

Glass Ceiling: The Professional Advancement of Women in Banking Sector of Pakistan

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Abstract: The present study gives an overview of glass-ceiling type barriers in banking sector shows that glass ceiling prevails in the banking sector of Pakistan. This study begins with an introduction of the concept of a glass ceiling that prevents women from advancing and then continues with previous studies on corporate practices and data analysis of samples from private and public banks. The 100 respondents were selected randomly 50 from private banks and 50 from public banks of Lahore. The research analysis describe that women are facing almost equal glass ceiling in both public and private banking sectors. Most of the respondent agrees that they suffer from attitudinal and organizational biases. Gender also plays apart at the time of selection. Traditional gender roles strengthen these glass ceiling practices and women often dominated by men in one way or the other.

Key words: Glass ceiling, professional advancement, barrier, career, gender roles

INTRODUCTION

Rationale of the topic and sector: The present study examines the prevalence of glass ceiling in banking sector of Pakistan. It aims to compare glass ceiling in public and private banks of Pakistan and its effects on women professional advancement. Women comprise almost half of the population of Pakistan and as a developing country it is the need of an hour that more and more women should come forward and contribute to its economy. International Labor Organization (2004) has reported that women are receiving higher level of education than before but they continue to be underrepresented in managerial position and clustered in lower and less extent middle management position.

Women representation in organization and their share in national development have gone through a tremendous change in the last three decades of the 20th century. The role of women worldwide is undergoing as dramatic as a woman today share the spotlight with men in almost all fields. They are appearing in all the sectors but still lagging behind to achieve the higher positions, especially in the context of banking sector of Pakistan. As no one study has been observed in this sector before in the context of Pakistan, so, this study will add value in the form of theory generation. Literature has highlighted so many factors which effecting on women career progression such as work life balance, gender discrimination, social networks, etc. but from all of them most dominant factor is gender discrimination which cannot be ignore at any cost specially in the context of developing country like Pakistan.

Hence, in this study three factors glass ceiling, its prevalence and effects and social and cultural barriers regarding women career progression will be examined. This study will be helpful for highlighting the obstacles and biases against woman. Thus, it will help the policy makers to find the strategies to remove these obstacles and pace way for gender neutral career progression opportunities.

Operational definitions

General definition of glass ceiling: The phrase “glass ceiling: refers to invisible barriers that prevent someone from achieving further success. It is the most often heard in the context of the women who cannot advance to the highest levels of power in the workplace. The glass ceiling is a way of describing from achieving power and success equal to that of men.

The term glass ceiling is used in a widely read Wall Street Journal story in a 1986. The story looked at barriers confronting women at high levels of corporate power. Glass ceiling was used even earlier by Gay Bryant in the 1984 book. The working women report which examined the status of the women in the work place (Napikoski).

Invisible but real barrier through which the next stage or level of advancement can be seen but cannot be reached by a section of qualified and deserving employees. Such barriers exist due to implicit prejudice on the basis of age, ethnicity, political or religious affiliation and/or sex (business dictionary).

Professional advancement: It is defined as the upward movement or development in career which people get in response to the effort put in its daily work at office, it is the promotion.

Career: A person's "course or progress through life (or a distinct portion of life)". It can also pertain to an occupation or profession that usually involves special training or formal education and is considered to be person's lifework.

Barriers: A barrier can also be seen as an obstacle or a barrier. In this study, it will be defined as offence that prevent movement or access (Oxford Dictionary). It is defining an object like a fence that prevents people from moving forward from one place to another (Oxford Learner's dictionaries).

Statement of problem: The present study examines the prevalence of glass ceiling in banking sector of Pakistan. It aims to compare prevalence glass ceiling in public and private banks of Pakistan and its effects on women professional advancement.

Aims and objectives: The objectives of the study were as follows:

- To find out the prevalence of glass ceiling in banking sector of Pakistan
- To compare glass ceiling in public and private banking sector
- To find out the effect of cultural values on professional advancement of women in banking sector of Pakistan

Research questions: Is there any invisible barriers in the professional advancement of female staff as compare to males? Is female staff given equal opportunities at workplace? How stereotypical attitudes of higher authorities affect the working ability and self-esteem of female staff? Is society supportive for bread earning women?

Literature review

Definition: The glass ceiling is a term which symbolizes a variety of barriers faced by women as they seek to improve their employment status. Many studies confirmed the glass ceiling hypothesis and indicated that women in their early lives experienced a number of barriers during their decision of their career path and also invisible barriers which continued to prevent women from moving up to a higher position in organizations. Lyness and Thompson found that women face greater barriers and they need different strategies to succeed than do men. In order to be a successful executive, women have to overcome isolation, sex-stereotyping and performance pressures. The situation where the development of qualified women restricted at a particular level because of some form of discrimination is known as glass ceiling (Eagly *et al.*, 1992).

History of glass ceiling: The term "Glass ceiling" was coined in a 1986 issue of The Wall Street Journal on corporate women by Hymowitz and Schellhardt. The glass ceiling is a concept that most frequently refers to barriers faced by women who attempt, to attain senior positions (as well as higher salary levels) in corporations, government, education and nonprofit organizations. Just 5 years after in 1991 as part of the civil rights act, a glass ceiling commission was appointed by the executive branch and chaired by the secretary of labor. This 21-member group was established to discover blockages and broaden career possibilities and progression options for women and minorities. To target these obstructions the commission members agreed on a common definition would help them identify the barriers. They agreed the glass ceiling was melded from, "invisible, artificial barriers that prevent qualified individuals from advancing within their organization and reaching full potential" (2003).

Glass ceiling and women's career progression: The concept of the glass ceiling has been used as a metaphor for 20 years now to describe the apparently invisible barriers that prevent more than a few women from reaching the top levels of management. Compared to formal barriers to career advancement such as education, the glass ceiling refers to less tangible hindrances frequently anchored in culture, society and psychological factors that impede women's advancement to upper management or other senior positions.

In today's modern world, it is known that a glass ceiling exists for women in management and it is being studied and remedied from varying perspectives. A few women have moved beyond the glass ceiling into the executive suite, yet, their number is not proportionate to their representation at middle management levels and is far below that of their similarly qualified male counterparts. Both domestically and globally, women represent a relatively untapped source of talent for leadership in the workplace. While progress has been made across the world, barriers to women's advancement continue to exist including cultural norms, stereotypes and employer policies and practices. The situation where gender pay gaps are typically wider at the top of the wage distribution is known as the "glass ceiling". It is one of the most compelling metaphors recently used for analyzing inequality between men and women in the workplace in order to describe a barrier to further advancement once women have attained a certain level. The general-case glass ceiling hypothesis states that not only is it more difficult for women than for men to be promoted up levels of authority hierarchies within workplaces but also that the obstacles women face relative to men become greater as they move up the hierarchy (Akpinar, 2012).

Females are excluded from networks inside the organization and this creates a barrier to promotion. Networking between organizations may be an important consideration for appointment to non-executive positions (Li and Wearing, 2001).

The glass ceiling and women career development have a moderate negative relationship. There are significant effects of the glass ceiling on women career development of executive level female employees.

Glass ceilings remain overwhelmingly intact. One of the paramount factors underlying the wage gap by gender is sex segregation. It is crucial for women to have opportunity structures with gateways or bridges that lead to other occupations with a higher ceiling. A glass ceiling is the blockage of the upward mobility of women. A glass ceiling is a barrier, so, subtle that it is transparent, yet, so, strong that it prevents women from moving beyond middle management. The organizational forces that create and maintain these kinds of invisible walls and ceilings. A glass ceiling is the invisible barrier that prevents women and minorities from advancing to higher levels in organizations. A glass ceiling is an invisible but powerful barrier to advancement for female executives. A glass ceiling is comprised of the artificial barriers, based on attitudinal or organizational bias that prevent qualified individuals from advancing upward in their organization into management level positions.

The glass ceiling phenomenon inside organizations has a significant and strong positive relation with women career progress. Women have fewer opportunities comparing with men for the career progress at work are anticipated discrimination from the existence of informal male networks and organizational policies, rather than lack of the ambition or self-confidence. Arif find out that 62% women agreed that glass ceiling exist and women have make more struggle to reached at top level management.

Glass ceiling in any organization level always plays a very key role in improving the employee performance and to improve satisfaction level. Glass ceiling and sticky floor is a great barrier for women. There are individual, institutional and societal obstacles to women seeking top management and leadership position reported by Amondi.

It has been found in a study glass ceiling effect by Cotter *et al.* (2001) that glass ceiling effects implies on gender disadvantages are stronger at the top of the hierarchy than at lower levels and that these disadvantages become worse later in a person's career. He defined four specific criteria that must be met to conclude that a glass ceiling exists. These are:

A glass ceiling inequality represents a gender or racial difference that is not explained by other job-relevant characteristics of the employee. A glass ceiling inequality represents a gender or racial difference that is greater at higher levels of an outcome than at lower levels of an

outcome. A glass ceiling inequality represents a gender or racial inequality in the chances of advancement into higher levels, not merely the proportions of each gender or race currently at those higher levels. A glass ceiling inequality represents a gender or racial inequality that increases over the course of a career (Cotter *et al.*, 2001).

Sector and activity-(organizational influences): In 1990s, the concept of a glass ceiling pervaded the literature to describe the paucity of women heading public and private sector organizations. Several small-scale studies conducted at different times point to the scarcity of top women managers in the private sector. Studies conducted in last five decades show that the ratio of women employed in executive positions in the private sector does not surpass 4% and that there has been no increase in their representation levels in the past 30 years in the manufacturing sector. Even in sectors like banking or insurance that traditionally employs high numbers of women; the percent of top women managers is close to 3 or 4%. There is a sharp decrease in women's presence as the position gets to be more strategic and involves decision making responsibility for large groups of people and significant amount of resources.

Bender and Pigeyre explain that in public sector, supposedly more equal; women additionally struggle to occupy all posts and to reach the highest hierarchical level. In three of the public sector employment areas (state, local authorities, hospital), women are concentrated in the lower qualified positions.

Zafarullah (2000) has studies the effects of brick wall and glass ceiling in public administration of Bangladesh. His analysis has shown that women are discriminated in civil services of Bangladesh from entry to high post (glass ceiling).

Cultural and social attitudes towards what constitutes "male" or "female" jobs result in occupational segregation, although, the extent of the problem varies from country to country and from job to job. It is important to keep in mind that there are important institutional differences between countries regarding their educational and academic systems. This makes comparisons difficult.

Pigeyre and Bender describe that women choose more and more the juridical sector; the number of lawyer women in 1992 was 32% in 2002 it was 52%. And they add; women work often some certain jobs as communication 70%, function personnel 62%, finance and accountable 47%, commerce and sales 11%.

Belgihiti and Kartochain explain that for the sector of engineering, women with a good level of certificate, after graduating from the best schools have more unemployment problem than men have. This sentence proposes an idea; the glass ceiling can be have high probability in the engineering sectors or it depends of the

personality or “the look” of the employer. But in the other side, this observation actually brings a further issue to light. An interesting question is asked by Pigeyre and Bender why men often have science bachelor degrees twice more than women while they come from a same technological background? A survey conducted amongst 15-25 year olds on their opinions concerning sciences confirms that females are less likely to study science than their male counterparts and that they are much more successful than boys. Girls stated that they find science boring and they prefer humanities than pure sciences.

Asian viewpoint: By examining the statistics in the report of international labor organization it has been found that glass ceiling practices also exist in Asia. The report shows that in South Asia for every 100 men there are only 40 women. The unemployment rate for female is higher than unemployment rate of men. The employment to population ratio for men in South Asia is twice as higher as women which indicate poor employment capacity for women in the region. It had been reported that women continue to have lower labor market participation rates, higher unemployment rates and significant pay differences compared to men. The main factors contributing to occupational sex segregation are social attitudes, gender inequality in education and training (International Labour Organization, 2003).

In the past decade, Asia has experienced rapid economic growth leading to a dramatic increase in demand for managers and professional but even then women share in management positions remains low at about 20% and at the top management level women still holds a smaller proportion of chief executive positions compared with men in Asia. Adler (1994) viewed that the influence of Asian cultures and religious traditions contributed to the underutilization and under representation of Asian women in management. The findings from the 2012 world development report on gender equity and development, reveals that the gender gap is shrinking in some areas. Although, this news is encouraging, the same report has highlighted that there still exists gender gaps in areas which involve making decisions on policies and in the top management levels of the organization. This situation is not confined to USA and Europe. This is true for Asia as well. According to GMI rating's 2011 women on board survey, in most Asian countries, <10% of seats on the board of directors of companies are held by women.

Perspective of Pakistan: According to ILO gender disparities in Pakistan are harsh and persistent. Pakistan ranks 115 out of 143 countries in the gender-related development index, GDI tell the standard of living in a country by calculating the life expectancy, education and estimated earned income and it is developed by the United

Nations. The Gender Empowerment Measure (GEM) an indicator that measure the inequalities between men's and women's opportunities in a country. It combines inequalities in three areas: political participation and decision making, economic participation and decision making and power over economic resources in GEM Pakistan rank 100 out of 102 countries.

It has been found that women face greater challenges than men in their professional development. Moreover, it is clear that even if women reached the top management they are likely to receive greater scrutiny and criticism than men and to secure less positive evaluations, even when performing exactly the same leadership roles. Women often find barriers during their professional advancement both from the company and from family/society.

It had been found that glass ceiling occur at work place is essentially a reflection of social and economic gender inequality. With the achievement of educational equality and change in social attitudes towards men and women roles, it had been generally assumed that women would quickly move up the career hierarchy.

Another factor that contributes to gender inequality is that men and women perform different jobs and women jobs (like teaching, nursing etc.) are often assigned a lower value in terms of skills requirement and remuneration. International Labour Organization (2004) has reported that approximately half of the world's workers are in sex stereotyped (women like teaching, nursing and men like engineering, army) occupations where one sex predominates to such an extent (representing 80%) that these occupations could be considered male and female. (Writh, 2001).

Barriers face by Pakistani women in career progression

The undervaluing of women's work: More frequently women earn less than men for doing jobs of equal value. One of the main causes is the way women's competences are valued compared to men's.

Jobs requiring similar skills, qualifications or experience tend to be poorly paid and undervalued when they are dominated by women rather than by men. For example, the (mainly female) cashiers in a supermarket usually earn less than the (mainly male) employees involved in stacking shelves and other more physical tasks.

Segregation in the labor market: The gender pay gap is also reinforced by the segregation in the labour market. Women and men still tend to work in different jobs. On the one hand, women and men often predominate in different sectors. On the other hand, within the same sector or company women predominate in lower valued and lower paid occupations.

Women often work in sectors (for example in health, education and public administration) where their research is lower valued and lower paid than those dominated by men.

Moreover, women are frequently employed as administrative assistants, shop assistants or low skilled or unskilled workers these occupations accounting for an important proportion of the female workforce. Many women work in low-paying occupations, for example, cleaning and care work. Women are under-represented in managerial and senior positions.

Traditions and stereotypes: Segregation is frequently linked to traditions and stereotypes. Whilst in some cases this may reflect personal choices, traditions and stereotypes may influence, for example, the choice of educational paths and, consequently, professional careers that girls and women make.

Because of these traditions and stereotypes, women are expected to reduce their working hours or exit the labour market to carry out child or elderly care.

Balancing work and private life: Women experience greater difficulties than men when it comes to balancing work and private life.

Family, care and domestic responsibilities are still not equally shared. The task of looking after dependent family members is largely borne by women. Far more women than men choose to take parental leave. This fact, together with the lack of facilities for childcare and elderly care, means that women are often forced to exit the labour market.

Although, part-time work may be a personal choice, women have greater recourse to part-time work in order to combine work and family responsibilities. Consequently, women have more career interruptions or work shorter hours than men. This has a negative impact on their career development and promotion prospects. It also means less financially rewarding careers.

Types of barrier

Attitudinal: Barriers are those which perceived differences in male and female roles and capabilities inculcated through socialization in the home and family, reinforced through schooling, through vocational/career guidance services, through experiences in the workplace, peer pressure and through absence of female role models.

Qualificator: Barriers are the belief which continues to persist that females are by nature technologically ignorant and unable to absorb scientific and technological information. In this manner women are regarded incompetent to work at public spheres.

Situational: Barriers like male partners are mostly unsupportive while entering to non-traditional, male oriented spheres and often become a hurdle in women professional development.

Institutional: Barriers are those which arise because of the ways in which institutions make their programs available to male and female employees.

MATERIALS AND METHODS

This chapter outlines the research methodology of study conducted on glass ceiling in banking sectors that had been applied in the study. The chapter covers research design, area of study, population of the study, sample size, sampling procedure, data collection method and instruments, procedure for data collection and data analysis; it ends with ethical issues and anticipated problems and solutions. The researchers used the quantitative method.

The survey instrument was designed using Likert categorical scale to measure respondent's attitude towards important factors consistent to previous research findings.

Significance of the study: The significance of the study was to find out the prevalence of glass ceiling in the private and public banks of Lahore, hurdles faced by females in career development and cultural practices promising glass ceiling.

Research approach

Quantitative approach: The research was based on quantitative approach. Through quantitative research, the researcher tries to investigate the connection between the dependent variable (glass ceiling) and independent variable (cultural barriers, self-selection, public and private banks), this applied the statically technique and studied the result in the banks of Lahore, Pakistan.

Data source: The research was primary and the data was collected through questionnaire from the employees of public (National Bank of Punjab, the Bank of Punjab, First Women Bank) and private (Allied Bank, Faisal Bank, Bank Al-Habib) banks of Pakistan.

Data instrument: The instrument used in research was questionnaire.

Target population: The population target in the research was female employees of several branches of private and public banks of Lahore.

Sample size: The sample size consisted of 100 respondents from public and private banks from Lahore. The respondents were of different areas from Lahore, Pakistan as the samples were selected by our convenience.

Sampling technique: For analyzing the data, a statistical test called t-test, frequencies and tables were used.

RESULTS AND DISCUSSION

Data analysis: The current research study was conducted to determine the prevalence of glass ceiling in the public and private banking sector of Pakistan and cultural effects on women professional advancement. In the main part of the study data was analyzed on the basis of objectives and hypotheses and for this purpose t-test analysis and frequencies were used. Table 1-30 indicate the results obtained from data analysis.

Table 1: Reliability analysis regarding glass ceiling in professional advancement of women in banking sector of Pakistan by using Glass Ceiling Scale GCS (N = 100)

Items	Reliability coefficient
28	0.79

Table 2: t-test analysis of the score of female employees of public and private banking sector of Pakistan by using GCS (N = 100)

Banks	N	Mean	STD	t- value
Public	50	68.8	13.1	1.423
Private	50	65.5	9.32	

p = ns, df = 98

Table 3: Percentage distribution showing that there was an invisible barrier in the professional development of female staff as compared to males

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	13	26	18	36.0
Agree	14	28	21	42.0
Don't know	3	6	6	12.0
Disagree	18	36	3	6.0
Strongly disagree	2	4	2	4.0
Total	50	100	50	100

Table 4: Percentage distribution showing that there are attitudinal biases towards female staff

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	9	18	11	22.0
Agree	16	32	29	58.0
Don't know	8	16	5	10.0
Disagree	14	28	4	8.0
Strongly disagree	3	6	1	2.0
Total	50	100	50	100

Table 5: Percentage distribution showing that there are organizational biases towards female staff

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	12	24.0	13	26.0
Agree	16	32.0	25	50.0
Don't know	8	16.0	6	12.0
Disagree	12	24.0	6	12.0
Strongly disagree	2	4.0	13	26.0
Total	50	100.0	50	100

The value of alpha reliability coefficient 0.79 was found to be satisfactory and indicate that the scale is good enough to measure the glass ceiling practices in banking sector.

Table 6: Percentage distribution showing that attitudinal or organizational biases becomes barrier and restrict them in their professional growth

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	6	12.0	11	22.0
Agree	20	40.0	29	58.0
Don't know	8	16.0	5	10.0
Disagree	14	28.0	5	10.0
Strongly disagree	2	4.0	0	0
Total	50	100.0	50	100

Table 7: Percentage distribution showing that gender plays a role during their appointment

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	16	32.0	9	18.0
Agree	23	46.0	28	56.0
Don't know	7	14.0	6	12.0
Disagree	4	8.0	7	14.0
Strongly disagree	0	0	0	0
Total	50	100	50	100

Table 8: Percentage distribution showing that due to particular criteria for selection few women are selected for higher level managerial posts

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	7	14	7	14.0
Agree	26	52	29	58.0
Don't know	7	14	8	16.0
Disagree	9	18	6	12.0
Strongly disagree	1	2	0	0
Total	50	100	50	100

Table 9: Percentage distribution showing that women are given equal job opportunities as men

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	9	18.0	3	6.0
Agree	25	50.0	26	52.0
Don't know	2	4.0	4	8.0
Disagree	11	22.0	17	34.0
Strongly disagree	3	6.0	0	0
Total	50	100.0	50	100

Table 10: Percentage distribution showing that female staff is mostly hired for front desk services, secretarial or clerical positions

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	9	18.0	7	14.0
Agree	21	42.0	28	56.0
Don't know	4	8.0	6	12.0
Disagree	12	24.0	6	12.0
Strongly disagree	4	8.0	3	6.0
Total	50	100.0	50	100

Table 11: Percentage distribution showing that female bank managers are given equal opportunities to grow as the male manager

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	8	16.0	2	4.0
Agree	23	46.0	21	42.0
Don't know	4	8.0	11	22.0
Disagree	13	26.0	15	30.0
Strongly disagree	2	4.0	1	2.0
Total	50	100.0	50	100

Table 12: Percentage distribution showing that female staff is not easily promoted from clerical to middle or higher level managerial positions as male staff is

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	6	12.0	6	12.0
Agree	20	40.0	32	64.0
Don't know	6	12.0	5	10.0
Disagree	17	34.0	7	14.0
Strongly disagree	1	2.0	6	12.0
Total	50	100.0	50	100

Table 13: Percentage distribution showing that female staff is usually assigned those tasks that don't require creativity decision making and are routine in nature

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	9	18.0	4	8.0
Agree	23	46.0	27	54.0
Don't know	4	8.0	8	16.0
Disagree	12	24.0	10	20.0
Strongly disagree	2	4.0	0	0
Total	50	100.0	50	100

Table 14: Percentage distribution showing that female staff hired for the same managerial post gets same salary and benefits as compare to male colleague

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	11	22.0	4	8.0
Agree	23	46.0	25	50.0
Don't know	7	14.0	10	20.0
Disagree	7	14.0	10	20.0
Strongly disagree	2	4.0	1	2.0
Total	50	100.0	50	100

Table 15: Percentage distribution showing that female staff has fewer opportunities to attend training program as compare to male colleagues

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	4	8.0	4	8.0
Agree	15	30.0	24	48.0
Don't know	5	10.0	10	20.0
Disagree	21	42.0	9	18.0
Strongly disagree	5	10.0	3	6.0
Total	50	100.0	50	100

Table 16: Percentage distribution showing that limited access to staff training programs restricts female's ability to improve their knowledge and skills which are important for their promotion

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	5	10.0	5	10.0
Agree	25	50.0	23	46.0
Don't know	2	4.0	12	24.0
Disagree	17	34.0	8	16.0
Strongly disagree	1	2.0	2	4.0
Total	50	100.0	100	Total

Table 17: Percentage distribution showing that female staff is not promoted due to their restricted mobility from one city to another which results in preference of male staff for the same post

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	10	20.0	7	14.0
Agree	23	46.0	28	56.0
Don't know	2	4.0	10	20.0
Disagree	13	26.0	5	10.0
Strongly disagree	2	4.0	0	0
Total	50	100.0	50	100.0

Table 18: Percentage distribution showing that female staff is given equal chances of promotion as the male staff members have

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	4	8.0	3	6.0
Agree	29	58.0	26	52.0
Don't know	5	10.0	4	8.0
Disagree	10	20.0	16	32.0
Strongly disagree	2	4.0	1	2.0
Total	50	100.0	50	100.0

Table 19: Percentage distribution showing that less chances for selection and promotion discourages female bank staff and affect their self-confidence

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	10	20.0	6	12.0
Agree	24	48.0	36	72.0
Don't know	3	6.0	5	10.0
Disagree	12	24.0	3	6.0
Strongly disagree	1	2.0	0	0
Total	50	100.0	50	100.0

Table 20: Percentage distribution showing that less chances for selection and promotion effect female staff decision making power too

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	9	18.0	8	16.0
Agree	28	56.0	30	60.0
Don't know	4	8.0	7	14.0
Disagree	9	18.0	5	10.0
Strongly disagree	9	18.0	0	0
Total	50	100.0	50	100.0

Table 21: Percentage distribution showing that lower self-confidence of female bank staff effect their performance and efficiency

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	13	26.0	8	16.0
Agree	24	48.0	31	62.0
Don't know	6	12.0	7	14.0
Disagree	7	14.0	3	6.0
Strongly disagree	0	0	1	2.0
Total	50	100.0	50	100.0

Table 22: Percentage distribution showing that presence of friendly workplace policies like flexible working hours, availability of transportation, etc., increase female staff chances to excel by increasing their efficiency and performance

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	19	38.0	7	14.0
Agree	25	50.0	37	74.0
Don't know	1	2.0	1	2.0
Disagree	4	8.0	5	10.0
Strongly disagree	1	2.0	0	0
Total	50	100.0	50	100.0

Table 23: Percentage distribution showing that female staff (banking sector) have friendly work place environment like flexible working hours, availability of transportation, etc.,

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	4	8.0	5	10.0
Agree	21	42.0	25	50.0
Don't know	4	8.0	2	4.0
Disagree	18	36.0	15	30.0
Strongly disagree	3	6.0	3	6.0
Total	50	100.0	50	100.0

Table 24: Percentage distribution showing that lack of support from male colleague's effect female staff working efficiency

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	12	24.0	9	18.0
Agree	25	50.0	31	62.0
Don't know	1	2.0	4	8.0
Disagree	11	22.0	6	12.0
Strongly disagree	1	2.0	0	0
Total	50	100.0	50	100.0

Table 25: Percentage distribution showing that male colleagues are supportive

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	10	20.0	4	8.0
Agree	25	50.0	28	56.0
Don't know	2	4.0	7	14.0
Disagree	11	22.0	10	20.0
Strongly disagree	2	4.0	1	2.0
Total	50	100.0	50	100.0

Table 26: Percentage distribution showing that female staff mostly hesitates to accept challenging job due to lack of family support and social cultural practices

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	7	14.0	7	14.0
Agree	23	46.0	32	64.0
Don't know	8	16.0	5	10.0
Disagree	11	22.0	3	6.0
Strongly disagree	1	2.0	3	6.0
Total	50	100.0	50	100.0

Table 27: Percentage distribution showing that in Pakistan parents do not encourage their daughters to studied difficult courses which are mostly considered to be meant for males

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	5	10.0	9	18.0
Agree	25	50.0	28	56.0
Don't know	8	16.0	4	8.0
Disagree	10	20.0	5	10.0
Strongly disagree	2	4.0	4	8.0
Total	50	100.0	50	100.0

Table 28: Percentage distribution showing that women are mostly considered as home makers not as bread winner in our society

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	16	32.0	7	14.0
Agree	27	54.0	34	68.0
Don't know	0	0	5	10.0
Disagree	6	12.0	3	6.0
Strongly disagree	1	2.0	1	2.0
Total	50	100.0	50	100.0

Table 29: Percentage distribution showing that female staff is considered less career oriented as the male staff is which effect their chance of promotion and selection

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	14	28.0	3	6.0
Agree	20	40.0	35	70.0
Don't know	1	2.0	7	14.0
Disagree	13	26.0	2	4.0
Strongly disagree	2	4.0	3	6.0
Total	50	100.0	50	100.0

Table 30: Percentage distribution showing that working women efficiency is effected due to double burdened of household and office

Response	Public		Private	
	Frequency	(%)	Frequency	(%)
Strongly agree	17	34.0	9	18.0
Agree	25	50.0	31	62.0
Don't know	0	0	5	10.0
Disagree	6	12.0	4	8.0
Strongly disagree	2	4.0	1	2.0
Total	50	100.0	50	100.0

From Table 2 the mean and standard deviation of public banks was 68.8 and 13.1 and private banks were 65.5 and 9.32. The t test is insignificant.

According to the respondents there is an invisible barrier in the professional development of female staff as compared to males. As 13 respondents strongly agree and 14 agree from public sector where as from private sector 18 strongly agree and 21 agree to this question. Over all 66% respondents agreed to this question.

According to the respondents there are attitudinal biases towards female staff. As 9 respondents strongly agree and 16 agree from public sector where as from private sector 11 strongly agree and 29 agree to this question. Over all 65% respondents agreed to this question.

According to the respondents there are organizational biases towards female staff. As 12 respondents strongly agree and 16 agree from public sector where as from private sector 13 strongly agree and 25 agree to this question. Over all 66% respondents agreed to this question.

According to the respondents attitudinal or organizational biases become barrier and restrict them in their professional growth. As 6 respondents strongly agree and 20 agree from public sector where as from private sector 11 strongly agree and 29 agree to this question. Over all 66% respondents agreed to this question.

According to the respondents gender plays a role during their appointment. The 16 respondents strongly agree and 23 agree from public sector where as from private sector 9 strongly agree and 28 agree to this question. Over all 76% respondents agreed to this question.

According to the respondents due to particular criteria for selection few women are selected for higher level managerial posts. As 7 respondents strongly agree and 26 agree from public sector where as from private sector 7 strongly agree and 29 agree to this question. Over all 69% respondents agreed to this question.

According to the respondents women are not given equal job opportunities as men. As 9 respondents strongly agree and 25 agree from public sector where as from private sector 3 strongly agree and 26 agree to this question. Over all 63% respondents agreed to this question.

According to the respondents female staff is mostly hired for front desk services, secretarial or clerical positions. The 9 respondents strongly agree and 21 agree from public sector where as from private sector 7 strongly agree and 28 agree to this question. Over all 65% respondents agreed to this question.

According to the respondents female bank managers are not given equal opportunities to grow as the male manager. As 8 respondents strongly agree and 23 agree from public sector where as from private sector 2 strongly agree and 21 agree to this question. Over all 54% respondents agreed to this question.

According to the respondents female staff is not easily promoted from clerical to middle or higher level managerial positions as male staff is. As 6 respondents strongly agree and 20 agree from public sector where as from private sector 6 strongly agree and 32 agree to this question. Over all 64% respondents agreed to this question.

According to the respondents female staff is usually assigned those tasks that don't require creativity decision making and are routine in nature. As 9 respondents strongly agree and 23 agree from public sector where as from private sector 4 strongly agree and 27 agree to this question. Over all 63% respondents agreed to this question.

According to the respondents female staff is hired for the same managerial post gets same salary and benefits as compare to male colleague. As 11 respondents strongly agree and 23 agree from public sector where as from private sector 4 strongly agree and 25 agree to this question. Over all 63% respondents agreed to this question.

According to the respondents female staff has less opportunities to attend training program as compare to male colleagues. As 4 respondents strongly agree and 15 agree from public sector where as from private sector 4 strongly agree and 24 agree to this question. Over all 47% respondents agreed to this question.

According to the respondents limited access to staff training programs restricts female's ability to improve their knowledge and skills which are important for their promotion. As 5 respondents strongly agree and 25 agree from public sector where as from private sector 5 strongly agree and 23 agree to this question. Over all 58% respondents agreed to this question.

According to the respondents female staff is not promoted due to their restricted mobility from one city to another, which results in preference of male staff for the same post. As 10 respondents strongly agree and 23 agree from public sector where as from private sector 7 strongly agree and 28 agree to this question. Over all 68% respondents agreed to this question.

According to the respondents female staff is given not equal chances of promotion as the male staff members have. As 4 respondents strongly agree and 29 agree from public sector where as from private sector 3 strongly agree and 26 agree to this question. Over all 62% respondents agreed to this question.

According to the respondents less chances for selection and promotion discourages female bank staff and affect their self-confidence. As 10 respondents strongly agree and 24 agree from public sector where as from private sector 6 strongly agree and 36 agree to this question. Over all 76% respondents agreed to this question.

According to the respondents fewer chances for selection and promotion affect female staff decision making power too. As 9 respondents strongly agree and 28 agree from public sector where as from private sector 8 strongly agree and 30 agree to this question. Over all 75% respondents agreed to this question.

According to the respondents lower self-confidence of female bank staff effect their performance and efficiency. As 13 respondents strongly agree and 24 agree from public sector where as from private sector 8 strongly agree and 31 agree to this question. Over all 76% respondents agreed to this question.

According to the respondents presence of friendly workplace policies like flexible working hours, availability of transportation, etc., increase female staff chances to excel by increasing their efficiency and performance. As 19 respondents strongly agree and 25 agree from public sector where as from private sector 7 strongly agree and 37 agree to this question. Over all 88% respondents agreed to this question.

According to the respondents female staff (banking sector) have a friendly work place environment like flexible working hours, availability of transportation etc As. The 4 respondents strongly agree and 21 agree from public sector where as from private sector 5 strongly agree and 25 agree to this question. Over all 55% respondents agreed to this question.

According to the respondent's lack of support from male colleague's effect female staff working efficiency. As 12 respondents strongly agree and 25 agree from public sector where as from private sector 9 strongly agree and 31 agree to this question. Over all 77% respondents agreed to this question.

According to the respondents male colleagues are not very supportive. As 10 respondents strongly agree and 25 agree from public sector where as from private sector 4 strongly agree and 28 agree to this question. Over all 67% respondents agreed to this question.

According to the respondents female staff is mostly hesitate to accept challenging job due to lack of family support and social cultural practices. As 7 respondents strongly agree and 23 agree from public sector where as from private sector 7 strongly agree and 32 agree to this question. Over all 69% respondents agreed to this question.

According to the respondents that in Pakistan parents do not encourage their daughters to studied difficult courses which are mostly considered to be meant for males. As 5 respondents strongly agree and 25 agree from public sector where as from private sector 9 strongly agree and 28 agree to this question. Over all 67% respondents agreed to this question.

According to the respondents women are mostly considered as home makers not as bread winner in our society. As 16 respondents strongly agree and 27 agree

from public sector where as from private sector 7 strongly agree and 34 agree to this question. Over all 84% respondents agreed to this question.

According to the respondents female staff is considered less career oriented as the male staff is which effect their chance of promotion and selection. As 14 respondents strongly agree and 20 agree from public sector where as from private sector 3 strongly agree and 35 agree to this question. Over all 72% respondents agreed to this question.

According to the respondents working women efficiency is effected due to double burdened of household and office. As 17 respondents strongly agree and 25 agree from public sector where as from private sector 9 strongly agree and 31 agree to this question. Over all 82% respondents agreed to this question.

CONCLUSION

On the basis of this research it is safely concluded that glass ceiling exist in Pakistan and it is not only the phenomena of developed countries where women are suffering from glass ceiling but developing countries are also suffering from such problems. Most of the time women were unaware about the actual factors that restrict women of being promoted to higher level management. The result showed that glass ceiling prevailed in the banking sector of Pakistan. The research analysis described that women were facing almost equal glass ceiling in both public and private banking sectors. Most of the respondent agreed that they suffered from attitudinal and organizational biases. Gender also plays apart at the time of selection. Traditional gender roles strengthen these glass ceiling practices and women often dominated by men in one way or the other.

Beside that parents encouraged females to study those subjects who helped them making good wives and mother but not good and competent employee. A study conducted on ten leading industries found that women often select industries and occupation that enable them to combine work and family responsibilities. These jobs are usually low paid jobs.

The research showed that glass ceiling was one of the reasons because of which women were not achieving their desire ends. It affected their performance and efficiency. Glass ceiling restricted women professional development and affect their performance. Although, women had the competency but they did not exhibit due to such attitudinal and organizational biases. Pakistan is a developing country and fit the needs of an hour to identify such practices and then make serious effort to remove them.

According to Melkas and Anker suggest some concrete measures for increasing women labor capital and equal opportunities like Ideational changes by awareness

raising and dissemination of information on research concerning equality, so that, results reach the general public, especially, regarding the ability and experiences of women and men in into traditional occupations and development of proper communication plans by companies governments, trade union and non-governmental organizations to disseminate knowledge on women's and men's access to economic power and economic resources.

Development of policies enabling reconciliation of various aspect of life (work, family etc.) in the context of changing labor markets, creation of new model where household and family responsibilities are more equally shared by men.

Continuous mapping of the quality situation existing in society (e.g., pay differentials, occupational segregation, career development, education and training and implementation of legislation on equality). Analysis and increase visibility of the consequence of all government policies on women and men alike (such as pension, parental and social benefit policies and affirmative action). Research on family life, world of work, welfare state, power, democracy and reason for the persistence of sex inequalities and research on the impact of increasing job insecurity and a typical work.

Other strategies for improving women labor market situation are combating pay differentials through gender neutral job evaluation, training and consultation at workplaces and possibly comparable worth exercise, encouragement of women in higher level position, e.g., through mentoring and possibly other affirmative action policies, support for women entrepreneurship (such as training and financial support) and support for women and men entry into nontraditional occupations.

By following these strategies it is possible to increase women participation at workplace and removing glass ceiling practices.

RECOMMENDATIONS

Some of the recommendation for future research are as follows: this study focus on banking sector where as more researches should be conducted on different public and private organizations to find the differences. Large sample size should be taken in order to generalize the results on large population. More researches are needed to further address the issue of hierarchical levels and job transitions for men and women in banking sector of Pakistan.

Last but not least that negative stereotypes should be discourage both from the society and organization.

According to Adler (1994) there is a need for organizational support for women managers and organizations should consider that how they can develop the careers of women managers and retain them. Top management should examine ways in which their organizational can, at a strategic level, assist women in their career advancement. For example, they might evaluate their criteria for selection, recruitment and promotion to see if the criteria measure women's strengths in any way. In addition, flexible work schedules, childcare programmers and other family friendly practices could be implemented to help women managers cope with their research and family roles.

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