

Gender Stereotypes and Women in Management The Case of Banking Sector of Pakistan

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ABSTRACT

The role of women worldwide is undergoing a dramatic change as women today share the spotlight with men in almost all fields. About 15% of the government ministers are women in all 192 countries in the world compared with 11.7% in 1997. In 20 countries, constituting less than 10%, there are women heads of the states. These trends are also reflected in the private and public sector organizations be it the manufacturing or service industry women as a rule are seen at the bottom of the mountain as reported at World Economic Forum in Davos (2011). This continuous shortfall of women in leading positions in organizations leads to loss in productivity both at the individual and organizational level, ultimately leading to loss at the societal level. The paper presents the findings of a research study conducted in the Banking Sector of Pakistan to find the influence of gender stereotypes to explore the underrepresentation of women bankers in management positions. As gender stereotypes are one of the most cited reasons for women deterrence to advancing in career, its impact was studied using a comprehensive model ' Gender, Organization and System' (GOS) (Fagenson, 1995, Jabeen, 2001). The findings helped to conclude that while the three levels - Individual, Organizational and Societal on the basis of which the GOS Model has been developed are inter-related the societal level is the utmost importance. Societal factors impact both the individual and organization levels in perpetuating the existing stereotypes against both genders which ultimately harm the advancement of females in their careers especially in management as is the case in present study. Since equitable representation of women in organizations is an important issue of human resource management the paper offers useful recommendations towards improving the situation.

KEY WORDS: Women, management, banking sector, gender, stereotypes, GOS.

Introduction

Women representation in organizations and their share in national development has gone through a tremendous change in the last three decades of the 20th century. Today, about 15% of the government ministers are women in all 192 countries in

the world as compared to 11.7% in 1997(<http://www.ipu.org/press-e/gen62.htm>). At present at the end of 2010, 19.1% of all parliamentary seats are held by women (<http://www.ipu.org/pdf/publications/wmnpersp10-e.pdf>). Hence it is reasonable to assume that women's status will improve, further contributing to the general welfare of civilization. In 20 countries, constituting less than 10%, there are women heads of state (<http://www.nation.com.pk/pakistan-news-newspaper-daily-english-online/Opinions/Columns/03-Feb-2011/Women-at-the-top-in-Davos>).

Even at the latest World Economic Forum Annual Meeting held at Davos 2011, where about 2500 world leaders were present by invitation only, women leaders were also represented though in small numbers (<http://www.nation.com.pk/pakistan-news-newspaper-daily-english-online/Opinions/Columns/03-Feb-2011/Women-at-the-top-in-Davos>).

Despite the fact that the World Economic Forum organizers demanded that one of the five member advisor entourage should be a woman, twenty of the top 100 multinational companies came with a team of 4 members with exclusive male representation. What does this statistics show that these companies did not have any women at the top positions who were worthy enough to be part of the team or that they did not want to bring those women along because of their prejudice and unreasonable beliefs and fears?

Despite the increased workforce participation, women continue to suffer discrimination in the job market and are more often represented at lower and middle management level or in so called women suited professions. According to Gender Gap Report 2010 Pakistan is ranked 132 out of 134 countries. In the Asia and Pacific region Pakistan is ranked last and these trends over the last 5 years have shown a decreasing trend. Even though Pakistan performs above average on the political empowerment of women but lag behind in health, education and economic participation (Gender Gap Report, 2010). One of the greatest challenges to the region today is changing male "machismo" attitudes (Glenn & Gordon, 2007).

The above data reflects that apart from women' representation at various forums and governmental efforts towards opening up more and more opportunities for women, gender discrimination remains a reality and examples of bias and prejudice can be rather easily produced in our everyday interactions. It can be inferred from the above statistics that gender stereotypes influence our judgments and evaluations such that ultimately, we treat women and men differently.

This study, therefore, attempts to find the influence of gender stereotypes and its impact on performance of women in the banking sector of Pakistan through an in depth review of the issue using a multilevel framework the 'GOS' including the Individual, Organizational and Systemic levels for analysis. The study aims at providing useful recommendations towards a more gender balanced representation of women in Pakistani organizations in general and the banking sector in particular.

Literature Review

An in depth review of the literature suggests that gender roles were traditionally divided into strictly feminine and masculine roles. With the passage of time these traditional roles started shifting towards more liberal roles for both women and men. Traditional Sex Roles as the term reflects emphasized the differences between men and women. These differences were typically assumed to be innate. They also suggest that women should behave in a feminine manner and men should behave in a masculine manner.

Thus society, imposes expectations on the behavior of the members of society, and specifically on the gender roles of individuals, resulting in prescriptions regarding gender roles. These sex roles have a profound impact on the relations between men and women in our society in all spheres of life- in the family, educational system and workplace, and in both management and non-management ranks within a workplace.

However, the roles have been diversified today into many different acceptable male or female gender roles. Gender role norms for women and men can vary significantly from one country or culture to another, even within a country or culture. Gender role can vary according to the social group to which a person belongs to or the subculture with which he or she chooses to identify.

Gender stereotyping a process of judging male and females on the basis of their culturally prescribed roles and then placing them in different categories limits the potential of both males and females (Agars, 2004). These, particularly affect women's advancement in professional careers like management, which is traditionally and historically believed as man's domain as "Think manager Think male" is considered a global phenomenon (Schien, 1998). Therefore, it is very important to determine the role and impact of sex role stereotypes on career advancement of women in management profession or managerial positions.

According to Schien(1978), Gender stereotyping has been defined as "the belief that a set of traits and abilities is more likely to be found among one sex than the other." This tendency to attribute characteristics to gender can be extended to occupations that are more likely to be held by primarily men or women (Eaglyand Johnson, 1990; Norris and Wylie, 1995).

According to Susan T. Fiske (1989), symptoms of stereotypes include:

1. Unnecessarily categorizing and evaluating someone according to gender or race (lady partner or black professors, etc.).
2. Evaluating people's credentials along dimensions relevant to their groups stereotype (a woman's social skills, a black person's sense of humor, etc.).
3. Selectively perceiving and interpreting a person's traits (an aggressive woman is abrasive, but an aggressive man is forceful, etc.).

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4. Making extreme evaluations based on limited evidence (a mere acquaintance claims that a candidate is universally disliked when that is patently untrue, etc.).

One of the most important example of gender stereotype and its impact on women advancement in their careers is the Price Waterhouse Vs. Anna Hopkins case where Ms. Hopkins who was a junior was scheduled for a promotion to become a full partner as she was the most eligible candidate with the best portfolio and good record. She was refused partnership on the ground that she was too masculine and she needs to go to charm school to behave like a woman, and to wear makeup and jewelry. Ms. Hopkins filled a lawsuit against the firm and eventually won it also. A similar example from the Pakistani context is that of Ms. Samra who was not promoted at her workplace despite meeting the desired targets of the project assigned. She had complained to the Director General of her organization against the workplace environment where she was harassed. One of the means of harassment had been a poem full of foul language targeting her being circulated in the office along with other acts of harassment. The application was forwarded against three male officials appealing for a serious action against them but instead the applicant has been recently demoted to a junior position from a senior one (Manager Today, Oct-Nov, 2010).

On the basis of sex roles it has been argued as 'natural' that men assume the dominant position of manager in work organizations and that woman assume the submissive position of subordinates. As there has been a steady increase in the women participation, men have been increasingly required to adapt to the presence of women as their peers, superiors and subordinates. In turn, women entering male dominated organizations have gone from being the only member of their sex holding a particular job, sometimes being member of a small group of women in the midst of larger group of men in the job, to sometimes being a member of the majority group and often being in charge. Adjustments are necessary for members of both the sexes at all the levels- interpersonal, personal and organizational.

Several researchers have found that when gender and sex role characteristics are considered indicators of future success within an organization, being a woman or possessing feminine traits is typically seen as detrimental, whereas being a man or possessing masculine traits is seen as beneficial (Brenner, Tomkiewicz, and Schien, 1989; Powell and Butterfield, 1979, Ledett and Henley, 2000). Detrimental female sex role stereotypes include such traits as passivity, dependency, emotionality and submissiveness, whereas beneficial male stereotypes include such traits as aggressiveness, independence, dominance, strength, and rationality (Haanand Livson, 1973; O'Leary, 1974, Ledet and Henley, 2000). Power appears to be more aligned with male than with female stereotypes.

In a study conducted by Moore (1995) it was found that among the three forms of managerial interaction shows that women managers consistently outperform men in leveraging results from political overseers. Male top managers

on the other hand, derive more organizational performance from links used or forged in other directions. Gender may entail management capital, but neither females nor males have a monopoly on distinctive contributions (Meier, O'Toole and Goerdel, 2006). According to Fischlmayr (2002) women tend to show stereotypical role behavior as a consequence of socialization, when there is no one to bring coffee the only female team member automatically feels forced to stand up and serve the others.

At higher management positions, performance and success are not enough. On the upper part of the career ladder support from others is necessary. A sole mentor cannot move anything from a certain point on. Men have recognized the importance of networks; they have strong internal pressure groups and know well how to establish them. Networking requires many informal meetings and a certain level of friendship.

Different feminists argue that although both women and men gain and disseminate information through networking, men's and women's networks are arguably different (Powell 1993, Meier, O'Toole, &Goerdel 2006). Men for generations are traditionally been perceived as benefiting from informal "good old boy" networks (Bacharach and Lawler 1980, Meier, O'Toole & Goerdel 2006). Women on the other hand are less likely to have held upper management positions or have opportunities to engage in this type of critical networking. Women have been found to develop more formal networks with other women inside their own organizations. These problems mean that female top managers may lack skill and experience in developing and nurturing professional, though informal, connections such as the good old boy network which may have serious repercussions in finding mentors for professional development (Guy and Duke 1992; Harriman 1985; Smeltze and Fann 1989; Stivers 2002; Meier, O'Toole, &Goerdel 2006).

In the Asian context in India and Pakistan, women feel that while avenues for work are now increasingly open for them, they have to fight against gender bias to gain acceptance as equal at the work front. Very few women have advanced as fast up the organizational hierarchy as their counterparts. Iyer et.al., (1996) found that women executives, who have already stepped out of their traditional roles by becoming executives, are seen as rebellious when they refuse to conform to the image of the traditional role (Singh 2003). Two clear identifiable processes operate that women feel comfortable in their roles as wives or mothers, as they realize that their career ambitions are incompatible with their role. Also women do not accept the role of wives and mothers, they feel that they are somehow at fault for stepping out of their roles (Singh 2003).

Theoretical Framework

Taking into account the disparity of women positions in management it is necessary to understand the cause of such inequality. According to Acker (1990) all organizations are gendered, keeping it in view there are various factors which

contribute to its genderness. The Gender Organization System (GOS) framework provides a holistic approach to study the issues relating to women's managerial advancement (Jabeen 2001). The framework emphasizes the need for reviewing personal, organizational and societal or systemic factors (Jacobson, 1995, Jabeen 2001). The proponents of the GOS approach suggest that women's advancement in management career can be influenced by the individual factors within the person, organizational factors which are located within the organization, and societal and systemic factors. While systemic factors include broader societal laws, policies, culture and ideology and history they can even influence individual and organizational factors.

Theoretical support for GOS can be derived from theories such as:

- Theory of Sex Role Socialization
- Role Congruity Theory
- Role Ambiguity Theory

The GOS model suggests that the progression of women to managerial positions is adversely affected by gender differences and/or discrimination against them as a result of structural and personal factors.

A number of personal factors such as education, experience, training, socio-economic background, home situation, early socialization, and personal traits may create difference among women and men in terms of capacity to manage, career commitment, and motivation to advancement. At an individual level how the various stereotypes impact a person.

Hypotheses 1: It is hypothesized that stereotypes will have a negative impact on individual perception of people about women in management.

The GOS model suggests discrimination, a well documented factor in the slow progression of women to the top managerial positions, as the outcome of both formal and informal organizational dynamics. The model identifies five organizational factors that have considerable impact on managerial advancement of men and women: power structure, access to opportunities, numerical representation of groups, attitudes towards women managers and sex role stereotyping. At organizational level various policies and opportunities that are available in the organizations relating to women place in the organization.

Hypotheses 2: It is hypothesized that stereotypes have a negative impact on selection and hiring policies of women in management.

Hypotheses 3: It is hypothesized that organizational culture if suitable will have a positive effect on the advancement of women in management profession.

The GOS approach reflects the latest and broadened discourse which underscores the interaction of gender, organization and larger social system while investigating various issues faced by women in management such as career advancement. The proponents of GOS approach suggest that the systemic factors that influence the individual and the organization can be the laws, public policies, sex role stereotypes, expectations, ideologies, cultural values, and histories. According to Fagenson (1993), "an individual and his or her organization cannot

be understood separate from the society (culture) in which he or she works and when the individual, the organization or the system in which they are embedded changes, the other components change as well.

Hypotheses 4: It is hypothesized that systemic factors if not suitable to women will have negative impact on women advancement in management.

Research Methodology

Both primary and secondary sources of data were utilized to explore factors relating to the Banking sector of Pakistan. While primary sources included a survey questionnaire which was administered to the respondents and interviews were also conducted of selected few. Secondary sources included review of important documents, reports: annual reports etc. Policies and rules and regulations were also studied through the above mentioned reports or through the respective banks website.

The survey questionnaire contained questions relating the three dimensions of the GOS Model: Individual, Organizational and Systemic. The Questionnaire was divided into 5 parts which contained the Personal Profile, Family Profile, Work Place Characteristics, Gendered Behavior at Work Place, Work Place Motivation.

All the information obtained from the above mentioned areas through the administration of the questionnaire was used to study the impact of gender stereotypes on career advancement of women in management in the banking sector of Pakistan.

The survey was conducted on the basis of convenient sampling, with the help of snowball technique. HR is an emerging concept in Pakistan and is lacking in fully structured formal HR department which made it difficult for the researcher to approach formally through the HR department. Likewise, due to a lack of culture of research in the Banking Sector a large number of respondents were not open for research. Hence personal networks were adopted by approaching respondents on the basis of acquaintance.

Individual branches were approached personally where personal acquaintances were found. Branch Managers were asked for the possible bank policies. The survey was focused mainly on women perceptions of stereotyping and organizational policies to find its impact on their career advancement in the respective sector. The target population with respect to female employees was the officer level i.e. Grade 3 and above. It covered 14 National and International Private and Public Banks (Bank Alfalah and Islamic Banking, NIB, Union Bank, UBL, MCB, Faisal Bank, Askari Bank, Standard Chartered Bank, Prime Bank, Bank Al Habib, Crescent Bank, Habib Bank, Bank of Punjab and Dawood Bank). Total number of survey questionnaires distributed was 150. Almost 110 completed questionnaires were returned. The response rate was almost 70% with 62.9% female respondents and 37.1% male respondents. Correlation were run on the data, with a significance level of .05 and .01 to determine association among variables.

Questionnaire

The self-administered survey questionnaire was not adopted by the researchers from any other study. To check its internal consistency reliability analysis was run using the Cronbach's Alpha, which was 0.8406.

Profile of Respondents

Looking at the demographic characteristics 19 percent of the respondents were graduates, 57.1 percent were master's degree holder and the remaining respondents i.e. 23.8 percent were holding professional degrees. The Employment status of the respondents was permanent for almost 75 percent of the respondents. At least 65 percent of the respondents were unmarried and most of the respondents belonged to the age groups of 20-35 years of age. The above mentioned information can be ascertained from table 1.

After looking at table: 2 it can be inferred that 33 percent of the respondents which were male had permanent employment status which was less than the female respondents which were 45 percent, of which more females were highly educated as compared to male respondents. This result brings to light the change that has been occurring in the society as more and more females are being educated and taking an interest in the professional environment. It was also observed that female respondents experience in present jobs ranged from less than 1 year to 1-5 years. With reference to experience in any previous organizations most of the female respondents had work experience less than 1 year.

Table: 3 shows females ranging from age 20- 35 years are more educated and holding more masters and professional qualifications as compared to male respondents. This shows an increasing trend of females opting for higher education and professional training. Females representing the age group of 35 years and above show a decided difference, showing a significant difference in the societal evolution and backwardness of society 10-15 years back. Proving that very few women over the age of 35 and above had higher education and professional qualification. The limited trend of females getting higher and professional qualification has also been a fact in the past and a stereotype against women and reason for their limited involvement in professional environment. The above mentioned findings are a break away from that particular stereotype.

Correlations were also run on gender, father's education, mother's education, spouse's education and whether mother is a working woman. There was a significant positive correlation between gender and father's education ($r = .220$), a positive association between father's education and mother's education ($r = .229$). There was a negative association between mother's education and whether mother is a working woman. Spouse education has a positive correlation of $r = .516$ with gender. With respect to spouse education it can be interpreted that Educated professional females are generally seen to marry educated and professional males.

Hence proving that spouse's education is related to/associated with gender as it is seen men in general have been seen to marry women younger and less literate than them.

With respect to the factors which made the respondents join the present organization, Organizational work standards and work environment were factors to which both the male and female respondents agreed to, males responded more strongly to the latter. More males agreed to have joined the organization because of better career and better pay opportunities as compared to females. Female's response to all four factors i.e. organizational work standards, work environment, better career opportunities and better pay were the same. Hence the perception that women place more emphasis on the work environment does not come true in these stats. While looking at the figures for the factors which made the respondents leave the organizations women responded strongly to organizational work standards, better career opportunities and better pay options.

Most of the females described the nature of their work as Customer Service, Marketing/ Sales and Processor. These findings reflect the change in the attitude towards women place in the professional environment.

When asked whether the organization gives gender preferential treatment to its employees most of the respondents either replied in the negative or gave a neutral response, this was in the case of both male and females. Even when specifically asked if males were preferred/females were preferred over the other the response has remained neutral. When asked with respect to the selection criteria, whether there was clear/ merit based most of the females gave a neutral response whereas the male respondents agreed that it was merit based. When asked whether they had encountered a female mentor both male and female respondents responded in negative. Male respondents mostly gave negative response to the query whether any female has made it to the top in their organization, whereas the female response was in the positive. Both the respondents were at ease with the male departmental heads as compared to female departmental heads, receiving neutral response by the female respondents, as both the genders' mostly had male bosses. These findings can contributed to the fact that males are generally better connected and have strong networking. These networks are thought to be strong career advancers as politics is also a very important factor in career advancement. These findings are again due to the role of stereotypes as female department heads are against the norms.

Female departmental heads were not considered the same as male departmental heads as 28percent of the females responded in kind and 32.4 percent males gave a neutral response. 42.4 percent of the females agreed that the criticism faced by them in the organization was work related.

Gender was seen to have a significant negative association with the variable all employees going through rigorous orientation program (-.229), and the reason why women were not sent on training was that they lack experience or were not eligible (-.206). Qualification was significantly correlated with Men and women

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are both paid equally (-.221). From these findings it can be concluded that as females had yet to reach those positions at which training was not necessary for them. It can also be interpreted that females are hired for those positions or the nature of their jobs is such that they would not need training.

Organizations having a merit based selection criteria have a positive significant correlation with all employees going through orientation program (.404), Promotion criteria same for all (.295), same rate of incentives and rewards irrespective of gender (.252), rewards and incentives are performance based (.270) and training is mandatory for all (.210), showing that the organization was in fact merit based and not gender biased. The following significant negative correlations also give credence to the above mentioned findings reason for women not sent on training being their not being serious in pursuing their jobs and getting married (-.219 and -.256 respectively). These findings make the above mentioned findings more clear as the promotion criteria, incentives, reward system were all seen to be devoid of gender preferential treatment with the help from the positive correlations.

All employees go through rigorous orientation program was significantly positively correlated with same rate of incentives and reward irrespective of gender, rewards and incentives are performance based at all levels, training is mandatory to all the employees. There was also a negative correlation with men are intellectually superior as a reason why men were paid more than women (.250, .290, .232, and -.220 respectively).

Promotion criteria same for all was positively correlated with same rate of incentives and rewards irrespective of gender, pay structure same for all irrespective of gender, rewards/ incentives are performance based, female employee provided equal opportunity for T&D(.642, .345, .400, and .359 respectively). Negative correlation for promotion criteria and not serious in pursuing jobs, getting married and having children as a reason for not sending women on training, having children, men being bread earners reason for men being paid more than women (-.230, -.336, -.273, and -.285 respectively). These findings support the hypothesis that stereotypes have negative impact on hiring, recruitment and selection.

Same rate of incentives and rewards irrespective of gender is positively correlated with pay structure being same irrespective of gender (.396), rewards/incentives are performance based at all levels (.407), female employee provided equal opportunity for T&D (.395).

Female respondents preferred the Sales/Marketing Department as compared to males, whereas they prefer Corporate Department as compared to females. Operations Department was preferred by females as compared to males. Keeping aside the preferences the department's females are frequently included in Operations, Sales/ Marketing, HR, Corporate departments according to female representatives themselves. Male representative's responses are also same as those of females.

About 33 percent female employees responded positively that females actively participate in departmental meetings and 41.5 percent also responded positively that they were able to convince other colleagues during meetings. Both male and female respondents responded positively that criticism is faced by both of them. 40 percent females agreed that they were often called on to handle a difficult situation and 41 percent females agreed a client specifically asked for them to solve a problem.

All most 55-65 percent employees deemed team work, respect for other colleagues, and sincerity with work, motivation and discipline as characteristics which are considered necessary characteristics to be successful at workplace. Networking was not rated as high as the rest of them. Perceptions relating to female aggressiveness, female co-workers with family, soft spoken females success, women being part of male network and its appropriateness and women's potential to move to top managerial positions, correlations were run on these variables. Gender is negatively correlated with female aggressiveness (-.219). Female aggressiveness is positively correlated with females with families (.331). Females being part of male network was positively correlated with appropriateness of females being part of the male network (.551).

Correlation was run between gender and the personality characteristics. Gender was positively correlated with organized (.239). Assertiveness is associated with decision making, leadership, independent and organized (.363, .234, .196 and .252 respectively). Decision making was positively associated with Assertiveness, Leadership, Independent, Caring, Good Communication Skills, Organized and Team Player (.363, .349, .349, .270, .364, .436 and .333 respectively). Leadership is positively associated with Assertiveness, Decision Making, Cooperative, Caring, Good Communication Skills and Organized (.234, .349, .233, .320, .220 and .328 respectively). Cooperative is positively associated with Leadership, Submissive, Independent, Kind, Caring, Good Communication Skills, Interpersonal Skills, Organized, Team Player and Considerate (.233, .233, .197, .248, .385, .375, .263, .228, .282 and .578 respectively). These associations show that characteristics which are deemed to be feminine are associated with cooperativeness.

While running t-test to assess whether there were any major differences in the responses of male and female respondents it can be concluded that issues such as citing reasons for joining the organization both agreed or showed similar response to moving with the team. Also when answering the question whom they seek help from both answered similarly from male bosses. Same was the case where reasons for men being paid more than women was asked both agreed on the reason being men as the bread earners of the family instead of any other reason provided.

There were also instances where the male and female respondents showed their dissimilarity, emphasizing the differences that exist between the two. How both described the nature of work that was assigned to them showed there were differences as to the type of work allotted to both, leading us to conclude there

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were differences. It was also inferred that the way men and women perceive their work environment leads to their describing it in the same way. From the tests it was concluded that both men and women differed in this aspect. Reasons given for lack of women sent on training were also different for men and women.

29.5 percent respondents agreed that physically attractive people are employed in public dealing department whereas 35.2 percent respondents gave a neutral response when asked whether physically attractive people were given preference during recruitment and selection. When asked whether female employees are judged on the basis of appearance rather than performance at work place 34.3 percent respondents gave a neutral response. 37.1 percent respondents agreed that women have good communication skills than men. 42.9 percent respondents agreed that men are hired for field work. 33.3 percent respondents agreed that women are given paper work and filling jobs in the organization. 31.4 percent disagreed that women are kept at the back at workplace. 48.6 percent agreed that men switch jobs frequently to improve their financial position. 30.5 percent gave a neutral response to the statement that attractive and financially secure females are not serious about their jobs. 28.6 percent disagreed with the opinion that unmarried females are not serious about their jobs.

Looking at the above findings it is quite clear that the organizations have a clear merit based selection criteria which is associated with the education of the candidate which further translates into providing equal opportunity for T&D, same rate of incentives and rewards, promotion criteria also being the same for all irrespective of gender. As the researcher has also done follow up interviews of 10 women, who had an experience in excess of 5 years and have a position in the organization higher than the middle management.

According to the respondents they had never faced a blatant bias but there had been certain prejudices always against them. One of the female respondents 33 years of age went for an interview for the position of Departmental Head Regional Office CAD, the interviewer before starting the interview told the respondent, “ We don’t have a policy of hiring women in such important and departmental head positions, as the social set up does not allow it.” Even though the respondent was called by the management themselves, in case of such policy as she was not eligible, she should not have been called at the first place.

Some respondents also felt that at times they have been overlooked by the management in the favor of male employee, especially as they move up the ladder. Most of the females defined themselves to be ambitious, but here also the definition varies as when asked if they would leave the present organization for a better paying one, not everyone was answering in affirmative. Some believed not only the pay but the improvement in the title was also a big consideration. As the work environment also played a major part in the decision, if enjoying good, cooperative and friendly atmosphere they would have no intention of leaving.

Single unattached females often had to face bias while asking for a pay raise, “ ...you are not supporting a family and in any case you will get married and have

children you would be leaving the job, you should leave the job to rear your children.” These statements are generally made by management officials who belong to the old generation having an experience of 40 years or so in the field of banking. Nowadays with the availability of day care, and the resurgence of joint family system, these opinions voiced by the management official are not only moot but also baseless.

Women do agree also in the present study that being females they have to work twice as hard as men to be recognized for their work and yes the boy’s network has been a barrier to career development. Even though women who have been working for 10 or more years do believe that being a part of that network is not a problem now it has not been easy before.

Banking sector in Pakistan has been considered as a highly political profession and office politics is must. People who are good at it go forward more easily and climb the corporate ladder or otherwise lag behind. It has been agreed by almost all the respondents that females are as good as men in playing the political game but some responses varied relating to its necessity. Some believed that these political games were crutches for those who don’t know their jobs and they personally are not involved in it.

Discussion

From the literature discussed it can be concluded that women differ than men on the basis of life experiences and different personal qualities which leads to their handling of organizational issues and leadership in a different manner than norm. Women managers are characterized as less hierarchical and more participatory, interactional, flexible, transformational, and multifaceted which are in contrast to the perceived characteristics of male managers: command and control, transactional, task oriented, and assertive etc.(Duerst-Lahti 1990; Gilligan 1982; Lunneborg 1990; Mintzberg 1973; Rosener 1990).

It has also been observed that it is difficult for women to establish authority and credibility with the subordinates especially the organizational line managers who view the executive positions in the organization to be headed by men only. This difference in perception leads to a continual struggle by the female managers to deal with the disparity between what people expect of leaders and what is expected of them because of characteristics like sex.

There is some variation in terms of respondent profile on gender lines. In the concerned study a small male sample has been taken as compared to females hence this stat may not be representing a true picture. It is also evident from the data that more females have been hired on contractual basis as compared to males giving credence to the findings by Christopher et.al (2005) that mostly females are seen to be working in part time or a fixed term contracts.

Research points out that the social framework hinders career progress. Women on average are more reluctant than men to put themselves forward as

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candidates for competition, considerably more likely to interrupt their careers or leave the corporate world entirely due to work/family choices, and much less willing to play the political game.

Politics is an integral part of work environment and as you move up the ladder more useful this tool becomes. The interviews conducted show that women as a rule are not assumed to be political beings and women who use the this tool as efficiently as men and beat men at their own game are generally not appreciated. Female aggressiveness at the workplace is another term for female assertiveness. Assertiveness is generally thought of as a quality for men another stereotype directed towards females. Almost 47 percent of males responded claimed assertiveness was a male attribute, whereas 67 percent females claimed both the genders possess it. Females are generally kept at the back or are not given positions of authority as they lack assertiveness. When assert themselves are termed as aggressive. One female respondent was asked about female aggressiveness related to her own incidence. "When I was new in my job my boss most often complained that I was not assertive enough, when I changed my job and went into a new organization I changed my attitude and asserted myself more than before, but now my coworkers and boss complain that I have aggressiveness. In my opinion men cannot be comfortable with an assertive women. If a female is their boss and assertive they would call her aggressive, arrogant and other not so very complimentary words but if she is friendly with them and tries not to step on their toes then she can not head an important organization/department as she is not assertive enough.

Another stereotype that women have to face is that if you are physically attractive you do not have to have enough brains. Even though 34.3 percent of the respondents were neutral to the question that females were judged on their appearance rather than their performance at work place. Even when men were asked in interviews they responded to this question positively. Male bosses are as a rule lenient towards female employees was viewed by interviewees according to them women as a rule get more preferential treatment due to being attractive and on the basis of their personality and appearance and are graded accordingly. Here again the opinions have varied, some people totally disagree with the views of the before mentioned interviewee. There was also difference of opinions amongst the females. One of the interviewee responded in the question that she did not believe in such things, "I am a no nonsense sort of person and do not put emphasis on appearance, yes but nowadays young girls who do come out in professional setting are all dressed up with their hair faces done but when asked about work know not a single thing and they do not want to learn, and are generally out for a good time."

Another respondent contradicted the above opinion, "I am myself a bold, and no nonsense sort of individual who likes to dress up boldly and I have been labeled also and have worked twice as hard to prove myself to my colleagues and boss."

Here we can see that the opinions might have varied because of the way both the individuals perceived themselves and behaved in the work environment. For the clarification of this point a larger data and comprehensive interviewing technique is needed.

It was also noted that quite a few females believed that in order to reach the top or move up the ladder, “...stop being fussy...”, late night sittings, laughing at dirty jokes with male colleagues, letting go of female sensibilities is what is needed. As women move in to management in increasing numbers, it has become more and more apparent that these stereotypical beliefs tend to limit their advancement. Hence women try and adopt male characteristics. It has generally been assumed that only those women are deemed to be successful who are not attractive and mannish in nature. But when a woman tries strategies of gender reversal and adopts the so called male characteristics, she might find that she faces another set of problems of alienation and hostility as becoming one of the boys is harder than what it looks (Merrick, 2002).

Ironically, on one level more and more emphasis is being place in the practical and theoretical field of management where trends have been towards softer management, egalitarian mode of management, taking care of the workforce, by providing them with incentives and rewards. All these trends are soft and feminine in nature whereas women are forced to become more masculine in order to be successful.

Females also thought that they themselves seem to hinder their advancement. Many behave according to stereotypical expectations, underestimate their positions and support traditional models. They play the passive role and use a special vocabulary reflecting their weak self-confidence. Even female top managers often have low self-confidence and fear to stress their own opinion. The most surprising fact is that women know about their own stereotypical, traditional role behavior but do little to change the situation and remain passive victims (Fischlmayr 2002).

All respondents were asked why women were unable to reach the top managerial positions; they answered that due to the societal pressures. Some women blamed the women themselves as being part of the social setup they do not help their daughters and daughter-in-laws to break away from this cycle. As mothers they need to teach their sons how to behave with women at workforce.

Conclusion

The study was conducted to find the impact of gender stereotypes on women career advancement. The banking sector in Pakistan was selected to conduct research. Keeping in view the cultural values of the country a survey questionnaire was conducted through convenient sampling using networking as a sampling technique. The survey questionnaire was supported by follow up interviews of a selected sample from the total respondents. Only those respondents were

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interviewed who had agreed to participate in the follow up interviews as the respondents were asked to give their consent along with their contact numbers. The respondents belonged to 14 National and International Banks presently working in Lahore.

Hypotheses 1 was supported. Stereotypes have a negative impact on individual perception on women in management. Parent's education, family background, education etc. have an impact on the perceptions of an individual. Family life is the place where an individual's socialization is developed and learned.

Hypotheses 2 stated that stereotypes have a negative impact on recruitment and selection process of the organization. In the present study it was found that the selection criteria was positively correlated with the education. But as we go up the hierarchy even though the criteria remains the same but at times bias relating to females arises in the form of cultural and societal norms, as mentioned by few female respondents when trying for higher managerial positions.

Hypothesis 3 is supported as the organizational culture is very important and it has direct impact with the women in workforce. A positive culture would have a positive impact on women in management and their career advancement and vice versa.

Hypothesis 4 was supported. The societal factors are necessary in every country and cannot be avoided. It has been proven and both male and females agreed that in order for women to advance in their careers it becomes necessary that the society shows positive response towards women. Most of the females believed that the government was not doing enough for the empowerment of women. The government has allocated quotas for women jobs but until the society at large does not change all such actions would have no consequence.

The overall findings suggest that society at present has certainly evolved when compared to the last decades. Pakistani society is changing with the changing times. At present a large proportion of the women are seen in the work force especially married women. Single unattached females are also joining workforce with the intention to keep their jobs even after getting married, which was not the case 10 years back.

It must be noted that it is an ongoing battle as the bias and glass ceiling barrier still exists in the west where the battle of the sexes for the equality of women has been on since the 1960's. This situation demands on the part of females, organizations and society in long term strategic policy to bring change in attitude through laws, rules, regulations, policy and quantitative attitudinal changes.

Until 1970s, women managers had been found acceptable in relatively 'softer' functions. However, from 1980s onward they have started entering 'hard' male domains of engineering, manufacturing, banking, financial services, and stock broking. It is difficult to attempt a generalization in this matter, although there is an increased awareness among organizations of the worth of women managers.

In the light of above findings of the study it is concluded that females who have been working in management for the last 10-15 years have been able to survive in the man's world and most of time acted as men. With passing times Pakistani society has also changed and evolved and women participation trends have also changed resulting in their increased work participation. The organizations in general have relaxed the entry conditions for women and started developing acceptance for women, however, this phenomenon has taken place at the junior level only. The views of the respondents reflected that even when on paper the organizations acted to be politically correct in terms of developing policies, rules and regulations but bias exists at the higher managerial levels.

The biggest reason for the existing biases and stereotypes is the society at large. As organizations are a part of the society, they act in the way they are socialized. Both male and female respondents identified societal and cultural norms as the major reason for women's lack of participation in the higher managerial positions.

Recommendations

In the light of the above research findings, the following recommendations are made:

- As an increasing number of females are entering the workforce at present, management needs to review organizational policies by making them more women friendly in the form of flexible work practices, child care arrangements and transportation facilities for women commuting from farther areas.
- The organizations need to establish effective HRM departments to form sound policies and their effective implementation. Clear and merit based selection and recruitment policies, along with fair performance appraisal and promotion criteria can bring in the best utilization of Human Resources in organizations.
- At an individual level it is necessary for women to act in professional manner to negate the gender based stereotypes.
- Women also need to educate themselves and broaden their horizon so as to break away from the stereotypical behavior and also to convey those gender neutral values to their families.
- Society was found having the major role for the lack of women in management, hence patterns need to be changed towards more egalitarian attitudes and mothers need to educate their sons and daughters accordingly through the process of socialization.
- The government also needs to take an active part to help improve the culture of the country, as women participation in work force is increasing. They should make sure that public sector organizations should provide equal opportunities for women and men in terms of selection and recruitment, promotion, incentives and rewards.

- It is also necessary that the educational institutions should have gender sensitizing courses and gender neutral behavior to help propagate better gender relations. The ease the students show towards each other at this level would help them be at ease one another at an organizational level.

Limitations

Due to lack of resources and shortage of time a small sample size was selected to participate in the study this may be the reason for some results showing variability, and generalizability might be an issue. The sample drawn only from Lahore city is not generalizable to the entire country. A major limitation to study may be the culture of the organization which is not open to research and respondents might have given answers to be politically correct. Triangulation method by using more than one sources of information would have been appropriate for a study involving subjective and qualitative opinions and views of respondents. Not only questionnaire surveys and interviews but also observation is needed to study such a delicate and qualitative issues in detail. As a lot can be ascertained from the work environment and how people relate with one another.

Table 1: Demographic Characteristics

Variables	Percentage (%)
Gender:	100
Male	37.1
Female	62.9
Education:	100
Graduate	19
Masters	57.1
Professional	23.8
Employment Status:	100
Permanent	74.3
Contractual	21
Other	3.8
Marital Status:	100
Single	68
Married	35
Divorced	-
Widow	1
Other	1
Age (in years):	
20-25 yrs	41.9
26-30 yrs	31.4
31-35 yrs	13.3
36-40 yrs	4.8
41-45 yrs	1.9
46 yrs & above	4.8
Working experience in present organization:	
Less than 1 year	28.6
1-5 years	59
6- 10 years	3.8
11-15 years	2.9

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More than 15 years	4.8
Working experience in any previous organization:	24.8
Less than 1 year	21.9
1-5 years	10.5
5-10 years	1.9
More than 10 years	
Responsible for Household Chores:	16.2
Wife	6.7
Husband	47.6
Parents	4.8
In-Laws	14.3
Maids/Servants	1.9
Others	
Major decision maker for the family	
Wife	12.4
Husband	19
Both	62.9
Parents	2.9
In-laws	2.9
Other	
Monthly Income	
Below Rs. 20000	4.8
Rs. 21000- 40000	21
Rs. 41000- 60000	18.1
Rs. 61000- 80000	10.5
Rs. 81000- 100000	6.7
Rs. 101000 & more	13.3

Table: 2 Cross tabulation of Gender*Employment Status*Qualification

Employment Status				Qualification			Total	
	graduate	master		Professionals				
Permanent	Gender	Male	Count	7	17	9	33	
	% within gender		21.2%	51.5%	27.3%	100.0%		
	% within Qualification		46.7%	38.6%	47.4%	42.3%		
	Female	Count	8	27	10	45		
		% within gender	17.8%	60.0%	22.2%	100.0%		
		% within Qualification	53.3%	61.4%	52.6%	57.7%		
	Total	Count	15	44	19	78		
	Contractual	Gender	Male	Count	2	1	1	4
				50.0%	25.0%	25.0%	100.0%	

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Other		% within gender			%	%	%	
		% within Qualification	50.0%		8.3%	16.7%	18.2%	
		Count	2		11	5	18	
		Female						
		% within gender	11.1%		61.1%	27.8%	100.0%	
		% within Qualification	50.0%		91.7%	83.3%	81.8%	
		Count			4	12	6	22
		Total Gender						
		Male			Count	2		2
		% within gender						
		% within Qualification						
		Count						
		Female						
		% within gender						
	% within Qualification							
	Count							
	Total				4		4	

Table:3 Cross tabulation Gender*Qualification*Age

age in yrs			Qualification				Total
	graduate	Master	professional				
20-25 yrs							
	Gender	Male	Count	3	5	1	9
	% within gender		33.3%	55.6%	11.1%	100.0%	
	% within Qualification		27.3%	19.2%	14.3%	20.5%	
	Count		8	21	6	35	
	Female						
	% within gender		22.9%	60.0%	17.1%	100.0%	
	% within Qualification		72.7%	80.8%	85.7%	79.5%	
	Count		11	26	7	44	
	Total						
	% within Qualification			100.0%	100.0%	100.0%	100.0%
26-30 yrs	Gender	Male	Count	2	7	5	14
	% within gender		14.3%	50.0%	35.7%	100.0%	
			66.7%	35.0%	50.0%	42.4%	

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	% within Qualification				%		
	Female	Count	1	13	5	19	
		% within gender	5.3%	68.4%	26.3%	100.0%	
		% within Qualification	33.3%	65.0%	50.0%	57.6%	
	Total	Count		3	20	10	33
		% within gender	9.1%	60.6%	30.3%	100.0%	
		% within Qualification	100.0%	100.0%	100.0%	100.0%	
31-35 yrs	Gender	Male	Count	1	4	1	6
		% within gender	16.7%	66.7%	16.7%	100.0%	
		% within Qualification	100.0%	50.0%	20.0%	42.9%	
	Female	Count	0	4	4	8	
		% within gender	.0%	50.0%	50.0%	100.0%	
		% within Qualification	.0%	50.0%	80.0%	57.1%	
	Total	Count		1	8	5	14
		% within gender	7.1%	57.1%	35.7%	100.0%	
		% within Qualification	100.0%	100.0%	100.0%	100.0%	
36-40 yrs	Gender	Male	Count	1	1	2	4
		% within gender	25.0%	25.0%	50.0%	100.0%	
		% within Qualification	100.0%	50.0%	100.0%	80.0%	
	Female	Count	0	1	0	1	
		% within gender	.0%	100.0%	.0%	100.0%	
		% within Qualification	.0%	50.0%	.0%	20.0%	
	Total	Count		1	2	2	5
		% within gender	20.0%	40.0%	40.0%	100.0%	
		% within Qualification	100.0%	100.0%	100.0%	100.0%	

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41-45 yrs	% within Qualification				0%		
	Gender	Male	Count	0	1		1
	% within gender		.0%	100.0%		100.0%	
	% within Qualification		.0%	100.0%		50.0%	
	Female	Count	1	0		1	
	% within gender		100.0%	.0%		100.0%	
	% within Qualification		100.0%	.0%		50.0%	
	Total	Count		1	1		2
	% within gender	50.0%	50.0%		100.0%		
	% within Qualification	100.0%	100.0%		100.0%		
46 yrs& more	Gender	Male	Count	2	1	1	4
	% within gender		50.0%	25.0%	25.0%	100.0%	
	% within Qualification		66.7%	100.0%	100.0%	80.0%	
	Female	Count	1	0	0	1	
	% within gender		100.0%	.0%	.0%	100.0%	
	% within Qualification		33.3%	.0%	.0%	20.0%	
	Total	Count		3	1	1	5
	% within gender	60.0%	20.0%	20.0%	100.0%		
	% within Qualification	100.0%	100.0%	100.0%	100.0%		

Table: 4 Reasons for Joining Organization

ITEMS	t-value	SIGNIFICANCE
Organizations Work Standard	.609	.544
Work Environment	1.132	.261
Good Career Opportunity	1.180	.241
Better Pay	1.230	.222
Moved With Team	2.116	.038

Table: 5 Nature of Work

ITEMS	t-value	SIGNIFICANCE
Filling	-1.578	.118
Customer Service	.039	.969
Marketing/Sales	1.274	.207
Processor	-.173	.863
HR Personnel	.905	.368

Table: 6 Factor of Leaving the Organization

ITEMS	t-value	SIGNIFICANCE
Organizational Work Standard	-1.075	.287
Work Environment	-.210	.834
Career development Opportunities	-.151	.880
Pay Option	-.157	.876
Personal Reasons	1.323	.192

Table: 7 Seek Help From

ITEMS	t-value	SIGNIFICANCE
Co-workers	1.358	.179
Yourself	.039	.969
Male boss	3.108	.003
Female boss	-.359	.721

Table: 8 Nature of Criticism

ITEMS	t-value	SIGNIFICANCE
Co-workers	1.358	.179
Yourself	.039	.969
Male boss	3.108	.003
Female boss	-.359	.721

Table: 9 Reasons for not sending women on training

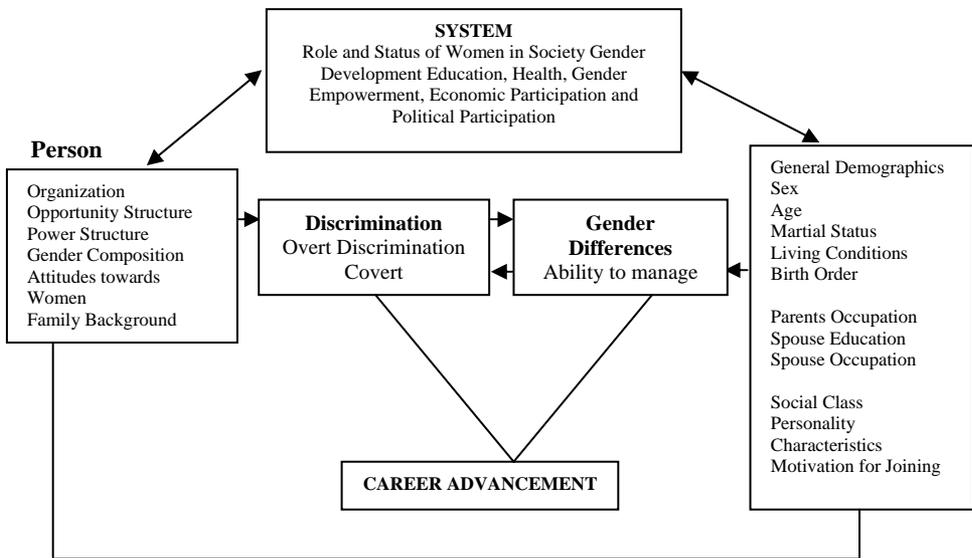
ITEMS	t-value	SIGNIFICANCE
Lack of experience/not eligible	.281	.779
Do not need training	-1.145	.255
Waste of resources	-.940	.350

Table: 10 Reason for Paying Men More than Women

ITEMS	t-value	SIGNIFICANCE
Better qualified	.075	.941
Bread earners for their families	-1.680	.097
Intellectually more superior	.269	.788
Paid equally	-.341	.734

SOURCE: Jabeen, N., "GOS in Pakistan: A Framework for Research on Women in Management," Asian Profile, Dec 2001, Vol.29, No.6, pg 493-501.

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