



Influence of Gender Stereotypes on Women's Career Progression to Senior Managerial Roles in the Bangladeshi Banking Sector

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Abstract

Globally, women hold nearly one-third of senior-level roles, yet their career advancement remains constrained by multiple factors despite increased labour force participation. In Bangladesh, a developing economy where banking is a key source of employment, women's representation in managerial positions is far below the global average, raising significant concern. Existing literature shows that women's career progression is shaped by gender stereotypes, which vary across cultural and social contexts. Gender stereotypes shape expectations, and women in non-traditional roles are often perceived as incongruent with femininity. In this regard, Eagly and Karau's role congruity theory has been widely used to understand and explore stereotypes and prejudice against female leaders. However, the theory has focused primarily on gender over the years and has largely overlooked intersectionality. Hence, a multilevel relational framework was employed to build on existing literature and examine how women's career progression is shaped by perceptions of role incongruity arising from macro-national, meso-organisational, and micro-individual factors, alongside the intersections of colourism and social class. Fieldwork was conducted in foreign and local private banks in Bangladesh with current and former male and female officers and managers, providing an inclusive understanding of culture and practice across organisational contexts. Data were collected through semi-structured interviews and analysed using thematic analysis.

The research found that women's career progression in banking is often constrained by a complex interplay of factors, reflecting incongruity between expectations of their social role and those of senior management. These include family support, networking opportunities, long working hours, work allocation, and performance management. Gendered norms were also found to vary by organisational ownership: women in foreign banks reported better experiences than those in local private banks, particularly regarding organisational practices and intersectional factors such as performance appraisal, social class, and colourism. Overall, women's lived experiences and workplace outcomes are impacted by complex yet interconnected social, cultural, organisational, and intersectional dynamics. This research makes key theoretical contributions by extending role congruity theory to show how macro-national, meso-organisational, and micro-individual intersectional factors overlap and interact, creating a multilevel gendered career progression framework. It also offers practical insights for government and industry stakeholders to guide policy reforms and strategic actions that promote women's equal representation in senior managerial roles in the Bangladeshi banking sector.

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Author's Declaration

I declare that, except where explicit reference is made to the contribution of others, this dissertation is the result of my own work and has not been submitted for any other degree at the University of Glasgow or any other institution.

Printed name: Gibran Mahmood

Signature:

List of abbreviations

Abbreviation	Full form
BBS	Bangladeshi Banking Sector
WEF	World Economic Forum
UNSDG	United Nations Sustainable Development Goals
UNDP	United Nations Development Programme
GDP	Gross domestic product
ONS	Office for National Statistics
OECD	Organisation for Economic Co-operation and Development
USGAO	U.S. Government Accountability Office
S&P Global	Standard and Poor's Global Inc
ILO	International Labour Organisation
HRM	Human Resources Management
KPMG	Klynveld Peat Marwick Goerdeler (KPMG) International Limited
IFC	International Finance Corporation
ILM	Institute for Leadership and Management
STEM	Science, Technology, Engineering, and Mathematics

Chapter 1: Introduction

Chapter Overview

This chapter introduces the research to the readers. It starts with the context of the research. It then discusses the theoretical framework used and the relevance of Bangladesh as a research site, and justifies the Bangladeshi banking sector as a case. Next, it outlines research questions and objectives. It then briefly discusses the methodology used. Next, it introduces Bangladesh as a context for this research. The chapter then ends with a summary of the thesis layout.

1.1 Motivation for the research

This research developed from the intersection of my professional experience in the banking sector and my academic training in human resource management. I began my career in the banking industry in Bangladesh, where I worked in several capacities at the back office over a period of five and a half years, culminating in a role equivalent to deputy manager. During this time, I observed limitations in human resource management practices, particularly in career development and the organisational support provided to women, which motivated my transition from professional practice to postgraduate study in Human Resource Management and Business. Following the completion of my MSc, I entered academia with the intention of contributing to the development of more effective and equitable human resource practices. As I engaged with theory and practice, I became increasingly aware of how women's career progression within the banking sector was shaped not only by gendered organisational systems but also by broader social expectations and norms.

Drawing on professional observations and colleagues' experiences, I recognised that women often encountered barriers to progression, which were shaped both by organisational practices and by broader social norms, operating simultaneously at the individual, social, and organisational levels. Engagement with the academic literature further highlighted a disconnect between formal organisational policies and the social realities shaping women's working lives. This led to a deeper analytical interest in examining how gendered practices are produced and sustained at the individual,

organisational, and social levels. This research was therefore designed to investigate these interconnected mechanisms and to address gaps in existing knowledge on gender, human resource management, and women's career progression within the banking sector.

1.2 Context

In the last century, an increasing number of women have been participating in the labour market. Growth in inclusive policies, social culture, and organisational practices has been supporting women's career progression in different industries. Globally, women's labour force participation is 40 per cent (ILO, 2024). Women's contribution to the labour market resulted in a reduction in the gender gap in employment and reflects more substantial economic and social incentives for work (ibid). However, this gender gap varies in different percentages in different industries worldwide. These industries include some predominantly male-dominated industries, such as financial services and banking. This resembles the way women worldwide continue to face barriers in contributing to different spheres of society. While European countries are ahead in closing the gender gap, some countries in Southeast Asia are far behind in closing the gap (WEF, 2024). This is further aggravated by the fact that the market forces continue to discriminate against women in the prevailing national, social and organisational factor, which impacts their remuneration, career progression and working conditions, albeit to a varying extent in different parts of the world. Evidence shows a lack of women's representation in senior management positions. Globally, women hold about 31.7 per cent of senior-level positions. From entry-level to the C-suite, there is a 21.5 per cent difference in women's representation, with career progression to senior positions cited as more challenging to achieve (ibid). However, this number also varies between countries. For example, in the UK, women account for 40.2 per cent of managerial positions, compared to Bangladesh, with only 6.2 per cent of managerial positions held by women (ONS, 2023; ILO, 2023). Thus, this portrays that while women are underrepresented in managerial positions, the percentage varies across regions, raising concerns about investigating the phenomenon further in countries where women are impacted the most.

Distinct political, economic and cultural landscapes characterise countries in South-East Asia. The interplay between traditional gender norms and modern social and economic systems creates a unique context for studying gender stereotypes (Tabassum and Nayak, 2021). While countries like Singapore and Malaysia have made progress in promoting

women in senior positions, other countries in the region lag behind (WEF, 2024), reflecting uneven progress in reducing systemic biases. Despite progress in gender diversity policies globally, women in banking in this region face persistent barriers rooted in gender stereotypes — deeply ingrained societal beliefs about behaviours, roles and capabilities deemed appropriate for men and women (ibid). With a population of around 180 million, Bangladesh is a fast-growing market with dynamic business opportunities, and it is committed to achieving the UN Sustainable Development Goals by 2030 (United Nations, n.d.). Its GDP has outpaced its peers such as the Philippines, Indonesia and India, and it's now regarded as an emerging tiger¹ (Munir et al., 2023). The banking sector is key to financial inclusion, economic growth, and promising GDP of Bangladesh (ibid). However, women account for only 11 per cent of the senior management positions in the banking sector (Bangladesh Bank, 2024). As a signatory to the UN Sustainable Development Goals (UNSDG), Bangladesh is required to achieve gender equality in economic participation and in managerial positions (ibid). Thus, further investigation is warranted to understand factors impacting women's career progression to senior managerial positions in the Bangladeshi banking sector, which this research will undertake.

1.3 Theoretical framework

Despite women's increased contribution in the labour market, women are discriminated against because of prevailing discriminatory practices and norms, one of which is gender stereotypes (Field et al., 2023; Heilman, 2012). Gender stereotyping shapes social outlook, organisational views, management perception and impacts women's workplace experiences. This can be aggravated further through patriarchal norms, which are more ingrained and visible in Southeast Asian countries. Stereotyping in different contexts functions differently through social and organisational practices. Thus, people are required to behave or portray accepted behaviour or practices and are rewarded, while failure to adhere is punished. Workplace stereotypes can affect employees in varied HRM-related issues, such as recruitment, training and development, and performance management. Stereotypes impact both men and women in the workplace. However, the 'Think Manager–Think Male' phenomenon still exists at the workplace (Schein, 1973), disadvantaging women more than men.

¹ Bangladesh is often referred to as an "emerging tiger" economy due to its impressive economic growth and industrialization, particularly in recent decades (Garber, 2017)

Role congruity theory will be used to investigate how gender stereotyping impacts women's career progression in the Bangladeshi banking sector (Eagly and Karau, 2002). Role congruity theory argues that prejudice towards female leaders arises from a mismatch between traditional female gender roles and the traits commonly linked to leadership (ibid). Social stereotyping frequently portrays women as nurturing, communal, and supportive, whereas leadership roles are conventionally defined by agentic attributes such as assertiveness, decisiveness, and authority. This perceived misalignment often results in women being deemed less suitable for leadership roles (Vial et al., 2016; Koenig et al., 2011). When women conform to communal stereotypes, they may be perceived as lacking the assertiveness required for effective leadership. On the contrary, when they exhibit agentic behaviours, they risk being judged unfavourably (ibid). This dynamic creates a 'double bind' wherein women may incur social penalties for failing to conform to or transgress traditional gender norms within professional settings. Role congruity has been widely used, mainly focusing on gender. However, the role incongruity theory, until this point, has not considered other social factors or intersectional elements into consideration, such as race and social class. This research will extend the literature of role congruity theory and contribute to the knowledge by considering intersectionality as one of the key aspects in shaping women's career progression.

Investigating gender equality in organisational behaviour requires a complex approach to accommodate wider individual and social factors beyond organisational elements. Thus, feminist researchers argued the importance of adopting a multilevel framework to investigate such in-depth gender-based research (Lorber, 1994; Syed, 2008; Risman, 2004; Ali, 2013). A multilevel framework is widely used in gender equality research to understand the dynamics at different levels of analysis (Cooper et al., 2021). Such a framework also explores how individual behaviours are influenced by broader social and organisational context (Jin et al., 2008). The multilevel framework facilitates comparative research across cultures and populations (Hennekam et al. 2017). Thus, this research will adopt Syed and Özbilgin's relational framework (Syed and Özbilgin, 2009) to support and extend this investigation through role congruity theory.

Syed and Özbilgin's relational framework offers a nuanced, multi-level approach to explore organisational diversity (Syed and Özbilgin, 2009). The authors outlined three interrelated analysis levels: macro-national level, meso-organisational level, and micro-individual level. The first level, the macro-national level, encompasses broad societal

structures, including national legislation, cultural norms, and economic conditions, all of which shape gender roles and patterns of labour market participation. The meso-organisational level relates to organisational and professional domains, such as human resource policies, workplace culture, and sector-specific practices. At the micro-individual level, the focus shifts to individual identities and lived experiences, surrounding personal aspirations, self-perceptions, and interpersonal dynamics within the workplace. This framework also facilitates understanding how different demographic factors, such as race and social class, intersect with other levels of analysis and impact people's lived experiences.

These levels are inherently interconnected and mutually constitutive. The framework's principal strength lies in its emphasis on the interdependence of structural, institutional, and individual dimensions, rather than treating them as discrete or isolated. Syed and Özbilgin (2009) argue that these levels can influence each other bidirectionally: societal structures shape organisational practices, which in turn affect individual agency, while individual actions can also instigate change within organisations and, cumulatively, within society. Thus, this framework will be helpful for investigating role incongruity in a society when evidence suggests that prevailing social norms and national culture guide people's perceptions and expectations of women's workplace behaviour and expectations. It will support the existing literature and empirical evidence to expand the role congruity theory with a complex understanding of how multi-level factors intersect and impact women's career progression in the Bangladeshi banking sector. This research will also advance empirical evidence, as there is a general dearth of in-depth research on this topic, especially regarding intersectional elements, in emerging economies like Bangladesh.

1.4 Bangladesh - as a research site

Discrimination in social practices, norms and legislation in Southeast Asia remains high compared to the rest of the world. Although a majority of the Southeast Asian countries have legal frameworks in place to prevent discrimination against women, deeply ingrained social practices and norms continue to discriminate against women (OECD, 2021). Women are involved in domestic work and unpaid care nearly six times more than men (ActionAid International, 2017), which is disregarded, hidden and undervalued. This has a far-reaching effect on women's economic and social empowerment, mainly lesser access to jobs and reduced labour force participation (ibid). While men are expected to be the primary wage

earners and decision-makers of the family, women remain constrained by their household activities, taking care of the home and children. Thus, traditional and gendered social norms, discriminatory practices and gender stereotypes hinder women's access to social resources and the labour market, creating a barrier to closing the gender gap. Evidence of gender inequality and limited insight on women's work focuses on the need to explore professional women's lived experiences in the South-Asian workplace, such as India (Haq, 2013; Basu and Thomas, 2009), Sri Lanka (Kodagoda and Samaratunge, 2015; Fernando and Cohen, 2011), Pakistan (Pio and Syed, 2013; Grünenfelder, 2013) and Bangladesh (Ali, 2010).

Bangladesh and Iceland are two countries in the world with women leading as the head of the government for at least 25 years out of 50 (WEF, 2021). While Iceland is performing well in reducing the gender gap, Bangladesh is going in the opposite direction. In 2010, Bangladesh was ranked 82nd, and it improved its overall performance on the gender gap by reaching 47th position in 2017 (ibid). Since then, its performance in reducing the gender gap has decreased, ending with the 99th position in 2024 (WEF, 2024). Among its ranking across four subindexes, Bangladesh performed worst on Economic Participation and Opportunity, ranking 31.1 per cent economic parity in 2024 (ibid). Due to the increase in career opportunities and the decline in early marriage, women's labour force participation is increasing gradually. Still, women face barriers to the workforce due to a lack of family support, social outlook, and family and social responsibilities (Raihan, 2018). While women entering the workforce surpass all barriers, their career paths become uneven as they face challenges along the way. Despite their increased labour market participation and a female head of the government for a significant amount of time, Bangladesh has women in only 6.2 per cent of the managerial positions (ILO, 2023). It is one of the twenty countries where gender gaps in managerial positions are more than 80 per cent (ibid).

In Bangladesh, women in the private and civil service appear to face discrimination while progressing their careers. In the civil service, 13 per cent of secretaries (the highest rank in the civil service) and 10 per cent of the district commissioners are women (Ahmed, 2017). In several research, male-dominated culture, lack of support from male colleagues, management perceptions, gendered roles, and the superiority complex of other male colleagues were considered factors affecting women's career progression (Ahmed and Jahan, 2017; Zafarullah, 2000; UNDP, 1993). Similarly, in the private sector, glass ceilings affected women's career progression as Afza and Newaz (2008) found family support,

work environment, management perception, work-life conflict and organisational policy affecting the situation.

Over the past two decades, gender discrimination in different spheres of society has emerged as a prominent social issue in Bangladesh. Patriarchy is considered a contributor to generating gender inequality in society. Walby (1990) identified patriarchy as a multi-dimensional approach and a system of social practices and structures that systematically oppress and dominate women, resulting in systematically structured gender inequality. Patriarchies are formed through private patriarchy, such as the household, and public patriarchy, such as the state and employment (ibid). Similar to other patriarchal societies, Bangladesh's social structure is fundamentally based on male dominance and female subordination (Sultana, 2010). Patriarchal beliefs are deeply embedded in the country's cultural norms, shaping societal behaviours and practices. Moreover, it undermines recognising women's roles and contributions, particularly within the household and workplace (Kabeer, 2008; Raihan, 2018). Discrimination against women in Bangladesh is worse than in its neighbours in Southeast Asia, such as India, Nepal and Sri Lanka (WEF, 2021). Men in Bangladesh exploit, oppress and dominate women through public and private patriarchy. Since childhood, women are involved in household chores and taught about their family responsibilities, unlike men, who are familiarised with bread earning and outdoor work. After marriage, a woman usually shifts to her husband's home and makes that her primary home. Social norms make it mandatory for women to take care of their in-laws, sometimes more than their own parents. In the in-laws' home, their lifestyle is dominated or guided by the values and norms borne by the husband and his parents (Kalam, 2014). Such behaviours impact women's self-esteem and self-confidence and limit their aspirations. When she becomes a mother, child-rearing becomes her prime responsibility, and she is expected to sacrifice her work or other commitments for the upbringing of the child (Sultana, 2010; Kabeer, 2008). Being Muslim majority country citizens, women have to lead their lives following religious rules and norms, some of which are quite conservative. Sometimes, women's economic participation is curtailed or affected due to the existing religious practices in the family. Despite surpassing such odds, unlike their husbands, women are expected to contribute to their in-laws and parents from their income, which creates a double burden for them (ibid).

Although patriarchal structures may appear less visible in some contexts, empirical research from industrialised countries in the Global North demonstrates that women continue encountering societal norms, gendered behaviours and workplace practices that hinder their career advancement (Perales and Bouma, 2019; Male et al., 2018). Besides, rising concern about class-based discrimination around the world (Rivera and Tilcsik, 2016; Castro and Holvino, 2016), colourism remain another matter of significant concern in South East Asia (Mishra, 2015); further complicating women's professional growth. Given these challenges, it is essential to examine the prevalence, nature, and impact of gender stereotyping on women's career progression into senior managerial roles. Moreover, exploring how class and colourism intersect with gender-based barriers in a society where patriarchal structures are more overt will provide valuable empirical insights. This research will not only enhance the understanding of gender inequalities but also contribute to developing theories on gender regimes. As a country with such deeply ingrained social hierarchies, Bangladesh presents an ideal setting for this research, offering a unique opportunity to analyse the intersectionality of gender, class, and race in professional spaces.

Women's underrepresentation at the managerial level in banking is a global concern. The Institute for Leadership and Management (ILM, 2012) conducted research on women in the UK banking and found following reasons behind women's career progression: inadequate flexible working opportunities, stereotyped perceptions of male managers, male domination in senior management and lack of female role models. Ismail and Choudhury (2017) conducted research on women working in the banking sector of Bangladesh and revealed factors impacting their career progression in banking, i.e., lack of support from family, preferring the family over work, management perceptions, preference for a steady job, male-dominated and unfriendly corporate culture, and preference for men. Findings were similar to ILM's (2012) research. However, Ismail and Choudhury's (2017) research lacks an in-depth analysis of the stereotypes.

This research will focus on the Bangladeshi banking sector, a key and well-sought-after employment sector (Afrin, 2024). In Bangladesh, banks are divided into three broad categories based on ownership type: state-owned, private, and foreign. There are some specialised banks as well, under government control. Bangladesh Bank is the central bank of Bangladesh and the sole regulator of all banking and non-banking financial institutions. Currently, 37,649 women are employed in the banks in Bangladesh, which is 17.57 per

cent of total employment (Bangladesh Bank, 2024). Table 1, shared below, explains women’s current employment situation. All the figures mentioned therein are well below the global average and the UN SDG 2030 target. Although women’s participation in the entry-level jobs, irrespective of the bank’s ownership structure, remains similar, it varies as women move up their career ladder. For example, among the three types of banks, the percentage of women entering private banks is highest, while the percentage of women employed at the senior level is the lowest (ibid). Despite the government and Bangladesh Bank’s (central bank’s) pledge to ensure gender equality and increase women’s participation, the data presented in Table 1.1 shows the presence of potential barriers to women’s underrepresentation in senior managerial roles, especially in private and foreign banks. However, the numerical data underpinning this table were not available from the Bangladesh Bank.

Table 1.1: Women’s employment in Bangladeshi banks (Bangladesh Bank, 2024)

Bank ownership	Employed in Entry Level (%)	Employed in Mid-Level (%)	Employed in Senior Level (%)
State-Owned Banks	16.57%	17.30%	15.16%
Private Commercial Banks	19.72%	15.44%	7.43%
Foreign Banks	13.73%	19.96%	13.10%

As noted earlier, the researcher has approximately five and a half years of professional experience in the Bangladeshi banking sector. This experience facilitated the classification of hierarchical arrangements used in private and foreign banks operating in Bangladesh, given the absence of such comparable consolidated data from Bangladesh Bank (central Bank). Table 1.2 below presents a simplified comparative structure based on commonly used designations across both banking types, acknowledging that minor institutional variations exist (e.g., Lawyers & Jurists, n. d).

Table 1.2: Simplified hierarchical structure of private and foreign banks in Bangladesh

Designation- Private Banks	Designation- Foreign banks
Managing Director	Managing Director
Deputy/Additional Managing Director	Senior Vice President
Executive Vice President	
Vice President	Vice President
Senior Assistant Vice President	Assistant Vice President
Assistant Vice President	
Senior Principal Officer	
Principal Officer	Officer
Senior Officer	
Officer	Associate
Assistant Officer	

In both private and foreign banks, employees at the Vice President level and above are considered senior management. In private banks, this includes Vice President, Executive Vice President, Deputy/Additional Managing Director, and Managing Director. In foreign banks, the comparable senior management designations include Vice President, Senior Vice President, and Managing Director. These roles are associated with strategic decision-making, policy direction, and overall business or divisional performance. Managerial-level employees in private banks typically include Assistant Vice President and Senior Assistant Vice President, with Senior Principal Officers often performing supervisory and coordination responsibilities. In foreign banks, managerial responsibilities are commonly attached to the Assistant Vice President grade, depending on branch/unit size and functional structure. These positions usually involve team oversight, policy implementation, performance management, and regulatory compliance. Non-managerial or below-managerial employees in private banks include Principal Officer, Senior Officer, Officer and Assistant Officer grades (e.g., Lawyers & Jurists, n. d). In foreign banks, Associate and Officer positions generally correspond to these operational levels. These roles are primarily execution-focused, with limited formal authority, yet remain essential for daily banking operations and service delivery.

1.5 Research questions and objectives

As outlined in the previous section, this research explored existing literature and empirical evidence on gender stereotyping, role incongruity and how this has impacted women's career progression. There has been wide evidence on the varied use of this theory in management literature. However, this research aims to extend the literature of role congruity theory further by employing Syed and Özbilgin's (2009) relational framework. Thus, based on the existing literature and empirical evidence, this research aims to investigate the following.

1. How do macro-level social and familial factors influence stereotype and role congruity regarding women's career progression in the wider Bangladeshi society?
2. How do meso-organisational level factors impact women's workplace experience and career progression?
3. How does the intersectionality of appearance (e.g., colourism) and class intersect with stereotyping and role congruity, affecting women's lived experience?

The first question will investigate the wider social and familial factors which are impacting women's career progression to senior managerial levels in the Bangladeshi banking sector. This question will explore the extent to which wider macro factors have an impact on stereotyping and role incongruity in shaping women's careers in Bangladeshi society. The second question will investigate meso-organisational factors, which are contributing to stereotyping and impacting women's career progression. The third question will focus on the intersectionality and investigate the interplay of gender stereotyping and other demographic aspects of appearance (e.g., colourism) and class. This will help explore whether such factors aggravate or benefit women's career progression.

1.6 Methodology

This research adopted a qualitative method for data collection. Participants were selected using purposive and snowball sampling. Participants include former and current officers and managers, both men and women, working in private and foreign banks operating in Bangladesh. Participants of both genders were included to ensure inclusivity in participants' views. Furthermore, participants were selected from foreign banks and local private banks. Interviewing participants from both local and foreign banks allowed

comparison between organisational cultures, policies, and socio-economic contexts. This can reveal whether barriers to women's career progression are shaped more by global corporate practices or by locally embedded gender norms, helping distinguish structural from culturally specific obstacles. Interviews were conducted and recorded with permission. Data were later transcribed and coded using NVivo. In data analysis, Braun and Clark's (2006) thematic analysis was used to investigate the phenomena. Interview data was the only primary data source, generating themes to support the findings and discussion.

1.7 Thesis layout

This thesis is divided into eight chapters, including the current one.

Chapter two introduces the existing literature and empirical evidence related to this research. It starts with analysing the data portraying women's current position in the labour market and managerial roles in terms of the wider global context. It then discusses social roles and stereotypes and introduces the role congruity theory. It further analyses why a multi-level framework is required for gender-based research and how intersectionality can contribute to knowledge in such research. Next, it introduces Syed and Ozbilgin's (2009) relational framework and explains all three levels of the framework. At the macro level, it describes how national legislation, national culture and social class shape workplace experiences and expectations. At the meso-organisational level, it explains how gendered organisation and different organisational policies and practices impact women's experiences at work. Finally, at the individual level, it discusses how aesthetic labour, lookism and colourism contribute to generating and re-generating stereotyping. This chapter ends with research questions and a proposed theoretical framework based on the review of literature conducted earlier.

Chapter three introduces the methodology and methods used in the research. It starts with the research philosophy, which discusses ontological, epistemological and axiological positions taken in the research. This research adopts critical realism, which ontologically assumes a stratified reality generated by underlying mechanisms and epistemologically recognises that knowledge of this reality is socially mediated and fallible (Bhaskar & Hartwig, 2016), enabling the investigation of women's career progression in Bangladeshi banking in relation to organisational and societal structures. This perspective allows the research to explore how gender stereotypes operate through workplace practices and

cultural norms rather than merely describing visible barriers. Following that, it discusses research design, explaining sample selection rationale, data collection method and data analysis technique. Finally, it discusses ethical considerations for this research and trustworthiness in qualitative research.

Chapter four introduces the findings of this research related to the first research question. It discusses the factors and discriminatory behaviours women face in society while progressing their careers to senior managerial roles.

Chapter five explains the research findings related to the second research question. It explains. It discusses the organisational practices and cultures which contribute to the discrimination and disadvantage that women face in the workplace.

Chapter six introduces the findings of the third research question. It discusses the interplay of gender stereotypes, social class and appearance, which impacts women's career progression to senior managerial roles.

Chapter seven discusses the findings described in chapters four, five and six. Findings were analysed with the theoretical framework, concept, and evidence discussed in the literature review chapter. Similar to the findings chapter, this chapter is also structured according to the research questions. Furthermore, theoretical contributions are also highlighted here.

Chapter eight discusses the contributions and limitations of this research. It explains how research output can contribute to further developing this role congruity theory and how the research outcome can be utilised to improve women's journey to senior management positions and workplace experience. Finally, the research acknowledges the limitations and provides direction for further research.

Chapter 2: Literature review

Chapter overview

This chapter discusses the literature reviews conducted to develop this research and, thereby, the thesis. This chapter has five sections. It begins by examining data on women's position in the labour market and managerial roles within a global context. It then considers social roles and stereotypes and introduces role congruity theory. The discussion moves on to why a multi-level framework is necessary for gender research and how intersectionality adds to this understanding. Syed and Özbilgin's (2009) relational framework is then outlined, with an explanation of its three levels. At the macro level, the focus is on how national legislation, culture, and social class influence workplace experiences and expectations. At the meso level, it explores how gendered organisations and organisational policies shape women's experiences at work. At the individual level, it examines how aesthetic labour, lookism, and colourism perpetuate stereotypes. The chapter introduces research questions and a proposed theoretical framework informed by the literature review. This chapter ends with a chapter summary.

2.1 Women at work

2.1.1 Overview of women's experience at work

Over the past few decades, women's participation in the workforce has undergone a significant transformation across various industries (Field et al., 2023; Harvey, 2010). Such an increased influx of women into the workforce is considered one of the most significant economic and social transformations in the industrialising parts of the world (Wolf, 2013; Caraway, 2007). Currently, women's labour force participation is 40 per cent (ILO, 2024). During this period, there has been a considerable increase in women's participation in the workplace, which is predominantly male-dominated, alongside greater concerns with regard to gender diversity and its impact on organisational performance and innovation. Among the considerable changes in the labour market, there are mass job opportunities and growing feminist movements, along with legislative reforms in many developed nations, which paved the way for women to contribute to the economy and advance their careers

(Flores et al., 2021). Such economic contribution and career advancement have resulted in a decrease in the gender gap within a short period of time in different parts of the world. Still, despite these improvements, women face barriers and challenges that shape their career advancement and experiences across different sectors and countries. These challenges are of different types, including but not limited to precarious employment, working conditions, gender employment and pay gap at work, which collectively impact their ability to provide their service and achieve full potential at the workplace. Economies do not work automatically on inclusivity and do not continually expand work opportunities for women if the market forces are unchecked (Hendriks, 2018). This situation deteriorates further when women are not promoted to the senior managerial role despite their contribution and effort to their jobs, causing gender inequality. As a result, understanding the issues and complexities which women face at work remains a pressing concern for sustainable development and women's empowerment. Besides that, it is of immense importance to explore and understand the systemic barriers which continue to impact women's career progression. By examining women's career experiences, we can gather valuable insights and understand the factors, processes and policies which influence women's career progression to senior managerial roles, ensuring that necessary actions and preventative measures are in place to promote women's empowerment, career growth, and workplace gender equality.

2.1.2 Women's economic participation

Gender equality remains at the heart of the United Nations' 2030 Agenda for Sustainable Development. It is a core component of 13 out of the 17 Sustainable Development Goals (SDGs) and is also recognised as an independent goal. (United Nations, 2015). It remains central to ensure people of any gender are not left behind, and structural and fundamental factors which impact gender equality around the world need to be addressed. One of the key criteria to assess the gender gap is economic participation, as outlined by the World Economic Forum (WEF, 2023). Economic participation and opportunity entail the access people have to the economic resources and the job market. The Global Gender Gap Report 2023 indicates that it will take 169 years, at the current pace, to close the gender gap in economic participation and opportunity (WEF, 2023). However, such a gender gap is not the same across different countries and regions. Some of the countries with the lowest level of economic parities are India (39.8 per cent), Pakistan (36 per cent), and Bangladesh (31.1 per cent) (ibid). In addition, women's participation in the labour force falls below 50 per

cent in each of the countries listed above (ibid). On the other hand, Liberia leads the gender parity in labour force participation with 87.4 per cent parity, followed by Botswana (85.4 per cent), Barbados (84.8 per cent), and Eswatini (84 per cent). Moldova remains the only European country in the top five, with 83.7 per cent gender parity in economic participation (ibid). Thus, such gender disparities raise concern about women's presence of potential social, cultural and structural factors which impact women's labour force participation, requiring further investigation in countries where women's economic participation is the lowest.

2.1.3 Women in the service sector

Services constitute a significant share of the world economy, and the number of women working in them is rising. The service sector, ranging from finance to communications to tourism, contributes to two-thirds of the world's gross domestic product (GDP) (Elliott, 2024). From 2000 to 2021, women's employment in the service sector increased from 44 per cent to 59 per cent (World Bank and World Trade Centre, 2023). Yet, even with rising female participation in both the labour market and the service sector, this has not eliminated prevailing gender inequalities at work and outcomes from the labour market. Besides, pay disparities, vertical and horizontal segregation are ingrained, widely visible, while women are still overly represented in the informal sector and part-time work (Perrons et al., 2006). Vertical job segregation refers to the unequal distribution of men and women across organisational hierarchies, with men disproportionately in higher-status, better-paid, decision-making roles, and women concentrated in lower-level positions (Hesmondhalgh and Baker, 2015). This limits women's access to leadership, career advancement, and higher earnings. On the other hand, horizontal job segregation refers to the clustering of men and women into distinct occupational sectors or types of work, often linked to gender stereotypes (e.g., women in care, education, and administrative roles; men in engineering, construction, and technical fields). This reduces women's access to more lucrative or prestigious sectors, even at the same organisational level.

It is to be noted that horizontal and vertical segregation are interlinked, reinforcing each other. Horizontal segregation channels women into sectors with fewer advancement opportunities, and vertical segregation ensures that even within those sectors, men dominate top positions. For example, women are mostly occupying traditional gender roles across different occupations and sections, albeit mostly concentrated in care services.

Sectors such as social and health services, and education, observed a high degree of women's employment. Again, low-paid jobs such as librarians and clerks also see high employment of women, as well as the cleaning, domestic and cooking work, where the latter is considered informal in many parts of the world. However, women's employment is low in high-risk and labour-intensive jobs, for example, labourers, construction-centric services, machine operators, locomotive drivers, etc (ibid). Although women's employment has also improved in the STEM and finance services, the numbers are pretty low in comparison to social and healthcare and education-based jobs (Institute of Leadership and Management, 2012; Limani and Sodergren, 2023). Again, there is vertical segregation prevailing in the banking and financial services, due to which men dominate senior positions therein (ibid). This could be further aggravated across regions due to wider social and patriarchal norms. For example, women comprise 39 per cent of senior management positions in UK banking, while in Bangladesh, women occupy only one third of that figure (Stubbs and Doyle, 2024; Bangladesh Bank, 2024). Thus, it is important to examine why, in the Bangladeshi context, women are often concentrated in lower- or mid-level positions.

2.1.4 Women in the managerial level and beyond

Despite the increased labour force participation of women in different industries, their career advancement is often impeded, to a varying level, in different parts of the world. Although their contribution to the economy is acknowledged, they remain underrepresented in the managerial and senior managerial levels, albeit it varies based on industry. Globally, women hold about 31.7 per cent of senior-level positions. From entry level to the C-suite level, there is a 21.5 per cent difference in women's representation, citing career progression to senior positions as a harder task to achieve (WEF, 2024). For example, in the UK, women account for only 40.2 per cent of the managerial positions, with a 5 per cent rise from 2012 to 2022 (ONS, 2023). Yet, they hold only 32 per cent of senior management positions (PwC, 2023). In the US, women account for only 42 per cent in managerial roles (U.S. GAO, 2023), but only 25.1 per cent can reach senior management positions. Furthermore, women can reach only 29.7 per cent of the revenue-generating positions in the business (S&P Global, 2024). However, the situation is quite bleak in other parts of the world. For example, in India and Bangladesh, women comprise 12.7 per cent and 7.5 per cent of senior and middle managerial roles, respectively (ILO, 2023).

While the data presented above presents broad trends, a deep dive into it shows that women are disadvantaged due to their racial and ethnic backgrounds. Women of colour will require 48 years to reach gender parity in employment, in comparison to white women, who will require 22 years (Field et al., 2023). Hence, women are disadvantaged in their career progression in both developed and developing economies, although women are more impacted in the latter. Unlike the Global North, there is a lack of in-depth research in emerging economies in the Global South to explore women's career progression and the complexities women face due to the persistent societal barriers. Hence, this requires an in-depth investigation to explore the various factors impacting women's career progression in such societies, as in this thesis. Societal norms, albeit to a varying extent across societies, further constrain women's opportunities through stereotyped roles and expectations.

2.2. Social Roles and Stereotyping

Social roles are socially constructed, encompassing expected behaviours, norms, rewards, and punishments for compliance or deviation (Eagly and Karau, 2002; Katz and Kahn, 1978; Eagly and Koenig, 2021). Our social roles have a descriptive aspect where typical characteristics are associated with a specific social role. For example, nursery teachers are seen as friendly, whereas police officers are viewed as strict and tough. These roles also have a prospective aspect that indicates behaviours desired from that role; for example, schoolteachers should care for their students. In contrast, police officers should protect the law and order. Similarly, socially constructed values and norms guide and influence women to take the primary responsibility of family and childcare globally. Likewise, socially constructed values and norms often, albeit differ by country, identify women as compassionate, empathetic, and soft-spoken (ibid). It sometimes conflicts with norms about who is the 'ideal' manager. In many contexts, societal perceptions may position women as less compatible with managerial roles. In such settings, organisational interactions, processes, and practices can contribute to discrimination against women when they are considered for these positions (Schein, 1975). This can also be regarded as gender stereotyping.

Schein (1975, 1973) conducted several empirical studies on sex stereotyping of managerial roles using a descriptive index of 92 adjectival terms (e.g., emotionally stable, intelligent, creative) and found strong support for the 'think manager–think male' phenomenon among middle managers in the USA. Female and male managers believed that the qualities

associated with managerial success were more commonly found in male managers than in female managers. Thus, women are as likely as men to possess the qualities necessary to be successful managers. Schein summarised this association between male attributes and managerial attributes through the concept of 'think manager-think male'. This effect and concept are still in place in contemporary organisations (see Koenig et al., 2011, Fischbach et al., 2015; Tabassum and Nayak, 2021). There is a significantly stronger relationship between a successful manager and descriptions of men than between successful managers and descriptions of women. A meta-analysis found that the correlation between male stereotypes and leader stereotypes was significantly stronger than that between female stereotypes and leader stereotypes (Koenig et al., 2011). This 'think manager-think male' phenomenon also impacts workplace interactions, performance evaluations and career progression, impacting women's career progression as ideal managers.

Around the world, more and more women are entering the labour force. Despite that, women's career progression is being affected by gender stereotypes. Stereotyping has emerged in different contexts to support the functions required by the respective contexts. Stereotyped thinking reflects a wide range of motivational and cognitive processes. Stereotypes are socially categorised based on characteristics such as age, race, and sex (Eagly et al., 2021). Stereotypes have the power to shape a person's lived experiences in a society. Stereotypes can lead to inaccurate evaluations of individuals by applying generalised assumptions about a group rather than considering a person's distinct attributes (Fiske and Taylor, 2020). Negative stereotyping can impact employee well-being and initiate workplace discrimination. Such stereotypes can influence performance expectations and introduce bias into decision-making processes (Koch et al., 2015). Gender stereotypes also shape organisational outlooks and managerial behaviour, which is further aggravated by patriarchal norms. Rudman et al. (2012) argued that, even though men and women change roles, gender stereotypes are fairly stable. These biases, in turn, affect work-related opportunities and outcomes for women (Heilman and Caleo, 2018).

Despite the existence of equal opportunity policies in many contexts, gender stereotype persists in the organisation. However, over the years, the situation has improved without being eradicated, with an increasing number of women positioned at the managerial level than before. However, the 'Think Manager–Think Male' phenomenon still exists at the workplace (Tabassum and Nayak, 2021). This gender-stereotyped attitude prevails across different spheres of the organisations - recruitment, selection, posting, training, career

development, promotion, leave, retention, etc. Further, day-to-day workplace interactions are also impacted by this stereotype. Stereotypes can then result in perceptions of role congruity at the workplace and in society.

2.3. Role congruity theory and beyond

This section will introduce the concept of Role Congruity theory. It will discuss how stereotyping impacts role congruity and how it affects women's career progression to management positions. It also discusses the limitations of the theory and the necessity to introduce a multi-level framework in this research.

2.3.1 Role congruity theory

In our day-to-day social interaction, we categorise social actors based on sex, to which cultural beliefs are attached, and how that person (men or women) should behave (Ridgeway, 2011). Such gender stereotypes are centred around agency, communality, competency, and warmth, are hegemonic, held by society and embedded in the social institutions. Following such hegemonic gender belief, people behave with others and expect others to behave in society and evaluate and penalise others for behaviours that go against such a belief (Eagly, 2013). Gender stereotypes influence our everyday lives, often persisting even when they conflict with other social roles. Occupational roles, in particular, carry expectations that may correspond more or less closely with traditional gender norms.

Role congruity (or incongruity) refers to the alignment (or lack thereof) between social expectations of a role and the characteristics of the individual holding it (Eagly and Karau, 2002). This theory argues that men's social roles align more closely with leadership roles, whereas women encounter greater incongruity when assuming leadership positions. This incongruity arises from prevailing stereotypes and biases that create an incongruity between societal expectations of women and the perceived qualities necessary for effective leadership. The authors further argued that perceptions of role incongruity arise from the mismatch between the communal traits typically attributed to female gender roles and the agentic characteristics perceived as essential for leadership roles. As a result, women in leadership roles often face prejudice and are evaluated less favourably compared to their male counterparts (Vial et al., 2016; Koenig et al., 2011). The underlying reason for this role incongruity is that leadership traits are commonly associated with masculine

characteristics, such as dominance, rationality, and assertiveness. Since these traits contrast with traditional perceptions of femininity, women aspiring to leadership positions may experience resistance and reduced support (Okimoto and Brescoll, 2010). This incongruity can be particularly detrimental in male-dominated workplaces or industries, where leadership is traditionally linked to masculinity (Wee et al., 2021). Consequently, women may struggle to gain recognition, authority, and opportunities for advancement, reinforcing systemic barriers to gender equality in leadership. It is to be noted that gender and managerial stereotypes not only describe people's characteristics and required behaviour at work but also are strongly inflexible, as these lay down the expectation as to how people should act in the workplace and accordingly characterise desired behaviour (Sczesny, 2003; Rudman and Glick, 2001; Heilman and Caleo, 2018). These stereotypes result in at least two types of prejudice: (i) evaluating less favourably while considering a woman taking over a managerial role over a man, and (ii) evaluating the behaviours of a female manager less favourably (Eagly and Karau, 2002).

Role congruity theory (RCT) has been widely used in understanding and exploring stereotypes and prejudice against female leaders. Communal traits, traditionally associated with women, have been perceived as inconsistent with the masculine traits deemed necessary for leadership roles. As a result, women often face negative expectations regarding their leadership performance (Peus et al., 2015; Askehave and Zethsen, 2014). These biases are particularly evident in performance evaluations, where women's performance is subjected to greater scrutiny compared to their male colleagues. This phenomenon aligns with the "Think manager, think male" concept, which reinforces the perception that leadership qualities are inherently masculine (Wilson, 2002; Schein, 2007; Glass and Cook, 2016). Again, team members rated female managers as less effective than male managers (Kim et al., 2022). However, one of the disadvantages of this theory is that the studies have been overly focused on gender alone over the years (e.g., Koenig and Eagly, 2014; Diekmann and Goodfriend, 2006; Hoyt and Burnette, 2013; Diekmann et al., 2017; Anglin et al., 2022). Another significant shortcoming is the static nature of the norms and expectations that underpin RCT. RCT focuses primarily on perceptions at the psychological level, without systematically analysing how wider societal, organisational and individual factors interact to sustain inequality. It has largely ignored intersectional issues, such as social class and race, in its proposition, and there is a lack of research on multidimensional and intersectional role incongruity.

It is to be noted that women in Southeast Asia faced stereotypes and prejudices in organisational practices and interactions (Vu et al., 2017; Mukarram et al., 2018). Existing literature on the Bangladeshi banking sector mentioned gender stereotypes as a factor impacting women's career progression (Ismail and Chowdhury, 2017). However, it did not explain in detail, the nature and organisational causes of such stereotypes, along with other intersectional elements such as social class and race, which will be considered in this research. This research adopts Eagly and Karau's (2002) role congruity theory to investigate women's career progression in the Bangladeshi banking sector. This research aims to extend the role congruity theory from a multi-level view and an intersectional focus.

2.3.2 Women's career progression and the need for a multilevel framework

Theorising gender equality in work organisation requires adopting a complex approach as ignoring external social and individual factors overlooks their significant impact on employee experiences, organisational practices, and diversity management outcomes (Syed and Murray, 2008; Syed and Özbilgin, 2009; Syed, 2008). Hence, several feminist and organisational behaviour researchers have stressed the importance of adopting wider factors at different levels to facilitate in-depth investigation of gender-based research (Lorber, 1994; Syed, 2008; Risman, 2004; Ali, 2013)

A multilevel framework facilitates gender-based research by allowing an in-depth and comprehensive understanding of how gender dynamics operate at different levels of analysis, for example, social, organisational, interpersonal, and individual. There has been wider debate about the complexity surrounding gender inequality, as gender is not only an individual attribute but also a socially constructed phenomenon influenced by several factors. Gender inequality is influenced by individual, organisational, social, and historical factors, as well as the interactions between these elements, leading to the necessity for multilevel studies on diversity-related issues (Theodorakopoulos and Budhwar, 2015; Tatli, 2011). Feminist researcher Risman (2004) has theorised that gender is an inequality system that takes place in three dimensions: individual, interaction, and the macro-level of society. Similarly, Syed and Özbilgin (2009) argued that single-level theorising fails to capture the interaction between individual agency and structural factors in diversity management.

Hence, they proposed a multilevel interrelated framework to lead to a holistic understanding of different factors which affect gender equality in the workplace.

The multilevel framework is widely used in gender equality research to understand the dynamics at different levels of analysis. Cooper et al. (2021) highlighted how integration of individual experiences with organisational practices helps to understand how gender influences employee participation and voice. Thus, it facilitates how gendered expectations shape workplace decision-making and interpersonal interaction. Such a framework also explores how individual behaviours are influenced by wider social and organisational context (Jin et al., 2008). Moreover, understanding how the demographic diversity works, i.e., process and outcomes, can help organisations minimise negative impacts and foster inclusivity (Mansoor et al., 2019). This is particularly important to explore and address the barriers faced by women and other marginalised groups at work. The multilevel framework also facilitates comparative research across different cultures and populations. For example, Hennekam et al. (2017) used a relational perspective and incorporated multilevel analysis to explore how local culture and norms interact with organisational policies and practices to shape gender dynamics. Thus, a multilevel framework is important in gender-based research to explore gender inequality through a comprehensive multilevel lens and investigate the complexities of gender dynamics. This research will adopt Syed and Özbilgin's (2009) relational framework to support role congruity theory (Eagly and Karau, 2002), in order to investigate the role of gender stereotyping in impacting women's career progression in the Bangladeshi banking sector.

2.3.3 Intersectionality

Although intersectionality has been part of the social sciences for a long time, it has recently gained greater momentum by making methodological and theoretical contributions to organisational studies. In recent years, it has been applied to a wide span of organisational research, including organisational inequality regimes (Holvino, 2010; Healy et al., 2011; Acker, 2006; Acker, 2012), diversity management (Zanoni et al., 2010; Tatli and Özbilgin, 2012; Syed and Özbilgin, 2009), leadership and career advancement (Jean-Marie et al., 2009; Sang et al., 2013), and professional identities (Kelan, 2014; Johansson and Śliwa, 2014; Essers et al., 2010). Intersectionality has also offered a nuanced lens in exploring power relations in the organisations and how it intertwines with

identity construction along with age, gender, class, religion, race and sexuality (Paul et al., 2022; Kelan, 2014; Acker, 2012; Holvino, 2010; Healy et al., 2011).

Intersectionality is a theoretical framework that examines how multiple, intersecting social identities, such as gender, class, and race, jointly structure social relations and shape individual experiences (Crenshaw, 1989). It recognises that identities are interconnected and function together, rather than acting independently. While intersectionality and equality are two different concepts, they are interrelated. Since Crenshaw (1989) introduced it as a concept, feminist researchers were able to shift their perspective from predefined static groups to the unequal power dynamics that the social categories represent. Thus, intersectionality sheds light on such a type of inequality, which has not been looked at before and provides a new definition of equality (Spelman, 1988; Woods et al., 2021). Crenshaw focused on the inequality that women of colour were facing and argued that this could not be solely or collectively on gender or race (Crenshaw, 1991, 1989). Intersectionality offers an in-depth and complex understanding of inequality, urging researchers to consider how overlapping social factors contribute to complex, multi-layered social stratification (Holvino, 2010). It also promotes critical analysis and encourages social change in society.

Advocates of intersectionality argue that there is no single and distinct factor that benefits or disadvantages. Rather, it is social categories which shift the meaning based on the social context, interpersonal relationships, and social interactions. Hence, intersectionality is an ongoing process where social categories are intertwined with other categories, changing in context and are being created by the power dynamic (Cho et al., 2013). So, intersectionality further describes the dynamics of power where people may be privileged in one situation while disadvantaged in others (Holvino, 2010; Collins, 2015). Hence, people who may fall into one category cannot be considered equal to others in all aspects. Every individual will experience inequality in a different way, as every social interaction and intersection of social categories is different. For example, a woman may be discriminated against at work due to social norms, behaviour and organisational culture, but may not face discrimination at home at all.

Intersectionality is also deeply ingrained in the inequality regimes' conceptual framework. Acker (2006) described inequality regimes as a collection of interconnected yet flexible processes, practices, behaviours, and interpretations that contribute to creating and

maintaining gender, race and class disparities within specific organisational settings. This regime argues that organisations are highly dominant in producing and reproducing inequality. Moreover, organisation plays an important role and sets the policies for social interaction, and itself stands as a dynamic process within which equality and inequality are negotiated. It further focuses on inequality that occurs through day-to-day organisational practices and processes.

By placing organisations at the core of sociological analysis, this framework challenges traditional economic and psychological perspectives, which justify inequality as the outcome of individual traits or endowments rather than being the indicators of structural inequality (Healy et al., 2019). So, the inequality itself stands fluid, constantly shifting in response to societal and organisational changes. This inequality regime creates a strong sociological connection between workplace inequalities and the broader patterns of equality and inequality that exist within society, culture, and historical contexts, reinforcing the idea that organisations both shape and are shaped by these larger social forces (ibid).

Acker (2006) defined seven areas of organisations where systematic disparities in class, race and gender can be found: “power and control over goals, resources, and outcomes; workplace decisions such as how to organise work; opportunities for promotion and interesting work; security in employment and benefits; pay and other monetary rewards; respect; and pleasures in work and work relations.” However, such disparities may be present in the organisations to a varying degree. However, Woods et al. (2021) differed with Acker (2006) and argued that these differentiations are not entirely useful in comparing and finding intersectionality’s inequality. Inequality regimes have missed the opportunity to focus on the dynamic process of privilege and power as they intersect within organisational processes and practices (Woods et al., 2021).

Nevertheless, the theory of inequality regimes has been extremely helpful and influential in examining and understanding inequality in the workplace (Nkomo and Rodriguez, 2019; Benschop and van den Brink, 2017). This has been highly influential as it helps to locate and predict inequality across different social groups prevailing in the organisations (Healy et al., 2019). It has also offered empirical flexibility and has been used beyond the organisational, occupational and sectoral levels (Tariq and Syed, 2018; Tatli and Özbilgin, 2012). Furthermore, empirical studies were not limited to gender, class and race; rather, it was extended to investigate places of qualification, migration, gender identity, sexual

orientation and other types of privilege, whose content and form are content bound, such as accent, manners and appearance (Tatli and Özbilgin, 2012; Özbilgin et al., 2011; Healy and Oikelome, 2011). Despite the extensive application of this concept in the Global North, Healy et al. (2019) stressed that this concept can be employed in other parts of the world while considering local cultural sensitivity.

2.4 Syed and Özbilgin (2009) Multilevel framework

In order to provide a more context-sensitive and holistic perspective on diversity management, Syed and Özbilgin (2009) introduced a relational framework linking micro-individual, meso-organisational, and macro-societal levels of analysis. This framework is particularly relevant for this research, as it highlights how intersecting social identities and structural factors shape diversity practices. The authors argued that this approach is essential for understanding how structural conditions, organisational processes, and individual choices collectively sustain power imbalances and disadvantage in employment and society. Fekedulegn et al. (2019) investigated the prevalence of workplace discrimination and mistreatment in the United States, identifying factors at the societal, workplace, and individual levels that contribute to variations in race and sex discrimination.

At the macro level, the framework considers the influence of social structures and national institutions, including gender, race, religion, social organisation, and broader national systems, in shaping career paths and contributing to discrimination and inequality. The meso-organisational level focuses on organisational policies, behaviours, and processes, suggesting that without egalitarian practices, organisations may reinforce hierarchical and discriminatory norms embedded in wider social structures. At the micro level, the framework considers individual agency, motivation, and power, stressing how these are constrained and mediated by intersecting racial and gender dynamics in driving change (Syed and Özbilgin, 2009).

2.4.1 Macro-level influences

The macro-national level in the relational framework refers to the broad societal, cultural, and institutional context that shapes diversity management practices within and across nations (Syed and Özbilgin, 2009). It encapsulates the formal and informal structures that

define the rules of social engagement, including legal frameworks, political ideologies, historical contexts, and cultural norms. These macro-level factors establish the environment in which organisations operate, determining the extent to which equal opportunity and diversity policies can be effectively implemented. Although national culture and political ideologies set the stage for diversity management, they are also continually reshaped by the actions and interactions of individuals and organisations (Syed and Özbilgin, 2009; Weick, 1991). This interplay suggests that macro-level interventions must be flexible and context-sensitive to effectively respond to changing societal conditions. This could influence the opportunities and outcomes an individual experiences. For instance, racism is a key macro-contextual factor that can affect leadership perception of an individual and can impact access to equal opportunities (Gündemir et al. 2014). Hence, the context itself shapes the individual behaviour and opportunities available to them. Thus, a relational perspective will be helpful in studying individual, group and organisational behaviour in that respective context.

In every society, the context itself portrays different situation-based constraints and opportunities which can impact the meaning and occurrence of organisational behaviour (Johns, 2006). This is especially evident in organisations within culturally diverse societies, where legal, social, and political institutions significantly influence approaches to social justice, equal opportunity, and diversity (Syed and Özbilgin, 2009). Hence, it is important to have an equal opportunity and multicultural policy at a social policy level to enhance diversity in the workplace.

2.4.1.1 National Legislation

National legislation remains an integral part of the macro-national factors that influence diversity in organisations. Legal regulations and policies shape and guide what to do and what not to do. In the last few decades, there has been a significant shift in practising equal opportunity and diversity to achieve gender equality in the organisation (Schnepf, 2006; Lai and Sarkar, 2017; Hepple, 2010; Sedelmeier, 2009). These initiatives include laws and practices towards affirmative action and equal employment opportunity. For example, in the UK, the Equality Act 2010 acts as a single legislation to protect anyone from unfavourable treatment due to age, disability, gender, sexuality, sexual orientation, marriage, religion, race or pregnancy (Hepple, 2010). This has helped and guided organisations to formulate policies as well as to take steps to ensure, although not up to the

expected level, diversity and equality. For example, in the US, women account for only 42 per cent in managerial roles, but only 25.1 per cent can reach senior management positions (U.S. GAO, 2023). However, only 8 per cent of FTSE 100 CEOs are women, while none are women of colour (Marren and Bazeley, 2022). Hence, the policies and legislations enacted and subsequently implemented in the Global North have indeed benefited women to some extent, albeit not being able to close the gender gap.

Unlike developed countries, the enactment and enforcement of equality legislation is quite bleak in developing countries. Even though there were some developments in the developing nations, they were very insignificant compared to the Global North (See, Gender Gap Report, WEF, 2023). For example, in Bangladesh, except for some very basic sentences in the constitution, there is no separate anti-discrimination law, even after fifty years of independence (Afrose, 2022). Furthermore, there is not enough evidence of whether the companies are following the existing legislation and policies in place. Thus, it will not be an exaggeration to assert that the unavailability of required equality legislation and stringent policies has fuelled the slow improvement of gender equality in Bangladesh. Furthermore, due to the unavailability of such laws, it becomes difficult to manage and reduce discrimination in different spheres of society.

It is important to consider that national legislation remains, among several others, an important macro-level factor which could influence equality and diversity in the organisation. Given the current multiplicity of socioeconomic practices and discourses, it is also important to consider how national culture and political ideologies shape organisational dynamics (Forstenlechner et al., 2014). There are societies, especially post-colonial and post-socialist ones, that lie far away from unified capitalistic economic structures and remain grounded in work organisation which is characterised by the multiplicity of economic practices in both household and social levels (Williams, 2005; Syed and Özbilgin, 2009).

The concept of equality and diversity has been widely adopted by the Global North and shaped by the social and cultural realities of those (Theodorakopoulos and Budhwar, 2015). Hence, the transfer of such a concept into the Global South may not be straightforward and may require adapting local culture, norms and practices. In developing economies like Pakistan and Bangladesh, there are distinct cultures, political and economic landscapes from those of the Global North (Syed and Metcalfe 2017; Ali 2010). Ali and

Syed (2017) observed that despite the prevalence of gender equality laws, the translation of the law depends on the sex segregation accepted and adopted by society, even in the Global North. Hence, sometimes, women are restrained in their social interaction with men. Again, in some countries, Muslim women are impacted by different layers of discrimination at work (Syed and Özbilgin, 2019).

Therefore, macro-societal level legislations and regulations play an important part in the experiences of individuals living in the society and policies and practices followed at the organisational level (Syed and Ali, 2019). Subsequently, each country has its own national legislation in place, supported by regulatory policies. What matters most is how these laws, policies and practices are interpreted and implemented at the national, societal and organisational levels. For example, there are countries with generous work-life balance, supportive parental leave, and encouraging organisations and employees to take necessary parental leave (Allen et al., 2015). However, there is also another side of the story, with countries having restricted equal opportunity and work-family practices, impacting gender equality (Kossek et al., 2018).

2.4.1.2 National culture

The role of culture in business approaches and practices is of immense importance. Research has shown that both individual and national culture have a great impact on the corporate culture (Eisend et al., 2016; Owusu Ansah and Louw, 2019). The national culture is defined as “the collective programming of the mind which distinguishes the members of one human group from another” (Hofstede, 1980, p.25). Culture is classified into different levels, such as geographic regions, national, organisations, individuals, etc.

National culture builds our values and influences our day-to-day life. Because culture’s elusive nature makes it difficult to identify, its impact on professions is frequently overlooked. National culture also impacts managerial activities at work, including employee expectations on performance and reward, workplace communication and interaction, and organisational design (Gerhart, 2009; Eisend et al., 2016; Owusu Ansah and Louw, 2019). Furthermore, different organisational policies, such as human resource policies, are also impacted by other national institutions, for example, industrial standards and labour law. (Budhwar and Debrah, 2013). It establishes a shared set of meanings, which are subsequently transformed into societal expectations and norms. Culture

organises the values into the mental programmes, and the people's behaviour within the organisation is an endorsement of such programmes (Hofstede, 1980). Employees' and leaders' cultural preferences shape the organisational culture. National culture has a strong influence on people's values, beliefs and attitudes, impacting the understanding and interpretations of those working with them. Cultural differences play an important role in people's way of leading their lives and behaving at work. Cultural values have immense importance for teamwork, interpersonal trust and women's role in the organisation, among other issues (Burke, 2009; Halverson and Tirmizi, 2008). If not understood and appreciated well, cultural differences can lead to failures in social and business life. While people may be unaware of these impacts, culture plays a significant part in the gender-based variations in professional choices in a community by establishing "taken for granted" gender designations (Malach-Pines and Kaspi-Baruch, 2008).

Societal sex-role stereotypes and patriarchal national culture often lead to labour market segmentation and gender bias (Metcalf, 2007; Ituma and Simpson, 2009). Studies revealed that in developing countries with predominantly traditional societies, cultural context influences the career experiences of women. In Turkey, although Islamic values do not impact that much, Turkish national cultural values of collectivism, paternalism, uncertainty avoidance and high-power distance impact women's leadership experiences (Unal, 2017). In Pakistan, religious norms and patriarchal culture, along with a lack of strict law and organisational policy, impact women's career participation and progression (Ali and Kramar, 2015)

Expectations on women's household responsibilities and motherhood are shaped by patriarchal norms. Mothers spend substantially more time on childcare than fathers, in addition to managing household tasks (Raley et al., 2012; Claffey and Mickelson, 2009). Even in developed countries such as the USA, where childcare and social support are widely available, women still undertake nearly double the amount of household work compared to men, and this imbalance shapes workplace perceptions (Bianchi et al., 2012; McClintock-Comeaux, 2013; Ruppanner et al., 2021; Kossek et al., 2021). These challenges are even more acute in developing countries, where childcare is largely dependent on organisational or private arrangements with limited access (Arora and Kumari, 2022; Ali et al., 2024; IFC, 2019); for example, only 23 per cent of 300 companies studied in Bangladesh offered any form of childcare support (IFC, 2019). Despite organisational and national policies, women's careers in India remain constrained

by gendered domestic responsibilities. Those seeking work–life balance are penalised, while others face no such barriers (Ali et al., 2014; Seierstad and Kirton, 2015). Inflexible societal norms further burden women with household tasks, including childcare and eldercare, where institutional support is limited, restricting their ability to perform as ‘ideal workers’. Traditional family structures and community networks, however, provide crucial childcare support in developing countries, enabling women to engage in paid work without the same reliance on external services as in the Global North (Halim et al., 2023; Gautham, 2022).

The rise in capitalism and widespread globalisation has changed the labour market composition and increased women’s employment in the labour market. However, this change does not mean traditional cultural values and social norms have disappeared. Research shows that rapid acceptance and adoption of the Global North capitalism does not mean that the existing cultural norms will wash away soon (Chudzikowski et al., 2011; Özbilgin et al., 2012; Tlaiss and Kauser, 2010). For example, despite the boom in the Indian IT industry, women’s participation in that specific industry is still lower due to traditional gender roles, which continue to disrupt women’s labour force participation, experience, and progression (Patel and Parmentier, 2005; KPMG, 2022).

2.4.1.3 Social Class

Sociologists use the concept of social stratification to describe the system that determines social status within society. Social stratification is the categorisation in society which puts its members into rankings based on dynamics such as education, family background, power, wealth and income (Grusky, 2014). It is a society-wide system which creates and makes the inequalities apparent. Although there are always inequalities prevalent among individuals, social scientists are more concerned about larger patterns in societies. Social stratification goes beyond individual inequalities and explores systematic inequalities created by society as a whole.

Social class refers to a societal division based on social and economic status (Giddens et al., 2020). Individuals and groups as a whole get unequal access to benefits and rewards based on their position in the stratification scheme (ibid). Hence, such stratification can be explained as structural inequalities such as gender, race and class among and between different groups of people. Structural inequalities are built into the political and economic

system rather than an outcome of individual occurrences, such as being the most beautiful person in the class or office (Rahman, 2018; Winker and Degele, 2011). Societies with prevailing inequalities consist of strata in a hierarchy, with the most privileged person on top and the least privileged at the bottom. Many societies, including the industrial ones, have class systems. For example, broadly, there are three classes in the USA: lower class, middle class and upper class (ibid), which is more or less the same in other parts of the world.

Social class shapes individuals' behaviours and norms through perceived group membership, influencing distinctions in dress, interaction, and self-presentation (Kraus et al., 2011; Côté, 2011). They are also influenced by a similar level of work, income, educational achievement and wealth (ibid). Under the class system, a person born into a specific class should move up easily based on his or her skills, knowledge, and effort, i.e., meritocracy (Manstead, 2018). In theory, the person should also be able to move down if he or she lacks these qualities and abilities. However, this is not the case in most cases, due to persisting inequalities present in society. For example, for a white person in the USA who belongs to a managerial/ professional family, the most common career outcome is managerial/professional level. But for a black person, the most common outcome is downward mobility to routine or manual work or staying in the same class despite efforts. Moreover, the upward mobility of whites is twice as common as the upward mobility of blacks (Laurison et al., 2020).

Social class has been strongly influenced by unique cultural traits. Culture has a strong influence on people's day-to-day lives, affecting how they behave in social interaction, raise children in the family, maintain interpersonal relationships, etc. (Stephens et al., 2014; Miyamoto, 2017). As individuals tend to associate themselves with people of equal social standing, this strengthens class differences. Similarly, they maintain their social networking with the same class of people and learn the behaviours and values of the same class. Higher-class people from the Global North culture tend to be more independent and self-reliant than lower-class people from the same culture. However, in the Global South, members of the higher class are often expected to get engaged in activities that promote societal benefits and social relationships, such as charities (Kitayama et al., 2009). Even within a country, social status is linked to the cultural groups to which a person belongs. For example, for a European American, subjective social status depends on one's education and income, whereas it is mainly education for African Americans (Adler et al., 2008).

Nevertheless, the impact of culture on portraying the hierarchy in society is important. The notion of belongingness to a specific class and adherence to the behaviours and norms of the same class leads to class discrimination in different spheres of society. Class discrimination or classism is systematic oppression of the subordinated class of people and gives an advantage to dominant class groups (Adams, 2000). It includes but is not limited to portraying discriminatory behaviour that aggravates the situation, putting controversial policies and practices in place which benefit the upper class at the cost of the lower or working class, resulting in wealth and income inequality (Jun, 2018). However, not all individuals in the middle or upper class discriminate against individuals in the lower class. But as the system itself (through organisational, institutional, and government policies) determines group status, upper-class and middle-class members receive systematic benefits (Liu et al., 2004). The social structure is created in such a way that systematic privilege is given to the upper class, upper-middle class and the middle, irrespective of other prejudices such as sex and colour.

Different HR initiatives and practices taken by the organisation also deteriorate the situation of class discrimination. Puwar (2001) argued that an organisation is a site where somatic norms (being white, middle-class, and male) determine different advantages and disadvantages. Organisations operating in a society reflect the class system prevailing in that society and tend to give an advantage to employees who belong to the upper class of the society. Like other discriminatory practices, class discrimination prevails at the start of the hiring process, which later affects the career progression (Rivera and Tilcsik, 2016; Boudreau et al., 2001). This works as gatekeeping, giving career opportunities for one group while blocking them for others. This result is privileged groups getting access to lucrative career opportunities, while disadvantaged groups get steered into lower-paid jobs with considerably lower career advancement opportunities (Friedman and Laurison, 2019). Employees in leadership positions of the organisation are more powerful and can influence the outcomes of the organisation (Marquis, 2003; Finkelstein et al., 2009). They tend to hire someone of a cultural background similar to theirs, rather than focusing on hard skills. In one research, recruiters chose candidates with similar personal interests, experience and presentation styles (Friedman and Laurison, 2019). Thus, class culture has become a significant explanatory mechanism of inequalities in the labour market (Rivera and Tilcsik, 2016; Castro and Holvino, 2016). Rivera and Tilcsik (2016) conducted research in the US law firms and found that candidates from higher classes fit well with the clientele and elite

culture of the large law firms. However, they found negative stereotypes regarding higher-class women as the latter were found to have less commitment to intensive, full-time careers. Informal networking also plays an important role in recruitment, as managers seek referrals from 'good' employees. In male-dominated organisations, powerful networks evolve around men and are maintained through leisure and activities that suit men, resulting in career progression, pay rise and mobility (Murphy et al., 2022; Spurk et al., 2015).

Organisational inequality regimes surrounding social class continue when making decisions about employees' career progression. Social upbringings were found to have an impact on highlighting employee merits. People from working-class backgrounds who move into high-status jobs earn, on average, US Dollar 20,000 less per year than those from privileged backgrounds (Friedman and Laurison, 2019). This pay gap persists even after accounting for factors like education, race, and other earnings predictors, with the largest disparity found among white individuals (ibid). Promotion to the leadership requires following particular practices, possessing social beliefs, having individual qualities, and being performance-driven, intelligent and hardworking (Yang and Aldrich, 2014). Similarly, organisational leadership puts great importance on promotion candidates, with the former having a higher-class background, favouring candidates with similar cultural interests. Thus, they perpetuate social inequality by favouring employees from upper-class backgrounds into top positions and allowing them to dictate societal and organisational outcomes (Lee et al., 2021). Moreover, it is also equally important to find an influential mentor for a smooth career progression. Socialisation or informal networking remains an important part of the promotion decision-making. It guides employees to think, dress and act in a certain way. It also facilitates access to information and resources to improve their task performance, supporting them with high performance, favourable performance appraisal, pay rise and career progression (Woehler et al., 2021; Yukl, 2012; Wolff and Moser, 2009). Thus, informal networking intersects and fosters careers for those who share a common goal with such good employees who maintain internal networks, further deteriorating the disadvantageous situation for the underprivileged groups and exacerbating gender segregation.

Organisational demands and their interplay with social class are also impacted by an employee's social class. Acker (2006) argued that organisations expect employees to act as ideal workers, giving full attention to work eight hours a day or even more, based on

organisational requirements. Although upper- and middle-class employees, with either family support or financial ability, can commit to the organisation to that extent, this could be difficult for a lower-class single to meet these expectations. This could be worse for women, as they need to adhere to social norms and expectations, which a man of the same class does not have to. Hence, employees deemed as committed are rewarded with important, central roles, while others with less important roles (Cha, 2010; Rhoton, 2011).

Research conducted on gender and employment across different countries and regions has found two patterns: as parenthood approaches, men and women's career pathways diverge, deviating further after childbirth (Grunow et al., 2012; Christofides et al., 2013; Kleven et al., 2019); and women's labour force participation and wage trajectories portray intra-cohort variation over time. Highly educated women are more likely to have the final authority in household decisions in nuclear families than in multigenerational families (Cheng, 2019; Cheng, 2014; García-Manglano, 2015). It is to be noted that family background and social status are important for women in deciding and preparing themselves for the labour market (Damaske, 2011; O'Reilly et al., 2014). Women with a university degree, a higher-class marker, have a higher chance of employability than less-educated women (Korpi et al., 2013). Thus, social class, along with gender and work-family responsibilities and constraints, shape a woman's workplace behaviour and beliefs (Damaske and Frech, 2016).

Interactions of class and gender are found in both the home and the workplace. Social expectations require women to contribute their time to household activities. Working women usually distribute their time to maintain work-family commitment. Women usually get involved in fewer household chores in comparison to men in countries with a higher number of women involved in full-time work, more egalitarian gender attitudes and more publicly funded childcare (Treas and Drobnič, 2010; Cooke and Baxter, 2010). Again, women with higher incomes tend to contribute less to household activities than women of lower incomes (Hochschild and Machung, 2012; Bianchi, 2011). Upper and middle-class women shift their domestic work to a support system or their partners, which supports the former to maintain their bargaining power in their personal life (Bianchi et al., 2012). However, women with lower earnings have to share their time between home and office. Moreover, social norms and available economic resources make it socially desirable and possible for upper and middle-class women to live up to the expected mothering without sacrificing their family's financial stability substantially (Pedulla and Thébaud, 2015).

However, women of the lower class, along with less stable and less lucrative jobs, face social pressure to remain at work and organise low-cost caregiving for the child (ibid). Again, cultural and occupational conditions within the organisation vary based on social class. Women face gender-based bias in the male-dominated professions, and this bias can be greater for upper-class (aristocrat) women than middle-class women (Turco, 2010; Rivera and Tilcsik, 2016). Although women managers get their career benefits in the presence of female leaders, their reliance on minority female leaders magnifies their gender identity rather than their class identity (Cohen and Broschak, 2013; McGinn and Milkman, 2013). Again, despite working in women's concentrated jobs, lower wage-earning women do reap career benefits in the presence of female peers (England, 2010; Huffman et al., 2010). Upper and middle-class women tend to maintain strong connections with family friends, and others and credit these social relations for their career success (Stephens et al., 2014; Clair et al., 2017). On the other hand, due to being in economic and social isolation, lower-class women have reduced access to such social connections and are more dependent on themselves. Thus, they give credit to self-reliance for their career success (ibid). Such reduced opportunity for social networking and relationships also hinders career progression (Qureshi and Saleem, 2016), especially for lower-class women.

2.4.2 Meso-organisational level influence

Moving down to the meso level, the organisation is often the unit of analysis. At this level, it is intended to explore the relationship between the organisation components (individual and groups) and contexts and investigate how this relationship can affect the outcomes (Syed and Özbilgin, 2009). At the meso-organisational level, diversity management is viewed as a product of the organisational context—that is, the policies, procedures, and cultural practices that mediate between broader national conditions and individual experiences. A key strength of the meso-organisational analysis lies in its ability to show how organisational practices, norms and shared values can replicate broader societal stereotypes. Organisational policies often mirror the macro-level “social difference codes” that categorise individuals based on gender, race, or other identifiers (ibid). This replication occurs because the organisational culture tends to internalise the dominant norms. To explore the meso-organisational level influence on women's career progression, we will focus on institutional discrimination, which is created through gendered organisational practices.

2.4.2.1 Gendered organisations

Gender stereotyping applies to organisations and people working therein. Acker (1990) proposed the theory of gendered organisation to offer an understanding of how gender is produced and reproduced through day-to-day practices and underlying structures. Acker identifies five processes through which gender is continuously constructed and maintained: the division of labour, cultural symbols, workplace interactions, individual identities, and organisational logic (ibid). It functions across different levels, contributing to persistent gender inequalities and shaping employees' experiences (ibid).

The first process is the division of labour, which means systematic allocation of roles, responsibilities and tasks based on gendered assumptions. In many organisations, work is not assigned solely based on knowledge and skills. Instead, traditional ideas about what is suitable for men or women often determine who does what. For example, women usually dominate secretarial and admin-related roles, whereas men dominate in leadership and decision-making positions (Office for National Statistics, 2013; WEF, 2024). This pattern reflects broader societal expectations, while simultaneously reinforcing them in the workplace. The gendered division of labour results in variation in women's career progression, pay gap and imbalance in power dynamics (Rosette and Tost, 2010). By embedding these roles into job structures, organisations normalise gender differences and make them an integral part of how work is organised (Hoobler et al., 2009).

This second process is the images, rituals and symbols which carry gendered meanings within an organisation. These symbols act as a form of communication, setting out expected roles and behaviour that the organisation finds appropriate for men and women. For example, organisational policies and workplace interactions set out implicit assumptions about the traits and demeanour that are expected from men or women. Furthermore, organisational décor and dress codes reinforce these assumptions further. Through continuous reproduction of such symbols, organisations create a shared understanding of what is acceptable and desirable. Organisations tend to associate male gender stereotypes with a leader's traits; hence, it is difficult for others to perceive women as good managers (Eagly and Karau, 2002). Thus, it is necessary for women to portray masculine traits, whereas feminine traits would be considered as additional traits (Phelan and Rudman, 2010; Vial and Napier, 2018). Thus, individuals internalise these

expectations, which can shape their performance and career ambitions, thus sustaining traditional gender norms within the organisation.

The third process is workplace interaction through which gender is reproduced. Such interactions can be in the form of both formal and informal nature. In many workplace interactions, men are found to be dominating the discussions and receive more appreciation for their contributions. However, women's ideas remain unheard or may be interrupted. This is due to the gendered nature and expectation of competence and authority prevailing in the organisation. Acker (1990) argued that these interactions create power imbalances, often limiting women's visibility and access to opportunities. This process is dynamic, as such repeated interactional patterns turn into institutional norms, perpetuating inequality and impacting women's career progression as it hinders personal development in work life.

The fourth process is relevant to individual identities, i.e., how individuals perceive each other in terms of gender, influencing their performance and workplace behaviour. Such identity construction can be influenced by the organisational culture and societal norms. Acker (1990) argued that individuals construct identities in response to organisational expectations, often conforming to gender norms. In a male-dominated society, a female manager may feel pressured to portray masculine characteristics. This can lead to self-censorship, with women avoiding risk-taking to fit feminine stereotypes, impacting performance evaluations. Organisational practices, through implicit and explicit signals, shape how employees perceive themselves and what they consider acceptable behaviour. As individuals internalise these gendered expectations, they contribute, perhaps inadvertently, to the reproduction of the very norms that constrain them.

The fifth process, organisational logic, refers to the underlying rationalities and principles that inform policies and decision-making of an organisation. While the logic is often presented as objective, focused and neutral, the criteria used in HRM practices are frequently instilled with gendered assumptions. For example, the logic of organisational commitment is often embedded with constant and long hours of availability, which ignores being gender-biased, as women face penalties while frequently managing both work and family (Cha and Weeden, 2014). Again, institutional expectations frequently demand leadership traits that align more closely with traditional masculinity, creating barriers for women who may possess different innate qualities. As a result, women hold only approximately one-third of managerial positions (WEF, 2024). In such a way,

organisational logic guides everyday operations; it reinforces and legitimates existing gendered hierarchies. Challenging such logics requires a shift in cultural norms and challenging ingrained gendered norms.

Acker's (1990) framework provides a nuanced perspective which challenges the idea that gender bias is not about individual attitudes or isolated incidents. It sheds light on considering gender as ingrained in our organisational practices and exercises in our daily organisational activities. By making the processes of the division of labour, cultural symbols, workplace interactions, individual identities, and organisational logic explicit, Acker (1990) offers a comprehensive account of how gender is both produced and maintained. Thus, it is necessary to examine the structures and practices within organisations that reproduce gender through biased policies and practices.

2.4.2.2 Organisational practices

In contemporary organisational settings, gendered practices and policies contribute to the emergence of a workplace that is increasingly unwelcoming for women. Workplace inequalities persist in different forms, such as fewer women occupying leadership roles, delayed career progression in comparison to men and discriminatory human resources practices (Eagly and Koenig, 2021; Tlaiss and Kauser, 2011). Such systemic inequities not only marginalise women by impacting their socio-economic status but also reinforce embedded power imbalances that adversely affect their career progression. One of the reasons for such organisational inequality is the institutional discrimination embedded in human resources practices (Bobbitt-Zeher, 2011). Such policies can further aggravate women's career development due to biased decisions from organisational leadership. Biased decision-making can occur at different levels of women's careers, including recruitment, posting, work allocation, learning and development, performance assessment, and promotion (Bishu and Alkadry, 2017; Hoobler et al., 2018; Shen and Joseph, 2021; Joshi et al., 2015). Such subjective judgements can result in discriminatory practices in pay, rewards, and career opportunities, ultimately maintaining and even exacerbating the gender gap in leadership and other critical organisational roles (ibid).

Research shows that women face discrimination in the recruitment and selection process, including shortlisting, interviewing and hiring decisions. Subjective discrimination has negative consequences for candidates in terms of increased anxiety, stress, depression and

decreased mental well-being (Triana et al., 2015; Schmitt et al., 2014). It further reduces work performance and increases turnover. Research indicates working mothers are considered less competent and thus are not shortlisted for interview (Heilman et al., 2008; Correll et al., 2007). Women with agentic traits are evaluated negatively in interviews (Rudman et al., 2012), while stereotyped interviewers poorly evaluate women's interviews (Latu et al., 2015; Isaac et al., 2009). In male-dominated occupations, hiring managers favour male candidates over female candidates (Koch et al., 2015). However, women with child-rearing and aged family members' caring responsibilities are discriminated against in both male-dominated and female-dominated occupations (Henle et al., 2020). Thus, besides gender, women's personality traits, parental status and caring responsibilities exacerbate women's access to an organisation.

Discriminatory managerial decision-making is also evident in women's access to strategic and important roles and responsibilities. Research shows that women's participation in strategic decision-making has a positive relation with a company's CSR performance (Bose et al., 2022). Thus, women with higher performance ambition choose challenging tasks when allowed (Niederle and Yestrumskas, 2008; De Pater et al., 2009; Derks et al., 2011). But research shows that women are less likely to receive opportunities in comparison to their male colleagues, resulting in underrepresentation in managerial and leadership roles (Eagly and Carli, 2007). Line supervisors or managers provide women with less challenging or demanding positions and fewer training opportunities in comparison to their male colleagues (Glick, 2013; King et al., 2012). In a mixed-sex working group, women were more likely to be invited than men to conduct tasks with fewer benefits (Babcock et al., 2017). Furthermore, men are more likely to be given more challenging and leadership nurturing assignments (De Pater et al., 2010). Such discriminatory roles and opportunities assignments are detrimental to career development, as these roles help employees learn skills and abilities required to excel in their careers.

Managers sometimes use specific criteria to implement HR policies, which formalise gender discrimination and favour men over women. "Facetime" or "presenteeism" is a concept used to assess the dedication and commitment of employees at work and reward the performing ones. Elsbach (2012, 2010) defined facetime bias as a situation where those who are frequently seen at the office are seen positively and favourably. Employees with extended facetime were found to be reliable and dependent (Padavic et al., 2019). This portrays higher levels of dedication to the organisation's goals and objectives and often

results in higher pay and career progression. Facetime leads to biased employee perception, which can lead to defining ‘ideal worker’ and providing them with better performance evaluations, along with a subjective perception of better leadership potential (Neely, 2020). Due to family and household responsibilities and a lack of work-life balance, women are unable to fulfil the face time requirements of the management, disadvantaging them from favourable performance evaluation and career progression (ibid). Again, men usually engage in more impression management at work than women, which further benefits them from the requirement of facetime (Bolino et al., 2016; Singh et. al., 2002). Thus, women are systematically disadvantaged due to discriminatory organisational practices.

Again, human resource practices regarding employee mobility can also impact women’s career progression and act as a barrier to senior management positions. Formal job hierarchies in organisations are used to constrain and dictate employees’ career progression, due to which women get disadvantaged (Abalkhail, 2020; Martin and Barnard, 2013). Promotion to senior positions often results in transfer to a new location, which at times is far from the current location. While it may be easier for men to opt for a transfer, it is not easy for women, especially mothers. Parenthood limits women’s flexibility and geographical mobility, reducing their career advancement opportunities. Mothers opt out of job mobility in the early years of their children, which impacts their internal opportunities for promotion, and even career progression through the external job market (Fuller and Hirsh, 2019; Correll et al., 2007; Looze, 2017). Again, in some parts of the world, it is difficult for women to move to a distant location. For example, in the patriarchal and Muslim majority conservative societies in Asia and the Middle East, social norms and structures expect women to refrain from visiting unknown places and customers for product and services promotion and sales (Uteng, 2012). Due to concerns about safety, security, and well-being, women are sometimes not assigned to such roles. Such division of labour creates occupational sex segregation. Management considers employees committed to work, those who are ready to relocate and travel on short notice (Kelly et al., 2010). Moreover, customer visits help bring in new business afterwards or through word-of-mouth recommendation (Voorhees et al., 2017). The leadership roles that require such intense customer visit experiences are not assigned to women, disadvantaging them in their career progression to leadership (De Pater et al., 2010).

Research also suggests that women face biased performance evaluation and promotion decisions. Women with agentic behaviour are perceived to have low warmth and high competence and are more discriminated against because of the competitive feelings by their surrounding male colleagues and decision-makers (Akingbade, 2010; Rudman and Phelan, 2008; Cuddy et al., 2004; Fiske et al., 2002). Also, women received lower feedback regarding their performance than their male colleagues posted in similar positions, which is amplified further when women portray stereotypically masculine behaviour, i.e., in an agentic manner (Jampol and Zayas, 2021; Koch et al., 2015; Eagly, 2007). Moreover, managers sometimes give women a lower performance rating as the women are perceived to have lesser potential for leadership roles (Madera et al., 2019; Roth et al., 2012). Women were found to be evaluated poorly in a situation which required solving complex problems, as managers were sceptical about their female subordinates' performance (ibid). Sometimes, despite having the same and equal levels of education, managers are less likely to promote women compared to their male colleagues (ibid). Thus, throughout their career, women are less likely to be promoted, which further exacerbates the situation for leadership positions (Martell et al., 2012; Blau and DeVaro, 2007). Women were found to have been evaluated in a higher standard of performance than men for leadership positions, especially in a male-dominated industry (Joshi et al., 2015; Lyness and Heilman, 2006). Moreover, Women tend to face further discrimination when they are pregnant or have children. Mothers are usually perceived as less committed and less productive at work than their childless counterparts, as they have more household and child-rearing responsibilities (Aarntzen et al., 2019; Yavorsky et al., 2015; Heilman and Okimoto, 2008). Employees who are mothers are less recommended for promotion than men or women who are not mothers (Heilman and Okimoto, 2008; Okimoto and Heilman, 2012; Morgenroth and Heilman, 2017). They are perceived to have low competency, low visibility and high warmth and will be discriminated against, perceiving they do not deserve a promotion or career progression. Thus, barriers to senior management positions are higher for mothers (Hurley and Choudhary, 2016). Despite prevailing overall stereotypes against women, different subgroups of women face further stereotyped behaviour regarding their career progression in terms of organisational decision-making.

Women also face discrimination in communication and their interpersonal interactions with their managers. On different occasions, women employees are conveyed with HR related messages through derogatory sexist messages, especially related to their HR parameters like performance, rewards, etc. Sexist ideologies maintain gender inequality in society in

the form of intimidating or discriminatory behaviour (Glick, 2013; Brandt, 2011). Such behaviour is considered gender discrimination and usually forms in different types, such as verbal and non-verbal behaviour conveying hostile, insulting and sexist attitudes, especially to female colleagues (Fitzgerald et al., 1994; Leskinen et al., 2011). Sometimes, women were denied promotion with offensive comments due to their pregnancy or chance of pregnancy (Cuddy et al., 2004). This concept is relevant to benevolent and hostile sexism (Hammond et al., 2018). Benevolent sexism prompts women to prioritise interpersonal relationships over educational or career goals (Montañés et al., 2013; Chen et al., 2009). Gender harassment in conveying HR enactment-related news gives a clear indication that discrimination is prevailing in the organisation. Although women's career progression is halted or delayed due to discriminatory HR policies and practices, they may not consider such negative outcomes to be a result of gender discrimination. There is ample evidence portraying that women and similar other disadvantaged groups are unwilling to acknowledge the discrimination prevalent in the organisation, and instead, they make internal attributions unless they are sure that the evaluator has made a biased judgement against their group (Stangor et al., 2003; Sechrist et al., 2004; Major and Dover, 2015). Sechrist et al. (2004) argued that there could be possible social consequences in the case of making attributions to discrimination. Those who will claim that they have been discriminated against may feel that others will dislike them as a result of attribution because the gender composition of organisational leaders reflects the extent to which workplaces adopt gender-supportive policies and foster inclusive climates (Ostroff et al., 2013). Employees are likely to receive a gender-inclusive climate if there are women in the senior management positions. (Konrad et al., 2010). Moreover, if there are women in the key positions in the organisations, it portrays a clear symbol that the organisation supports gender diversity. However, women who work under male supervisors are perceived to have received less organisational support, compared to their male colleagues (Konrad et al., 2010; Fritz and Van Knippenberg, 2020). Women who have a man as their department head tend to face more gender discrimination than departments headed by women (ibid). In some cases, leaders set up reward and recognition systems in such a way that promotes employees like themselves, which systematically promotes and carries forward prevailing discrimination in a male-intensive industry (Roth et al., 2012; Davidson and Burke, 2000). Hence, gender inequalities practised by managers impact women's workplace experiences and their chances of being discriminated against.

Nevertheless, gendered organisational norms and practices play a significant role in shaping workplace expectations and defining the workplace standards that employees are expected to follow. Such practices lead to the ‘ideal worker’ norm, which creates a workplace culture that privileges those who can separate their work and personal lives completely, often to the disadvantage of individuals—particularly women—who have caregiving responsibilities. Acker (2006; 1990) emphasised the importance of the ideal worker in shaping different aspects of organisational structures, including roles, relationships, evaluations, policies, and symbolic representations. This effect is due to the fact that gender, ethnicity, and socioeconomic class are important status indicators that help to shape social hierarchies. These hierarchies act as a key cultural framework, influencing both workplace interactions and overall organisational dynamics (Ridgeway and Correll, 2004; Ridgeway, 2014). As a result, the concept of the ideal worker has a direct impact on how firms allocate opportunities and incentives. Hence, organisations continue to reward those who fit the ideal worker model, while marginalising those whose external commitments make such uninterrupted availability impossible (Davies and Frink, 2014). This dynamic increases workplace inequalities and reinforces the systemic barriers that impact career progression for individuals who do not follow the expectations. The nature of these disadvantages may be further complicated in multinational corporations, where transferring HRM practices from the home to the host country is influenced by local social and national contexts. This issue is considered next.

2.4.2.3 International HRM and transferability of practices

A central debate in international HRM concerns the extent to which multinational corporations (MNCs) can transfer HR practices across national contexts while operating within distinct institutional environments. While some studies suggest that MNCs may introduce selective deviations from local norms, comparative evidence indicates that such changes are uneven, practice-specific, and constrained by host-country institutions rather than uniform or automatic (Edwards et al., 2013; Farndale et al., 2017). Similarities in HR practices across countries may therefore arise from shared institutional pressures, professional norms, or convergent competitive forces rather than intentional headquarters-driven transfer. Integrative work linking comparative HRM with HRM in MNCs therefore warns against attributing convergence solely to MNC agency and emphasises the need to analyse context and process when assessing HR practice transfer (Brewster et al., 2016; Cooke et al., 2017).

Recent research highlights that context not only influences whether HR practices are adopted but also shapes how they are interpreted and enacted in organisations. Farndale et al. (2023) distinguish between variable-oriented theorising, which treats context as constraining HR choices, and context-dependent theorising, which emphasises how context shapes the meaning and use of HR practices. This distinction is central to debates on transferability, as practices that appear similar in form may differ substantially in function and legitimacy across national settings, limiting the explanatory value of formal policy similarity. Comparative evidence further demonstrates how both institutional and organisational contexts pattern HRM systems across countries. Drawing on data from 4,768 organisations across 34 countries, Mayrhofer et al. (2024) show that external institutional environments and internal organisational contexts shape similarities and dissimilarities in HRM systems. They also demonstrate that devolving HR responsibilities to line managers reduces similarity across organisations, because such decentralisation increases the scope for discretionary interpretation and uneven implementation, thereby weakening uniform institutional effects. These findings suggest that HRM systems are already patterned by context prior to MNC ownership. However, even when MNCs establish new subsidiaries, similar dynamics are likely to emerge, as local managers and locally embedded organisational routines quickly re-impose domestic expectations, again limiting the scope for straightforward transfer.

Accordingly, claims that MNCs can readily depart from national norms require qualification. Vaiman and Brewster (2015) argue that, although managers may exercise discretion in managing cultural differences, institutional factors often place significant constraints on managerial influence. In host-country settings, foreign subsidiaries operate within dense institutional environments, where local labour actors and regulatory frameworks shape the implementation of organisational practices (Kostova et al., 2016; Song, 2021). Consequently, subsidiaries face strong pressures to conform to locally legitimate practices, limiting the scope for managerial discretion in deviating from prevailing institutional expectations.

Within these constraints, MNCs nevertheless remain important vehicles for the cross-border movement of HR practices. Chiang et. al. (2017) note that MNCs operate as complex, multi-directional systems in which HR practices can flow from headquarters to subsidiaries, and also upwards or across units. Whether such practices are implemented

effectively depends on how well transfer mechanisms fit host-country and organisational contexts, with misalignment often leading to resistance or partial adoption. Related work conceptualises transferability as a multistage process, showing that alignment between headquarters' transfer intentions and subsidiary implementation varies systematically due to differences in subsidiary capabilities, control mechanisms, and selective reinterpretation (Ahlvik et al., 2016). As a result, departures from national norms tend to be partial and practice-specific, producing hybrid rather than fully standardised HR systems.

Power-based and institutional duality perspectives further explain why transfer outcomes vary across subsidiaries. Ferner, Edwards and Tempel (2012) argue that cross-national HR transfer is shaped by power and interests, as MNCs may attempt to influence both internal organisational arrangements and aspects of the external institutional environment; however, such influence is contingent on how power interacts with institutional contexts. Research on institutional duality shows that subsidiaries selectively conform to the most persuasive home- and host-country norms, resulting in intermediate or hybrid HRM configurations rather than full convergence (Stavrou et al., 2023).

Thus, the aforementioned arguments point to a contextually contingent understanding of MNC influence over HR practices and its implications for women's career progression. While MNCs can facilitate selective departures from national HR norms, these departures are shaped by institutional constraints, organisational design, and subsidiary-level agency. Because HR practices structure access to opportunities, performance evaluation, and career progression, variation in how practices are transferred, adapted, and enacted across subsidiaries may contribute to differences in women's career outcomes across organisational and national contexts. Gender discrimination in MNCs, therefore, cannot be inferred from either national institutional arrangements or global HR policies alone but requires attention to how transferred HR practices interact with local contexts in shaping career trajectories.

2.4.3 Micro individual level

At the micro-individual level, Syed and Özbilgin's (2009) framework shifts its focus to the experiences, identities, and agency of individual employees. This level challenges the notion that individuals are static, isolated units defined solely by their formal qualifications or demographic characteristics. Instead, authors argue that individuals are continuously

engaged in a process of negotiating and reconstructing their identities through their interactions in both organisational and societal contexts. This multidimensional understanding recognises that personal resources, such as the ability to mobilise social networks or leverage cultural competencies, are as crucial as formal credentials when it comes to career progression (ibid). Furthermore, the micro-individual level accounts for the negotiation of multiple, intersecting identities such as class, race and gender. For example, women in Pakistan have diverse experiences shaped by factors such as age, class, location, ethnicity, and religion. While urban upper-middle-class women often access elite education and better job opportunities, those from rural or poor backgrounds tend to have limited education and work in low-skilled and low-level jobs (Syed and Ali, 2013). In practice, individuals often find themselves balancing conflicting demands. For example, an employee may experience tension between their personal career aspirations and the stereotypes imposed by both the organisation and society (Syed and Ali, 2019). Such tensions are compounded by the expectation that individuals conform to a dominant organisational culture, even when that culture is misaligned with their personal or cultural identity.

The strength of the micro-individual analysis lies in its capacity to explore the subjective aspect of diversity management. It reminds us that policies and organisational practices have real consequences on people's lives. Individuals are not simply passive recipients of organisational strategies; they actively shape and sometimes resist these initiatives. By incorporating individual agency and multiple forms of identities, the framework offers a more holistic understanding of how diversity management is experienced in everyday work life (Syed and Özbilgin, 2009), including how individuals navigate expectations around appearance and presentation through aesthetic labour.

2.4.3.1 Aesthetic Labour

The ideal worker or manager concept has moved further away from employee commitment in the fast-paced service industries. In recent years, emotions have been found to be playing an important part in the workplace, which some social scientists now regard as aesthetic labour. We are on the edge of a new 'aesthetic economy', an era that emphasises feel and appearance (Postrel, 2003). There has been increasing research which investigates the benefits and disadvantages of physical appearance in shaping labour market outcomes, highlighting the growing economic perspective that views appearance as a form of

investment (Mears, 2014). Aesthetic labour provides valuable insight into how society assigns value to different physical appearances and how these perceptions perpetuate, creating social stratification. It is a practice to screen, recruit, manage and control employees based on their physical appearance (Warhurst and Nickson, 2001; Warhurst and Nickson, 2020). Aesthetic labour prevails, particularly in the service sector, where managers are more concerned about the organisation's image while the employees face the customers on a day-to-day basis. Thus, employees are concerned about appearance standards and impression management, which reciprocates as self-regulation regarding upholding organisational image and working towards professional success (Nath et al., 2016). It commodifies an employee's appearance and systematically excludes employees failing to achieve an ideal image. This situation can lead to discrimination, where capable employees are not assigned to the roles they are qualified for as they do not have the right appearance or behaviour (Warhurst and Nickson, 2007; Warhurst et al., 2009; Nickson, 2022).

Aesthetic labour is a known mechanism for generating intersectional hierarchies and driving towards gender, class and race stratification (Mears, 2014; Borzoo, 2025). For example, a woman may be deprived of being part of a big business deal or serving a big client, just because her appearance and looks do not adhere to organisational and social culture, which may perhaps mean that a beautiful, good-looking woman can fulfil and support business and customers well. Additionally, aesthetic labour serves as a useful framework for understanding job segregation and disparities in employment outcomes based on race. The concept of "aesthetic fit" plays a significant role in shaping discriminatory attitudes within the labour market, as employers often make hiring decisions based on perceived alignment with customers' racial and gender preferences (Lipton, 2021). There have been several studies which have explored this phenomenon, arguing that employers frequently hire candidates who conform to socially constructed aesthetic ideals. In many cases, employees of colour were discriminated against, as employers assumed them to lack the right appearances and soft skills in comparison with middle-class white employees (Warhurst et al., 2017). As Hochschild and Weaver (2007) argued, "Color preference is a cousin of racial prejudice, and like prejudice, it is closely linked with the urge to obtain and keep power over others". Research conducted in the UAE reveals that non-White women English teachers in the UAE face discrimination based on nationality, race and accent (Tekeste et al., 2025). Racialised recruitment practices and dominant social hierarchies privilege White, native English-speaking

identities, thereby reinforcing systemic inequalities within the education sector (ibid). In predominantly non-white countries in South-East Asia, for example, India, colourism is prevalent in the different spheres of society and causes discrimination towards persons of dark skin tone, which aggravates further if that person is a woman (Sims and Hirudayaraj, 2016).

Mies (1986) argued that capitalism and capital accumulation could not be achieved if patriarchy were not maintained in society. In South-East Asian countries like Bangladesh and India, commodification and objectification of women are apparent in the mainstream media (Karnani, 2007). Women's physical attributes are used as bait in the advertisements and promotion of consumerism. Several global and local conglomerates introduced skin whitening creams to promote fair skin tone in society. Advertisements and promotions put women's beauty ahead of intelligence and reinforce the concept of beauty as the key to success. It also plays an influential role in reinforcing and reconstructing the social requirement for women to be fair and beautiful (Sims and Hirudayaraj, 2016; Crasta, 2020). Thus, it constructs men's attitudes towards women in the home and workplace. So, a woman who is not beautiful and with dark-toned skin faces discrimination from day-to-day social interaction and workplace activities such as selection, promotion, etc (Harrison and Thomas, 2009; Vijaya and Bhullar, 2022).

2.4.3.2 Lookism

The lookism within the aesthetic labour is considered a battleground for employment discrimination (Warhurst et al., 2012). Lookism operates as the discriminatory mechanism whereby employees' physical appearance is evaluated and rewarded in accordance with organisational standards and customer expectations. An employer wants employees to look in such a way that matches their branding strategies and corporate images, or because their physical appearance is perceived as attractive to customers, and is likely to bring in repeat or new customers. Using employee appearances is a strategy used by highly dominated and service-oriented organisations. For example, Chinese airlines employ gendered aesthetic labour practices based on the assumption that youthful, slim, and conventionally attractive female flight attendants will appeal to predominantly affluent male passengers in China's emerging market economy (Ren, 2017). Again, maximum body size restrictions were imposed on female flight attendants in North America (Sangster and Smith, 2016). Thus,

employees with better looks tend to have better pay and career prospects (Warhurst et al., 2009)

Looks and the concept of beauty are socially constructed. From the nineteenth century onwards, the beauty industry, through the twentieth-century press and advertising, promoted the idea that an ideal woman would be ‘young, white, blonde, and thin.’ There are variations in looks in the women around the world, and as beauty companies globalised, they promoted that. For example, Fair and Lovely used to promote encouraging Asian female consumers to be like white ladies with facial features similar to the Global North (Sims and Hirudayaraj, 2016). It also impacts social expectations. Thus, socially constructing expectations from women’s looks also affects workplace interactions and expectations. However, ‘Fair and Lovely’ has been accused of such racial inequality in fairness and faced intense social pressure. Although they changed the product name to ‘Glow and Lovely’ in July 2020 (Jain et al., 2020), it would probably have a little impact on prevailing social attitudes towards skin fairness of women (Pandey, 2020).

An employee having or perceived to be having a good appearance can be rewarded in the organisation. In the labour market, a beauty premium moderates employee performance and reward. Rhode (2010) argued that an employee’s appearance could impact employer perception and thus influence employers’ judgment about employee performance and competencies, thus affecting income and career prospects.

2.4.3.3 Colourism

Lookism has now extended further towards colourism. Today’s workforce comprises people from different race, colours and cultural backgrounds and their different cultural backgrounds impact career opportunities and aspirations. Understanding the impact of colourism is particularly important in societies where women face significant barriers to empowerment and lack sufficient opportunities to challenge deeply rooted cultural norms and values. In such contexts, women often struggle to access platforms that allow them to develop essential skills, address workplace discrimination, and advocate for their rights. Colourism, as a form of discrimination, is not only a racial issue but also a gendered one, disproportionately affecting women (Thomson and Keith, 2001). It represents a new context in the form of racial discrimination in both white and non-white populations across different cultures, where privilege and power are tagged with skin whiteness (Norwood,

2014). Colourism refers to the preference for lighter skin tones and the devaluation of darker ones. Being a racial prejudice, the prevalence of colourism is high all around the world (Vijara and Bhullar, 2022). Especially in non-white predominant Asian societies, the impact of colourism in public and private life is well ingrained, impacting day-to-day social interaction (ibid). Due to such discriminatory practices, recruitment and selection, learning and development, and reward and promotion are affected, disadvantaging people with darker skin in their career opportunities and aspirations.

Goldsmith et al. (2006) discussed discrimination by socially categorising in-groups and out-groups based on the preference for white skin. People process psychological categorisation and put others into either an in-group or an out-group based on similarities or differences with them. Individuals try to find the in-group members and conform to the group identity. Then, people compare their in-group with their out-group, maintain their self-esteem, favour within their own group, while exhibiting bias or discrimination against those outside the group. In some cases, if a group with low status accepts the superiority of a group with high status, in turn, it reinforces the preference of low-status group members towards the high-status group, even if the latter is an out-group. In our society, light-skinned people are assumed to have a higher status, which could be taken further as non-white people can consider light-skinned people as more deserving, trustworthy and of higher status. People from different racial backgrounds treat darker-skinned members of their in-group and out-group more stereotypically (Uzogara and Jackson, 2016; Uhlmann et al., 2002). Even among blacks, skin tone was found to be a basis for discrimination (ibid).

In numerous countries across the Global South, where white people belong to the minority population, colourism continues to be a widespread issue, rooted in the lasting effects of colonialism (Karunia and Permana, 2022). Individuals with lighter skin tones often experience advantages and preferential treatment in different spheres of life, including employment and education. This form of discrimination is particularly prominent in South-East Asian societies, where societal norms reinforce the importance of lighter skin (Crasta, 2020). The normalisation of colourism perpetuates a culture of silence, preventing open discussions about privilege and power, thereby allowing these inequalities to persist unchallenged (Sims, 2009). In these societies, colourism is deeply ingrained in the social structure and influences women's lives from their early childhood. Hunter (2012) argued that the preference for light skin could have arisen from ingrained socio-cultural biases, for

example, class differences with its origin in colonial history. During the colonial era, whiteness was considered part of racial superiority (Said 1994; Alatas 1977), which was later carried forward by the subsequent countries in the post-colonial era (Vijara and Bhullar, 2022). Yet, after seventy years of Indian Independence, there are issues surrounding the social acceptability of people of dark colour. Mishra (2015) conducted a survey among students where 74 per cent of students agreed that lighter-skinned people are more acceptable in the Indian society and hence have a higher social status. Therefore, a larger portion of the female sample wants their skin to be lighter. This reinforces how women respond to and experience colourism to align with prevailing discriminatory social norms.

Colourism has a long-lasting impact on HR practices, including recruitment and promotion decisions. Harrison and Thomas (2009) found that skin tone plays a significant role in favouring a black applicant. African American fair-skinned applicants were found to have received better ratings than dark-skinned applicants (Wade et al., 2004). In another research, darker-skinned Black applicants faced significant disadvantages in the Swiss labour market, with skin tone influencing hiring decisions alongside ethnic origin (Stockstill and Carson, 2022). Thus, skin colour is salient and more sought than a candidate's educational background and previous work experience. Another research found that physically attractive young blacks, especially women, got more advantages in terms of job quality than their less attractive counterparts. Here, skin tone also acted as a predictor of social status and physical attractiveness among black men and women (Ryabov, 2019).

Colourism is deeply ingrained in society, which impacts women disproportionately in different social interactions. Light skin is often seen as the standard of beauty, which serves as a form of social capital for women. In the workplace, colourism further impacts women, reinforced by media representations that glorify attractiveness. (Harrison, 2010). Light-skinned women were supposed to have received higher education, higher remuneration, better posting and promotion and are subject to lesser discrimination at the office (Abascal and Garcia, 2022; Wade et al., 2004). On the other hand, women of darker skin tone face different forms of societal and employment challenges and barriers. In South-East Asian countries, for example, India, colourism is deeply ingrained in the social structure (Bajwa et al., 2023). There, women with darker skin tones have limited opportunities as broadcasters and actresses in print and electronic media. It is a traditional practice that the values, cultural beliefs, and social institutions have been disseminated. In the Indian

political sphere, a personality with a lighter skin tone is more preferred and fairer people are believed to belong to a higher caste (Hindu social hierarchy) (Thappa and Malathi, 2014; Ahuja et al., 2016). In India, lighter-skinned women are preferred for front desk jobs and for employability (Basu, 2020; Bajwa et al., 2023). Female employees serving customers reported stifling in their career progression as they experienced colourism. It impacted the self-confidence of dark-skinned employees as they reported their inferior feelings compared to their light-skinned colleagues, along with their accomplishments being questioned (Bruton, 2015; Sims and Hirudayaraj, 2016).

2.5 Conceptual model and research questions

The above discussion has shown that stereotyping and gendered norms remain central to the prevailing inequalities in the organisations. They shape what behaviours are expected from men and women and define expected identities for senior management positions. These stereotypes, which typically associate men with agency, assertiveness, and competence, and women with communality, care, and support, generate role incongruity when women attempt to occupy positions coded as agentic (Okimoto and Brescoll, 2010; Eagly and Karau, 2002). It, in turn, affects the “ideal worker” notion. Thus, stereotyping and gendered expectations produce stereotypes against aspirant women for senior management positions. These further amplify institutionalised assumptions of the ideal worker that marginalise those whose social identities or life circumstances deviate from these norms. While role congruity theory (RCT) accounts for macro-level cultural influences through stereotypes, it is limited in addressing how macro-societal, meso-organisational, and micro-individual factors simultaneously interact to shape role incongruity and the ideal worker standard in more depth, impacting women’s career progression. Extending RCT through a relational, multi-level lens makes it possible to capture how stereotypes, role congruity and ideal worker norm are embedded in social and cultural contexts, translated into organisational systems, and navigated by individuals with diverse demographic factors. In this regard, Syed and Özbilgin’s (2009) relational framework will facilitate extending RCT by moving beyond its narrow focus on gender-based incongruity and introducing a more dynamic, contextually embedded and intersectional understanding of social roles and women’s advancement in senior managerial positions. This research further extends the theory by investigating the role of appearance, looks, and colourism, factors not explicitly addressed in RCT, which have

become particularly salient in shaping women's career progression in South East Asian societies.

Macro-level factors, such as national culture, social norms, and expectations, may significantly influence the prevalence and impact of gendered stereotypes and role incongruity. National culture shapes societal values and expectations regarding gender roles, determining what is considered appropriate behaviour for men and women. For example, in societies with strong traditional gender roles, women may face greater barriers in achieving senior management positions due to ingrained stereotypes about their capabilities for such positions. Social norms and expectations reinforce these stereotypes by guiding what behaviour is expected from men and women (Eagly and Karau, 2002; Eagly and Koenig, 2021). These macro-level dynamics are also entwined with the institutionalisation of the ideal worker norm, where organisations implicitly prioritise continuous full-time work, often ignoring women's disproportionate unpaid care or household work (Elsbach, 2012). Thus, the macro level produces stereotypes and norms, which shape both societal and organisational expectations and influence women's career progression by constructing an image of the 'ideal' worker and manager—a process recognised in RCT, though not explored in the detailed, multi-level way undertaken in this research.

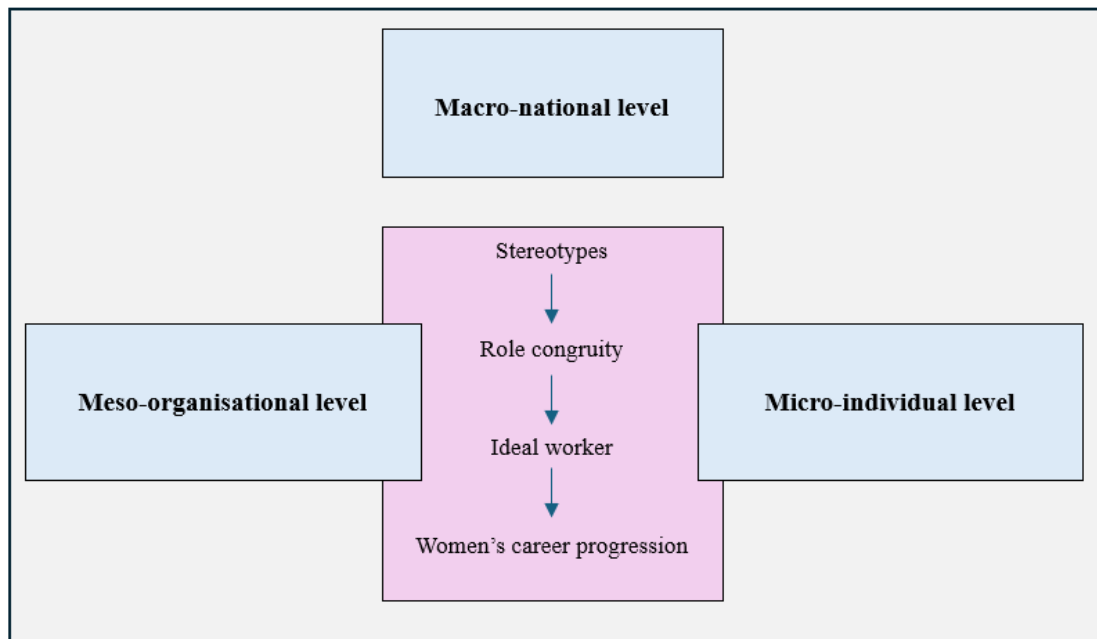
At the meso level, organisational policies and practices mediate between societal norms and individual experiences (Bobbitt-Zeher, 2011). Organisations are not isolated entities but reflect and reinforce wider cultural values. For example, performance management systems that reward competitive, individualistic behaviours may penalise women who portray stereotypically masculine behaviour, i.e., in an agentic manner, further reinforcing role incongruity (Jampol and Zayas, 2021; Koch et al., 2015). When organisations fail to implement inclusive practices, they risk perpetuating the ideal worker construct, which excludes those who do not fit the mould. Again, national culture and social expectation influence organisational culture (Bokhari et al., 2024). By examining meso-level dynamics, it is possible to explore how national culture, social expectation, organisational culture and practices interplay to reinforce role incongruity and masculine-centric ideal worker norm; thereby impacting women's career progression to senior management level.

At the micro level, individual factors such as colourism and class can further complicate the relationship between stereotyping, role incongruity, and the ideal worker. Women of

colour experience compounded biases arising from both racial and gender stereotypes, which may amplify their experiences of role incongruity. In India, lighter-skinned women are preferred for front desk jobs and for employability (Basu, 2020; Bajwa et al., 2023). Again, women face gender-based bias in the male-dominated professions, and this bias can be greater for upper-class (aristocratic) women than middle-class women (Turco, 2010; Rivera and Tilcsik, 2016). These micro-level dynamics highlight how individual demographic identities intersect with broader structural forces to shape employment decisions and career trajectories of women. By focusing on these experiences, it is important to understand how role incongruity is revealed in everyday workplace interactions and how individual demographic traits such as colourism and class intersect such lived experiences.

The interplay between macro, meso, and micro levels reveals a complex web of influences that sustain role incongruity and the ideal worker construct, impacting women's career progression. This approach reframes role incongruity as multidimensional, dynamic, and embedded within social systems. It thus provides a more comprehensive conceptual framework (see Figure 1) for understanding how stereotypes operate across national culture and organisational contexts; and why leadership evaluations vary depending on cultural settings, power relations, and identity intersections. The literature review has outlined a range of macro, meso, and micro-level factors influencing women's career progression. However, this research will identify specific factors in each level which impact women's career progression in the Bangladeshi banking sector, which is why the boxes pertaining to these three levels in Figure 2.1 are left empty.

Figure 2.1: Proposed conceptual framework



In the previous section, role congruity theory and Syed and Özbilgin’s relational framework were brought together as complementary perspectives to propose a comprehensive conceptual framework for understanding gendered career outcomes in the Bangladeshi banking sector. It is noteworthy to consider that both of these theories are grounded in different philosophical traditions. Role congruity theory originates in social psychology and has frequently been operationalised using experimental and survey-based methods (e.g., Gloor et al., 2020; Kim et al., 2022; Schock et al., 2019). It treats gender roles and stereotypes as relatively stable social phenomena that lead to predictable patterns of biased evaluation (Eagly and Karau, 2002). The theory focuses mainly on causal processes at the level of individual perception and judgement, often without direct attention to wider structural conditions. By contrast, Syed and Özbilgin’s relational framework conceptualises diversity and discrimination as multilevel, contextual, and relational processes. Although the framework engages with post-structuralist insights on power and discourse, it does not adopt a fully post-structuralist epistemology. Rather, it is compatible with a critical realist ontology, as it treats structures, agency, and context as analytically distinct but causally interrelated (Syed and Özbilgin, 2009). It advances a layered ontology in which macro-national structures, meso-organisational processes, and micro-level agency are analytically distinct but mutually interdependent. Within this approach, both objective structures and subjective experiences are treated as having causal significance. A fuller description of critical realism is given in section 3.1.

Bringing these two theories together within the proposed conceptual framework requires acknowledging and negotiating their different philosophical starting points. For role congruity theory, this involves moving away from any implicit assumption that gender–role mismatch produces uniform effects across contexts, and instead treats role incongruity as a mechanism whose impact is shaped by organisational, cultural, and institutional conditions. From the perspective of the relational framework, integration requires recognising that gendered expectations and stereotypes can operate as real causal mechanisms within social systems, rather than being understood only as fluid or discursive constructs. Critical realism provides a coherent foundation for this synthesis by allowing for underlying generative mechanisms (Bhaskar and Hartwig, 2016), such as gender norms and power relations, while accepting that their effects vary across contexts. Positioned in this way, role congruity theory helps explain how bias operates in specific evaluative moments, while the relational framework explains why these processes take different forms across contexts. Making these theoretical concessions explicit enables the development of the aforementioned proposed conceptual framework without obscuring the distinct contributions of each theoretical framework.

Based on the review and literature and the conceptual model discussed above, the following research questions emerge for this research.

1. How do macro-level social and familial factors influence stereotype and role congruity regarding women's career progression in the wider Bangladeshi society
2. How do meso-organisational level factors impact women's workplace experience and career progression?
3. How does the intersectionality of appearance (e.g., colourism) and class intersect with stereotyping and role congruity, affecting women's lived experience?

Chapter summary

This chapter discusses the review of literature and evidence related to women's career progression, theoretical concepts and framework. The chapter started by explaining women's position in the labour market and managerial roles within a global context. Next, it explained gender roles and how they are related to stereotyping. Then it introduced the readers to the role congruity theory, which illustrates how role incongruity continues

between women's traditional gender roles and expectations of leadership. It then discussed the necessity of a multi-level framework for gender research and how intersectionality adds to this understanding. Syed and Özbilgin's (2009) relational framework is then outlined, with an explanation of its three levels. It is to be noted that this relational framework operates at three levels of society: macro-national, meso-organisational and micro-individual. In the macro national level, the impact of national legislation, culture and social class has been explained. In the meso-organisational level, it introduces gendered organisations and explains how organisational policies and practices impact women's workplace experiences. At the individual level, it examined how aesthetic labour, lookism, and colourism perpetuate stereotypes. Finally, the conceptual model and research questions were discussed.

Chapter 3: Methodology

Chapter overview

The previous chapter presented the context of the study, research aims and objectives, theoretical model and conceptual framework based on the detailed literature review. This chapter presents the methodological foundations of this research. This chapter starts with ontological, epistemological and axiological positions of this research and explains how philosophical underpinnings have guided methodological considerations. It then shares the reason behind choosing the type of research design, qualitative research, suitable for this research. Next, it explains sample size, sample selection, data collection techniques and data analysis. Then it discusses the ethical considerations of this research. The discussion then ends with how reliability and validity were ensured in this research.

3.1 Research Approach

Research starts with a broad construction but narrows down through systematic use of design and methods, presenting a clear and structured outcome of the research. Creswell and Creswell (2017) coined three key terms to better understand the research perspective: research approach, research design, and methods. The research approach involves research procedures and plans, which start from broad philosophical assumptions to primary data collection methods, data analysis and subsequent data interpretation. This requires several decisions to be taken at different levels, regardless of the order they have been presented above, or whether they make sense (*ibid*). Overall, the decision should be on which approach is suitable to investigate a topic. So, taking and informing the decisions should be regarded as considering the philosophical assumptions; inquiry procedures (research design); and data collection methods, data analysis tools and data interpretation. Furthermore, the approach which should be used in the research may vary depending on the research problem. The next section will discuss the philosophical assumptions of this research: ontology, epistemology and axiology.

3.1.1 Ontology

Ontology is the branch of philosophy which focuses on the nature of social entities (Bryman and Bell, 2015) or the nature of things and reality that exist (Easterby-Smith et al., 2018). A primary ontological concern is whether social reality has an existence independent of human interpretations and perceptions, and if there are multiple context-specific social realities or only one such reality. Ontological assumptions shape how research is designed and conducted. If a researcher sees an organisation as a fixed, objective entity, they will focus on its formal structures and measurable properties. This generally leads to research using quantitative methods. If a researcher views an organisation as something shaped by people's actions and interpretations, they will focus on how individuals create and change it over time. This generally leads to qualitative research methods that explore meanings and interactions. Thus, in both cases, different types of research designs are required.

There are two schools of social scientists leading two different spectrums in ontology. One group of social scientists believe that social phenomena around us are independent of our perception and are considered objective reality. Such a category will fall under realism (Easterby-Smith et al., 2018) or objectivism (Bryman and Bell, 2015). Another group of scientists considers that social reality is a context-specific construction and not independent of individual perceptions, considering it as constructionism (Bryman and Bell, 2015) or relativism (Easterby-Smith et al., 2018)

Objectivism asserts that social reality and its interpretations exist independently of the social actors. So, it argues that social entities exist independent of how researchers and social actors think about them or label them. Objectivists argue that social actors can experience one reality, and their interpretations and assumptions do not influence the social world (ibid). On the other hand, relativists argue that our perception of the world is shaped by personal processes and principles. As Collins (1983: 88) states, 'what counts for the truth can vary from place to place and from time to time.' This perspective, known as relativism, is a key ontological stance in social science. Relativism rejects objectivity, arguing that realities are socially constructed and shaped by individual experiences and contexts. Since people hold different views, their acceptance by others depends on social status and reputation. Relativists challenge objectivist natural scientists, claiming that scientific truths emerge through discussion and agreement among leading researchers

(Bryman and Bell, 2015). According to Easterby-Smith et al. (2018), philosophical choice depends on the research topic and the researcher's philosophical assumptions.

This research will examine gender stereotypes in the Bangladeshi banking sector, with male and female, current and former, officers and managers sharing their views based on their individual, social and organisational contexts. Due to the research aims and research questions, extreme versions of neither realism nor relativism are suitable for this research. Objectivists argue that there is only one reality, which is independent of assumptions and interpretations of social actors (Bryman and Bell, 2015). In this research context, however, realism has limitations. It reduces complex phenomena to surface-level observations. For example, statistics showing fewer women in senior managerial positions may be taken as evidence of structural inequalities, but realism does not explain how these inequalities are experienced differently across contexts, or how they are shaped by intersecting organisational norms, implicit biases, and institutional constraints. Critical realism, in contrast, focuses on the deeper, stratified mechanisms that generate observable phenomena (Bhaskar and Hartwig, 2016). As discussed in the preceding chapter, social systems are open and contingent; multiple mechanisms interact and influence outcomes. Realism considers the social world as a closed system. Thus, it can neither account for how these mechanisms operate differently across contexts, nor can it explain why similar observable outcomes (*ibid*), for example, gender disparity, emerge from distinct causal settings in different organisations.

On the other hand, relativism posits that reality is socially constructed, and multiple versions of truth exist depending on an individual's perspective (Bryman and Bell, 2015). In this research context, it may fail by treating all accounts as equally valid, making it difficult to judge between explanations or to theorise enduring mechanisms. While relativism is valuable for highlighting how meanings around gender and leadership are constructed, it risks neglecting the material and structural dimensions—such as organisational pay structures, resource distribution or institutionalised practices—that have real causal effects irrespective of individual perceptions (*ibid*). In this research, this could mean overemphasising narratives of women's career experience while underplaying systemic barriers.

Critical realism mitigates the limitations identified above by asserting that while social phenomena are generally observable, they are generated by deeper, structured mechanisms

that may not themselves be directly observable (Pretorius, 2024). The ontology of critical realism assumes that mechanisms, such as gendered organisational norms, gendered power relations, and structural inequalities, exist outside of any individual accounts of experience, interpretation, or action (Bhaskar and Hartwig, 2016). These mechanisms are independent of how they may be understood or narrated, although they can be experienced differently by individuals. It has three domains: empirical (the observable), actual (what happens beyond empirical), and the real (causal powers). Through these domains, critical realism distinguishes between surface-level social events and the deeper causal structures that generate them (ibid). In this research, it means advancing beyond correlations and accounts to theorise how underlying gendered mechanisms operate across organisational, social and individual contexts where women negotiate and construct their career progression.

3.1.2 Epistemology

Epistemology explores the nature of knowledge and how researchers investigate the social and research world (Bryman and Bell, 2015). Burrell and Morgan (2019) described epistemology as the concerns of what constitutes legitimate, valid, and acceptable knowledge, as well as how it is communicated. While ontology may appear abstract, epistemology has clear practical significance. In the multidisciplinary business world, management and business require different types of information – from numerical to visual and textual data, from facts to stories, narratives and interpretations. Thus, Saunders et al. (2019) argued that different business researchers opt for different epistemologies in their research, facilitating the researchers with a wider choice of research design. However, it is important to consider the epistemological assumption about the research aim, objectives and relevant ontological underpinnings. Selection of the right epistemology will also impact the choice of axiology, research methods and research outcome.

There are broadly three views of epistemology, positivism and interpretivism, with critical realism sitting between the two, yet partially overlaps both (Bryman and Bell, 2015). Positivism, placed on one end, embraces objectivity. Positivism assumes that the objective facts provide the best scientific evidence. It focuses on using natural science methods to study social reality. It argues that theories are used to generate hypotheses, test, and explain results in numbers. Thus, knowledge is gathered through facts. Research findings within this philosophy are seen to be generalisable and objective. However, it will less likely offer complex and rich information on organisational realities and differences in

individual experiences and context (Scotland, 2012). Positivism can be viewed as failing to distinguish between social and natural sciences and the requirement of different philosophies to understand the distinctness of these two.

Most social science scholars argue that people and institutions differ fundamentally from natural science subjects (e.g., Flyvbjerg, 2001; Jaffe, 2014; Hackling, 1999). Interpretivism emphasises understanding the subjective meanings behind human behaviour and social actions rather than altering them (Kelemen and Rumens, 2008). Therefore, studying the social world requires research approaches distinct from those in natural science, recognising human uniqueness (Saunders et al., 2019). As Denzin (2010:271) states, 'Objective reality will never be captured', highlighting the importance of multiple perspectives and dialogue in interpretive research. This approach enables social scientists to grasp the meanings embedded in organisational life (Bryman and Bell, 2015). However, it also has some limitations. By focusing on individual perception, interpretivism may overlook the material and structural forces (e.g., organisational rules, policy frameworks, social constraints) that persist independently of individual perceptions. At times, interpretivism ends at how people experience phenomena, without moving to explain why those experiences emerge. While interpretivism generates rich context, data that are "local, specific, and not amenable to generalisation," and its assumption that all viewpoints are equally valid, lead to an epistemological standstill (ibid).

Critical realism seeks to overcome the limitations of positivism and interpretivism. It differs from positivism and interpretivism in its understanding of reality and the generation of knowledge. Positivism assumes that reality is singular and can be measured objectively through observable events (Creswell and Creswell, 2017). In contrast, interpretivism assumes that reality is socially constructed through interactions, prioritising people's subjective experiences (ibid). Critical realism bridges these positions as it allows for an objective reality that is hard to access, and which is also open to subjective interpretation of those within it (Bhaskar, 2013). Unlike positivism's focus on observable phenomena, critical realism investigates underlying mechanisms and structures which cause such events, sometimes using mixed methods to explore such events (Fletcher, 2017). However, it differs from interpretivism by assuming an objective reality that is not socially constructed, aiming to explore causal relationships while recognising human agency (Sayer, 2000).

Epistemologically, Bhaskar's domains remind us that knowledge cannot be reduced to observed events; inquiry must also aim to identify the underlying mechanisms that generate them (Bhaskar and Hartwig, 2016; Bhaskar, 2013). Bhaskar identified three domains of reality, which further explain their close relevance in this research context (ibid). At the empirical level, this research will facilitate an understanding of women's underrepresentation through interviews. In the actual domain, there could be some more underlying reasons for women's underrepresentation, which may or may not be captured by research. However, this research has been conducted as exhaustively as possible. Finally, in the real domain, wider cultural and social stereotypes, organisational practices, and structural factors need to be taken into account to understand the causal mechanism. Critical realism argues that researchers should not stop at the empirical or even the actual, but should theorise the real the deeper structures and powers that produce what researchers observe (ibid). Thus, the philosophical stance of critical realism has guided the research design, choice of methods, and interpretation of findings.

3.1.3 Axiology

Axiology concerns the role of values and ethics in research, addressing how researchers engage with their own values and those of participants. Such values are integral to ensuring the credibility and trustworthiness of the research outcomes. (Saunders et al., 2019). Researchers portray their axiological skills by conveying their values as a basis to decide about the type of research, the choice of a particular topic, and the process of conducting the research. Furthermore, philosophical orientation is also equally important as data collection methods since it reflects the values of the researchers. For example, critical realist researchers are more likely to use methods that facilitate exploration of underlying mechanisms, such as semi-structured interviews or observations, while still being able to incorporate surveys or other quantitative instruments to identify patterns across contexts. Axiology in research can be any of three alternatives: (a) value-bound – when the researcher is reflexive and remains part of the research, (b) value-free – when the research is independent or detached of what is being researched, (c) value-laden – where the researcher acknowledge any potential intrusion and/or bias and tries to minimise it and remain objective as far as possible (Reed, 2005). The choice of axiological approach is guided by the ontology and epistemological orientation of the researcher.

In positivism, research is regarded as free of the researcher's values, with the researcher remaining detached, neutral, and independent from the subject of inquiry. Furthermore, the researcher maintains objective positions. Thus, it upholds credibility as the data collected is quantifiable and measurable (Bryman and Bell, 2015). Positivists also argue that being external to the data also means that the data can be collected and processed without any bias. However, according to many methodologists, being absolutely value-free is impossible in research (e.g., Bryman and Bell, 2015; Lekka-Kowalik, 2010; Tsui, 2016). For example, the researcher inevitably exercises discretion throughout various stages of the research process—ranging from the selection of the topic, formulation of research questions and objectives, to the design, data collection, analysis, interpretation, and the drawing of conclusions. Thus, despite the strong positivist argument of being free of the researcher's values, there is an underlying value involved in the research.

Arguing the converse scenario, interpretivists recognise the importance of their interpretation in the research outcome and of how their own values play an important role in the research process. In principle, interpretivists consider research to be value-bound and consider themselves as part of the research (Denzin and Lincoln, 2011). They also consider that the richness and complexity of data, and thus their interpretation, remain key to the contribution (ibid). Unlike questionnaires in positivistic research, where every question is asked exactly in the same way, interviews in interpretive research often follow a guide but allow the researcher to probe, adapt questions, or pursue relevant topics as they arise, with participants' answers interpreted in context (Bryman and Bell, 2015). Moreover, this will help the researcher to exercise judgment as to what questions will be asked of the participants to ensure the richness of the data collected. This will also allow for obtaining complex data, which can sometimes be unique and important based on the context (Ritchie et al., 2013). For this, it is necessary to have an empathetic stance and understand the world from the perspective of the participant. However, this philosophy risks numerous points in research where intrusion and bias can occur. For example, during the personal interaction in the research, the researcher may be empathetic toward the participants, which may create bias in data collection or data interpretation (Clark et al., 2021). Moreover, it is also quite common for ethnographic researchers who spend a lot of time with the participants and become so close that it becomes difficult for them to separate themselves from the concern for participants' well-being from their principal role as social scientists (ibid).

One way to solve the problem of bias and values is to recognise that research is not value-free and to try to ensure that values are explicitly acknowledged in the research process. This becomes part of the reflexivity which the researcher carries out in the research. Reflexivity involves identifying and recognising the impact of the social location, such as age, gender, ethnicity, sexual orientation, background, education and so on, on the data being produced and analysed in the research (Bryman and Bell, 2015; Clark et al., 2021). Researchers' biases, preferences, and values may affect different stages of the research process, including the choice of topic, development of research questions, methodological decisions, research design, data collection, analysis and interpretation, and conclusions. A researcher's values may influence the research, particularly during intensive qualitative interviews. Recognising and reflecting on this positionality through reflexivity allows the researcher to manage such influence while maintaining analytical rigour (Sibbald et al., 2024).

Instead of the above two approaches, this research will adopt the value-laden approach, another way known as 'conscious partiality' (Clark et al., 2021; Mies, 1993). In this approach, the research is knowingly and deliberately influenced by values. Mies (1983) further argued that, in feminist research, conscious partiality should be adopted instead of a value-free approach that emphasises neutrality and indifference towards participants. So, this conscious partiality approach extends the reflexive approach by welcoming the potential influence of values brought by the researcher and the participants. It is to be acknowledged that the researcher has notable experience in the banking industry in Bangladesh. Moreover, there are values and norms in a patriarchal and male-dominated society like Bangladesh that govern and influence the social institutions and their actors. Thus, it is inevitable that these values will influence the research. This will also help to gain insights into participants' experiences of gender stereotyping in the banking industry. Hence, such values are acknowledged in a conscious way so that the research remains as constructive and focused as possible without deteriorating the data quality.

3.1.4 Linking the conceptual framework to ontology, epistemology and axiology

The proposed conceptual framework developed in the previous chapter directly informs the philosophical foundations of this research and, therefore, how the research understands reality (ontology), produces knowledge (epistemology), and positions values in the research process (axiology).

Ontologically, the research adopts critical realism, which assumes that social reality is stratified and that observable events and patterns are generated by deeper, often unobservable, structures and mechanisms (Bhaskar and Hartwig, 2016). In this research, the persistent inequalities in women's career progression to senior management are not treated as isolated outcomes or as merely the product of individual attitudes. Rather, they are understood as produced by generative mechanisms such as gender stereotyping, role incongruity and the ideal worker norm (Eagly and Karau, 2002; Acker, 1990, 2006), which operate across macro, meso and micro levels. At the macro level, national culture, social norms, and expectations provide relatively enduring conditions that shape what is considered appropriate behaviour and identity for senior management roles. At the meso level, organisational policies, performance systems, and informal practices translate these societal expectations into organisational routines and evaluative criteria, often reproducing a masculine-centric ideal worker model. At the micro level, everyday interactions and assessments of competence and "fit" are shaped not only by gender but also by class and colourism, which may intensify disadvantage for particular groups of women. Thus, the conceptual framework is consistent with critical realist ontology by framing stereotypes and norms as real causal forces that shape organisational outcomes, even when they are normalised and taken for granted.

Epistemologically, critical realism recognises that while a reality exists independently of the researcher, access to that reality is mediated through social interpretation and is therefore partial and fallible (Bhaskar and Hartwig, 2016). This aligns with the framework's emphasis on understanding not only what barriers women face, but how and why these barriers persist in particular cultural and organisational contexts. Extending RCT through a relational, multi-level lens is consistent with a critical realist orientation towards explanation, because it facilitates investigating how structural conditions (e.g., institutionalised gender norms and organisational practices) and individual agency (e.g.,

how women navigate and respond to role expectations) interact to produce observed patterns of inequality (Syed and Özbilgin, 2009). It also enables the research to treat appearance, looks, and colourism as contextually embedded mechanisms that shape evaluative judgements, rather than as individual-level variables detached from social structures (ibid). Therefore, the research aims to develop plausible explanations by linking participants' experiences and organisational practices to underlying generative mechanisms, while recognising that organisational settings are open systems where outcomes are contingent and shaped by multiple interacting influences.

Axiologically, the adoption of a value-laden position, or 'conscious partiality' (Clark et al., 2021; Mies, 1993), is consistent with the feminist orientation embedded in the conceptual framework. Because the framework treats gendered career inequalities as structurally produced and relationally mediated, adopting a neutral or value-free stance would obscure the mechanisms shaping disadvantage. By acknowledging the influence of both the researcher's and participants' values, and by reflecting on how these interact with organisational and cultural contexts, the research can illuminate patterns of stereotyping, role incongruity, and career progression without compromising analytical rigour. This conscious engagement with values strengthens insight into systemic inequality while maintaining focus and methodological discipline.

3.2 Approaches to theory development

The process through which theory is being developed remains an important part of the research. Usually, there are two contrasting approaches to this reasoning: inductive and deductive. Deductive reasoning occurs when the researcher reaches a conclusion through a logical approach derived from the theory. So, it starts with the theory that has been developed from the literature review, followed by a well-developed research strategy to test the theory. When a theory is developed after the data collection, it is known as the inductive approach. There is an alternative to these two contrasting views. The process is referred to as the abductive approach when data is gathered to explore a phenomenon, explain emerging patterns, identify themes, and subsequently modify existing theory or develop new theoretical insights (Saunders et al., 2019).

Based on the philosophical orientation, positivist researchers usually follow deductive reasoning, while interpretivist researchers follow the opposite, inductive reasoning.

Deductive reasoning has its roots in natural science. However, as social science emerged, they were critical of deduction. The reason behind this was that deduction enabled us to find out the cause-and-effect relationship made between particular variables, without an in-depth understanding of the way social actors interpreted their world (Saunders et al., 2019). Such development of understanding became the strength of the inductive approach. Rather than consider participants as objects with mechanical responses, inductive reasoning allowed for treating participants in a more realistic way, as humans with their views (Bingham and Witkowsky, 2021). The deductive approach follows strict methodologies, which have been criticised for not having any suitable alternatives possible in inductive reasoning. Moreover, researchers following the inductive approach are more concerned about the context where the research is being conducted (ibid).

In the research, abductive reasoning will be followed. Instead of adopting an inductive or deductive approach, some researchers follow an abductive approach, in combination with deduction and abduction (Suddaby, 2006; Sætre and Van de Ven, 2021). Abductive reasoning is a continuous process in which theory and data interact throughout a research study. In abduction, theory does not simply precede or follow data collection; rather, it plays an active role before, during, and after gathering data. Before the data collection, the theoretical framework serves as a guide for what to explore and how to frame research questions. The researcher recognises that the current theoretical understanding is incomplete and anticipates that data may challenge or extend these ideas (Tavory and Timmermans, 2014). Once data collection begins, the abductive process becomes dynamic and iterative. As researchers collect data, they continuously compare the emerging evidence with their initial theoretical expectations. Following the completion of data collection, abductive reasoning continues to shape theory development. The goal is to integrate the various strands of evidence into a coherent explanation that accounts for both the expected and unexpected findings (Denzin and Lincoln, 2011). This abductive approach is quite flexible and can accommodate researchers of different philosophical orientations. It argued that pure deduction or pure induction could be difficult. Thus, management and business researchers use at least some portions of abduction (Saunders et al., 2019). In this research, the literature review was developed based on a specific context and a theoretical framework. It also discussed individual, social and organisational factors which may influence gender stereotyping and, subsequently, women's career progression to the senior management roles. However, as the research moves on, it is possible that new patterns and themes may emerge. Any such discovery will be well accommodated in the

research and used in research findings and discussion, and contribute to theory development.

3.3 Research Design

Over the years, social scientists have argued that the selection of research methods is contingent upon research objectives and questions (Saunders et al., 2019). In work and employment studies, especially concerning gender equality, different types of research methods have been employed over the years (Williamson et al., 2025). In this regard, quantitative research can provide valuable insights explaining factors impacting women's career progression by measuring trends. Large-scale data sets were found to be useful in providing an in-depth understanding of systematic barriers, such as pay gaps or barriers to promotion, across organisations (ONS, 2023; Catalyst, 2020; Field et al., 2023). Objective numerical data reduces researcher bias and provides stakeholders with credible evidence to advocate for equitable practices (ibid). Moreover, through quantitative methods, researchers can compare differences across various demographics, organisations, and sectors (Creswell and Creswell, 2017).

However, criticism concerning the quantitative research is also noteworthy while considering the research design. Quantitative research has been questioned about its objectivity, as there can still be some sort of subjective interpretation (Bryman and Bell, 2015). Quantitative data is non-sensitive towards variation in people's experiences at the individual level. It often oversimplifies complex phenomena, reducing women's career experiences to numbers and missing the nuanced, contextual factors—like workplace culture or family responsibilities—that shape progression (Denzin and Lincoln, 2011). Hence, it is not necessarily the optimal method to measure the behaviour and rationale of the social actors when there are underlying causal mechanisms (ibid). In addition, the reliance on fixed-choice responses assumes that respondents interpret questions uniformly, forcing them to select from a limited set of pre-determined options. This approach, therefore, results in a constrained and static representation that fails to capture the respondents' personal views, opinions and insights to a wider extent, ultimately impacting the research by reducing the complexity of their insight. Additionally, quantitative methods often prioritise breadth over depth, which lacks the rich data that can be complemented by qualitative research (ibid).

Studies which necessitate examination of complexities surrounding women's everyday experiences at home and work require adopting qualitative research as the primary method (see Amon, 2017; Borna et al., 2022; Whitmarsh et al., 2007; Acker, 2006). Exploring both home and work contexts is essential because women's roles and responsibilities in one sphere influence experiences and decisions in the other. This doctoral research entails a thorough investigation of people's personal experiences to provide nuance, depth, roundness and complexity in the data, instead of the surface patterns which may emerge from a quantitative approach (Mason, 2017). Qualitative research identifies emerging themes, which obtain cultural and social context that provides meanings to social actors (Myers, 2019). Usually, qualitative data is collected in a natural setup, through an explorative and in-depth investigation to infer how participants' day-to-day experiences are produced. Qualitative data can be collected from a wide range of methods, such as interviews, focus groups, participant observation, and ethnographic studies, which require a small representative sample from the population that can share critical information in the research. Its significance in management studies has been well recognised (Gephart, 2004; Saunders et al., 2019; Myers, 2019). One of the key advantages of qualitative research is its ability to give detailed insight into the cultural or social context, which enables researchers to understand how social realities are experienced by individuals. This would otherwise have been difficult to explore through quantitative data.

The research question aims to investigate the factors which influence how gender stereotypes affect women's career progression in the Bangladeshi banking sector and its interplay with social class and appearance. This research will also involve taking a broad perspective by incorporating institutional and social context, which aggravates social and gender equality (Syed and Özbilgin, 2009; Branisa et al., 2014). Moreover, gender is deeply ingrained in organisational and societal contexts and internalised through individual behaviour (Risman, 2018, 2004). Qualitative research focuses on understanding the context, while quantitative research focuses on data generalisations, thus presenting a static image emphasising relationships among variables (Bryman and Bell, 2015). Thus, qualitative research is the most suitable for research where understanding the context of a social phenomenon remains a key aspect. Based on this study's aim and objectives and focus on understanding participants' workplace experiences on gender stereotypes, I have used a qualitative approach.

3.4 Case study research

This section will discuss the rationale for adopting a case study approach and the context in which the research is situated, highlighting how the approach aligns with the research objectives. It will start with the case study approach along benefits and disadvantages, justifying the rationale. It will then provide contextual detail of the case study i.e., Bangladeshi banking sector.

3.4.1 Suitability of case study approach

This research aims to explore how gender stereotyping influences women's career progression in the Bangladeshi banking sector and the interplay of gender stereotyping with social class and appearances. To explore women's experiences in a particular context, case study research will be used. A case study involves an in-depth, up-close and detailed examination of subjects, as well as the relevant contexts and is considered an important tool in social sciences (Yin, 2017). Case studies examine the structure of an organisation, an institution and by investigating complex phenomena in the real-life context within its specificity, it permits our understanding to move to general from the specific (ibid). By capturing the context and the various factors that influence the case, researchers can address "how" and "why" questions that are not easily answered by experimental methods. This doctoral study and its research questions are of such a nature. Thus, it is an important strategy to case study approach as the preferred method in this research. In this research, the Bangladeshi banking sector is the case as participants were recruited across various banks of different ownership (local private vs foreign bank).

The benefits and disadvantages of the case study approach were also taken into consideration. Case study research is particularly beneficial as it can provide context-specific, in-depth insights to explore social and organisational factors (Yin, 2017). This method allows researchers to capture participants' personal experiences and the interplay between individual agency and organisational culture, producing rich findings that contribute to a deeper understanding of career barriers and facilitators. Moreover, the importance of context outlined above is fundamental to this research, as it aims to understand how organisational processes, practices, and human behaviours both shape and are shaped by their contextual surroundings (Eriksson and Kovalainen, 2015). However, the case study approach has been criticised for limited generalizability, as a small number

of cases may not be generalised for a wider population (Myers, 2019). Again, case study research is time-consuming, requiring collecting an extensive amount of data and in-depth analysis, which may not be suitable in resource and time-constrained projects.

Furthermore, unless reflexivity is adequately followed, a case study may lead to subjective conclusions (ibid). However, these limitations can be mitigated through systematic planning, clear data management, and rigorous reflexive practices, making the case study approach a robust method for gaining an in-depth understanding of women's career progression in this context.

3.4.2 Context of case study - Bangladeshi banking sector

The banking sector of Bangladesh is a key sector for development, employment and economic growth (Afrin, 2024). This section provides contextual detail on the Bangladeshi banking sector to enhance understanding and to support the interpretation of the empirical findings. The information draws on available data and the researcher's prior professional experience in Bangladeshi banks.

Bangladesh's banking sector remains pivotal yet precarious. There are currently 62 banks operating in Bangladesh. Banks can be broadly categorised by ownership into state-owned banks (10), private (Domestic) commercial banks (43) and foreign banks (9) (Bangladesh Bank, 2024). Bangladesh Bank functions as the country's central bank and is the sole regulatory authority for all banking and non-banking financial institutions. Banks operate under government directions and central bank regulations that shape day-to-day banking operations, particularly in relation to banking business and compliance.

While Table 1.1 presents women's employment in Bangladeshi banks by job level as percentages, overall figures for women's employment by bank ownership are reported below in Table 3.1. This table presents the gender composition of employees across different bank ownership types. Among state-owned banks, women constitute 16.35 per cent of the workforce, with 10,557 female employees out of a total of 64,565. Private commercial banks show a slightly higher female representation at 17.90 per cent, with 26,034 women among 145,563 employees. Foreign banks have the highest proportion of female staff, at 25.09 per cent, though the absolute number is small (1,028 women out of 4,097 employees). Overall, women make up 17.44 per cent of the total banking workforce, indicating a persistent gender imbalance across the sector. However, designation-based

numerical breakdowns, as in Table 1.1, were not available for Table 3.1 (Bangladesh Bank, 2024). Nevertheless, these figures provide important context for understanding women’s representation and career progression in the Bangladeshi banking sector, which forms the focus of this research.

Table 3.1: Gender-wise employment in Bangladeshi banks (by ownership type)

Bank Category by ownership type	Female	Male	Total Employees	Share of Female Employees (%)
State-owned Banks (9)	10,557	54,008	64,565	16.35%
Private (Domestic) Commercial Banks (43)	26,034	119,529	145,563	17.90%
Foreign Banks (9)	1,028	3,069	4,097	25.09%
Overall Total (61)	37,649	176,596	214,245	17.44%

Banks in Bangladesh generally serve three market segments: retail, SME and corporate (e.g., BRAC Bank, 2025; Eastern Bank, 2025). Retail banking involves high-volume customer interactions and a wide range of deposit and consumer lending products. SME banking sits between retail and corporate banking and is typically managed as a separate segment with defined SME deposit and lending thresholds as well as service arrangements. Corporate banking focuses on larger private corporate clients and, in some cases, government organisations and state-owned autonomous entities. Such segmentation is not only a customer strategy but also an internal organising principle, shaping staffing structures, performance targets, reporting lines and performance evaluation systems linked to client portfolios and revenue generation (Grigoroudis et al., 2013).

Although digital services are increasing, banking services in Bangladesh are still strongly branch-based and paper-reliant (Rashid, 2025). For many products (e.g., account opening, cards and loan applications), customers are commonly required to interact with relationship teams in person. This is relevant to this research because face-to-face service expectations increase the importance of time, mobility and availability, which may interact with gendered norms and constraints outside the workplace.

Banks in Bangladesh follow two dominant operating models: centralised banking and decentralised banking (Rahman, 2025; Chowdhury, 2019). These models differ in the extent of authority and operational processing located in branches versus the head office. While all of the state-owned government banks follow decentralised models, most of the private commercial banks and all foreign banks follow centralised model (ibid). In the centralised model, branches operate mainly as sales and service centres. Branch teams focus on deposit mobilisation, product sales, handling customer queries, and providing cash services (deposits and withdrawals). Branches also sell savings certificates and selected ancillary services. Operational processing and decision-making, particularly credit approval, are concentrated in head office departments. Business units collect customer applications and forward them to the head office for approval and processing. Centralised banks also tend to operate separate SME service centres and corporate units, which can manage non-cash service requests directly with operations teams; however, cash-related services typically require engagement with branches. This arrangement creates a clear separation between customer acquisition and service roles and back-office processing functions.

In the decentralised model, branches have greater autonomy over business operations. Decentralised branches have more delegated authority, including the ability to sanction loans up to defined limits. Some branches operate on a mini-bank basis, processing services that may be centralised elsewhere, such as fixed deposits, foreign trade operations and remittance processing. Decentralised branches may also handle additional administrative tasks, such as account file management. Compared to the centralised model, customers can often complete a wider set of transactions within a single branch. Across both operating models, employees' job roles can be divided into front office and back-office functions. Front office roles are customer-facing business roles, primarily responsible for deposit mobilisation and loan management, and are typically located in branches and corporate relationship units. Back-office roles involve processing, control and support functions, such as credit risk management, human resources, administration, default loan recovery and IT services. These functions are usually located at central or regional levels.

Due to the absence of a uniform national labour law specifically governing white-collar employees (Bangladesh Labour Act, 2006; Shupto, 2019), human resource management policies and practices in the Bangladeshi banking sector vary across banks, with the

exception of state-owned banks. State-owned banks in Bangladesh have historically exhibited bureaucratic HR practices, characterised by seniority-based promotion, tenure influence and evidence of bias and nepotism in promotion decisions, in contrast to the meritocratic frameworks more common in private banks (Imtiaz and Bushra, 2025; Adnan, 2025). The government has also proposed a unified promotion system for state-owned banks, further limiting managerial discretion on fair performance evaluation (The Daily Star, 2025). In contrast, private and foreign banks follow their own human resource management policies within the scope of national legislation and central bank guidelines. Within private banks, those fully focused on Islamic banking tend to incorporate religious values into day-to-day business operations and people management practices, with HR systems shaped by ethical and community-oriented principles aligned with Islamic teachings (Arifuzzaman et al., 2025). These differences in HR practices across banks of different ownership types create distinct organisational environments that influence employee experiences and career progression in the Bangladeshi banking sector.

3.5 Sample selection

Data gathering in research stands as a crucial part; collecting the right data is meant to contribute better to the research outcome and scholarship. Thus, it is important to opt for the right manner to obtain data and from whom the data will be acquired. In this research, the samples selected were related to the population who were highlighted in the research aims and questions. In the case study research, it is non-probability sampling which is appropriate rather than the probability sampling technique. Non-probability sampling methods offer various alternative approaches for selecting research samples, most of which rely on subjective judgment. In this research, purposive sampling and the snowball technique were used. Participants include male and female officers and managers currently working or previously worked in the banking sector in Bangladesh. As the researcher previously worked for the Bangladeshi Banking sector in a managerial role, he used his judgment to reach out to initial prospective participants from his professional contacts. This was done to identify participants best able to address the research questions and meet the research objectives (Saunders et al., 2019; Neuman, 2006). From those participants' professional contacts, snowball sampling was used to reach out to other participants. In snowball techniques, participants volunteer to participate. Considering the sensitivity of the research, snowballing through a reliable network creates an added level of comfort for volunteer participants. However, it is to be noted that in snowball sampling, there is a risk

of homogenous sampling (Ting et al., 2025). To avoid that, the maximum number of snowballed volunteers from each initial contact was kept below 4. Moreover, gender and designation mix within the sample were ensured to allow data richness. Banks with different ownership structures were included because organisational practices and cultures may differ across local private and foreign banks, shaping women's career experiences differently. Both men and women banking professionals were interviewed, as men's views help discover prevailing assumptions and organisational norms, while women's interpretations help understand barriers and strategies that are often overlooked. Including former banking professionals in such a high-power distance country like Bangladesh (Hofstede, 1980) allowed more open discussion of hierarchical barriers and organisational practices, while also providing retrospective insights into career experiences across different roles and banks. This combination provided an exhaustive understanding of how gender inequality in women's career progression in the Bangladeshi banking sector is produced and sustained.

3.6 Sample Size

In non-probability sampling, for example, snowball sampling and purposive sampling, the issue regarding the sample size is ambiguous and not fixed, like probability sampling. Rather, emphasis is given to the logical relationship between the focus and purpose of the research and the technique of sample selection. Thus, sample size is usually dependent on the research aim, objective and questions - in particular, what needs to be explored, what will be useful, what will be credible and what can possibly be done with the resources available to researchers (Bryman and Bell, 2015; Patton, 2002). This is especially so when the researcher intends to use a semi-structured interview to collect qualitative research. However, the validity, insights and understanding that the researcher will achieve from data will have more to do with data collection and data analysis, rather than the sample size (ibid). In qualitative research, the number of interviews to be conducted is neither pre-defined nor anticipated. Once the researcher finds that the interview answers are repetitive, i.e., reached saturation, the interview can be stopped. Sometimes, data saturation and feasibility are determined by participants' profiles and research context (Robinson, 2014; Glaser and Strauss, 2017). Different social scientists have shared their ideas about data saturation. For example, Creswell (2013) suggested conducting around three to twenty-five interviews for phenomenological research and twenty to thirty interviews for grounded theory research. Mason (2010) highlights substantial variation in sample sizes across

qualitative studies and cautions against fixed numerical thresholds, emphasising the importance of reaching analytical saturation. However, in this research, there was no anticipation of the number of participants to be interviewed. Thus, the interview process continued until the research answers were repetitive and theoretical saturation was reached (ibid), which was thirty-six in total (see Table 3.2 for breakdown).

Table 3.2 below summarises the demographic and occupational characteristics of the participants across local and foreign banks, disaggregated by gender. In terms of marital status, the majority of participants were married. Among employees of local banks, ten males and sixteen females were married, while only one male was single and one female was divorced. In foreign banks, all participants were married (four males and four females), with no participant reporting single or divorced status. With regard to parental status, most female participants in local banks had children (13), compared with five males. In contrast, six male and four female employees in local banks reported having no children. In foreign banks, two females and one male had children, while three males and two females reported having no children. Considering organisational position, representation at the senior management level was limited and varied based on bank ownership. In local banks, only one female participant occupied a senior management role, and no male participants were in this category. In foreign banks, two males and one female were positioned at the senior management level. The majority of participants were at the managerial level, including eight males and nine females in local banks, and two males and three females in foreign banks. Participants below the managerial level included three males and seven females in local banks, while none of the participants from foreign banks fell into this category. Regarding employment status, most participants were current employees. In local banks, seven males and thirteen females were current employees, while four males and four females were former employees. In foreign banks, the number of current and former employees was equal, with two males and two females in each category. Overall, the table indicates that most participants were married, a considerable proportion had children, and the majority occupied managerial or below-managerial roles, particularly in local banks.

Table 3.2: Distribution of Participants by Demographic Characteristics and Organisational Role Level Across Bank Types

Demographic and occupational characteristics		Local bank		Foreign bank	
		Male	Female	Male	Female
Marital Status	Married	10	16	4	4
	Single/Divorced	1	1	0	0
Parental Status	With children	5	13	1	2
	Without children	6	4	3	2
Designation	Senior management level	0	1	2	1
	Managerial level	8	9	2	3
	Below Managerial level	3	7	0	0
Employment status	Current employee	7	13	2	2
	Former employee	4	4	2	2

Furthermore, Table 3.3 presents the individual profiles of the 36 participants, including their gender, job title, bank type, marital status, parental status, and employment status. The table shows that most participants occupy mid- to senior-level positions such as Senior Assistant Vice President, Vice President, and Senior Principal Officer, indicating substantial professional experience. The majority of participants are employed in local banks, with a smaller group representing foreign banks. The table also reflects variation in parental responsibilities, with some participants having no children while others have one or more. In addition, most participants were current employees at the time of the study, while a smaller number were former employees, providing additional perspectives on organisational experiences.

Table 3.3: Participant breakdown by demographics

Participant	Gender	Job title	Bank Type	Marital Status	No. of Children	Employment status
1	Male	Senior Assistant Vice President	Local	Married	1	Current employee
2	Male	Senior Principal Officer	Local	Married	0	Current employee
3	Male	Principal Officer	Local	Married	0	Former employee
4	Female	Senior Principal Officer	Local	Married	1	Current employee
5	Female	Vice President	Local	Married	2	Former employee
6	Male	Principal Officer	Local	Married	0	Current employee
7	Female	Senior Assistant Vice President	Local	Married	1	Current employee
8	Female	Principal Officer	Local	Married	1	Former employee
9	Female	Senior Principal Officer	Local	Married	0	Current Employee
10	Male	Senior Principal Officer	Local	Married	0	Former Employee
11	Male	Vice President	Foreign	Married	0	Former Employee
12	Female	Officer	Local	Married	0	Current Employee

13	Female	Principal Officer	Local	Married	1	Current employee
14	Female	Principal Officer	Local	Married	1	Current employee
15	Male	Senior Assistant Vice President	Local	Married	1	Current employee
16	Female	Principal Officer	Local	Married	1	Current employee
17	Female	Senior Principal Officer	Local	Married	0	Former employee
18	Male	Vice President	Foreign	Married	0	Current employee
19	Male	Vice President	Foreign	Married	1	Current employee
20	Male	Principal Officer	Local	Married	1	Current employee
21	Female	Senior Assistant Vice President	Local	Married	2	Current employee
22	Female	Assistant Vice President	Local	Married	3	Current employee
23	Male	Senior Principal Officer	Local	Single	0	Former employee
24	Female	Senior Principal Officer	Local	Married	1	Current employee
25	Male	Senior Assistant Vice President	Local	Married	0	Current employee

26	Female	Senior Principal Officer	Local	Married	1	Current employee
27	Female	Vice President	Foreign	Married	1	Current employee
28	Male	Assistant Vice President	Local	Married	1	Current employee
29	Female	Senior Officer	Local	Divorced	1	Current employee
30	Male	Senior Principal Officer	Local	Married	2	Former employee
31	Female	Officer	Local	Married	1	Former employee
32	Female	Vice President	Foreign	Married	1	Current employee
33	Male	Assistant Vice President	Foreign	Married	0	Former employee
34	Female	Assistant Vice President	Foreign	Married	0	Former employee
35	Female	Vice President	Foreign	Married	0	Former employee
36	Female	Senior Assistant Vice President	Local	Married	0	Current employee

3.7 Data Collection

Semi-structured interviews are often regarded as a form of qualitative interviewing (Warren, 2002) and are among the most commonly used interview methods in both social and natural sciences. Unlike structured interviews, they allow participants greater flexibility to explore emerging topics, enhancing the potential for knowledge generation through conversations. It has been considered the gold standard method due to its capability to collect a detailed and rich account of participants' lived experiences (Silverman, 2009). Compared to structured interviews, semi-structured interviews better

harness the knowledge-generating potential of discussions by providing greater flexibility for follow-up conversations on topics the interviewer considers important (Saunders et al., 2019). Additionally, the interviewer plays a more active role in the knowledge production process rather than merely adhering to a fixed interview guide. Moreover, the interviewer will have a greater say in directing the interview process towards the topic important in the research (Bryman and Bell, 2015). Again, some research, like this one, involves investigating aspects of participants' lives which is personal, sometimes sensitive. Thus, such interviews allow more confidentiality to the participants and facilitate the researcher to create a trustworthy atmosphere (ibid).

In this research, the interview was broadly split into three parts. The first part discussed generic questions about the participants, their families, income, and workplace. This helped start the conversation at ease and also helped further discussion involving the participant's family and work. In the second section, questions involved social and organisational factors impacting women's career progression. Finally, in the third section, questions regarding social class and colourism were discussed. Social class and colourism intersect with gender, creating compounded barriers to reaching senior management. Interviews were recorded by obtaining informed consent prior to the start of the discussion. An interview guide was prepared based on the theoretical framework discussed in the literature review chapter (see Appendix One: Interview guide). While the interview guide worked as a guideline, probing questions helped to discover emerging findings (Bryman and Bell, 2015). Although semi-structured interviews provide flexibility in the discussion, the interview process was carefully conducted to avoid any researcher bias and to avoid any influence on participants' answers. Participants were given the flexibility to speak in either English or Bengali. However, they have used a mix of both languages based on their comfort. This has helped to gather more information as participants were able to speak in their chosen language(s).

Before the interview, the researcher explicitly shared the researcher's professional background and the normative intent of the research, including its potential contribution to highlighting gendered inequalities, making the researcher's values transparent to participants (Guba and Lincoln, 1994; Berger, 2015). This openness supported the development of trust in such a high power-distance context, where intentions and positional credibility matter for participant engagement (Hofstede, 2001; Liamputtong, 2007). This is particularly important as this research focused on some sensitive issues,

especially where female participants are interviewed by male researcher. In this sense, the depth and openness of the accounts generated were shaped less by the researcher's gender per se and more by the relational trust established, suggesting that the data generated may not have differed had the researcher been female. Rather than compromising rigour, this reflexive acknowledgement of values strengthened the quality of the data, as participants felt reassured about how their narratives would be interpreted and represented (Berger, 2015). Consequently, the knowledge generated reflects a co-constructed process shaped by relational trust, gendered dynamics, and the researcher's axiological commitments, while maintaining fidelity to participants' experiences rather than imposing the researcher's own interpretations (ibid).

3.8 Data analysis

Qualitative research significantly relies on data analysis, as it significantly shapes research outcomes (Flick, 2014). Due to the richness of the collected data, it is important to select the best method for data analysis, so that an in-depth understanding and outcome can be achieved. However, Bryman and Bell (2015) argued that there is no single best method to analyse qualitative data. Thematic analysis is a powerful, flexible, yet appropriate method to understand participants' experiences and opinions within the data set (Kiger and Varpio, 2020). In this research, Braun and Clarke's (2006) approach to thematic analysis was used to analyse the data and identify emerging themes, which informed further stages of analysis. The next section will explain data transcription and translation, followed by a discussion on thematic analysis.

3.8.1 Transcription and translation

Transcribing and translating multilingual data in qualitative research is a complex but important task, as it has an influence on the credibility of the research outcome. Qualitative researchers are required to ensure that the original meaning of their participants' interviews is well preserved through the process of transcription and translation. This becomes more complicated where interview language and final output language are not the same (Kussmaul and Tikkonen-Condit, 1995; Regmi et al., 2010). Thus, it is not a mere work of transcription of the audio into text; it further requires consideration of contextual and cultural distinctions, such as idiomatic expressions, jargon, and phrases, which may not have a direct equivalent in the final output language (Oxley et

al., 2017). While it can be assumed that verbatim translation of interview data is sufficient, it may not be adequate to accommodate the cultural and linguistic differences. As interpretation of the meanings is key to qualitative analysis and transcribed text is the mode of transfer of such meaning, thus inaccuracy in such a process may result in a loss of meaning and impact research validity (van Nes et al., 2010). It is to be noted that the role of the translator, the style of translation, the researcher's background, use of words or language can also impact the translation process (Al-Amer et al., 2015). Thus, it is important to ensure the meanings of the data have been transferred properly from non-English to English (Hyland, 2016).

The choice of translator, between researcher-as-translator or independent translator, is of important consideration. The researcher-as-translator model helps the researcher with greater and in-depth familiarity with the data than the independent translator (van Nes et al., 2010). In this research, I have adopted the researcher-as-translator model. Being a native Bangladeshi and bilingual speaker of English and Bengali, transcribing and translating my research data has helped me to understand the cultural context and reduce the risk of misinterpretation. Nevertheless, I have reviewed the translation more than once to ensure intended meanings have been conveyed accurately (Sutrisno et al., 2014).

In qualitative research, translations can be conducted in three ways. Single translation uses one translator, parallel translation involves multiple translators producing independent versions for comparison, and back translation retranslates the text into the original language to check for accuracy (Neuman, 2014; Liamputtong, 2010). Being the interview data was bilingual in nature, I have adopted a mix of single and back translation. I first translated from English part of the audio into Bengali. Next, I translated the text into English. Then reviewed the translation and matched the source audio with the output text. Partial back-translation adoption has helped me to eradicate the weakness of single translation (Douglas and Craig, 2007; McGorry, 2000). It is to be noted that I first tried CockatooAI (Cockatoo, n.d.) to translate and transcribe the data. But its accuracy was around 30 per cent to 40 per cent. That is when I chose to opt for manual transcription and translation by myself.

In order to improve the transparency and trustworthiness of bilingual research. Squire's (2009) evaluation criteria were followed. I am a bilingual researcher with an extensive understanding of the native language and a fluent understanding of English. My studies till

class 12 (A-level equivalent in the UK) were in the native language, Bengali. However, when I was translating from Bengali to English, I used Bangla Academy's dictionary (Bangla Academy, 2009). Bangla Academy is a state-owned autonomous organisation in Bangladesh that promotes and conducts research in the Bengali language. I have worked in the Bangladeshi banking sector prior to joining the academy and interacted with different internal and external stakeholders. Thus, I have an in-depth understanding of the business process of the banks. This also facilitated understanding the translation better. Before starting the interview, I had requested them to consider me as an independent researcher and share their version of information and opinion. However, when participants used any banking term or jargon, I requested them to explain so that the transfer of data would be the same as what they wanted to explain, to clarify, as different banks may have different ways of doing activities. When I transcribed and translated the data and reviewed and crosschecked again for conceptual equivalence (Squires, 2009). It took me eight months to complete the process. However, this rigorous process has helped me to translate the data without any potential bias impacting the original meaning of the translation. Given the fact of time and funding limitations in my PhD research, I have conducted my data analysis in English. Although Squires (2009) argued that data analysis should be done in the source language, I have done it in English so that I get guidance from my supervisors, who are English speakers.

Despite following rigorous research standards, there are complexities in bilingual translation. While utmost care has been taken to reduce any errors in the transcription and translation process, it is possible to have very minor errors which may have been missed due to clerical and unintentional oversight.

3.8.2 Stages of data analysis

Thematic analysis provides a structured approach for researchers to explore qualitative data, including surveys, interviews, and focus groups, by identifying and interpreting consistent patterns of meaning, known as themes (Braun and Clark, 2006). It is a highly flexible approach that can be utilised across different theoretical perspectives and epistemologies, and is suitable for a variety of research designs, sample sizes, and research questions (Saunders et al., 2019; Clark and Braun, 2017). It is a suitable analytical approach for both experienced and novice researchers because it is flexible, systematic,

and allows the researcher to identify patterns and insights in behaviours, thoughts, and experiences (Nowell et al. 2017; Clarke and Braun 2017; Braun and Clarke 2012).

In this research, data were collected through interviews. Then it was transcribed and translated into English (see the previous section). All the translated texts were then uploaded into NVivo software, and manually, first-order coding was done to structure the data. The research questions and interview guides were framed considering the theoretical frameworks discussed in the literature review chapter. Thus, to analyse the collected data through thematic analysis, a thematic analysis approach was used (Braun and Clark, 2006). Based on the research question and theoretical framework discussed in the literature review, the codes were then structured in clusters to turn them into themes (see Appendix Four: Data coding examples) (Corbin and Strauss, 1990). However, besides the existing theoretical framework, the data analysis also uncovered emerging themes, which were also discussed in the findings chapter. It constructed a clear and concise narrative that explains the researcher's interpretation of the data and justified the significance and accuracy of their thematic choices and analysis, as it effectively and comprehensively addressed the research question (Terry et al., 2017).

In the first stage of analysis, primary codes were generated through close reading of interview transcripts and were kept descriptive and closely aligned with participants' accounts. For example, when a participant described her child being collected from school by her parents-in-law, eating meals at their house, and staying there until she returned late from work, the extract was assigned the primary code 'childcare and meal support by in-laws'. Similarly, when another participant explained that her mother collected her child from school and provided care until the end of the working day, the extract was coded as 'reliance on mother for daily childcare'. In another instance, a participant described feeling physically uncomfortable during pregnancy due to cold air conditioning in the office and the manager's refusal to adjust seating or temperature despite knowing her condition; this extract was coded as 'manager's disregard for pregnancy-related needs'. Likewise, when a participant reflected on repeated maternity leave due to high-risk pregnancies and reported colleagues' remarks questioning her career progression, the extract was coded as 'career disadvantage linked to pregnancy'. In addition, when a participant described being perceived as not needing promotion because of her husband's income, the extract was coded as 'career progression decisions influenced by spouse's income'. Similarly, when an unmarried participant described assumptions that she did not require financial stability

because she was not married, the extract was coded as ‘workplace stereotyping of unmarried women’s financial needs’. At this stage, coding focused on identifying concrete experiences and perceptions described by participants, without imposing higher-level interpretation.

In the second stage, primary codes were systematically reviewed and compared to identify recurring patterns across the dataset. For example, primary codes relating to family-based childcare arrangements, including childcare and meal support by in-laws and reliance on mother for daily childcare, were synthesised under the secondary code ‘childcare support’. These secondary codes were then grouped into the data theme ‘parents’ support’, which captured a broader pattern of reliance on family members to manage childcare and domestic responsibilities. Similarly, primary codes such as ‘manager’s disregard for pregnancy-related needs’ and ‘career disadvantage linked to pregnancy’ were synthesised into secondary code ‘lack of support from managers’ and organised under the data theme ‘pregnancy and maternity issues at work’. Primary codes relating to assumptions about women’s financial circumstances, such as ‘career progression decisions influenced by spouse’s income’ and ‘workplace stereotyping of unmarried women’s financial needs’, were brought together under the secondary code ‘perception of family financial circumstances’ and subsequently grouped within the data theme ‘social class’.

At the final stage of analysis, data themes were interpreted within higher-level conceptual themes. For instance, parental support was located within ‘macro-social factors’ because participants’ experiences linked family support, in relation to childcare and household responsibilities, to wider societal norms regarding women’s career expectations. Pregnancy and maternity issues at work were coded within ‘meso-organisational factors’ as participants’ experiences were shaped less by pregnancy itself than by organisational responses to maternity, including workload allocation and promotion decisions. Social class was positioned within ‘micro-individual factors’ as it reflected participants’ personal socio-economic backgrounds and its impact in navigating career progression. This stepwise progression from participant quotation to primary code, secondary code, data theme, and conceptual theme ensured analytical transparency. Further examples of this process are provided in Appendix Four.

3.9 Ethical Considerations

Qualitative research seeks to explore human perceptions, experiences and social phenomena through in-depth discussion on the research topic. Unlike quantitative research, which often prioritises generalizability and objectivity, qualitative research emphasises context, depth and subjective interpretation (Bryman and Bell, 2015). Its value lies in the depth and richness of the produced data; however, this closeness can also raise complex ethical issues. Researchers must carefully negotiate issues, such as informed consent, confidentiality and emotional well-being of participants (Saunders et al., 2019).

Informed consent is key to research ethics. Participants were informed about the ethical approval of this research from the college ethics committee of the University of Glasgow. They were briefed about the research aims and objectives. They were also handed out the participant informational sheet, privacy policy and consent form to review and, if they agree, then provide their consent to the research participation. Since all participants were at least university graduates, English forms were not a problem for them to understand and share their consent. Participants were also informed that they have the right to withdraw from the research within the time stipulated in the information sheet, without assigning any reason. This has added a layer of comfort for the participants.

It is of utmost importance to protect sensitive information and participation information. This is particularly relevant to research, which may bring in sensitive information in discussion (Dickson-Swift et al., 2007), such as colourism, social class and workplace harassment. Although participants were informed about confidentiality and anonymity before the interview, participants were reassured during the interview that their identity would be protected, anonymised, and where required, pseudonyms would be used to identify them and their organisations (Ayers et al., 2018). In this regard, trust between researcher and participant is of important consideration. As participants were reached out to through networks or another participant, they had information about my background and the nature of the research. Thus, they were comfortable sharing their experiences with me during the interview. Primary data, i.e., consent forms, audio, transcribed and translated texts, and NVivo files, have all been securely stored in the University OneDrive, and upon completion of the project, they will be securely stored in a password-protected external drive.

Nevertheless, utmost care was taken for the participant's well-being. The research does cover potentially sensitive topics (the effects of race, colourism and class in affecting career progression), but steps have been taken to mitigate this risk. Furthermore, discussing issues like sexual harassment by a female participant to a male interviewer is still taboo (Takhar, 2016). Questions about such sensitive issues have been carefully phrased so that they assess candidates' opinions indirectly (see Appendix One: Interview guide, example: social class and appearance). Rather than asking about participants' direct experience of discrimination, this either asks about the issue in general (e.g. as happening to others) and/or is ascertained indirectly through collecting data on proxies (such as financial circumstances being proxy of social class) where comparisons can be made between groups of participants. Again, participants are being recruited through initial snowballing from personal contacts, reducing any risk associated with feeling 'social pressure' from managers to give certain answers. As I have experience working in the banking sector, I have phrased questions in a way that is sensitive to the national and sectoral context, which also increased my ability to empathise with participants.

3.10 Reliability and Validity in Qualitative Research

Assessing reliability and validity in this research has been approached with careful consideration of the debates in the research methods literature, as different perspectives exist on this process (Bryman and Bell, 2015; Creswell and Creswell, 2017). In quantitative research, reliability is often defined as the consistency of measuring results when procedures are repeated, while validity refers to the strategies employed by the researcher to ensure the accuracy and credibility of the findings. In qualitative research, reliability in qualitative research relates to the degree of consistency in applying the research approach, whether by different researchers or across separate research (Creswell & Creswell, 2017). Consequently, some scholars argue that the concepts of reliability and validity should be interpreted differently in qualitative research compared to quantitative approaches (ibid). Lincoln and Guba (1985) argued that qualitative research quality is more appropriately assessed through the concept of trustworthiness, which comprises four key criteria aligned with quantitative standards: credibility (internal validity), transferability (external validity), dependability (reliability), and confirmability (objectivity). This research has adapted Lincoln and Guba's approach, replacing transferability with theoretical generalisation to align with the critical realist emphasis on theorising underlying mechanisms.

In this research, credibility was addressed to ensure that the findings accurately represent participants' lived experiences and establish confidence in the research from the participants' perspective. Lincoln and Guba (1985) proposed several strategies to enhance credibility, one of which is triangulation. Triangulation refers to the cross-verifying data through various sources (e.g., documents, observations and interviews), methods, or investigators to have a comprehensive understanding of the phenomena (Carter et al., 2014; Patton, 1999). In this research, data source triangulation was employed, i.e., participants from different designations and banks (Denzin, 2017; Patton, 1999). Participants included men and women, current and former banking officials, and individuals occupying senior managerial, managerial and below-managerial positions. Including participants from different hierarchical levels and organisational contexts enabled the research to capture diverse perspectives on organisational practices and career progression within the banking sector. This also allowed comparison of accounts across participants in order to identify whether reported experiences reflected shared organisational patterns or position-specific experiences. During data analysis, interview findings were cross-checked to validate emergent themes and to identify both convergent and divergent patterns across participants' accounts. This process helped ensure that interpretations were grounded in participants' narratives rather than the researcher's assumptions. Furthermore, rigorous steps were followed during transcription and translation to ensure trustworthiness (see section above - 'Transcription and Translation'). By implementing these measures, this research ensured that the findings reflected participants' experiences of organisational practices and career progression in the banking sector, rather than the researcher's assumptions or biases.

Dependability in this research was considered to ensure that the research process is systematic, transparent and replicable under similar conditions (Bryman and Bell, 2015). While quantitative reliability emphasises consistency through repeated measurements, qualitative dependability focuses on the stability and logic of the inquiry process over time (Lincoln and Guba, 1985). It requires researchers to maintain an audit trail of the research activities, including primary data, notes on data analysis and relevant decisions (Shenton, 2004). This also helps external reviewers to understand the research process and its logical coherence (Koch, 2006). In this research, all steps - from data collection, transcription, and coding to data analysis - were followed in a logical and coherent fashion. Moreover, primary data, i.e., consent forms, audio, transcribed and translated texts, and NVivo files,

have been securely stored in the University OneDrive, and upon completion of the project, they will be securely stored in a password-protected external drive. Necessary protocols outlined in the University of Glasgow's data management policy have been followed to ensure data security. Furthermore, as agreed on confidentiality, research data containing participants' information will not be shared with any other researchers or parties. By maintaining this detailed audit trail and adhering to ethical and procedural standards, the research's dependability is reinforced, allowing others to understand and, if necessary, replicate the research approach.

In this research, confirmability was addressed to demonstrate that the findings regarding gendered career progression in the Bangladeshi banking sector derive from the data itself rather than the researcher's subjective interpretation (Bryman & Bell, 2015; Lincoln & Guba, 1985). Confirmability requires that the researcher's reflections are transparent, allowing readers to judge the influence of personal perspective on the findings (Finlay, 2002). As a researcher, I have explicitly mentioned my background in the Bangladeshi banking industry, but during the interview process, I have requested participants to explain their experiences in their own interpretations to avoid my own interpretations from interfering with the research output (Rolfe, 2006). I have also shared sample transcripts and coding with my supervisors for them to review my coding as well, so that the data interpretation and analysis process is logical, coherent and transparent. These steps provided transparency in the analytic process and allowed readers to assess the extent to which the research findings were shaped by participants' experiences of organisational practices and gendered career progression rather than researcher bias.

Theoretical generalisability in this research was considered to determine the extent to which findings of research contribute to the theory development, which can be applied beyond the research context (Sayer, 1992; Safari et al., 2023). Critical realists focus on generating theoretical insights about underlying mechanisms that may have potential relevance across different contexts. Maxwell (2017) argued that it is more about explanatory depth, rather than representativeness or breadth. Unlike transferability, which focuses on whether findings can be applied to other specific contexts through "thick description" (Lincoln and Guba, 1985), theory generalisability intends to identify causal tendencies that may operate across diverse settings, albeit in contextually contingent ways (Easton, 2010). In this research, purposive and snowball sampling were used to select participants from different types of banks, work statuses (current or former employees),

and designations, ensuring diverse perspectives and facilitating the capture of varied experiences to build explanatory interpretations of gendered career progression. The findings of this research aim to move beyond descriptive accounts by offering theoretically generalisable explanations of the mechanisms shaping women's career trajectories. More specifically, the research theorises how macro-national conditions (such as limited state and family support), meso-organisational practices (including long working hours, networking norms, microaggressions, and performance appraisal processes), and micro-individual factors (such as perceived family affluence or appearance-based evaluations) interact through stereotypes, role congruity, and ideal-worker expectations to shape women's progression in Bangladeshi banking (See Figure 8.1). By identifying how these multi-level mechanisms combine to produce patterned outcomes, the explanations extend beyond the particular cases investigated.

Chapter summary

This chapter shared an in-depth discussion on the research approach and research design framework of this research. This research acknowledges relativist ontology and interpretivist epistemology as the philosophical orientation of the research. As an axiological position, this research has adopted a value-laden approach, which is also known as conscious partiality. With respect to approaches to theory development, this research adopts abductive reasoning, in line with relevant ontological, epistemological and axiological positions. Accordingly, this research explained methods of data collection and techniques to analyse data. This chapter then discussed the ethical considerations undertaken during this research. Finally, reliability and validity were discussed to demonstrate the trustworthiness of this research.

Chapter 4: Findings - Research Question 1

How do macro-level social and familial factors influence stereotype and role congruity regarding women's career progression in the wider Bangladeshi society?

Chapter overview

This chapter presents the findings relevant to the first research question discussed in the literature review. Thus, it outlines the social and familial factors impacting women's career progression in the Bangladeshi banking sector. It explains how child-rearing responsibilities and family support can influence women's career aspirations. This chapter then ends with a chapter summary, summarising key findings addressed in this chapter. Themes have been organised in terms of the order of importance to the participants. Participants will be denoted using a serial number and their gender ('M' for male or 'F' for female). For example, a female participant bearing a participant serial of 32 will be denoted as 32F at the end of the quotation.

4.1 Childcare

The intersection of child-rearing and career progression for women is a multifaceted issue that has been the subject of extensive debate and research (McIntosh et al., 2012; Torres et al., 2024). The impact of childcare on women's careers is profound and complex, influenced by a variety of factors. According to the findings, all women reported that mothers are expected to act as primary carers for their children, and they have to conform to such social expectations without any other alternatives. Furthermore, when countered, their families expect these roles to be naturally driven and socially expected. One of the participants, 32F, who has senior management level experience at multiple foreign banks, discussed her childcare responsibilities:

“Now I also do my son's school duty (drop off)..... I cannot go and pick him up because I do not get time (due to workload) from the bank. Although there is a provision in the bank to do so, I cannot manage my time. No

matter if I am sick or unwell, I have to get up early in the morning, get my son ready for school, feed him breakfast and drop him off at school. My son is also comfortable with me. Sometimes, my father-in-law or any other member of the family takes him and picks him up. But my husband never drops him but picks him up sometimes.” – 32F

This participant explained how childcare responsibilities were socially assigned and primarily fell on women, even within extended family households. Similar to what other women participants reported, her husband helped her with childcare activities to some extent, but not to the level she expected. One positive point to note is that this foreign bank has a time-off culture that allows parents to pick up their children from school. This workload issue as raised by the participant will be discussed later in the next chapter.

Childcare can also have psychological and emotional impacts on women’s career progression. The stress of managing work and family responsibilities may lead women to revise their career-related decisions, potentially causing them to scale back their ambitions or exit the workforce entirely. Participant 4F, mother of a newborn and an HR staff member at a local bank shared her view in this regard.

“Now, I have a baby, who is 6 months old. Now I will not do this work again (after resuming work from maternity leave). I have not taken any leave in the last 3 years. But now I have asked for 45 days extra leave, besides my maternity leave. It is because now I have the responsibility to prepare another human being (childcare). When these responsibilities fall on the shoulders of a woman, she cannot give more time to the office, despite her willingness.” – 4F

This participant reflected on how a woman’s role may change after childbirth due to ingrained social expectations around childcare. Even when willing, the practical demands of childcare reduce capacity for extra work, highlighting how childcare duties disproportionately constrain women’s workplace commitment.

Childcare has a significant economic impact on women’s careers, influencing income levels, career progression, and long-term financial stability. None of the participants have mentioned that they had availed of institutionalised childcare facilities. Thus, Women who

take time off work or reduce their hours to care for children often experience a decrease in lifetime earnings, retirement savings, and social security benefits. This can exacerbate further when participants do not avail institutionalised childcare facilities, like what all of the participants mentioned. Such economic setback can affect not only the individual woman but also her family and the broader economy. A few participants shared how financial stress interacted with childcare responsibilities. Participant 16F, who is a deputy manager in the back office of a local bank, narrated her experience.

“One thing I can say that people forget is that not everyone’s children are 100% okay (differently abled by birth). I have seen a female colleague had to work because she could not run the family only with husband’s income. Again, her child was not suitable for day care because of health issues. There is no separate day care for such children. She does not have support from her in-laws.”- 16F

This participant highlighted how the absence of suitable childcare and support systems can place a dual burden on women, making it difficult to balance caregiving responsibilities with professional commitments.

This section has explained how women are socially expected to undertake childcare responsibilities, besides their regular office duties. This becomes a key concern as being a primary caregiver for children, women have to give significant time and effort, besides their intensive workplace commitment. While women in foreign banks reported to have some sort of time off/flexible working options, participants from local banks described no such provisions. Family support regarding childcare, among other responsibilities, will be discussed in the next section.

4.2 Family support

Family can influence a woman’s life, although this influence may vary depending on social, cultural, and economic conditions. Family was identified as one of the key social factors that impact women’s career progression to senior managerial positions, a view largely shared by participants. This section explains the different facets of family support and how these influence women’s career progression.

4.2.1 Parents' support

In Bangladesh, cultural norms suggest that women will move from their own parents' home to their in-laws' home when they are married. This research also found there is an emerging trend with a few women starting their own nuclear families with their husbands as both move out from their parents' home right after or soon after marriage. However, as the majority of the women in this research reported living in their in-laws' home, this context is considered when explaining women's experience and support while discussing the research findings.

Despite living with their in-laws, most of the women reported receiving limited support from them in managing household responsibilities. One of the former female managers at a local bank, 17F, explained her home responsibilities for a typical day, in addition to the childcare responsibilities.

“Before going out of the home, I will always think of what would be cooked at home today, ... what groceries are in stock (at home), and what each member of my family eats. Moreover, I have to manage everyone's (daily) schedules. It is every day's responsibility.... In Bangladesh, such overall home management is done mostly by women [the youngest women in the family]. After managing the home, they can go out for work... The more perfectly she can tick boxes, the better she can focus on her career.” -17F

This participant's experience illustrated how limited family support intensifies women's struggle to balance household duties and workplace responsibilities.

A few of the participants mentioned how parents-in-law's support back at home alleviated their stress. One of the female senior managers from a foreign bank, 27F, shared her experience:

“I do not have in-laws with me. We shifted our home this year. We could not find one big flat; hence, we rented two separate flats in two different buildings. If I come late, then my husband and son will eat at my in-laws' house. So, my son is picked up by his grandparents after school and stays there until we come back home. Listen, in this industry, whoever has kids and

is working definitely has a support system, and they will obviously stay where the support system lives. My in-laws – I stay wherever they stay, because my son stays with them mostly. I provide my son's food. When I do not get time to prepare food, his grandparents manage it.” 27F

This participant narrated how essential parental support was support was crucial for managing family responsibilities alongside her work, emphasising the role of extended family in facilitating women to balance domestic and work requirements.

A few of the married women reported having shifted to their parents' home after marriage, for different reasons. A woman who is married but lives with her or shifts to her own parents typically has less complexity and stress regarding family responsibility and childcare. One front office based female manager of a local bank, 36F, who has experience of working in multiple local banks, explained this.

“I live a very comfortable life because my mother is with me. I wake up early in the morning, I iron my clothes, my nephew's clothes, I get fresh, I get my nephew and myself ready. I pack my lunch bag the day before and go to the office. I love to cook, so I prepare something for dinner after I return from the office. I do not have to do it [as they have family to help with it]. Then we eat together, and then I spend time with my mother and nephew. I help him (nephew) with his studies. I have lived a very comfortable life till now. Before, when I was with my in-laws, it was a different scenario (more household work). So, staying there, I had to get up in the morning and make breakfast (for all) I do not think I represent even 5 per cent of the general female employees... they work more than I do. ” – 36F

The participant's experience demonstrated how parental support can play a key role in enabling women to manage household and professional responsibilities simultaneously. However, she also highlighted her situation uncommon as she stays with her own family despite being married.

Participant 4F, mother of a newborn and an HR staff member at a local bank, narrated her experience of shifting to their parents' home for better childcare facilities:

“Many of our colleagues are living in a nuclear family. So, in my house, we have my baby, my husband and myself. Where shall I keep him when I am at the office? He has to be of minimum age before bringing him to daycare. Six months of age is nothing. So, what am I doing? I have moved to my mother’s place [in-laws are not in same city] and am getting my baby accustomed to my mother.” 4F

Another participant, 29F, a divorced mother with experience in multiple local banks' back office, also stressed parents' support on childcare:

“I have been divorced since 2019. So, my mother takes care of my child during the day. I drop him off at school, and my mother picks him up and takes care of him for the rest of the day until I return. If my mother were not there, I would not have been able to do my job because the day-care won’t keep my child after 6 pm. In future, we may have to work beyond 6 pm. Then, I won’t be able to work if I have to keep my baby in day care.” 29F

Participants focused on how childcare support from family eased their stress and anxiety, particularly in a context where institutional daycare options are limited. One participant explained her reliance on her mother’s support after maternity leave due to the absence of her parents-in-law and because the baby was still a toddler. Similarly, another participant, a divorced mother, highlighted how her mother’s caregiving enabled her to continue working, as daycare services could not accommodate extended working hours. In both cases, parental support reduced childcare-related stress and assisted participants to continue pursuing their professional aspirations.

Similar to what is implied in the previous quote (working after 6 pm), all of the participants highlighted the issue of long working hours, which will be discussed in the next chapter (section 5.2: Working hours).

The findings of this section suggested that women who wanted to advance their careers in banking would require supporting family members, especially senior members of the family, such as parents and parents-in-law. Although women received support from their parents, most did not receive adequate support from their parents-in-law. Thus, while the extent of support varied depending on women’s marital status and subsequent living

arrangements in a joint or nuclear family, it remained an important factor for women to consider in ensuring dedication at work and progress in their careers.

4.2.2 Husband's support

A partner's constant support, both emotionally and in household work-sharing, is of immense importance in the career progression of a person. This is multiplied by a few folds in a patriarchal traditional society like Bangladesh, where women's career is impacted by a multitude of socio-cultural factors and expectations, and the success of women's career in such economies largely depends on the support they receive from their husband.

It is expected in Bangladesh that a woman, after marriage, will shift from her parents' home and start living with her husband or parents-in-law. In this research, all women participants agreed on the importance of a husband in their personal and professional lives. One former female manager at a local bank, 17F, explained how one of her colleagues was supported emotionally by the latter's husband during pregnancy.

“When she was pregnant, she worked full time. We do not have any fixed office hours in our team. We provide the service as and when required. She worked at the office till 9 pm when she was pregnant. Her husband is a banker. He understood that she had to work in this role. So, she got full [emotional] support from her husband.” 17F

Similar to above, participant 7F, who is also at a client-facing management position at a local bank, echoed the same.

“I think a good partner (spouse) is more important than the organisation. How your partner is evaluating you. Whether he is cooperating with you or not, I find this quite important...now if your husband or family is not supportive, you cannot do social mingling or have outstanding performance.... The more you want to rise, the more you have to perform, because our place is limited in the senior posts” -7F

Both participants discussed the importance of a husband's support in helping women manage demanding work responsibilities. Banking jobs often require extensive work commitments, with little adjustment to workload during pregnancy, as noted by other participants. In the patriarchal context of Bangladesh, such support was described as a morale boost that encouraged women to continue their careers. One participant described receiving emotional support from her banker husband while working full-time during pregnancy, and another emphasised that a supportive husband plays a crucial role in women's ability to perform at work. These narratives illustrate how a husband's support helps women manage their workload, maintain work–life balance, and pursue career progression aspirations. Issues regarding family support were discussed in the previous section (Section 4.1: Childcare), and concerns regarding working hours are addressed in the next chapter (Section 5.2: Working Hours).

While many of the women reported to have faced microaggressions at work (see 5.4: Interpersonal microaggressions at work), only a few clarified that they received emotional support from their husband to cope with the situation. One female manager, 24F, who worked in multiple local banks in both front office and back office, shared the following:

“I have been in a situation where my manager caused distress to the extent a person can verbally harass another person. Like, “let's hang out, let's go to a restaurant for coffee...”. I could understand it was not a normal meaning.... One day, I went to his office for work.. he started saying, “I like you to much, I want to gossip with you lets hang out on weekend.....if you think Dhaka is not safe, we can get to Cox's Bazar (distant beach city in Bangladesh)”. Now you can understand what he wanted. I told this to my husband, and he said, “... He is very powerful. Do not say anything to him. You see what he tries to do. You say no to him or deny him. You finish your work and come back home”. I followed what my husband suggested.....Later on, he started sending rubbish messages on WhatsApp.... Sometimes my husband used to see such texts on my phone and reply on my behalf. On my birthday, I went to his office, and he gifted me a diamond nose pin. He asked me to keep it.... It was with me for 4-5 days. Then I discussed with my husband and returned it to him...” - 24F

The participants' experience showed how husband's support can help women cope with workplace sexual harassment issues in such male dominated work environment. It also illustrated how unwanted advances from a senior manager created an uncomfortable situation within a hierarchical workplace relationship. Having an extramarital relationship and, at times, extramarital sex, remain taboo in Bangladesh, albeit not uncommon in society. Hence, although the participant did not explicitly mention that it was unwanted sexual advances at that point of discussion, she later clarified it to the researcher at the end of the interview.

With regard to household responsibilities sharing, all of the female participants agreed that their husbands hardly share household responsibilities, except for a few who attend to child-related duties to a minimum extent (also see section 4.1 Childcare). Participant 16F, who is a deputy manager at back office, expressed her thoughts

“My husband works for a bank. But if my husband comes home after me, he will expect that everything is ready for him. When I am sick, no one is there at home to take care of me. But if my husband or any other family member is sick, they expect me to take leave and take care of them. On such a day, I have to maintain my child's pick up and drop off from school, get a health update from my sick husband and do my work at the office. But in case of a similar situation for my husband, he calls once a day and then dives into his work. He does not need to think about what's going on at home.” – 16F

Similarly, all of the male participants agreed that family responsibilities impact women's career progression. Participant 6M, who had experience in working multiple local banks and was a deputy manager at back office, echoed:

“I will say about our cultural impact on women's career... in a negative way ...there is a predetermined notion that women will do all of the household work...society expects, working women should be more empowered, they should be working, . But the problem is, we are saying just for the sake of saying... what the possibility is of doing both at the same time? You are working.... at the same time, you are taking care of your children at home. You are doing household activities– 6M

The above-mentioned participants' experiences described that how unequal sharing of household responsibilities by husbands increases women's overall workload and affects their ability to manage work and household commitments simultaneously. However, the male participant's statement is quite thought-provoking as the tone of equal women's employment was made in a casual manner. None of the male participants reported making a significant or visible contribution at home to ease their wives' household workload, including childcare.

In Bangladeshi societies, men are expected to be the primary breadwinners of the family, and they expect to prioritise their career over family responsibilities. Hence, they expect their wife to take care of the household activities and as discussed in the previous section, 4.1: childcare.

In this research, there was a couple who were both bankers, and both were interviewed. It might have been expected that a banker husband would be more supportive than a non-banker husband, given their awareness of industry demands and the role requirements for women, and their potential to assist with work management, work-life balance, and career progression. However, this was not the case: like non-banker husbands, banker husbands also did not mention their responsibilities as husbands in supporting their wives in managing family responsibilities. Participant 1M, a front office based local bank manager with previous experience in foreign bank, has reflected:

“It's easier for that woman [working women with family support] to flourish rather than for a woman who needs to balance between work and home because then she cannot really concentrate 100% on work at office and 100% work at home because at the back of the mind she would always be in a dilemma, she'll always be thinking when to go back then she has to do this and that etc.” – 1M

This quote explained stereotypical patriarchal attitudes that banker husbands hold towards banker wives, which is no different from the patriarchal beliefs prevailing in society.

This section showed that the extent to which women receive emotional support is of immense importance in a woman's career progression, particularly in a male-dominated, patriarchal society. Almost all women reported receiving emotional support from their

husbands. However, their husbands did not extend adequate support in sharing household responsibilities. This imbalance caused immense pressure on women as they attempted to manage work and home responsibilities simultaneously.

4.3 Reasons for leaving the banking industry

In the previous section, we discussed several major social and familial factors which are impacting women's career progression in the banking sector. During the interview, some of the participants explained how and the extent to which several social factors impacted women's career progression in banking. This section will explain some minor findings regarding women's shift of career from the banking sector.

4.3.1 Religious factors

There were three instances where women from senior positions left their jobs due to religious issues, i.e., bank interest and its relationship in Islam. One former female senior manager of a foreign bank, 35F, who left banking job due to religious reasons, shared her views on this.

“So, X BANK (foreign bank) was having a restructuring, actually. Due to the restructuring, senior positions were being cut. So, then I got the opportunity, if I want to leave and take the severance package...In the H Bank, I became the deputy CAMLCO (Chief anti money laundering compliance officer). ...At the same time, I got an opportunity from Z Bank (foreign bank), but that (H Bank) was the highest position I got, so I moved over there.....Within three months of joining H Bank, I moved out of the banking industry and joined a Telco (telecom company). I actually switched during my probation period and before my confirmation. I applied to other industries but got this job (Telco). So, I moved here. The reason for my industry change is entirely religious, the issue of interest.” – 35F

In another instance, one participant, 5F, who was a former female senior manager of a local bank, was offered a transfer to Islamic banking, which she denied.

“I have left the banking totally on personal reasons religious reasons. It has no relation to the banking environment.... I will not be involved in haram income (income which is not permissible in Islam, here referred as interest-based financial practices) ... I was even offered to get transfer to the Islamic banking unit of the bank, which I denied. It's all the same”-5F.

The participants described how religious considerations regarding interest-based transactions influenced their career decisions and led them to leave the banking sector. In Islam, interest-based finance is prohibited as it guarantees profit without shared risk or productive contribution, violating principles of equity (Zaman, 2009). One participant left the sector shortly after joining a new bank because her Islamic religious convictions made participation in interest-based financial practices unacceptable. Similarly, another participant declined a transfer to the Islamic banking unit of the same bank and left the sector, perceiving a fundamental ethical conflict in being involved with a bank offering both conventional and Islamic banking. She explained that a single bank cannot manage these two fundamentally opposite business models without creating moral tensions: Islamic banking strictly prohibits interest, while conventional banking relies on it. Being part of both was seen as conflicting with her religious principles, making it impossible to reconcile personal beliefs with professional responsibilities. These examples indicated that career decisions could be guided more by moral and religious beliefs than by organisational opportunities.

This section shared minor findings on how a few women have left the industry due to following the Islamic principle. This has been shared herewith as Bangladesh is a Muslim majority country, and this finding shows how religious values can guide career decisions, albeit to a smaller scale. Although participants knew that interest was forbidden in Islam, this could have occurred due to their change in religious ideology.

4.3.2 Moving abroad

In the era of globalisation, there has been an increasing number of people moving across different countries for access to a better life. During the interviews, four participants identified this as a key reason for exiting the banking sector altogether and migrate abroad, often with their families, rather than relocating as expatriate managers within the same profession. Women were all serving at different levels when they decided to move abroad

permanently. Many of the participants explained different reasons for such a decision. One of the participants, 34F, a former back office senior manager at a foreign bank, who left the industry for higher education abroad, bank, mentioned she saw the prospect of being in a leadership role to get a foreign degree.

“I was in the women's group of leadership training created by the CEO. Plus, I was in the succession list of my manager, the senior vice president, next role. I was expecting to get a promotion in a year. I left my job [and industry] just because I wanted to get a foreign postgraduate degree, which will help my future growth to a senior managerial position.” -34F

The participant highlighted how pursuing higher education abroad can be a strategic step for leadership development.

Another female participant 16F, who is a deputy manager at back office of a local bank, expressed that she has submitted her US immigration application for family migration. However, this raised issues at the office when her manager got to know about it.

“I am also told that I will be moving abroad soon. Hence, this promotion is not at all a need for me. My USA family immigration petition (accompanying my husband) was filed a long time ago. Still, every now and then, I have to listen to this from my managers.” – 16F

This participant's experience illustrated that women's career progression can be impacted by managerial assumptions about their intention to migrate to a different country, without consideration of their actual performance.

In all of the cases mentioned in the research, all women moved abroad, were accompanied by their husbands and, in applicable cases, children. But there were no instances of moving abroad alone. Thus, it shows the husband's decision to move abroad also plays a key role for women to decide on their own migration to a different country.

Chapter summary

This chapter has explained the findings with regard to the first research question, i.e., social and familial factors impacting women's career progression. It was found that childcare, family and husband's support played a decisive role in shaping women's careers. Women were found to be engaging with considerable efforts to manage their household and childcare commitments, with a lack of adequate support from their parents-in-law and husbands.

Chapter 5: Findings - Research Question 2

How do meso-organisational level factors impact women's workplace experience and career progression?

Chapter overview

This chapter examines the impact of organisational factors on women's career progression to senior managerial positions. It explores different organisational cultures and practices related to workplace policies that directly or indirectly affect women's progression to senior management roles in the Bangladeshi banking industry. As mentioned in the previous chapter, themes have been organised in terms of the order of importance to the participants. Participants will be denoted using a serial number and their gender ('M' for male or 'F' for female). For example, a male participant bearing a participant serial of 11 will be denoted as 11M at the end of the quotation.

5.1 Pregnancy

This section explores the influence of pregnancy on women's career progression in the Bangladeshi banking sector. It investigates both female and male participants' perspectives on maternity leave, pregnancy-related work adjustment and how it affects career advancement opportunities, particularly in terms of women's progress to senior management roles. The findings indicate that while maternity leave is a statutory entitlement, its utilisation often leads to unintended consequences for career progression, driven by a combination of organisational structures, cultural perceptions, and gendered expectations in the banking industry. These barriers highlight the significant challenges that women encounter in maintaining career continuity and securing leadership roles after returning from maternity leave.

In Bangladesh, women are entitled to receive six months' full pay maternity leave, up to two maternity leaves across their career, and all of the women participants confirmed that everyone get that. But all of the female participants informed that their careers (who are mothers), or those of their colleagues, were impacted by maternity-related issues. Male

participants also acknowledged that maternity leave could cause interruptions in women's careers; however, their perspectives differ significantly from those of women.

During the pregnancy period, most women faced a wide variety of maternity issues in the workplace, including workplace support. During pregnancy and after joining from the maternity women, there were concerns raised about management support towards women. One of them, 22F, a manager at a local bank front office with multiple local bank experience, shared:

“.... when I was pregnant, I used to feel cold in the office, I used to shiver. The air conditioner air used to hit directly on my back. So, I used to shut the air conditioner off. Seeing this divisional head, Z bhai used to shout, not to me but to the lady sitting beside me. He kept saying, ‘Hey! Who has turned the AC off? If I see that someone is turning the AC off again, they will be out of here. This AC will not be shut off.’ He knew that I was pregnant, having difficulties. My manager did not change my seat or turn off the AC. I reached out to HR describing my problem and take care of that. They replied, ‘Please bear for some time. Everything is automatic and centrally controlled in the new head office’”- 22F

Women working in a foreign bank had a similar experience of poor support from the manager during their pregnancy. One of them, 32F, who has senior management level experience at multiple foreign banks, expressed in the following way.

“When I was on maternity leave (first time, the baby died at 22 weeks and second time – we got our son), I was in a high-risk pregnancy, ...I cannot sit all the time.....But I had to hear ‘She is always on maternity leave, how shall we grow her [career development] ?’”-32F

The participants' experiences, from both local and foreign banks, above showed similar patterns of managerial negligence regarding pregnancy related adjustment, despite occurring in different organisational contexts. One participant from a local bank reported inadequate workplace adjustments and HR's failure to address her complaint, highlighting a poor grievance management system. Another participant from a foreign bank similarly highlighted a lack of managerial empathy towards pregnancy and maternity leave. In both

cases, pregnancy and maternity were treated as inconveniences rather than legitimate wellbeing requirement.

In such male-dominated work, managers consider maternity leave as an organisational inconvenience, which is not unsurprising. Most of the male managers had similar views in this regard. Participant 11M, a former senior manager with working experience in both local and foreign bank, shared a similar thought:

“... maternity leave itself is a support....” – 11M

A male manager from a local bank back office, 25M, was explaining how maternity leave impacts his team's workload management at work.

“What happens is that you have to give a 6 months' maternity leave to women. During that time, we do not get a replacement. For the rest of the members, it is very challenging. Among 27 team members, three members are now on maternity leave. This equates to at least a 1-hour additional workload increase for the rest of the team members.” – 25M

Both quotes mentioned above shows male managers' perceptions of maternity leave, while revealing underlying stereotypes and biases in this regard. Maternity leave was often considered as an extra support that disrupts team productivity, portraying a disregard for women's legal rights. Most other male participants similarly framed maternity leave as an indirect burden that management is required to absorb.

Although maternity leave is legally approved and strictly enforced by the Bangladesh Bank (the central bank of Bangladesh), there were concerns about women on how pregnancy and maternity leave are perceived across the organisation or in a wider context, the society. Such a male-centric attitude acts as a barrier to women's pregnancy and post-pregnancy workplace adjustment in both local and foreign banks.

Moreover, after returning from maternity leave, most of the women also faced a variety of issues with workload adjustment, management support, etc. Participant 34F, a former back office senior manager at a foreign bank, who left the job for higher education abroad, shared examples of how the return and resumption of work were not smooth.

“One of the female colleagues, during her second maternity leave, she fell behind in her career. Before going on maternity leave, she used to approve the transactions. After coming back from maternity If someone made a mistake, she would still give approval. My manager knew that she [who went on maternity leave] had a performance issue. She couldn't concentrate at work because of her family and home-related issues. She used to check the well-being of her child every now and then. Her in-laws used to create problems and tell her,” We are taking care of your child at home. How long shall we keep him? Come home soon.” Considering all of this, she was given a transaction creation position [downgraded role].” - 34F

Participant 9F, a female manager from local bank back office, also narrated similar stories where new mothers were facing trouble with post-maternity work.

“So, after the first or second baby was born, she worked for a while, but then she left the job. The time she served after maternity leave was very unstable. She could not concentrate at work.... Whether she will be thinking about home or work, or her child...Here workload is very high. She was very disturbed then. She could not finish work and return home on time. Even whatever she completed was full of mistakes. If she were to be considered for the next level, management would have thought again.... these (job) are not her priorities” -9F

Both participants discussed how women are expected to resume work at previous levels immediately after maternity leave, despite additional childcare responsibilities, and organisations provide limited support during this transition. This resulted in performance issues, often impacting their work allocation and career progression.

Working mothers also faced challenges linked to flexible working arrangements. Many described the daily pressure of preparing their child, getting themselves ready, managing traffic, and reaching the office on time. However, flexibility in attendance for these mothers was not well accepted in the local banks, as reported by most female participants. One participant, Participant 4F, mother of a newborn and an HR staff member at a local bank, shared her view in this regard.

“... other contemporary managers in my bank with babies aged up to 3-4 years, these mothers will obviously be late at the office. So, if she is working in a customer-facing role, such as a branch, her excuse of late attendance will not be acceptable, as she is serving customers late. Then it becomes impossible for women to manage. Then many females say, ‘What can I do now? I cannot take it [career] further.’ They struggle with themselves. They become stressed. This impacts their performance” – 4F

This participant’s experience demonstrated that absence of flexible working arrangements in many banks made it difficult for working mothers to balance childcare and job responsibilities, sometimes leading them to shift roles or leave their jobs.

However, in contrast to local banks, women working in foreign banks reported having access to flexible working systems. As noted earlier by Participant 32F, a senior manager at a foreign bank, her organisation allowed flexibility for school pick-up and drop-off. This support helped her manage her child’s daily routine alongside her work responsibilities.

Nevertheless, it is important to mention that childcare responsibilities can have impact on women’s career progression to senior managerial positions. Since performance at work and proper childcare as a primary caregiver both require tremendous effort, women often cannot perform these two equally. As they have their spouse usually worked as the primary breadwinner, working mothers sometimes set aside their career aspirations and prioritised childcare. One front office based female manager of a local bank, 36F, who has experience of working in multiple local banks, narrated her experience:

“Many women will be willingly saying that “I would like to spend my time raising my child rather than developing my career or nurturing my career”. . Early retirement is more common for women. That’s why the upper level [management] is less. I have seen women leaving the bank mid-level once they become mothers.. Many people, even if they used to work before in a bank, after the baby was born, left their jobs... Many men feel proud to say that “Yes, my wife used to work here, but after having a baby, she left it.” -36F

This quote indicated that motherhood often became a turning point in women's careers, often prompting women to leave banking roles at mid-career, even when they had the capability to progress further. This participant's narrative also reflected how decisions to leave employment were sometimes socially accepted or even endorsed within families, reinforcing the socially ingrained idea that childcare should be prioritised over women's career progression.

This section discussed how pregnant women and working mothers experienced stereotypes and congruity at work, through organisational policies and practices such as a lack of workplace adjustment and managerial support, stereotyped attitudes regarding maternity leave and post-maternity work performance.

5.2 Working hours

Women's career progression in the Bangladeshi banking industry is also impacted by working hours. In fast-paced industries like finance and banking, it is usually a demanding job worldwide. Such work requires employees to contribute to work with the workload and additional allocation of projects, as outlined before. This research found that banking in Bangladesh is a demanding job which often required working irregular and long hours. For women working in banking, such work pressure is exacerbated by the cultural and social expectations, which impact their workplace contribution. Furthermore, male colleagues and supervisors were found to be less considerate of women's working hours and their impact on women's personal, social and professional life - a significant barrier to women's career progression to senior managerial roles. This section explores the complexities women in the Bangladeshi banking sector face surrounding working hours in relation to women's career progression, with a focus on how these factors affect their trajectory towards senior management positions.

Most of the female participants explained working hours as one of their concerns, which is impacting their career progression. One female officer from a local bank, 13F, mentioned how long hours were a norm at her bank.

“Now, if we want to reach that (senior management) level, ... It is expected that you will be involved in different work, projects and activities, you will work extra hours and stay as long as your boss stays. Other managers also

stay as long as the divisional head stays.... If the manager or senior manager is absent at that time, it will be a problem.” – 13F

Similar sentiments were shared by participant 16F, who is a deputy manager at the back office of a local bank.

“After I returned from maternity leave, I started for the office at 7 am, so that I can come well before office hours and leave right at 6 pm. But my managers did not like it. They complained about it to my department head, and he called me once after 6 pm, told me what things I had left unfinished. My husband was with me in the car. I was so embarrassed that I could not reply. These are so stressful and depressing.” – 16F

Similar to local banks, long working hours are also a matter of concern in the foreign bank. Women who are working or have worked in a foreign bank experienced long working hours at some point in their careers. Participant 34F, a former back office senior manager at a foreign bank, who left the job for higher education abroad, mentioned:

“.....During the first two years of my tenure in X Bank, when I was in operations, I had to work until 3-4 am in the morning because 2 of my team members had resigned. For almost 5-6 months, I left the office at around 3:30 am in the morning. I had a personal car, I had to pay for the driver's lunch, dinner, snacks, etc.... = but the bank did not pay me back. = my driver was mugged in the middle of the night after dropping me at home and leaving the car in the garage. When I was in the car, returning home in the middle of the night, roadside people used to curiously stare at me. = I was thinking The management is telling me to work for a few days, and then it will be fine when the staff comes. But the problems I am facing, who will save me from the outside world? The next day you have to go to work at 10 am..... Can all women handle this situation?” -34F

All of the female participants across both local and foreign banks highlighted the normalisation of excessively long working hours within the banking sector. Both participants from local banks described how extended working hours were expected to reach senior management positions; with managers monitoring employees' presence

beyond standard office times and discouraging early departures, even after maternity leave. Another participant shared extreme case in a foreign bank, working after midnight without organisational support for transport, expenses, or safe travel back home. Thus, participants' experiences showed that the expectation of long working hours were deeply ingrained in the Bangladeshi banking sector, creating structural barriers that disproportionately challenged women's career advancement.

Echoing what the female employees mentioned above, all of the male participants from local banks agreed that long working hours is a concern for their banks. One male deputy manager from local bank, 6M, with multiple local banks' work experience, expressed the following:

“In our Bangladeshi culture, working hours are 8 hours. But it never stays 8 hours. It rather becomes 10-12 hours. And on top of that, we have a transport problem [traffic jam]. So, you are out of your house for 12-14 hours a day. So, back in her mind, she needs to think about her family and household work. But I never see males doing that”.– 6M

Similarly, all of the male participants in the foreign banks agreed that long hour is a concern in their banks, albeit it varied department to department. One male senior manager 18M, with multiple foreign banks' experience, narrated his experience:

“Banks are actually 10 am-6 pm official hours, but it's almost never 10-6. Specifically, customer-facing departments always have to work longer. Few departments, like the back-office departments, like you know, HR, marketing, they have it easier. But there are corporate banking, there are retail banking, and treasury also. They have extremely long hours, usually 12 hours a day. Then it actually gets stressful, and the women colleagues tend to shift to departments or teams which are a bit easier.”- 18M

The participant, indifferent to women's difficulties with long working hours, explained how these hours force women to move to less demanding departments, thereby affecting their career progression. However, other women from foreign banks' back offices (e.g., 34F, as mentioned above) disagreed with his claim that they have shorter working hours than the front office.

There were a few women who, although they had raised working hours as one of their concerns, seemed to have accepted long working hours to some extent for their career progression. One of the female senior managers from a foreign bank, 27F, explained on that,

“Sometimes I speak up and say I want to do this, and then sometimes the higher authorities tell me to do it. Both ways-it is expected that you will come up with your own projects and do them because you are basically judged on what you do extra, rather than what you do on a regular basis., For that extra work, you need to stay and work for extra hours.” – 27F

This participant highlighted how organisational expectations link long working hours to performance, with employees feeling compelled to stay late to complete additional tasks, as recognition and evaluations prioritise extra contributions over routine work.

One former female senior manager of a foreign bank, 35F, who left her banking job due to religious reasons, noted that working hours were even worse during COVID and in the month of Ramadan (Month of dawn to dusk fasting for Muslims).

“During Ramadan, I was working till Sehri [just before dawn-final food time before fasting]. Then I go to bed and again wake up early as our office starts early in Ramadan. During the work, whenever I get the opportunity, I prepare Iftar [food to break the fast at dusk]. Sometimes, I had to cook during the break of the meeting. After finishing cooking, I again sat with my work. I could do that as I was working from home... at times it feels tiring, but it's okay. I think we women could manage the stuff to do all together.” – 35F

This participant narrated that cultural and gendered expectations place the burden on women to manage both work and household responsibilities, normalising long hours, which were further exacerbated further during working from home on Covid-19.

Based on the experiences shared above, women in both local and foreign banks experienced long working hours, with less support from management to reduce them.

Furthermore, their male colleagues working there also acknowledged the presence of long working hours. However, household responsibilities made the impact of extended working hours more severe for women employees.

5.3 Networking

This findings section examines the influence of workplace networking on women's career progression to senior management positions within the banking sector. The findings reveal how networking is impacted by structural, cultural, and individual factors and explore how networking either facilitates or impedes women's career advancement.

Most of the participants explained how networking impacted their banking careers in Bangladesh. Such networking impacted several aspects: work allocation, relationship with the management, and promotion decisions.

Participant 23M, a former HR manager at a local bank, who switched to different industry for better career opportunities, shared benefits of networking:

“Networking and politics have immense importance in career progression to senior roles. It is very strongly dependent on how you are with the decision makers on a personal level...like ... I know one colleague. If he could hear about the inconvenience, he would go out of his league to go and help that person [boss]. He even did grocery shopping for one of his bosses and sent it to his home, sent his personal car to drop boss's daughter at school, due to the latter's car broke down.... also using his network in the hospital to manage an additional 30% discount on charges. Those have a very high impact on promotion.” – 23M

The participant, speaking from his former position in HR, discussed how networking and organisational politics extend beyond formal work, with employees often going to great extents to assist senior management personally, and how such actions can significantly influence promotion prospects.

One way of informal networking is after-office networking events which happen after working hours. Most of the female participants shared their concerns that they could not

participate in such office events. Participant 9F, a female manager from local bank back office, reflected on this.

“We have some after-office events, such as dinner. Sometimes female colleagues may not be able to attend that ...due to several reasons such as children’s next day exam preparation, dealing with guests, or other family issues. But in the case of male colleagues, he can just notify his home that he will be late... For a woman, it is not possible. So, they can miss out on the events which are not mandatory, for example, social gatherings. If you do not go to these events, many of your colleagues or counterparty will not know you well. Although it may not matter at the initial level, for top-level positions, it matters. Face value matters a lot. If others do not know you, they will not be able to judge you; it will take time for them to assess you...”

-9F

The participant explained that household responsibilities indirectly affected women’s career progression by limiting their access to informal networking opportunities, which influenced recognition, relationships, and promotion at senior management positions.

A more informal form of networking, reported by most of the participants was to join managers and/or colleagues during tea break. One female senior manager from a foreign bank, 27F, shared why women could not take part in such networking opportunities.

“There are males in the office who take a tea or smoking break. Sometimes, managers also accompany. Those colleagues get benefits in promotion, idea sharing, because you get to share ideas mostly when you are smoking. And a person who is not a smoker or you know doesn’t hang out in that crowd, definitely is missing out on a lot of information. Women usually do not go; mostly it’s because they’re non-smokers.” -27F

The participant explained that informal workplace interactions could function as sources of business information exchange and professional networking that were not equally accessible to all employees. In Bangladesh, besides tea in the office, employees like to have tea and snacks in the roadside makeshift tea stalls. There are also facilities for smoking in such a tea stall. But many women prefer not to join such discussions due to

being non-smokers or avoid gossip to focus on work. Thus, women miss out on most of the discussion opportunities and being part of such in-groups of their managers and peers, which impact promotion.

Like most female participants of the local and foreign banks, most male participants from local banks also highlighted different aspects of networking at work. Participant 10M, a former male manager from local bank back office, explained how working past regular working hours helped bonding with the manager.

“In Bangladesh’s socio-economic or cultural perspective, ... managerial posts are male dominated.....those who work till 9, 10 or 11 pm at night, get most acquainted or close to the manager. Because managers also work late hours. But I hardly see 10% females do that. There are some requirements, family obligations, that they have to go back home within a certain time frame. Moreover, a few days back, there was a regulatory circular [Bangladesh Bank circular] stating that female colleagues should be allowed to leave the office after 6 pm. From our cultural perspective, males are not impacted here.” -10M

However, one male participant 1M, a front office based local bank manager with previous experience in foreign bank, rejected that there is nothing to do from a gender point of view and stressed the importance of networking.

“I would not say it is gender based; what I would say it is more network-based..... how close you are to the top management...So, it can be either a male or a female; it does not really matter. It all, at the end of the day, it all comes down to your personal contacts.” – 1M

This male participant ignored the issue that male and female employees might not be able to do the same level of networking, as discussed earlier in this section.

However, male participants in the foreign banks did not speak much about the prevalence of such intense networking in their organisations. A former male senior manager, 11M, who worked in both local and foreign banks, shared his view:

“In local bank ...bhai [Bengali word of brother] brother.... culture is rampant. So, to get in touch with senior management to have a bhai ...brother.. relation... the tendency is to work late and in a friendly way to help them by working in those late nights and make them positive towards the participants, whether it is a female or male. There is no such thing in the foreign bank I am working right now, and the biggest thing is in the local bank” -11M

This participant admitted that the networking and its impact are more intense at the local bank than at the foreign bank. While he agreed on how working long hours helped both men and women by creating a positive impression on the management, he missed the point here that many of his women colleagues could not stay longer hours due to their familial commitments.

This section explained on how networking is of immense importance, from workplace interaction to performance management. Many women could not engage in networking activities as it was beyond regular office hours and/or a practice not culturally accepted for women (e.g., cigarette break). Lack of networking impacted women more negatively in both local and foreign banks, due to stereotyped beliefs regarding socially accepted practice and their other social obligations.

5.4 Interpersonal microaggressions at work

This section explains the wider range of interpersonal microaggressions women face at work. Although microaggressions by nature focus more on individual aspects, this has been discussed here, as all of these have been experienced at work. They are not merely individual biases (micro) nor solely societal ideologies (macro), but are sustained through organisational routines, hierarchies, and workplace interaction.

Throughout the interview, there was no direct question asked on this topic. But discussion related to the interaction between males and colleagues was brought up by participants several times. Many of the participants explained different aspects and extents of workplace interaction which impacted them positively or negatively.

One of the issues that was raised as a matter of concern by quite a good number of women in local banks was the interference with personal space. One former female manager of a local bank, 17F, discussed in this regard.

“I have one of my female colleagues who is 32-33 years old. Her male colleagues tell her, ‘You should get married, how long shall you wait...’. Listen, women will always have to hear such stuff. If unmarried, then people will say, ‘Why is she not married? If anything is wrong with that woman or not!’ If married, then the question will be asked in such a way to understand if there is any problem going on in your conjugal life. Or you may be looking angry, because of workplace-related issues(stress). But your colleagues will feel that this is related to your home-related issues. Always, there will be some personal questions. If nothing can be found, then they will think that it is due to our hormonal factors during menstruation. We have always been charged for something or the other. We women do not have peace.”– 17F

This situation is exacerbated further when women have to hear similar thoughts, including family planning, from customers as well. One front office-based female manager of a local bank, 36F, who has experience of working in multiple local banks, narrated:

“I got married really late in the Bangladesh perspective. I would like to say to my colleagues that after reaching a certain level of relationship, they know me for a long time and care for me. like..... (colleagues say) whether there is a plan (baby) or not, what is the situation, or the colleagues who are still talking about conceiving, they are also saying it out of care. But I do not feel bad about it. There are many customers who have known me for 8-10 years, and when they ask me, I do not feel bad. But you know, if a random person asks me, I feel bad”-36F

Abovementioned two female participants explained how persistent and intrusive questioning about women’s personal lives is a regular workplace experience, extending beyond professional boundaries and affecting their mental wellbeing.

Besides general but personal space-intrusive interactions, there were concerns about indecent comments and approaches, including offers for intimate and sexual relationships.

There are some women who had faced or observed it, and they described the incidents in the interview. Participant 5F, who was a former female senior manager of a local bank, shared her experience.

“One day, a female team member from another department, but the same division, came to me. She complained that her line manager questioned why she wears loud colours and uses strong perfumes, whether it is to attract men or not. She found this offensive as he repeatedly told her this. She approached me, and I asked her to complain to the divisional head. The divisional head listened to that and inquired who sent her to him. Finally, she was transferred to another unit within the division.... The manager got a warning letter. I helped the woman in this case. Maybe in other cases, women are forced to leave” – 5F

Another female participant 14F, who is a deputy manager at a local bank back office, mentioned how a male manager was discussing an intrusive marital life with another female participant:

“There is one female colleague who got married 6-7 months back. Every time he (male manager) sees that woman, he says, “Is your husband back? Today is Thursday [day before weekend], go home quickly”. [He was referring pleasure in marital life]. Husband lives outside Dhaka and visits Dhaka on the weekends. It is obvious that he will visit his wife on the weekend. She feels embarrassed when Mr S discusses this in front of everyone.” – 14F

One former male manager from local bank shared how a CEO (Chief Executive Officer) of a local bank used to misbehave with colleagues using derogatory remarks and approached juniors indecently. Participant 23M, a former HR manager at a local bank, who switched to different industry for better career opportunities, narrated his experience:

“We joined as management trainees. The first day we met the then DMD XXXX Bhai [DMD- Deputy Managing Director, Bhai - brother in Bengali]. It was around 7 pm.... Suddenly she said to us, “Hey! XXXX Bhai (DMD)

sent me a message on WhatsApp.” Knowing she lives in the Z area, he replied that he was in that area for cycling. Then he asked her in text what she was doing that night. He also offered to go for a coffee or dinner.... He told her that he would come in front of her house riding a cycle and requested her to meet him downstairs. He knocked her for 2 or 3 days. She did not see his message. My friend is now a senior manager. She got married two days ago. Still, she thinks that she will be knocked for this. Because the CEO disregarded this as a criterion that ‘if a woman is married, he will not approach her’ ... But he was relentless.... he still is. Previously, she showed me her WhatsApp conversation with his ... topless mirror selfie.....But the CEO used to insult everyone... In one management committee meeting, another senior female manager presented data which was incorrect. ...something like that. The CEO said to her, “What would it be like if I opened up your pants in front of everyone?” - 23M

The participant expressed how male-dominated management and high-power distance culture systematically suppress women’s voices, discourage filing complaints, and normalise harassment at work. Women in the banking sector faced constant interpersonal harassment and microaggressions, including intrusive personal questions, public embarrassment, and sexual harassment, across different organisational hierarchy. When complaints are filed, organisational responses were inconsistent. While women sometimes faced negative consequences, such as being transferred; the accused including senior executives remain unpunished. Despite such incidents and his use of inappropriate remarks towards another senior manager during a formal presentation, he remained in his position. In Bangladesh, employees usually do not dare to take action against such top-level executives, due to a high-power distance culture (Khan et al., 2023). Thus, organisational power dynamics and cultural norms together create an environment where harassment is often tolerated, and women remain reluctant to report such incidents.

While such indecent behaviours were reported by more employees in the local banks, none in the foreign bank reported any indecent behaviour like the above. One former female

senior manager of a foreign bank, 35F, who left banking job due to religious reasons, shared her thoughts.

“No, I haven't faced this type of problem, Alhamdulillah. It probably happened because of my personality. If you say whether this does not happen in our bank or any other bank, it happens. I mean, I am actually mostly, I have not actually faced it. First of all, because of my appearance, because of my personality. Whatever you say, things of such a nature should.... from both sides.. So, nobody could dare to do anything wrong with me.”-35F

Unlike the experiences of women from local banks, this participant's perspective suggested that experiences of workplace conduct could be understood differently by employees, with individual characteristics seen as shaping exposure to such behaviour. However, her view also indicated that women who were victimised might be blamed because of their appearance.

Besides the department level, women's voice and freedom of expression are also suppressed at the organisational level. While some banks have women's forums, discussions in local banks are often moderated. One of the female participants, 14F, who is a deputy manager at a local bank back office, mentioned:

“There are now women's employee forums. But problems usually do not come up in this forum. We are instructed by the department managers regarding what to say and what not to say when we are asked to give a speech in a women's forum. One or two days before the meeting, we are called upon by divisional leaders to discuss workplace issues. When we discuss our problem related to departmental and behavioural issues (e.g., teasing), then the head (male) says that he will handle but asks us not to disclose those issues on the forum.”-14F

One male participant 23M, who was a former HR manager at a local bank, also confirmed employee voice moderation at work.

“.... there is nothing separate for women, except on specific days like Women's Day..... Management asked divisional HR business partners to

choose people to question. They have to send their questions, and we have to vet them and share them with the person to whom the question will be asked.”-23M

Aforementioned two participants’ views indicated that organisational forums intended to address women’s workplace concerns may not provide unrestricted space for raising sensitive issues. These practices restrict open discussion of workplace experiences, thereby limiting the senior management’s visibility women’s actual workplace experiences.

Women in the foreign bank did not face any issues over their freedom of expression at work. Participant 32F, who has senior management level experience at multiple foreign banks, narrated how she was encouraged to file a formal complaint:

“..I discussed these issues with a senior female colleague of the bank’s female forum. She advised me to complain formally...” – 32F

This participant was having a pregnancy-related behavioural concern regarding her manager and discrimination during pregnancy, which has been shared in a separate section 5.1 pregnancy in this chapter. Like her, none of the female participants from foreign banks indicated throughout the interview that they faced difficulties raising their concerns with any level of the management team.

This section explained how women from local and foreign banks face microaggressions at work, albeit to varying extents. Interpersonal microaggressions are more ingrained and overt in local banks, while women in foreign banks are better off. Furthermore, women working in local banks have their voices moderated when participating in formal forums, which is not the case for women in foreign banks.

5.5 Work allocation and involvement in decision making

Work distribution plays an important role in professional services like the banking industry. Being a competitive industry, work distribution or work allocation has a pivotal impact on the career progression of women. In a patriarchal society, work allocation is often impacted by complex factors, rather than a mere logistical process. It includes, but is not limited to, organisational power dynamics, gender, organisational culture, and implicit biases. Such

factors contribute to the ability to either accelerate or inhibit an individual's career advancement. This section will explore the impact of work allocation on women's career progression in the Bangladeshi banking industry.

In the ideal scenario, it is expected that an employee will be allocated different tasks related to their business as usual (BAU) or non-BAU, depending on their performance, relationship management strategy with internal and/or external stakeholders, ability to successfully finish the task on time, etc. However, this research observed that work allocation in the Bangladeshi banking industry is driven by several other factors.

One of the major concerns in work allocation on management's confidence in women regarding their capability to undertake a certain amount or certain type of work. Line managers or higher management seem to deny women such work opportunities and allocate the work to other men. Participant 16F, who is a deputy manager at back office of a local bank, mentioned the following.

“We are asked to submit proposals on different strategy initiatives in round the year. But, seeing some recent reviews, I felt that managers have a pre-determined mind as to whose proposal to take and whom to reject (male in-group members). So, there is no point in involving all of us in strategy initiatives.” – 16F

This participant explained that members of the male in-group, who had better rapport and networking (see section 5.3: Networking) with their managers, received priority in getting their strategic plans accepted. Thus, management had a pre-determined mindset that some of their male colleagues could plan and execute work better than she could.

Although there were some cases where female participants were allowed to plan, they were not given the charge to execute the plan. The charge was given to their male colleagues, which later impacted their performance evaluation. Participant 22F, a manager at a local bank front office with multiple local bank experience. One of the participants working in a local bank, reported that she received the second-highest rating for planning a project and questioned her manager as to why her male colleague, who executed the project design, received the highest rating.

“.... My manager replied, ‘His [Mr A] story is different. The department simply cannot function without him. We wouldn’t present anything of this magnitude to the MD [Managing Director], sir without his effort. Also, we hadn’t been able to gather such a large amount of data; if you couldn’t have designed it so beautifully.’ But you know, Mr A got the opportunity to do that [execute that]. I was limited to managing women's banking, while he had the opportunity to manage the whole thing and prepare the whole plan. I was cornered.” – 22F

The participant’s experience demonstrated that managerial decisions limited her involvement to a narrower functional role and reduced her opportunity to demonstrate capability in a high-visibility work. Thus, managerial decisions about work allocation may constrain women’s access to strategic responsibilities and recognition within the organisation.

In terms of work allocation, there were instances where the work allocation of women depended on their job role. Women posted in the front office were impacted more by this. Participant 4F, mother of a newborn and a HR staff at a local bank, mentioned:

“In my previous bank, I have seen that some important works are not allocated to women, because management does not feel confident about them. Sometimes, women are asked to serve customers and do account opening, investment opening forms. I cannot speak about myself (back office) because my work pattern was different, and I had to work like other male colleagues. But I know about the branch. So, as I said, sometimes women are asked to do Sanchay Patra [government investment for individual clients] or account or savings opening activities sitting behind. Managers assume that it is convenient for her. Sometimes managers are sceptical about putting women in foreign exchange or credit operations (in case of decentralised banks).” -4F

This participant explained that managerial assumptions about women’s perceived competence influence work distribution within front-office roles, potentially limiting women’s involvement in functions considered more critical to business operations.

Most female participants agreed that they were usually not allocated work that required frequent travel. Participant 7F, who is also at a client-facing management position at a local bank, expressed the following:

“I am in the front office. I will not say less important, but I will rather say fieldwork...this is allocated to male colleagues more. For example, a while back we had a project on [owner of] traceless lockers, those works were allocated to men, for them to visit the customer. But I would rather say that at our top level, there are more women, so we get more importance. My branch manager is also a woman, and she gives me importance. For example, there will be a social gathering, like a birthday. She will seek input on gifts, ideas. I think what matters here is how talented we are, not gender”
-7F

The participant narrated how work allocation was gendered, with men more often given client-facing fieldwork while women were asked to contribute to social or organisational events. This was particularly important as her branch manager was a woman.

Another participant shared her opinion with an experience of working in both the front and back office. One front office based female manager of a local bank, 36F, who has experience of working in multiple local banks, reflected on this:

“Ours is a customer-based job. So, when I go to a customer, if I get a customer lead, then maybe on day one, I, as a woman, cannot go to that customer blindly. I mean, I have to take someone with me. Maybe on the first day, I have to take someone to assess the situation, how the office is, or how the person is, if that person is unknown. But a male employee can visit straight away after getting the lead. He does not need to think about all of the above [security]. The mentality of the customers I am visiting is very important. Whether they like women or not. Or if they like them, do they like them more or not? So, these things are important. I have seen this in back office, too” – 36F

This participant suggested how gendered considerations related to customer perception and personal safety can influence when client-facing works are allocated. However, she did not

clarify the opportunity that the female relationship manager lost due to not being able to engage in such priority customer handling and onboarding process.

In the foreign banks, all of the female participants agreed that the impact of gender was not an issue during work allocation. Participant 32F, who has senior management level experience at multiple foreign banks, narrated her experience:

“I did not face any issues of gender bias regarding work distribution at the office. There is a reason why I did not face such a thing. I was welcoming of everything. That’s why I did not face it.”– 32F

This participant expressed that being welcoming at work and accepting assigned tasks was the reason she did not face gendered work allocation issues. This raises the question of whether she perceived women who experience gendered work allocation were not welcoming and accepting work like her.

When asked about women’s work allocation to the male participants from local banks, they largely disagreed on the impact of gender on regular day-to-day office work allocation. Participant 10, a former male manager from local bank back office, has said.

“I never heard about anything as such...[impact of gender on work allocation]” – 10M

Another male manager from a local bank back office disagreed with the presence of gender-based work allocation in the same way.

“I do not think so. As a manager, when you distribute the work, you will have some thoughts in mind workwise, whether your team member can do it or not. The work that requires visiting outside or frequent travel, I will give that to a male colleague rather than a woman. If someone needs to stay late [Due to workload] in the evening, shall I say it to the male colleague or the female colleague? I will ask the male colleague. This stays in the mind of the line manager.” – 15M

Similarly, one male senior manager from foreign bank, 18M, have shared:

“We do not consider that a stressful role can be dealt with by women. So, whatever the strategic role is, they will be given the opportunity.” - 18M

Another male former senior manager from foreign bank, 33M, echoed the same.

“Not really. Women in my team were always welcomed in the decision-making process. We do not consider gender in work allocation” – 33M

The above-mentioned male participants from both local and foreign banks denied any presence of gender-based work allocation. However, discussion with participant 15M, showed the presence of covert gender-based discrimination in tasks involving travel or late hours, which matches with the experience of women participants from local bank. This indicates perceptions of gender neutrality may mask subtle biases in certain contexts, affecting women’s involvement in decision-making and high-responsibility assignments.

This section explained that there are women tend to face more gender-based bias in work allocation in local banks. However, due to better gender inclusive workplace policy and practice, women in foreign banks are better in this regard. This inequality highlights the structural limitations within local banks, where traditional norms often shape managerial decision-making. In contrast, foreign banks demonstrate how institutional commitment to diversity and better organisational practices can translate into more impartial work opportunities for women.

5.6 Performance management

5.6.1 Performance target:

Performance target is considered to be a persuasive instrument in managing employee performance and deciding on career progression. Thus, performance targets should be of an acceptable industry standard, aligning with job descriptions and role requirements. In Bangladeshi banks, performance targets are based on qualitative and quantitative factors. Quantitative factors include business targets for branches and for the back office, it is efficiency standards. Participant 19M, a senior manager with multiple foreign bank

experience, mentioned that quantitative targets were more in the branch or front level, and qualitative targets were more in the operations or back-office level.

“Our business teams like corporate banking, treasury, retail banking, they have number-oriented targets, their quantitative percentage is more, qualitative is less. But for teams like mine, like compliance, we do not really have number targets or (teams like) HR, they do not really have number targets, so qualitative percentage is the majority.” – 19M

This participant revealed that while performance targets were intended to serve as a tool for meritocratic advancement, their design and implementation often resulted in disproportionate challenges. Given that there were more qualitative targets in the back office than in the front office, there was greater scope for judgmental calls in the back office. Such targets appeared to be influenced by gendered expectations and cultural norms. However, some employees also raised concerns about how and when targets were communicated. One participant 29F, with experience in multiple local banks' back office narrated her experience:

“We are given our day-to-day targets, not yearly targets. At the beginning of the year, we receive no guidance regarding maintaining our service level agreement, turnaround time, etc” – 29F

Another male participant, 20M, a deputy manager at a local bank back office, has echoed similar concern:

“A temporary KPI is shared in January but is reviewed based on the previous year's rating, finalised in March or April. So, the actual KPI is set after April or May.”- 20M

The participants' experience indicated how delayed finalisation of KPIs limits employees' time to adjust and meet revised performance expectations, creating challenges in planning and achieving targets. Such procedural inefficiencies in setting and communicating performance goals can directly affect employees' ability to perform effectively and may influence their appraisals.

However, all the participants from foreign bank informed that, there were no concerns about performance targets from women in the foreign banks as they receive clear, detail performance targets in time. One of the female senior managers from a foreign bank, 27F, narrated her experience.

“At the beginning of every year, we are given certain objectives. There are quarterly and half-yearly reviews.” -27F

This section demonstrated that participants from foreign banks received clearer and more detailed performance targets in a timely manner compared to participants from local banks. However, most arguments on these issues were gender neutral. There was also a greater prevalence of qualitative targets in the back office than in the front office. As explained in previous sections, this created wider possibilities for bias in the back office due to increased opportunities to make judgmental calls in a male-dominated work environment

5.6.2 Performance appraisal and feedback

Performance appraisal feedback plays an immense role as it helps to figure out the strengths of the employees and identify any development areas. The majority of the participants in the local banks had concerns about the performance appraisal and feedback process. Participant 16F, who is a deputy manager at back office of a local bank, discussed her experience with the appraisal and feedback process.

“In the performance appraisal discussion, we are called for a discussion, just for formality only. But it is a one-sided discussion, like either you take it or leave. There is provision for review, but it is more like a team plan, jointly done by the unit head and the department head. They have their arguments and evidence ready to back up the rating they want to give to you. So, HR will not be in your favour.” – 16F

Another female participant, 31F, who was a former officer at a local bank, experienced a difficult situation where she did not receive constructive feedback.

“I got a rating of 4 out of 5 [second lowest]. But I was not given any feedback on how to improve my rating. Every time I went to my manager to

discuss the reasons. He replied, 'Everyone is a good performer here. For some silly reasons, you are falling behind. One of those reasons is your leave [taking more leaves is seen negatively]'” -31F

Two aforementioned female participants expressed dissatisfaction with the performance appraisal process as it was largely procedural, providing little developmental value or opportunity for meaningful discussion. One participant described it as one-sided, where ratings are predetermined by management, supported by HR documentation, and not open to negotiation. Even another participant sought feedback to improve, management rather emphasised leave compliance over constructive performance improvement guidance, limiting her ability to enhance performance.

All of the local male managers agreed that employee feedback was not shared as clearly as it should have been. However, they did not specify whether they differentiated between male and female employees. Participant 5F, who was a former female senior manager of a local bank clarified this further.

“...they get some sort of feedback... not the full feedback else it will be gender biased...as a line manager... we have to do this...For example, we say, How can I give you a good rating or promotion, as you are always nagging to go home.. I have to give a promotion to the whole team if I consider you, because they work more...You can be direct when someone is absolutely dumbhead on the data...” -5F

This participant, a former member of the senior management team, explained how feedback for women is moderated to avoid perceptions of gender bias, resulting in vague or strategic communication in cases where performance differences are minimal. Such approach can disadvantage women, since management does not take into account the social and workplace interruptions they may face while working in the bank.

Most of the women in the foreign bank faced similar issues with performance feedback, albeit depending on the manager's nationality. One former female senior manager of a foreign bank, 35F, who left banking job due to religious reasons, reflected on this.

“I had a few foreigner bosses. They were very straightforward. They did not have a thing like whether I am a man or a woman. It’s all about my work. They are very straight cut, like, good is good and bad is bad. So, I appreciate that. ... one of my local line managers was like I never feel that he is trying to support me. One of the key things is that the feedback is very important... Where are my development areas? As a line manager, leader, or manager, it's their role to grow me. Not everyone is an all-rounder in everything. I didn't find him saying my development areas and guiding me. And not only that, but I also found that he could not take feedback as well.” - 35F

The participant’s experience indicated that managerial approach to feedback varied by nationality and cultural background, reinforcing broader cultural patterns in performance management practices.

One male senior manager 18M, with multiple foreign banks’ experience, described their modern appraisal system with quality assurance in place.

“Performance appraisals are reviewed and QAed (Quality assurance checked) by HR and also regional teams, and if any bias in the judgment comes or if they can sense it, then they make them redo it. Or they raise a case with that manager. So, actually, all the managers are trained in that way, so no place for bias. Since quality assurance is checked on judgment, enough rationality is needed, and then the employee has to acknowledge that. That is why there are fewer cases of bias or a lower probability of that happening.” – 18M

This participant explained how formal oversight and structured review mechanisms place in the foreign banks were to reduce bias in performance appraisals. promoting fairness and transparency in the performance appraisal process.

Besides foreign bank participants, some participants in the local bank mentioned the presence of 360-degree feedback in their workplace. Participant 1M, a front office based local bank manager with previous experience in foreign bank, expressed about 360-degree feedback.

“The type of bank that we work for, we get assessed 360 degrees here. It starts with the appearances, then you have the business performances, then you have the presentation skills, then how well the clients talk about you.... It is a full package here. There is not only one component which will make you the best. It is all these factors which help you be established banker here. Nothing is related to gender.” -1M

This participant outrightly stated that gender is not a concern in appraisal and promotion while using 360-degree approach. However, this view overlooks how those conducting such assessments are embedded within a male-dominated patriarchal society, where gendered perceptions may still shape evaluation processes.

This section explained the prevalence of gender stereotyping in the performance evaluation and feedback process, where women did not receive clear feedback and lacked discussions on career goals and development. This was more common in local banks, although it was also somewhat visible in foreign banks among their local managers

5.6.3 Performance and promotion - Maternity

Most men and women participants from the local bank agreed that there was no change or adjustment in KPI after their return from maternity leave. A male manager from a local bank back office, 25M, discussed in this regard.

“When working with KPI data, she who is on [maternity] leave for six months will fall behind due to less number in data points. This also affects their performance appraisal and rating. This may also happen between a single woman and a working mother.” -25M

This participant explained inflexible KPI systems in local banks disadvantage women, as maternity leave and increased social responsibilities after marriage were not considered, negatively affecting their performance evaluations and career progression. Thus, working mothers were more disadvantaged than both married and single women.

Most of the female participants, from both local and foreign banks, faced maternity-related promotion denial at the workplace. Participant 32F, who has senior management level experience at multiple foreign banks, mentioned:

“We have a quota at that time for promotion... That year, none in my team was eligible for promotion to band 7(managerial role). I told my manager to consider me for promotion this year. Last year, I was not considered, and next year, I will be on maternity leave. I will be stuck then if I am not promoted this year. I also reminded him about my work on daily business, projects and initiatives. He told me, “I am shocked hearing your expectation. Because you are becoming a mother. You should think about your child. Focus on your baby, not on your promotion”. I was in a direct conversation. He was the director [senior management level] of the bank. They did not give me a promotion. The result of this was that I left the organisation after returning from maternity leave.” – 32F

Another front office based female manager of a local bank, 36F, who has experience of working in multiple local banks, echoed the same:

“If you are on maternity leave, you do not get a promotion. Doesn't matter how good the performance is.. Even the rating is not given well. ...As far as I know, the regulator has given an instruction that if anyone is on maternity leave, the rating that was given last year, you should get that rating. But from my experience, in my team, the three girls who are considered to be the best, they are not getting the rating... I tried, but it didn't work. Even if the number is good, it didn't work.” – 36F

Two female participants explained how promotion outcomes are constrained during pregnancy despite formal policies. These examples show how organisational discretion and managerial bias can override formal rules, leaving women's career progression vulnerable during pregnancy and maternity, regardless of their performance or regulatory guidance.

The section explained how women are impacted in their career progression due to lack of KPI and performance adjustments their maternity leave. While managers were expected to be understanding and supportive, it was otherwise before and after maternity leave. Despite

the regulator's guidelines, it appeared that maternity leave was not taken into consideration for promotion or performance evaluation, reflecting a stereotypical attitude among bank management.

5.7 Training

The following section explores the role of different local training (within Bangladesh) and overseas in-person training on the women's career progression in the banking sector. In Bangladesh, a significant number of jobs are also located in Dhaka, the capital of Bangladesh. This is the same for most of the training organised in the head office of the banks, which are in Dhaka, for all local private and foreign banks. During the research, participants shared several disparities in training allocation and attendance due to social and organisational reasons.

There was a mixed response among the participants from local banks, regarding training and learning opportunities. It is to be further noted that all participants had their current or immediate past (former banking employees) posting in Dhaka, Bangladesh. Yet there were issues in training participation and invitation. Most of the female participants had issues in training allocation. Participant 16F, who is a deputy manager at back office of a local bank reflected in this regard:

“Whenever any training comes, men are prioritised for training. Management has an assumption that men need to get promotion quickly; hence, they need the training more than women. We are not asked even if we are interested or not. If the training is on Friday or Saturday, managers do not offer us, saying that we have family and kids. However, we are doing other work on weekends, including in the office sometimes. We are giving the same or sometimes more effort than men. That these are not recognised.” –
16F

This participant's experience illustrated how gendered managerial assumptions restrict women's access to training and development opportunities, which can indirectly limit their promotion prospects. It is to be further noted that Friday and Saturday are weekends in Bangladesh. There is a culture of holding weekend training in Bangladesh, which further inhibits women from taking part in such events, as management considers that women

usually do not accept such training invitations due to their social responsibility fulfilment requirements.

However, a difference in opinion also existed, as reported by a few female participants from local bank. Participant 4F, an HR staff member at a local bank and working in a different bank than the previous participant, shared that the woman received equal participation opportunities in training.

“Yes, in our bank, we ensure equal participation. Moreover, if any female colleague cannot attend any training for any family reason, we listen to their problem and give them the opportunity in the next slot (if conducted again). If this is a one-off training, we also notify them of that information.” -4F

Although the participant explained that women received equal opportunities in training, there was concern about how the situation was handled when women were unavailable to attend. In such cases, they were offered another opportunity only if the training was conducted again, meaning women could still miss learning opportunities when training sessions were organised as one-off events. Additionally, her position in HR may also have influenced how she viewed the situation.

A common response from most male participants from local banks was that they did not observe any differences in training allocation. Participant 20M, a deputy manager at a local bank back office, discussed his view:

“I have never seen any difference in training allocation. Training is allocated as per the process, and everyone gets equal opportunity” – 20M

In addition to that, A male manager from a local bank back office, 25M, raised some issues regarding training for employees posted outside of Dhaka city.

“All our training is Dhaka-centric. ... I think my male colleagues will get more opportunities. But I have seen a few of my female colleagues from branches outside Dhaka come and attend training in Dhaka. To be honest, I do not think they get equal opportunity. If a woman is attending a training from Chittagong to Dhaka and if there is no relative in Dhaka, then many

[women and their families [will not like to stay at a hotel [considering it a taboo and security reasons]. Many times, families do not take it positively if women stay at a hotel. Moreover, the hotel expense allowance is lower for lower-level employees. Within the slab in the junior level, a woman cannot book a decent hotel. If someone is coming to Dhaka for training and if they want to get a hotel in our standard, then they have to pay at least 5000 Taka [£35[or more... With 3000 Taka, the hotel where the girl will stay, she will not feel secure in that hotel. Even at our level, the budget is not that much. Those who are ranked vice president and above, the hotel they board in their allowance, it does not matter whether a male or female is staying at that hotel [They meant five-star hotels where demographics of hotel guests are not a matter of concern].” – 25M

The participant’s experience indicated that Dhaka-centric training created barriers for women, especially those in junior roles or from branch locations. Family concerns and security issues constrained their ability to stay in hotels alone, and the low allowance for hotel accommodation made safe lodging unaffordable. As a result, training opportunities were effectively less accessible to these women, which may have limited their training and development opportunities.

While discussing training, none of the local banks’ participants discussed anything overseas in-person training. However, it was understood from the interviews that they have some sort of budget, albeit not utilised.

However, unlike women working in the local bank, none of the women participants working in the foreign bank face any issues with local training. Participant 34F, a former back office senior manager at a foreign bank, who left the job for higher education abroad, shared her thoughts on this.

“A positive side for female development, what I said previously, was that in X bank, there was a global directive that in senior managerial positions, like the ExCo [executive committee] level, the representation of women should be increased. That’s why the CEO, Mr Y, ... took the initiative in Bangladesh. So, it is about 35-40 women who will be trained and promoted to leadership positions. So, a lot of training was arranged for them, local and regional

training. So, unfortunately, I couldn't complete it all because I had to leave the job.” – 34F

The participant expressed that global gender equality directives in foreign banks can create structured opportunities for women's leadership development. Such initiatives demonstrate how organisational commitment and leadership support can facilitate women's progression to senior positions through dedicated career development programmes.

Although things are better for female participants of foreign banks' regarding local training, there are issues with the overseas in-person training. One of the female senior managers from a foreign bank, 27F, has narrated how family and childcare responsibilities can restrict women's ability to participate in overseas training opportunities.:

“.. I have heard, women cannot take up the foreign training opportunities. Because they have obligations at home, it is difficult to pursue having a child back home (childcare responsibility), so they are not able to take the opportunity. So, that's when they miss those opportunities.” -27F

Echoing, one former female senior manager of a foreign bank, 35F, said that management willingly excluded her from similar overseas in-person training, considering that she would not be vocal.

“I got an opportunity to join a foreign trip [training]. At that instance, management considered that it was fine if I was not sent, because I am not a person to protest, I mean, protesting on every single issue is not my trait. So, they may have thought, she will protest if not chosen, so let's drop her name from the trip. Also notified them at the last moment, when nothing could be done. If any male colleagues or a vocal female colleague were in my place, things could have been different, maybe, that's my understanding.” - 35F

This section explained that women working in the local banks were usually deprived of local training due to some organisational culture and social factors. On the other hand, women working in the foreign bank were not impacted by the local training. But they were more impacted by the overseas in-person training allocation. Thus, there is presence of

patriarchal norms in the management psychology while allocating training opportunities to women.

5.8 Behavioural and skills expectations

Expected behaviour is a key part of people management. There are several personality and skill assessment factors that work as promotion criteria to senior managerial positions, some of which are not written in the policy. One former male manager of a local bank, 30M, shared some key points, which also summarises the main points raised by all other participants.

“Obviously, performance, networking skills, interpersonal skills, leadership quality, and time commitment to work. Networking skills and interpersonal skills are the most important, as in those senior roles, you have to bring business, solve problems if any issues arise, and manage regulatory relations. Those with very good interpersonal skills can reach the CXO [Chief X Officer] level by managing relations with top leadership. Then comes leadership skills. Time commitment is also important from the Bangladeshi perspective.” -30M

This participant highlighted how additional skills are required besides quantitative and qualitative performance indicators, in a candidate who is planning to reach a senior management level.

As part of interpersonal skills, perceived role description is important to consider, which entails the ideal role of a woman in a managerial position. However, there were a scarcity of women as line managers among the participants; thus, only a few had female managers in their direct or indirect reporting lines. Those who did, regardless of gender or bank type, and those who had them as peer managers, all agreed that female managers possess some positive traits which make things easy for their team members. Participant 4F, a HR staff member at a local bank, reflected on this.

“There was another senior manager, head of organisational development. She was very soft with her team. We used to observe how she managed her team. In a similar situation (like my manager), she used to instruct her team

members, 'It is okay if you complete this and submit by tomorrow morning.' She is giving the same meaning that you have to do the work by today. But her way of saying is different from that of my manager. Better than my [male] manager. These are the differences." -4F

Another female participant, 9F, a female manager from local bank back office, also echoed that she found it easier to work with a female manager.

"However, from a woman's point of view, having a woman manager is better sometimes. You can share your problems, which you could not share or discuss with a male manager. Again, some men will always prefer a male manager in this perspective.... I think, from my view and experience, male subordinates expect us (female managers) to be soft and polite, as we deal with them." -9F

These quotes explained how gender can shape managerial relationships and expectations at work. There are also health- and maternity-related concerns that women feel unable to discuss openly with male managers in Bangladesh's conservative context. As a result, several women employees expressed an expectation of having a female manager in their team, while some other female participants reported difficulties in dealing with female managers.

Most male participants explained that they find male managers easier to handle than female managers. Furthermore, participants also expected female managers to be soft and polite with their male team members. Nevertheless, most of the participants agreed that if any woman shows any strong behaviour, it is considered negative by other team members. One male participant 2M, manager at a local bank, explained:

"I have seen that women managers make more egoistic decisions than rational ones. So, there was a difference in opinion, which my male manager accepted such differences naturally and let it go. But my female manager remembered this even after quite a good amount of time, which shows that she is upset regarding my disagreement with her decisions and behaved egoistically with me. She tried to harm my career, but she could not

be successful. She provided wrong information to my next line manager... ” - 2M.

Another female participant 22F, manager at a local bank front office, echoed a similar opinion about having a female manager:

“I have worked with quite a good number of female managers. I did not find any significant differences, except that female bosses are a bit difficult. They try to push their examples in the discussion.... Like.... ‘I am like this.... Like that.... I am also a mother. If I can do it, then why cannot you do that?’ Maybe their case was different... In my view, I think, female managers are quite critical...very difficult to manage. I do not know why. But being a woman, I should have felt relieved having a female manager. But that is not the case.” -22F

Two participants from local banks shared negative experiences of being managed by female line managers. One male participant perceived his former female manager as egoistic and less rational in decision-making, noting that disagreements were remembered and later reflected in workplace interactions. Similarly, a female participant described female managers as more critical and difficult to manage, often using their own experiences as working mothers to judge others’ situations. These experiences illustrate how perceptions of female managers can be shaped by interpersonal conflicts and expectations around how women managers should behave.

One male senior manager 18M, with multiple foreign banks’ experience, explained possible reasons for women’s strong and harsh behaviour.

“In my perception, I think, to survive in the men’s world, to prove that I (women) am also capable, you need to establish your strong voice; there may be a requirement to establish extra ethos. Due to which, they need to work on beyond their personality... like you have to be listened to.... ‘I am the authority’ to make this understood may work behind to increase the aggression.” – 19M

The participant explained that women in male-dominated organisations often feel the need to exert stronger authority to ensure their voices are heard and their decisions recognised. Thus, it is a dilemma for women managers whether to demonstrate strong, assertive behaviour to establish credibility and to conform to the softer behavioural expectations often associated with women.

However, beyond personality, skills and behavioural traits, there are points where gender plays a role in promotion decision-making. There is a persistent presence of the notion that many women get promoted to senior roles through an intimate relationship. This view was shared by a few men and women participants from the local banks. One former male manager from local bank, 10M, shared her thoughts on this.

“...all the colleagues behave like friends. They spend 8-10 hours together. You spend more time in the office than at home. So, because of this, they can get into extramarital affairs for a long time. Since female participation is increasing as well as the traditional mindset is also decreasing, I can see that extramarital affairs are also increasing. This is a negative aspect from socio socio-economic point. If a female maintains a good relationship with their boss, they can get an advantage in performance appraisal and promotion. I have also seen that they also get a good advantage there. In case there is no good relation, then sometimes women do not get a good rating in the qualitative aspect of appraisal. Her career is being suppressed.” -10M

Similar views have been found among female local bank participants as well. Participant 22F, a manager at a local bank front office with multiple local bank experience, expressed the following:

“In the case of S apa [apa means sister – a common Bengali term to call a female colleague], a good relationship with the MD [managing director]. A good relationship with a woman is like how much you can provide physically to them. T and S, who are in the senior managerial roles. Yes, they were involved. The rest, like TQ, NK apa, were cut off from the line of promotion. I do not see any other. What do these two women do? One (T) is very famous for sleeping with MD, another one (S) is very famous for drinking and...

Drinking, sleeping, doing whatever...with anybody, MD, DMD, [owner] director, whoever she likes. So, if a woman wants to get promoted to those senior levels, her performance is of no use if she cannot do like them (T and S).” -22F

Two participants highlighted how women’s career progression is undermined through problematic narratives and indecent expectations. Such narratives undermine women’s capabilities and pointing fingers at their intimacy as a major asset in their career progression. It ignores the indecent approaches and behaviours women face at work, which have been covered in the ‘interpersonal microaggressions at work’ section. There are also some women who had not faced it but have heard this to be an important factor for women and expressed it in the interview. But all were from local banks.

This section explained behavioural expectations from women managers. Women managers with traits such as kindness and being soft-spoken were taken positively by some of their female team members. However, when women managers displayed assertiveness, harshness, or enforced strict deadlines, they were perceived negatively by most participants. While some female participants welcomed having female managers, most participants - both male and female - expressed concerns regarding the behaviour and team management skills of female line managers. These perceptions reflect gender stereotypes and role congruity, where women are expected to be nurturing and agreeable, and are often penalised or disadvantaged when they display assertiveness or authority. Furthermore, a few of the participants from the local bank made an argument that women usually get promoted due to an intimate relationship with their line manager. This perception reflects gendered stereotyping, where women’s career advancement is attributed to personal relationships rather than merit.

5.9 Utilisation of annual leave and sick leave

This section presents the findings on how utilisation of annual leave and sick leave impacts the career progression of women, with insights from both genders working and previously working in the banking sector of Bangladesh. Maternity leave has been discussed in the ‘pregnancy’ section. In Bangladesh. Employees in banks are entitled to annual/earned leave and sick leave, although the number of annual/earned leave varies between 21 days to 30

days between banks. Furthermore, employees are also entitled to 14 days of paid sick leave. Some banks also offer leave carry forward and leave encashment.

The data reveals how the utilisation of leave entitlement and perception of leave policies vary between genders, shaping women's career trajectories differently. Both male and female participants provided contrasting views on how these leave policies and practices are implemented and their impact on women's progression. All of the women discussed that availing leave was difficult for them and how it impacted their career-related decisions, and its implications on their families. Although annual leave and sick leave differ in nature, participants discussed them together, as they did not perceive a distinction between the two. Their perception of utilisation did not differ based on the type of leave.

Most of the women interviewed who work/worked in local banks have complained that they find it difficult to avail the annual leave. However, both male and female employees working in a local bank reported significant differences in opinion on how this leave is utilised and perceived, particularly in relation to women's career progression. One participant, 29F, with experience in multiple local banks' back office:

“Due to workload issues and a smaller number of staff, we do not get leave as and when required. We also do not take regular leaves. If there is any urgency, then the seniors approve that leave. Being a woman, I face more problems. Male colleagues do not need to take leave if the child is sick. Their wives are taking leave from their offices. Because, in our country, it is the mother's responsibility to take care of and groom the kids. When a child is sick, men never think to stay back at home to take care.” – 29F

The female participant explained how obtaining leave is considered a privilege, rather than a right. Another participant, 14F, deputy manager at a local bank back office, narrated her perception of leave:

“Our previous department and divisional head used to make a lot of fuss about approving leaves. I wanted to visit Cox's Bazar for beach holidays, and I asked for 2 days of leave. I was humiliated in every possible way, “Why did you ask for leave? Why did you plan holidays without asking us? Say no to your husband”. It was a family tour with in-laws after four to five

years. My husband was at a conference (different employer) in Cox's Bazar. He asked us to join him. My son was 3-4 years old. My divisional head rebuked me in front of the department head (both male). I was told that I was not aligned with the requirements of the department....” – 14F

This participant highlighted how in the male-dominated sector, managers appear to undervalue women's leave utilisation while maintaining informal expectations that women must constantly demonstrate dedication to work.

Besides instances of regular leave approval issues, there were issues with availing sick leave as well. One participant 4F, a HR staff member at a local bank, discussed issues regarding sick leave approval.

“There is another male senior manager here in our bank who was unwilling to allow leave to a female team member due to her miscarriage. Just because he was a male manager, everyone was absorbing this. But if it were from a female manager, no one would have accepted that. Everyone would have talked behind the back. The reason is that everyone would expect a male manager to be unable to understand the problems of a female team member. But a female manager should have an idea about problems and issues that female team members may face.” – 4F

This participant illustrated how organisational practices, even when formally neutral, can perpetuate inequities at work for female employees. It is relevant to note that Bangladesh is a conservative society, and women's health issues are usually not discussed frankly with male managers.

Male participants from the local bank seemed to have contradictory views regarding leave. Generally, the male participants found not that many issues with leave utilisation. One of the male participants 23M, a former HR manager at a local bank, who switched to different industry for better career opportunities, shared:

“I did not see any issues with leave approval. In case of any issues regarding women's additional leave requirements due to family responsibilities, colleagues I have worked with did not face any issues. However, it varies

from division to division. For example, in HR, people were very kind amongst themselves. But again, in divisions like credit risk management or retail credit, the work pressure is really high. I have heard that employees' leave approvals are not approved in those departments.” – 23M

This quote demonstrated how women's access to leave is uneven across the organisation, shaped by departmental culture and workload pressures, while questioning the role of HR in mitigating this.

However, women working in the foreign bank mentioned that they did not face issues while taking the annual leave or sick leave. Participant 34F, a former back office senior manager at a foreign bank, shared stringent policy and HR monitoring allows women to take leave when required:

“I didn't have a problem with my leave. If I were sick or I had any family member's issue, or if my husband's health was not good, then I would take leave. But it happened less. Very less leave. Or my husband took leave, as my health was bad. “- 34F

When enquired regarding regular leave utilisation, male participants from the foreign banks did not show any concern. However, like a local bank, the above participant also expresses their concern about how obtaining leave is perceived by other colleagues.

“Yes, it will impact performance. Because I have a certain responsibility.... Everyone has a day-to-day responsibility. There is nothing to be done (growth and promotion) with day-to-day responsibility. If I want to grow, I have to take on added responsibilities. Everyone in the department, regardless of their performance, was involved in some additional responsibilities. Those things are also deadline-driven. If I take leave suddenly, who will do that? I took the responsibility. So, in my absence, another staff member will be replacing me. If that staff is working, won't their exposure be good? If I take leave suddenly, my performance will be impacted.” -34F

Similar to what is mentioned above, another female senior manager from a foreign bank, 27F, explained this in a different way, explaining colleagues' perception of emergency leave utilisation and its impact on career.

“If a colleague takes a leave for their child’s ill health or hospitalisation or whatever Then in case of a male colleague, people regard it as, “Wow, such a good thing that guy is so much into his family”. When the woman does it, because that person, but it is expected that that person is a mother, and they would take leave when that child is that sick. Just because a mother took leave, she had to hear, “Oh! We had to face frequent leave because we recruited mothers.... whose children get sick, and they take leave.... that is the problem of recruiting women”. After her return, despite having no fault or lack of responsibility, she was told, “For you, other people have to work”. For the father in the same situation, it’s a glorified work, yes, and I have seen it everywhere. In all three organisations I have worked, same.” – 27F

Echoing the female participant, Participant 25M, a male manager in a local bank, explained how in senior positions, being absent impacts women's careers.

“Well, we allow leaves. There may be cases where women have family issues or a child is sick, and she may take leave. But, as I said earlier, when you take leave, it puts additional pressure on other colleagues. It impacts the year-end number calculation....At our level, it becomes more difficult as you have to manage stakeholders and leaders. If you are absent or unmindful, you can make mistakes. Your mistake at this level will cost you and the bank more, and it is easy to get highlighted to the management.” – 25M

This participant's quote implied that leave practices can indirectly disadvantage women in performance evaluations, as their absence due to family responsibilities may increase colleagues' visibility while subjecting women to greater scrutiny.

This section explained how availing regular leave impacted women's career progression. This section found that women in local banks are more disadvantaged than women working in foreign banks, in terms of getting their leave approved. However, male participants from local banks generally did not have issues regarding leave utilisation.

Furthermore, workplace interaction regarding leave approval is also less healthy in local banks than in foreign banks. Thus, it reinforces stereotyping, albeit it varies based on bank ownership. It also reinforces the ideal worker norm, as female employees are seen as deviating from it by taking more leave than men, due to social and familial responsibilities, which is not viewed positively.

Chapter summary

Findings in the second research question explained how different organisational factors impacted women's career progression through different stereotyped and discriminatory cultures and practices. The findings were explained with supporting quotations, and then a summary was shared under each section. The next chapter will explain the interplay of stereotypes, social class and appearance in explaining women's career progression in the Bangladeshi banking sector.

Chapter 6: Findings -Research Question 3

How does the intersectionality of appearance (e.g., colourism) and class intersect with stereotyping and role congruity, affecting women's lived experience?

Chapter overview

This chapter will explain how gender stereotypes are further influenced by social class and race. This will be considered as an added layer to the findings of the previous research, as it will explain how the intersectionality of social class and appearance (e.g., colourism) impacts gender stereotyping and influences women's career progression in the Bangladeshi banking sector (BBS). In this regard, Syed and Ozbilgin's (2009) relational framework will be of immense support to link intersectionality to role congruity and stereotypes.

The first section will discuss the interplay between social class and gender stereotyping. It will shed light on different aspects of social class. The next section will discuss the interplay between appearance and colourism and gender stereotyping, and how this affects women's career progression in BBS.

6.1 Social Class

Social class refers to a societal division based on social and economic status. Individuals who are members of the same social class usually share similar levels of work, income, educational achievement and wealth (Kraus et al., 2011). This section will explore various aspects of social class influence on women's career progression to senior managerial positions in the Bangladeshi Banking sector. This research found personal financial circumstances, educational background and social connections as class indicators. Through detailed analysis of participant interviews, this section shares the participants' opinions to shed light upon organisational practices, fuelled by interpersonal, cultural and structural dynamics which interplay with social class to shape the career progression of women in banking.

6.1.1 Financial circumstances

This section explores how personal and family financial standing impacts career-related decision-making in terms of career progression and workplace stability. Furthermore, this section will also explore how organisational culture is shaping perceptions of women based on their personal and family financial circumstances.

Almost all of the female participants from local banks and a few from foreign banks mentioned that they faced some sort of negative attitude from their colleagues based on their personal and husband's financial circumstances, which included making unwanted comments, intrusion in personal matters, and, at times, impacts on their performance appraisals.

One of the issues which women faced is the preconceived understanding of their colleagues regarding their financial requirements and expenditures. Participant 34F, a former back office senior manager at a foreign bank, who left the job for higher education abroad, mentioned:

“.....I have told many times that my parents and husband want me to work more. But I have heard it directly from some of my colleagues in informal sessions, like lunch. Even a few years back, one of my managers said, ‘All of your salary is saved, you do not have to worry about anything, you are just married, you do not have kids, you do not have to contribute to your family.’ The male manager was saying this because he had to bear all the family responsibilities; his wife is a homemaker, so he has to spend a lot of money. So, he indirectly makes me understand that I come to work just to pass time...” – 34F

This participant's experience highlighted how gendered assumptions about financial responsibilities shape workplace perceptions. Such assumptions create additional mental stress for the working women and could create a negative impact on the performance appraisal, as the same manager will be appraising her performance. Such instances were more common in a local bank, as reported by most female participants from local bank.

There were instances in local bank as well where women were impacted in the performance appraisal in terms of performance bonus and or promotion. One female manager, 24F, who worked in multiple local banks in both front office and back office, shared the following:

“What I have faced and still facing is that just because my husband works... “Why do you need to work? What would you do with such a good amount of money?” This is what my colleagues say. There are some bad colleagues who go one step further. I heard that they told the divisional head, “Apa [Bengali meaning- sister] is not in dire need of the promotion. There is not much financial need in her family. Rather, you may consider another male colleague (specific name) for promotion”. And you know, sadly, managers gave a positive nod to his request.” -24F

This participant narrated how assumptions about a woman's financial needs, based on her marital status and perceived financial affluence, can hinder her career progression. It also shows how informal workplace interactions in a male-dominated environment can influence senior management decisions and reinforce gendered biases in career progression decision.

While above mentioned issues are regarding women's financial status with a working husband, things are not much different with an unmarried woman. One former female manager of local bank, 17F, narrated her experience.

“In the workplace, they will expect women to be a high performer. But if that high-performing woman wants to marry a high-performing man, it will not be taken positively. When the same women work hard, they tell her, ‘You do not have a social need. Because you are a woman. You do not need to maintain the family. You are not married; hence, you do not need to maintain the family.’ How can someone think that I do not need to maintain my family just because I am not married? I am the eldest in the family. I should contribute to the family similar way an eldest son does in other families.” - 17F

The participant explained how that workplace assumptions about women's financial solvency interlinked with their marital status can undermine their recognition, reinforcing gendered biases that devalue women's contributions regardless of their performance.

This section explained how women, particularly in local banks compared with foreign banks, faced potentially unfair treatment and disadvantage at work based on their colleagues' assumptions about their financial solvency. Meritocracy often appeared to be overlooked, as career progression decisions by management sometimes relied on the wider financial circumstances of candidates, reinforcing the social narrative of men as the principal breadwinners. The section also showed that married women in local banks were more susceptible to stereotyped attitudes regarding financial solvency due to being part of a dual-earning couple. Additionally, unmarried women experienced similar behaviour from management, as their financial needs were not considered in a society where men were viewed as the primary family earners.

6.1.2 Educational background

In Bangladesh, the minimum educational qualification required to join any entry-level banking job is a bachelor's degree. Unlike the UK, Bangladesh has a larger number of reputable private universities alongside public universities, making private higher education more prominent in the sector. As a result, degrees from well-established private universities are widely recognised in the labour market and are often considered comparable to those from public institutions. One of the factors which seems to have been impacting banking professionals is the educational background of the employees. Most of the participants have put forward names such as the Institute of Business Administration (IBA), University of Dhaka, which are public universities. In fact, the University of Dhaka has two business schools, among which IBA is considered the best in the country according to participants. Furthermore, North South University, East West University, and BRAC University are some private universities based in Dhaka, and these names came up quite a good number of times in the interviews.

Almost all of the participants agreed that education matters in banking jobs. One female senior manager from a foreign bank, 27F, mentioned:

“It definitely 100% matters from the university you have graduated from. So, if you are not from their (senior management’s) alumni, that means there is some flaw in you. It’s predetermined. You have to work really, really, really hard to prove them otherwise because in every step, you are guilty unless proven innocent. It is presumed that you do not know this (any work or situation). Since you did not study at that university, you do not have that knowledge..... You are a failure in the first place.” 27F

One participant 2M, who was also a former manager at a local bank echoed the same:

“Suppose two of you have done an MBA. But one person has graduated from a public university. And the other one has done from a prestigious private university. Ok. So, some employers try to choose their alumni despite having the same calibre... Like favouritism... Like, even between IBA and Dhaka University (DU), if the manager is an alumnus of IBA, they will choose IBA over DU. I think it impacts at different stages of performance appraisal, and I have also observed that.” - 2M

Similar to above, another former male manager of a local bank, 30M, shared how banks prioritise graduates from leading business schools in the country during recruitment in fast-track leadership programmes.

“Yes, they do impact the career. In fast-track leadership programmes, management recruits with a minimum level of smartness. Graduates from IBA, Dhaka University, North South University, BRAC, IUB, and East West University are recruited. Smart graduates from Chittagong University and Rajshahi University (renowned public Universities) are recruited as well.....And if you look at the format, the exam format of good banks, all the exams are in English. If you look at the exam question pattern, it’s in GMAT format. So, there, comparatively, those who match with IBA format (competitive aptitude like IBA graduates) get the chance to be recruited. Those who get into such positions are specially nurtured by banks and given leadership training.” – 30M

As mentioned above by the three participants, alumni networks and educational prestige served as informal gatekeepers in career progression. Employees from elite universities were assumed competent and received fast-track opportunities, while those outside these networks had to continuously prove themselves, creating structural barriers that limited equitable career progression.

Most of the interviewees agreed on the fact that gender does not matter in the requisite educational qualification. What that means is in terms of any potential discrimination at work that may arise due to educational qualification, gender has no influence over it, and women are not disadvantaged in such cases. However, this research could not consider women's access to university education and how mobility impacts it, as it is out of scope. Nonetheless, this research has observed mobility as a potential concern for working women in the banking sector, which has been discussed in the previous chapter (See section 5.7: training)

This section identified educational qualification or background as a key indicator which affects promotion to senior roles, irrespective of gender. This educational qualification acts as a belonging to a certain group of social class in the banking industry. Being an alumnus of a reputed business school and/or an alumnus of a member of a senior management's business school was found to be important in promotion decisions; albeit in a gender-neutral manner.

6.1.3 Social connections

Social capital refers to the relationships, social connections and networks which an individual can leverage for their personal and professional development. In the previous chapter, we discussed how professional networking impacts women's career progression in the Bangladeshi banking sector. In this section, findings on how social networking and connections at a personal level impacts an employee's career progression in banking are presented.

The findings of this research highlight how social capital at a personal and social level influences class dynamics and its subsequent impact in the banking sector in Bangladesh. Most of the participants, who have some sort of experience in relationship management or

front office, agreed that having good social connections helps in a banking career. One male manager from local bank, 15M, explained:

“In relationship management or corporate roles, someone with a good professional background or someone or someone who has connections, social connections, is highly valued. Here, gender does not matter. Anyone who has a... social network, social background, then in roles such as relationship manager type roles, wealth manager type roles, they are automatically given an advantage.” – 15M

Participant 1M, a front office based local bank manager with previous experience in foreign bank, explained further.

“Your background basically defines your connections. We work with high-net-worth clients. So, for that, maybe we need access to different country clubs where we actually find these clients. You need to be of a certain level (of background). We do not work with every Tom, Dick and Harry. So, to get selected for the personalised banking team is a whole rigorous process in itself as well. They see your (family) background, they see your education background, they see your presentation skills, and then they see your business qualities, and only then would they place you here.” – 1M

Participant 22F, a manager at a local bank front office with multiple local bank experience also mentioned:

“It creates an impression during recruitment and day-to-day interaction. They ask what your background is, where you studied. What do your parents do? Just a few days back, one incompetent employee from Chandpur [another city] came with the Bank Board Chairman’s reference. We are curious to know how you got posted in the Gulshan Priority Centre] Gulshan is a posh business hub in Dhaka]. He said that his brother works in the deputy governor’s office in the central bank. That’s why the board chairman has brought me here. So, you know, it plays a good role.” -22F

Some of the participants in the foreign bank have mentioned the importance of social connections. One former male manager of a foreign bank has shared similar thoughts:

“Say, someone’s father is a businessman or industrialist, or a reputed doctor. They have a lot of social influence. So, when their son or daughter becomes an RM [relationship manager] or a senior RM, their previously well-developed influential network supports their children in bringing new business to the bank, which others cannot do. Or if there is a dispute, they can handle it very well because they have a good background and support. In XXX bank, if you want to work in the front line, management will consider your background, your education, wealth and social class. If you come out of any class, they won’t accept you. This is equally important and applicable for men and women.” – 33M

The participants’ experienced indicated that social class and social connections operate as an important form of capital in relationship-based banking roles. Employees without such affluent social backgrounds may face structural disadvantages in accessing these roles and demonstrating comparable performance. However, none of the participants said women were more disadvantaged directly due to their lack of social connections. It was more gender neutral.

This section explained how social connection benefitted both men and women working in both local and foreign banks. This has facilitated them to bring business and to get jobs in good positions. It has also enabled them to be part of an influential network. The impact of social connection is gender neutral.

Overall, there was a widely accepted notion that social class impacted career progression and workplace performance. In terms of education and social connections, it was reported as mostly gender- and bank-ownership-neutral. However, financial circumstances impacted women more and disadvantaged them in their performance appraisal and career progression, due to the social norm of prioritising men’s financial needs as primary breadwinners. This was applicable for women working in both local and foreign banks, while married women in local banks were more scrutinised.

6.2 Appearance

Lookism is the prejudice or discrimination based on physical appearance, particularly when physical appearance is considered to fall short with regard to the social definition of beauty. Lookism remains a concern for social scientists as it impacts women to a different extent in different parts of the world. The intersection of lookism and the career progression of women remain a demanding area of research in social science. This section will explore how lookism impacts women's career progression to senior management positions.

The findings revealed a multilevel interplay of societal, organisational, and individual perceptions of appearance. Participants identified supportive connections between beauty, 'polished' appearance and professional advancement. Moreover, participants highlighted discriminatory practices ingrained in traditional gender norms and colourism. The findings also uncovered various degrees of emphasis on appearance in client-facing roles compared to back-office positions, underscoring organisational dynamics that reinforce gendered expectations.

6.2.1 Dress

All of the participants mentioned that there is a dress code in their bank. While the type and design may vary between the banks, on a broader perspective, men are usually required to wear dark coloured pants and light-coloured shirts. For women, it is a bit flexible. Participant 20M, a deputy manager at a local bank back office, mentioned:

"Women can wear saree, Salwar Kamiz... culturally accepted styles and colours. For men, light/white coloured shirts and dark coloured pants. Everyone follows the dress code." - 20M

Most of the participants agreed that there is some flexibility for women. They can wear a Saree or a Salwar Kameez (Salwar refers to a pair of light, loose, pleated trousers, usually tapering at the ankles, and Kameez is a long tunic). Some participants mentioned that certain customer-facing roles, such as priority banking or relationship managers who deal with top-tier clients, also wear formal suits. While the dress code is somewhat flexible for women, it comes with additional issues, including socially accepted designs, styles, and

colours. Most of the female participants in local banks shared experiences in which they faced issues or received guidance regarding specific dresses and designs. Participant 23M, a former HR manager at a local bank, who switched to a different industry for better career opportunities, shared his experiences in this regard.

“For the dresses, it is very important for women. For example, if a woman wears a dress which, as people say not polished.... then colleagues discussed that although her dress is within the dress code.... but it does not look expensive...colour does not go... not quite to the taste of very sophisticated people. There will be an unofficial meeting and bitching. ... led by higher-ups, like department heads. They would gossip, and since it's fun to talk about this topic, people try to get into that discussion. it's a little ostracised, not many people would like to be associated with that person. But for men, if the dress is a bit khet (does not go with the class), no such discussion.” -23M

This participant highlighted that women faced additional informal expectations regarding appearance that extended beyond the formal dress code. Such expectations exposed women to wider scrutiny and social judgement in the workplace, particularly when these conversations were led by senior managers. This may further reinforce class-based perceptions and contributed to a workplace environment in which women experience greater pressure to conform to aesthetic and social expectations.

Participant 32F, who has senior management level experience at multiple foreign banks, reflected on how colleagues' perceptions vary based on the price of work attire:

“If I wear a costly dress, carry branded products, wear stylish [clothes] – then people's perspective changes. So, your colleagues assume that you are something different. Everyone deals with you with respect. They consider you to be rich, superior, and smart.” -32F

Similar to what the male participant said, this female participant's experience suggested that appearance and the display of economic status shape how employees are perceived in the workplace. Unlike the UK, branded products are costlier in Bangladesh due to high import duty, and there are usually no seasonal sales or deals. Hence, an expensive watch,

for example, becomes costlier in Bangladesh. Given the purchasing power parity and income level comparison, this becomes quite an expensive product to carry on, creating a perception about women's social standing.

Moreover, some of the participants raised concerns about not being able to adopt culturally accepted dress, which impacted organisational interactions. One female manager, 24F, who worked in multiple local banks in both front office and back office mentioned:

“One of my colleagues was wearing a modern dress. Her dress may be modern (shirt or pants – included in dress code).... but as a person, she may be good. But other male colleagues start gossiping about her character and other stuff.....Maybe the colleagues do not know that woman personally, but may have heard or seen about her dresses, they will look into her Facebook profile, see some pictures and start commenting... ‘Oh! she is like this ...like that’. People are more concerned about attire or lifestyle in her personal and professional life. But I have never seen or heard of a man having to hear such a thing if he wears something fashionable or modern.” - 24F

The quote highlighted that women's appearance and lifestyle are scrutinised far more heavily in the workplace, provoking unwarranted reactions from male colleagues. Women were judged not only on their professional performance but also on how well they conformed to social expectations, while men wearing similar attire face little to no criticism. In Bangladesh, women who dress in ways considered outside social norms, for instance body-fitted clothing, are often negatively perceived; even when such attire complies with office policy. This creates significant psychological pressure, both on the women targeted and on female colleagues who witness such unprofessional behaviour.

While there is a bit of flexibility for women in workwear, there is an informal workplace restriction on what can be worn at work. At the same time, this research did not find any direct impact of dress on career progression, but it found women's varied workplace experiences based on what they wear at work, including perception of their social standing. In this regard, most of the participants echoed the same that their dress matters at work. Almost all of the participants agreed that men do not face such issues at work regarding their dress, regardless of being posted in the front office or the back office.

6.2.2 Attractiveness

The concept of attractiveness and its influence on career progression has long been debated, exploring the impact of physical appearance on perceptions of competence, leadership, and overall employability. This section examines the role of attractiveness in influencing women's career trajectories within the banking sector in Bangladesh. Specifically, this section will explore the interplay of attractiveness on women's career progression to senior managerial positions.

This research found that attractiveness and skin tone are deeply interconnected constructs in Southeast Asia, reflecting ingrained socio-cultural norms, colonial histories, and the influence of globalisation. Most of the time, through the interviews, participants interchangeably used attractiveness with beauty and fairness (of skin). Furthermore, most of the participants raised similar issues that how being the face of the bank, fairness and attractiveness matters of concern in the banks' front-facing roles. This created an understanding of fairness and beauty as a key criterion for attractiveness. A former deputy manager of a local bank front office, 3M, has mentioned:

“I would say to be attractive, someone needs to be facially attractive as well as have an attractive personality. Facial attractiveness or being fair does not matter in the back office, in our job role (front office). But fairness for women is a requirement in the front office or branches” – 3M

Another participant, 2M, who was also a former manager at a local bank, reflected:

“When there is a big client to handle, then woman who are fair, attractive and better personality gets the opportunity to handle the customer. For example, priority banking. Although the company says that attractive and colour do not matter but it matters, because it cannot consider it under labour law. Because they want to be a good employer. But when they are making a decision, they cannot come out of that biasness. Women are impacted by that, I think. Mainly, it is a requirement in the customer-facing roles. For women who are in the back, for them, it is not a determining factor. So, let me tell you, if a woman is not beautiful, not attractive, not

having fair skin tone, not having a good sense of style, then most probably management will not choose her for a customer-facing role. See, it is ingrained in our society, and we are bringing at least some of these to our professional life.” – 2M

Another male manager from local bank, 15M, discussed the importance of attractiveness.

“What defines attractiveness for women is different than men. For women, the definition of attractiveness is more about looks. For men, it might be more confidence. And other things. But attractiveness is generally considered. I always want that if a man or a woman is in a customer-facing role, someone who is attractive, someone who wants to talk to a customer. Now, for a woman, the definition of attractiveness would probably have much to do with more dos and looks and other things. So, 70% of the requirement will go with looks. For a man, 25% of the work is done with looks. Sometimes, if the client requires that kind of RM [relationship manager], then management would like to send someone who is conventionally more attractive, to get things done easily and quickly. Yes, this is common; this has happened.” -15M

The above-mentioned participants discussed how informal standards of attractiveness and perceived beauty operated as a gendered filter in client-facing roles, privileging women who conformed to such socially constructed ideals while disadvantaging those who did not. Women who did not meet these standards were systematically disadvantaged, limiting their exposure to revenue-generating positions and slowing their career progression. This underscored that, despite formal policies against discrimination, informal norms continued to reproduce structural barriers for women in the banking sector. Most participants also said that attractiveness added positive value and helped achieve business targets. This further reflected the social outlook on attractiveness.

Some of the participants highlighted how attractiveness and beauty impact women's recruitment and career progression. One former female senior manager of a foreign bank, 35F, who left banking job due to religious reasons, has mentioned.

“In some places, it works like who is beautiful, who is expressive, you understand, right? I have seen and heard about it that’s easy to understand..... the process is followed..... but the most beautiful will be picked [for the job] how much presentable she is considered as better competency level than her ability and capacity to do the work properly.” - 35F

Similar concern was raised by a former HR manager of a local bank, 23M, who switched to different industry for better career opportunities.

“Especially in customer service and branches, attractiveness, colour, and beauty are a requirement. Even in the interview board discussion, I have heard saying, “this is not a branch facing face”, if the board does not like the candidate, and ultimately, she will not be taken in customer services. Branch facing meaning fair, attractive, sharper features, beautiful.” -23M

The above-mentioned quotes indicated how appearance-based criteria disadvantage women in recruitment and placement decisions, particularly in customer-facing roles. Thus, women who do not fall under the criteria of being beautiful and attractive are not selected for the customer-facing positions in the branch, in both managerial and below managerial positions.

Some of the participants also mentioned that being fat or overweight is considered against the notion of attractiveness. One former female officer of local bank, 31F, explained:

“I am fat. I am much fatter than before. Like, I had to hear, ‘Will she fit in this small chair?’ They (my colleagues) meant seat. There was a pillar behind my chair. There were some invisible light marks on it. My managers one day came to my desk and said, ‘See, you have broken the pillar (there was a pillar behind the chair). Thank God! You were not in Rana Plaza², then you would have been held responsible for Rana Plaza.’ He told this in

² The Rana Plaza disaster, which occurred on 24 April 2013 in Savar, Bangladesh, involved the collapse of an eight-storey commercial building that housed several garment factories. This catastrophic event resulted in the deaths of over 1,100 individuals and left thousands more injured. The tragedy starkly exposed the hazardous working conditions and the absence of adequate safety regulations within Bangladesh’s garment industry (GOV.UK, 2014)

front of everyone. Sometimes when I was using the stairs, he said, 'Do not use these small stairs, it is already cracked. Use the bigger ones behind the floor.' About the lifts, 'Do not use lifts with her. Lift may free-fall.' When I used the family car, I had to hear, 'Is your car okay? Hasn't it or its tyres broken down?' If I had to ride another colleague's vehicle, then she had to hear, 'Hey! You are giving her a lift today! Your car's tyres are gone [will be flat] today.' Everyone used to say such things, and I also considered as fun. I wasn't serious. But, regarding my boss's comment, I felt like I wasn't attractive, and that's why he did not want me to give a floor [opportunity]. The rest of my female colleagues were very beautiful, pretty and fair. They present themselves as attractive. That's why they were close to the boss so quick. I wanted to be close, gave a lot of effort, but failed. I think my new boss preferred beauty over performance." 31F

This participant explained how women's career progression and workplace inclusion were significantly shaped by appearance-based biases. In this case, body size and conformity to conventional standards of beauty determined proximity to managerial favour and access to opportunities, rather than performance or competence. Such informal prioritisation of attractiveness reinforced workplace inequality, marginalised women who did not fit these ideals, and perpetuated a culture where professional meritocracy was secondary to physical appearance.

While the previous participants emphasised the importance of being fair and attractive at work, women also faced challenges if they were perceived as fair and attractive. One interesting observation was shared by a female participant, 16F, a deputy manager in the back office of a local bank.

"When there are any programmes or picnics the problem of being attractive and fair is, I have to do things I do not want to do, like greeting some high official visiting our office with a flower, or even being in the front of the formal office programme. I do not like it, but they sent me." – 16F

This participant's experience showed how women's appearance could become a coercive tool in workplace practices. In Bangladeshi culture, whenever there were formal programmes, companies tried to ensure female participation. Furthermore, whenever a

high official visited the office, local officials greeted them with a flower bouquet, and usually the latter's office asked female colleagues to do so. Thus, being fair and attractive often created additional, non-voluntary obligations, forcing women into roles they may not have wished to perform. This participant's experience reflected an informal yet powerful bias, where management privileged aesthetic qualities over personal preference or professional interest, reinforcing gendered expectations in organisational culture.

In relation to this, one former female manager of a local bank, 17F, identified how her education had helped her overcome the issue with her skin tone.

“Actually, I have faced that..... although I am of medium complexion, people were considerate to me because of my educational background, assuming I can do the work. However, I want to add, a fair complexion adds a positive biasness.” – 17F

This showed that while fairness worked as an added advantage, women with darker skin needed additional qualifications and capabilities to overcome the so-called skin tone issues raised by management and society.

Those who did not have fair skin tone had to face hurdles and, at times, unacceptable behaviour at work. One female deputy manager at a local bank back office mentioned:

“There is another female colleague who is darker than me. Her manager, Mr S, tells her every now and then, “You are a Tamil tiger.³ You and beauty.” [ignorant tone due to dark skin tone].. We ignore it with a laugh, but we do not always like it.” -14F

This quote showed how colour-based bias operated subtly but powerfully in the workplace. Even when remarks were disguised as humour, they created an environment where women of darker skin tones were demeaned. The lack of intervention from colleagues and management normalised such behaviour, signalling that discriminatory attitudes were

³ Tamil tiger was negatively mentioned due to darker skin tone similar to of the members of The Liberation Tigers of Tamil Eelam, which was a Tamil militant organization, based in north-eastern Sri Lanka (Prasad and Raghavan, 2020)

tolerated and reinforcing a culture where women of darker skin tones felt undervalued and excluded.

This research found that women were highly scrutinised based on their appearance, beauty, and attractiveness. Although this was widely common across the banking sector, the issue appeared to be more ingrained in local banks than in foreign banks. Women appeared to be disadvantaged in their career progression and front-office job postings due to their attractiveness and skin tone.

Chapter summary

This chapter has explained the findings obtained from primary research regarding the third research question. The interplay of gender stereotype, social class and colourism in women's career progression in the Bangladeshi banking sector. The findings were explained with supporting quotations, and then a summary was shared under each section. Overall, women face varied discriminatory and stereotyped behaviour and practices both in society and in the workplace. Furthermore, they are discriminated against due to their financial circumstances and appearance.

Chapter 7: Discussion

Chapter overview

The previous chapters have addressed three research questions and explained how they influence women's career progression in the Bangladeshi banking sector. This chapter will discuss key findings of this research, along with relevant literature. There are four sections in this chapter.

The first section discusses the findings related to the first research question. Thus, it conducts an in-depth examination of different important social and familial factors impacting women's career progression in the Bangladeshi banking sector. It draws upon relevant literature and explores social norms and practices, outlined in the findings chapter and how this impacts women's career progression. Similarly, the second section discusses organisational practices and norms. The third section discusses the interplay of gender stereotypes, with appearance and social class, and how such intersectionality alleviates or aggravates women's career progression in the banking sector in Bangladesh. The final section discusses the key relational and intersectional theoretical contributions of this research.

While explaining the findings, the existing theoretical model introduced in the literature review will also be discussed, and how each of the subsections is contributing to advancing the theory will be explained. In this chapter, contextual factors are also taken into account, including how findings varied due to organisational ownership structure, local bank vs foreign bank, and how such structure contributed to the women's career progression.

7.1 Research Question 1- How do macro-level social and familial factors influence stereotype and role congruity regarding women's career progression in the wider Bangladeshi society

This section explains how social and familial factors impact women's career progression in the Bangladeshi banking sector. The key factors discussed here are family support, which includes husband support and parents-in-law's support. This explanation reflects the

findings of the literature and critically evaluates the same to explain how this research contributes to knowledge.

7.1.1 Family support

This section discusses two key findings. First, women's work–family conflict in the Bangladeshi banking sector is shaped by the interaction between intensive work demands and increased household responsibilities after marriage. Second, family and spousal support play an important but ambivalent role, as such support may ease practical pressures while simultaneously reinforcing gendered expectations regarding household responsibility.

The banking sector in Bangladesh is characterised by high workload, long working hours, and, in many cases, intense customer interactions. Moreover, the pressure to meet targets and adhere to strict regulatory requirements means that professional commitment is paramount. As a result, the complex and intense nature of work commitment and performance obligations can lead to a conflict between work and family responsibilities. In such situations, family support is central to supporting women's career progression. While practical assistance from husbands or parents-in-law can alleviate pressures, this research finds that such support is not always forthcoming, with domestic work considered within normative expectations of women's domestic roles. This indicates a tension with existing research (e.g., Carlson et al., 2018; Jayaraman and Khan, 2023); support exists but is frequently withheld, limiting its potential to redistribute responsibility. This research shows that women's household demands increase with marriage. Even in dual-career households, women are expected to coordinate childcare and household management. This demonstrates that dual earning does not necessarily result in dual responsibility for household management. This finding supports existing research on the persistence of gendered domestic roles within dual-career families (e.g., Bianchi et al, 2012), while also extending it by showing how coordination responsibilities remain feminised (e.g., Raley et al., 2012; Offer, 2014). In this context, family support may ease practical burdens yet simultaneously reinforce traditional gendered divisions of labour (Hochschild and Machung, 2012), reflecting the role incongruity women face between societal expectations and professional responsibilities. As a result, women experience both physical and emotional stress, limiting their capacity to compete on equal terms in the workplace. This

supports existing literature that suggests mechanisms may mitigate immediate strain without fully addressing underlying structural inequalities (e.g., French et al., 2018).

Spousal support can be received in two forms: emotional support and work-sharing in household responsibilities. In terms of emotional support, this research finds that some women receive emotional support from their husbands, which has supported them in managing work-related stress. This reflects existing research that emphasises the importance of emotional support within dual-career partnerships (e.g., Amin et al., 2017; Ferguson et al., 2016). Research indicates that when partners are understanding and encourage each other, it enhances the psychological well-being of the individual. This is associated with higher self-efficacy, career commitment and job satisfaction, and they are more likely to assume leadership roles (Eagly and Karau, 2002; Tresi and Mihelic, 2023; Amin et al., 2017). The presence of a supportive husband can mitigate the stress and feelings of isolation, allowing women to focus on their continuing professional development without the additional burden of emotional stress. The findings also support similar literature on how dual-career couples should navigate their career and lives. Existing research indicates that couples who share their household responsibilities experience less work-family conflict, which directly impacts job satisfaction and career advancement (e.g., Li et al., 2024; Schnettler et al., 2025). Such a shared approach also fosters a supportive environment for career growth. At the same time, this research indicates that emotional support does not necessarily translate into reduced household responsibilities. Such disproportionate distribution of household work can lead to burnout, stress and dissatisfaction (Aviv et al., 2024). Existing research indicates there is an interplay between emotional and household work-sharing support from the husband. Dual-career couples who effectively communicate and collaborate on household responsibilities report higher levels of job satisfaction and career advancement and can better manage work-life balance (Fitong Ketchiwou and Naong, 2024; Elloy and Smith, 2003; Hosain, 2025). However, most women have reported contributing more at home and to childcare, even while staying with their in-laws. But they do not receive adequate support from their husbands in terms of household work sharing, even when men recognise this disparity. This reveals a clear tension between acknowledging inequality and the actual redistribution of household labour, supporting existing research (e.g., Carlson and Lynch, 2013). As women participants mentioned that their spousal support with household activities is not adequate, they sometimes find themselves juggling between domestic duties and professional demands.

From a cultural perspective, this research also supports the existing research. In the Global North, due to the increased momentum in gender equality, there are more dual-career couples, and there is a greater expectation for mutual support and shared responsibility. Thus, there is a stronger emphasis on equal work sharing, leading to enhanced career outcomes for women (Gahlawat et al., 2019; Bianchi et al., 2012). This has resulted in a more supportive environment for women's career advancement. However, in the Global South, there are gendered norms and cultural expectations in general, with strict task expectations for women. Women still account for 80 per cent of the unpaid care work in Asia (ILO, 2018). Rahman et al. (2015) argued that women in dual-career families in Bangladesh often face challenges to balance their domestic and professional responsibilities, creating work-family conflict and impacting women's career progression. This comparison helps explain why similar employment arrangements may produce different outcomes across cultural contexts (Rahman et al., 2015; Syed and Özbilgin, 2009).

In addition to the husband's support, extended-family dynamics occupy a key place in shaping women's career progression. In many societies, parents-in-law act simultaneously as providers of instrumental resources (e.g., childcare, financial support) and as custodians of normative expectations regarding gendered division of labour (Bendall and Mitchell, 2023; Ali et al., 2024). While family support on childcare will be discussed in section 7.2.1: Pregnancy and childcare policies, this section will discuss how parents-in-law's support on household work frequently reinforces normative expectations on women's career progression.

This research finds that women do not get adequate support in household work management from their parents-in-law and/or husbands. Existing research findings highlight that women face a dual burden in managing both family and work obligations (Fitong Ketchiwou and Naong, 2024; Ali et al., 2019; Seierstad and Kirton, 2015). In the Global North, there are better formal policies and support structures in places where work-life balance is more established (Greer and Kirk, 2022). Again, due to increasing emphasis on individualistic culture, there is a shift towards egalitarian expectations in household responsibilities within countries in the Global North (Auspurg et al., 2017; Harryson et al., 2012; Evertsson, 2022). However, this situation worsens in the Global South, where women are further disadvantaged. Similar to the findings of this research, women are

required to pursue high-performance work, and the expectations from the workplace do not decrease. On the other hand, strict social norms require women to contribute more time and effort to the family. In countries like India and Bangladesh, ingrained patriarchal norms interplay with strict organisational culture and create a glass ceiling for women, after marriage and childbirth (Sultana, 2010; Sharma and Kaur, 2019). This is related to the 'second shift', which is more ingrained in countries like Bangladesh. On average, women in Bangladesh spend 5.8 hours daily to manage household activities, compared to men who spend 0.8 hours (BBS, 2023). As women are required to give more time to their domestic efforts, it leaves less room for them to concentrate on their work and separate their household and workplace-related thinking processes. Thus, they are not able to take up senior roles, not only due to traditional gendered stereotypes of household responsibilities, but also due to intensive commitment at work with long working hours (Krivkovich et al, 2024). This finding reinforces the existing argument that women's career constraints are structurally produced rather than individually chosen (Syed and Özbilgin, 2009; Seierstad and Kirton, 2015).

This section explains how role congruity in the household domain is shaped by social expectations and how it exacerbates further as women gain a new role identity in their lives after marriage and their relationship with their in-laws. Given the psychological and mental stress, anxiety women have shared, this research contributes to the role multiplicity literature (Ruderman et al., 2002). Ruderman et al. (2002) argued that women's multiple roles at the social, familial, and organisational levels can create stress and time constraints but also foster resilience, adaptability, and skills that enhance leadership and career development. Due to the extensive second shift commitment in Bangladesh, women's roles at work and at home are considered a burden. Thus, the concept of role multiplicity, whether it is a burden or a benefit for women, depends upon context, intersecting identities of women (Syed and Özbilgin, 2009). Furthermore, the role incongruity of women's household responsibility will also vary depending on multiple intersecting identities and how much support she receives from her in-laws and husband. Household work mainly relies on the 'second shift' and, on occasion, support from other family members, which is almost non-existent for the husband. Thus, these research findings contradict existing literature (e.g., Abele and Volmer, 2010; Pluut et al., 2018), as some women are progressing in their banking careers in Bangladesh without husbands providing notable contributions to household work-sharing.

This research considers the contextual and cultural elements of patriarchy and how this navigates for a married woman through a complex reality (Walby, 1990; Kabeer, 2010). Due to ingrained gender norms in Bangladesh, married women face role incongruity when they do seek household work sharing from their family members. Thus, their demographic-social role due to their marital status puts them in a situation where they face more role incongruity than unmarried women, as parents-in-law's household responsibilities often hinder advancement. (Eagly and Karau, 2002). This research contributes to the HRM literature in the Bangladeshi banking context, as the absence of household work-sharing support from husbands does not always seem to hinder women's commitment to the 'second shift' at home and performance at work (e.g., Pluut et al., 2018; Abele and Volmer, 2010). Although some women progress without spousal support, husbands' minimal contribution to domestic work remains a consistent pattern. Furthermore, it also extends the role congruity literature as intensity and dimensions of social norms increase as the women attain multiple identities, creating an intersection of marital status and gender (Crenshaw, 1989). Although such an intersection negatively impacts stereotypes, it contributes to the 'ideal worker' norm, as women continue to perform despite persistent work-family conflict.

This section has discussed how social and familial factors impact women's career progression in the Bangladeshi banking sector (BBS). It has highlighted the role of husbands and parents-in-law, showing how their support can ease women's work-family balance, but also how such factors reinforce gender stereotypes and expectations of women's primary responsibility for the household. This reliance can perpetuate role incongruity, as women are judged against traditional family roles at home and the "ideal worker" norm at work, creating a double bind.

7.2 Research Question 2- How do meso-organisational level factors impact women's workplace experience and career progression?

This section explains the organisational factors which impact women's career progression in the Bangladeshi banking sector. Following the findings chapter, the key factors to be discussed in these sections are pregnancy and childcare provision, working hours, interpersonal microaggressions at work, networking, performance appraisal and feedback, and behavioural and skills expectations.

The discussion will consider bank ownership, i.e., local bank and foreign bank, and how it impacts women's experiences at work. This is particularly relevant from a contextual perspective, as the findings chapter explained differences in women's workplace experiences, based on the bank they are working in (i.e., local vs foreign). Thus, from a contextual point of view, it is important to consider bank ownership in this section.

7.2.1 Pregnancy and childcare policies

Pregnancy and motherhood related at work have far-reaching effects on women working in the male-dominated banking and finance sector. This research identifies three key findings. First, childcare responsibilities and associated household expectations disproportionately impact women's perceived commitment to work and career progression. Second, organisational policies and national legislation, while formally supportive, are insufficient in addressing practical, health-related, and career-related needs, creating a tension between entitlement and workplace realities; albeit the women in the local bank were more impacted in situations related to reasonable adjustments at work. Third, cultural norms and family expectations intersect with organisational practices, meaning that support from family or institutions can alleviate pressures but simultaneously reinforce gendered inequalities.

The issues working mothers in Bangladesh are facing are known as the motherhood penalty. The motherhood penalty refers to the systematic disadvantage that working mothers experience compared to their childless counterparts and men. This penalty is particularly evident in the form of pay gaps, lower performance evaluations, and slower career progression (Correll et al., 2007). This research has found that childcare responsibilities disproportionately impact women's commitment to work. This research has also found that working mothers often face negative stereotypes that impact the way colleagues and superiors perceive their commitment and competence, thereby undermining both their day-to-day interactions and long-term professional advancement (Eagly & Karau, 2002; Correll et al., 2007). Some of the relevant organisational factors are discussed separately. Again, there are spillover effects of some macro-national factors, such as social norms and national legislation, which also have an impact on women's workplace experiences. Thus, given the magnitude of the relevant macro-national and meso-organisational issues which women face in their road to parenthood, it is worth discussing in this section.

This research finds that women are entitled to 6 months of full pay maternity leave in the Bangladeshi banks. Thus, banks are found to have complied with the Bangladesh Bank instruction in this regard. According to the Bangladesh Bank (regulator) circular (Bangladesh Bank, 2020) and the Bangladesh Labour Act 2006, women are entitled to a maximum of two full paid maternity leaves in their entire career. While the fully paid six-month maternity leave is generous in comparison with countries in the Global North like the UK, the total number of maternity leaves permitted (two) is found to be restrictive, even in the region. In India, women are allowed to take 26 weeks of paid maternity leave for the first two children and 12 weeks for the third child and beyond (Government of India, 2017). Accordingly, this research contrasts with regional policy (e.g., Government of India, 2017) by highlighting the constraining effect of a lifetime cap on leave. The Bangladesh-specific rule creates a structural tension: women can take adequate time for early childcare, but their longer-term family planning and career pathways are constrained by a ceiling that is not visible in comparable jurisdictions (Bangladesh Bank, 2020; Bangladesh Labour Act, 2006). These findings question whether Bangladesh practices stricter patriarchal norms with regard to allowing women to have more than two children, respecting their right to fundamental human dignity. However, none of the participants mentioned that they are planning for a third child. In contrast, this research finds that women are overburdened with existing one or two children and managing their workload at home and work, as discussed earlier.

This research finds there is a lack of reasonable adjustment at local banks, for example, adjusting working hours, desk placement, and maternal health. None of the participants has mentioned that their employer conducted any risk assessment (during and post-maternity leave) at work. However, there are flexible working options for working mothers in foreign banks. The findings show the lack of adequate legislation and regulatory supervision. Unlike India and Pakistan, there is no separate law for maternity benefits. Existing Labour Law of Bangladesh stipulates that employers must not assign any woman to strenuous labour, prolonged standing, or any work likely to harm her health if they know or have reason to believe she is within ten weeks of giving birth or has given birth within the past ten weeks (Bangladesh Labour Act, 2006). However, persons employed under administrative and managerial capacity are excluded from the purview of the act. Furthermore, the Bangladesh Bank regulation (regulator's guideline) on maternity policy does not recognise and address potential maternity-related health issues (Bangladesh Bank,

2015; Bangladesh Bank, 2020). These findings extend existing literature (e.g., Andersen et al., 2022) on procedural fairness by showing that, despite compliance with legislation, pregnant mothers still face unaddressed workplace risks and practical challenges, creating a tension between law and lived experience. This has aggravated the pregnant mother's workplace experience, making their journey difficult to bear.

Besides a lack of policies and regulations, women have also reported a toxic organisational culture with a lack of managerial support at work, with a non-cooperative attitude. Male managers also seem to consider women's maternity issues as a privilege rather than a right. Thus, after returning from maternity leave, new mothers' workload is not adjusted to cope with the pace of work, and sometimes, their positions are changed without discussion. This research supports existing research (e.g., Correll et al., 2007), which argues that women who are expecting, who are or who have been through maternity leave are frequently viewed through the lens of traditional gender expectations. Such stereotyped behaviour is linked to role incongruity and the ideal worker norm, as the research shows that, despite being pregnant or new mothers, women are expected to have uninterrupted dedication and work long hours like other colleagues. This finding highlights the tension between social expectations of motherhood and organisational expectations of the ideal worker, confirming literature on role incongruity while extending it to the Bangladeshi banking sector (Yavorsky et al., 2015; Aarntzen et al., 2019; Torres et al., 2024). Thus, many mothers find it difficult to manage both workplace demands and the requirement to be a good mother, causing incompatibility in performing both roles properly.

Participants have also shared how their performance evaluations and promotions are impacted due to pregnancy and maternity. There is often no adjustment in the KPI to accommodate the maternity leave period, systematically putting new mothers behind in the performance appraisal. Due to a lack of clarity and regulatory supervision, women are deprived of clear performance appraisal in both local and foreign banks. Lack of KPI adjustment, gendered belief, and managerial expectation of constant commitment resulted in promotion being denied, even after being eligible to be promoted. Unlike other organisational factors, for example, networking or inappropriate behaviour from members of senior management, this research finds that women from both local and foreign banks face pregnancy and maternity-related discrimination discussed above. Existing research also supports that women have faced lower promotion opportunities than their childless peers (Heilman and Okimoto, 2008; Cuddy et al., 2004). These findings confirm existing

literature on motherhood-related career penalties (ibid) and extend it by showing that such discrimination occurs regardless of bank ownership or nationality, highlighting the interaction between organisational culture and macro-national norms. One managing director of a leading local private bank in Bangladesh has recently regarded pregnancy and family responsibilities as a key reason for hindering women's career progression to senior management positions (Modak, 2023).

This research found that childcare responsibility significantly and negatively impacts women's career progression. Women are considered primary caregivers, and they need to manage childcare besides their regular work. Existing research in the literature review shared insight on how childcare helps women focus on their careers. However, there are cultural aspects of childcare between the Global North and Global South and how the childcare facilities and responsibilities shift between countries broadly divided by these two regions. In the Global North, although the cost of childcare impacts mothers returning to work after childbirth, and women still account for twice the amount of work in household responsibilities than men, for example, in the USA (Bianchi et al., 2012; McClintock-Comeaux, 2013; Ruppanner et al., 2021). This is further exacerbated when mothers have to take up flexible or reduced working loads to manage childcare responsibilities, which results in lower income and hinders their career progression (Sevilla and Smith, 2020). Findings of this research highlight a tension between formal childcare availability and women's career outcomes, confirming literature from the Global North (e.g., McClintock-Comeaux, 2013; Ruppanner et al., 2021; Sevilla and Smith, 2020) while showing how Bangladesh's cultural context amplifies challenges. Thus, the availability of childcare is crucial for women in their career progression and gives them full concentration on their work. In Southeast Asian countries, traditional family structure and community support play an important role in childcare, allowing women to engage in their work without a similar level of external childcare support as in the Global North (Gautham, 2022). However, most of the women interviewed in this research found that they had a lesser amount of family support than they expected, due to which they faced difficulty in focusing on career growth, making Bangladesh distinct within the wider South-East Asian culture.

Although cultural context and reliance on family and community support help some women mitigate the aforementioned barriers to career progression, this also aggravates traditional gender roles, which require women to prioritise childcare over career

progression. In this research, none of the women mentioned that they had taken support from institutional childcare facilities for their children. In some of the countries in the Global North, state-managed or highly institutionalised childcare systems contribute to higher labour market participation of women (Erhel and Guergoat-Larivière, 2013). However, in the global south, such informal family-based childcare dominates over institutionalised childcare and impacts women's employment patterns and career progression (Gautham, 2022). These findings support existing research (e.g., Gautham, 2022) by showing how reliance on family-based childcare in Bangladesh limits women's career focus, reinforcing the motherhood penalty while providing some mitigation of childcare burden. The intersection of cultural norms in countries like Bangladesh and childcare policies further complicates the situation of women's career progression. Career aspiring mothers are required to contribute to childcare before and after office hours, so they cannot focus on their work. But as the research found and discussed in section 7.1.1: family support, women do not get adequate support from their parents-in-law for childcare while they are at work. Thus, despite the hypothetical availability of childcare support from family members at home, women find it difficult to concentrate on their career aspirations and, at times, it hinders their career progression.

Findings on pregnancy and motherhood contribute to the literature in different aspects. Firstly, the existing legislation on 6 months' full paid maternity leave brings positive benefits as all banks follow the law and mothers can focus on their infant. Thus, national legislation intersects with social norms of such paid leaves, without any hindrance from organisational and managerial ends. Also, this research finds motherhood a journey which starts from pregnancy and carries on as long as women have childcare responsibilities. Thus, the concept of 'motherhood penalty' combines national culture, social norms, organisational practices (Syed and Özbilgin, 2009) and starts from the moment women become pregnant. This research also contributes to multidimensional relationality, as mothers were impacted more than married women, single women and men (Crenshaw, 1989; del Carmen Triana et al., 2024).

The findings on pregnancy also contribute to role congruity. There is a spillover effect from motherhood (social and household domain) to the workplace (organisation domain) and vice versa (ibid). Due to expected social roles, women are expected to conform to gender roles as the primary caregiver of their children. But again, they are disadvantaged when they do not conform to the ideal worker norm (Kossek et al., 2021; Charles, 2014;

De Pater et al., 2009). These findings extend the literature (e.g., Andersen, 2022) on procedural fairness and the impact of local culture by highlighting the lack of reasonable adjustments for pregnant women and mothers in local banks. Thus, this research highlights a tension between social expectations, organisational practices, and women's career progression, confirming existing literature and extending it by showing how procedural gaps exacerbate career disadvantages (Kossek et al., 2021; Charles, 2014; De Pater et al., 2009; Andersen, 2022).

This section further contributes to the literature and explains how national culture, childcare availability and childcare responsibility impact women's career progression. Differences in national culture dictate individual norms and expectations, which is why the expectations and support women receive from their families vary between the Global North and the Global South, especially in Southeast Asian countries. Thus, this finding supports the relational framework as macro-national and micro-individual factors intersect in terms of family support on childcare being guided by national culture (Syed and Özbilgin, 2009). Whether working in a foreign bank or a local bank, none of the women discussed the presence of extensive childcare support at work. This means that, irrespective of bank ownership (local vs foreign), women do not benefit from institutionalised childcare support, as meso-organisational practices are governed by national and social norms (ibid). However, working mothers in foreign banks have responded to flexible working facilities. These findings contribute to existing literature (e.g., Garcia et al., 2023; Wijewantha et al., 2019) by showing how organisational practices are constrained by macro-national culture, limiting transfer of best practices and reinforcing motherhood-related career penalties. Thus, transfer of good practices from the home country to the host country has not been possible to the fullest due to strong home country values on family-based childcare support. Furthermore, this finding extends the Role Congruity Theory (RCT) by arguing that the incongruity of women's social roles and leadership roles is not only focused on gender but also impacted by wider context and law at the national level, as it guides social norms and develops perceived gender norms for women with regard to childcare responsibilities in that specific context.

7.2.2 Working hours

Long working hours constitute a central feature of the Bangladeshi banking sector, yet this research identifies tensions between organisational expectations, national legislation, and cultural norms. Key findings include: (1) women face prolonged working hours enforced by managerial expectations, creating a paradox between visibility and actual productivity; (2) formal regulations and central bank instructions are often disregarded, revealing a gap between policy and practice; and (3) societal and household expectations exacerbate work-family conflict, producing role incongruities for women.

Long working hours stand as an integral part of the banking sector in the Bangladeshi banking sector, as reported by all participants. In Bangladesh, standard working hours in the banks are 10 am to 6 pm. But in reality, it is usually around 12 hours a day, while some reported it sometimes reaches around midnight. Such longer hours are often enforced as presence at the office after regular office hours, without additional payment or transport facilities for working late, creating a tension between formal entitlement and lived experience. From the regulatory and cultural perspective, two important things need to be considered here. The central bank has instructed all scheduled banks (local and foreign) to let all women employees leave right after office hours finish (Bangladesh Bank, 2015). Besides, the Bangladesh Labour Act, 2006 and the Bangladesh Labour (Amendment) Rules, 2022, focused mostly on the blue-collar workers. However, those laws and rules also require all workers to work a maximum of 8 hours per day and 40 hours per week (Government of Bangladesh, 2022). This research finds that none of the banks follows this regulation for female employees, revealing a clear contradiction between legal standards and organisational practice. However, the Bangladesh Bank (regulator) also instructed to provide necessary security and overtime to female employees in case of delay in leaving the office (ibid). Despite a lack of adequate coverage from legislation level, regulators have issued instructions, which, according to these research findings, have not been implemented. Thus, a tension emerges between the regulator's formal instructions and actual oversight, highlighting a gap in enforcement.

From the cultural context, this research finds it widely acceptable and expected to work longer hours in the evening to show the management that the employee is diligent and dedicated to work. This is similar to the concept of 'face time' or 'presenteeism', which entails employees being physically present at work for an extended period as a visible

demonstration of commitment (Elsbach et al., 2010; Kossek and Dyne, 2008). Women in this research have shared their views that their management expected extended face time from employees to ensure their dedication and loyalty, at times, prioritising visibility over actual productivity. This extends existing research (e.g., Elsbach et al., 2010; Elsbach et al., 2012) by showing how, in Bangladesh, passive face time becomes a culturally reinforced practice that conflicts with both productivity and family obligations. This further aggravates when women want to progress into senior management positions. These research findings support existing research on fast-paced corporate environments, where face time is endorsed, and staying late hours becomes a practice to indicate dedication, albeit when unnecessary (Padavic et al., 2019). This is particularly related to passive face time, which means simply being seen at work, which sends a positive understanding of commitment and dependability, albeit there is no significant performance output (Elsbach and Cable, 2012; Elsbach, 2010).

These research findings also show that there is a paradox of work-life balance in the Bangladeshi banking sector, created through the requirement of passive face time. This has emerged due to the conflict between the “ideal worker” norm and the real-life demands of family responsibilities. Women in this research are primarily responsible for childcare and household duties, despite some support from family members, creating tension between societal expectations and organisational demands. Thus, women face a struggle to meet the ideal worker norm, which supports existing research on work-family conflict and ideal worker (Cha and Weeden, 2014; Acker, 2012; Elsbach et al., 2010). In a patriarchal and male-dominated society, men benefit as their household tasks are taken care of by their wives or other family members, allowing them to dedicate themselves and concentrate on work. These research findings also support that male-dominated senior management expects women to give full effort and work longer hours, yet societal norms simultaneously require them to maintain household responsibilities, creating a tension that men in similar positions do not face (Cha, 2010; Ely et al., 2011; Hochschild and Machung, 2012). Thus, patriarchal and societal norms, workplace expectations create a paradox in women’s work-family conflict, impacting women’s career progression.

The paradox of work-family conflict questions the perception of role incongruity in patriarchal societies like Bangladesh. There is an interplay between the national culture and organisational expectation (Syed and Özbilgin, 2009). In the same society, women at home are required to pursue more time for the second shift, while management at work ignores

societal expectations on the ‘second shift’ (Hochschild and Machung, 2012). The expectation gap between these two domains is larger in patriarchal societies, where stereotypes are more visible than in the Global North. This creates a tension of role congruity, as women must navigate conflicting expectations in family and work domains. The findings extend Role Congruity Theory (Eagly and Karau, 2002) by demonstrating how gender role conflict is not only produced by workplace stereotypes but also intensified by the interaction between patriarchal national culture and organisational expectations, which jointly reinforce the mismatch between ‘second shift’ norms and the ideal worker model.

This finding further extends the concept of facetime, as there is a lack of research on this topic. While there is wider research on South-East Asian organisations about extended working hours than in the Global North, there is a lack of theoretical connections with such work hours. Thus, this research contributes to the literature of the ideal worker where passive facetime is considered as a key requirement for portraying their loyalty, dedication at work and a reason that impacts working hour commitment in Southeast Asia, irrespective of bank ownership type. This research contributes to the literature (e.g., Elsbach et al., 2010; Elsbach et al., 2012) by linking passive face time directly to ideal worker expectations and showing how it privileges men’s careers while constraining women’s due to conflicting societal and organisational expectations. Hence, this research also makes a contribution to role congruity theory, as passive facetime in Southeast Asia reinforces the ideal-worker norm, privileging men’s career progression while constraining women’s due to conflicting and stereotyped gendered expectations, ultimately impacting the latter’s career progression.

7.2.3 Interpersonal microaggressions at work

This section discusses the key finding that gendered microaggressions are routine and normalised within local Bangladeshi banks, while being far less visible in foreign banks; this points to a clear tension between national socio-cultural norms that tolerate sexualised and appearance-based comments and organisational contexts shaped by transnational governance and policy transfer. At the same time, the findings reveal a disjuncture between the existence of legal protections against sexual harassment in Bangladesh and their limited effectiveness in everyday organisational practice, particularly within local banks.

This research has found women to face gendered microaggressions at work, which at times go far beyond that. Although it is faced at the individual level, this has been discussed at the organisational level as it is experienced and intensified in everyday interpersonal interactions within organisations. Microaggressions - subtle, often unintentional slights or behaviours that demean or marginalise individuals based on their identity (Sue and Spanierman, 2020) - play a significant role in the male-dominated banking and finance sector, impacting women's career performance and progression. This research found women to have faced both gendered and lookism-based microaggressions through day-to-day interpersonal interactions at work, ranging from dismissive comments, intrusion in personal life, to exclusionary practices; creating a hostile environment which undermines women's personal confidence, work visibility and career advancement opportunities. Women bankers shared that their colleagues made unwanted comments about their personal, marital, and sexual lives, made indecent and sexual approaches, and shared derogatory comments on skin tone. These findings align with the existing literature (e.g., Sue and Spanierman, 2020; Kim and Meister, 2023) on the cumulative and career-limiting effects of everyday microaggressions, while highlighting how they are embedded in routine organisational interactions rather than isolated incidents. However, this has been reported mostly by women working in the local banks than by women working in the foreign banks. This contrast introduces a tension in the literature (e.g., Gui, 2023; Basford et al., 2014), suggesting that organisational context can mediate the expression of gendered microaggressions, even within the same national setting. This section will focus on gendered micro-aggressions, while lookism-based micro-aggressions will be discussed in the 'aesthetic labour' section.

The effects vary between the Global North and the Global South, especially in Asian cultures, due to differences in societal norms, workplace dynamics, and gender expectations, though both contexts reveal persistent challenges ingrained in male dominance. In the Global North, for example, the UK, any form of sexual and racial harassment are covered under the Equality Act 2010. Yet, women in such progressive societies still receive unwanted comments and flirting (Brown et al., 2018; UN Women, 2021), which impacts women's professional credibility, motivation and performance. Furthermore, such male colleagues observe women as objects and as less competent at work, which impacts their performance and appraisal (Heilman and Caleo, 2018). Women in senior roles are more scrutinised about their mental and emotional capabilities (Krivkovich et al, 2024). Findings of this research align with existing Global North

literature (e.g., Brown et al., 2018; Krivkovich et al., 2024), showing that legal protections alone do not eliminate gendered microaggressions, revealing a tension between formal legal protection and lived workplace experience. In this research, most of the participants from foreign banks did not mention any microaggression, except for one case of maternity-related adjustment and a subsequent indecent comment from a line manager. This contrast suggests that organisational context matters, and given that, many of the foreign banks have headquarters in such developed nations in the Global North, it is possible that such cases of microaggressions are lower in the foreign banks due to the transfer of strict organisational policy, blended by strong home country culture.

Similar to these research findings, banking and financial sectors in the Global South, especially Asian cultures, such as Japan, South Korea, China, and India, are more male-dominated than in the Global North (Danielecki et al., 2022). Microaggressions can be culturally specific, and in Asia, they frequently align with expectations of respect and modesty, amplifying their impact on women's careers (Deloitte, 2024; Sue and Spanierman, 2020). In Asia, there is a presence of sexual microaggression along with a distinct cultural framework. Many incidents of sexual harassment are rarely reported due to sociocultural pressure to maintain patriarchal expectations towards women to remain passive and maintain harmony (Xilun Pang and Tomlinson, 2023). Women in Asia usually do not want to report sexual harassment due to the fear that it may impact their job security and reputation at work (Hasunuma and Shin, 2020). In Bangladesh, 84 per cent of women face sexual harassment at the workplace, in public places and at home (UN Women, 2024). This finding highlights a tension between the existence of legal protections, such as the Women and Children Repression Prevention Act 2000, and their limited effectiveness in addressing everyday verbal and sexualised harassment. This raises questions: the effectiveness of existing Bangladeshi laws, the Women and Children Repression Prevention Act 2000, in addressing such verbal, often sexualised harassment. In Asian contexts, the hierarchical organisational culture can intensify the negative impact of sexualised comments, as junior women employees are expected to defer to senior male colleagues. This dynamic not only undermines their professional image but also discourages them from pursuing career aspirations to senior management positions, as they internalise the notion that their contributions are less valued when interlinked with sexualised attention (ibid). Similar to existing literature on Asia, this research also found that women find it difficult to accept sexualised comments and approaches. However, due to high power distance and a highly hierarchical organisational structure, they find it

difficult to complain about such sexual harassment issues. Even when complaints are made, they are often dealt with lightly and at times with a lesser-than-required response, revealing a gap between formal complaint mechanisms and actual organisational response.

This discussion contradicts existing literature (e.g., Cooke et al., 2017) and contributes to the HRM literature (e.g., Garcia et al., 2023; Chang and Ogasavara, 2022). Possibly due to the transfer of stringent organisational practices and home country policies, there are almost no reports of gender based and sexual microaggressions in foreign banks. While microaggressions and their acceptance are found to be a social practice in Bangladesh (Hofstede, 1980; UN Women, 2024), this research extends existing HRM literature (e.g., Gartner et al., 2020; Garcia et al., 2023; Chang and Ogasavara, 2022) by showing that national cultural acceptance of microaggressions does not uniformly translate into organisational practices, as evidenced by the contrast between local and foreign banks. This research also extends to the role congruity theory, as accepting or not complaining about microaggressions becomes part of perceived role congruity for women in senior positions in local banks, reinforcing expectations of silence and compliance. This shapes women's career progression by reinforcing the 'ideal worker' expectation that those in senior roles should remain silent on such issues at work.

7.2.4 Networking and socialising at work

This section will discuss how informal workplace networking significantly shapes women's career progression in Bangladeshi banking, with distinct patterns emerging between local and foreign banks, with women working in local banks being more impacted. Key findings include the predominance of relationship-based, after-hours networking in local banks and the exclusionary effects this has on women's access to information, opportunities and advancement. A central tension identified is that, while networking is critical to performance appraisal and career mobility, prevailing social norms and gendered expectations constrain women's participation in these practices, particularly in local banks.

Workplace networking in male-dominated service sectors, such as banking, plays an important role in influencing women's career progression. This research finds that over-reliance on relationship-based, informal networking is more common in the local banks than in the foreign banks operating in Bangladesh. Networking in Bangladeshi banks

includes after-office events, staying longer hours to gossip and network with managers (indirectly to stay as long as the line manager stays), taking tea or smoking breaks and has a significant impact on business targets, work allocation and promotion. These findings make explicit how informal networking functions not merely as a social activity, but as a mechanism through which visibility, trust, and managerial favour are informally distributed. Given that such long working hours are acknowledged, yet organisations hold office events after office hours, managers expect team members to stay longer hours. Smoking by women is not culturally accepted in Bangladesh (Shuvo et al., 2025). Thus, women do not usually smoke. Again, many women do not take frequent tea breaks like their male managers and colleagues, so that they finish work early and go home. Thus, they miss out on potential information and knowledge sharing and business opportunities. This highlights a tension between organisational expectations of informal availability and gendered norms that regulate women's behaviour outside formal work tasks. In such a male-dominated sector, such networking opportunities impact women's career progression.

Informal networking with colleagues helps to access information and resources to improve their task performance, supporting them with high performance, favourable performance appraisal, pay rise and career progression (Yukl, 2012; Woehler et al., 2021; Langford, 2000). The findings of this research, therefore, reflect established evidence (ibid) that informal networks function as a key career resource within organisations. However, there are gender gaps in workplace success and a lack of opportunities to build or to benefit from professional networking poses a key explanation for gender differences in job satisfaction, payment and career progression (Lyness and Thomson, 2000; Ely et al., 2011; Qureshi and Saleem, 2016). Existing research shows that men conform to workplace pressure to work longer hours and do after-hours networking. However, women need to limit such professional activities to fulfil their home responsibilities (Wellington et al., 2003; Killewald, 2013). Findings of this research align with this evidence (Wellington et al., 2003; Killewald, 2013) but further show that even when women are willing to engage, culturally mediated practices such as smoking-based networking act as additional barriers. Research conducted in the Indian banking sector found that due to a lack of networking, women are deprived of access to valuable information and insights from their male senior managers and colleagues, which impacts their career progression (Rath et al., 2019). In a male-dominated sector, as women cannot participate in such networking activities, it gives rise to male-dominated networking, and such activities lead to career progression, pay rise and mobility (Zeltzer, 2020; Spurk et al., 2015). The present findings extend this literature

by showing how exclusion is not only organisational but also culturally reinforced within everyday workplace practices. It also highlights the tension between the recognised importance of networking for career success and women's constrained participation due to cultural and organisational norms. This explains how the lack of networking impacts women's performance evaluation and career progression exponentially.

This research makes a contextual contribution to the literature. While much of the within-office and after-office networking and their impacts are similar to existing literature (e.g., Rath et al., 2019; Spurk et al., 2015), women in Bangladesh are disadvantaged as smoking with colleagues is not acceptable in the society (Shuvo et al., 2025). Thus, there is an interplay between social norms and the perceived networking behaviour of women at work. These findings make explicit how informal networking functions not merely as a social activity, but as a mechanism through which visibility, trust, and managerial favour are informally distributed. In terms of role congruity of networking, women are perceived to be behaving in a socially expected manner when they do not smoke, but are penalised when they miss performance targets due to being incongruent in such behaviour (informal networking). Furthermore, those who attend networking and socialising events are considered ideal workers who are congruent with the norms accepted by the senior management.

7.2.5 Performance appraisal and feedback

Unclear feedback and performance appraisal processes in the Bangladeshi banking sector create significant obstacles in women's career progression. This section discusses key finding that unclear feedback mechanisms and highly discretionary performance appraisal processes constitute a significant structural barrier to women's career progression in Bangladeshi banks, particularly in local banks. Such challenges are further exacerbated by the cultural norms and organisational dynamics, making it more difficult to perform and progress in a male-dominated industry. A central tension emerging from the findings lies between formal performance management systems that ostensibly exist across banks and the uneven, gendered ways in which feedback is communicated, interpreted, and acted upon.

This research finds that women did not receive adequate feedback for their performance, and women in the local bank had almost no say on the performance rating they received.

This finding highlights the highly discretionary nature of appraisal decisions in local banks, where feedback is neither negotiated nor transparently justified. However, women in the foreign banks reporting the foreign line manager had a positive experience with clear feedback and performance evaluations. While 360-degree feedback is common in foreign banks, some of the local banks' participants have mentioned 360-degree performance assessment. All the local bank managers agreed that they do not share clear and defined feedback on performance appraisal. This research also did not find any impact of the manager's gender on women's performance appraisal. This research shows a distinct difference regarding how performance appraisal discussions take place in Bangladeshi banks. In the local banks, the manager's decision is final in appraisal, with other relevant support units such as HR aligned, whereas in foreign banks, this process is strictly followed and quality assured regularly. This contrast highlights a structural tension between discretionary, manager-driven evaluation systems and more formalised, standardised processes. It also suggests that gendered disadvantage may be amplified in contexts where appraisal systems lack transparency and procedural clarity (Islam et al., 2026).

This research supports existing research, which shows persistent gender differences in performance evaluations (Madera et al., 2019; Roth et al., 2012), warm and positive words despite being marked negatively in quantitative feedback (Biernat et al., 2012), less negative feedback (Jampol et al., 2023), not receiving the same feedback as men (Jampol and Zayas, 2021), and vague feedback (Correll and Simard, 2016; Zonno, 2026). The findings, therefore, reflect well-documented patterns of gendered feedback that limit women's access to actionable performance information. This impacts their future career progression, as no clear developmental feedback is shared. This research also finds performance appraisal discussions to contain discussions such as working hours, workload, etc, which have already disadvantaged women due to other organisational and social factors. This indicates how appraisal processes reproduce existing inequalities rather than serving as neutral assessments of performance. This finding supports the existing literature (e.g., Zonno 2026; Correll and Simard, 2016) as women receive more unclear and vague feedback than their male colleagues, whereas specific feedback is required for performance enhancement and career progression. This research also supports existing research conducted in India (Abel and Buchman, 2024), which found that a manager's gender does not change the impact of both praise and criticism. However, while prior research largely treats gender bias in evaluation as relatively consistent across organisational settings (e.g.,

Abraham, 2023; Zonno, 2026), this research shows that women's experiences are not homogeneous across banks. Together, these findings suggest that structural features of appraisal systems, rather than individual manager characteristics, are central to women's performance evaluation outcomes.

In terms of performance evaluation and feedback, this research contributes to the HRM literature due to the presence of two different management cultures in foreign banks. Although foreign banks are known for blending home country culture with the host country's policies and practices (Ashraf and Arshad, 2017), foreign line managers seem to be upholding the culture of the home country, i.e., the Global North, whereas local line managers seem to be exerting more local cultures. This creates a tension between standardised performance management frameworks and locally embedded managerial practices, supporting existing research (e.g., Kostova et al., 2016; Song, 2021; Mayrhofer et al., 2024). Within the blend of multiple management styles, especially in the same foreign bank(s), there is a divided perception of the role congruity theory in terms of perceived competence and expectations from women as potential candidates for senior positions. This research contradicts with the existing literature (e.g., Cooke et al., 2017) on the transfer of organisational practices regarding role incongruity and discrimination in women's performance evaluation and feedback. There may be a potential possibility that home country performance management practices were not transferred well to the host country's subsidiaries, which is why the nationality of line managers has a differential impact on team members' experience of performance evaluation. Thus, the findings extend HRM literature (e.g., Patel et al., 2018; Chiang et al., 2017; Garcia et al., 2023) by showing that incomplete or uneven transfer of performance management practices can result in differential appraisal experiences within the same organisation.

7.2.6 Behavioural and skills expectations

This section discusses key findings as to how women managers in the Bangladeshi banking sector are evaluated through gendered and contradictory behavioural expectations, which shape perceptions of competence and leadership suitability. A central tension emerging from the findings lies between the masculine traits associated with effective leadership and the feminine behaviours expected from women managers, resulting in women being penalised regardless of which behavioural standard they adopt. While this reflects role congruity theory's core propositions, this section also shows that such incongruity is

intensified by organisational and national contexts, making women's leadership evaluation particularly constrained in male-dominated banking environments.

In a male-dominated job, women are not deemed fit for the job due to stereotypical expectations about their performance abilities, leading to workplace bias (Eagly and Karau, 2002). Role congruity theory (RCT) suggests that prejudice arises when the characteristics associated with a gender conflict with those required for leadership roles. This research finds that there is a behavioural and skills expectation from female managers. It finds assertiveness, competence and decisiveness being ascribed to masculinity and trustworthiness, morality and benevolence ascribed to femininity. Thus, women managers are found to be judged against such standards and often perceived as harsh and aggressive when they try to portray masculine leadership traits. These findings demonstrate how gendered leadership expectations remain deeply embedded in everyday managerial interactions. Such a discrepancy between leadership demands and societal expectations creates a double bind (Syed and Özbilgin, 2009). Team members and peer managers explain in their findings what behaviour they expect from an ideal female manager. They find it negative when a female manager deals with others' assertions, uses a strong voice, or behaves as a controlling manager. Thus, they expect women to be polite, soft and empathetic. However, if they portray traditional feminine roles, there is a risk that they will be perceived as lacking leadership qualities. This illustrates how leadership behaviour that is acceptable for men is interpreted negatively when enacted by women. This reinforces the persistent tension between perceived competence and gender-appropriate behaviour (Eagly and Karau, 2002; Rudman et al., 2012).

Existing literature also supports the findings of this research. The link between masculine skills and leadership success evaluates women negatively in holding leadership positions, impacting their career progression (Koenig et al., 2011; Askehave and Zethsen, 2014). Women are expected to portray masculine traits and behave modestly to progress to leadership positions. Thus, they are disadvantaged in male-dominated sectors. This could have been possible for women to hold senior management positions if the top management prevented gender discrimination from organisational practices (Cook and Glass, 2014; Özbilgin et al., 2012). Thus, as discussed earlier, interconnected issues – feedback ambiguity, biased appraisals and stereotypes reinforcement on women's expected behaviour – create a cycle which impacts women's career progression in the Bangladeshi banking sector. This shows how behavioural expectations do not operate in isolation but

interact with other organisational processes to reproduce inequality (Acker, 2006). Hence, this research challenges the RCT as perceived behavioural incongruity requires other macro-national and meso-organisational factors to be taken into consideration in order to prepare and extend a clear image of role incongruity which women face in a certain context. This research also extends the ideal worker norm with the findings of prerequisite stereotyped behaviour and skills that are expected from women while being positioned in senior managerial roles. This highlights a tension between formal leadership expectations and the gendered norms that define who is seen as an ideal senior manager (E.g., Schein, 2007; Heilman, 2012; Ely et al., 2011)

This section has discussed the organisational factors which are negatively impacting women's career progression in the Bangladeshi banking sector. It has also taken into consideration cultural, contextual and bank ownership structure while discussing the findings in relation to the existing literature. The next section will discuss the findings of the third research question.

7.3 Research Question: 3- How does the intersectionality of appearance (e.g., colourism) and class intersect with stereotyping and role congruity, affecting women's lived experience?

This section will explain how gender stereotyping intersects with appearance and social class and impacts women's career progression. This section will start discussing the impact of educational background. Then it will discuss the impact of financial circumstances, followed by aesthetic labour. Thus, it will explain how such intersectionality of social class and colourism alleviates or aggravates women's career progression in the banking sector in Bangladesh.

7.3.1 Educational background

This section highlights how educational background and alumni favouritism shape access to elite career opportunities in the Bangladeshi banking sector. A key finding is the strong institutional preference for a narrow set of universities and the persistence of alumni favouritism at senior management levels. This research finds the preference of leading public and private Universities in Dhaka and a few from outside Dhaka, while a candidate

is chosen for a fast-track graduate programme in Bangladeshi banks. Furthermore, there is a persistent alumni favouritism at the senior management level. Furthermore, there are findings on how social connections support employees in their career progression. Thus, employees and potential candidates get entangled in the vicious cycle of selective educational institutions where systematic educational background-based discrimination impacts the career progression of banking professionals. This research supports existing research on how educational background functions as a critical marker in recruitment and promotion, reinforcing systemic privilege and exclusion (Jackson, 2009; Sharabi, 2008; Adler et al., 2008). This finding highlights a tension between formal merit-based recruitment narratives and informal practices that privilege shared educational and social ties (Rivera, 2012).

Evidence from Global North contexts highlights employers' preference for elite educational and lifestyle markers, alumni favouritism, and the reproduction of hierarchical relationships through shared institutional ties (Jackson, 2009; Rider, 2014; Sterling and Rider, 2015). Similar dynamics are observed in the Global South, such as India, where elite universities contribute to the cultural, economic and political framework through the reproduction of their elite class privilege (Walton-Roberts and Judge, 2023). Subsequently, Indian companies engage in 'war for talent', interlinked with talent management practices and Indian elite universities, reproducing inequality (Sadik and Brown, 2020). This research extends these patterns to the Bangladeshi banking sector, suggesting that elite educational institutions play a comparable role in structuring access to high-potential career tracks.

Nevertheless, this research did not find any relation between gender and alumni/educational background-based favouritism. However, there could be a potential link between the socioeconomic status of the family, investment in private university education and perceived career success. This points to a probable tension between formal equality in recruitment criteria and underlying class-based advantages that shape who can access elite educational pathways (Rivera, 2012). Furthermore, as most of the mentioned universities were from Dhaka, students from other cities with a lack of mobility options, such as those observed among women, may have been disadvantaged in terms of human capital accumulation and employability.

7.3.2 Financial Circumstances

This section examines how women's perceived financial standing shapes their career progression in the Bangladeshi banking sector. A key finding is that women's personal and family financial circumstances are actively interpreted and used to assess their work commitment and promotion suitability. While existing literature recognises class-based privilege in organisational careers, a central tension emerging from this research is that perceived upper-class status does not operate uniformly as an advantage for women. Instead, financial standing interacts with gendered expectations in ways that undermine women's progression, particularly in local banks. This highlights how class-based privilege may be reinterpreted through gendered norms, producing disadvantage rather than advantage for women.

Financial standing, which encompasses personal income, family wealth and economic resources, influences women's career progression. In Bangladesh, men are considered to be the primary breadwinners of the family. This research finds that almost all of the female participants from local banks and a few from foreign banks reported that they were negatively attributed to be a member of the upper class, with the perception that unmarried women rely on affluent parents and married women on wealthy husbands. Thus, their financial circumstances do not require additional finances. Hence, they were treated negatively in workplace interaction, their commitments are questioned, and at times, they are denied promotion. This finding reveals a tension between assumptions of financial stability and expectations of work dedication, where women's perceived household financial stability is used to justify restricted career advancement (e.g., Correll et al., 2007); extending existing research (e.g., Budig and Hodges, 2010; Evers and Sieverding, 2014)

While being perceived as a member of the upper class brought privilege to employees in general, women are not immune to systemic gender biases that hinder their career advancement. Their experiences illustrate the intersection of perceived class privilege and gendered discrimination, where class mitigates some barriers but exacerbates others. The women with perceived upper class often face a unique set of challenges in securing promotions, rooted in stereotypes, exclusionary corporate cultures, and societal expectations. This research supports existing literature (e.g., Turco, 2010; Rivera and Tilcsik, 2016) where upper-class women are stereotyped as they are found to be less

committed to their full-time careers. This offsets class-based advantages these applicants may receive in evaluations (ibid). Women are stereotyped as being of a higher social class due to the fact that their husbands or other family members are well off. This perception is fuelled as colleagues add the income of the women with that of other family members or the husband to perceive their class position. However, for male colleagues, none shared about considering the same. This contrast reinforces how class-based judgements are gendered in their application. This also supports existing literature as social and cultural norms systematically reinforce husbands' centrality in family status and wealth, often at the expense of recognising women's own contributions (Glucksberg, 2018; Yavorsky et al., 2020). Moreover, social norms and available economic resources make it socially desirable and possible for upper and middle-class women to live up to the expected mothering without sacrificing their family's financial stability substantially (Pedulla and Thébaud, 2015). However, this research questions whether it is necessary for men to be of a specific financial status to get promoted, as it finds that men try to promote and support men's careers, considering themselves as the primary breadwinner of the family. It also finds that the impact of personal financial circumstances is more ingrained in the local bank than in the foreign bank. This suggests that organisational context mediates how financial standing is translated into career outcomes, extending the literature (e.g., Turco, 2010; Rivera and Tilcsik, 2016).

This research contributes to the literature of stereotypes and role congruity theory (Eagy and Karau, 2002), as women are disadvantaged due to non-role social factors, such as the perceived financial circumstances of the family members, as an additional evaluative criterion shaping women's perceived suitability for senior roles. This also extends the literature on the ideal worker norm, highlighting the family's financial circumstances as a prerequisite when considering women's career progression. This research contributes to the HRM literature in terms of workplace interaction and management's perception towards employees. Employees' perceived social class and relevant HRM practices are governed by the social norms and their influence on organisational culture (Syed and Özbilgin, 2009). It further contributes that discriminatory HR practices based on women's financial status are more visible in local banks, which portrays how meso-organisational practices contribute to women's career progression (e.g., Budig and Hodges, 2010; Evers and Sieverding, 2014). On the other hand, due to following and blending the host country and home country's organisational practices, women in foreign banks are less impacted. This comparison extends HRM literature by demonstrating how bank ownership shapes the

salience of class-based stereotypes in career outcomes (e.g., Turco, 2010; Rivera and Tilcsik, 2016). This research further contributes to multidimensional intersectionality (Crenshaw, 1989), as employees' perceived role congruity (Eagly and Karau, 2002) in senior management positions are defined by their gender and financial standing, where women are disadvantaged more. Thus, it creates an intersection between meso-organisational and micro-individual factors. However, there is also an intersection of meso-organisational and macro-national factors, as such a stereotyped attitude is governed by organisational culture and, in this case, differentiated by bank ownership.

7.3.3 Aesthetic labour

This section discusses the finding that aesthetic labour and lookism operate as informal yet powerful mechanisms shaping women's everyday workplace experiences and career progression in the Bangladeshi banking sector. A central tension emerging from this research is that appearance-based expectations operate more intensively and in more gendered ways for women than for men, particularly within local banks.

Aesthetic labour refers to the expectation that employees manage and maintain a particular physical appearance and image in line with an organisation's requirements (Nickson, 2022). In many service sectors, including finance and banking, women are often required to adhere to strict appearance standards, beyond the necessary skill requirements for the jobs. Similar to existing research (e.g., Rhode, 2010; Howlett et al., 2015; Nickson, 2022), women working in the Bangladeshi banking sector are also impacted by appearance, as an added requirement with performance metrics, which plays a key role in day-to-day workplace interactions and career progression. There are added concerns on "lookism" – which creates additional challenges for women, requiring them to invest in such to uphold the expectations.

Both male and female participants have reported that they are expected to be well-groomed and professionally styled. However, such requirements are important, albeit with wider dress options, for women, as they increase the burden on women by linking their appearance with their perceived competence and social standing. This highlights a tension between formal claims of gender-neutral professionalism and gendered evaluations of appearance in practice, supporting existing research (Nickson, 2022). This research further finds that wearing costly workwear increases women's acceptance by their colleagues.

Such actions have been attributed to appearance standards and impression management, which reciprocates as self-regulation regarding upholding organisational image and working towards professional success (Nickson, 2022). It is partially similar to workplace policies in the West as well. Research conducted in the UK indicates that women's professional appearance continues to influence perceptions more than that of men. Evidence suggests that attire deemed "unsuitable" by colleagues or customers can lead to perceptions of lower competence and status for women compared to men in similar roles (Gurung et al, 2018; Howlett et al., 2015). Although more relaxed and gender-neutral uniforms are emerging, women remain subject to appearance-based judgments, highlighting the need for continued changes in attitudes beyond just corporate dress policies. This comparison suggests that, despite contextual differences, gendered appearance norms persist across settings.

This research finds that women are expected to follow culturally acceptable dress codes; failing to do so may have an indirect impact, as badmouthing may occur about their workwear choice, which includes questioning about their character due to wearing provocative or western dresses. This finding reveals how appearance norms extend beyond professionalism to moral judgements about women. This research is similar to the Global North culture in terms of acceptable clothing at work. In the UK, women were found to be rated less favourably due to wearing a provocative dress, while they were rated more favourably for conservative dress (Howlett et al., 2015). However, due to distinct cultural and religious differences, the acceptability and appropriateness of dresses differ in moderate Muslim countries like Bangladesh. In Muslim-majority nations such as Pakistan, and among Muslims elsewhere, modesty is shaped by cultural practices, community values, regional climate, and politics, in addition to religion. (Ajaib and Altunışik, 2022; Hussain, 2019). This research extends these insights (e.g., Howlett et al., 2015; Ajaib and Altunışik, 2022; Hussain, 2019) by showing how religious and cultural norms are actively translated into workplace expectations. Thus, this research finds a link between expected cultural norms and religious values while guiding women's expected workwear in Bangladesh. Women are dealt negatively if their dresses are not up to the perceived standard and violate cultural expectations.

This research further finds that wearing costly workwear increases women's acceptance by their colleagues. Such actions have been attributed to appearance standards and impression management, which reciprocates as self-regulation regarding upholding organisational

image and working towards professional success (Nath et al., 2016; Rhode, 2010). This indicates a tension between individual agency and structural pressure, where women must invest financially to be perceived as competent. This research aligns with existing UK studies, showing that in interactive services, employees' physical appearance should reflect the brand to present an appropriate image to customers (e.g., Oluyadi and Dai, 2023; Nickson, 2022). It also increases the credibility and trustworthiness of the service offering in the eyes of customers and supports career advancement (Brower, 2013; Wang and Lang, 2019; Nath et al., 2016).

This research contributes to the aesthetic labour (Nickson, 2022) literature that women's dress at work is interrelated with the perception of a higher social status. Thus, from the contextual perspective, workwear can also present a social class and guide others' perception of that woman's socioeconomic status. Furthermore, a woman wearing such expected wear will be considered as portraying the appropriate brand image and representing the brand, even though she is not posted in a customer-facing role. This research further contributes that aesthetic labour (ibid) should take into consideration the prevailing religious beliefs in the context, as well as culturally accepted dress for a woman. This research also contributes to the literature as the stereotypical attitude towards women's workwear brands and the cost impacts their workplace interaction and perceptions from other colleagues (ibid).

This research also found the advantage of beauty, fair/light coloured skin tone, for career progression in the banking sector and how it has been normalised in society. It has been considered a marker for professionalism and customer appeal. Furthermore, beauty and skin tone were often used interchangeably as an indicator of attractiveness. More specifically, beauty standards have been linked with colourism, with a preference for lighter skin tone, especially for women. This research found that this practice is more ingrained in local banks than in foreign banks. This research found preferences for women with lighter skin tone in customer-facing roles, whereas it was less relevant for back-office support services roles. Similar research conducted in the UAE reveals that non-White women English teachers in the UAE face discrimination based on nationality, race and accent (Tekeste et al., 2025). Racialised recruitment practices and dominant social hierarchies privilege White, native English-speaking identities, thereby reinforcing systemic inequalities within the education sector (ibid). In the Indian political sphere, a person with a lighter skin tone is more preferred and fairer people are believed to belong to

a higher caste (Hindu social hierarchy) (Thappa et al., 2014; Ahuja et al., 2016). However, this research contradicts existing literature, which finds that concerns about appearance impact both men and women (Cunningham et al., 2017). The findings instead show that appearance-related penalties and rewards are more pronounced for women than for men in the Bangladeshi banking context. In evaluating a person's physical appearance, this research finds that being fair is of utmost priority for women than for men, which is also similar in Pakistan (Khalid and Arshad, 2024). In India, lighter-skinned women are preferred for front desk jobs and for employability (Basu, 2020; Bajwa et al., 2023). This research finds that women with lighter skin tones are more likely to get promoted and/or posted at the branch level (front office). This demonstrates how colourism operates as an informal criterion for visibility and advancement in customer facing positions, supporting the existing research (e.g., Basu, 2020; Bajwa et al., 2023). This further explains the social and organisational requirements for women with fairer skin in the business to achieve the numbers and targets. Again, women with lighter skin tone have faced a tokenistic advantage as they are required to welcome top management visiting their office or to perform at official programmes. Through tokenistic behaviour, organisations are upholding structural inequality (Kanter, 1977), yet it is an advantage for both organisations and for the person to be in the limelight of senior management. Moreover, there are instances of women with darker skin tone getting derogatory remarks from male colleagues, without any further action from their part. While such actions can be regarded as racial inequality under the Equality Act 2010 in the UK, this is not mostly considered as harmful, in Bangladesh and sometimes treated as harmless jokes or humour (Bajwa, 2023). In the Global North, lookism impacts women through hiring and career progression decision-making based on being ugly or beautiful in physical appearance. However, lookism is more prevalent and socially accepted in many Asian countries than in the Global North (Ai et al., 2025), which supports the research findings as to why women participants are concerned about their beauty, fairness and look.

The covert organisational practice of colourism branches out from the social expectation and puts additional pressure on women to perform. For countries like Bangladesh, most of the population is of a single race, and here, lookism can be explained further through colourism and how it interprets the demand for aesthetic labour at work. This research supports existing research as it finds women to be disadvantaged due to colourism and lookism, as their efficiency is questioned, qualifications are disregarded, and their accomplishments are less emphasised (e.g., Wolfendale, 2016; Bruton, 2015; Sims and

Hirudayaraj, 2016). This is also similar to the gendered racial microaggression found in research conducted in the West (Su et al., 2007). Black women experience specific microaggressions stemming from intersecting racial and gender prejudices, which subject them to intense scrutiny and hinder their career advancement and limit leadership opportunities (Lewis et al., 2016; Holder et al., 2015).

This research further contributes to the literature (e.g., Nickson, 2022) from a contextual and organisational practices perspective. In Bangladesh, fair/light skin tone and beauty are found to be a gendered requirement of lookism for women. It extends the literature of aesthetic labour (Nickson, 2022) and gendered racial microaggression from the perspective of a majority single-race country, like Bangladesh and proposes to include colourism to explain these theories in such a context. There is a difference in terms of how skin tone and lookism are perceived as key requirements between local banks and foreign banks. This contradicts the existing research (e.g., Vaiman and Brewstar, 2015) and contributes to the literature (e.g., Kühn and Wolbring, 2026; Vijaya and Bhullar, 2022; Dias, 2020) that, despite national culture and social expectations preferring women of fair skin tone and beauty, this does not always replicate in organisational culture. Even within the local bank, a customer-facing role requires such fairness and beauty as a mandatory requirement, which further reinforces the contextual contribution. This section also aligns with existing HRM literature as to how foreign banks' stringent practices and transfer of such practice from home country to host country (e.g., Bader et al., 2022; Syed and Özbilgin, 2009) have safeguarded women better than women in local banks, from such deeply ingrained expectations about looks, beauty and fair skin tone.

This research extends the literature of stereotype and role congruity theory. Women are found to have been disadvantaged due to non-role factors of appearance and skin tone. Which, in turn, contributed to the development of multidimensional role incongruity in the context. Role congruity in such roles is further governed by social and cultural expectations on demographic attributes of appearance requirements, worsening women's career experiences (Eagly and Karau, 2002; Nickson, 2022). Furthermore, it also contributed to the ideal worker norm, as women aspiring to reach certain positions were subject to scrutiny due to their appearance and skin tone and were disadvantaged if they did not conform to that. This makes explicit how aesthetic labour becomes prerequisite within broader evaluative expectations of women's suitability for senior roles.

7.4 Relational and intersectional theoretical contribution

This research advances the literature by demonstrating that women's career progression in the Bangladeshi banking sector is not shaped by isolated barriers, but by a relational and dynamic intersection of macro-national, meso-organisational, and micro-individual factors (Syed and Özbilgin, 2009). By bringing these factors into a single explanatory frame, this research shows how stereotypes, role congruity, and the ideal worker norm are co-constructed and reinforced across domains, producing a relational, multilevel, and multidimensional inequality that impacts women's career progression in the Bangladeshi banking sector. While there are multiple possible intersections of such factors across the three levels, this section focuses on the most important multilevel relational and intersectional factors that shape women's lived experience and career progression

7.4.1 Long working hours and networking

This research contributes to the literature (e.g., Zeltzer, 2020; Spurk et al., 2015; Rath et al., 2019; Elsbach et al., 2010) by demonstrating how long working hours and informal networking intersect to shape women's career progression through the interplay of macro-national and meso-organisational factors. Although Bangladesh Bank (regulator) instructions (macro-level) allow women to leave work on time, male-dominated bank management continues to expect extended hours and participation in informal and after-hours networking, reflecting stereotypical ideal worker norms (Bangladesh Bank, 2015; Elsbach et al., 2010). At the same time, macro-national norms require women to invest time and effort in household responsibilities, shaping their availability and psychological resources, yet remaining largely ignored by senior management (Hochschild and, Machung, 2012). This is further intensified by limited support from husbands and parents-in-law, creating a paradox in which women are evaluated against an ideal worker norm of constant availability while societal norms expect commitment to the second shift (Cha and Weeden, 2014; Krivkovich et al, 2024). Long working hours thus operate as a socially meaningful indicator of workplace commitment through passive face time, where visibility at work becomes a proxy for loyalty, and senior management uses presence as a criterion for trust, appraisal, and access to opportunities (Elsbach et al., 2010; Elsbach and Cable, 2012; Kossek and Dyne, 2008; Padavic et al., 2019). Consequently, women's reduced availability is interpreted as lower commitment rather than an outcome of unequal

household responsibilities, translating macro-national gender norms into organisational evaluation and affecting career outcomes (ibid).

This mechanism intensifies through its intersection with informal networking. Informal networking in Bangladeshi banks often occurs after office hours, during repeated tea breaks, or in culturally male-dominated settings such as smoking breaks; functioning as informal channels through which business information and opportunities are distributed (Yukl, 2012; Woehler et al., 2021). Women's participation in such activities is constrained by household responsibilities and cultural expectations of socially acceptable behaviour. However, smoking by women is not culturally accepted (Shuvo et al., 2025), and after-hours socialising is often incompatible with second-shift responsibilities. Networking thus becomes a gendered performance expectation embedded within the ideal worker norm, with performance outcomes and targets dependent on access to informal information and networking with managers, from which women are structurally excluded.

Such an intersection produces a double bind: women are considered role congruent when they prioritise household responsibility and avoid networking opportunities, but become role incongruent when their absence at work is, considered as insufficient dedication (Eagly and Karau, 2002; Wellington et al., 2003; Killewald, 2013). This reduces their ability to meet gendered performance expectations and impacts performance appraisal and promotion outcomes at the meso level (Rath et al., 2019; Woehler et al., 2021). This tension is the outcome of the interplay between national culture and organisational expectations (Syed and Özbilgin, 2009), as macro-national gender norms that dictates women's mobility and behaviour after hours also legitimise organisational practices privileging men's uninterrupted availability and informal presence. Women are thus evaluated as if household responsibilities do not exist. This paradox persists across banks regardless of ownership, because formal procedures cannot override the cultural legitimacy of long working hours and informal networking (Syed and Özbilgin, 2009; Padavic et al., 2019). In doing so, this research extends role congruity theory by identifying a multidimensional ideal worker norm that systematically constrains women's career progression.

7.4.2 Motherhood penalty as a multilevel intersection

This research contributes to the literature by explaining how motherhood disadvantages women throughout their careers. The concept of the motherhood penalty combines national culture, social norms, and organisational practices (Syed and Özbilgin, 2009; Correll et al., 2007). Women face a motherhood penalty when they conform to their childcare responsibility but are penalised due to being unable to meet the ideal worker norm at work, especially in the local banks. This shows gaps in organisational adjustments, managerial support and procedural fairness (Anderson et al., 2022; Kossek et al., 2021). This research contributes to the literature (e.g., Garcia et al., 2023; Wijewantha et al., 2019; Kossek et al., 2021; Andersen, 2022) by showing how the interlinked macro-national and meso-organisational factors create a motherhood penalty through national policy, managerial interpretation and support, workload allocation, KPI assessment, and informal expectations of uninterrupted availability, albeit more in local banks than foreign banks.

At the macro-national level, women are entitled to six months' full paid maternity leave, with a lifetime cap of two such leaves (Bangladesh Bank, 2020; Bangladesh Labour Act, 2006). Such a cap creates a restriction which shapes family planning and long-term career progression. There is also a lack of formal childcare and sufficient family support while women need to remain as primary caregivers of children (Gautham, 2022; Rahman et al., 2015). Such structural and cultural barriers exacerbate workplace experiences. At the meso-organisational level, women face insufficient reasonable adjustment during pregnancy and post-maternity, such as desk placement, working hour adjustments, risk assessment, and workload consideration, with a lack of managerial support. This systematically puts women behind in performance appraisal and promotion (Heilman and Okimoto, 2008; Correll et al., 2007). Thus, this research extends role congruity theory by demonstrating how motherhood intensifies perceptions of role incongruity: mothers are expected to be primary carers of their children and ideal worker at office yet are penalised in both domains when they cannot perform to expected standards (Eagly and Karau, 2002; Charles, 2014; Kossek et al., 2021).

This research extends multidimensional relationality by showing that mothers are disproportionately impacted compared with married women, single women and men, as motherhood burdens working mothers with additional stereotypes regarding workplace commitment, availability and perceived competence. It also contributes to literature by

discussing (e.g., Sevilla and Smith, 2020; Ruppanner et al., 2021; Sultana, 2010) how macro-national culture, institutionalised or state-managed childcare availability, and family norms intersect with organisational practices to shape career progression. This research further contributes to relationality and International HRM literature by explaining the strong influence of national culture on organisational practice, which prevents foreign banks from fully transferring practices, such as childcare support, from the home country to the host country (e.g., Garcia et al., 2023; Wijewantha et al., 2019). It shows that despite having the practice in the home country, national culture mediates what policies and practices can be transferred to the host country (Syed and Özbilgin, 2009; Ashraf and Arshad, 2017). Thus, broader macro-national and meso-organisational contexts together create a clearer picture of the motherhood penalty, resulting in the construction of a gendered ideal of the working mother and impacting women's career progression.

7.4.3 Intersections of class, aesthetic labour, and colourism

This research contributes to aesthetic labour, role congruity theory and the ideal worker norm through the interplay of macro-national, meso-organisational and micro-individual factors. Aesthetic labour requires employees to manage their appearance in line with organisational image (Nickson, 2022). Additionally, aesthetic labour provides a lens to understand job segregation and unequal employment outcomes across racial groups. The concept of "aesthetic fit" shapes discriminatory practices, as employers often base hiring decisions on how closely candidates align with customers' racial and gender preferences (Lipton, 2021)

In this research, women perceived as affluent are interpreted as less committed because colleagues assume unmarried women rely on wealthy parents and married women rely on affluent husbands, thereby "not requiring" promotion or increment. Such assumptions are applied unevenly to women rather than to men, reflecting how macro national norms and organisational culture treat men as primary breadwinners in society (Glucksberg, 2018; Yavorsky et al., 2020). Thus, a micro-individual perception (financial affluence), influenced by macro-level factors becomes a meso-organisational evaluation criterion (performance management) and contributes to determining who is seen as the right person to be promoted. This research advances intersectionality theory by illustrating how gender and perceived social class jointly reinforce stereotypes and extends role congruity theory by demonstrating how markers of a non-role factor of perceived higher social status

become implicit role expectations for women, counterintuitively *compounding* disadvantage (Crenshaw, 1989; Eagly and Karau, 2002). This research finds that women are expected to be well-groomed and to invest in costly workwear to increase acceptance and perceived competence. Again, if women can afford such, then they may be seen as not needing a promotion. At times, women's clothing is subject to moralised scrutiny, where deviations from culturally acceptable dress can trigger character judgements and reputational harms. Thus, it shows how macro-national cultural and religious norms are translated into meso-organisational expectations (Howlett et al., 2015; Ajaib and Altunişik, 2022).

Moreover, this research reveals that fair skin and beauty function as gendered requirements of lookism in Bangladesh. It extends aesthetic labour by contributing to how micro-individual factor, colourism, becomes a marker of professionalism and customer appeal at the meso-organisational level, particularly for customer-facing roles in local banks (Nickson, 2022; Wolfendale, 2016). Thus, it extends role congruity theory and the ideal worker norm by demonstrating that a non-role micro-individual factor, fair skin, shifts from personal expectation to meso-organisational role expectation, intensifying disadvantage for women who do not conform to that aesthetic template (Eagly and Karau, 2002; Rhode, 2010). It also contributes to the microaggression literature, as derogatory comments related to skin tone can signal exclusion and devaluation, shaping women's confidence and workplace experience (e.g., Sue and Spanierman, 2020; Holder et al., 2015). The comparison between local and foreign banks further strengthens the contribution. Such bias is more prevalent in local banks, particularly in customer-facing roles, whereas foreign banks, through the transfer of stricter home-country practices, provide comparatively greater protection. This highlights that national culture does not uniformly shape meso-organisational culture (Syed and Özbilgin, 2009; Ashraf and Arshad, 2017).

Thus, the abovementioned examples of key intersectional mechanisms demonstrate how a comprehensive multilevel gendered career progression framework is required to explain women's career progression in the Bangladeshi banking sector (See Figure 8.1 in the Conclusion chapter). The framework will bring forward that women's career progression is shaped by intersections, not isolated variables, for example, working hours intersect with networking; both intersect with household responsibilities; motherhood intersects with procedural unfairness and organisational adjustment; social class intersects with

stereotyping of commitment; and colourism intersects with aesthetic labour and opportunity allocation (Hochschild and Machung, 2012; Syed and Özbilgin, 2009). These intersections are structured through national culture and reproduced through organisational practices, while being experienced through individualised perceptions and identity attributes (Crenshaw, 1989; Eagly and Karau, 2002).

Chapter summary

This chapter has discussed the key findings as outlined in the previous chapters, linking them with relevant literature and highlighting the contributions of each discussion section. This chapter discussed how stereotypes and role congruity are generated through macro-national, meso-organisational and micro-individual factors, impacting women's career progression to senior managerial positions. It has also discussed the key relational and intersectional contributions of this research. The next chapter will take it forward by discussing the contribution, limitations and further research directions.

Chapter 8: Conclusion

Chapter overview

This chapter concludes the thesis by discussing the contributions, limitations and directions for further research. This chapter starts with theoretical contributions and explains how such contributions support the proposed amendments to role congruity theory. Then it discusses the contribution it intends to make in practice. Finally, it discusses the limitations of this research and future directions for further research.

8.1 Contribution to theory

There has been notable participation from women in the labour market. However, women's career progression is being affected by gender stereotypes. Stereotyping has emerged in different contexts to support the functions required by the respective contexts. Social roles are constructed through normative expectations along with prescribed behaviours, norms, and corresponding rewards or punishments for compliance or deviation (Eagly and Koenig, 2021; Eagly and Karau, 2002). Role congruity theory suggests that bias against women in leadership stems from the perceived conflict between societal expectations of female roles and the demands of leadership positions (Eagly and Karau, 2002). As a result, women face both lower evaluations when they hold leadership roles and higher scrutiny regarding their behaviour. This bias leads to reduced opportunities and career advancement for women. The theory has been influential in understanding gender discrimination, although this has been overly focused purely on gender over the years (i.e. rather than intersectional applications) (e.g., Koenig and Eagly, 2014; Diekmann and Goodfriend, 2006; Hoyt and Burnette, 2013; Diekmann et al., 2017; Anglin et al., 2022).

This research contributes to the literature on gender, stereotyping, and women's career progression by extending and reinterpreting stereotype and role congruity theory through Syed and Özbilgin's (2009) relational framework. This research has focused on wider sociological, structural and intersectional factors which may contribute to role incongruity. By integrating Syed and Özbilgin's (2009) relational framework, this research places stereotypes and role congruity more thoroughly within broader social, organisational, and individual contexts, and how they intersect with social class and colourism. Thus, it

provides with more comprehensive understanding of how structural, cultural, individual and intersectional factors reproduce gendered inequalities together.

In the macro-national level, this research has contributed by linking different familial and societal factors, which were found to have impacted women's career progression in the Bangladeshi banking sector. Women in this research were found to be impacted by social expectations on household and childcare responsibilities. Thus, stereotypes and role congruity in social and household space are shaped by social expectations, and it is exacerbated further as women obtain a new identity after marriage (e.g., wife, daughter-in-law, mother). Women are expected to manage the household, despite many of them living with in-laws. Moreover, many have reported that their husbands do not provide adequate support in household responsibilities. There is a cultural difference between Western and Eastern countries. While many societies in the Global North promote, to a greater extent, equal work-sharing at home and women's career progression (Gahlawat et al., 2019; Bianchi et al., 2012), these ideals have yet to be achieved fully; by contrast, countries in the Global South like Bangladesh are more deeply ingrained with gendered norms and strict task expectations for women. This research contributes to stereotypes and role incongruity when women seek to share domestic responsibilities, with married women experiencing greater work-family conflict than their unmarried counterparts. Furthermore, it also extends the stereotypes and role congruity literature as intensity and dimensions of social norms increase as the women attain multiple identities, creating a multidimensional relationality of marital status and gender (del Carmen Triana et al., 2024). This research contributes to the HRM literature in the Bangladeshi banking context, as the absence of household work-sharing support from husbands does not always seem to hinder women's commitment to the 'second shift' at home and performance at work (e.g., Abele and Volmer, 2010; Pluut et al., 2018). Although some women progress without spousal support, husbands' minimal contribution to domestic work remains a consistent pattern.

In the meso-organisational level, this research identified some key organisational practices and cultures impacting women's career progression: pregnancy and childcare, working hours, interpersonal microaggressions at work, networking and socialising at work, and behavioural expectations. Women in this research reported that pregnancy and childcare remain a key factor in their career progression. Unlike some countries in the Global North, there is a lack of state-managed and institutionalised childcare facilities, and women depend on family members to take care of their children during office hours. However,

foreign banks were found to have supported working mothers with flexible working, which was not available for working mothers in local banks. Also, women in local banks reported on the unavailability of performance and workplace adjustment. Thus, it extends the literature on procedural fairness by showing that local banks lack adequate workplace and performance adjustments for pregnant women and mothers, resulting in negative attitudes towards women and disadvantage at work (e.g., Andersen, 2022; Kossek et al., 2021; Charles, 2014).

This research further contributes to the literature by showing how national culture, childcare availability, childcare responsibility and pregnancy shape women's career progression (e.g., Sevilla and Smith, 2020; McClintock-Comeaux, 2013; Ruppanner et al., 2021; Sultana, 2010). Social norms expect women to be the primary caregiver of their children, with a lack of adequate support from parents-in-law. Such variation in national culture explains and guides social norms and expectations, which support the relational framework as macro-national and micro-individual factors intersect in shaping childcare responsibilities (Syed and Özbilgin, 2009). Thus, prevailing extensive childcare responsibilities and commitment of the 'second shift' create additional physiological and psychological burden on women (Raley et al., 2012; Hochschild and Machung, 2012). Pregnancy reinforces role congruity, as motherhood responsibilities spill over between household and workplace domains, with women expected to fulfil caregiving roles yet penalised when they do not align with the ideal worker norm (Kossek et al., 2021; Charles, 2014; De Pater et al., 2009). In Bangladesh, however, strong gendered norms and strict expectations around women's caregiving make the situation even more negative for mothers than in other South Asian countries. Extending stereotypes and role congruity theory (RCT), this research shows that incongruity between women's social and leadership roles is shaped not only by gender but also by national culture and social norms regarding childcare. This highlights Bangladesh as a case of intensified role incongruity, where cultural expectations further reinforce the mismatch between women's domestic roles and masculine-coded leadership behaviours, creating significant barriers to career progression.

This research also found that in the corporate culture in banks in Bangladesh, long working hours are treated as proof of loyalty and diligence. This is similar to the concept of 'face time' or 'presenteeism', which entails employees to be physically present at work for extended period as a visible demonstration of commitment (Elsbach et al., 2010; Kossek and Dyne, 2008). Women in this research have reported that management often considers

extended workplace presence with dedication and commitment, which further aggravates when they want to progress into senior management positions. This is particularly related to passive face time, which means simply being seen at work, which sends a positive understanding of commitment and dependability, albeit there is no significant performance output (Elsbach and Cable, 2012; Elsbach, 2010). This finding extends the concept of facetime (ibid), as there is a lack of research on this topic. Although research on South-East Asian organisations highlights extended working hours compared to the Global North, theoretical links to such working hours remain limited. Thus, this research contributes to the literature of the ideal worker where passive facetime is considered as a key requirement for portraying their loyalty, dedication at work and a reason that impacts working hour commitment in Southeast Asia, irrespective of bank ownership type.

This research also identified interpersonal microaggressions at work faced by women. Women in local banks have raised more concerns about microaggressions, indecent and sexual in nature, while almost no such reports have been made by women in foreign banks. Microaggressions are socially accepted in Bangladesh due to high power distance (Xilun Pang and Tomlinson, 2023; Hasunuma and Shin, 2019; Hofstede, 1980). This research contributes to the existing literature as microaggressions' acceptance in national culture does not always impact organisational practices (Syed and Özbilgin, 2009), as women working in foreign banks were better protected in this regard. It also contributes to the human resource management literature (e.g., Garcia et al., 2023; Chang and Ogasavara, 2022) as home country stringent practices in this regard were transferred and practised well in host country subsidiaries. It also extends role congruity theory by highlighting how silence or tolerance of microaggressions aligns with perceived role congruity for women in senior positions in local banks. This further contributes to women's career progression by extending the ideal worker norm, where women in such senior positions will not raise complaints on such issues.

This research found networking in Bangladeshi banks to be another key factor for women's career progression in a male-dominated work culture. Networking in Bangladeshi banks includes after-office events, staying longer hours to gossip and network with managers (indirectly to stay as long as the line manager stays), taking tea or smoking breaks and has a significant impact on business targets, work allocation and promotion. Women miss out on such opportunities as they do not smoke due to cultural barriers (Shuvo et al., 2025) and avoid frequent tea breaks to finish work and go home early. In male-dominated sectors,

women's exclusion from such activities reinforces male-dominated networking, which in turn facilitates career advancement, higher pay, and mobility (Zeltzer, 2020; Spurk et al., 2015). This research contributes to the literature on stereotypes and role congruity in networking, showing that women are seen as conforming to expectations when they avoid behaviours such as smoking, yet are penalised for underperformance, as this is perceived as incongruent with such behaviour.

In terms of performance appraisal, this research observed disparities in women's experiences in performance appraisal practices between local and foreign banks in Bangladesh. Overall, performance evaluations in local banks are more line manager-driven and lack quality assurance, unlike the structured, quality-assured and standardised processes observed in foreign banks. Women in local banks receive limited or no feedback on performance appraisals and have little voice over their performance appraisal, while women in foreign banks report clearer, more structured performance evaluations and feedback from their non-Bangladeshi line managers. Overall, such unaccommodating performance evaluation practice towards women shows the link between stereotyped cultural expectations and the role incongruity of women in senior positions. This research also identified two distinct management cultures within foreign banks. While foreign banks are expected to blend home and host country practices (Ashraf and Arshad, 2017), line managers of foreign nationality often retain home country norms, whereas local managers reflect local cultural norms. This results in divergent interpretations of role congruity, particularly regarding women's perceived competence and leadership potential. Thus, line managers are influenced by their respective national culture (Syed and Özbilgin, 2009). This research contributes to the literature on the transfer of organisational practices by identifying possible gaps in implementing home country performance management systems in host country subsidiaries (e.g., Patel et al., 2018; Garcia et al., 2023), thereby reinforcing stereotypes, role incongruity and gender-based inequalities in feedback and appraisal.

This research also found differential behavioural and skills expectations as women managers faced a double bind due to discrepancies between societal expectations and organisational practice. It also found that masculine traits like assertiveness and decisiveness are valued in leadership but judged negatively in women, who are instead expected to display femininity through trustworthiness, morality, and benevolence. Thus, interconnected issues - feedback ambiguity, biased appraisals, and the reinforcement of

stereotypes around women's expected behaviour - create a self-perpetuating cycle that restricts women's career progression in the Bangladeshi banking sector. This research challenges the role congruity theory by arguing that perceived behavioural incongruity cannot be fully understood without thoroughly considering macro-national and meso-organisational factors (Syed and Özbilgin, 2009), which expose the theory's contextual blind spots. This research extends the ideal worker norm by showing how women in senior managerial roles are expected to conform to stereotyped behaviours and skills.

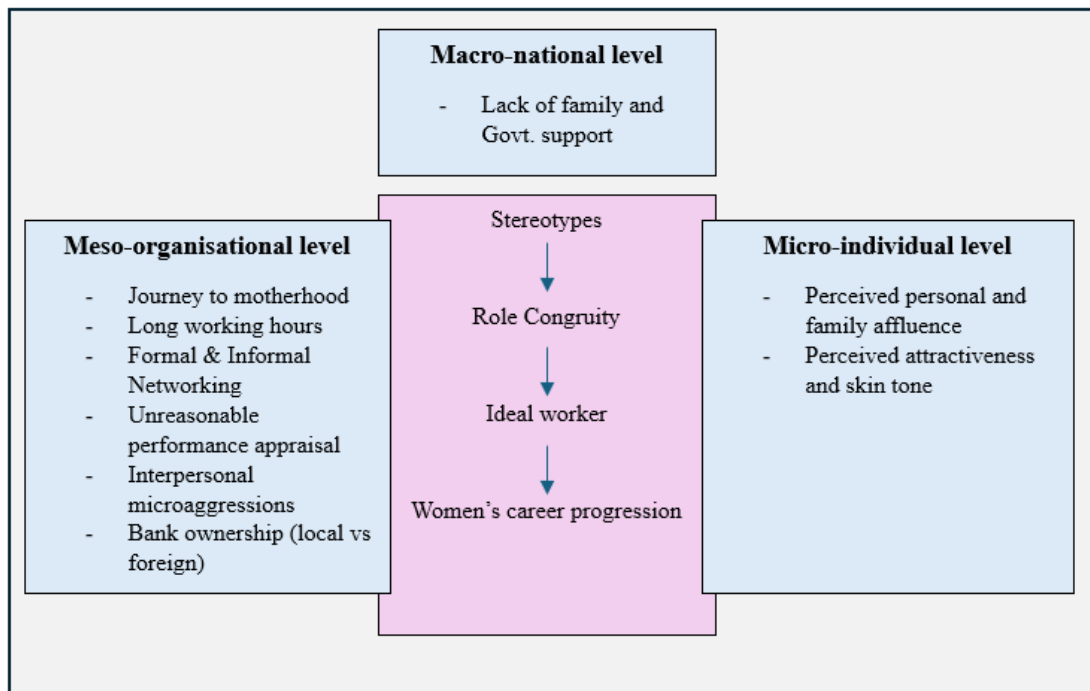
This research also uncovered that women are discriminated against in terms of their perceived social class. Women, particularly in local banks, are often stereotyped as upper-class, with assumptions that unmarried women depend on affluent parents and married women on wealthy husbands. Due to such stereotyped assumptions that women do not require financial benefits on their individual capacity, they were treated negatively in workplace interactions, their commitments are questioned, and at times, denied promotion. This research contributes to the literature on stereotypes and role congruity theory (Eagly and Karau, 2002) by showing how women's career progression is restricted not only by gendered expectations but also by non-role social factors, particularly perceived financial circumstances of the family. It extends the ideal worker norm by highlighting how women are assessed against such prerequisites, while also advancing HRM literature (e.g., Turco, 2010; Rivera and Tilcsik, 2016) by exposing how perceptions of social class shape workplace interactions, management attitudes, and discriminatory practices, especially in local banks. In contrast, women in foreign banks are less affected due to the blending of host- and home-country practices. Finally, this research contributes to the intersectionality literature by illustrating how gender and financial standing intersect with meso-organisational and macro-national factors (Syed and Özbilgin, 2009), reinforcing disadvantage for women in senior managerial roles.

This research also identified conformity to aesthetic labour as a discriminatory requirement for women. Women were found to be more scrutinised due to their workwear, beauty and skin tone. Workwear serves not only as a marker of socioeconomic class but also as a representation of brand image, even for non-customer-facing roles. This research contributed to the literature on aesthetic labour (Nickson, 2022) by highlighting how women's workplace attire in Bangladesh is linked to perceptions of higher social status. This research further argues that aesthetic labour (ibid) is shaped by prevailing religious beliefs, with women's culturally accepted dress reinforcing gendered and context-specific

expectations. This research further extends the literature from an organisational practices and contextual perspective (e.g., Khalid and Arshad, 2024; Bajwa et al., 2023) showing that women with lighter skin tones are advantaged in customer-facing roles in local banks. Such expectation is not reflected uniformly across banks, as foreign banks offering some protection in the host country through the transfer of stricter home country HR practices (Syed and Özbilgin, 2009). Thus, this research also expands stereotypes and role congruity theory through a multidimensional intersectional lens, showing how fair skin tone shifts personal expectation into role expectation for women, further disadvantaging them.

This research has identified several mechanisms acting across societal, organisational, and individual levels, constructing and reinforcing stereotypes and role congruity, resulting in a gendered ideal worker norm. While each mechanism is distinct, they together create a relational, multilevel and multidimensional inequality that shapes the experiences women face in the Bangladeshi banking sector. The contribution, therefore, lies in conceptualising a multilevel gendered career progression framework not as an individual-level phenomenon of fit but as a relational, co-constructed, and dynamic process embedded across multiple social and organisational domains. Figure 8.1 illustrates how stereotypes, role congruity, and the ideal worker norm collectively impact women's career progression through the interplay of key macro-national, meso-organisational, and micro-individual factors. The next section will explain how some of the key multilevel factors interplay, reinforcing stereotypes, role congruity, and the ideal worker norm, ultimately impacting women's career progression.

Figure 8.1: The Multilevel Gendered Career Progression Framework



This research advances the literature by demonstrating how working hours and networking together play a key role in women's career progression with the interplay of macro-national and meso-organisational factors. Although Bangladesh bank (regulator) instructions (macro national) allow women to leave work on time, male-dominated management (meso-organisational) often expects extended hours and participation in networking, reflecting stereotypical societal and organisational ideals of the 'ideal worker'. In this context, long working hours operate as a signal of commitment through passive face time, where physical presence at work acts as a proxy for loyalty to senior managers and becomes an informal basis for trust, appraisal and access to opportunities (Elsbach et al., 2010; Elsbach and Cable, 2012; Kossek and Dyne, 2008; Padavic et al., 2019). Simultaneously, women are expected to devote additional time to the 'second shift' at home, which is largely ignored by management (Hochschild and Machung, 2012). This further intensifies due to a lack of adequate support from parents-in-law and husband. Furthermore, women are specifically penalised for not adhering to socially acceptable behaviours at work, such as avoiding networking while smoking or after-hours networking, when these limit performance outcomes. Networking acts informal source through which business opportunities and information are distributed (Yukl, 2012; Woehler et al., 2021). Thus, women cannot meet gendered performance expectations and targets due to their unavailability for long working hours, impacting their career progression. There is an

opposite interplay between the macro-national culture and meso-organisational expectation (Syed and Özbilgin, 2009). Women are therefore required to navigate conflicting expectations across domains: demonstrating constant organisational availability while simultaneously adhering to societal norms that dictates women's mobility and behaviour outside the home. This tension between macro-national culture and meso-organisational requirement illustrates a paradox of stereotypes and role congruity, requiring women to perform differently across domains (e.g., Cha, 2010; Ely et al., 2011; Hochschild and Machung, 2012). This creates a double bind for women at work. The paradox persists across banks, regardless of ownership, extending role congruity theory and producing a multidimensional ideal worker norm that constrains women's career progression.

This research extends the literature by explaining how motherhood disadvantages women throughout. The concept of 'motherhood penalty' combines national culture, social norms, and organisational practices (Syed and Özbilgin, 2009). At the macro-national level, women are entitled to six months' fully paid maternity leave, capped at two instances over their lifetime (Bangladesh Bank, 2020; Bangladesh Labour Act, 2006). Such limitations, combined with inadequate formal childcare and limited family support, constrain women's availability and shape family planning, intensifying the motherhood penalty (Gautham, 2022; Rahman et al., 2015). At the meso-organisational level, women often receive inadequate adjustments during pregnancy and after returning from maternity leave, including limited flexibility in desk placement, working hours, risk assessments and workload management, alongside weak managerial support. These constraints reduce mothers' ability to meet KPIs, maintain visibility, and access career-relevant opportunities, systematically affecting appraisal and promotion outcomes (Heilman and Okimoto, 2008; Correll et al., 2007; Kossek et al., 2021). Women are penalised when conforming to childcare roles responsibilities but unable to meet the ideal worker norm, highlighting gaps in procedural fairness, managerial support, and organisational adjustments (e.g., Anderson et al., 2022; Kossek et al., 2021), especially in local banks. This research extends multidimensional relationality by showing that mothers are disproportionately impacted compared with married women, single women, and men. It also contributes to literature (e.g., Sevilla and Smith, 2020; Ruppanner et al., 2021; Sultana, 2010) showing how macro-national culture, institutionalised or state-managed childcare availability, and family norms intersect with organisational practices to shape career progression. It also contributed to relationality and international HRM literature (e.g., Garcia et al., 2023; Wijewantha et al., 2019), by discussing the strong influence of national culture on organisational practice ,

which prevented foreign banks from fully transferring practices, such as childcare support, from the home country to the host country. This research further extends stereotyping and role congruity theory by demonstrating that incongruence between social and leadership roles is shaped not only by gender but also by broader macro-national and meso-organisational contexts, resulting in the construction of the gendered ideal of the working mother and restricting women's career progression.

This research also advances to aesthetic labour, role congruity theory and ideal worker norm through the interplay of macro-national, meso-organisational factors and micro-individual factors. Women are disadvantaged due to perceived family financial circumstances are tied to perceptions of social class, showing how micro-individual factors influence meso-organisational practices and outcomes. It advances intersectionality theory (Crenshaw, 1989) by illustrating how gender and perceived social class jointly reinforce stereotypes, and extends role congruity theory (Eagly and Karau, 1992) by demonstrating how markers of non-role factor of perceived higher social status become role expectations for women, counterintuitively *compounding* disadvantage. This research also finds that women are expected to maintain a well-groomed appearance and invest in expensive workwear to gain acceptance and signal competence. However, the ability to afford such a presentation may also lead to assumptions that promotion is unnecessary. Women's dress is further subject to moral scrutiny, where deviations from culturally accepted norms can prompt character judgment. This reflects how broader macro-national cultural and religious norms shape meso-organisational expectations (Howlett et al., 2015; Ajaib and Altunişik, 2022). Moreover, this research reveals that fair skin and beauty function as gendered requirements of lookism in Bangladesh. It extends aesthetic labour (Nickson, 2022) by introducing colourism as a lens in majority single-race contexts. It also extends aesthetic labour by showing how colourism operates as a micro-individual factor that becomes a meso-organisational criterion for professionalism and customer appeal (Nickson, 2022; Wolfendale, 2016), specially in local banks. However, foreign banks, through the transfer of stricter home country practices, provide comparatively greater protection. This highlights that national culture does not uniformly shape organisational culture (Syed and Özbilgin, 2009; Ashraf and Arshad, 2017). The research also expands stereotypes, role congruity theory and ideal worker norm by showing how a non-role factor, fair skin, shifts from a personal expectation to a role expectation, intensifying disadvantage for women. It also contributes to the microaggression literature, as derogatory comments related to skin tone can signal exclusion and devaluation, shaping women's confidence and workplace

experience (e.g., Sue and Spanierman, 2020; Holder et al., 2015). Together, these insights highlight how women's career progression is impacted through intersections of macro-national culture, meso-organisational practices, colourism and social class.

This research highlights that stereotypes and role congruity cannot be understood from a single perspective but must be seen as a relational and dynamic process shaped by interactions across macro-national, meso-organisational, and micro-individual levels. By conceptualising it in this way, the research advances understanding of how gendered norms are co-constructed and reinforced through social, cultural, and organisational structures. This multidimensional, relational and intersectional perspective strengthens the theoretical contribution of this research by offering a more comprehensive multilevel gendered career progression framework for explaining women's career progression in the Bangladeshi banking sector.

8.2 Implications for policy and practice

This research also contributes to the practice. Bangladesh aims to graduate from LDC (least developed country) in 2026 and also plans to achieve UNSDG 2030 (Government of Bangladesh, n.d.; United Nations, 2015). In order to achieve gender equality goals, Bangladesh will need to act upon them at both the national and social levels. This requires drastic attention as women still account for less than 10 per cent in the senior management level of Bangladesh banks.

A key practical contribution of this research is that it moves beyond a generic statement of "gender inequality" and offers a multilevel and relational explanation of where inequality is produced (macro-national norms, meso-organisational practices, and micro-individual evaluations) and how these interact through stereotypes, role congruity and the ideal worker norm to constrain women's career progression (see Figure 8.1). This theorisation enables managers and regulators to target specific organisational "pressure points" rather than treating women's paused or delayed progression as an individual shortfall or a vague cultural problem.

This research finds the immense importance of an updated, comprehensive labour law. Persons employed under managerial and administrative capacity are not covered under the current Labour Act (Bangladesh Labour Act 2006). Moreover, the Act lacks explicit

provisions on equality and other complex HRM issues, which this research identifies as significant factors, such as performance management, overt and hidden discriminatory practices based on a person's skin tone, and social class (Bangladesh Labour Act, 2006). This is further exacerbated for pregnant women due to a lack of explicit sections for known issues, such as reasonable adjustment during maternity (Afrose, 2022; Rahman, 2019). Thus, these research findings will support the Government of Bangladesh to pinpoint the weakness of legislation due to which women's career experiences are being impacted. As the banking business environment is becoming dynamic and ever-changing, this research guides the government on discriminatory practices in the Bangladeshi banking industry and calls for a new legislation similar to the Equality Act 2010 of the UK. Such an Act would focus on HRM issues, such as performance management, pregnancy policy, and workplace interaction (i.e. reducing microaggressions).

Bangladesh has been undergoing reform in different sectors as the current government is looking to change age-old processes and processes by recommendation of reform commissions. One of such is a recommendation from the Women's Affairs Reform Commission, which includes equal rights, fair representation in the public sector and paternity leave (Akhter, 2025). Thus, it is high time to disseminate the research output to formulate a new gender friendly labour law. This law should also consider discrimination based on social class and skin tone. Although somewhat counter-intuitive, the findings indicate that these factors can influence workplace experiences and career progression. This is consistent with evidence that skin-tone bias and appearance-based evaluation can shape workplace interactions and practices, which aligns with the hidden discriminatory processes identified in this research. This research also finds that there is a lack of regulatory oversight from the Bangladesh Bank (the central bank of Bangladesh) on local and foreign banks' HRM processes, with a lack of proper instructions to safeguard employees' interests. Thus, findings will also be helpful for the Bangladesh Bank to increase its regulatory monitoring and formulate further strict guidelines to eradicate discriminatory HR practices, as mentioned above.

Building on this identified gap, the specific recommendation to Bangladesh Bank is that this research provides monitorable indicators for supervision and guidance: for example, whether banks (i) define performance in ways that promotes working hour productivity and do not reward mere visibility or after-hours availability; (ii) consider maternity and pregnancy and ensure reasonable adjustments at workplace and adjust performance targets

(iii) ensure networking and client-development opportunities occur within safe and paid working time; and (iv) require calibration of performance ratings to check for gendered performance evaluations linked to family status, maternity. In addition, Bangladesh Bank should require annual gender-disaggregated reporting on promotion rates, and average time-to-promotion, including parental status where recorded, as part of its supervisory review process. This is aligned with Bangladesh Bank's existing involvement in employment-related directives (including maternity leave and performance evaluation guidance) but extends it into the everyday organisational practices through which inequality is reproduced. Bangladesh bank should also open an anonymous whistleblowing platform for women to report any discriminatory practices prevailing at their workplace.

Furthermore, this research finds differences in organisational practices and policies between foreign banks and local banks. Thus, to eradicate the discriminatory practices and share the existing best practices, the findings will be shared with industry experts. CEOs of the banks will be approached through personal networks and invited to a roundtable discussion to share the research findings. In those roundtable discussions, I will use the multilevel gendered career progression framework developed in this research (see Figure 8.1) to move from generic commitments (e.g., "we support women empowerment") to specific organisational levers that can be changed, such as: how working hours are operationalised, how performance targets are constructed, how performance evaluations are conducted and how promotion panels interpret "leadership potential" in ways that align with the male-coded ideal worker norm.

Human resource management acts as the core of people management in an organisation. Thus, the research findings will also be disseminated to industry HR experts for them to review their HR policies and explore further research opportunities at their respective organisations. More specifically, this research provide HR leaders with actionable points derived from the theorisation: (i) redesign performance management so that outputs and quality of work, rather than after-hours visibility and informal networking, are rewarded; (ii) formalise workload adjustments during pregnancy and maternity transitions, so that women are not penalised through targets they cannot realistically meet; (iii) ensure that networking opportunities are not built around male-dominated practices (e.g., late-evening settings), which this research shows can penalise women for socially acceptable behaviour; and (iv) introduce transparent criteria and documentation in performance evaluation promotion decisions to reduce discretionary bias that is consistent with role congruity

penalties for women and mothers. HR departments could also introduce annual internal promotion audits to review whether gendered patterns emerge in performance ratings, high-potential nominations, and succession planning decisions, thereby enabling early identification of structural bias.

Being a former banking professional, I have my existing network, which includes some current and former senior management-level bankers. Thus, this personal network will facilitate reaching the management team and HR experts in the banking sector for further discussion and policy formulation. This network provides not only access to senior decision-makers but also sector-informed credibility when translating the thesis framework into implementable interventions, such as revising branch-level performance targets that assume after-hours availability, formalising time-bounded networking practices, and embedding maternity-related adjustments into appraisal rules. By clearly specifying the organisational mechanisms through which women are penalised (see Figure 8.1), this research enables managers to assess whether their interventions are addressing structural drivers of inequality rather than relying solely on training or “confidence” programmes for women. In this way, this research has the potential to support real change by aligning senior leadership decision-making, HR governance, and regulatory expectations around a shared and evidence-based account of what drives gender inequality in the Bangladeshi banking sector.

8.3 Limitations and further research directions

This section critically explores the limitations inherent in the present qualitative research and outlines potential directions for future research. While this research has provided rich, contextually embedded insights into gendered practices within organisational and societal settings, several limitations should be acknowledged. Moreover, identifying these shortcomings not only enhances the reliability and credibility of the current research but also facilitates opportunities for future research on this topic.

Due to the aims and objectives of the research, this research focused on the sociological literature to explore the factors impacting women’s career progressions in the Bangladeshi banking sector. There has been a lack of research on how stereotypes and role congruity intersect with different social, demographic and cultural elements, which this research focused on. This research thus undertakes Syed and Özbilgin (2009) to explore how

macro-national, meso-organisation and micro-individual factors intersect with role congruity theory and impact women's career progression. However, this research acknowledges that, despite an extensive literature review and the use of a relational framework such as Syed and Özbilgin (2009), the scope of this could be further extended to include psychological factors.

There is also a methodological limitation in this research. Participants in this research were selected through purposive and snowball sampling. Participants were current or former employees of local private commercial banks and foreign banks. This research acknowledges that there are state-owned public banks and Islamic banks as well. Conducting further research on highly bureaucratic public banks (Anjum and Rahman, 2021; The Business Standard, 2024) and religious-minded Islamic banks (Hassan et al., 2023) can explore wider intersectionality and bring a different dimension to the research. Moreover, a few participants mentioned, they or their female acquaintances left banking due to interest-related issues, as guided in Islam (see Chapter 4 on findings). Thus, the inclusion of banks of different work cultures may further explore these findings.

Furthermore, 8 participants were from foreign banks, and 28 participants were from local banks. While data saturation was reached for both types of banks, the results regarding the foreign banks were generated from a small sample size. Thus, it should be used with caution. Furthermore, all of the participants were from Dhaka city. Being the capital and most populous city of the country, along with having all the head offices of banks here, it is understandable that Dhaka has the highest number of banking professionals working in the city than any other city in the country. However, Dhaka has a distinct culture from other cities (Ahmed et al., 2018). Bangladesh has observed uneven urbanisation with infrastructure and economic investment being concentrated in large cities (Khulna University, 2018), within which Dhaka stands first. Thus, the lifestyle of Dhaka is different from that of other urban and rural areas. A wider sample from different cities could result in further contextual richness and possibly explore varied social norms and practices due to distinct cultural differences. Thus, women's career experiences may vary in such situations. Moreover, a few participants mentioned inter-city mobility is a concern for women (see Chapter 5 findings). There is a rising concern for safety due to a lack of adequate budget from the office, and also social norms discouraging such travel to distant cities. Thus, samples from different cities could investigate the research questions and the impact of mobility from a different perspective.

This research finds that alumni from some private and a few public universities hold senior positions, with most of these institutions located in Dhaka and fewer in other large cities. Although universities exist across Bangladesh, similar to mobility challenges found in this research, women may choose to study in their home districts rather than move to Dhaka for better educational opportunities. Further research could investigate how investment in human capital relates to education quality and skills development for the job market, and how mobility influences such investment.

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Appendices

Appendix One: Interview guide

About yourself

1. Gender –
2. Age -
3. Last education (Degree and Institution)
4. Educational Institution type – Public /private
5. Current Designation –
6. Managing a team? If yes, number of direct subordinates –
7. Experience in the banking industry (years) –
8. Line manager – Man/Woman

About your family, residence and transport

1. How many members do you have in your family?
2. Monthly income of the family -
3. Residential status – Rented / Owned (self/family) / Owned – Mortgage
4. Area of residence –
5. Primary mode of transport – (a) self-owned / family owned / bank lease vehicle (b) Uber or Similar (c) Public transport

Discrimination

1. In your experience, how do you find men and women working in managerial positions in banking? Can you discuss similarities or differences? Can you explain why? Can you share any example?
2. What factors do you think bank management consider as key factor(s) for career progression to managerial roles? Do you think gender has a role to play here? Can you please explain? How did you find this out?

3. How do the social factors such as culture, norms, values and expectations impact women's career in banking? Can you please explain? Can you share any example where it impact you and/your colleagues career progression to managerial roles?
4. How do the organisational culture and practices impact women's career in banking? For example, work distribution, workplace facilities, training opportunities, performance management and promotion
5. Can you remember a situation where you feel that you or your female colleague(s) were subject to gender-based discrimination at work? Does it impact you and/your colleagues career progression to managerial roles? Can you give example?

Social Class

1. Do you think an employee's wealth, education, and lifestyle impacts on their career in banking? Can you please explain? Can you please share any example where these factors impacted interactions with your colleagues and superiors/organisation's decision related to your career?
2. Do you think women are more disadvantaged due to this factor? Can you please explain

Appearance

1. Do you think an employee's appearance (such as dress, attractiveness and/or colour) has impact on their career in banking? Can you please explain? Can you please share any example where these factors impacted interactions with your colleagues and superiors/organisation's decision related to your career?
2. Do you think women are more disadvantaged due to this factor? Can you please explain?

Appendix Two: Participant information sheet



College of Social
Sciences

Participant Information Sheet

Study title: Influence of gender stereotypes on representation of women in leadership roles in the Bangladeshi Banking sector

Researcher: Gibran Mahmood

Invitation to the study

You are being invited to take part in a research study. Before you decide to take part it is important for you to understand why the research is being done and what it will involve. Please read the following information carefully and discuss it with others if you wish. Ask the researcher/s if there is anything that is not clear or if you would like more information. Take some time to decide whether or not you wish to take part.

Thank you for reading this.

What is the purpose of this study?

This exploratory research aims to understand the influence of gender stereotyping the determining career progression of women in the Bangladeshi banking sector. The outcome of this research can help facilitate the banking sector in eradicating gender stereotypes and facilitate women's career progression.

Who is funding this research?

This research is part of a PhD degree, which is funded by the University of Glasgow College of Social Sciences.

Why have I been invited to take part in this research?

You have been invited to take part as you have been working in the banking sector. Hence, you are recognised as potential participant whose experiences and opinion in this research will be insightful.

Do I have to take part?

No, participation is entirely voluntary. It is up to you to decide if you take part. If you are satisfied with the study purpose and information provided in this sheet, you will be asked to sign the consent form. If you want, you want to confirm your participation verbally, you will be read out the consent for form and your verbal consent will be obtained and recorded with audio-recording software for ethical reference. You are free to withdraw at any time before 30 September 2024, without giving a reason.

What will I be asked to do?

You will be asked to participate in a single estimated one-hour interview to talk about your experiences of working in the banking sector either face to face or over the phone or video conferencing with as many breaks as required by yourself. If you allow, your interview will be recorded. There will be no other requirements involved, unless I need to contact you to clarify anything.

Are there any direct benefits to me of taking part?

There will be no direct benefit in taking part in this study however the information you provide will contribute to the research. This will help researcher to address the issues surrounding gender stereotyping in banking. Upon request, you can get a summary of the research findings from the researcher.

What are the possible disadvantages or risks of taking part?

There are no direct risks associated due to taking part in this research. There is a possibility that some of the topics discussed in the interview may be deemed as sensitive , although

every effort has been made to minimize the chances of this happening. If this should happen, we will stop the interview.

Can I withdraw from the research and what will happen if I withdraw?

Yes, you have a right to withdraw at any time without prejudice and can do so without assigning reason whatsoever. If you decide to withdraw your participation from the study, your personal data will be deleted. However, if you permit, research data obtained from your participation will be retained for the purposes of research governance, and made anonymous.

Will I receive any expenses or payments?

No.

Will my records be kept confidential?

Your data in the research will be kept confidential and managed as per Data Protection Act 2018.

Personal data: It will be kept in a password-secured file in the University of Glasgow OneDrive. Upon completion of the research, this data will be destroyed.

Research data: Research data will be de-identified after collection and then anonymised. All the research data will be stored in electronic format and in University OneDrive during the research period. This will separate your personal data from research data and keep it confidential. Research data will be kept with the University of Glasgow's server for 10 years.

You can request to access your data held in the research at any time and also request to delete if you feel so. Data generated in the research will be used in the PhD thesis and other research publications and conference papers presented within the PhD thesis. Moreover, anonymised research data may be used in future research publications. You will not be identified in any such project, papers and publications.

Limitation to Confidentiality

Confidentiality will be respected subject to legal constraints and professional guidelines (e.g. in the highly unlikely instance that you identify someone is being harmed).

Who has reviewed the study?

This study has been considered and approved by College of Social Science Research Ethics Committee.

Who do I contact if I have any questions?

Researcher

Gibran Mahmood

Email:

Research supervisors

Dr Scott Hurrell

Email: Scott.Hurrell@glasgow.ac.uk

Prof Fiona Wilson

Email: Fiona.M.Wilson@glasgow.ac.uk

Who do I contact if I have a complaint?

To pursue any complaint about the conduct of the research: contact the College of Social Sciences Lead for Ethical Review, Dr Susan Batchelor: email socsci-ethics-lead@glasgow.ac.uk

Appendix Three: Consent form



Consent Form

Title of Project: Influence of gender stereotypes on representation of women in leadership roles in the Bangladeshi Banking sector

Name of Researcher: Gibran Mahmood

Name of Primary Supervisor: Dr. Scott Hurrell

I confirm that I have read and understood the Participant Information Sheet for the above study and have had the opportunity to ask questions.

I understand that my participation is voluntary and that I am free to withdraw at any time before 30 September 2024, without giving any reason.

I acknowledge that participants will be referred to by pseudonym.

Clauses relating to data usage and storage

- ♦ All names and other material likely to identify individuals will be anonymised.
- ♦ The material will be treated as confidential and kept in secure storage at all times.

- ♦ The material (personal data) will be destroyed once the project is complete.
- ♦ The material (anonymised/pseudonymised research data) will be retained for 10 years for future publications, both print and online
- ♦ I agree to waive my copyright to any data collected as part of this project.
- ♦ I understand that other authenticated researchers may use my words in publications, reports, web pages, and other research outputs, only if they agree to preserve the confidentiality of the information as requested in this form

I acknowledge the provision of a Privacy Notice in relation to this research project.

I consent / do not consent (delete as applicable) to interviews being audio-recorded.

I agree / do not agree (delete as applicable) to take part in the above study.

Name of Participant

Signature

Date

Name of Researcher

Signature

Date

..... End of consent form

Appendix Four: Data coding examples

This appendix shares examples of the process of data coding from participant quotes to conceptual themes.

Participant quote	Primary code	Secondary code	Data themes	Conceptual theme
<i>I do not have in-laws with me. We shifted our home this year. We could not find one big flat; hence, we rented two separate flats in two different buildings. If I come late, then my husband and son will eat at my in-laws' house. So, my son is picked up by his grandparents after school and stays there until we come back home. Listen, in this industry, whoever has kids and is working definitely has a support system, and they will obviously stay where the support system lives. My in-laws – I stay wherever they stay, because my son stays with them mostly. I provide my son's food. When I do not get time to prepare food, his grandparents manage it.</i>	Childcare and meal support by in-laws	Childcare support	Parents' support	Macro-national factors
<i>I have been divorced since 2019. So, my mother takes care of my child during the day. I drop him off at school, and my mother picks him up and takes care of him for the rest of the day until I return. If my mother were not there, I would not have been able to do my job because the day-care won't keep my child after 6 pm. In future, we may have to work beyond 6</i>	Reliance on mother for daily childcare			

<i>pm. Then, I won't be able to work if I have to keep my baby in day care.</i>				
<i>Before going out of the home, I will always think of what would be cooked at home today, ... what groceries are in stock (at home), and what each member of my family eats. Moreover, I have to manage everyone's (daily) schedules. It is every day's responsibility.... In Bangladesh, such overall home management is done mostly by women [the youngest women in the family]. After managing the home, they can go out for work... The more perfectly she can tick boxes, the better she can focus on her career</i>	Daily household management by women	Lack of support in household work		
<i>I have to prepare both my family members, my child's and my breakfast and lunch. My family does not help me on this. It is quite stressful for me.</i>	Responsibility for family meal preparation			
<i>When she was pregnant, she worked full time. We do not have any fixed office hours in our team. We provide the service as and when required. She worked at the office till 9 pm when she was pregnant. Her husband is a banker. He understood</i>	Husband's understanding during pregnancy	Emotional support received	Husband's support	

<i>that she had to work in this role. So, she got full [emotional] support from her husband.</i>				
<i>The work pressure was very heavy then [during pregnancy]. I was tired all the time. It was mentally too much sometimes. My husband listened to me and told me not to worry. He said I was doing fine. When I felt overwhelmed, he encouraged me. That support helped me manage the stress.</i>	Husband's emotional reassurance and encouragement			
<i>My husband works for a bank. But if my husband comes home after me, he will expect that everything is ready for him. When I am sick, no one is there at home to take care of me. But if my husband or any other family member is sick, they expect me to take leave and take care of them. On such a day, I have to maintain my child's pick up and drop off from school, get a health update from my sick husband and do my work at the office. But in case of a similar situation for my husband, he calls once a day and then dives into his work. He does not need to think about what's going on at home</i>	Unequal distribution of care and household work	Lack of household work sharing		
<i>It's easier for that woman [working women with family support] to flourish rather than for a woman who needs to balance between work and home because then she cannot really concentrate 100% on work at office and 100% work at home because at the back of the mind she would always be in a dilemma, she'll always be thinking when to go back then she has to do this and that etc</i>	perceived impact of unequal domestic responsibilities on women's work focus			

<i>Now I also do my son's school duty (drop off)..... I cannot go and pick him up because I do not get time (due to workload) from the bank. Although there is a provision in the bank to do so, I cannot manage my time. No matter if I am sick or unwell, I have to get up early in the morning, get my son ready for school, feed him breakfast and drop him off at school. My son is also comfortable with me. Sometimes, my father-in-law or any other member of the family takes him and picks him up. But my husband never drops him, but picks him up sometimes."</i>	Mother's primary responsibility for school duties	Unequal sharing of child-rearing responsibilities		
<i>It is usually the mother who takes care of the children, even after office. Children are also comfortable with their mother.</i>	Mother as primary caregiver after work hours			
<i>.... when I was pregnant, I used to feel cold in the office, I used to shiver. The air conditioner air used to hit directly on my back. So, I used to shut the air conditioner off. Seeing this divisional head, Z bhai used to shout, not to me but to the lady sitting beside me. He kept saying, 'Hey! Who has turned the AC off? If I see that someone is turning the AC off again, they will be out of here. This AC will not be shut off.' He knew that I was pregnant, having difficulties. My manager did not change my seat or turn off the AC. I reached out to HR describing my problem and take care of that. They replied,</i>	Manager's disregard for pregnancy-related needs	Lack of support from managers	Pregnancy and maternity issues at work	Meso-organisational factors

<i>'Please bear for some time. Everything is automatic and centrally controlled in the new head office'</i>				
<i>When I was on maternity leave (first time, the baby died at 22 weeks and second time – we got our son), I was in a high-risk pregnancy, ...I cannot sit all the time....But I had to hear 'She is always on maternity leave, how shall we grow her [career development] ?</i>	Career disadvantage linked to pregnancy			
<i>When working with KPI data, she who is on [maternity] leave for six months will fall behind due to less number in data points. This also affects their performance appraisal and rating. This may also happen between a single woman and a working mother.</i>	Negative impact of maternity leave on appraisal	Lack of workload and KPI adjustment		
<i>If you go to the maternity leave, your KPI should be pro rata that year. If you stay in the 3 month official approved leave, then your target KPI should be 70% of what it would be for a month. But there is no such policy of proportionate KPI for such long term leave.</i>	Absence of pro-rata KPI adjustment during maternity leave			
<i>If you are on maternity leave, you do not get a promotion. Doesn't matter how good the performance is.. Even the rating is not given well. ...As far as I know, the regulator has given an instruction that if anyone is on maternity leave, the rating that was given last year, you should get that rating. But from my experience, in my team, the three girls who are considered</i>	Denial of promotion during maternity leave	Impact on promotion decision		

<i>to be the best, they are not getting the rating... I tried, but it didn't work. Even if the number is good, it didn't work.</i>				
<i>I have seen one of my MTO batchmate was due for promotion on the year she went for maternity leave. When she returned, she was told that she did not work that on that year and that she was on maternity leave. Management is not considering her eligible for promotion, rather they are willing to promote someone who worked more than her</i>	Promotion delays due to maternity absence			
<i>In the performance appraisal discussion, we are called for a discussion, just for formality only. But it is a one-sided discussion, like either you take it or leave. There is provision for review, but it is more like a team plan, jointly done by the unit head and the department head. They have their arguments and evidence ready to back up the rating they want to give to you. So, HR will not be in your favour.</i>	One-sided appraisal discussion	Limited employee participation in the appraisal process	Performance Management	
<i>One of my local line managers was like I never feel that he is trying to support me. One of the key things is that the feedback is very important... Where are my development areas? As a line manager, leader, or manager, it's their role to grow me. Not everyone is an all-rounder in everything. I didn't find him saying my development areas and guiding me.</i>	Managerial failure to provide constructive feedback			

<i>And not only that, but I also found that he could not take feedback as well.</i>				
<i>I got a rating of 4 out of 5 [second lowest]. But I was not given any feedback on how to improve my rating. Every time I went to my manager to discuss the reasons. He replied, 'Everyone is a good performer here. For some silly reasons, you are falling behind. One of those reasons is your leave [taking more leaves is seen negatively]'</i>	Feedback without actionable guidance	Nature of performance feedback received		
<i>There is one female senior manager here, who was eligible for promotion last year but did not get it. She did not get any specific feedback on that...except the same generic feedback such as there are more candidates this year, lower number of quotas, etc. But directly or indirectly, it matters that she is a woman.</i>	Gender-biased and generic feedback on promotion			
<i>There are males in the office who take a tea or smoking break. Sometimes, managers also accompany. Those colleagues get benefits in promotion, idea sharing, because you get to share ideas mostly when you are smoking. And a person who is not a smoker or you know doesn't hang out in that crowd definitely is missing out on a lot of information. Women usually do not go; mostly it's because they're non-smokers</i>	Exclusion from informal networking spaces	Impact of networking on business opportunities	Networking	

<i>I mean not only for us, for all business units and business opportunities, networking is very important.</i>	Networking shaping business outcomes			
<i>What I have faced and still facing is that just because my husband works... “Why do you need to work? What would you do with such a good amount of money?” This is what my colleagues say. There are some bad colleagues who go one step further. I heard that they told the divisional head, “Apa [Bengali meaning- sister] is not in dire need of the promotion. There is not much financial need in her family. Rather, you may consider another male colleague (specific name) for promotion”. And you know, sadly, managers gave a positive nod to his request.</i>	Career progression decisions influenced by spouse’s income	Perception of family financial circumstances	Social class	Micro-individual factors
<i>In the workplace, they will expect women to be a high performer. But, if that high performer woman wants to marry high performer, it will not be taken positively. When the same women work hard, they tell her, “You do not have a social need. Because you are a woman. You don’t need to maintain the family. You are not married; hence you don’t need to maintain the family.” How can someone think that I don’t need to maintain my family just because I am not married?</i>	Workplace stereotyping of unmarried women’s financial needs			
<i>There is another female colleague who is darker than me. Her manager, Mr S, tells her every now and then, “You are a Tamil</i>	Managerial bias based on skin tone	Impact of skin tone at work	Appearance	

<i>tiger⁴. You and beauty.” [ignorant tone due to dark skin tone].. We ignore it with a laugh, but we do not always like it.</i>				
<i>I would say to be attractive, someone needs to be facially attractive as well as have an attractive personality. Facial attractiveness or being fair does not matter in the back office, in our job role (front office). But fairness for women is a requirement in the front office or branches</i>	Differentiated skin tone requirement by job-role			
<i>For the dresses, it is very important for women. For example, if a woman wears a dress which, as people say not polished.... then colleagues discussed that although her dress is within the dress code.... but it does not look expensive...colour does not go... not quite to the taste of very sophisticated people. There will be an unofficial meeting and bitching. ... led by higher-ups, like department heads. They would gossip, and since it's fun to talk about this topic, people try to get into that discussion. it's a little ostracised, not many people would like to be associated with that person. But for men, if the dress is a bit khet (does not go with the class), no such discussion</i>	Colleagues' judgment based on women's attire	Impact of the type of dress at work		
<i>If I wear a costly dress, carry branded products, wear stylish [clothes] – then people's perspective changes. So, your colleagues assume that you are something different. Everyone</i>	Dress-based assumptions of			

⁴ Tamil tiger was negatively mentioned due to darker skin tone similar to of the members of The Liberation Tigers of Tamil Eelam, which was a Tamil militant organization, based in north-eastern Sri Lanka (Prasad and Raghavan, 2020)

<i>deals with you with respect. They consider you to be rich, superior, and smart</i>	competence and status			
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