 12-15), it is narrated that gender differences in the work environment have been a continuous issue for a long time, primarily affecting women, as senior administration has favored men over women. This has made it extremely difficult for women to navigate their way up to management, as they are often discriminated against by men in the workplace. The pay gap between genders has generated much discussion, as men are typically paid more than women. The functionalist perspective on gender discrimination is summarized by Talcott Parsons, who suggests that for socialization to be effective, it is important for individuals to have a strong and stable family. Parsons believes that family life is the most accurate and powerful means for individuals to understand the gender divisions that occur within social structures. This implies that sociologists are increasingly concerned with how society differentiates individuals to explain why gender disparities occur and how changes can be implemented to create a society founded on treating all individuals equally, regardless of age, sex, or gender. On the other hand, in the banking sector, management should address gender discrimination and develop policies to provide equal rights for both men and women based on their experience and education, rather than on gender alone.

#### **1.4 Sexual Harassment:**

Sexual harassment is characterized as unwelcome sexual advances, demands for sexual favors, and other verbal or physical acts of a sexual nature when either: The act is made as a condition or term of a person's work, training, living situation, or investment in a college community. Sexual harassment is, most importantly, an indication of power relations, with women significantly more likely to be victims of sexual harassment precisely because they more often than men lack control, find themselves in increasingly powerless and insecure positions, lack self-confidence, or have been conditioned to endure silently. To understand why women experience the vast majority of sexual harassment, it is essential to examine some of the underlying reasons for this phenomenon. The relationship between the genders in many countries around the globe involves a significant amount of violence against women. Data from the US, for instance, shows that one in ten women is assaulted or sexually attacked during their lives, while the majority of all women living with men have experienced abuse or a similar incident of domestic violence (Hejase 2015:2-4).

Violence by men against women exists in the workplace, as it does in various settings. A few researchers, for example, Susan Faludi, the author of *Backfire: The Undeclared War against American Women*, propose that the male antagonistic attitude toward women in the workplace is closely associated with men's beliefs about the proper role of a man in society. Surveys on men's perceptions of masculinity conducted in the U.S., for instance, demonstrate that the primary definition of masculinity is being a good provider for one's family. Ms. Faludi concludes that some men view the feminist drive for economic equality as a threat to their traditional role. Consequently, sexual harassment is perceived as a form of violence that is seen as self-defense. The issue of sexual harassment relates to the roles assigned to individuals in social and economic life, which, in turn, directly or indirectly affects women's positions in the labor market (Mohanty 2014:3-4).

Harassment is considered unwelcome in different forms, including verbal assault and physical abuse. On the other hand, it has been observed that 80% of cases were reported by women compared to men in the workplace. Due to this, women can't work properly and effectively in the banking sector, limiting their ability to earn viable bonuses and rewards in the form of pay. Moreover, factors contributing to harassment in the office include work ethics and a lack of proper policies related to sexual harassment. The absence of moral standards in organizations leads to sexual harassment. Furthermore, organizations tend to be less professional and do not follow ethical policies and codes of conduct, resulting in female staff facing various harassment issues in banks. Additionally, the office setup also impacts harassment; if female staff do not feel comfortable and management does not address the situation properly, harassment problems will arise (Shaikh 2019:5-7). Furthermore, it has been noted that various reasons lead to sexual harassment in banks. Females who work in an office environment, where they are isolated in rooms and not visible from outside, experience more harassment compared to those working in office halls with other employees. Another contributing factor to harassment is the absence of organizational policies that are not implemented in the workplace and poorly managed by bank management. On the other hand, awareness regarding the law about sexual harassment will empower female employees to feel more confident in complaining and disclosing instances of harassment in the office. When fines and penalties are imposed by management, females will experience less harassment in the workplace,

whether sexual or verbal. Additionally, providing a professional and safer work environment for female employees within banks is essential.

Sexual harassment is characterized as unwelcome sexual advances, demands for sexual favors, and other verbal or physical acts of a sexual nature when either: The act is made as a term or condition of a person's work, training, living situation or involvement in a college community. Sexual harassment is, most importantly, an indication of power relations, with women significantly more likely to be victims of sexual harassment primarily due to their increased vulnerability. They more often than men lack control, find themselves in weaker and less secure positions, struggle with self-confidence, or have been conditioned to endure silently. To understand why women endure the vast majority of sexual harassment, it is essential to examine some of the underlying causes of this phenomenon. The relationship between genders in many countries around the globe includes a considerable amount of violence against women. Data from the US, for instance, show that one in every ten women is assaulted or sexually attacked during their lives, while more than half of all women living with men have experienced a violent or similar incident of domestic violence (Hejase 2015:4-6).

Violence by men against women exists in the workplace, as it does in various other settings. A few researchers, such as Susan Faludi, the author of *Backfire: The Undeclared War against American Women*, propose that the male antagonistic vibe toward women in the workplace is strongly associated with male attitudes about the proper role of a man in society. Surveys on men's perceptions of masculinity in the U.S., for instance, indicate that the primary meaning of masculinity is being a good provider for one's family. Ms. Faludi suggests that some men perceive the women's movement for economic equality as a threat to their traditional role. Consequently, sexual harassment is viewed as a form of violence acting as self-defense. The issue of sexual harassment is linked to the roles ascribed to individuals in social and economic life, which, in turn, directly or indirectly influences women's positions in the labor market (Mohanty 2014:8). Additionally, (Woetzel 2015: 16-19) states that sexual harassment is characterized as unwelcome sexual advances, demands for sexual favors, and other verbal or physical conduct of a sexual nature when such conduct is

made a term or condition of a person's work, education, living situation, or participation in a college community. In the workplace, particularly in the banking sector, sexual harassment is predominantly an indication of power relations, with women becoming considerably more likely to be victims of sexual harassment. On the other hand, while women endure most of the sexual harassment in the banking sector, it is essential to examine some of the underlying reasons for this phenomenon. Furthermore, to achieve better wages and promotions, females often face sexual harassment issues in the workplace. Moreover, women are unable to secure promotions if they reject any form of harassment. Additionally, (Rosigno 2019: 8-12) narrates that violence by men against women exists in both private workplaces and government organizations. In the banking sector, some men view the women's movement for economic equality as a threat to their conventional role. Sexual harassment is perceived as a form of self-defense. Most notably in the banking sector, women encounter issues when they request promotions or any increases in wages, as they receive sexual offers suggesting that if they comply with various harassment proposals, then they will receive all kinds of benefits. Furthermore, the issue of sexual harassment relates to the roles that are attributed to individuals in social and economic life, which subsequently directly or indirectly impacts women's positions in the banking sector.

Moreover, (Mateos 2011: 10-14) stated that sexual harassment in the banking sector also hurts employees and affects the work environment. Harassment occurs in various forms, such as unprofessional comments, physical contact, and sexual advances, which make employees uncomfortable. On the other hand, harassment can happen between employees, coworkers, and clients as well. Victims of harassment may feel stressed, unable to work properly, anxious, or even consider resigning from their jobs. Additionally, every bank has its own management policies to control such activities, but these policies are not implemented effectively, and some individuals cannot report incidents due to fears of retaliation, or women may believe that their reports will not be taken seriously. Moreover, to eliminate harassment cases, banking management should train its staff and provide a proper work environment where everyone can feel safe and secure without hesitation.

Additionally, (De Andres et al 2021: 22-24) stated that harassment in the banking sector or any other organization, especially sexual harassment, is a major issue in the

current era, and its impact has significant consequences for organizations and individuals. Victims of harassment experience emotional and psychological effects, such as anxiety, decreased job satisfaction, depression, and lack of motivation to work. Gender discrimination in organizations is a primary reason for harassment, as many know that no action is taken against such behavior, regardless of what is done. On the other hand, every bank has its own policies regarding harassment and other issues related to banking jobs, but these are not implemented effectively, and there is no proper check and balance from management. This also affects employees and clients of the bank. Due to such activities, the bank's image is also affected in the eyes of clients, and employees also feel uncomfortable at work.

### **1.5 Career Progression**

(Tabassum 2021:3-5) stated that career progression is an important aspect for both men and women in organizations because the development of the organization depends on its employees. Any employee develops his or her career with the help of seniors, the working environment, and experience, which provides rewards and promotions. On the other hand, career development within an organization depends on responsibilities and experience. Moreover, career progression is important for all employees, but it is affected by gender discrimination. Most members of management and seniors claim that females do not have the desire to excel in their jobs. However, women may lose their desire to stand out for various reasons, such as a lack of opportunities, family demands, and, primarily, discrimination. Additionally, (Harnois 2018: 4-6) noted that gender discrimination exists in the banking sector in terms of promotion and restrictions on growth. Women are not transferred to high management positions, even when they are eligible, due to misconceptions. Many people believe that women cannot lead organizations effectively, and it is not suitable for females to be promoted to higher management positions. Additionally, career progression for female managers faces invisible barriers that hinder their performance compared to men. Women encounter various problems as they are often overlooked for higher positions in the banking sector, while male employees are given preference. This perception discourages women from seeking higher positions, and they struggle to lead men as managers. Moreover, (Orbih 2019: 2-5) stated that career progression for women in the banking sector is based on their abilities, environment, qualifications,

and skills. Women often find themselves occupied with family responsibilities, such as childcare, which makes it difficult for them to pursue better opportunities and managerial positions. However, several factors affect job satisfaction for women bankers, including salary, supervision quality, and work experience. These factors indicate that women's career progression is significantly influenced by people and the environment. Consequently, women's career progression can discourage them from working effectively as compared to men, particularly in higher positions. Additionally, (Mohanty 2014: 5-7) stated that the role of career progression expands formal interest in paid employment in the banking sector while maintaining traditional roles. Women have a limited amount of energy, and when balancing various roles, this can lead to stress and role burden. Moreover, role overload and role stress are common issues faced by married women employed full-time in banks. Therefore, bankers should implement policies to promote women based on their experience and qualifications. Due to gender discrimination, eligible women experience promotional challenges if they are asked to undertake unprofessional activities. Management should carefully examine these issues and create a safe working environment for women so that they can work effectively for the organization.

### **1.6 Statement of Problem**

Gender discrimination in the banking sector is one of the main problems in the current era. The purpose of the current study is to explore the different factors contributing to gender discrimination in the workplace. The system in the banking sector is not properly managed by the provincial government and managers. On the other hand, there is no adequate check and balance regarding issues like the pay gap, harassment, and career progression. Management policies are undermined due to improper management and implementation. There are no suitable sitting rooms for women during their lunch breaks and no appropriate prayer rooms. There are no proper bonuses for women compared to men. Moreover, various difficulties and challenges are faced by working women in Islamabad, including the significant work stress from additional duties in the banking sector, with no extra pay for overtime. Many experience mental and physical harassment from male colleagues and managers, as well as unfair treatment in the workplace. The intent is to investigate women's harassment and gender discrimination issues. Furthermore, security cameras in the female staff room are not properly managed. Additionally, the provincial government

does not address the issues faced by women bankers regarding discrimination. The primary reason for discrimination lies in the internal politics of the bank concerning promotions and wages. The aim of the current research study is to identify the gender discrimination problems faced in the banking sector, such as sexual harassment, the pay gap, and career progression.

### **1.7 Objective of the Research**

The current research explores the understanding of the latest status of employed women in our society and the issues they face regarding gender discrimination. The study attempts to address the following key research objectives:

1. Observe gender discrimination in the banking sector in terms of the pay gap and career progression.
2. Determine gender discrimination in the banking sector in terms of sexual harassment.
3. Identify any other types of gender discrimination prevalent in the banking sector.
4. Investigate the challenges and problems faced by employed women in the banking sector.
5. Identify gender discrimination policies in the banking sector.

### **1.8 Research Question**

The current study is designed to explore gender discrimination in the banking sector. The research aims to survey women who work in the banking sector and attempts to uncover the problems they face. Therefore, the research will address the following questions:

1. To what extent is gender discrimination present in the banking field concerning salary or pay-out and career progression?
2. To what extent does gender discrimination occur in the banking sector to sexual harassment?
3. What types of gender discrimination are present in the banking sector?

## **1.9 Significance of the Study**

The significance of this study is to recognize the problems and challenges faced by working females in the banking sector. This study aims to highlight women's issues through research, to uncover the factors behind these problems, and to propose solutions. The research material can serve a broader purpose as a resource for policy development to improve the conditions for working women. On the other hand, the current study seeks to identify the difficulties and challenges women face in the banking sector and suggest reliable solutions and coping mechanisms.

Moreover, gender discrimination issues within the banking sector require detailed investigation. This study will illuminate the various types of gender discrimination present in banking and contribute to addressing the challenges women encounter in this field. It will also provide a foundation for policymakers to create strategies to enhance women's experiences in the banking industry. Furthermore, the current research aims to draw the attention of the government to improve gender discrimination in the banking sector.

Additionally, this research could significantly influence existing literature. Studies on related topics may find this research helpful. It aims to make a positive contribution to the banking sector and address gender discrimination in the workplace by proposing effective policies.

Moreover, the significance of this study lies in recognizing the problems and challenges confronted by working females in the banking sector. The goal is to highlight women's issues through research, uncovering the factors behind these problems and identifying ways to resolve them, making the research material useful at a broader level, particularly for policymakers focused on improving the conditions for working women. The current study, therefore, aims to identify the difficulties and challenges that females face in the workplace, suggesting reliable solutions and coping mechanisms so that women can recognize their value and ability to confront challenges in various ways.

This study emphasizes the challenges faced by employed women from the very beginning of their lives, exploring how to navigate these difficulties and protect our society from such issues.

## **Chapter 2**

### **Literature Review**

Progress in women's employment and good performance in society are significant indicators of the nation's development. Women play prominent and vital roles in every field of life. They have performed equally and actively alongside men since the Stone Age. In the current era, problems are less prevalent than before, primarily due to the simpler lifestyle of the past. Now, society is complex, and issues are intricately linked to the development of human society. Globally, women face gender discrimination in professional life. In recent years, women have positively impacted various fields, including business, technical areas, and banking. Furthermore, nowadays, media or journal reports frequently highlight working women and the challenges they face, such as mental stress, discrimination, physical and sexual harassment, and security issues based on gender differences. International frameworks, policies, and laws promote equality and economic empowerment at work. Gender equality worldwide is beneficial for economic growth and development. Conversely, gender equality in the banking sector and other workplaces yields both economic and social benefits, thanks to the concerted efforts of high-level managers and governments in implementing policies and laws. The equality of women and men plays a vital role in organizations, where equal pay and promotions empower women to work hard without undue issues. Additionally, the ILO Global Wage Report 2018/19 highlights pay gap problems in professional organizations due to gender discrimination. The government should implement policies and establish proper checks and balances to prevent gender discrimination (ILO 2021:17-19). Progress in women's employment and good performance in society are significant indicators of overall national development. Women play prominent and vital roles in every field of life, performing equally and actively alongside men since the Stone Age. During that era, problems were fewer than today due to a simpler lifestyle. Today, society is complex, and challenges in human history highlight that women have always participated alongside men. The increased complications women face compared to men demonstrate that without the active role or participation of women in national activities, the nation suffers socially, economically, and politically. Globally, women still face discrimination and gender favoritism. In recent years, women have increasingly excelled in various fields, including politics, business, and technical

areas. Society now views women from a different perspective; they work as nurses, lawyers, doctors, social workers, managers, and hold other officer positions. However, they continue to face numerous challenges. Today, it is common to see or read reports from media or journals that highlight the issues confronted by working women, such as mental stress, discrimination, physical or sexual harassment, and other security issues based on sex (Martin 1989:9).

Females still perform a greater share of the care giving and managing efforts for the family. Gender is viewed as a significant contributor to negative experiences, as employed women are expected to handle both family responsibilities and their professional roles with ease (Mohanty 2014:7). Furthermore, this leads to a sense of guilt among women, particularly concerning their own children. It contributes to a feeling of frustration over responsibility that arises when they lack control over the demands placed upon them from various aspects of life. Women often have to confront challenges merely because they are women. Moreover, if they are employed, the challenges become increasingly complex. Employed women are those engaged in paid work. The societal attitude toward the role of women lags significantly behind legal standards. This viewpoint, which suggests that women are suited for certain jobs but not others, influences those involved in the recruitment of female employees (Mohanty 2014:5-7). Gender discrimination is a complex issue in any organization that can be observed in its processes, practices, and structures. However, the roots of gender discrimination begin with the practices within human resources across organizations worldwide. Women, regardless of their backgrounds, education, and experience, still encounter gender discrimination in the workplace, which negatively impacts their growth and promotions. Progress in women's employment and overall societal performance are vital indicators of national development. Women have played crucial roles in every field throughout history, actively contributing alongside men since the Stone Age. During that era, problems were fewer due to simpler lifestyles, while today's society is more complex, presenting challenges that have emerged throughout human history. Globally, women continue to face discrimination and gender bias. In recent years, women have made significant advancements in various fields, including politics, business, banking, and both indoor and outdoor activities, working equally alongside men. Furthermore, society now perceives women from a different perspective, recognizing their roles in various positions

within the banking sector, such as front desk, cashier, assistant manager, or branch manager. Nevertheless, working women still face numerous challenges, with gender discrimination being a common issue (Mohanty, 2014: 3-5).

Moreover, (Hyder, 2009: 2-5) stated that working females still perform a greater part of the thought-giving job and manipulating effort for the family. Gender is viewed as a large element of negative activity overflow because employed women are expected to manage the responsibilities related to family services while still handling their work roles effectively. Furthermore, in the banking sector, women encounter gender discrimination in various forms regarding salary, promotions, experience, education, and, most importantly, favoritism within the banking organization. Due to the lack of proper policies to address gender discrimination in the banking sector, the situation for working women has deteriorated. Management should create and enforce policies to regulate such activities and foster a fair working environment. Conversely, women are utilized in the banking market as cheap labor and hired at lower wages; they perform the same tasks as men but receive less pay due to gender discrimination. Additionally, (Barati, 2015: 5-7) noted that most banking environments are not designed properly for females, causing discomfort at work and during breaks. The workplace structure in the banking field creates an unfriendly and stressful environment for female staff. The most significant issue is that the capitalist goal is to maximize profits without thinking of women's rights or human welfare. Furthermore, various approaches are necessary to understand the challenges faced by working women in the banking sector related to discrimination and to find solutions to these issues. These approaches illustrate how women perceive a mix of cultures and historical contexts, how they adapt socially and biologically, and how their power and status contrast with that of men. On the other hand, we must treat women equally in economic matters through legal means, recognizing them as individuals in society, rather than solely as caretakers of the family.

Furthermore, (Hussain, 2001: 12-15) stated that the dual roles and responsibilities of women cause tension and stress for them, yielding struggles due to their social structure, which remains male-dominant. The traditional authoritarian system promotes this social structure, and the resulting conflict persists. Females encounter challenges due to role conflict, while men need to change their attitudes and assist women in transforming the existing situation and overcoming their issues. Moreover,

many women face gender discrimination in their professional lives, manifesting as pay gaps, sexual harassment, or limited promotional opportunities. One significant aspect of gender discrimination in the banking sector is the pay gap. In this field, women are often offered lower wages compared to men or their male counterparts' experience. The pay gap also constitutes a form of harassment. Consequently, women struggle to work effectively in the banking sector and cannot earn fair compensation and rewards. On the other hand, factors contributing to harassment in the banking sector include poor work ethics and a lack of proper sexual harassment policies.

Moreover, (Amber, 2005: 14-17), narrated that in the past 30 years, women have improved their participation in paid employment and increased their capabilities in the job market as well as in the banking sector. Due to the extra workload of home and office work, women become superwomen to manage this problem, working very hard to fulfill these dual tasks. On the other hand, in the banking sector, women face various gender-related issues during working hours, particularly harassment. The factor behind harassment is the lack of organizational policies that are not implemented in the workplace and are not properly managed by the banking sector's management. Additionally, in terms of pay, women also face challenges, as discussions have arisen regarding the common trend of men being paid more than women. Furthermore, high management in banking addresses this discriminatory pay gap by implementing policies aimed at providing equal rights to both men and women based on their qualifications and experience, rather than on gender. Additionally, career progression is a significant aspect of gender discrimination in the banking profession. Every employee develops his or her career path and gains experience from their seniors or the organizational working environment and promotions. However, women's career progression faces invisible barriers that hinder their performance compared to men. Women are often not considered for higher positions in the banking profession, while men predominantly hold managerial-level posts.

Additionally, (Andal, 2000: 15-18) stated that harassment is one of the main types of gender discrimination. The lack of moral values in an organization leads to sexual harassment. In banking sector, organizations are less professional, do not follow the rules, regulations, and code of conduct, and female staff face harassment during working hours. On the other hand, in the banking sector, women's career progression is based on their abilities, environment, qualifications, and skills. In banking, certain

factors affect the job satisfaction of female bankers, such as salary, supervision quality, better work, and job experience. Moreover, gender discrimination in the banking sector is one of the main problems today. The banking sector is not properly managed and lacks policies to control such gender discrimination issues.

Additionally, (Center, 2020; 2-4) stated that gender discrimination is an important issue in all banking sectors. Most common reasons for gender discrimination include unequal pay, unfair treatment, promotions, and harassment. Moreover, the primary type of gender discrimination in the banking field is the pay gap or wage rate. Women work harder than men and perform the same tasks but receive lower wages and fewer promotions. In most banks, women do not receive the same salary and promotion opportunities due to the perception that females have fewer responsibilities and cannot work as effectively as men. On the other hand, a significant form of gender discrimination in the workplace is pregnancy discrimination. Banking sector organizations hesitate to provide accommodations to women even when they are more educated or capable of working than men. (Liani et al, 2020: 3-5) narrated that another major form of gender discrimination in the banking field is racism and age bias. It is noted that women over 30 years old often avoid applying for banking jobs. Working women are contributing significantly to the banking sector. Moreover, it is commonly said that discrimination based on sexual orientation against employed females begins at the enrollment phase in the banking sector. Additionally, working mothers receive lower pay compared to men, despite being more experienced and educated. There are no effective policies implemented by the government to reduce gender discrimination within the banking sector. Meanwhile, men receive more and better opportunities regardless of their age compared to women.

### **2.1 Ways to Prevent Gender Discrimination:**

(Bracke, 2021: 4-6) stated that in the banking sector, the first step is for management to implement policies and rules to reduce and eliminate gender discrimination. Gender relations are observed at all levels within organizations and structures, including work practices, promotions, and pay. The main focus is to reduce gender discrimination within the banking sector. Therefore, management must examine which cultural and gender policies exist in other government and non-governmental organizations to avoid gender discrimination. Gender discrimination arises in the banking sector due to

organizational structures, policies, and inadequate checks and balances. Additionally, all social interactions during professional life stem from organizational activities; however, the key point is to reduce and eliminate gender discrimination. Furthermore, various procedures and policies need to be implemented in the banking sector to promote gender equality and diversity. (Siswanti, 2021: 7-9) narrated that sustainability in the banking sector minimizes social interactions through policies, the environment, and social aspects. Additionally, financial institutions endorse sustainability at the management and economic levels while also caring for the environment in the banking sector. Moreover, gender equality must be a core module of any bank to ensure that pay and promotions are based on equal ground and experience. Gender equality should be realized through proper policies and become a fundamental element of banking sector values, implemented at all levels, from upper to lower positions. (Stanley, 2021: 4-6) stated that another important factor is the need to enhance gender equality at the management level to increase women's representation on boards of directors. This includes various stages in organizations with women as CEOs and in other higher positions within the banking sector. Furthermore, to combat gender discrimination, it is essential for women to occupy management positions, such as branch managers and regional managers. Women in managerial roles can inspire other female staff in the bank to work diligently and strive for promotions and bonuses. Additionally, men working under the supervision of women can help them understand and appreciate women's skills and contributions.

For gender discrimination, both upper and lower levels of management should implement goals and policies to achieve transparency. This can be accomplished through various means, such as manager-level evaluations, promotions, and pay, without regard to gender. On the other hand, policies and goals should be designed and implemented by banking management to ensure transparency at all levels. Moreover, both upper-level management and lower-level employees are responsible for avoiding gender discrimination and providing equal rights to everyone.

Gender discrimination policies should be applied in every aspect of the banking sector. Most importantly, women often do not attain high positions due to gender discrimination. Furthermore, various policies and strategies, such as gender-balanced policies, should be utilized in all recruitment processes to ensure fair selection for both men and women. Women should receive equal rights compared to men in the

banking sector and should attain better rewards and promotions without any gender discrimination. However, closing the gender discrimination gap is challenging and remains a preliminary step, especially in underdeveloped countries. Additionally, the current study identifies the indirect positive impact on banking organizations. The literature review indicates that women serve as a source of motivation for other females to work diligently in lower positions and aspire to higher roles through their efforts. Furthermore, female management contributes to reducing gender discrimination in the banking sector. The presence of female managers results in lower instances of gender discrimination in the banking sector, with policies being implemented more stringently. However, increasing gender equality in the banking sector and raising the number of female staff is not sufficient without proper management of policies, rules, and regulations within the banking sector. The literature review highlights various problems faced by women in the workplace, particularly in the banking sector, along with suggestions to bridge the study gap. However, females tend to be more confident in performing their daily tasks and work well compared to men. Moreover, the literature still lacks a comprehensive listing of issues related to gender discrimination along with their specific solutions pertinent to the banking sector.

## **2.2 Theoretical Framework:**

The current study can be examined through various theoretical aspects. This theory will aid in understanding the framework and structure of gender discrimination in the banking sector. The key theoretical approach applicable to this topic is Social Learning Theory.

## **2.3 Social Learning Theory:**

The theory was proposed by Albert Bandura (1977). According to this theory, every act of an individual is a learning process within their specific settings through systematic observation. Bandura explains this learning process through various categories, starting with direct exposure to experiences from one's immediate surroundings. According to Bandura (1977), significant sources of knowledge include direct exposure to experiences. People learn from the behavior patterns of others, as these patterns have been previously established in society. Frequent exposure to these behavioral patterns helps people understand them. Moreover, individuals learn from

others' mistakes; some observe others acting in a beneficial way and are likely to adopt those actions. Sometimes, people learn from the errors of others, which contribute to patterns in their behavior.

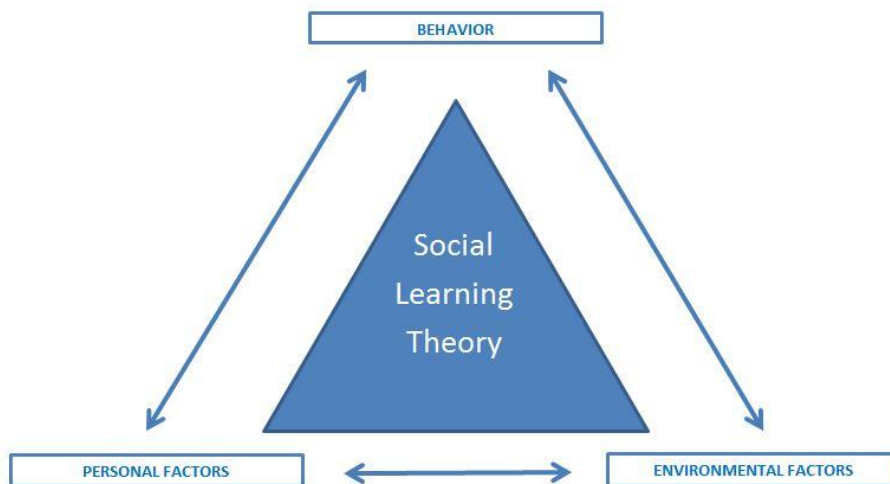
Another factor of Bandura's (1977) social learning theory is learning through motivational reinforcement, where a person, if motivated or rewarded for a certain type of behavior, is more likely to internalize and repeat those patterns. Similarly, Bandura conducted research on verbal practices, where people were allowed to create their own sentences, which were rewarded or discarded in the process. According to Bandura, there was a cognitive reinforcement effect whereby individuals did not remember the discarded sentences, but the rewarded ones remained in their memories.

Another aspect of Bandura's (1977) social learning theory is learning through modeling, in which a person is valued. In modeling, Bandura highlighted the significance of being rewarded or punished, which enhances the memory of the learning process. Behaviors for which a person is punished will undoubtedly not be repeated. A behavior that is rewarded, whether performed by anyone, has a higher likelihood of being repeated in the future. This entire process is referred to by Bandura as modeling, as individuals create models of behavior that are punished or negated, which are viewed as negative and are not learned.

Moreover, the reinforcement discussed by Bandura (1977) is followed by specific regulation. While a person is encouraged to exhibit a certain behavior, they will certainly learn, but they must regulate it in different contexts. For instance, a stimulus for two different behaviors may be the same, but the pattern of behavior may differ depending on the context. Furthermore, Bandura also highlights the conditioning aspect of learning. According to him, if a condition becomes part of their memory, the next time, they will most likely do the same thing or repeat the same pattern of behavior to achieve that outcome. Conditioning creates long-lasting memories in individuals. Bandura's (1977) social learning theory has its roots in a psychological basis in which behavior is closely related to observed memories. According to Bandura, the individual learns and imitates concretely. The individual in this theory is entirely determined by their surroundings.

### 2.3 Application of Theory:

Bandura presents a theory regarding the socialization of individuals; the researcher will address their approach to gender discrimination in the banking sector. Due to a lack of policies, gender discrimination is on the rise in this field. The theory is relevant to the current study as it relates to how individuals learn in their specific environments through systematic observation. Individuals learn through motivational reinforcement, where they are motivated or rewarded for specific behaviors. When women enter the banking sector as professionals, initially during training, they are instructed on the rules and policies of the sector. After receiving proper training, they may start working as cashiers or in other specific positions, only to observe that others are not following the laws and policies of the banking sector. Women notice the behaviors of their seniors regarding gender discrimination. Some women, despite being educated or experienced, feel they are facing gender discrimination. Moreover, they observe a lack of proper oversight against gender discrimination in the banking sector, which is adversely affected by such discrimination, evident in the forms of pay gaps, harassment, and biased promotions. Individuals learn from their environments through observation, following patterns of behavior exhibited by others in order to gain recognition.



**Figure 2.3.1 Social Learning Theory**

The above model illustrates the various ways in which individuals learn from their environment and observe the behaviors of others. Coworkers are often involved in illegal activities without fear in the banking sector, while others develop negative

thoughts as a result of their actions. Bank management selects specific behavioral patterns from others, allowing individuals to model these behaviors.

Propositions:

1. Individuals learn from their particular setting through regular observations.
2. A person gets negative from their actions.
3. A person is affected by a certain environment.

#### **2.4 Null Hypothesis (H1)**

There is no relationship between gender discrimination and the banking sector.

#### **2.5 Alternative Hypothesis (H0)**

There is a relationship between gender discrimination and the banking sector.

## **Chapter 3**

### **Research Methodology**

The research methodology encompasses the systematic knowledge, procedures, and techniques necessary for the researcher to gain insight into the topic being studied. The nature of the research methodology revolves around essential processes that consist of adjustable directions in which information can be disseminated by scientists to yield, establish, and enhance knowledge. Moreover, the present study is an effort to explore the “Gender Discrimination” inside the banking sector faced by women. The analysis employs a mixed method approach, utilizing both quantitative and qualitative research methods. Qualitative data was collected through in-depth interviews. This research method assists the researcher in effectively studying the problems and challenges faced by working women in Pakistan.

#### **3.1 Universe:**

The selection and planning of the populations is an important step for data collection. The universe of this study consisted of working women in the banking sector. The study area was selected because the ratio of working women in Islamabad is higher in the banking sector compared to other cities in the country. In that area, the banking sector is poorly managed by the provincial government, and there is a high ratio of gender discrimination.

#### **3.2 Unit of Analysis:**

The selected population for the research is women, as female respondents possess more information about gender discrimination within the banking sector. The unit of analysis for this research consisted of women working in the banking sector. The target population includes qualified working women from various departments.

#### **3.3 Sampling Techniques:**

In the current study, the researcher chose a probability sampling method to collect data from respondents. The rationale for using this probability sampling strategy is that the researcher is familiar with the population of interest. The researcher focused on educated working women. Each unit from the target populations has an equal chance of being selected. This selection aimed to gather information regarding the

problems and challenges faced by working women in the banking sector. Sampling served as an essential tool for data collection.

### **3.4 Sample Size:**

It was nearly impossible for the researcher to collect data from the entire universe due to limited time, so to avoid biases and uncertainty, the researcher chose 15 respondents for data collection. A sample size of fifteen respondents was sufficient to obtain the necessary information about the respondents' gender discrimination.

### **3.5 Tools for Data Collection:**

The researcher designed and structured a questionnaire for the target population. The English language was chosen for the construction of the questionnaire, and the questions are open-ended. This tool was utilized by the researcher to gather authentic responses. An in-depth interview guide was employed for data collection from the respondents. The first part of the questionnaire focuses on the demographic profile of the respondents, while the remaining part addresses the issues faced by working women in the banking sector regarding gender discrimination.

### **3.6 Pre – Testing**

Before starting data collection from the respondents, the researcher tested his questionnaire on those respondents who belonged to the research area. That's why the researcher selected 5 to 8 respondents for pre-testing. The purpose of pre-testing the questionnaire is to assess the respondents' reactions to any issues. After pre-testing, the questionnaire became clearer, and a few modifications were made to enhance its effectiveness. Through pre-testing, the irrelevant questions were removed from the questionnaire pertaining to the topic.

### **3.7 Tools for Data Analysis:**

Data analysis was conducted based on the nature of the research, which could be either qualitative or quantitative. In this study, the researcher provided a detailed interpretation of the questionnaire for analysis.

### **3.8 Opportunities and Limitations of the Study:**

The researcher's work delivers a vision to women regarding their perspectives on the difficulties and challenges they face, along with their dependence on work, which reflects their economic vulnerability and the imbalance of power in the workplace. The study's opportunities include gaining a better understanding of the issues within the banking sector related to gender discrimination. The unit of analysis was all educated individuals, making it easy to complete the questionnaire. The study focuses exclusively on working women in the banking sector. On the other hand, through the study, the researcher can identify reasons for how the banking sector can improve and eliminate gender discrimination. Additionally, the study explores ways the banking sector can be enhanced.

### **3.9 Ethical Concern:**

It is the ethical responsibility of the investigator to obtain approval from the respondent before starting any research activities, such as asking questions. Trust is built through respect and consideration for the respondent. Avoid using vulgar language that may hurt the respondents' sentiments. Any harm to the respondents, whether mental, physical, or emotional, will be avoided. During data collection, the respondents are informed that the questionnaire and data will be kept strictly private and used only for educational purposes. The questionnaire does not include an option for the respondent's name, allowing them to complete it without fear.

## **Chapter 4**

### **Conceptualization and Operationalization**

#### **4.1 Conceptualization:**

It is at this step that the researcher must have a strong understanding of the arguments and terms used in the research so that no conflicts arise later about their explanation and measurements. This requires an understanding of the conceptualization process.

#### **4.2 Working Women**

A working woman is a female adult human being, and the term "girl" is used for a female child. However, the term "women" can also define females as humans, regardless of age. The social roles adopted by women may vary from society to society. In this study, "professional women" refers to those who are gainfully employed in different professions (Dube: 2001, 3:4). Furthermore, working women are those who spend their time outdoors engaging in activities. They perform dual responsibilities: working in the home—like cleaning, washing, and taking care of family members—while also participating in outdoor activities for the welfare of their families.

#### **4.3 Sexual Harassment**

Sexual harassment is defined as uninvited sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature that interferes with one's employment or work performance or creates a hostile or offensive work environment. Similarly, sexual harassment occurs when any form of unwanted verbal, non-verbal, or physical conduct of a sexual nature takes place, with the purpose or effect of violating a person's dignity, particularly when creating an intimidating, hostile, degrading, humiliating, or offensive environment. (Hejase, 2015, 2:3).

Additionally, harassment and sexual harassment are recognized as forms of discrimination based on sex and thus are contrary to the principle of equal treatment between men and women (Weizer, 2002 4:5).

The above definition of sexual harassment portrays the abuse of women's dignity. It reflects society's sensitivity that men are superior to women, leading to women's acceptance of violence against them.

#### **4.4 Gender Inequality**

The functionalist perspective on gender imbalances is evident as Talcott Parsons suggests that for socialization to be effective, it is essential for individuals to have a strong and stable family. Parsons believes that family life is the most accurate and powerful means for people to understand the sexual divisions that occur within social institutions. This indicates that sociologists are increasingly concerned with how society segregates individuals to explain why gender disparities exist and how changes can be implemented to create a society where every person is treated equally, regardless of age, sex, or gender (Dube, 2001: 4-5).

The above definition of gender inequality illustrates the discrimination against women's dignity. It reflects society's perception that men are superior to women, leading women to accept discrimination against them.

#### **4.2 Operationalization**

This term defines when a variable is clearly outlined by the research and a method for measuring that variable is developed. Care must be taken to ensure that the measurement method provides a valid assessment of the variable. The term operationalization can be applied to independent variables (IV), dependent variables (DV), or covariables in a correlational design. Operationalization reflects the researcher's understanding of the research variable.

##### **4.2.1 Working Women**

Working women are those who spend their time outdoors engaging in various activities. They perform dual roles or responsibilities, working at home by cleaning, washing, and taking care of family members, while also participating in outdoor activities for the welfare of their families. In Pakistan, working women hold jobs in

different private and government sectors, with many employed in educational institutions, as these are considered safer compared to other departments or institutes. Many women in this society work as doctors, nurses, secretaries, and in the private banking sector. In Islamabad, many working women face various issues in the banking sector, including low wages, harassment, sexual harassment, and challenges related to promotions.

#### **4.2.2 Sexual Harassment**

Sexual harassment has been operationalized in current research; workplace sexual harassment, where women are targeted, is often excused as the natural behavior of harmless intimacy. Although sexual harassment in the banking sector is a serious issue, women do not raise the matter to higher authorities out of fear of losing their jobs and damaging their personal reputations. Workplace sexual harassment and other forms of violence are dangerous, as they involve serious health, human, and economic problems. Furthermore, sexual harassment not only impacts women psychologically but also affects their work performance and productivity. Women are affected both personally and professionally, as constant fear in the workplace causes them to develop a negative perception of everything around them. This leads to a major setback in their personal and professional lives.

#### **4.2.3 Gender Inequality**

The definition above indicates that gender inequality between males and females is culturally and socially understood from birth. Society shapes and teaches us how to behave as males or females after birth, with this instructional process being implemented differently based on one's gender or sexual identity. In the current study, gender inequality is operationalized as a socially constructed phenomenon. Society empowers males and views women as weaker members. The lack of power among women indicates their experiences of various issues in society, such as sexual harassment and other unwanted behaviors and attitudes from males. This stems from basic socialization from parents. The traditional gender role ideology posits that women are expected to be homemakers and caretakers, whereas males are seen as the primary income providers.

## **Chaper 5**

### **Data Analyses**

#### **5.1 Descriptions of the People Taking the Survey and How They Were Selected**

The study aimed to understand how gender discrimination appears in the banking industry of Islamabad, Pakistan. The research population consisted of employees at private banks. The survey was completed by 15 individuals, chosen from employees of both genders who worked in various departments, including cashiers, customer service officers, and administrators.

#### **5.2 Process of Selecting People and Sampling**

Those directly involved in banking and able to provide helpful information on gender-based differences at work were selected using purposeful sampling. Contacts from the selected banks were first addressed, and other participants were invited using a snowballing technique. We chose to include only those people who met the following criteria:

- Having worked in a private bank for at least 1 year.
- People who are willing to join on their own.
- Being accessible throughout the collection process.

The study emailed potential participants and followed up with phone calls. Participants who joined were assured that their anonymity and the confidentiality of their responses were guaranteed. All respondents were free to participate, and they typically completed the questionnaire themselves. For those who needed assistance, the researcher guided them in understanding the questions.

The team members represented a diverse range of ages and experiences, resulting in numerous different perspectives. Although the sample was not statistically significant due to difficulties in reaching participants, it was sufficient to identify meaningful patterns in the data.

#### **5.3 Survey on Gender discrimination in the banking sector**

Employees in the banking sector of Islamabad were surveyed using an adapted structured questionnaire that addressed 12 items regarding workplace gender-based inequalities. The tool evaluated employee views on selection methods, professional

advancement procedures, work environment treatment, and the implementation of gender discrimination policies at the organizational level. SPSS processed the participant data to deliver a comprehensive report on employee opinions regarding gender matters. This section investigates gender discrimination through specific items, exploring the experiences of banking professionals in Islamabad and how they perceive these experiences.

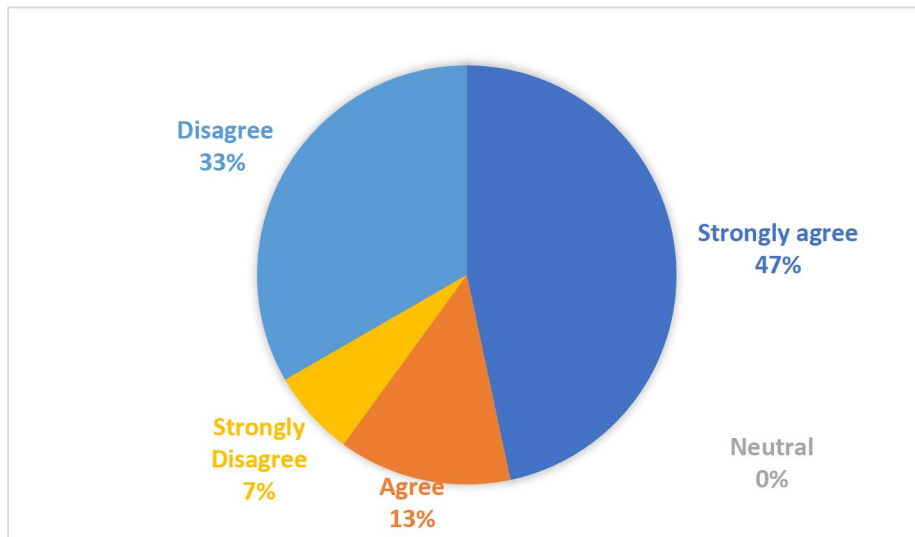
Questions (items)	Strongly agree	agree	Neutral	Disagree	Strongly disagree
1. Do Men and women experience discrimination in my working environment?	7	2	0	5	1
<b>Percentage</b>	46.6%	13.3%	0%	33.3%	6.7%
2. Unfair treatment due to my gender has reduced my work motivation and caused my organization to overlook me for promotion opportunities.	3	9	1	1	1
<b>Percentage</b>	20%	60%	6.7%	6.7%	6.7%
3. Is the career growth of employees at my organization experiencing adverse impacts from gender discrimination?	12	3	0	0	0
<b>Percentage</b>	80%	20%	0%	0%	0%
4. Our organization deals with gender discrimination issues with full attention.	4	3	2	4	2
<b>Percentage</b>	26.6%	20%	13.3%	26.6%	13.3%
5. The hiring process of my organization is	6	3	2	2	2

affected by gender-related stereotypes.

<b>Percentage</b>	40%	20%	13.3%	13.3%	13.3%
6. Performance evaluations follow different treatment patterns between male and female workers within the organization.	4	5	2	4	0
<b>Percentage</b>	26.6%	33.3%	13.3%	26.6%	0%
7. The organization follows clear guidelines to handle gender discrimination issues.	3	7	0	2	3
<b>Percentage</b>	20%	46.6%	0%	13.3%	20%
8. The organization promotes gender equality by conducting training initiatives and spreading awareness.	2	2	5	2	4
<b>Percentage</b>	13.3%	13.3%	33.3%	13.3%	26.6%
9. Do I encounter difficulties discussing gender discrimination issues with senior decision-makers in my organization?	2	5	2	5	1
<b>Percentage</b>	13.3%	33.3%	13.3%	33.3%	6.7%
10. Judgment based on gender appears during everyday interactions between staff members.	9	3	0	2	1
<b>Percentage</b>	60%	20%	0%	13.3%	6.7%
11. Gender discrimination issues remain taboo for me	2	9	0	4	1

because I fear negative reactions.					
percentage	13.3%	60%	0%	26.6%	6.7%
percentage	20%	60%	0%	6.7%	13.3%
12. Gender discrimination acts as a foundation for the occurrence of sexual harassment within the organization.	2	3	3	5	2
percentage	13.3%	20%	20%	33.3%	13.3%

The first question asked, “Do men and women experience discrimination in my working environment?”



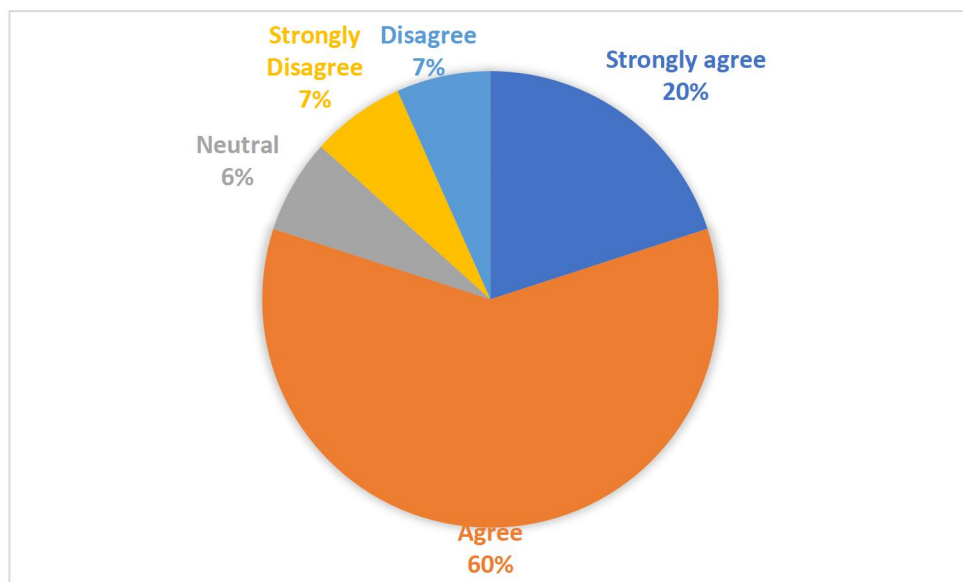
9 out of 15 respondents (60%) agreed (7 strongly agreed, 2 agreed), while 6 respondents (40%) disagreed (1 strongly disagreed, 5 disagreed). This suggests that most respondents agree that men and women experience discrimination in their working environment. It seems that many people experience gender discrimination in the workplace.

Over half (7 out of 15) of the participants acknowledge the severity of the discrimination they have encountered, in addition to its existence. This indicates that

many workers observe behaviors, processes, or decisions made by others that seem unfair due to someone's gender. Surprisingly, more than 40% of respondents disagreed with the majority, suggesting that either they haven't personally experienced discrimination or have come to view inequality as typical behavior within the organization.

It follows the main idea that gender equality policies are sometimes not adequately implemented, allowing discrimination to be ignored or overlooked (Shaheed, 2010). Such findings could also reflect the idea that different departments or teams have various levels of equality (Ahmed, 2018).

**The second question asked, "Unfair treatment due to my gender has reduced my work motivation and caused my organization to overlook me for promotion opportunities."**



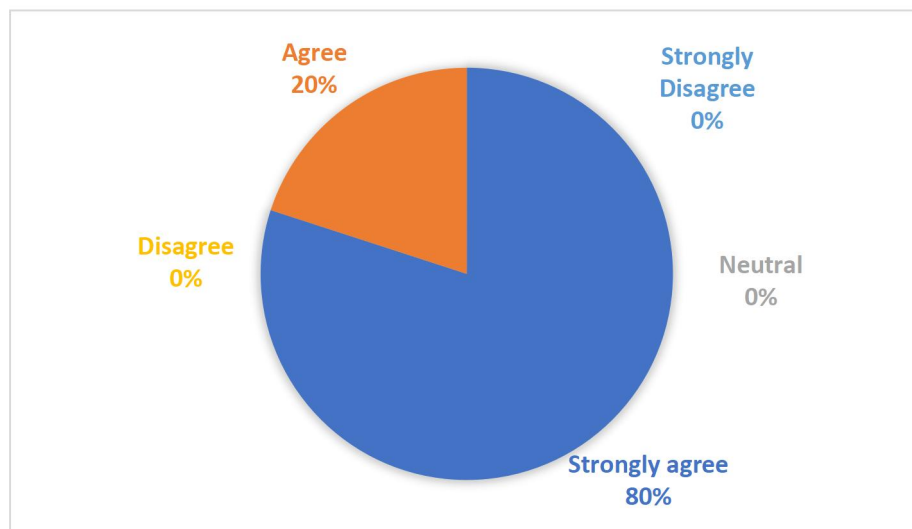
Most respondents (86%) felt that it does, with three strongly agreeing and nine agreeing. However, two students (13%) disagreed, with one student strongly disagreeing and one respondent somewhat disagreeing. The remaining one respondent (7%) was unsure. This indicates that most respondents believe that unfair treatment

based on their gender has diminished their work motivation and led their organization to disregard them for promotion opportunities.

The finding underlines how both psychology and careers are influenced by gender discrimination. The fact that 86% of respondents agree proves that gender bias is noticed and causes real problems with mood, motivation, and career opportunities. Here, psychological impact is easily seen, as discrimination seems to result in social withdrawal, loss of confidence, and not believing in meritocracy.

The small number of people with different views may encounter more supportive leaders, possess the skills to deal with challenges, or have not faced discrimination while pursuing promotions. Being unsure in the survey might suggest doubt about what is causing someone's career to stop developing, whether it be gender or something else. Literature proves this point, revealing that women in predominantly male fields experience reduced productivity and memory primarily due to the unfair treatment they receive (Farooq & Imran, 2020).

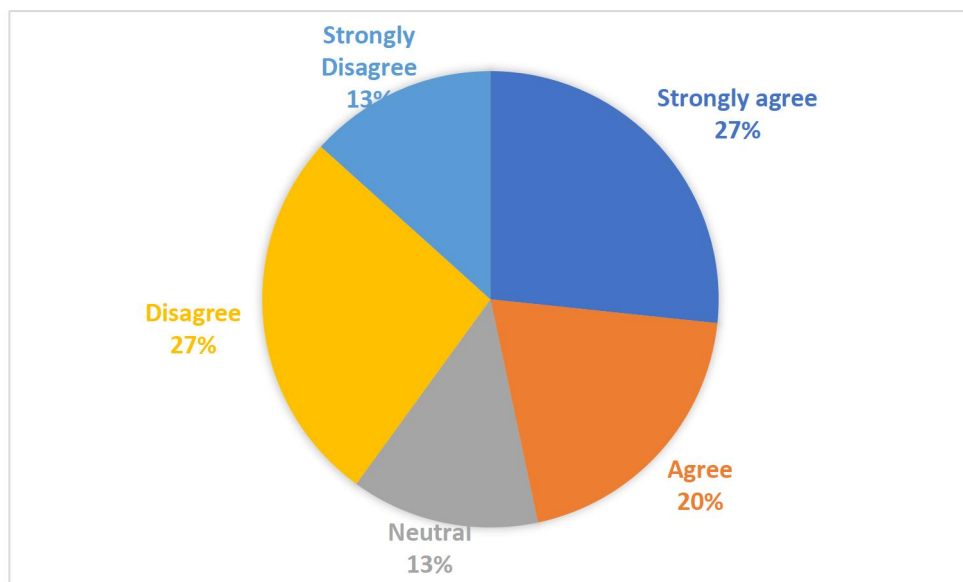
**The third question asked, “Is the career growth of employees at my organization experiencing adverse impacts from gender discrimination?”**



Every single one of the 15 respondents (100%) agreed that it does. Among them, 12 respondents strongly agreed, while three respondents also expressed their agreement. The fact that everyone agrees indicates that there are serious problems within the organization. It is clear from 80% of respondents who strongly agree that gender bias is strongly influencing career advancement. The result proves that gender-based inequalities exist, and this obstacle is not just visible in one area but in many aspects of employment.

All members agreeing on this means departments or roles are likely working under organizational biases that favor men. This indicates that the earlier findings of limited female involvement in Pakistani banking remain true and that attempts to correct the situation are still insufficient (Anwar and Abdullah, 2021).

**The fourth question asked, “Does our organization deal with gender discrimination issues with full attention?”**

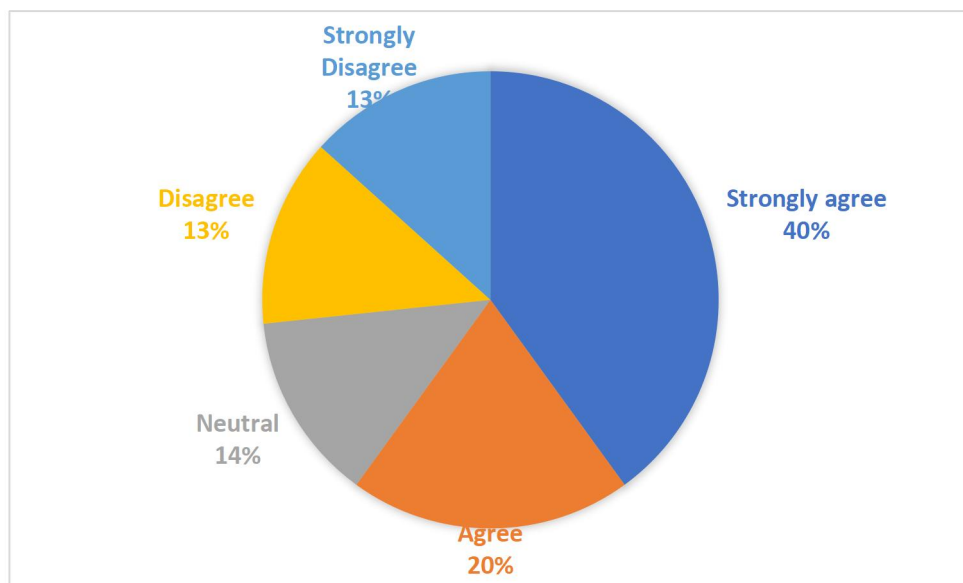


The respondents were split on the matter, as seven (47%) agreed it does (four strongly agreed, three agreed), while six (40%) disagreed (two strongly disagreed, four disagreed). The last two respondents (13%) were uncertain. This indicates that while

the organization addresses gender discrimination issues to some extent, there is room for improvement. The almost balanced outcome suggests companies may not be dedicated enough to fighting gender discrimination. While a few believe attention is given to the problem, the large amount of disagreement (40%) demonstrates that this is not the case for most workers. The unequal treatment could be due to policies not being applied equally, complaints remaining secret from employees, or there being little contact between employees and top management.

These gaps are regularly highlighted in research that underscores how token gestures can serve as a substitute for genuine efforts to effect change, leading people to believe that improvements are being made (Shaheed, 2010). Additionally, 13% of those surveyed expressed uncertainty, indicating a familiar problem in many places—not everyone is clear about anti-discrimination efforts, which can make any policy less effective (Khan & Kazmi, 2018). This shows that not enforcing gender equality policies strongly enough still exists, so clear and practical action is required.

**The fifth question asked, “Is the hiring process of my organization affected by gender-related stereotypes?”**



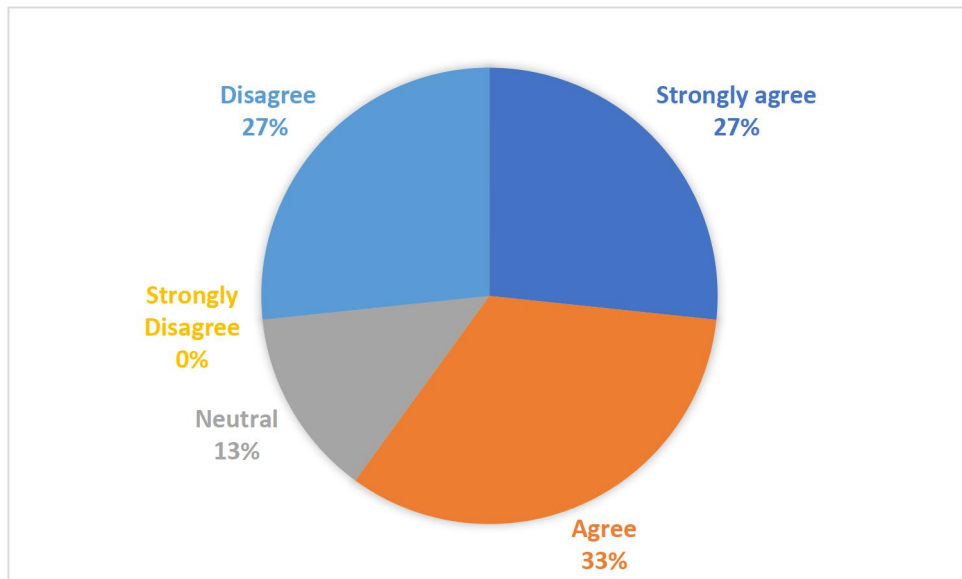
Most participants (60%) agreed that it does, with six respondents strongly agreeing and three somewhat agreeing. Only four participants (27%) disagreed, with two strongly disagreeing and two somewhat disagreeing. The remaining two respondents (13%) were unsure. This suggests that most respondents believe that gender-related stereotypes influence the hiring process in their organization.

It suggests that gender bias during the recruitment process raises serious concerns among participants. The fact that most people share this belief suggests that decisions to hire may depend on gender stereotypes, resulting in a greater number of men or fewer women in certain positions or teams. Responses from the survey are consistent with studies done in Pakistan that have found hiring managers sometimes show gender bias, mainly in male-dominated companies (Malik & Khan, 2020).

Some of those 27% may have first-hand witness to fair hiring or they might come from parts of the organization that have more equal gender representation in recruitment. Although the response mostly goes in this direction, it remains closely connected to structural and implicit discrimination.

Farooq and Imran (2020) highlight that using stereotypes in hiring makes it harder for women to access job opportunities, decreases workplace diversity and reduces both innovation and employee happiness.

The sixth question was, “Do performance evaluations follow different treatment patterns between male and female workers within the organization?”



Most participants (60%) concurred, including four who strongly agreed and five who somewhat agreed. However, four participants (27%) disagreed, while two (13.3%) remained uncertain. This indicates that most believe there are differing treatment patterns in performance evaluations between male and female employees within the organization.

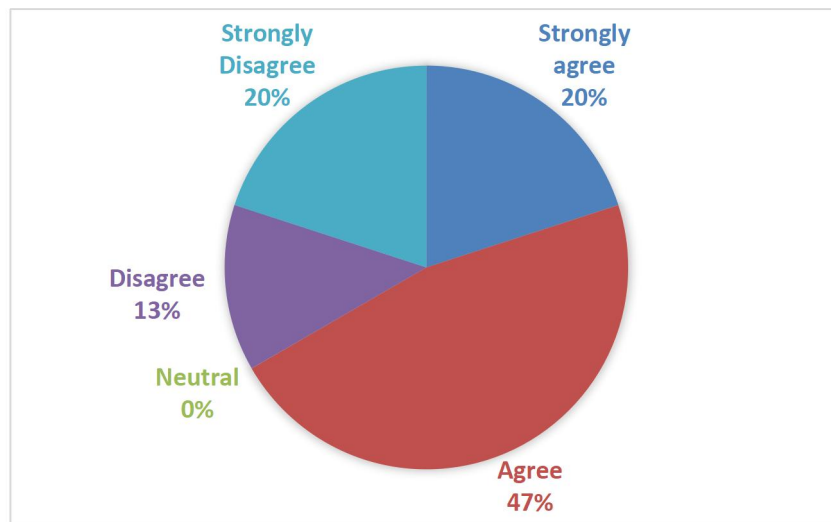
According to these results, most individuals believe that men and women are held to different standards when evaluated at work. The observation that a large part of the workforce notices they are treated differently worries many, as this affects wages, titles, and career development. Because of this, bosses might give more credit to assertive behaviors in men, while being tough on women when they act in the same way.

This occurs because women are often judged by their traits, rather than their professional results, which places them behind their male colleagues in competitive appraisal systems (Anwar & Abdullah, 2021). Furthermore, frequent biases often

prevent women from advancing in their professions, as these issues are related to the problem of gender-based job inequalities.

Those unsure about the system might not be involved in the evaluation process or have the needed experience, which suggests that performance reviews are often not clear in many workplace settings (Khan & Kazmi, 2018).

**The seventh question inquired, “Does the organization adhere to clear guidelines regarding issues of gender discrimination?”**



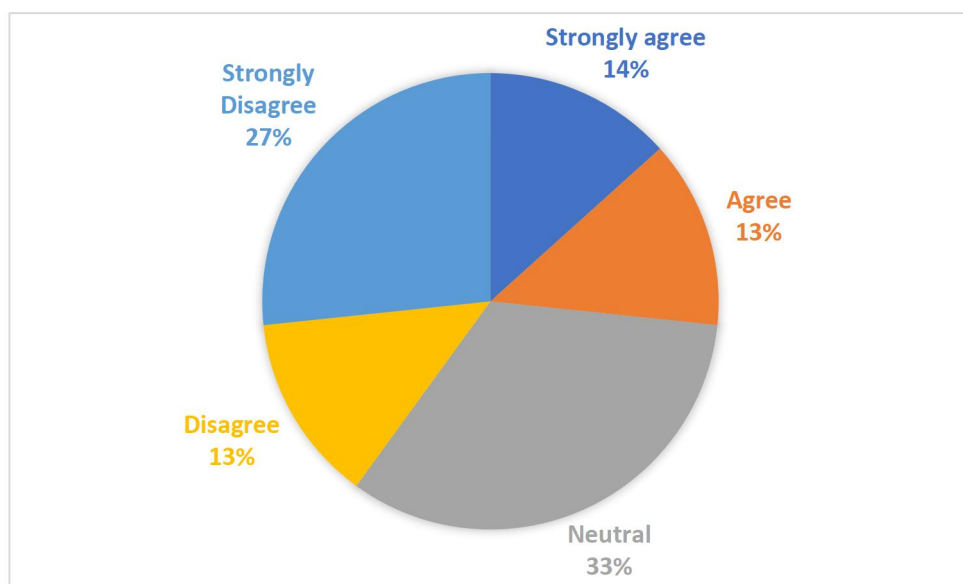
Most respondents (64%) agreed, with three strongly agreeing and seven somewhat agreeing. In contrast, five respondents (36%) opposed this view, with three strongly disagreeing and two somewhat disagreeing. This suggests that most participants believe the organization adheres to clear guidelines regarding gender discrimination issues.

Most workers are aware of the formal rules on gender-based issues in their organization, which is proof that the company values addressing such matters. At the same time, a large part of the population (over one-third) might argue that any flaws in the communication, accessibility or implementation of these rules affect their trust.

It appears from the literature that having good policies is not enough; instead, effectiveness comes from properly and regularly conveying them, holding managers accountable, and building trust in how the policies are monitored (Dobbin & Kalev, 2016). If many employees remain unaware or unconvinced of these rules, it can diminish their real-world application and company trust (Khan & Kazmi, 2018).

There is also a theme here regarding policy gaps, as many companies acknowledge goals for gender equity while still encountering barriers they are unaware of (Shaheed, 2010).

**The eighth question inquired, “Does the organization encourage gender equality through training initiatives and awareness campaigns?”**

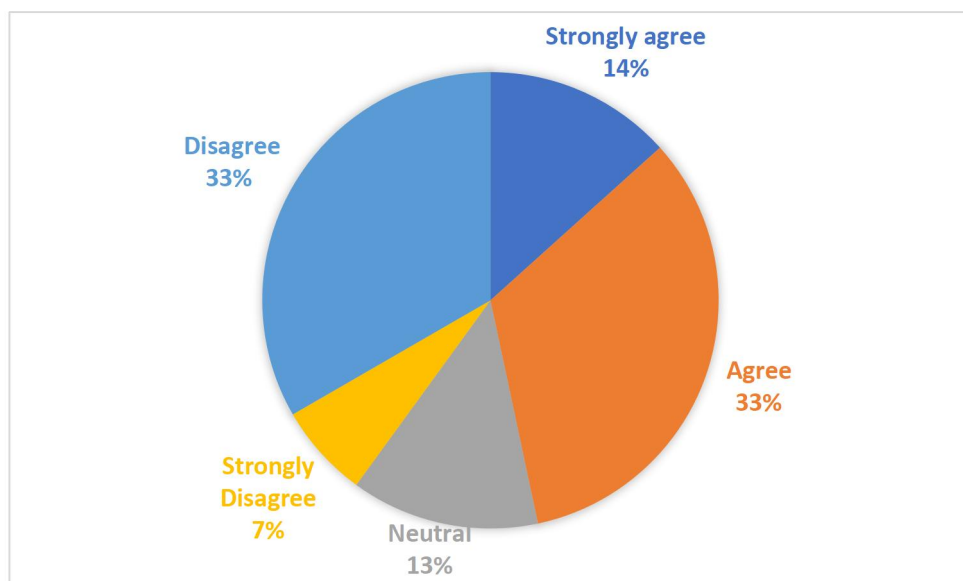


Only four participants (27%) felt it did, with two strongly agreeing and two somewhat agreeing. Conversely, six participants (40%) disagreed, including two who strongly disagreed and four who somewhat disagreed. The remaining five participants (33%) were uncertain. This indicates that many participants believe the organization could enhance its efforts by advocating gender equality through training and awareness campaigns.

The data shows that there are only modest efforts to promote gender equality in training. Many of the respondents either expressed dissatisfaction or said they were unsure, meaning that either such efforts occur rarely, are not properly carried out, or there are none. If employees are well-trained, they become more positive, unbiased, and foster a healthy work culture (Kalev, Dobbin & Kelly, 2006). Since there are no obvious training programs in place, it appears that the company isn't prioritizing gender equality in learning.

It also matches research that many South Asian organizations lack efforts to train employees about gender issues, which allows stereotypes and gender discrimination to persist (Malik & Khan, 2020). Since over a third (33%) of respondents were unaware of these efforts, this demonstrates the inadequate promotion of current actions. This shows that helping to close the gender gap is not enough in the workplace.

**The ninth question asked, “Do I encounter any difficulties when discussing gender discrimination issues with senior decision-makers in my organization?”**

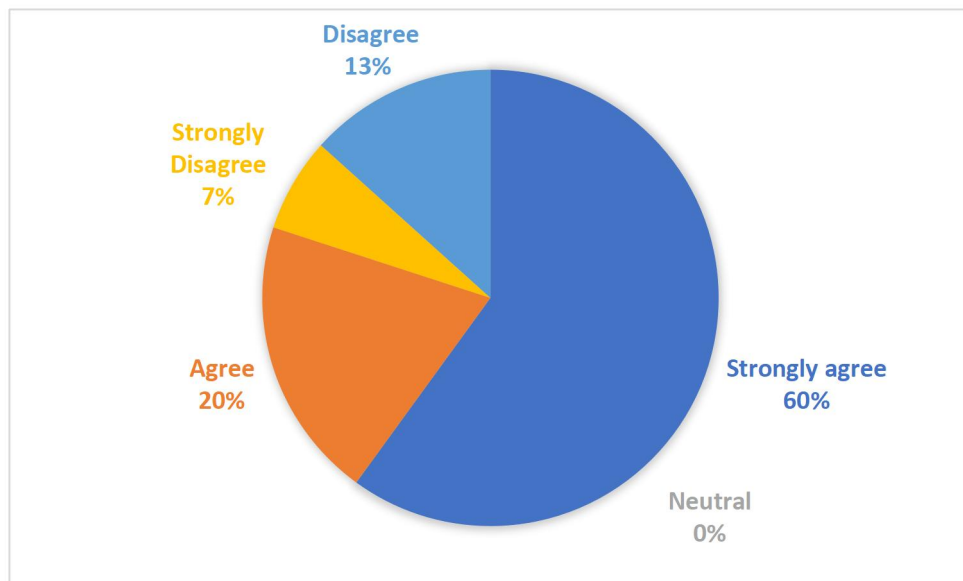


Fewer than half of the respondents (46%) agreed that it does, consisting of 2 respondents who strongly agreed and five who somewhat agreed. In contrast, 40% of the participants (6 students) disagreed, with one respondent strongly disagreeing and five somewhat disagreeing. Additionally, two respondents (14%) were unsure. This indicates that while some respondents face challenges when discussing gender discrimination with senior decision-makers in my organization, others do not experience the same difficulties.

These findings indicate that employees have varying experiences when interacting with management on gender-related topics. Nearly half of the group reported problems, suggesting that organizational communication and psychological safety may not always be sufficient when addressing delicate issues such as discrimination. These reasons may include fear of unjust treatment, mistrust, or the perception that leaders neglect or discriminate against them (Meyerson & Fletcher, 2000). In addition, 40% who disagree could be working in departments that encourage open communication or have better access to decision-makers.

There is a possibility that 14% of respondents did not speak out because they believed their questions would not be addressed or listened to. This means it's essential to have clear reporting channels and leaders who are prepared and trained to respond kindly and appropriately to issues (UN Women, 2019). This is closely related to the main point of leadership, which is how communication issues limit responses to discrimination.

The tenth question asked was, “Does the judgment based on gender appear during everyday interactions between staff members?”

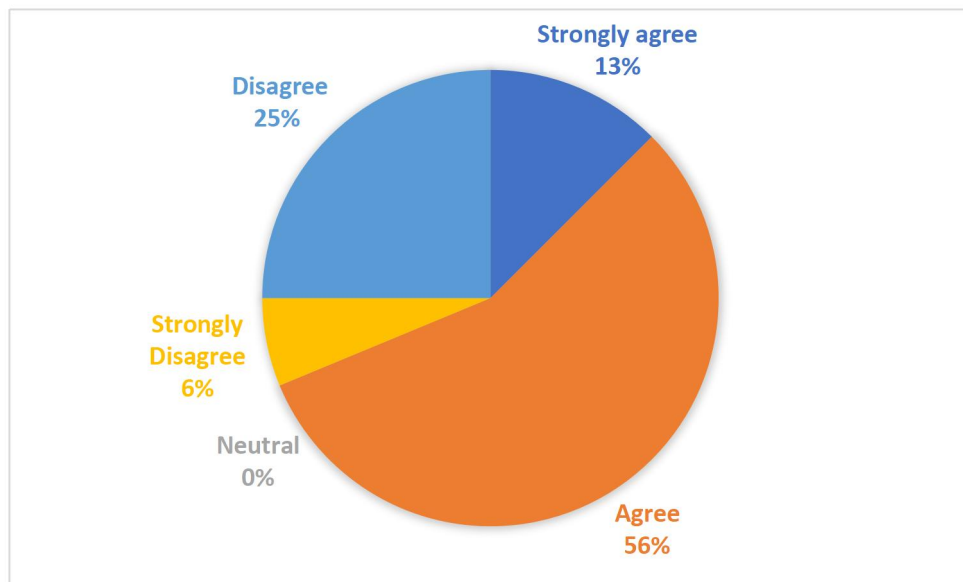


Most participants (80%) concurred, with nine strongly agreeing and three somewhat agreeing. In contrast, three participants (20%) disagreed, including one who strongly disagreed and two who somewhat disagreed. This suggests that while most participants think gender-based judgments are evident in daily interactions among staff, a significant minority disagrees with this perspective.

The fact that everyone has a similar viewpoint means that gender biases are present throughout the organization’s actions and everyday interactions. Such biases, which people may not even be aware of, can influence communication, the allocation of work, and perceptions of someone's skill (Ridgeway, 2011). Glick and Fiske (2001) refer to this as benevolent sexism and hostile sexism, which can manifest as kind attitudes or exclusion. Disagreement on 20% of those questions could result from teams working in different ways or because some individuals are more sensitive to racism than others. The findings agree with the idea of gender microaggressions in the

workplace—subtle acts that follow gender stereotypes and may lead to more discrimination (Sue et al., 2007).

**The eleventh question posed was, “Is the issue of gender discrimination still considered taboo for me due to concerns about negative reactions?”**

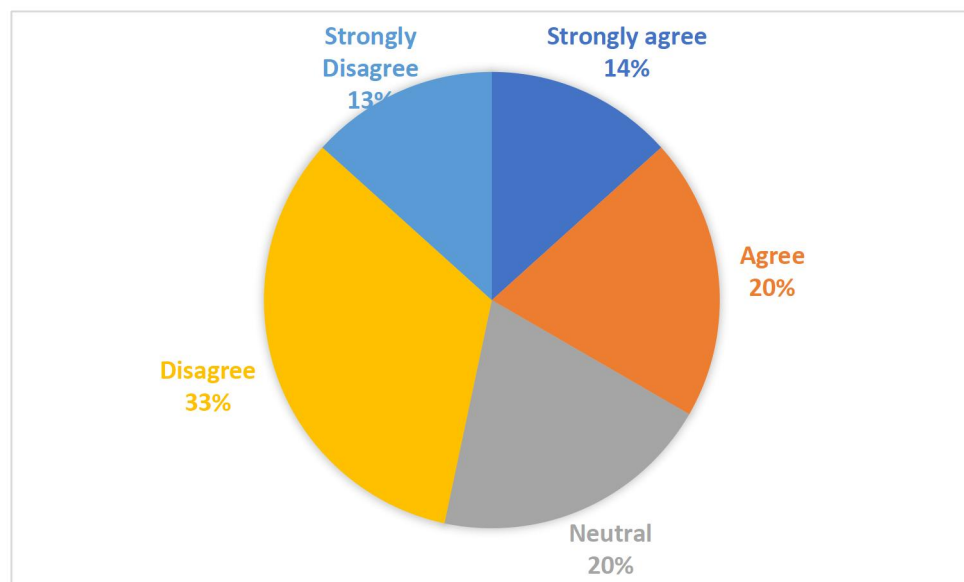


A significant majority of participants (74%) believed that the issue of gender discrimination remains a taboo subject, with two expressing strong agreement and nine showing moderate agreement. Conversely, a notable minority of participants (26%) disagreed, including one who strongly disagreed and four who somewhat disagreed. This indicates that while many participants view the topic of gender discrimination as a sensitive issue due to fears of backlash, some participants do not perceive it as taboo, also due to worries about adverse reactions.

The outcome suggests that gender discrimination is treated as a private matter or is ignored, even by educated professionals. In some patriarchal environments, employees feel that speaking their minds could lead to punishment, bad judgment or being called “troublemakers,” so they avoid any possible conflict (Fitzgerald et al., 1997).

Similar results are found in studies reporting that few gender-based complaints are made since employees lack protection for whistleblowers and don't trust the organizational response (McDonald, Charlesworth & Graham, 2015). Laws might be in place, but employees will only report harassment if the organization feels safe to them and the leaders support such actions (Kelan, 2009). This proves that fears about being silenced and reprimanded greatly weaken the process of working for gender equality.

**The twelfth question asked, “Do gender discrimination acts as a foundation for the occurrence of sexual harassment within the organization ?”**



Out of the participants, only 5 (33.3%) confirmed agreement with the statement; 2 strongly agreed while 3 somewhat agreed. In contrast, half of the respondents (46.6%) expressed disagreement, 2 strongly and 5 somewhat. The remaining 3 participants (20%) were uncertain. This indicates that gender discrimination is not perceived as a basis for the prevalence of sexual harassment within the organization.

In previous years, there was more agreement, but this year there is more variety in opinions. Only a few people realize that gender discrimination is linked to sexual harassment, which can reveal a missing link in how they view these matters. It has been found repeatedly that gender discrimination makes it more likely for harassment to occur because it allows inappropriate actions and fundamental power differences to exist (Berdahl, 2007; Fitzgerald et al., 1995). It could also reflect a way organizations group gender inequality (as simpler) and sexual harassment (as harder) together, even though both usually develop from similar forms of discrimination due to patriarchy. Another 20% of the responses indicate little awareness or hesitancy to draw the link, which highlights the need for courses that focus on gender and training staff together. It confirms that finding the systemic reasons for harassment is difficult, so addressing this gap becomes necessary for promising preventive approaches.

### **Examination of women's views on gender discrimination in banking based on interview findings**

This section presents the research findings from female private banking employees across Pakistan. The study examined individual stories and perceptions regarding discrimination against women in banking organizations. Through thematic analysis, the research team identified recurring patterns and key issues that participants mentioned during their interviews. The interview responses highlighted various aspects of gender-based challenges, including unequal career advancement and experiences of discrimination stemming from biased workplace interactions and company policies. In the following sections, each interview is explored in detail, supplemented by direct quotes from participants that reflect the authenticity of their viewpoints.

The current study investigates gender discrimination in the banking sector in Pakistan. To understand the facts and reasons behind gender discrimination in this sector, the researcher chose a qualitative method for data collection, focusing on female respondents from different private banks.

The first interview was with a woman aged 28 to 33, working as a cashier in a private bank. She believes that gender discrimination exists in her workplace in the form of favoritism; she can easily receive bonuses, promotions, and various increments. Moreover, she stated that if someone appears bolder and more outgoing, they receive different promotional offers from the branch manager, even if they are less educated and experienced. Additionally, victims of gender discrimination struggle to perform well because they believe that, despite working hard and giving their best, they will not receive fair rewards in the form of bonuses and promotions due to gender discrimination. Gender discrimination also impacts the hiring process in the private banking sector. On the other hand, the respondent noted that there are policies in her organization intended to address gender discrimination, but there is no proper system of checks and balances to mitigate it within the bank. The respondent expressed discomfort in discussing gender discrimination issues with higher authorities, fearing potential job termination as a result. Another critical type of gender discrimination is sexual harassment. In some instances, individuals receive promotions, additional pay, and other bonuses in exchange for accepting sexual advances from their senior manager or branch manager.

The second interview was with a 22-to-27-year-old working as a relationship manager in a private bank. The respondent stated that gender discrimination occurs in various forms, such as unequal opportunities for women, pay disparities, lack of representation, and inadequate policies. Moreover, I didn't experience any motivation or processes. She narrated that gender discrimination significantly impacts the career development of employees within the organization. On the other hand, managers' attitudes toward gender discrimination vary in several ways. During performance evaluations in the banking sector, males gain more advantages and bonuses than females. Our organization has policies and rules regarding gender, but there is no proper oversight to manage activities related to gender discrimination. Additionally, I didn't feel comfortable addressing gender issues with higher authorities due to reasons such as a lack of trust in management, fear of retaliation, and cultural and social pressures. Moreover, gender discrimination manifests in daily interactions within organizations, such as unequal communication styles, disproportionate expectations, and microaggressions. Sexual harassment and gender discrimination are interconnected within the organization. The third respondent was 28 to 33 years old

and worked at a front desk. She stated that gender discrimination didn't exist in her organization. She narrated that she was never treated unequally due to gender discrimination. Moreover, she said that the organization's manager takes serious note if they find any gender discrimination within the organization and issues a warning letter. Additionally, the respondent stated that she didn't notice any differences in the organization's performance evaluations between males and females. Moreover, our organization has policies and specific departments that are knowledgeable about gender issues. Some specific staff members deal with males and females separately to address their problems if they experience any gender discrimination. The respondent said that if she sees any gender discrimination within the organization, she feels comfortable discussing it with high authorities without hesitation. She stated that she didn't observe any gender discrimination in her surroundings. Additionally, the response noted that many women and men are working in various private banks facing mental harassment and sometimes physical abuse, but they don't have any choice but to raise their voices.

The fourth respondent was 22 to 27 years old and worked as a QA Analyst. The respondent stated that gender discrimination exists in her workplace, as one of the female candidates took more opportunities. She also mentioned that gender discrimination affects the career advancement of female employees, which demotivates them, resulting in a lack of energy at work. Additionally, the respondents noted that there are policies in place within the organization, but gender equality is limited to these policies. They believe that training alone cannot change discriminatory mindsets. Furthermore, no one feels comfortable sharing gender-related issues with higher authority. The respondent also stated that she has not observed any incidents of sexual harassment within the organization.

The fifth respondent, who was 28 to 33 years old, worked as a transaction monitoring officer in a private bank. She stated that no gender discrimination existed in her workplace. Moreover, she explained that she had not experienced any gender-related mistreatment regarding promotions or work assignments. However, she acknowledged that gender discrimination may affect the career advancement of employees within the organization. In the hiring process, decisions are based on merit. Additionally, there is no difference in performance evaluations between males and females within the organization. There are proper checks and balances to address

gender discrimination in the bank, and the higher authorities enforce these policies. She also mentioned that if she encounters any gender-related issues in the bank, she can discuss them with her manager without fear of retaliation. She emphasized that there are adequate policies in place to address gender issues, particularly concerning sexual harassment.

The sixth respondent, who was 28 to 33 years old, worked as a Quality Assurance Officer. The respondent stated that no gender discrimination exists in her workplace, and she was not mistreated because of her gender. However, she noted that gender discrimination can affect employees' motivation, leading to disheartenment within the organization. Moreover, she has not witnessed any gender discrimination in performance evaluations between males and females. Additionally, her organization promotes gender equality through various internal practices. However, the respondents mentioned that sexual harassment reinforces gender roles, including making comments about someone's appearance or mannerisms, or treating someone poorly for not conforming to gender stereotypes.

The seventh respondent was 22 to 27 years old and worked as a Loan Administrator. The respondent reported that gender discrimination exists in her workplace, where females are often overlooked for promotions and paid lower wages compared to men. Moreover, gender discrimination affects employees' confidence and thus their potential growth in their respective fields. Additionally, gender stereotypes influence the hiring process within the organization. It affects the manner in which sometimes females with higher qualifications are rejected in favor of males with lesser experience and qualifications because they are assumed to be more passionate, trustworthy, and available for field visits. On the other hand, there are no effective policies to control gender discrimination.

The eighth respondent was also 22 to 27 years old and worked at the front desk in a private bank. She stated that gender discrimination exists in her organization and that there is male dominance. Moreover, the respondent narrated that she was mistreated due to gender-related issues many times; no matter how hard women work, they are often overlooked for promotions in favor of male colleagues. Gender discrimination adversely affects employees' career advancements. It is so deeply rooted that even female managers accept it as normal. Furthermore, while hiring may not be a

significant issue, female employees are not taken seriously during work. She stated that men and women are treated differently during performance evaluations, where it may seem that females are given an advantage, not based on their work but because of their gender. Although there are some policies within organizations regarding gender discrimination, no one follows the guidelines, and there is no proper oversight to address gender-related issues. Additionally, respondents felt uncomfortable discussing discrimination issues with higher authorities because such discussions were often taken personally, leading to strange behavior afterward. Furthermore, gender discrimination impacts day-to-day life; discouraging females decreases their work efficiency, leading to blame based on their gender. Moreover, sexual harassment is related to gender discrimination within organizations, as some male employees offer help while working but engage in physical and mental harassment.

## **5.4 THEME 1: Recognizing the Effects of Gender Discrimination**

### **5.4.1 Results drawn from interviews:**

Some respondents discussed facing discrimination in areas such as promotions and rewards (e.g., Respondents 1, 2, 4, and 8). Others, however, did not believe that they had experienced any discrimination (Respondents 3, 5, and 6).

#### **Participant quotes:**

“You are more likely to receive specific promotions if you are bold and outgoing....”  
– Respondent 1.

“Because of my gender, I was never discriminated against or treated unfairly.” –  
Respondent 3

### **5.4.2 Analysis:**

People’s understanding of banking varies depending on their personal experiences, a bank’s culture, or their position in the industry. According to Syed and Pio’s study (2010), individuals in Pakistani workplaces may deny gender bias due to their own biases or because managers remain silent on the issue. Some respondents may not challenge discrimination or feel they cannot talk about it. Acker (2006) found that assumptions about gender and stereotypes can be found in the culture of a workplace, affecting how employees perceive fairness.

## **5.3 THEME 2: Opportunities for Career Growth and Addressing Promotion Bias**

### **5.3.1 Results drawn from interviews:**

People believed they were treated unfairly when it came to bonuses, promotions, and the assessment of their performance (Respondents 1, 2, 7, 8). Others mentioned that individual features, such as appearance or approach, often influence promotions.

### **5.3.2 Participant quotes:**

“Gaining benefits and advantages is much easier for males than for females.” – The second respondent

“Even though women dedicate themselves, they are often overlooked when positions are filled.” – Respondent number 8

### **5.3.3 Analysis:**

Often, promotions go to males simply because officials assume they are more available, reliable, or capable. Catalyst (2016) discovered that women tend to be passed over for promotion, even though they have the same skills. An ILO (2018) report in South Asia uncovered that women’s chances of succeeding in their careers are often hindered by unfair biases used to assess performance.

Adeel & Faiza (2016) reported that patriarchal culture and unfair favoritism toward men are big reasons hindering career advancement for Pakistani women in banking.

## **5.4 THEME 3: Sexual Harassment and Stereotypes About Gender**

### **5.4.1 Results drawn from interviews:**

Several participants indicated or mentioned sexual harassment in their responses (for example, Respondent 1, Respondent 2, and Respondent 6). Women felt that sometimes, accepting undeserved promotions or bonuses was linked to succumbing to inappropriate acts.

#### **5.4.2 Participant quotes:**

“Women are expected to accept sexual advances as a condition for getting promoted, a raise, or other incentives.” – The First Respondent

“There are instances where some male workers harass others by acting physically and mentally.” – Respondent number 8

#### **5.4.3 Analysis:**

Discrimination based on gender and sexual harassment are often related in the workplace. UNDP Pakistan (2017) found that female team members are afraid to come forward about discrimination because they believe their approach would be seen negatively and held against them at work.

Because of the fear of retaliation, many victims do not report harassment. This is in line with the studies of Siddiqui (2005) and Naz et al. (2013) that say workers do not speak out against sexual harassment for fear of losing their jobs.

According to Fitzgerald et al. (1995) and Chan et al. (2008), areas where men mostly work experience an increased likelihood of harassment. UN Women (2019) claims that harassment often impacts the careers of people in South Asian workplaces. It is also supported by studies from Siddiqui (2005) and Javed & Syed (2010) that assert harassment provides men with power and prevents women from engaging in predominantly male-run areas.

### **5.5 THEME 4: Organizational Policies and Their Lack of Execution**

#### **5.5.1 Results drawn from interviews:**

In some organizations, policies are established, but implementation and oversight often fall short (e.g., Respondents 1, 2, 4, 8). Some respondents believed that policies were merely words with no action taken.

#### **5.5.2 Participant quotes:**

“There are policies in place, but there are no proper ways to ensure people use them correctly.” – Respondent 2

“Changing views about discrimination cannot be achieved solely through training.” – Respondent 4

### **5.5.3 Analysis:**

The laws and policies are officially in place, yet nothing is done to make sure they are followed. Dobbin and colleagues (2006) claim that many programs promoting diversity fail when there is no mechanism in place to enforce them.

According to Ahmad and Naseer (2015), many HR policies in Pakistan fail because people either lack awareness of them or because their culture opposes them.

Shaheed (2010) suggests that many policies are formed in Pakistani government organizations but are not followed because the institutions are not held accountable for their actions.

## **5.6 THEME 5: Hiring and the Influence of Gender Stereotypes**

### **5.6.1 Results drawn from interviews:**

Organizations often exhibit gender biases in their hiring decisions (e.g., as indicated by responses from 1, 7, and 8). Stereotypes frequently influence recruiters to favor male candidates, even when a woman is more qualified for the position.

### **5.6.2 Participant quotes:**

“It seems that people believe women with better education are less likely to be passionate, but let males have all the passion instead.” – Respondent Seven

### **5.6.3 Analysis:**

Common gender traditions influence hiring decisions, especially in customer service and transport-related jobs. Employers often endorse male candidates for leadership roles simply because they believe that men are more likely to be available for the position (Heilman, 2012). The same point is made by Ali et al. (2011), who argue that people's perceptions of the roles of men and women affect hiring and unacknowledged practices, making it harder for women to access opportunities.

## **5.7 THEME 6: Mental Effects and Work Atmosphere**

### **5.7.1 Results drawn from interviews:**

Experiencing gender discrimination can lead to individuals becoming less energetic, less confident, and demotivated (as seen in Responses 1, 2, 4, 7, and 8). It lowers both employees' motivation and work output.

### **5.7.2 Participant quotes:**

“Employees’ careers can be harmed by gender discrimination.” – Respondent 2

“It makes them unmotivated, resulting in them being less energetic at work.” – Respondent 4

### **5.7.3 Analysis:**

Regular discrimination on the job can have a negative impact on employees, both mentally and professionally. The Farooq and Imran study (2020) suggested that unfair behavior at work negatively impacts employee mood, mental health, and loyalty to the organization.

According to Cortina et al. (2001), gender bias is associated with increased stress and a reduced sense of job satisfaction among women. Some individuals may blame themselves for their struggles due to feelings of inequality. According to Catalyst (2016), more discrimination means more women are likely to leave a company.

## **5.8 THEME 7: Ease of Speaking Up About Problems**

### **5.8.1 Results drawn from interviews:**

Reporting discrimination or harassment made most of the respondents feel uncomfortable (e.g., Respondents 1, 2, 4, 8). A person might not report because they are afraid, suspicious, or it would be shameful to them or their family.

### **5.8.2 Participant quotes:**

“I avoided talking to high authorities about matters related to gender discrimination.” – Respondent 2

“Often, people react strangely to such arguments, as they end up taking them too personally.” – Respondent 8

### **5.8.3 Analysis:**

Many organizations discourage speaking out due to silences within the organization, the presence of strong leaders, and dominant social norms. According to Berdahl and Moore (2006), organizations with hierarchical structures tend to silence women who disagree. Ali and Knox (2020) note that raising concerns about gender in South Asia may result in being shunned or losing one’s job.

## **5.9 THEME 8: Positive Environment (Contrasting Views)**

### **Results drawn from interviews:**

Unlike the other people, respondents 3, 5 and 6 stated they hadn't faced gender discrimination and enjoyed supportive workplaces with strong policies and equal ways evaluations were carried out.

#### **5.9.1 Participant quotes:**

"I can approach departments that focus on gender, and I feel comfortable speaking up there." – Respondent 3

"Adequate ways exist to deal with gender discrimination." – Respondent 5

#### **5.9.2 Analysis:**

Studies such as the one by Ahmed (2018), indicate that a few private banks in Pakistan are progressively led and concerned about gender equality, though these occur rarely. This shows that cultures within organizations can be quite different, and when leadership values equality, women have better experiences at work (Ahmed, 2018; Rana & Khan, 2020).

This analysis suggests that women in Pakistan's private banking sector face a variety of issues. While several firms are addressing these concerns, gender bias, inadequate enforcement of fairness rules, and the risk of victimization if they report continue to discourage and hinder women's opportunities for growth in their workplaces.

## Chapter 6

### 6.1 Discussion, Conclusion and Suggestions

In current research, the researcher investigates the multiple problems faced by working women in the private banking sector in Islamabad. The society of Islamabad is a traditional mixed society composed of different social classes. People settled in Islamabad come from various areas of Pakistan, resulting in diverse cultural backgrounds. They face different cultural barriers in the workplace; 70.5% experience harassment from their bosses and colleagues in various ways. However, they often remain silent and do not stand up against the abuse, leading to repeated instances of these problems. Suppose they try to take action against this harassment or physical abuse. In that case, their families and certain cultural norms often discourage them from taking further steps to combat such violence against women.

It was found that women still face gender discrimination in the private banking sector. Current research indicates that 73.5% agree they experience gender discrimination in this sector. Moreover, in the last few decades, women have been successful in every field of life, such as politics, business, and other technical domains. Now, society views women from a different perspective; they work within the banking sector as front desk helpers, cashiers, managers, loan managers, and in other roles. However, they encounter various problems while working in the private banking sector. Nowadays, we often see or read how the media or journal reports highlight working women in the banking sector and the issues they face, including mental stress, sexual harassment, and low wages. Sixty-five percent agree that they face these challenges. Gender discrimination within the private banking sector, alongside physical or sexual harassment and other security issues based on gender (Martin 1989), persists. On the other hand, in metropolitan cities, working women in the banking sector are respected. These women play a vital role in their children's career planning and directly influence their children's lives as well as their families. Additionally, in recent decades, many have sought paid services.

Moreover, in most Asian countries, due to male-dominated social orders, women encounter challenges in the private banking sector and various fields of life. Their decision-making capabilities and innovative ideas are often disregarded, as they are viewed as weak. They may not be allowed to work due to conservative family

attitudes. Society also tends to view working women unfavorably; they don't receive the respect they deserve. In the private banking sector, gender discrimination is the primary cause of the issues women face. In urban areas, working women in the banking sector encounter different types of problems and rude comments from outsiders and banking staff. Some employers select women for specific roles, believing women to be more loyal, yet many men have misconceptions about women in the banking sector.

In Pakistani society, we have found that women are primarily homemakers. However, in recent decades, increased education awareness has raised the living standards of women, allowing them to pursue careers in various private banking sectors. Despite this progress, many women still neglect their own needs and choices due to significant family responsibilities. Women multitask in the banking sector and at home, often performing dual duties compared to men. This is largely due to strong cultural norms, as many families believe that it is solely a woman's primary duty to prepare meals, care for the home and family, look after children, clean the house, and handle other routine tasks. Research shows that 35% of men assist women with household activities, while 65% of women continue to care for family members. Many working women in the banking sector face various forms of gender discrimination in developing countries compared to those in developed countries. Furthermore, middle-class working women often carry dual responsibilities, both at home and in their jobs, resulting in extra burdens. Women have daily tasks to manage both professionally and domestically. Men rarely offer support for household chores. In the banking sector, women encounter numerous challenges during working hours, including sexual harassment, low wages, stress, and various verbal and physical comments, but they often remain silent due to a lack of policies to protect them from gender discrimination. Additionally, working women in the private banking sector contend with issues such as transportation difficulties, physical abuse, harassment, and gender discrimination, all of which make their lives more challenging and stressful.

Furthermore, the researcher has found that many working women experience mental and health problems due to different forms of discrimination. In the private banking sector, workplaces can likewise be environments where women are vulnerable to sexual violence and gender discrimination. Working women face health-related issues, such as psychosomatic symptoms, general health problems, and women-specific

health issues, including menstrual disorders, anxiety, depression, abortion, irregular menstruation, and other gynecological concerns. Additionally, the relationship between the dependent and independent variables was analyzed through data analysis. All the issues examined in this research related to the banking sector have been found to stem significantly from gender discrimination in the private banking sector.

Moreover, the current study found that social learning theory serves as the theoretical framework. Social learning is a main cause of gender discrimination in the private banking sector. When individuals observe the absence of policies to address various types of discrimination within this sector, they tend to replicate these behaviors, leading to the harassment of working women in different ways. Conversely, working women encounter numerous challenges while performing their duties in the private banking sector, manifested as gender discrimination. They experience gender discrimination in several forms, such as harassment, sexual harassment, low wages, abusive language, and inappropriate comments.

Many working women around the world choose not to marry due to the additional responsibilities or role conflicts they face, opting instead to remain single and focus on their careers. In developing countries, working women particularly confront role conflict due to the pressures associated with their responsibilities in the private banking sector, which leads to stress and anxiety. They suffer from various health issues and experience gender discrimination in the banking sector, including stress, anxiety, depression, and mental disorders, primarily due to the overwhelming workload that leaves them with little to no time for themselves. The lack of time can lead to severe health complications. This demanding schedule significantly impacts their quality of life and well-being.

## **6.2 Conclusion**

The main focus of the current research study is to explore the extent to which gender discrimination occurs within the private banking sector and is faced by working women. Moreover, the study examines gender discrimination in the banking sector in various terms such as sexual harassment, low wages, and career progression. On the other hand, the study finds that there is a significant amount of gender discrimination in the private banking sector regarding low wages and career progression.

Additionally, the study explores the lack of effective policies from upper management to address gender discrimination in the private banking sector. Furthermore, the study finds that working women face gender discrimination in the workplace for various reasons, most notably sexual harassment, favoritism, low wages, career progression, and religion. All conclusions are based on factual figures and findings derived from respondents' thoughts. It is concluded that most working women encounter gender discrimination issues in the private banking sector while fulfilling family responsibilities. They take care of their family members but lack the right to make family decisions. It is concluded that many women face different gender discrimination problems due to a male-dominated society; they do not have the freedom of choice from the very beginning. In the private banking sector, women are a secondary priority compared to men and are perceived as weaker members of society. Most women have been offered low wages or low-status jobs relative to their qualifications. Gender discrimination manifests in wages, the nature of work, and available opportunities based on gender in the private banking sector.

Moreover, working women in the banking job sector face many problems, such as sexual harassment, abusive comments, health issues, and transportation difficulties. Women encounter specific work-related health problems, including psychosomatic side effects, general health concerns, and distinct health issues like menstrual disorders, anxiety, backache, anemia, depression, abortion, unnatural birth cycles, and other gynecological problems. Gender disparities in the private banking sector environment have persisted for a long time, fundamentally affecting women in the workplace, as senior management tends to favor men over women. This bias makes it extremely challenging for women to advance to management positions, as they are often viewed as an ungainly gender discriminated against by men in the workplace. The wage gap between genders has sparked significant discussion, as men are typically paid more than women.

On the other hand, many married working women in the private banking sector feel that their homes and children are neglected due to their jobs. The majority struggle with conflicts over managing household responsibilities and child-rearing alongside their jobs with their husbands and in-laws. Research highlights the difficulties and challenges faced by employed women, with key findings derived from interviews with female workers across different departments in the private banking sector of

Islamabad. Numerous women have experienced significant gender discrimination in the banking sector throughout their work lives.

The study also examines why women are underrepresented in mentorship and support systems within the private banking sector. “Many of the women stated that they do not have access to female role models or mentors to help them navigate to higher positions,” she said. The lack of mentorship not only brings about feelings of isolation and discouragement but also leads to higher levels of turnover among female professionals who excel in their profession. Furthermore, the performance evaluation is not gender-neutral, as male employees are more often promoted and receive bonuses more frequently than female employees with equal or even better performance.

Additionally, the research highlights the lack of family-friendly workplace policies that cater to female workers, particularly those with children. By nature, the working hours at most private banks are inflexible, as they do not offer maternity benefits or daycare facilities, making it challenging for women to achieve a work-life balance. The absence of such policies tremendously contributes to stress, absenteeism, and reduced productivity of women workers. Reforms would lead to improvements in job satisfaction, retention, and performance among women working in the private banking sector.

### **6.3 Suggestions**

In the private banking sector, working women face numerous challenges in the workplace. During the current research, the researcher observed that working women experience gender discrimination in various forms, including career progression, low wages, and harassment, including sexual harassment. However, they lack solutions to these difficulties.

- The top management in the banking sector should implement policies to address gender discrimination and provide an equal working environment for both men and women.
- Awareness campaigns should be organized for males in the private banking sector to encourage their contribution to combating gender discrimination.

- There should be clear and strict rules against any form of harassment in the banking sector for working women.
- The working conditions for women should be improved to meet their needs.
- A proper check and balance system should be established for women's career progression.
- Awareness programs should be implemented to improve attitudes toward working women and gender discrimination.
- There is a need for a comprehensive research initiative on working women to identify their real problems and develop various strategies to address gender discrimination within the banking sector.
- There is a necessity to enhance their wages and ensure jobs align with their qualifications.

On the other hand, the local government should implement proper checks and balances and maintain policies to provide women with a secure working environment in the banking sector.

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