



FACTORS AFFECTING CAREER PROGRESSION OF FEMALE MANAGEMENT EMPLOYEES IN BANKING SECTOR

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Abstract

The main objective of this study is to investigate the variables influencing the career development of female management personnel in Bangladesh's banking industry. The study was focused on four separate research goals: determining how management views women's career advancement; determining whether juggling work and family obligations has an impact on female employees' career advancement; examining the influence of bank policies and practises on women's career advancement; and developing a framework for the professional advancement of female employees in Bangladesh's banking industry. The research design adopted by the study was descriptive. Both primary and secondary data were gathered using survey questions and thorough literature reviews, respectively.

SmartPLS 3.0 was used to analyse the information gathered. Following the study's findings, it was determined that the discussed criteria have an effect on how far female bankers can advance in their careers. Women must have strong female leadership, network development, and female role models if they are to advance in their careers across all industries, not just the banking industry. The study makes a contribution by outlining the significant challenges impacting the career advancement of female employees in Bangladesh's banking industry, which might be useful in developing policies that are supportive of female bankers. Additional research on this topic can focus on various industries, such as state-owned banks, the public sector, the business sector, educational institutions, and so forth. The current study would contribute towards the existing knowledge through the utilization of under study variables, theoretical framework, and geographical coverage in business and management studies.

Keywords: Career progression, banking sector, female bankers, work life balance.

Introduction

There was a time when women were viewed as only home makers all over the world and enforced to stay inside the boundaries of their dwellings. But currently the scenario has changed to a great extent and the contribution of women in economy is apparent with many success stories. This is the age where females are not only contributing to household works or bearing child rather, they put their marks with



elegance and triumph in every walk of life including career. The advent and strongminded existence of female in high-flying jobs both in public and private sector depend on their readiness to face and combat strong obstacles with burdensome situation. Banking sector of Bangladesh employs a good number of females but not that much significatory when compared to male. There are so many factors behind this paradigm change such as technological advancement which enables time management, flexibility, convenient life style, realization on work-related self-identities, desire to have a safe and secure future through financial stability and most importantly changes in social mind set. But the existence of gender bias with respect to career progression of female in the corporate world is a predominant issue (Sharma & Shearwat, 2014).

The banking sector of Bangladesh has been accumulated 2% to the GDP with an annual growth of 10% which engendering from 56 private banks. 7491 female bankers are working in this industry which is around 13% of the total human resources pool (Bangladesh Bank Annual Report, 2019). Bangladesh ranks 50th in this disparity which is emphasized in the World Economic Forum's report, (The Global Gender Gap Report, 2020). Insufficient conduct, absence of support and predetermined gender concepts are some causes behind the obstacles to female bankers' progression (Haque, 2019). Nevertheless, significant progress of female bankers is growing with laudable footprint through many women acquiring high-ranking positions in banking sector. But the journey is much tougher for female employees to secure top rank in this sector indeed. In this male dominance workplace culture, women endure to be underprivileged in newer management fields. This is very common that many have been omitted from foreign or international management positions on the gender issue. Low representation of female in senior rank creating issues by not guiding and inspiring other female employees (Baker & Mckenzie, 2001). Wage discrimination is one more blockade that female are facing due to not receiving equal pay for equal work in some cases.

The participation of female in banking industry is pretty much significant not only in Bangladesh but all over the world. Nevertheless, some problems are quite visible such as inadequate career openings, sexual harassment, role burden, role conflicts, gender stereotyping and experience of stress to balance work-life (Gunasekara, 2018). Considering the situation of married female bankers or dual career couples, the battle between balancing of the paid work and unpaid family obligation is another big challenge. When comes the issue of progression like developmental chances or position in top management, women have less representation compared to men indicating significant gender bias, job characteristics involving risk and challenges which lead to choose male employees over females for effective performance (Ohlott et al. 1994; Indrajith & Pravitha, 2017)

According to a Bangladesh's Banking (BB) sector study on gender equality in banks and non-bank financial organizations for January-June 2019, the proportion of female employees to male employees in banks was 18.32% from July to December 2020. The BB study also showed that women occupied only 8.49% of top-level positions in banks, compared to their male counterparts' 81.51%. This finding demonstrates the underrepresentation of women in the banking industry in Bangladesh, which has significant societal, individual, and economic aspects that need to be held accountable. In spite of having many opportunities given by private banks and government as well, the female bankers facing difficulties to career progression such as religious barriers, social customs, high competition, male dominated society and environment and so on.



Besides identifying the barriers, the factors which have influence on career progression of female bankers need to be addressed and taken care of. At this point the study aimed to explain the factors which have impact on career progression of female bankers in the context of the banking sector of Bangladesh. The study engrossed lonely on the private commercial banks.

Problem Statement

The country's banking industry has employed a good number of females who contributing the sector to grow and make significant contribution in economic growth. Participation of women in commercial banks has amplified to a progressive extent. According to the Bangladesh Bank (BB) July-December, 2020 report, female employees are now 18.31% in private banks, 18.03% per cent in state-owned banks, 16.07 per cent in state-owned specialized banks and 32.53 per cent in foreign banks. Observing their role as significant in reinforcing the sector with their persistent exertions, the factors which affect career progression need to be addressed.

On the other hand, a good number of studies focused on the factors that hamper the development of women career in corporations, so far the lack of literature exists regarding the factors that promote smoothen the path of such development. Research on development of female managers and professionals along with the in-depth understanding about issues that positively affect the progression of females in organizations is required more as most of them engrossed on barriers (Burke, 2002).

Justification of the Study

The research findings can afford vibrant data that can be taken by the top management of banks in order to identify and comprehend the issues that impede female career progression in this sector. The framework of recommendation can also be accommodating for formulating strategies which would promote actions that will certify the climb up to the top management on merit of female employees in this sector. Bangladesh now avowals of more women's participation in more or less every significant sector from corporate showgrounds to political field. High participation as well as high representation in top rank of more female community in the banking industry will confidently shot it into a competitive one with vivid resemblance at international level.

Research Questions

- I. How much does Bangladesh's perception of management in the banking industry influence women's career advancement?
- II. How much do regulations and practises influence women's career advancement in Bangladesh's banking industry?
- III. How much does juggling work and family obligations affect women's career advancement in Bangladesh's banking industry?
- IV. What procedures may be followed to guarantee the best application of these elements and the beneficial influence on female employees' career advancement in Bangladesh's banking industry?

General Objective

The study designed to explore the factors influencing career progression of female in the banking sector of Bangladesh.



Specific Objectives

- I. To ascertain how management in the banking industry views women's career advancement.
- II. To determine how bank policies and practises affect the career development of female bankers.
- III. To acknowledge the influence of juggling work and family obligations on female bankers' career advancement
- IV. To outline the procedures that may be used to guarantee the best application of these elements and to positively influence the career advancement of female employees in Bangladesh's banking industry.

Significance of the Study

It is expected that the study would contribute in several ways and in several fields. The management of the banks can identify the important factors for female bankers' career progression while setting up strategic planning. The Human resource department in the banking sector can articulate the issues which would enhance career development opportunities for women in this sector while formulating policies. Besides, the rules and regulation need to be female friendly in every organization. The study will make the females to understand the interventions of factors related to career progression that they need to address in order to increase their bargaining power. A contribution to the existing body of knowledge in the area of career advancement for females of commercial banks can be counted. The findings will further aid to government to develop national policies and laws regarding women career development. Future researchers can also initiate to carry out further research in this area focusing on women performance, work life balance and so on.

Scope of the Study

The study is limited to female employees working in private commercial banks of Bangladesh. The findings may not be compatible with women working in the state banks or multinational banks due to structural differences.

Literature Review

Both men and women are struggling with the challenges for advancement of career. However, literature evident that compared to men, female have conveyed more blockades and more struggle in attaining progressive assignments and terrestrial flexibility openings (Armstrong, 2012). Gunasekara (2018) conducted a study on career progression of female bankers who worked in Galle district private sector banks in Sri Lanka, addressing the difficulties of family responsibilities and showed the effect on career progression of female bankers. The study identified family issues as child care, elderly care, spousal support and domestic chores. A well understanding of the issues distressing career development of female managers by contextualizing the way career identity is perceive by women professionals and defining the career advancement is highly required for overcoming the anticipated as well as existing challenges they are facing lately.

Career advancement of women managers influenced by several factors which can be categorized as intra-personal, interpersonal and organizational factors (Datta & Agarwal, 2017). There is literature to support the factors that affect women's career development and well-being, such as individual characteristics like education, work experience, and personality, social characteristics like support and



encouragement, and organisational characteristics like organisational level (Tharenou, 2005). Workplace stress and health are regarded by Nelson and Burke (2000) as having a substantial impact on the career advancement of management and professional women. Additionally, numerous research (Gordon & Whelan-Berry, 2005; Ruderman & Ohlott, 2002; Sullivan & Maniero, 2007) underlined the importance of combining work and personal life.

Glass ceiling factors are also identified as an influencing factor for the career advancement of women in a study on IT industry of India (Azeez & Priyadarshini, 2018). The study emphasized to identify the most contributing factors responsible for hindrance to the career advancement opportunity for women among several factors like personal influences, organizational influences and societal influences and the findings of the study revealed that societal factors contribute more interruption to the female in progressing their careers. The study also explained the vital role of female perception about themselves and management perception about female in this regard. Notwithstanding banking industry is basically a female-dominated industry, but the representation of women top management is still very low.

A study was conducted in the Kenyan banking sector to observe the relative importance of individual, interpersonal, and organizational variables for females' progression in higher level (Afande, 2015). Career-related concerns, tasks, and responsibilities for women are quite important. In 2015, Napasri and Yukongdi conducted a study on the obstacles facing female executives in Thailand who want to develop in their careers. The results of the study show that personal factors like a lack of career aspirations, juggling work and family obligations, interpersonal factors like network relationships, organisational factors like gender bias, discriminatory human resource policies and practises, and societal factors like gender misconception have an impact on the career advancement of Thai female executives.

Perceptions of Management towards Women's Career Progression

Employers often have unfavourable views of women working and, in particular, working in professions. Women's professional advancement is typically hampered by a lack of training and growth in the workplace. Prejudice, gender stereotypes, the glass ceiling, and sex discrimination are additional problems that make it challenging for female employees to progress in corporate hierarchies and take on responsibilities and obligations at the executive level (Elvitigala et al., 2006). These problems were addressed as administrative obstacles by Hasan et al. (2016), who asserted that an excessive workload and a lack of political motivation significantly affect the career growth of female academic staff. Tlais and Kauser (2010) came up with the findings that the career headway of female managers is hindered by the organizational practices and structures due to lack of training and development occasions, improper performance appraisals, lesser pays and obstacles to promotion. The study also highlighted gender gap at the workplace due to male dominance.

Hypothesis Developed:

The perceptions of management towards females' career progression of banks have significant impact on career progression of female bankers.

HR Policies and Practices Affecting Women's Career Progression



Employee stratagem and work structures usually reflect the experiences of men rather than women because historically, males have held positions of control within businesses (Blair-Loy & Wharton, 2002; Newman & Mathews, 1999). Organisations may update a welcoming work/life policy of hiring, keeping, and advancing women in order to support women's professional development and achieve gender equality in a wider context. Numerous literary works examine work/life policies, including flexible work hours, paid time off, child care support, job sharing, and home-based work (Rose & Hartmann 2004; Blau et al. 2000).

Hypothesis Developed:

The HR policies and practices of banks has significant impact on career progression of female bankers.

Impact of Balancing Work and Family Responsibility

According to research (Wang & Cho, 2013), work-family conflict has an impact on women's professional expectations and advancement. Buddhapriya (2009) acknowledged the challenges in finding a work-life balance and how they impacted choosing a profession. The findings showed that having a family has an impact on how people connect with one another at home and at work, which in turn has an impact on their professional decisions. Having a family significantly affects how far women professionals may advance in their careers, claim Ugwu et al. (2018).

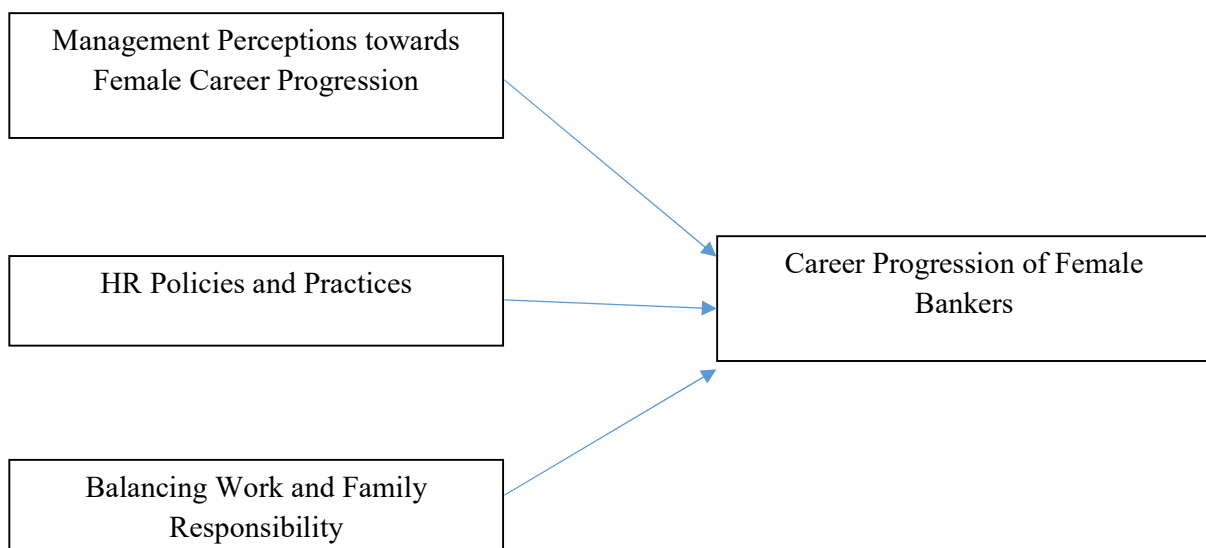
Hypothesis Developed:

The balance of work and family responsibility has significant impact on career progression of female bankers.

The assessment of extensive literature concerning factors of career progression of female bankers developed the conceptual framework for this study.

Figure 1

Conceptual Framework





Methodology

Design of the Study

Research design grips the research project composed and considered as the blueprint of the research. The research was planned as descriptive. Cooper and Schindler (2003) state that a descriptive research design is structured around examining the what, where, and how of the circumstance. The goal of the study is to investigate the variables influencing the career advancement of women in Bangladesh's banking industry. As a result, a descriptive research design was chosen because it is better suited to elucidate the what, where, and when of the variables influencing the career advancement of women in Bangladesh's banking industry. Since the study's goal is to explore the link between independent and dependent variables rather than to construct hypotheses, it is based on deductive reasoning.

Population of the Study

The complete set of cases or group members are defined as population (Saunders et al., 2012). According to Sarndal et al. (1992), a survey is concerned with two different populations such as target population and survey population. **The target population** contains the group of units about which data is preferably wanted. **The survey population** is the units that can be surveyed. The target population of this study constituted the female management employees of the entire banking industry of Bangladesh. Nevertheless, since the population is gigantic and more standardised, the study designated a demonstrative sample for insertion in the study. So, the survey population of this study is the female management employees of all private commercial banks of Bangladesh registered and operating in Dhaka city. According to the Bangladesh Bank Annual Report, 2020, 40 private commercial banks are fully operating in Bangladesh. The study sought to implore responses from relevant participants in this sector which included the top, middle and first-line management.

Sample Description

Sample Size

Sample size was determined according to Bartlett et al., (2001) which is 119 with margins of error .03 and alpha .05 for continuous data for 10000 or more population and the number of populations in this study is compatible with the requirement (Source: Bangladesh Bank, 2020). 120 questionnaires were distributed to 20 respondents from top level (Vice President, GM) and 100 respondents from mid-level (Branch Manager, Departmental Head) and first-line. Since all commercial banks have their headquarters in Dhaka City, the survey was solely conducted there.

Selection Criteria for Sample Frame

Generation of banks, number of employees, and number of branches were considered as selection criteria of banks. Purposive sampling technique was used but gender was taken into account as the study focused only on female bankers.

Research Instrument Employed

The research tool in this study is a questionnaire, which is used to gather data. Top, midlevel, and entry-level bankers who work for Bangladeshi private commercial banks are asked to complete this questionnaire. The tool employed was a five-point Likert scale, where 1 represents highly disagreement,



2 represents disagreement, 3 represents agreement, and 5 represents strongly agreement. The questionnaire has 30 total items, which are divided into the following categories: management perceptions of female career advancement, policies and practises affecting female career advancement, balancing work and family responsibilities, 5 items, and factors affecting female bankers' career advancement.

Data Collection

Through the use of primary and secondary sources, data were gathered. The questionnaire used in the study, which included both structured (closed-ended) and unstructured (open-ended) items, was designed to capture primary data. Prior to receiving permission from the chosen banks, the researcher distributed the questionnaires and sent a research assistant team to gather primary data. This minimised disruptions to the bank's business activities. Respondents read the questionnaire and rate their opinion on Likert scale. This study was also grounded on cross-sectional data collection rather than a longitudinal study. A draft survey was pre-tested by both academicians (i.e. two professors from management and development studies discipline) and field experts (i.e. two senior female managers from banks).

The participants of pre-testing were requested to evaluate the survey questionnaire on its phrasing, clarity and pertinence. In order to search the useful and pertinent research articles for this study, academic journals and databases were used such as; Science Direct and Scopus, Taylor Francis, Emerald, Willey online library and Google Scholars. Phrases have been used like 'career progression' 'career advancement', "career development", 'career growth of female employees', 'career progression of female bankers. Going through a thorough review of available articles, a good number of articles have been selected on the basis of objectives, methodology and analysis fit with the study topic and most recent articles got more attention.

Data Analysis

Following the data collection, the findings were analysed and condensed using PLS-SEM 3.0, a second-generation multivariate analytic method that is based on partial least squares. In the end, the information gathered from direct investigation, applied research, and academic literature determined the interpretation, conclusion, and debate. PLS-PM has evolved into a dynamic statistical tool with a variety of sophisticated characteristics, according to Latan (2018). Some recent studies have used this second generation of multivariate analysis in various disciplines, such as in accounting (Lee et al., 2011; Nitzl, 2016), in human resource management (HRM) (Asif et al., 2019; Asif, 2021; Ringle et al., 2018), in international business (Richter et al.2016), in management information systems (Hair et al., 2017; Ringle et al., 2012), in marketing (Hair et al., 2012), and in tourism management (do Valle and Assaker 2016; Latan et al., 2018).

Ethical Issues

Ethical issues need to be addressed which requires that researchers esteem the rights of partakers and be aware of the probable jeopardies of their studies to their participants. In this study, precautions were taken to protect the participants' rights and other issues. Prior to obtaining bank authorization, the surveys were disseminated by the HR department. Following the banks' consent, attempts were made to



contact potential participants by phone calls and emails, which is regarded as an invitation to participate. The permission form provided a thorough explanation of the study, including its goals, significance, and applicability, the voluntary nature of participation, and the confidentiality of the participants' names and information. After reading the consent form, the respondents were asked to confirm their consent. Additionally, a summary of the study's main points was provided for basic understanding. The results were combined, but the identity of the organisation or respondents were kept confidential for educational and research purposes only.

Presentation of Analysis

The data analysis method used in this research encompasses three sub-processes. At the very beginning profile of the respondents prepared from the data obtained from general information of the respondents showing the percentage of marital status, qualification, designation and experience. In second phase, measurement model was assessed in order to confirm the reliability and validity of each indicator. The structural model has been drawn through examination of the coefficient of determination (R²), Q² predictive relevance in the third phase. In the final analysis, bootstrapping was done for testing research hypotheses at 95% confidence interval.

Profile of Respondents

Table 1

Respondents Analysis

Marital Status	Married		Single		Widow
	82.0%		17.2%		0.8%
Qualification	Bachelor Degree		Master Degree		Professional Course
	4.1%		91.0%		4.9%
Designation	First Line		Mid-Level		Top Level
	79.5%		18.0%		2.5%
Experience	3 years or less	4 to 6 years	7 to 10 years	11 to 14 years	15 years & above
	30.3%	39.3%	19.7%	7.4%	3.3%

The majority of women from the survey hold positions in first line and the lowest participation from top level which revealing the under representation of female bankers in the top position despite most of them having master degree. The reason for this discrepancy might be so many but one of them can guess as imbalance of factors affecting career progression. The survey results also illustrated that the majority of respondents are married, while a few are single, divorced or widowed. It might be explained in this way that, the females are fighting with difficulties when trying to balance their careers with family and work commitments and facing challenges for further progression.



Measurement Model

Table 2

Reliability and Validity

Constructs	Cronbach's Alpha	ρ_A (rho_A)	ρ_c	(AVE)
Management Perceptions	0.971	0.975	0.975	0.795
Policies and Practices	0.961	0.962	0.967	0.787
Balancing Work and Family	0.952	0.956	0.963	0.84
Career Progression	0.874	0.877	0.903	0.57

Note: AVE = Average variance extracted; ρ_c = Composite Reliability;

ρ_A = DijkstraHenseler's rho_A.

In case of testing the reliability of a study, the Cronbach's alpha, rhoA and composite reliability should be more than 0.70 (Hair et al., 2019; Benitez et al.,2020). Average Variance Extracted (AVE) explicates the construct validity of a study where recommended value is 0.50 (Wah-Yap et al., 2012; Hair et al., 2011; Hair et al., 2019). Table 2 presenting the value of all AVE which is greater than the acceptable threshold of 0.5. So, it is evident that convergent validity is confirmed.

Table 3

Discriminant Validity (Fornell–Larcker Criterion)

	BWL	FCP	HRP	MP
BWL	0.916			
FCP	0.523	0.755		
HRP	0.371	0.722	0.887	
MP	0.221	0.443	0.415	0.891

By calculating construct cross loading, the following table demonstrates the measurement model's discriminant validity. If there is a greater connection between a latent construct and measurement items than there is for other latent constructs, the construct will be better at measuring things than other latent constructs. The square root of AVE values for each latent construct are compared to the other correlation values among the latent constructs as another way to assess discriminant validity (Fornell & Larcker, 1981). The bigger number when compared to other correlation values among the latent constructs indicates that the latent construct is well-established.



Table 4

Discriminant Validity (HTMT Criterion)

	BWL	FCP	HRP	MP
BWL				
FCP	0.568			
HRP	0.384	0.78		
MP	0.227	0.472	0.427	

Although Fornell-Larcker criterion elucidates the discriminant validity, heterotrait-monotrait ratio of correlations (HTMT) can give more comprehensive result. Through, Monte Carlo simulation it was found that HTMT ratio can give an efficient result to test the discriminant validity of a test than the Fornell-Larcker criterion by assessing the cross loadings of the study (Henseler et al., 2015; Benitez et al., 2020). The recommended Fornell-Larcker criterion exemplifies that, squared root of the AVEs (diagonal values) should be higher than the correlation value among the latent constructs (Hair et al., 2019). Conversely, to achieve discriminant validity all the constructs should have HTMT ratio more than 0.85 (Henseler et al., 2015).

Model Specification

Path models are diagrams to visually display the variable relationships and the hypothesis that are observed. The model specification presents the construction of inner model and outer model. The relationship between the indicator variables and their corresponding constructs are evaluated and a reflective indicator was drawn through SmartPLS to illustrate the connection of the indicator variables with the constructs. The following figure presenting the structural model of this study.

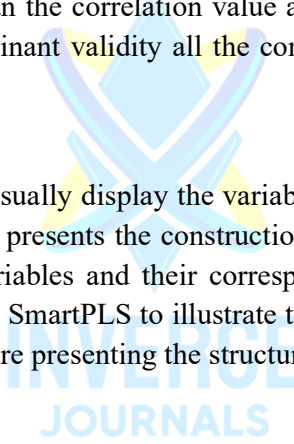
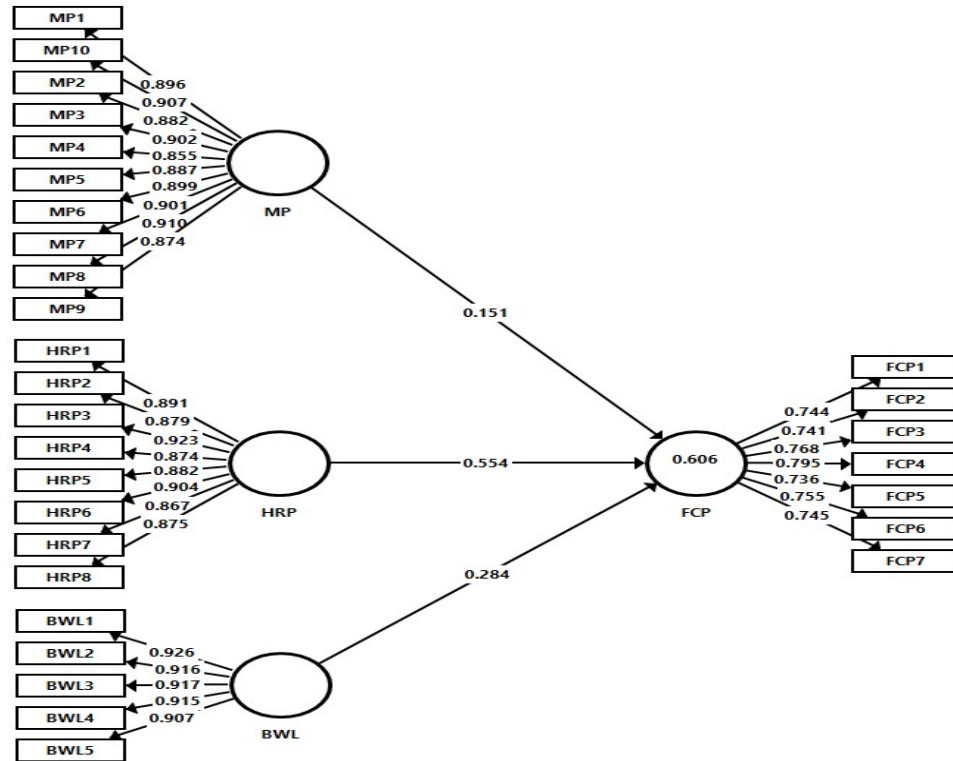




Figure 2

Path Model of the Study



Hypothesis Testing (Bootstrapping Results)

The research objectives and research questions guided the construction of the hypotheses, which were then evaluated in light of the coefficient parameter and the significant value derived from the 95% bias-corrected confidence intervals (BCa) of each independent variable. The p value must be less than 0.05 and the bias corrected confidence interval must not contain a zero in order to consider a relationship statistically significant (Bappy et al., 2020; Hair et al., 2019).

Path	Beta	Std. Error	t- Statistics	P Values	Bias Corrected Confidence Interval	Results
BWL -> CP	0.284	0.071	3.979	0.000		Supported
HRP -> CP	0.554	0.079	7.049	0.000	95%	Supported
MP -> CP	0.151	0.075	2.01	0.022		Supported

Note: (Variables) Balancing Work Life (BWL), HR Policies (HRP), Management Perception (MP), Career Progression (CP),

Source: Analysis of survey data



Discussion

Three hypotheses have developed for this study and according to the result of hypothesis testing all hypotheses were supported. Management perception of banks affects career progression of females. Gender diversity, corporate leadership, minimized glass ceiling, open management culture, team work, team commitment, concentration on merit rather than male dominated network, effective communication and so on can affect career progression of female bankers. Human resources policies like formal and informal rules and regulations, unbiased hiring, clear performance assessment, fair promotion policies, training and education regarding career progression also have significant impact on career progression of female bankers. Last but not the least, balancing work life has very vital influence on career progression of females. Most of the cases, not only in our country, but all over the world this is the prime reason that females have less representation in the top position. Flexible work practices, faculties for child care, female role model, skill of multitasking can promote work life balance.

Framework for Recommendation

Role of HRD

HRD can play very vital, either way the most significant contribution to embrace a balanced employee work life. In case of female employees HRD can promote some policies and practices regarding recruitment, retention and advancement to career, arranging seminar on stress management, time management, mental relaxation and well-being, design flexible work hours, establish day care centres, create a culture of positive attitudes toward females, introduce gender diversity program in order to make awareness about the need to accommodate male and female employees irrespective of sexual class. Frkal and Naylor, (2020) stated that HR can take initiatives to retain female talent by stopping leaving of corporate leadership at their midcareer. The authors highlighted the importance of the role of organizations in order to distinguish and redesign the environment to make it supportive towards the female to be their authentic self and exhibit the worth of their contribution in a recognized way.

Role of Employees

According to the study conducted by Frkal and Naylor, (2020), the inability is the prime reason for working female to leave the corporate leadership at their mid-career. Female bankers should have confidence, driven attitude for applying top management position and training is the most appropriate tool for that. Training need assessment should be designed to gauge the career needs of female employees. A supporting culture should be created from the team members for performing multiple roles and balancing work-life. According to Tijani-Adenle (2016) women in leadership and management requires challenging vibe. Leadership program needs to be introduced and practiced. Very few representations of female in senior roles make them isolated and often overlooked (Parkinson *et al.*, 2018). Successful females should bring forward as mentor and role model and develop network.

Limitations Acknowledged and Future Research Directions

The existing study included only female bankers from private commercial banks results which contribute to the limitation of the study as public, specialized and foreign banks excluded. Large sample size can generate real picture. Underrepresented of women not only in banking sector but continue to be in academic, research, and leadership positions is not only a common picture in Bangladesh but all over



the world. Women having aspirations for top management positions still have to bout plentiful internal and external encounters. Assumed a wider time horizon of research, a broader scope can be planned on the area of this study. Not only the financial sector, but other sectors like apparel industry, telecom industries, pharma industry even females in government administration would produce better understanding of this phenomenon at a wider perspective and provide input for policy makers. Qualitative method or mixed method could be undertaken.

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