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Research

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## DISCRIMINATION AND CAREER MOBILITY AMONG FEMALE BANK EMPLOYEES

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### Abstract

*The less representation of women at top managerial level remained an eye catching issue in organizational studies in the recent past. The current study aimed at revisiting the existing relationship between gender discrimination and career mobility in a sample of female bank employees. Furthermore, the influence of social norms, work-family balance and self- efficacy as mediating variables is examined. Data were collected through self-reported questionnaire from female bank employees. Correlation and regression tests were applied using the SPSS. Results indicate that there is a negative link between gender discrimination and female career mobility in banks operating in Pakistan.*

**Keywords:** Discrimination, mobility, self-efficacy, societal norms, work family balance

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### Introduction

Pakistani labour market has experienced shift in female employment trends in the recent past. Johari et al., (2013) reported that women workforce has increased tremendously in the labour market. Females have been found contributing in many sectors of economy including business and services. Same is true for the Pakistani labour market. Gayle, Golan and Miller (2012) stated that less number of women than men become executive managers. They earn less over their career, hold more junior positions, and exit the occupation at a faster rate. The researchers are also of the view that managerial role is a male occupation, and the 'think-manager-think male' attitude remains prominent. Employees perform important tasks for organizational survival regardless of being male or female while at work. Whereas discriminating attitude adopted by the management regarding male and female workers harms their productivity.

Subramaniam and Arumugam (2013) found family related barriers the most important barriers towards female manager's progression. Later they stated that besides family related barriers, negative stereotypes, glass ceiling and talent management also contributed to the same issue. Besides other factors affecting career mobility of female workers education is one such factor. The theory of career mobility states that achieving more education leads to upward career mobility within and across organizations (Sicherman & Galor, 1990).

Typically Pakistan has a male dominated society and preference at home or at work is given to him (Abbas, Hameed & Waheed, 2011). This paper makes contributions to the female career mobility literature by examining the relationship of discrimination with mobility. Additionally the direct and indirect effects of work family balance, self – efficacy and societal norms provide different dimensions for discussion. Very little, if any, attention has been paid to career mobility of female bank employees, and discrimination. This research offers valuable insights into the factors effecting career mobility and to develop strategies that provoke implementation of equal advancement

opportunities to male and female workers in banks operating in district Attock, Pakistan. The aim of the study is to examine the effect of gender discrimination on mobility of female employees to the top positions by looking at the role played by the three other factors like work - family balance, self-efficacy and societal norms.

### **Literature review**

#### *Gender discrimination and female career mobility*

The theory of career mobility and embeddedness (Feldman & Ng's, 2007) stated that individuals interact with the environment and with other individuals. According to this view, career mobility is understood as experiencing changes in job, organization and occupation. Earlier view about career mobility (up gradation) stated that career advancement is a result of educational enhancement (Sicherman & Galor, 1990). But in Pakistani context many findings may not be held true. ADB, (2002) reported regarding Pakistan that majority of women are concentrated in low paid jobs with limited opportunity for upward mobility.

Career mobility is employee's upward, downward or lateral transfers in organizational hierarchy or to other organization. Sicherman & Galor, (1990) emphasised that career mobility is the transferability of skills from one occupation to other in career path. It can be determined either of the parties that are employers or employees. Career mobility provides options like getting higher salary and better job. But this again depends upon level of education, experience and ability of employees. Men and women may come across different opportunities for advancement but it is evident that career path of men is longer than that of women Cox & Harquail, (1991). Natalia, (2000) studied that career advancement among females is limited due to gender biased management policies and uncomfortable working conditions for them like inadequate training opportunities and lack of childcare facility. Whereas determined gender inequities in developing

countries and reported that women were discouraged from being entered into the labour market or they were restricted to work, thus restricting their access to managerial positions.

The reason can be differences in investment in education by male and females and acquisition of talent. Additionally Reskin and Beilby (2005) have identified three types of gender discrimination such as 'allocative' discrimination -women are assigned lower level jobs through hiring and subsequent promotions, 'with-in job' discrimination - for same job, male and female workers are provided with different benefits, and 'valuative' discrimination -female having equal education and skills requirements as that of men, are paid less (Reskin & Beilby, 2005).

Research scholars have used sticky floor and glass ceiling metaphors to highlight gender discrimination in work place (Erik & Marita, 2006). Sticky floor is horizontal discrimination in which women are kept at the bottom of job scale and have less provision to training and assignment than men. Whereas glass ceiling is vertical discrimination in which women are provided with fewer opportunities for career advancement. There is transparent barrier for women to climb up career ladder (Cotter et al., 2001). Human capital theory explains the reason for gender differentiation in labour market. Human capital is the accumulation of knowledge and skills. In view of researchers, women invest less in education and career than men due to their family responsibilities and maternity issues thus restricting their advancement to top management positions. (Powell & Butterflied, 1994).

#### *Role of work and family balance*

Working women have dual responsibility of job and their home. They are caretaker of their children. Women mostly prefer their families over work. They choose to work fewer hours than men and even leave

their careers for bringing up their children. Such reasons withhold employers in promoting women higher up because women pay more value on relationships as compared to personal growth (Nikala, 2000). Absence of family-friendly policies like inflexible working schedule, lack of childcare facility and negative management attitudes hinders women progress in their careers. Females also face problem of geographical movements and tend to avoid transfers for higher level of jobs. According to Zeenat et al., (2006) working women also have to manage their marital relationships. When they became more successful in work life as compared to their life partners; their likeability as wife decreases.

#### *Role of self-efficacy*

Self-efficacy is the confidence on ones abilities to perform certain tasks. Level of self-efficacy impacts on how people think, feel and behave (Bandura, 1994). People that are high on self-efficacy tend to feel stronger, competent and perform more challenging tasks. While low efficacy creates anxiety, stress and causes people to withdraw their efforts (Bandura, 1997). Male and female differ in their level of self-efficacy. Females lack belief in their capabilities and their low confidence affects their career choices (Bandura, 1992). In exploring the relationship between self-efficacy and organizational commitment, found the moderating effect of gender role orientation on these two variables. They proposed that men and women differ in efficacy levels and thus show different organizational commitment towards their jobs. Results confirmed that females have less confidence on their abilities as compared to men. Men are usually considered assertive, goal oriented competitive and aggressive while female in nature are more emotional and pay more attention towards interpersonal relationships (Archer & Lloyd, 2002). Self-efficacy also has impact on career choices. Women tend to avoid mathematical related career because they perceive themselves less competent in mathematics (Zeldin & Pajarees, 2000).

*Role of societal norms*

Social norms are the set of beliefs and attitudes that represent a society. Such norms are interdependent and lead to formation of social stereotypes that result in domination of one group over the other in society. One of the stereotypes is gender role (Kantar, 1997). Sex-role socialization theorists explain that every society has different standards for male and female which is reflected in people's attitude, perceptions and behaviour. The cultural demands of society hinder utilization of talent inherent in women and keep them outside the economic stream. Social norms dictate what roles are appropriate for one gender than the other.

According to social learning theory, people learn by observing that some behaviour are rewarding for males but not for females and tend to act accordingly. Such traditional sex roles cause difference in socialization and training process of girls and boys. They develop different skills and personality traits e.g. females are supposed to be passive and people oriented while males are encouraged to be dominating and achievement oriented. These social differences have bearing on labour market and influence employers to treat male and female employees differently (Corcoran and Courant, 1987).

In explaining the lack of females as leaders in sports organizations Sartore and Cunningham (2007) has highlighted that low status and power of women in society reduces their self-concept and limit their behaviours. Such social inequities in power are also reflected in organizational settings where men dominate in higher level positions and women in lower level positions thus limiting career progress of women.

As a positive sign towards this issue the central bank of Pakistan emphasizes the "policy of ethics", including harassment, by ensuring the signatures of each bank employee working in any bank across

Pakistan. In case of non-compliance to the said requirement the employee may not be able to continue his/her job.

### **Pakistani context**

Banks in Pakistan offer employment to female employees after completion of their Bachelors of Business Administration (Honors), Masters of Business Administration or Masters of Commerce. Generally the promotion is directly related to the time spent at the job. The constitution of Pakistan 1973, acknowledges equal rights for women of Pakistan. Article 25, 26 and 27 of law; enforces protection of women, and also enforces no discrimination on the basis of sex and allows equal access to employment opportunities in both public and private sector organizations (WDD, 2012).

Balanced population play a critical role in economic and social welfare of economy. The 180.71 million population of Pakistan has gender imbalance with 66.1% females and 64.3% males (Pakistan Economic Survey, 2011-12). According to labour force survey (LFS) 2010-11, 57.24% people make labour force of Pakistan. Female participation rate in labour force is less than men's participation. The refined activity rate was 21.7% while 68.7% of men. The crude activity rate was 15.6% for women and 49.3% of men.

Traditionally, in Pakistan females are considered as the care takers for home and children, where as the male segment of the population is considered as the bread winners (Malik, Saif, Gomez, Khan & Hussain, 2010), but the economic suppression motivated the females to enter the employment market and share burden with their male counter parts. Entrance of women in the employment market in Pakistan is a recent phenomenon. This phenomenon on one side has shared the economic burden of males and on the other has created an imbalance in the job market of the country.

### Hypotheses

H1 – Gender discrimination affects career mobility of female bank employees.

H2 – Work-life balance mediates the relationship between gender discrimination and career mobility of female bank employees.

H3 – Self efficacy mediates the relationship between gender discrimination and career mobility of female bank employees.

H4 – Societal norms mediates the relationship between gender discrimination and career mobility of female bank employees.

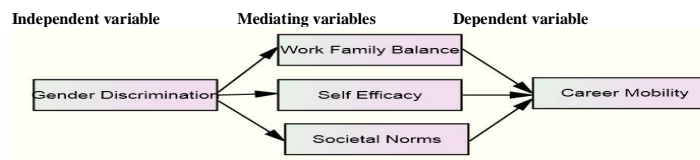


Figure 2.  
Hypothesized relationships

### Methodology

The sample of the study comprised of female employees working in domestic banks of Attock city and the surrounding areas, previously known as Campbell Pur. Sample size was small because of limited number of bank branches available and still due to limited number of females working in those banks. Closed ended, self - administered questionnaires were used to obtain responses from female employees. Total of 200 questionnaires were distributed in 20 branches. Equal number of distributed questionnaires ensured equal representation from each selected branch. Out of distributed questionnaires 189 were received. Visits in person and development of understanding about the significance of research study resulted in high response rate.



Questionnaire was segregated into various sections for collecting the responses. Different set of statements were adopted from different studies after seeking permission from the authors of scales and the Table 2 provides the details. Only female employees were invited to participate. The age of respondents ranged from 18 years to 42 years with a mean age of 29 years. The sources from which the scales were adopted are summarised in the table given below.

**Table 2***Sources of statements derived for the questionnaire*

Variable	No. of items	Source
Gender mobility	05	Imran, 2011
Work life balance	05	Hill, et al., 2001
Self efficacy	04	Bandura, 1977
Societal norms	05	House, et al., 2004, Stankov, 2011
Career discrimination	05	Smith, et al., 2009

Source: Adopted from various research studies

### Mediating variables

Work - family balance, self – efficacy and societal norms were treated as mediators in examining the mentioned relationship. All variables in the study were measured using multiple item indices. Higher the value of indices resulted in strength in agreement to the statement asked. To avoid response set bias, the items were distributed randomly throughout the questionnaire. Respondents were asked to rate each item on a likert-type scale ranging from “1 = strongly disagree” to “5 = strongly agree”. Various similar studies have adopted the same approach (Channar, Abbasi, & Ujan, 2011). Additionally validity and reliability were judged and found acceptable. Reliability for the measures ranged between 0.71 and 0.86, where as the validity examined via Shaprio-Wilk test resulted in non-significant p-value.

The non-significant p-value confirmed normal distribution of data collected. To strengthen item accuracy, clarity, and ease of respondent completion of the questionnaire, the researchers explained the purpose

of the study to the respondents before the distribution of questionnaires. The explaining the purpose of the study helped respondents to understand the nature of study and encouraged them to provide genuine responses. The value of Pearson's correlation ranges between 1 to -1. Table 3 presents the bivariate correlations among the variables.

**Table: 3**

*Bivariate Correlation among Variables (N=100)*

Variables	GD	CM	SN	WLB	SE
GD	1				
CM	-.645**	1			
SN	-.667**	.573**	1		
WLB	-.705**	.657**	.734**	1	
SE	-.546**	.523**	.478**	.633**	1

Source: GD - gender discrimination, SN - social norms, WLB - work-life balance, SE - self-efficacy. Results of Pearson's correlation. \*p < .05, \*\*p < .01

The results show that gender discrimination is negatively correlated to career mobility ( $r = -0.645$ ,  $p < 0.01$ ), social norms ( $r = -.667$ ,  $p < 0.01$ ), work life balance ( $r = -.705$ ,  $p < 0.01$ ) and self-efficacy ( $r = -.546$ ,  $p < 0.01$ ). Furthermore social norms ( $r = 0.573$ ,  $p < 0.01$ ), work life balance ( $r = 0.657$ ,  $p < 0.01$ ), and self-efficacy ( $r = 0.523$ ,  $p < 0.01$ ), are positively correlated to career mobility. Results indicate that gender discrimination has negative relationship with career mobility. This result support H1 and it is in line with previous research finding, results also provide support to H2, H3 and H4 which state that social norm, work life balance and self-efficacy influence career mobility.

***Results of Mediated Regression Approach for SN, WLB & SE (GD – CM)***

In the first equation while analysing the model summary, the value of adjusted  $R^2$  indicates that about 76% of the variance in SN can be explained by the GD. The standard error of the estimate shows that the results have low built in error. ANOVA statistics ( $F = 140.718$ ,  $p < 0.001$ ) indicates that the overall model is statistically significant. The regression coefficient received on GD is ( $\beta = -0.576$ ,  $p < 0.001$ ),

**Table: 4***Results of the Mediated Regression Approach*

o.	N	D	IV	Beta	T	F	R <sup>2</sup>	Adjusted R <sup>2</sup>	Std. E. of Estimates
1	N	S	D	0.576	-46.381	***	140.718	0.76	0.020
2	LB	W	D	0.655	75.515**	***	232.453	0.84	0.016
3	E	S	D	0.533	54.305**	***	142.453	0.65	0.042
4	M	C	D	0.455	63.400**	***	331.210	0.55	0.025
5	M	C	N	0.632	43.324	***	330.565	0.84	0.122
		LB	W	0.546	25.401	***			
		S	E	0.610	31.342	***			

Source: Regression results. Note: GD - gender discrimination, SN - social norms, WLB - work-life balance, SE - self-efficacy.

which is statistically significant and explains that GD is responsible for generating 57.6% variation in SN.

In the second equation while analyzing the model summary, the value of adjusted R<sup>2</sup> indicates that about 84% of the variance in WLB can be explained by the GD. The standard error of the estimate shows that the results have low built in error. ANOVA statistics (F=232.453, p<0.001) indicates that the overall model is statistically significant. The regression coefficient received on GD is ( $\beta = -0.655$ , p<0.001), which is statistically significant and explains that GD report 65% variations in WLB.

In the third equation, while analyzing the model summary, the value of adjusted R<sup>2</sup> indicates that about 65% of the variance in SE can be explained by GD. The standard error of the estimate shows that the results have low built in error. ANOVA statistics (F= 142.453, p<0.001) indicates that the overall model is statistically significant. The regression coefficient received on GD is ( $\beta = -0.533$ , p<0.05),

which is statistically significant and explains that GD report 53.3% variations in SE

In the fourth equation, while analyzing the model summary, the value of adjusted R2 indicates that about 55% of the variance in CM can be explained by GD. The standard error of estimate shows that the results have low built in error. ANOVA statistics ( $F= 331.210$ ,  $p<0.001$ ) indicates that the overall model is statistically significant. The regression coefficient received in GD is ( $\beta = -0.455$ ,  $p<0.05$ ) which is statistically significant and explains that GD reports 45.5% variation in CM.

In the fifth equation, while analyzing the model summary, the value of adjusted R2 indicates that about 84% of the variance in CM can be explained by GD, SN, WLB and SE. The standard error of estimate shows that the results have low built in error. ANOVA statistics ( $F=330.565$ ,  $p<0.001$ ) indicates that the overall model is statistically significant. The regression coefficient received in GD is ( $\beta = -0.873$ ,  $p<0.05$ ) which is statistically significant and explains that GD reports 87.3% variation in CM.

The regression coefficient for SN is ( $\beta = -0.632$ ,  $p<0.05$ ) which is statistically significant and explains that SN reports 63.2% variation in CM. The regression coefficient for WLB is ( $\beta = -0.546$ ,  $p<0.05$ ) which is statistically significant and explains that WLB reports 54.6% variation in CM. The regression coefficient for SE is ( $\beta = -0.610$ ,  $p<0.05$ ) which is statistically significant and explains that SE reports 61% variation in CM.

#### ***Results of Mediated Regression Approach for SN, WLB & SE***

The beta value of GD for the five steps are ( $\beta = -0.576$ ,  $-0.655$ ,  $-0.533$  and  $-0.455$ ) respectively (the total effect). The inclusion SN, WLB and SE in the fifth step has reduced this beta value to ( $\beta = -0.873$ ) (the direct effect). The indirect effect is equal to the difference of the

total effect and the direct effect i.e. The indirect effect is also equal to the product of path 'a' and path 'b' i.e.  $-0.576 \times -0.873 = 0.502$ . Since the total effect is greater than direct effect so it can be said that SN, WLB and SE are partially mediating the relationship between gender discrimination and career mobility.

### **Discussion**

The results of the study after examining the direct relationship of gender discrimination and career mobility of female bank employees revealed that yes; female bank employees are discriminated on the basis of their gender when it comes to upward career mobility, generally known as job promotion. The reason for this discrimination identified by Chang, (2003) is that the female workers prefer to work in the organizations with female bosses. This also hampers female promotions in the same organization.

The results are in accordance with stereotyping theory. The perception of difference between men and women's characteristics affect advancement of women in to managerial levels and the same is true for Pakistan Abbas, Hameed & Waheed, (2011). Moreover the theory of career mobility and embeddedness Feldman & Ng's, (2007) states that promotion in jobs due to advancement in education seems to fail in case of female bank employees. Despite better/equivalent qualifications comparative to male employees does not support them to get top level jobs (Babcock & Laschever, 2003). Other findings of the study state that work family balance, self efficacy and social norms also have influence on female staff mobility.

### **Recommendations**

In the light of the results drawn the following recommendations may be made. There is a need to adopt healthy human resource management practices to form policies and procedures that promote merit based selection, recruitment, performance evaluation and

promotion policies and their effective implementation. Scholars have suggested that an educated woman leads to an educated nation. So, positive attitude should be established towards education of women and their role in workforce. Organizational policies should be tailored to women friendly work practices. Flexible work timings, child care facilities and pick and drop services can help female employees in creating work life balance.

As women participation in labour force is increasing, government should also play an active role in maintaining representation of female employees. Equal employment opportunity laws should be enforced. Negative stereotypical attitude towards female employees should be avoided. According to (Khan, 2014) negativity can lead to organizational cynicism however adopting open fair practices in recruitment and promotional policies can combat the issue. Positive expectations about female employees as good managers and leaders can enhance their capability to move up career ladder. This Pygmalion effect enhances self-efficacy and leads to better performance. Establishing a quota system for females can be another alternative for preserving female representation.

A quota for females should be assigned for training, assignments and administrative positions in each organization. Effective management of employees helps achieving high organizational performance. For this it is necessary to achieve high performance from employees. Higher performance can be achieved by providing employees a caring management style to keep them motivated, developed and managed. Taking care of employees in an effective manner helps increasing embeddedness instead of inter-organizational career mobility. More there is embeddedness, more inclination towards success for organization.

### **Limitations**

Thematically the scope is limited to assessment of gender discrimination and career mobility with reference to banking sectors. Geographically the scope of this study is limited to banks of only Attock city. Sample size was small because limited no. females are working in banks here. As a result conclusions drawn from this study might not necessarily be the real reflection of situation in the country's banking sector as a whole.

### **Conclusion**

The results of the empirical study provide new information on the relationship between discrimination experienced by female bank employees and their career mobility opportunities, and how this may be effected by work family balance, self – efficacy and societal norms. Women differ from men in terms of their personal characteristics and life experiences which lead them to have different approach towards work. It has been observed that executive positions are supposed to be headed by men only because they are more assertive and can better control and lead employees than female executives. This disparity is due to the differences in perception of gender characteristics.

The societal factors are very important and cannot be neglected. Our social norms regarding women respect and safety has limited their careers to teaching and nursing profession only that have very limited career growth. However trend is changing now and females are encouraged to join workforce to contribute in the economic mainstream. But still women are mostly in operational or administrative positions and there are very few females in managerial and executive position.

Secondly some female employees themselves avoid managerial roles because it entails greater responsibility of work that can disturb their family and work balance. They don't want to engage themselves

in organizational politics. So, when society encourages women employment, organizations facilitate them in balancing their family responsibility and professional role and women also believe in their abilities to cope with managerial role then female employees can also have progressive careers.



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