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Towards an understanding of gender practices in the Pakistani banking sector

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Doctor of Philosophy

ASTON UNIVERSITY

December, 2015

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ASTON UNIVERSITY

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Doctor of Philosophy, Aston University
December, 2015

Thesis Summary

Research gap & Purpose of study: There is lack of research on women's experience and gender inequalities in South Asian countries where gender issues are discussed less extensively. To fill this research gap, this study aims to explore gendering of work practices and identify how women workers make sense of these practices in the Pakistani banking sector.

Methodology: The study is embedded in social constructionist paradigm and adopts a multiple case study research design. The research field work comprised of 49 semi-structured interviews, 6-8 weeks of observation in each bank and organisational documents. Data collected from four case studies was analysed using both thematic and discourse analyses.

Key findings:

- The institutional norms as well as gendered organisational culture, shape the gender sub-texts of the working practices in Pakistani banking sector.
- The interrelation between gender, working practices and institutional and local cultural norms creates a paradox for Pakistani bankers, and shapes the process of identity work. While the individual and organisational level factors contribute towards framing the ways women make sense of themselves and their work, the institution of family and socio-economic class have a dominant influence.
- The configuration of gender practices are constructed differently in a wider cultural-context as well as in different organisational cultural-contexts.

Theoretical Contributions: Theoretically, the study has contributed to performativity theory and Islamic feminism.

Originality of the study: The uniqueness of study lies in recognising the significance of 'institutions' and 'context' in understanding the complexities of gender inequalities in a workplace.

Implications for practice: The study recommends policy makers to focus on changing the underlying organisational culture and informal work practices which obscure gender inequalities under the cloak of equality legislations.

Limitations: The study has only addressed women's experience from the Pakistan's banking sector and overlooked the heterogeneity in women's work experiences regarding occupation, ethnicity and geographical location.

Key words: gender, identity, religion, Islamic modesty and work practices

Dedication

*I dedicated this thesis to the most important person of my life:
"MY MOTHER", Mubeen Arif Chaudhry, who has been
with me through thick and thin. If it was not for my mother's prayers
and wishes, I would not have been standing where I am today.
Love you Ammi Jaan, you are the best!*

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1. Introduction

1.1 Introduction

This study is about how gendered patterns of working practices are constructed and how these patterns contribute towards shaping women's work experience in the financial service sector of Pakistan. The chapter firstly, will explain the background of the research by shedding light on the academic research gap and providing evidences on gender disparities in Pakistan. Secondly, the personal motivation for the study will be presented. After that, the main research questions, aims and objectives will be outlined. This will be followed by a brief description of the research context including the position, socio-economic status and the employment situation of women in Pakistan. Lastly, the chapter will present the structure of the thesis.

1.2 Background of the study

Despite the increase of women's involvement in male-dominated occupations (e.g. banking, finance, law, medicine and engineering) over the last several decades, there is ample evidence that differences in men's and women's positions in the work-place continue to exist. These refer to wage gaps, horizontal and vertical segregation as well as experiences of discrimination in terms of career and progression opportunities (McDowell, 1997; Sealy & Vinnicombe, 2013). By analysing the gender patterns of employment in the UK financial sector Metcalf & Rolfe (2009) found that even though women comprise more than 50 per cent of the workforce, 66 per cent of the top level managerial positions and 72 percent of professional jobs are held by men (Metcalf & Rolfe, 2009). This analysis is consistent with the findings of other studies, which show the absence of women in senior level positions (Sealy et al., 2008; Wilson, 2014). Furthermore, gender inequalities are further highlighted when intersected with other social categories, such as race, sexuality, class, ethnicity and religion among others (Kimmel, 2010; Scott & Nolan, 2007).

While earlier literature on gender and work focused on the barriers women face in recruitment, selection, development and decision making roles, more recent research has emphasised conceptualisation of gender inequalities as an ongoing social process embedded within work, social structures and institutions (Broadbridge & Simpson, 2011; Metcalfe & Woodhams, 2012; Poggio, 2006; Vinnicombe & Bank, 2003). Research focusing on the micro-level dimension of gender inequality and on everyday relations, interactions and practices at work (Alvesson, 1998; Gherardi, 1995; Gherardi & Poggio, 2001; Nentwich & Kelan, 2014; Thomas & Davies, 2005) has informed understanding. Also the research on the meso-level analysis, which explores the ways organisational practices and discourses is conceptualised as gendered (Acker, 1998, 2006b, 2012; Martin, 2003; Mathieu, 2009) and has further the understanding on gender inequalities.

While highlighting the varieties of gendered practices and discourses in organisations, the research contends that gendered practices may generate ambiguity and tensions in women's experiences of work and careers (Charles, 2014; Faulkner, 2011; Marshall, 1995; Priola, 2007). Several authors (Pierce, 1995; Tomlinson, 2013; Pilgeram, 2007) have documented women's experiences of gendered work at different levels of organisational hierarchy (Wong, 2005; Olsson & Walker, 2004; Brannan & Priola, 2012). It is argued (Alvesson, 1998; Denissen, 2010; Hatmaker, 2013; Priola, 2009) that in order to reduce these tensions, women workers continuously engage in processes of identity work intended to preserve their sense of selves, while aligning their behaviours to organisational discourses and practices. These studies have made significant contributions to the management literature on gender processes, and women's experience at work. Most research focusing on women's experience at work draws from Western societies and highlights the complexities in the lives of Western women (Devine, Grummell, & Lynch, 2011; Garcia & Welter, 2013; North-Samardzic & Taksa, 2011; Wilson, 2014).

In recent years, there has been a shift to unpack the experiences of professional working women in South Africa (Steady, 2005), Middle East (Al-Lamky, 2007; Marmenout, 2009; Metcalfe & Rees, 2010; Tlaiss and Kauser, 2011), and Asia (Kabir, 2013; Radhakrishnan, 2009; Syed & Ali, 2013). However, research in non-western cultural contexts is still

limited. There is currently a need to further understand the contradictions, complexities and ambiguities in the lives of professional women in non-western contexts, particularly in the South Asian context (Pio, Syed, & Moore, 2014; Strachan, Adikaram, & Kailasapathy, 2015).

In organisation studies the relatively scant knowledge on women's experience of work in the South Asian context does not mirror global economic change (Murphy, 2008; Yeung, 2007) and global employment trends. "Asia as a whole remains the hot spot of the world economy the dynamism within the continent is shifting from East to South" (World Bank, 2015, p. 23) and South Asia is the fastest growing region in the world (World Bank, 2015). Due to the availability of comparative cost advantage with emerging markets many economic activities that were based in Western regions have now moved to regions closer to China (Varma & Budhwar, 2013). Multinational companies operate beyond their traditional Western boundaries, particularly in the south Asian countries. The South Asian economy which was traditionally based on agriculture and export-oriented manufacturing is shifting towards the service economy (Park and Shin, 2012). Almost 50 per cent or more of Gross Domestic Product (GDP) comes from the service sector for all South Asian economics including Pakistan. Pakistan is the second main contributor to this region's GDP (Batra, 2013). Asian-based emerging markets have serious implications for management and organisation studies research (Varma & Budhwar, 2013), including gender inequality issues and provides opportunities to bring new insight (Yeung, 2007). Tsui (2004, p. 491) outlines how "progress in building the body of global management knowledge could be enhanced by encouraging high quality indigenous research in these novel contexts". Given this gap in the literature, this study investigates women's work experience in Pakistan. It aims to provide an understanding of women's experience of employment in the context of Pakistan's service sector.

Despite substantial growth, South Asian regions encounter talent management challenges (Varma & Budhwar, 2014), in particular women's employment and work. South Asian countries are ranked below 50 in the list of gender based inequalities (World Economic Forum, 2014). Evidence of gender disparities and limited

understanding on women’s work highlights the need to study the lived experiences of professional women in South Asian workplaces such as Sri-Lanka (Fernando & Cohen, 2011; Kodagoda & Samaratunge, 2015), India (Basu & Thomas, 2009; Haq, 2013), Bangladesh (Ali, 2010) and Pakistan (Grünenfelder, 2013a; Pio & Syed, 2013). Compared to other South Asian countries, Pakistan has the highest gender disparities and is ranked the lowest at 141 out of 142 countries (World Economic Forum, 2014). This evidence provides the key rationale for this study. By focusing on the everyday work experience of women, this study explores the patterns of gender relations, and how these shape the work-based identities of women workers in the financial service sector in Pakistan.

Table 1.1 Gender gap index of South Asian countries

Countries	Ranking out of 142 Countries
Bangladesh	68
Bhutan	120
India	114
Maldives	105
Nepal	112
Pakistan	141
Sri Lanka	79

Adapted from World Economic Forum, (2014)

It has been a worldwide phenomenon that service sector growth substantially contributes towards creating employment opportunities (International Labour Organisation, 2014), and this is true for Pakistan. The service sector plays an important role in shaping employment trends in Pakistan. The service sector of Pakistan constituted 42 per cent of the total employed labour force. It is expected that in the next decade (2024-2025) approximately 31.8 million people will be employed in the service sector of Pakistan (ILO, 2011). Despite this substantial growth of service sector employment, the proportion of women workers in the sector has declined from 20.7 per cent in 2001-2002 to 13.8 per cent in 2012-2013. Understanding the gender practices in this inverse relationship between the growth of employment opportunities and decline in women’s employment is important for Pakistan.

Table 1.2 Employment share by sex and sector (%) in Pakistan

Sector	2001-2002		2010-2011		2012-2013	
	Male	Female	Male	Female	Male	Female
Agriculture	37.2	64.5	34.9	74.2	33.1	74.9
Industry	22.0	14.8	24.6	11.5	26.2	11.3
Services	40.8	20.7	40.5	14.2	40.7	13.8
Informal(non- Agricultural)	64.1	60.8	73.9	70.6	73.6	70.9

Adapted from Pakistan Bureau of Statistics, (2014)

In Pakistan, the financial service sector is the fastest growing sub-service sector with 6.6 per cent annual GDP share of the service sector in 2012-2013 (Pakistan Bureau of Statistics, 2014). The contribution of the financial service sector to Pakistan GDP is higher than other sub-service sectors such as communications, wholesale, retail, and general and social services. Furthermore, the banking sector is an important source of employment in Pakistan. During the last decade the financial service sector has the highest share of job creation (160%), followed by construction (56%) and retail (53%) (ILO, 2011). The financial service sector presents a valuable opportunity to understand the lived work experiences of educated professional women. A better understanding of women's experience is vital for dealing with gender disparities at national and organisational level in Pakistan.

Table 1.3 Overall increase In Service sub-sector Sector Employment (1999 to 2009)

Service sectors	Absolute increase in (million)	%Increase
Financial services, insurance, Business services and Real state	0.49	160%
Construction	1.20	56%
Commerce (wholesale & retail trade)	2.68	53%
Transport, Storage and Communication	0.79	42%
Electricity, gas and Other services	0.09	35%
Community social and personal service	1.07	20%

Adapted from ILO, (2011)

Exploration of gender practices in the national context of Pakistan (non-Arab Muslim country) provides an opportunity to highlight the diversity and multiplicity in experience of professional women working in the Muslim Majority¹ country. Most established research on gender disparities explores the experience of professional women in Arab Muslim majority countries, and there has been little research in non-Arab Muslim majority countries (Syed, Özbilgin, Torunoglu, & Ali, 2009). This study will provide a detailed insight into the ways in which gender differences in the workplace are experienced and constructed in a Muslim Majority country, in Asia, where gender issues are discussed less extensively compared to the Western world (Fernando & Cohen, 2014).

1.3 Personal motivation for the study

My interest in this study started to develop during my career as a lecturer in Punjab University, Pakistan. Along with teaching, I was involved in different projects. One of the projects I was involved in offered training in the areas of learning and development and advanced level recruitment to staff of a leading public sector financial organisation. I worked with a team that consisted of educated men and (some) women working at different hierarchal levels and in different departments. On different occasions, when we discussed the short listing of candidates for promotion and development opportunities, I was dismayed at the team members' attitudes towards excluding women. Furthermore, I was astonished to see that in the training and development sessions 99 per cent of the trainees were men. The discriminatory attitude and dominance of men raised the question in my mind that despite of equality policies why more men than women were preferred for development and promotion opportunities.

¹ The countries in which Islam is followed by the majority of the people and where more than 50 per cent of population is Muslim are known as Muslim majority countries. Among these Muslim majority countries, some countries are known as Islamic states where Sharia laws play a significant role in state affairs, such as Saudi-Arabia. In some Muslim majority countries, Islam is declared as the official religion of country; also Sharia laws are also used such as in Malaysia. Other Muslim majority countries are called secular states where state affairs are separated from religion such as Turkey and Bangladesh. Some Muslim majority countries do not declare their position.

Furthermore I was motivated to understand women's experience at work by listening to the personal stories of the female bankers who had been working in the different branches of the financial organisation for more than five years without getting any advancement opportunities. They mentioned the working practices and organisational culture which compelled them either to leave the bank or to remain as a banker without career progression. They also highlighted how complicated it was for them to manage to work in a place where male domination was visible in daily working practices. As a researcher, these stories motivated me to unpack the lived experience of women bankers and highlight the complexities they face in their work lives. The intention behind this study is to make some contribution towards dealing with gender disparities at organisational and national levels in Pakistan through establishing policies derived from an in-depth understanding of women's work experience in the financial sector.

The aforementioned gaps in the literature about women's work experiences in the South-Asian context and the high rate of gender disparities in the Pakistani financial sector along with my personal observation of the difficulties that women bankers faced, all raised my motivation and interest to conduct a study in the area of gender practices in the Pakistani banking sector.

1.4 Research questions, aims and objectives

This research aims to provide an understanding on women's work experiences and highlight the complexities in the lives of women working in the banking sector in Pakistan.

The two research questions are:

- How does gender discourses influence working practices within the banking sector in Pakistan?
- How does gendered working practice contribute towards constructing work-based identities in the banking sector?

Objectives

The objectives are designed to

- To explore how gendered organisational culture contributes to gendering of work practices in Pakistani banks.
- To investigate whether and how gender influences workers' careers and performance expectations.
- To explain how workers' identity performances are regulated by the gendered culture of banks and what are the struggles over the meanings and identity performances.
- To identify how the career strategies of the Pakistani bank workers are shaped.
- To identify similarities and differences of gender practices in four case study banks.

These objectivities have been operationalised by taking the comparative case study approach utilised the participant observations, interviews and limited use of organisational documents.

1.5 Context of the Study

This section overviews the national context of Pakistan and explains the social and economic status of women in Pakistan.

1.5.1 Introduction of Pakistan

The Islamic republic of Pakistan is a country situated in South Asia and shares its border with India (in the east and southeast), Afghanistan (in the north and northwest) and Iran (in the Southwest and the Arabian Sea to the south). Pakistan is officially an Islamic state with predominantly 95-98 per cent Muslim population. The non-Muslim population of Pakistan is approximately 2-5 per cent including



Figure 1.1 Map of Pakistan

Hindus, Christians, Sikhs, Parsis and Buddhists. Pakistan was established on August 14th, 1974 as a result of the partition of the Indian subcontinent. It is a country that came into being on the base of a “Two-nation theory”. The “two-nation theory” is the fundamental principal of the independence of Pakistan and states that Muslims required a separate home land where they could freely fulfil their religious rituals and follow the religious rules in all spheres of lives. Thus the establishment of Pakistan was based on Islamic values and these religious values are the core elements in the lives of majority of Pakistani nation.

Urdu is the national language of Pakistan, but other regional (Punjabi, Sindhi, Saraiki and Pashto) and international languages (Arabic and English) are also spoken. More than half of the population, approximately 66.43 per cent, live in the rural areas of Pakistan. Also approximately 42 per cent of employed people are engaged in agriculture, fishing and hunting (Pakistan Bureau of Statistics, 2014). The economic condition of Pakistan is influenced by the energy crisis, war on terror, monsoon floods and political instability. Administratively, Pakistan has five provinces: Punjab, Sindh, Khyber Pakhtun Khaw, Baluchistan and Gilgit Balistan. Substantial economic, cultural, regional and language differences exist across these provinces. Also the norms and values, in relation to women and men, vary across the provinces (Critelli, 2010).

1.5.2 Position of women in Pakistan

Pakistani society is shaped by multiple and contradictory socio-historical transitions, such as the Mughal Empire, British colonialism, Islamic orthodox rules and Muslim enlightenment (Raza & Murad, 2010). These transitions significantly contribute in determining the position and image of women in Pakistan. For instance, during the independence movements of the 1940s, Muslim women were portrayed “as mothers who nurture, support, socialise and sacrifice for the good of nation” (Cook, 2001, p.33). This image of Pakistani women was established when Muhammad Ali Jinnah (president of independence movement) took his sister (called the mother of the nation) to independence movement rallies to encourage all Muslim women to participate in the formation of the country. The founders of Pakistan, Jinnah and Iqbal provided an egalitarian and liberal perspective regarding the involvement of women in all affairs of

life. In his speeches, Mr Jinnah stated “No nation can rise to the height of glory unless your women are side by side with you” (Hussain, 1987, p. 53).

However, this image was dismantled with the passage of time, especially, in the period of Zia’s Islamic Sharia based era (Shaheed, 2010). During Zia’s Islamic Sharia based era (1977-1988) the image of the liberal Pakistani women was replaced by the traditional Islamic women whose main role was that of wife and mother (Grünenfelder, 2013b). During this period the practices of Purdah such as “chador” (a large piece of cloth worn by Muslim women to cover the whole body) and “chardiwari” (boundary wall) was reinforced by the state (Syed, Ali & Winstanley, 2005). Women workers in public sectors as well as young school girls were required to wear the chador (Haq, 1996; Korson & Maskiell, 1985). Furthermore, strict spatial gender segregation was implemented by the state and several sex-segregated institutions (schools, hospitals, colleges and offices) were built. Following the death of Zia (1988), a woman named Benazir Bhutto took charge of her Father’s political party and was elected as the First woman prime minister of Pakistan, however she did not challenge Zia’s misogynist rules.

Neither Benazir’s government nor subsequent governments contested Zia’s Islamisation because of the prevalent influence of religious scholars in Pakistan. The prominent religious scholars who were part of the biggest religious-political party of the country have criticised the participation of women in public roles. Some of them argued that “a true Islamic society is based on complete segregation of the sexes and the subordinates of women to men” (Hakim & Aziz, 1998, p. 731). Also other Pakistani Islamic theologians contended that for the establishment of true Islamic state, it is necessary to ban the participation of women in public roles. Some of them also criticized the selection of a woman president and debated that “it is better to embrace death than to live in an age where females were running the affair of the state” (Harrison, 1989, cited in Samih, 2009, p.28). Thus, the practices introduced by Zia’s regime which was supported by the ideologies of religious scholars became the normative values of Pakistani society (Shaheed, 2010).

During the late 1990s a new modern, secular and liberal system was introduced by General Musharraf. He abolished most restrictions implemented during the Zia era. Pakistani women were then portrayed as modern modest women, and given equality to participate in economic activities and achieve professional success (Gazdar, 2008; Grünenfelder, 2013b). Also, issues of terrorism have significantly contributed towards reducing the power of religious scholars. In addition there have been significant improvements for women's status and position. Whilst mixed sex working environment is established, the concept of separate worlds for men and women still prevails, and is considered a norm in Pakistani society. There are separate sections for women and men on public transport, and separate spaces for women and men in most public places (Arifeen, 2008a). Despite some changes, the image of a Pakistani woman created in Zia's era is predominantly accepted by Pakistani society and has significantly contributed to determining the social and economic status of Pakistani women (Shaheed, 2010).

The following section outlines the education and employment situation of women in Pakistan. As outlined by Hakim & Aziz (1998, p.730), "education and employment are the conventional measures to determine the social status of females".

1.5.3 Socio-economic status of the women in Pakistan

Currently, women compose nearly 50 per cent (87.28 million) of the population of Pakistan, which is approximately 180 million. Yet their socio-economic status is lower than men. A gender gap is clearly visible in the entitlement of social and economic resources such as education, health status, family status, decision-making power and employment (Jamal 2014; Sadaquat & Sheikh, 2011). The overall literacy rate of Pakistan is 60 per cent in 2012-2013, which is significantly lower than neighbouring countries such as Sri-Lanka at 91.2 per cent and India at 73.8 per cent. The literacy rate of women is 48 per cent compared to men which was 71 per cent in 2012-2013 (Pakistan Federal Budget, 2014). According to the Social Policy and Development Centre (2009), there are five basic categories of education level: illiterate, below primary, Primary level Matriculation, Intermediate (High School) and Degree level (Graduate, Post-graduate and Professional-Diploma). The literacy rate of women is lower than men across all levels of education (Sadaquat & Sheikh, 2011).

Furthermore the literacy discrepancies persist at the provincial level ranging from Punjab, which has highest literacy rate of women at 54 per cent, compared to Baluchistan (the tribal area of Pakistan) at 23 per cent. Additionally women's literacy rate varies according to urban and rural areas. Table 1.1 shows the discrepancy of literacy rates between urban and rural areas, and provincial and tribal areas. The women in Punjab have better access to educational institutions and other facilities compared to other provinces. Also the patriarchal structure and gender practices are not as strict as those in the tribal areas of Pakistan (Pakistan Bureau of Statistics, 2014).

Table 1.4 Literacy Rate in Pakistan by sex and provinces in 2012-2013

Province/Area		Male	Female	Total
Punjab	Total	71	54	62
	Urban	82	72	77
	Rural	66	45	55
Sindh		71	47	60
KPK		70	35	52
Baluchistan		62	23	44
<u>National level</u>	Total	71	48	60
	Urban	82	69	76
	Rural	64	37	51

Adapted from Pakistan Bureau of Statistics, (2014)

During the last two decades, there have been significant improvements in the literacy rate of women in Pakistan. It has risen from 35 per cent in 1990-1991 to 60 per cent in 2012-2013 and also a large number of women are entering higher education (Master Level Degree) (Pakistan Bureau of Statistics, 2014). However, this change does not secure and guarantee women's involvement in the labour market. According to the Social Policy and Development Centre's Annual Review-SPDC (2007-2008) approximately 70 per cent of women with degree-level education do not become part of workforce. However the labour participation rate is higher among women who have either primary or have basic level education (Zuberi, 2011). The reasons of variation are not highlighted in the report.

1.5.4 Employment situation of women in Pakistan

Pakistan, like other developing countries, has a low rate of female labour participation (ILO, 2015). Gender Inequality Index (GII) of Pakistan is 0.567 and Pakistan is ranked 10th lowest out of 148 countries (World Economic Forum, 2014). Even though the overall ratio of females' involvement in Pakistani labour market is low, the female labour participation rate vary across sectors, provinces and urban and rural areas which will be discussed in the following section. While discussing labour force participation, the economic conditions of the country cannot be ignored. A range of economic and political factors, as well as security issues, negatively influence the economy of Pakistan. These result in high inflation rates, rise in poverty and low level of investments and industrial crisis in the country (Sarwar & Abbasi, 2013). During the last five years, the Gross Domestic Product (GDP) of Pakistan has fallen from 5.5 per cent in 2006-7 to 4 per cent in 2012-2013 (Pakistan Federal Budget, 2014). As a result, employment growth has significantly decelerated (ILO, 2014).

Overall women's labour participation rate is 24.4 per cent compared to men, which is 82.9 per cent. It indicates that out of 64 million employed people only 14 million are women (ILO, 2015). More than half of economically active women work in agriculture (74.9%), followed by the service sector (13.8%) and industry (11.3%) (Pakistan Bureau of Statistics, 2014). Also a significant number of women - nearly 70.9 per cent - who are illiterate, less educated, unskilled and poor, work in informal and unorganised sectors for fulfilling their livelihood (Sadaquat & Sheikh, 2011). In the informal sector, women mostly work on daily and monthly wages or piecework. Women involved in the informal sector face huge wage discrimination because most informal sector organisations do not fulfil minimum wage requirements (Sarwar & Abbasi, 2013). Furthermore the informal sector women workers are not protected by employment laws and other employment benefits. Only 7 per cent of economically active women work in the formal sector compared to 18 per cent of men (Zuberi, 2011). In the public sector, most women work in education and the health sector and account for less than 2 per cent of women employed in the workforce. Similarly, in the private formal sector, most women work in the health and education sector (Sarwar & Abbasi, 2013). Contrasted to the Western countries, Pakistani women have not been able to work in the retail, transportation,

construction and trade, as the cultural and social factors restrain occupational choices (Sadaqat & Sheikh, 2011).

Furthermore the gender gap in terms of employment is quite visible across provinces. For example, the percentage of women's participation in Punjab (the largest and more liberal province of Pakistan) is the highest at 26.4 per cent, while in Baluchistan (Tribal and northern area of Pakistan) was 10.3 per cent in 2012-13 (Pakistan Bureau of Statistics, 2014). The

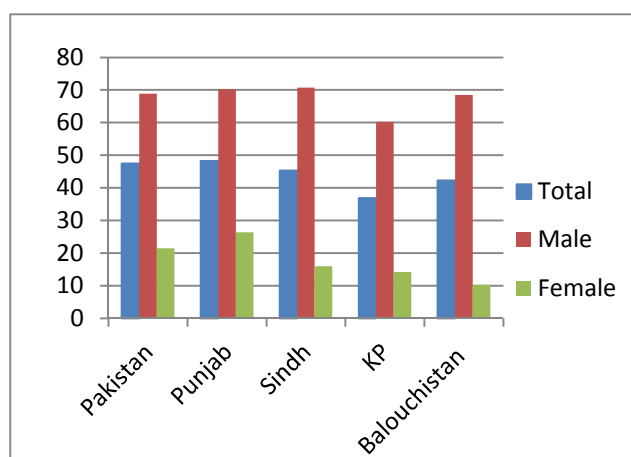


Figure 1.2 Labour Participation rate by sex and Province in %
(Source: LFS-2012-13)

higher rate of women employment in Punjab could be linked to women's literacy rate as Punjab has a higher literacy rate of women compared to the other provinces. Furthermore the gap in women's labour participation rate is more pronounced in urban areas of Pakistan compared to rural areas. This trend is mirrored in all provinces. For instances, in urban areas of Punjab, the female labour participation rate is 13.2 per cent, whereas it is 33.1 per cent in the rural area. This is because in rural areas most of the women engage in agricultural work and informal employment (Pakistan Bureau of Statistics, 2014).

In the urban areas of Pakistan, social-class and educational level significantly impact on type of employment. Women with primary level education mostly belong to the lower economic-class of society. They work in lower paid and home based jobs such as embroidery, sewing, crochet, and helpers in beauty salons. Women with high school degrees work as primary teachers, typists, data entry clerks, telephone operators and receptionists in offices and factories, while highly educated women are starting to work in male dominated occupations and professions such as IT, banking, design, architecture and medicine in greater numbers. A tiny minority of women are working as police officers, army officers, pilots and judges (Mirza, 1999; Zuberi, 2011).

Over the years, statistics indicate that women's labour participation rate has increased from 16.2 per cent in 2001-2002 to 24.4 per cent in 2012-13 (Pakistan Bureau of Statistics, 2014). The change and rise in women's economic participation is impacted by several factors such as increases in literacy rates, awareness about women's rights, globalisation, the economic situation of the country and high inflation rates (from 1.4% to 12.7 % in the last seven years) (Ali, 2013; Ellick, 2010). Furthermore, the growth of the service sector during the last decade has expanded employment opportunities in developing countries, in particular for women (Ahmed & Ahsan, 2011). With the increase in provision of various services, retail and international food franchises (KFC, Pizza Hut, and McDonalds, etc.) the number of women working as sales assistants has increased by 125 per cent in the last five years. Women with primary education, who are mostly engaged with home based work, have started to work as sales assistants in various retail and international food franchises (Ellick, 2010). Also, for supporting and encouraging women's participation in the economic development of the country, different successive governments have taken different interventions and introduced legislations such as the Equal Remuneration Convention (2001), the Discrimination Convention (1996), and the Sexual Harassment Act. Also the constitution of Pakistan has certain Articles regarding women's labour rights (e.g. Article 11, 25 (3) 34, 37(e)), and gender based discrimination (Article 25, 27, 263 (a)). Specific quotas of women must be employed in public positions such as 10 per cent in civil services positions, 20 per cent in national and provisional assemblies, and 33 per cent in local bodies (Ali & Knox, 2008; Ali, 2013).

Undoubtedly during the last few years, the participation rate of Pakistani women in the labour market has been rising at a slow pace. Despite numerous commitments and interventions, Pakistan has not been able to increase the ratio of women's participation compared to neighbouring countries such as Sri-Lanka (35%), India (27%) and Bangladesh (57%) (The World Bank, 2015). The unemployment rates among young women (aged 15-24), which at 8 per cent is twice that of men (4 per cent) (Policy Brief, 2011). The gender gap in terms of employment highlights that there is need to study the lived experiences of Pakistani women in order to improve the women's participation rate in labour market particularly in the formal sector. Despite the increase of women's

literacy rate at degree level over the last decade a limited number of women have started to work in the formal sector (Sadaquat & Sheikh, 2011). Also women's participation rate in the formal sector is declining (Pakistan Bureau of Statistics, 2014). Thus gaining an understanding of women's experience will identify the underlying reasons which compel educated women workers either not to join or to withdraw from the formal sector.

In the light of the discussion on women's position and their socio-economic status in Pakistan, particularly, their employment situation, the study aims to understand the patterns of gender inequalities at work through exploring women's everyday work experiences. It seeks to investigate how gender practices are discursively constructed and contribute towards creating and sustaining gender disparities in the workplaces, particularly, in the banking sector in Pakistan.

1.6 Structure of the thesis

This chapter has presented an overview of the rationale for this study and the research questions. The thesis continues to justify the research questions as it moves to a critical review of the literature which is presented in two separate chapters.

Chapter 2: *Identity Theory and Gender(ed) Identities*, discusses the meanings of identities and different theoretical perspectives that relate to knowledge about identities and gender (ed) identities. It reviews the key theoretical perspectives of identity, particularly, poststructuralist understanding of identities and gender (ed) identities, and other key concepts such as Identity Work (Alvesson & Willmott, 2002) and gender practices (Acker, 1990, 2012; Martin, 2003) in detail. It illustrates that there is a wealth of research on the ways in which gender is embedded in the organisational practices and culture, and shapes the work-based identities of workers, however, knowledge emerged from the studies is based on western organisations. The literature shows that there is still a limited amount of research on gender issues in non-western societal-contexts.

Chapter: 3, *Gender and Islamic Feminism* reviews the literature on the gender relations in relation to Islam as this study is conducted in a cultural-context which is heavily influenced by Islam. The chapter discusses the contested nature of Islamic gender practices as emerged from the religious texts, the interpretation of the Islamic orthodox and moderns scholars, and academic Islamic feminist literature. It considers the influence of Islamic gender practices on the working lives of women (and men) in Muslim country in general and in particular in Pakistan. It aims to document the limitations of the existing body of knowledge on experience of professional women (Grünenfelder, 2013a) in the Muslim majority country, particularly, Pakistan and Islamic feminist literature (Badran, 2011; Mirza, 2008). The chapter concludes by assessing the need of studying gender practices within non-western contexts and suggests that theoretically Islamic Feminism and Butler's performativity theory (Butler, 1990, 2004) can provide theoretical frameworks for understanding women's experience in relation to employment (Avishai, Jafar & Rinaldo, 2015) in Pakistan's financial sector.

Chapter 4: *Research Methodology* outlines the philosophical underpinning and the methodological framework of the research. It outlines the suitability of social constructionist paradigm (Creswell, 2014; Myers, 2013) for understanding the workplace experience of women. It describes how this study was guided by multiple-case studies research design (Yin, 2009) employing interviews, participant observations and interviews. The chapter justifies the methodology selected. It shows how a combination of thematic analysis (Miles & Huberman, 1994) and discourse analysis (Potter & Wetherell, 1987) was used for analysing and interpreting the data thematically and for developing the discourses.

Chapter 5: *The power of religion explains the gendered nature of work patterns in relation to Islamic norms*. It focuses on comparing the work practices at the different banks in relation to what is expected from workers in different organisational cultures. It illuminates the ways in which organisational culture has gender sub-texts and contributes towards understanding that variation in gendered organisational practices across the banking sector of Pakistan.

Chapter 6: *Creative identity work: managing the paradoxical imperatives* shows the findings that explain how women bankers experience the gendered practices by highlighting the process of construction of work-based identities of women (and men) in the banking sector. It highlights differentiation in the ways in which women (and men) engage in doing the “creative identity work” for meeting the expectations that emerge from their working lives in different organisational cultures, and the socio-cultural influence of their non-working lives. In particular it shows how ‘modesty’ is interpreted in different ways in different organisational contexts, and the impact of the socio-cultural context on women’s working lives in relation to their work identity.

Chapter 7: The *Discussion chapter* discussed the key empirical findings in relation to the established literature and the theoretical concepts, particularly Islamic Feminism (Mirza, 2008; Wadud, 2009) and performativity theory (Butler, 1990, 2004). Theoretically Islamic feminism (Mirza, 2008; Wadud, 2009), and the feminist understanding of Islamic gendered practices (Mernissi, 1991; Wadud, 1999) provide the theoretical frameworks to explain and theorise the differentiation of the enactment of modesty in the organisational culture of the four banks, as well as the socio-cultural context. For the participants in this study the performativity theory is applicable to identity discourse in western societies, but not easily transferable to theorise a different cultural context identity that maintains the integrity of an analysis of the participants accounts.

Chapter 8: *Summary and Conclusion* summarises the key contribution of this study and highlights its application for Government policy makers and organisations. It maintains the integrity of the participants, and shows the limitations of the study. It recommends some potential area of future research for understanding the patterns of gender relations and the ways they shape the women’s (and men) understandings of work, career and most importantly about selves in a non-western context.

2. Identity Theory and Gender(ed) Identities

2.1 Introduction

Chapter one outlined the need for developing an understanding of the experience of women working in the banking sector of Pakistan. This chapter will explore the existing body of knowledge on women's employment and review the literature on key themes such as gender, identity and organisation. It will aim to document the limitations of existing research focusing on how work practices are experienced by workers and shape their identities, while paying particular attention to the construction of identities within organisations. It will identify issues which have been relatively under-emphasised and require further attention within this body of literature in organisation and management studies.

This chapter consists of seven sections. The first section (section 2.2) will illustrate what is meant by identity and identity at work, and how it is conceptualised in this thesis. The second section (section 2.3) will present an overview of the main theoretical standpoints on identity, such as social identity theory (Tajfel & Turner, 1985), symbolic interactionist perspective (Blumer, 1969; Mead, 1934) and poststructuralism (Butler, 2004; Foucault, 1977; Thomas, Sargent, & Hardy, 2011). Whilst acknowledging the contribution made by social identity theory and symbolic interactionist perspective, these theoretical positions have been criticised for presenting the functionalist understanding of identity and ignoring the significance and role of societal and structural factors in theorisation of identity respectively. This chapter will mainly focus on the poststructuralist understanding of identities and gendered identities, and use Butler's performativity theory (Butler, 1990, 2004) as a theoretical framework. It will discuss performativity theory in detail and outline the main elements that will frame the basis of this research. It will demonstrate that there is a significant potential for generating a new insight into Butler's theory of performativity. The third section (section 2.4) will highlight the process of identity formation at work by focusing on identity regulation and identity work (Alvesson & Willmott, 2002; Kuhn, 2006). It will explain how discourses and practices within organisations enable and constrain identity

construction. The fourth section (section 2.5) will move to the main feature of this study and explore the identity perspective through the gender lens. After indicating the poststructuralist understanding of gender identities (Linstead & Pullen, 2006; Muhr, 2011; Poggio, 2006) the fifth section (section, 2.6) will discuss the practices and practising aspect of gender in detail and highlight how work practices are gendered in nature and contribute to the construction of gendered identity performances (Acker, 1990, 2012; Martin, 2003). Finally, the chapter will conclude by highlighting the need for more research into the experiences of workers within contexts other than the Western world.

2.2 Understanding identity at work

In everyday understanding, identity refers to “an object or distinctive fixed essence which a person, a place or a group could possess” (Wetherell, 2010, p. 5). Originating from the Latin word ‘idem’ meaning ‘same’, the notion of identity has a long history and has attracted the interest of philosophers for more than 3,000 years. In modern Western debates, the term ‘identity’ came to attention during the enlightenment period. From the 1950s it has been extensively used in academic debate and over the years it has become a critical cornerstone in different academic disciplines, such as sociology, psychology, psychoanalysis, and philosophy (Brown, 2015; Cerulo, 1997; Wetherell, 2010). In organisation and management studies, there has been an increasing interest in identities at work since the early 1980s. Several scholars highlight the significance of studying identity in terms of understanding human behaviour in the organisational context (Alvesson, Ashcraft, & Thomas, 2008; Brown, 2015).

Identity can be defined as “subjective knowledge, meanings and experiences that are self-defining” (Ramarajan, 2014, p. 593). This definition highlights that the concept of identity has been approached in three different ways. Some identity scholars focus on ‘subjective knowledge’, which refers to an individual’s understanding of self which derives from “his knowledge of his membership of a social group together with the value and emotional significance attached to that membership” (Tajfel, 1978, p.63). This

understanding of identity mainly focuses on the social aspect of identity that allows individuals to associate themselves with a group such as a specific nationality, profession or sport. Other identity scholars focus on the significance of 'subjective meanings'. They explain identity as "the parts of self, composed of the meanings that individual and others attach to the multiple roles they typically play in highly differentiated contemporary societies" (Stryker & Burke, 2000, p. 284). However there are some identity scholars who state that the individual's self-concept is not only derived from the meanings but also develops from an individual's everyday experience. For them, identity loosely refers to "subjective meaning and experience and to ongoing efforts to address the twin question" (Ramarajan, 2014, p. 593), "who am I?"- and by implication - "how should I act" (Alvesson et al., 2008, p. 6). These conceptualisations of identity are rooted in three main theoretical perspectives: social identity theory, symbolic interactionism, and post-structuralism respectively. These will be outlined in the next section. Despite the difference in conceptualising identity, there is consensus that identity is tied up in response to the questions, "who am I?", "who are we?" and "how I, and we, should behave and act in all social domains, including the workplaces?" (Coupland & Brown, 2012; McDermott, Checkland, Harrison, Snow & Coleman, 2013).

Another issue within the conceptualisation of identity is the relationship between identity and self. This relationship is complex, and while some scholars make a clear distinction between the terms identity and self, others use them interchangeably. Furthermore, there are scholars who suggest that a hierarchical relationship between identity and self exists (Haynes, 2006; Ramarajan, 2014), while others (Giddens, 1991; Sveningsson & Alvesson, 2003; Simpson & Carroll, 2008) argue that self and identity are overlapping terms which fuel each other towards creating a deeper understanding concerned with the question 'who am I?'. This study agrees with the latter group of scholars who view self as a capacity of reflexive thinking for constructing subjective meanings (Brown, 2015). Furthermore identity as meaning and experience is developed, sustained and accessed through narratives (Brown, 2006; Giddens, 1991), dialogues

(Beech, 2008), symbolic acts and performances² (Butler, 1999; Coupland and Brown. 2012; Down & Reveley, 2009).

Drawing upon the above discussion, for the purpose of this thesis identity is defined as the meanings we reflexively attach to ourselves for developing an understanding of who we are (Alvesson et al., 2008), how others perceive us (Hall, 2000) and what acts are expected and accepted from us in particular situations and contexts. The reflexive and conscious meanings are subjectively derived from our everyday experiences and available resources. They are reflected, developed and accessed through the performances of self, which have been given in a social context, including organisations.

The following section will present some of the different theoretical perspectives of identity and will discuss the poststructuralist approach in detail.

2.3 Overview of identity theories

In organisation studies literature, identity and work-based identity have been studied from several theoretical orientations. The main theories that have focused on identity are: social identity perspective, self-categorisation theory, psychoanalytic approach, symbolic interactionism and poststructuralism (Kenny et al., 2011; Ramarajan, 2014). Given this multiplicity of theoretical perspectives, it is challenging to provide a detailed critical review. This section will focus on the three theories that have had the greatest influence on management and organisation studies: social identity theory, symbolic interactionist perspective and post-structuralism. Also the extent to which each theoretical framework is relevant to the present study will be discussed. A summary of theoretical perspectives and their suitability in relation to the present study is also presented in Table 2.1.

² Performances of self are linguistic and dramaturgical. Dramaturgical view of performances focuses on the enactment of scripts and roles, and the presentation of self (Goffman, 1967). However the linguistic understanding of performances (Butler, 1990) refers to processual view of performances. It focuses on accomplishment and construction of the meanings and self through the practices of language (Down & Reveley, 2009; Wieland, 2010).

Table 2.1 Overview of theoretical orientations of identity

Theoretical orientations of identity study	Main theoretical assumptions	Main authors	Suitability of approach for the present study
Social identity theory	<ul style="list-style-type: none"> • Focuses on the social-psychological aspect of identity • Views identity as an object rather than a process • Proposes that people categorises themselves in groups in relation to social category • Identity is conceptualised as a part of person's identity that results from identifying with certain social groups (the in-group) and dis-identify with other social group (the out-group) 	<p>Tajfel & Turner (1985)</p> <p>Tajfel, (1982)</p> <p>Ashforth & Mael (1989)</p>	<p>This approach is not considered appropriate for the present study because it:</p> <ul style="list-style-type: none"> • Overlooks the dynamic nature of identity • Under-estimates the complexities of identity formation • Focuses on measurement rather the meanings
Symbolic interactionist approach	<ul style="list-style-type: none"> • Understands identity as a social doing rather than static phenomenon • Identities are constructed through interaction with others • Mead views self as an autonomous and relational phenomenon; For Mead self is composed of Me and I • Goffman views identity is created through multiple performances that shifted according to context • For Goffman identity is process of managing self in natural interaction; Emphasis is placed more on outside audience rather than on the inner sense of self 	<p>Mead (1934)</p> <p>Blumer (1969)</p> <p>Goffman (1959, 1967)</p>	<p>This approach is not considered appropriate for this study because:</p> <ul style="list-style-type: none"> • It relatively overlooks significance of power of the social structures and processes (Ohman, 2001) • Attention is focused on micro-level relations (Goffman, 1967) and psychological level • Emphasis is given on context and there is less to say about social factors like, religion, politics and race (Moloney & Fenstermaker, 2002)
Post-structuralist Approach	<ul style="list-style-type: none"> • Propose the dynamic, complex and fragment nature of identity • Understanding of identities is placed within the interrelationship of language, power and discourse • Focuses on the discursive formation of identities such as 	<p>Jacques Derrida (1967)</p> <p>Michel Foucault (1977)</p> <p>Judith Butler (1990)</p>	<p>This approach is considered appropriate for this study because:</p> <ul style="list-style-type: none"> • Focuses on the social aspect of framing the identities • Focuses on process of identity formation and highlights the complexities of formation of identities

	identities are formed within and by the dominant discourses		<ul style="list-style-type: none"> • Highlights that power of social practices that vary according to context • Neither over-emphasises the objectivistic understanding of identity nor under-estimates autonomous accounts of identities (Jaros, 2012; Collinson, 2003)
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2.3.1 Social identity theory

Social identity theory (SIT) plays a significant role in framing the research on the nature of identity by offering a social-psychology perspective (Beech & Huxham, 2003). This theory of identity argues that “people tend to classify themselves and others into various social categories, such as gender, age, religious affiliation and organisational membership” (Ashforth & Mael, 1989, p. 20). It focuses on how individual identities are shaped through identification with a certain group to which he/she feels psychological attachment and affiliation (Tajfel, 1982; Tajfel and Turner, 1985). The psychological identification of individuals with different social categories and belonging to the specific social group frames the concept of social identification. Building upon the work of Tajfel and Turner (1985), Ashforth & Mael (1989, p. 21) define the concept of social identification as “the perception of oneness with or belongingness to some human aggregate”. SIT proposes that identification with a specific category provides a means of understanding and positioning the selves. SIT enables a “relational and comparative” aspect of an individual’s identity (Tajfel and Turner, 1985, p.16) because humans have a natural quality for comparing themselves to others, in particular to those homogenous to themselves (Festinger, 1957). It assumes that through engaging in the process of in-group and out-group classification and comparison, identities of individuals are shaped and challenged (Ashforth & Mael, 1989). Therefore within this theory, group frames the identity of an individual (Swann, Polzer, Seyle, & Ko, 2004). Within SIT, identity is viewed as a relatively stable, static and essentialist category. From this perspective identity is ontologically assumed as a thing which one ‘has’ rather than which one ‘does’. This theoretical orientation is embedded in the functionalist umbrella which considers the individual’s identity as an output of adopting a fixed category that is unitary and constant over time.

Social identity theory argues that people enter into a particular group for developing a coherent sense of self and reducing uncertainty (Hogg & Terry, 2000) by defining one’s relation to others. It assumes that individuals enhance and shape self-esteem and self-views through categorising themselves into a specific group. This approach helps individuals to understand themselves and others around them, and to make sense of behaviour through considering whether it is appropriate or not (Ashforth, Harrison &

Corley, 2008). However the emphasis placed by SIT on the neat classification of identity categories and structuring of identities give less attention to recognise the dynamic process of identity formation (Kenny, Whittle, & Willmott, 2011). Due to its focus on neat ordering and classification of identity, social identity theory does not provide a useful theoretical lens for this research which aims to capture the dynamic nature of identity process.

In organisation and management studies, social identity theory has been adopted in studies of individuals' identities in relation to teams, sub-teams, groups, departments and organisation (Beyer & Hannah, 2002). Through identifying with a particular group, individuals make sense of themselves and others as professionals and workers (Hogg & Terry, 2000) and identify with their occupation, profession, organisation and its culture (Pratt, 2000). Ford (2006) emphasises organisational identification, i.e. organisations themselves having an identity. It explores the means through which organisational identities may be constructed, maintained and categorised. Social identity research has often focused on the antecedents and consequences of identity in the workplace. The purpose of studying identity from this perspective is to understand and determine how one's categorisation and identification with organisational influence will affect organisational performance and other organisational outcomes such as commitment, motivation and loyalty to work (Haslam, 2004). Thus the social identity theory mainly focuses on the measurements of identity rather than its meanings and is more suitable for studies aiming to measure the antecedents and effects of identification in the workplace (Alvesson et al., 2008). SIT, thereby, provides a narrow perspective for this study which seeks to understand how workers engage in a meaning making process of themselves and their work in the Pakistani banks.

Whilst studies informed by social identity theory are insightful, they take formation of identity for granted and under-estimate complexities in the processes of identifying with certain social categories and organisational groups (Alvesson et al., 2008). Kenny et al., (2011) argues that studies informed by SIT are unable to address 'how' questions such as: how do identities constitute and emerge?; how do individuals make sense of themselves in the workplace to maintain a coherent self-identity? and how do

individuals transition between different role identities and develop a valuable sense of self. Thus, social identity theory as a theoretical lens has a limited application for exploring the identity formation of Pakistani bank workers. Also within this theory and its application, there is a lack of acknowledgement of the significance of how power relations inform the identification and dis-identification with a particular group or social category (Kenny et al., 2011). The social identity perspective, thereby, is not deemed appropriate for studies that investigate the influence of power relations on work-based identities, particularly for the present research as one of the aims of the study is to understand the patterns of gender power relations in the Pakistani banking sector, and their role in constitution of work-based identities.

Furthermore, SIT underestimates the ways in which social identification varies over time and within historical and cultural contexts. However, it is argued that identity is no more static within the contemporary regimes of work because of the changes and shifts in social and business life which make identity unstable and dynamic rather than fixed categories (Alvesson, 2010; Collinson, 2003; Sveningsson & Alvesson, 2003). The social identity perspective, thereby, provides a limited perspective for studies aiming to capture the complexities of processes of identity formation. Thus SIT has limited application for the present study aiming to illuminate ambiguities in the working life of professional women workers in Pakistan and how they continuously engage in processes of identity formation intended to preserve their sense of selves. Furthermore the SIT's emphasis on the static understanding of identity is not considered suitable for the present study as one of the objectives of this research is to explore the different morphologies of identity formation across the banking sector in Pakistan. Swann et al., (2004) outlines that the social identity perspective focuses on how groups and social categories frame the individual's identity rather than ways in which practices and structures contribute towards making sense of self. This feature of SIT limits its application to the present study as it seeks to understand ways in and through which organisational work practices shape experiences of women bankers. Therefore, social identity theory is not an approach that could be adopted as a theoretical perspective in this study.

2.3.2 Symbolic interactionist perspective

Symbolic interactionist (SI) perspective focuses on the meanings of self which are constructed through one's interaction with others and the social world. This approach stemmed from the work of George Herbert Mead (1934) and emphasises the relationship between society and self, and the symbolic process of communication between humans. Symbolic interaction perspective perceives self as the product of social processes that emerge from interaction. It assumes that the self is created by individuals in their daily interaction. Following Mead, Stryker (2006, p. 216) reports that "self exists in viewing oneself reflexively by adapting the standpoint of others to attach meanings to self". He divides the self into two parts: "me" (self that is informed by others) and "I" (self that is informed by one's own desires and understanding). The understanding of self is created individually through a continuous process of internal dialogue and negotiation between 'Me' and 'I' in which 'Me' informs 'I', and 'I' responds to 'Me' and so forth. Thus, self is continuously under the process of constitution and is viewed as in ongoing development rather than a static and fixed thing (Charon, 2003). However it is argued that despite the dynamic and relational emphasis of Symbolic interactionism, in Mead's writing interaction is mainly examined from an individual and psychological level and the social context is not addressed (Smith & Sparkes, 2008). For the purpose of this research the relational and interactionist focus would contribute towards understanding how women bank workers make sense of work practices through everyday interaction.

Mead's theory of self was further developed by Blumer (1969), who introduced the term 'symbolic interactionism' (Stryker, 2008). Blumer (1969) suggests that there are three main features of the symbolic interactionist perspective. First, individuals are attracted towards objects or people based on the meanings they have for them. Second, the meanings are developed from social interaction; and lastly, the meanings can be tailored through an interpretative process (Blumer, 1969, p. 3). Following Blumer Stryker (2002, p.216) reports that approach of symbolic interactionism "recognises the obdurate facts of human as defining, interpreting and indicating creatures who have selves through which they construct actions to deal with their world". Within the account of SI attention is given on the meanings and definitions which people have for themselves,

others and situations. This approach contends that meanings of the self are understood through actions and behaviour of social actors which are constituted in relation to others. Focus on an individual's ability to produce their selves through interaction retains the idea of conscious and autonomous selves (McInnes & Corlett, 2012).

The SI perspective of understanding the social selves is further developed by Goffman. (1967). In his ground-breaking work "The presentation of self in everyday life" he focuses on the structure of face-to-face interaction and compares interactions with stage performances. Through using the example of theatre along with its features such as setting of stage, scenes, characters and screenplays he proposes the concept of dramaturgical selves. He argues that self is the output of the scene rather than its cause which is produced through the performances given by social actors for and with other social actors. The social actors enact certain types of performances composed of roles and scripts for creating a specific impression amongst an audience depending on the environment. However there are situations when individuals are free from giving successful performances of self because there is no audience to perform in front of, named as backstage. Similar to Mead, his dramaturgical selves divide into backstage 'true' self and frontstage 'conscious' self. Thus, for Goffman self is a social production rather than an inner essence and only constructed through performances in natural settings. Whilst the different types of selves in different contexts highlights the role of power in shaping the performance, issues of power have not been explored (Brickell, 2005). In Goffman's writing attention is focused on the significance of social context in the formation of identities. This approach would be adopted for understanding the ways in which professional Pakistani women develop the sense of themselves as workers across the banks, but would not examine the role of structure in identity formation.

In organisation and management studies, identity research informed by symbolic interactionist approach highlights 'relationality' as a core feature of identity construction. This body of work focuses on how individuals engage in the process of meaning-making within the workplace in relation to roles, positions, activities and interaction with other organisational actors (Coupland & Brown, 2012). It explores ways in which different versions of selves are constructed in relation to colleagues, clients,

supervisors, managers and others. For example, the meanings of self as an ideal and a competent worker could be constructed through mentioning other workers in the department (Ezzell, 2009; Lutgen-Sandvik, 2008).

Critics (Burke & Stets, 2009; Stryker, 2006) of Blumer's approach of symbolic interactionism (called a traditional version of symbolic interactionism (TSI), underestimates the significance of social structure in understanding self and human behaviour. The structural symbolic interactionism perspective that contrasts with Blumer's SI perspective, assumes that individuals, social structures and society are not always in a state of flux; there is some social order and structure in the society. Exponents of structural symbolic interactionism (Stryker, 2006; Serpe & Stryker, 2011) contend that the social structures are stable and durable because there are certain set standards and orders in the society which are reflected in the patterned behaviours within and between social actors (Burke & Stets, 2009). The structural symbolic interactionist scholars argue that the social world is ongoing and organised, and we learn about this organisation through socialisation. Also, other social actors such as teachers and parents teach us what the social world is (Stryker, 1997). By focusing on the role of social structure in developing the understanding of selves, they argue that individuals' understanding of selves is not completely developed only through interpretations of the individual's own and other actions as proposed by traditional version of symbolic interactionism. Furthermore structural symbolic interactionists argue that it is not possible for identity researchers to obtain and use the reliable measure of concept of self by using the TSI approach (Serpe & Stryker, 2011). Exponents of the structural symbolic interactionist approach focus more on developing and testing theory for understanding human actions and self, which is rooted in Kuhn's (1964) views of symbolic interactionism sharply contrasted with Blumer's approach. By developing the twenty statement test for answering the question 'who am I', Kuhn (1964) contends that social actors have stable selves (Burke & Stets, 2009) rather than autonomous and dynamic selves.

The identity scholarship drawn on the structural symbolic interactionist approach takes a more instrumental approach in developing understanding of identities, while the

extent of instrumentality varies as different scholars focus on different aspects of identity (Burke & Stets, 2009). In organisation and management studies identity research drawn on structural symbolic interactionist approach is classified mainly into three areas (Serpe & Stryker, 2011; Stryker & Burke, 2000). The first perspective focuses on how social structure exerts influence on one's identity while paying little attention to internal dynamics (Stryker, 1980, 2002), whereas the second perspective focuses on psychological dynamics (internal) of identities that influence individuals' actions (Burke & Stets, 2009). The third area is based on the work of McCall and Simmons (McCall & Simmons, 1966) and focuses on how identities are maintained and constituted in daily face-to-face interaction. Unlike other identity researchers within the structural symbolic interactionism strand, McCall and Simmons give more emphasis to the dynamic side of identities rather than the conventional aspects of identities. By highlighting the significance of negotiation in construction of identities, they contend that identities are always constructed in relation to others in the situation.

Despite the variation and heterogeneity in symbolic interactionist perspective, it provides an important insight into understanding of identities. In contrast to social identity theory, this perspective highlights the significance of improvisation in identity and focuses on the autonomous and rational self that ascribed with agency to resist and enact change (Haynes, 2006). The focus of SI approach on the dynamic understanding of identity is a useful theoretical aspect for exploring the identity formation process of Pakistani women bankers. However over emphasises of autonomous accounts of identities provides a limited perspective for the application of symbolic interactionist theory to the present study aiming at exploring how identity formation process of workers is regulated in the Pakistani banking sector.

The SI approach provides a valuable insight into how understanding of work selves is developed in everyday social interaction and day to day activities, but it does not capture the significance of social practices provocatively in shaping the interaction among individuals (Moloney & Fenstermaker, 2002; Smith & Sparkes, 2008). Critics (Katila & Meriläinen, 1999; Haynes, 2006; Smith & Sparkes, 2008) argue that understanding identities entails more than interaction between individuals and

dialogues between two versions of self (I & Me) and we cannot ignore the role of societal factors in shaping sense of self. This approach, thereby, is not seen as an appropriate theoretical lens for this study which aims to understand the significance and impact of social practices such as race, gender and politics (Moloney & Fenstermaker, 2002) in the workers' identity formation through their everyday work experience in the Pakistani banks.

Whilst the structural approach of symbolic interactionism perspective highlights the role of social structure in identity formation, it has been entrenched in the seminal work of Mead (1934) which focuses on how self is seen by individuals at a psychological level. Also, the distinction between me and I underestimates the structural constraints in understanding the self (Haynes, 2006). Therefore, much has not been said about the macro structures and its power in both structural and traditional versions of symbolic interactionist perspective. In organisation studies, it is argued that the focus on the micro level interaction (Goffman, 1967) and psychological perspectives (Mead, 1934) limits the application of symbolic interaction approach to the studies aiming at understanding the significance and power of organisational processes and structures in developing the meanings of the selves (Kenny et al., 2011; Ohman, 2001) in the workplace. Thus this theoretical perspective is not suitable for understanding how gender power relations contributes towards constitution of work-based identities in the Pakistani banking sector.

2.3.3 Poststructuralism

Within Poststructuralist accounts of identity there is no unitary, fixed and pre-essential sense of self (Hall, 2000; Kenny et al., 2011). Exponents of a poststructuralist approach such as Derrida (1978), Foucault (1977) and Butler (1990) among others critique the functionalist argument proposing identity as an essential being which is constituted in essence across time and context. They argue that rather than static and pre-social being, there is an on-going 'becoming' (Ford, 2006; Holmer-Nadesan, 1996). Instead of demonstrating the objective and cognitive understanding of identity, poststructuralist scholars contend that an individual's sense of self is an unfinished project that is open-

ended and varies according to the situation and over time (Ainsworth & Hardy, 2004). Thus identity is viewed as a form of a continuous emergent process that is inherently ambiguous and always in a state of flux (Gagnon & Collinson, 2014; Sveningsson & Alvesson, 2003). As Roseneil and Seymour (1999) outline poststructuralists:

“Emphasise the instability, fluidity, fragmentary and processual character of identities. They reject the idea that there exists some ‘ontologically intact reflexivity to the subject, which pre-exists the subject’s placing in a cultural context’ (Butler, 1992, p. 12) and instead regard the subject as constituted through discourse”. (Roseneil and Seymour, 1999, p. 4)

The poststructuralist approach proposes a new way of studying identities that focuses on the ways in which specific practices of language and power are inscribed on identities (Collinson, 2003). It contends that subjectivities or identities are constituted through the interrelation of power (Foucault, 1977, 1979), desire (Butler, 1999) and more importantly language and discourse (Derrida, 1967; Foucault, 1977). Language is treated as a reasoning that constitutes a phenomenon rather than merely representing and revealing the phenomenon (e.g. identity, religion). It assumes that we not only use language, but also language shapes who we are and what our social world is. Poststructuralist scholars illuminate the significance and function of language in shaping and understanding the meanings, behaviours, experiences and actions more seriously than interpretative scholars (Ford, 2006; Knights & Willmott, 1985). As Delbridge and Ezzamel (2005) suggest:

“The constructive role of language is perhaps the defining characteristic that distinguishes poststructuralist literature from other intellectual approaches where attention shifts decidedly towards an appreciation of the power of language in constituting the work. In the sense that language/discourse is taken as the means by which human actors engage, make sense of and construct the world” (Delbridge & Ezzamel, 2005, p. 607).

This emphasis on significance and the role of language in shaping the subjectivity or identity is originated in semiotics, in particular in the work of Ferdinand de Saussure (1974). Informing from Saussure Chouliaraki, (2008, p.1) outlined that the “meaning comes about from the possibility of linguistic signs to be different from one and another

and yet to complement each other in intelligible relations within the system of language". Poststructuralism goes beyond the system of language and rejects the deterministic view of language proposed by structuralism. Poststructuralists argue that meanings are transient, arbitrary and uncertain. The instability of language is most extensively articulated by Derrida's theoretical construct of deconstruction (Elliott, 2014). Derrida rejects Saussure's argument that there is a direct relation between signified and signifiers of language and questions the stable sense of meanings. He contends that language is always in a constant state of negation because "signs operate by means of a continual deferral to other signs, creating the possibility of an infinite regress of meaning" (Dunn, 1997, p. 690). The concept of deconstruction replaces the system of 'difference' that shapes the language system in Saussure's linguistic theory with the process of 'deferral'³. Therefore, for poststructuralists there are no absolute and stable meanings in the language itself and in the system of meaning-making that is built from language. Deconstruction highlights the unstable, incomplete and precarious nature of language practices, and identities which are constituted through language practices (discourse) (Holmer-Nadesan, 1996).

Discourses can be understood "as a set of concepts, texts and practices that frame the way in which we relate to, understand and act upon a particular phenomenon" (Whittle, 2005, p. 1302). The poststructuralist approach proposes that human behaviour, actions and practices are structured within discourse, and are viewed as discursive practices. It is important to remember that there are multiple discourses. Some discourses are dominated in certain time and within specific cultures, and are more persuasive than others. The prevalence of discourses depends upon cultural, historical, social and geographical contexts because the social practices, production of knowledge and the exercise of power which constitute the discourses vary across time and context. Furthermore poststructuralist scholars contend that discourses exist within the cage of power relations, and every discourse in its operation generates the power effects (Foucault, 1980). Therefore there exists an inseparable relation between discourse and power (Kornberger & Brown, 2007).

³ Deferral is a French word which refers both to 'differ' and 'defer' (Dunn, 1997; Elliott, 2014).

Significance and the role of power in the formation of identity is an influential idea of a poststructuralist approach, which is most extensively articulated in the work of Foucault (1977, 1980). Power, refers to the ability to influence the behaviour of others. It is inherently viewed as negative and coercive. Foucault (1977) rejects traditional understandings of power that conceptualise power as a property that is acquired and controlled by a specific group of people and individuals of high authority. Dunn, (1997, p. 691) outlined that for Foucault (1976) “power is not the phenomenon of individuals dominating other individuals but is rather something that circulates” everywhere in society and exists in multiple forms. He conceptualises power as a creative, positive and productive phenomenon by contending that it does not only exert on pre-existing subjects or individuals but also shapes and constitutes them. Also Foucault views power as an important aspect of institutions which is embedded in the culture, structure and practices of society, and is produced through the regulatory system of rules of institutions (Arslanian-Engoren, 2002). He argues that institutions, through disciplinary power, monitor individuals and constitute them as subjects through normalising. Normalising refers to “a process by which the eccentricities of human beings in their behaviour, appearance and beliefs are measured and if necessary corrected” (Collinson, 2006, p. 182). Normalising is also viewed as a type of power that regulates the self and significantly participates in the constitution of identities through “comparing, differentiating, hierarchising, homogenising and excluding” (Collinson, 2006, p.182).

Highlighting the interrelationship between power, language and discourse, poststructuralist scholars suggest that identities are destabilised in nature and are produced, governed and classified through discursive practices within a social context, or an organisation (Jaros, 2012). It is precisely because discourses viewed as the normative frames constitute and determine what subject positions are and are not available for constructing identities. The subject positions are the epistemological spaces which exist external to individuals, and are constituted through the discourses and other resource available for developing meanings about the self. An individual is therefore subjected to the subject position rather than constructing the subject position (Simpson & Carroll, 2008). Therefore within the poststructuralism account of identity,

the human subject and notion of self are not understood as self-determining and voluntary entity. However, poststructuralism's emphasis of power and discourses, in particular Foucault's argument, is critiqued for presenting an over-deterministic view of identity (Haynes, 2006; Sarup, 1996). Studies (e.g. Meriläinen, Tienari, Thomas, & Davies, 2004; Thomas, 2009) argue that over-emphasis of power and discourses might lead to an over-controlled, normalised, disciplined understanding of self-concept.

However, in recent years, scholars in organisation studies question the passive nature of individuals and highlight the inherent instable and precarious nature of subject positions (Ainsworth & Hardy, 2004; Alvesson & Willmott, 2002; Thomas, Sargent, & Hardy, 2011). They argue that subject positions are framed and constituted by multiple discourses which make subject positions inherently unstable. This instability provides the opportunity for shaking the discursive power effects (Kuhn, 2009). Therefore, through paying attention to contradictions, distances and weaknesses between competing discourses and subject positions, the normalising effect of the dominating discourses to identities can be resisted and disowned (Holmer-Nadesan, 1996; Meriläinen et al., 2004; Weedon, 1997).

Butler (1990, 2004) has developed a more radical understanding to the determinist view of discursively constituted identities. Butler's writing is one of the most influential and theoretically developed understandings of identity in poststructuralism perspective (Dunn, 1997). In her seminal work *Gender trouble: Feminism and the Subversion of Identity* Butler (1990) not only illuminates the multiplicity of identity, but also subverts the very basis of identity itself through questioning the essential category of identity (Lester, 2008). The argument suggests that the seemingly essential identity categories of women and men, which are constructed through the regulatory regime of heterosexuality, are in fact an unstable discursive production. The institutional regime of heterosexuality, "enforces fixed identities of sex and genders though a discursively produced fiction of interior and substantial identity" (Dunn, 1997, p.691). The identity, she argues (Butler, 1990), is constituted through discursive performativity (Dunn, 1997). Butler's notion of performativity provides a theoretical framework for studying 'how'

and 'why' identity is constituted as an output which results from the process of subjugation and resistance.

2.4 Butler's Performativity Theory

By adopting Foucault's (1977) understanding of the discursive constitution of subject, alongside the notion of performativity and foreclosure, Butler (1999) proposes the theory of performativity in relation to gendered subjectivities (Butler, 1999; Tyler & Cohen, 2010). The concept of performativity is taken from Austin's theory of performative speech acts (Austin, 1962). Austin's theory assumes the actionist nature of words which contends that the word enacts and produces what it names (Letiche, Halsema, & Halsema, 2006). Building on this premise, Butler (1999) argues that the subject and subjectivity is constituted through the performative iteration (Tyler & Cohen, 2010). It is the performativity of discourses that constitute the subject and subjectivity. Butler suggests that identities are constructed by and through language, which means that "there is no subject that precedes the language" (Salih, 2002, p. 64). This linguistic and discursive performativity can be connected to gender or to any other category such as religion or race. In other words, it is not gendered identity (masculine and feminine) that 'does' discourse, but it is discourse that 'does' gender' (Salih, 2002).

There is no "I" outside language since identity is a signifying practice, and culturally intelligible subjects are the effects rather than the causes of discourses that conceal their workings (Butler, 2004, p. 145).

This leads to the second articulation of Butler's theory: the subject has "no ontological status apart from various acts which constitute its reality" (Butler, 1990, p.173). This performativity ontology argues that through recitation and repetition of behaviour, acts and corporeal style, subject and subjectivities becomes ritualised and is seen as essential (Riach, Rumens, & Tyler, 2014). For instance, for constructing gendered identities as masculine and feminine, individuals repeatedly perform acts and behaviours that are associated to a man or woman. By challenging the origin of the

behaviours that are associated to men and women, Butler (1999) argues that there is no original category of man and woman through which understanding of masculinity and femininity is generated; this is based on mimicking and imitation processes. People duplicate gendered performance, and through the imitation of dominant gender conventions, the subject is not only constructed but also these gendered behaviours and acts are legitimised (Nentwich, Ozbilgin, & Tatli, 2014). Thus, “masculinity and femininity is imitation of an imitation with no original” (Campbell & Harbord, 1999, p. 299). By highlighting the performativity ontology of the subject and by proposing that there is no essential category and coherent nature of subject, Butler (1999) argues against the humanistic concept of the unitary and essentialist individual. The destabilisation of the universal categories and concepts of identity, woman/man, masculinity and femininity is an important constituent of Butler’s theory (Butler, 1999).

For Butler, the performativity process through which identities are constructed is not purely a theoretical process as she considers the performative effects of the material world (Armour & Ville, 2006). By drawing on Bourdieu’s (1991) bodily habitus, she contends that it is not only the utterances that are capable of acting performatively, but bodily practices also have the potential of being performative (Butler, 1999; Youdell, 2006). Instead of expressing identities that are interior and pre-given by roles and scripts, Butler contends that identities are constructed by means of individual’s own actions, behaviours and gestures (Dunn, 1997). Furthermore the subject and subjectivities that are constituted through the performativity of discourse needs to be materialised and the body is seen as the source through which it is brought to matter. Bodily gestures, styles and practices refer to modes of materialisation of subject and subjectivities. Butler maintains that discursively constructed identities “receive the embodiment and power in the concrete performances of actors” (Dunn, 1997, p. 693). For example, gender performativity entails both speech acts and bodily practices that perform gender. Thus performativity theory proposes that identities such as gendered identities are not only enacted by and through language but also in and through materiality (Riach et al., 2014; Tyler & Cohen, 2010). While consistent with other poststructuralists Butler argues that identities are constructed within and by the

discourses. She enhances this understanding by highlighting the behavioural component of subjectively-constructed discursive identity.

2.4.1 Desire for a viable subjectivity and matrix of intelligibility

The desire to be a valorised subject that is accepted and acknowledged by others is one of the fundamental themes of Butler's writing, and it is the concept that sustains her performativity theory (Hancock & Tyler, 2007; Riach et al., 2014; Tyler & Cohen, 2010). Butler (1999) proposes that content of discursive performances are regulated by norms and among the multiple performances, only those performances that are socially acceptable gain social recognition because the subject exists within social relations (Nørholm, 2011; Riach et al., 2014). Thus, for Butler (1999), identities are "the discursive effects of the operating regulatory framework and a way to maintain socially intelligible norms" (Kelan, 2010, p.181). In order to analyse the conditions that enforce and constrain a particular performance, Butler introduces the concept of 'matrix of intelligibility'. It refers to the system of values and norms that prevail within the culture. This normative framework of culture, within a social context, acts as a regulatory power that determines boundaries of rejection and recognition of performances. Intelligibility of the performances is produced as a result of compliance with the prevailing social norms and values. It configures that recognition with the dominated social norms is essential to being a viable subject. For example, the norms of heterosexuality are extensively practised and largely accepted in society. These norms form a system named as 'heterosexual matrix'. The subjectivities and subject which are constituted within the boundaries of a heterosexual matrix are considered viable and recognisable (Butler, 2004).

Consistent with other poststructuralists Butler highlights that identities or subjectivities have emerged as the discursive effect rather than the cause (Lester, 2008). However, by incorporating the concept of "desire of coherent self" in the formation of subjectivity, Butler (1999) highlights the factor that compels an individual to construct the identities by engaging in process of subjectivation. This articulation supports the argument that in the workplace only those subject and subjectivities are recognisable which are constructed through conforming the norms of hegemonic organisational discourses and

practices (Letiche et al., 2006). Critics argue that whilst Butler's theory of performativity, in particular the concept of desire, adds value to identity theory, it tends to depict the subject as a victim of normative discourses (Brickell, 2005; Nentwich et al., 2014; Phillips & Knowles, 2012) and leaves little room for resistance and change.

2.4.2 Subverting the regulatory norms

In response to these criticisms, Butler (2004) argues that although the formation of the subject is based on iterations, it is not completely determined by dominant discursive practices. For example, the gendered subject is an incomplete constitution because gender is itself an effect of repetition and there is no permanent category from which gendered acts originated because gender itself is a mimic, of a mimic of a mimic. Thus, the performativity of discourses are fluid, incomplete and unfixed. Within this fluidity of the constituted, but not determined, subject there is a space for subversion and re-signification (Butler, 1999; Nayak & Kehily, 2006). Butler outlines that the "established discourse remains established only by being perpetually re-established" (Butler, 2000, p. 41). The constant repetition which makes a discourse hegemonic also risks and threatens the power of the discourse as performative reiterations are not identical. The impossibility of identical successive performances creates the possibility for subversion and for transforming the dominant practices and process (Kenny, 2009; Phillips & Knowles, 2012). Following Derrida, who argues that performative acts are also open to challenge, Butler (2004) emphasises that "although norms make what is recognisable and possible, there remains the possibility for questioning or destabilising these norms" (Riach et al., 2014, p. 218).

By questioning the norms, Butler (2004) has introduced the concept of 'undoing' of discursive norms, particularly, in relation to gender. Butler's concept of 'undoing' contends that norms can be subverted through alternative performances that go beyond conventional parameters and might create the possibility for resistance and challenge the dominant norms (Kelan, 2010; Nentwich & Kelan, 2014). Instead of gradual resistance through manipulating subject positions, as highlighted by other poststructuralist scholars, 'undoing' aspects of performativity theory examines the discursive production of subjects in ways that subvert dominant norms by which

subjects are produced (McDonald, 2013). Also, it clearly illuminates how subject positions are disowned, dismantled and subverted through undoing of norms.

A number of organisation studies (Harding, 2013; Hodgson, 2005; Kenny, 2009; Kenny, 2010; Riach et al., 2014; Tyler & Cohen, 2010) have applied Butler's theory of performativity for developing insight into work-based identities such as managerial, professional and gendered identities. For example, Kenny (2010) in her study of a small UK development sector organisation explores how employees construct their identities around the discourse of ethical living through the process of recognition in order to avoid abjection and foreclosure. Nørholm's (2011) study of Danish Bank has applied performativity theory for studying how non-traditional bankers construct their identities. She found that workers constructed their work-based identities through employing strategies of normalisation with/or differentiation for the dominant norm of 'the banker' which, in return, reproduces and sustains the dominant norm in the Danish bank. Hodgson (2005) studied the professionalization of project management and explored how workers construct their identities by not conforming to the dominant norms. He illuminates that performativity provides a useful way to subvert dominant norms of organisations, such as professionalisation initiatives through parody, humour and satire. Critics suggest that resistance through humour and parody are not always very active and efficient means of resistance to a discursive power regime (Pullen & Rhodes, 2012; Westwood & Johnston, 2013).

Defining subversion as a resistance to norms excludes subjects such as religious women, whose existence is based on submission to dominant norms (Burke, 2012). For example, Mahmood (2005), in her study of Muslim women in the Egyptian Mosque movement, identifies how the women construct their ideal religious self through performing religious practices. She found that the enactment of virtuous norms such as 'al-h .aya`' (shyness, diffidence, modesty) were seen as a compulsory requirement for the achievement of the virtuous self. However, rather than resisting and conforming to dominant virtuous norms, women enacted different modalities of virtuous actions through multiple embodied practices, which contributed to the construction of a particular kind of virtuous self. From this perspective Butler's theory of performativity

(1999, 2004), in particular subversion of norms, is not sufficient for studying how different modalities of moral value and actions contribute to the construction of identity (Mahmood, 2005). Thus, the concepts and practices related to moral actions and ethical issues, and their role in formation of identity cannot be conceptualised within a model of performativity. The model of performativity is conceptualised in the binary structure, such as doing and undoing of norms and logic of subversion and re-signification (Mahmood, 2005). Although her work mainly contributes to reconceptualising religious agency, she provides a valuable and critical insight into limitations of performativity theory. She opens a new valuable window for studying the formation of subject through performativity theory (Bautista, 2008) especially those subjects such as Muslim women whose voice, however salient, is often silent in the literature.

Furthermore, several other authors report that performativity theory overlooks the significance of the context in which the performativity iteration occurs (e.g. Gregson & Rose, 2000; Kenny, 2009; Nentwich & Kelan, 2014; Nentwich et al., 2014; Pilgeram, 2007). For example, Nussbaum (1999, p.8) argues that: "The real danger of Butler's work is its distance from lived experience. Butler's work, then, demonstrates a removal of scholarship from context". Entwistle and Mears (2012) study the construction of identities by analysing the embodied practices and gendered performances of male and female models in the fashion industry. The study highlights the contextual importance of gender performativity and the framing of meanings of gendered acts in the work lives of models. They argue that "ultimately, the concept of performativity should be understood as a locally emergent and contextual process" (Entwistle and Mears 2012, p.332).

Nevertheless performativity theory enriches substantial to understanding identities and its construction (Borgerson, 2005; Hancock & Tyler, 2007). Due to its focus on dynamic and pluralist understanding of identities, performativity theory provides a useful theoretical lens for this study. It highlights the struggles that women bankers encounter during the complex process of identity construction across different banks. Furthermore the performativity concepts such as discursive iteration and desire for intelligibility provide valuable theoretical insight to the constitution of identities by illuminating how

and why identities are formed (Nordgren, 2008). This is particularly important for this study as it can be used to explore ‘how’ women workers construct their work-based identities, and reveals the factors which compel identity formation process in the Pakistani banking sector.

Moreover Butler’s explanation of performativity theory in relation to gender highlights the significance and role of broad social discourse and the structural process in shaping subjective meanings and experience of the self. It is therefore fitting that a poststructuralist lens, particularly, performativity theory can be used to understand how societal practices and its normative power shape work-based identities of Pakistani bankers. Also, by making room for resistance within the discursive construction of identity, this approach neither provides an over-deterministic view of identity, nor a free-floating voluntary view of identity. Butler’s performativity theory is considered a key approach for explaining how structures and practices constrain and enable the identities of individuals in social and work contexts (Kenny et al., 2011). The performativity theory, thereby, provides a valuable theoretical perspective for this study aiming to highlight not only how the organisational gendered practices regulate the identities of women workers but also how these women actively participate in resisting the prescriptions of identity regulations for developing the coherent and recognisable sense of selves in banks. However performativity theory is not without its limitations; as highlighted above, the performativity theory overlooks the significance of context (Entwistle and Mears 2012; Nentwich et al., 2014). This study aims to contribute towards the abstract nature of performativity theory by using it as a theoretical perspective for understanding the women’s experience in a non-western context such as Pakistan.

Organisation studies scholars (Alvesson et al., 2008; Brown, 2015) adapt a poststructuralist perspective, focus on “how” the actual process of becoming has been executed in everyday organisational life (Ainsworth & Grant, 2012; Coupland & Brown, 2012). The following section outlines the existing body literature on formation of identities at work.

2.5 Identity Work: Identity formation at work

The growing prominence of discursive understanding of identities has called attention to the process of identity formation or Identity Work⁴ (Alvesson, 1994; Beech, 2006; Brown, 2015; McInnes & Corlett, 2012). The concept of Identity Work explores how, and with what effects, identities are constituted. It proposes that identity is not something that is given but is something that is created, re-created and strived for. Identity Work refers to the processes through which subjective meanings about how individuals understand themselves and others are constituted by the individuals in relation to a range of internal and external pressures, such as work and social regimes (Hall, 2000). Identity Work focuses on how individuals engage in creating a self-conception (Snow & Anderson, 1987), self-identity (Alvesson & Willmott, 2002; Watson, 2008) or a sense of self (Alvesson et al., 2008) within a social domain, in particular, in the workplace.

Given that individuals spend most of their time at work, it is not surprising that the workplace becomes a primary site where the process of identity formation is executed (Ciulla, 2000; Du Gay, 1996; Smith, 2013). Individuals construct subjective meanings about self-concept in relation to their experiences of situations, practices, activities and environment of the workplace. Individuals construct, negotiate, modify and recreate their identities to develop a positive and valued sense of self in the work domain (Dutton, Roberts, & Bednar, 2010; Ibarra, 1999; Pratt, Rockmann, & Kaufmann, 2006). The purpose of Identity Work is to meet the competing demands and expectations of working life compelled by the competitive and consumer-focused working environment, which spill over into non-working life, while securing a positive and legitimate sense of self (Spaargaren, 2011). As Alvesson (2000, p. 991) outlines, Identity Work is “aiming to achieve feeling of a coherent and strong self, necessary for coping with work tasks and social relations as well as existential issues”.

⁴ Identity work has been explored and explained in various ways. Some scholars refer to identity work as a subset of processes of identity construction, while others (Brown, 2015; Alvesson & Willmott, 2002) use the term identity work as a synonym for the whole process. This study sits with the latter group of scholars and views Identity Work (denoted with capital letters) as the whole process of the construction of identity identifying a model entailing the factors: identity work, identity regulation and self-identity.

One of the most comprehensive and influential discussions about the process of identity formation in organisations is provided by Alvesson and Willmott (2002). To conceptualise the process of identity formation, Alvesson and Willmott (2002) establish a three-part framework (Wieland, 2010) including self-identity, identity regulation and identity work. *Self-identity* refers to a reflexively-developed narrative about self by individuals (Alvesson et al., 2008; Giddens, 1991). The narrative of self is constructed out of “cultural raw material” including sets of meanings, language, symbols and values. These cultural raw materials are gathered from individual experiences and interaction with others, individual unconscious processes, and individual understanding of ideologies produced and distributed by social institutions. Self-identity, thus, is gradually, reflexively and continuously shaped by the mutual functioning of processes of identity regulation and identity work (Alvesson and Willmott, 2002).



Figure 2.1 Process of identity formation

Identity regulation refers to “discursive practices concerned with identity definition that condition the processes of identity formation and transformation” (Alvesson and Willmott, 2002, p. 627). It focuses on the practices through which organisations regulate the identities of employees for exerting control. Instead of imposing control through

pressure and overt supervision wielded by organisational elites, organisations exercise control through policies, practices and organisational culture aimed at managing employees' identities (Brown & Lewis, 2011; Jaros, 2012). Organisational practices, culture and processes monitor employees' dressing, behaviour and practices which affect the identity of employees (Brown, Kornberger & Carter, 2010; Fleming & Spicer, 2003; Sveningsson & Alvesson, 2003). It is important to note that bureaucratic control continues to be applied in conjunction with covert practices of control through the regulation of identity (Karreman & Alvesson, 2004). Organisations can regulate identities to win the loyalty of employees, maintaining performance and achieve organisational goals. Management compel employees to develop work-based identities that are consistent with organisational aims (Gotsi, Andropoulos, Lewis, & Ingram, 2010).

A number of studies (Bergström, Hasselbladh, & Kärreman, 2009; Brown & Lewis, 2011; Du Gay, 1996; Gagnon & Collinson, 2014; Kenny et al., 2011; Thomas, 2009), focusing on strategies of identity regulation, explore how organisational elites and their constructed discursive regimes monitor the identities of employees. Studies illuminate that the regulatory discursive practices aiming to influence employees' understanding of work-based selves emerge from a variety of organisational practices and processes (Brannan, Parsons and Priola, 2015). Alvesson and Willmott (2002) propose nine discursive practices and processes that regulate identities within organisations. 1) defining the person directly; 2) defining a person by defining others; 3) providing a specific vocabulary of motives; 4) explicating morals and values; 5) knowledge and skills; 6) group categorisation and affiliation; 7) hierarchical location; 8) establishing and clarifying a distinctive set of rules of the game, and 9) defining the context.

Organisations *define a person directly* through mentioning who is suitable for a certain job. The practices and behaviours required for doing a particular job in a specific profession act as a means for defining a desired person for a particular position, organisation and occupation (Smith, 2013). Also organisational policies, formal structures and practices such as work task, job design, performance appraisal and career practices compel employees to enact specific identity performances (Grey, 1994;

Kellogg, 2011; Pratt et al., 2006; Tomlinson, Muzio, Sommerlad, Webley, & Duff, 2013). For example, Mueller, Carter, and Ross-Smith (2011) in their study of 'Big Four' professional firms show how career practices act as a regulating force. They found that careerism and desire to be successful significantly impact on the ways female managers experience career practices and make sense of themselves in a highly competitive working environment. Furthermore an individual or group is not defined in isolation, but defined in relation to the characteristics of specific others. By *defining a person by defining others*, the organisation's elites manage the identities of workers. A number of studies (Ezzell, 2009; Lutgen-Sandvik, 2008) explain how employees develop understandings of self through positioning oneself in relation to groups and individuals.

Another distinctive tool through which organisations are able to standardise the identities of their professional employees is the *vocabulary of motives*. The vocabulary of motives are manifested through organisational cultures (Ely & Meyerson, 2010; Kondo, 1990), places and physical artefacts such as organisational posters, in-house magazines and internal communications (Brown & Humphreys, 2006; Pratt et al., 2006; Wasserman & Frenkel, 2011). They determine the ways in which employees experience the work culture and construct meanings about themselves and their work. For example in their study of corporate artefacts, Hancock & Tyler, (2007) show how organisations use recruitment advertisements as a means by which employees' identities are controlled and directed in a way that is congruent with organisational performance expectations. Additionally mission statements, work ethics, and organisation ideologies that explicate the *morals and values* of organisations play an important role in conveying the meaning of work to employees and in defining who they are (Kornberger & Brown, 2007; Kuhn, 2009; Smith, 2013).

Knowledge and skills is recognised as a useful means of identity regulation. They describe notions of ideal and progressive workers through which organisations control and monitor the development of particular work selves which contribute in pursuit of organisational aims. For example, in her study of professional organisations, Wieland (2010) reveals how the notion of "ideal selves" in terms of maintaining work-life balance, meeting other social obligations and achieving work targets act as a

normalising tool for structuring the identities of employees. Also Zanoni and Janssens (2007) in their study of Hospitals explore how organisations use education programmes, values, stories and social events as sources for targeting the selves of employees, particularly, minority workers. Furthermore, *hierarchal positions* such as managerial and leadership positions and practices, and defined work roles locate individuals within the structures and exercise pressure on them. Studies (Carroll & Levy, 2010; Clarke, Brown, & Hailey, 2009; Gagnon & Collinson, 2014; Kärreman & Alvesson, 2004) show how hierarchal management and leadership positions act as a sense-breaking tool that disturbs an individual's stable sense of self and contributes towards creating, maintaining and transforming identities. Managerial discourses and frequency of their presence transform employees' sense of self in a specific direction that supports organisational objectives (Sinclair, 2011).

Another means of structuring worker's sense of self as a professional is *establishing and clarifying of a distinct set of rules of the game* (Alvesson and Willmott, 2002). This refers to the norms and ideas about ways to do a particular activity and to enact behaviour in a specific context (Alvesson & Willmott, 2002). By establishing a specific environment and practices, organisations set the rules that maintain and transform workers' sense of selves. The rules are communicated through telling organisational stories to new and existing employees. Also during the induction period, a set of guidelines about what is expected from workers ensures that the worker enacts an appropriate behaviour and practices that contributes towards organisational objectives. Established rules set the standards through which employees position themselves and develop their understanding of selves as workers. However, the set of rules vary according to organisational contexts as organisational practices and politics vary according to professions and industry (Ainsworth & Grant, 2012). In addition to organisational context, broad *cultural contexts* (Coupland & Brown, 2012; Watson, 2009) and societal-level discourses (Davies & Thomas, 2008; Ybema et al., 2009) act as regulatory discourses. The societal and cultural discourses provide the templates that have a significant impact in answering the question: "who am I and how should I act?" (Alvesson et al., 2008, p. 6).

Building on Alvesson and Willmott's (2002) targets of identity regulation and some other regulatory practices, a number of scholars (Alvesson & Kärreman, 2007; Anderson-Gough, Grey, & Robson, 2005; Bergstrom, Hasselbladh, & Kärreman, 2009; Thomas, 2009) illuminate how persuasive control exercised through strategies of identity regulation colonise employees from inside. Studies (Brown, 2015; Clarke, 2009) have shown that regulatory practices have a significant role in producing engineered selves (Kunda, 2009), designer selves (Casey, 1995), enterprise selves (Brown & Humphreys, 2006; Du Gay, 1996), possible and inspirational selves (Ibarra, 1999; Thornborrow & Brown, 2009). These manufactured selves are well aligned with organisational defined identities and contribute towards achieving the organisational expectations.

Organisation studies scholars (Collinson, 2003; Gagnon & Collinson, 2014) argue that although the significance and regulatory effects of organisational practices cannot be under-estimated, the power of discursive regulatory practices is not completely deterministic. Alvesson & Willmott (2002) also suggest that organisational elites and their designed discursive regime are not able to colonise completely the inner-selves of employees (Kornberger & Brown, 2007). Employees are not passive recipients of discursively designated identities. Individuals are the authors of their identities as they actively participate in contesting, resisting and negotiating the prescription of identity regulation (Clarke et al., 2009; Gotsi et al., 2010; Jaros, 2012).

A process through which "people being engaged in forming repairing, maintaining, strengthen or revising the constructions that are productive of a sense of the coherence and distinctive" (Sveningsson & Alvesson, 2003, p. 1165) is named as "*identity work*".

People engage in the identity work when the stable and routinised production and reproduction of a sense of self is disturbed due to regulatory discursive practices. The exercise of concrete control through identity regulation does not only create the docile selves but also provokes uncertainty (Mueller et al., 2011). Therefore, identity work is more frequent, intensified and consciously done, thus can be examined, in situations that are characterised by ambiguity (Collinson, 2003; Knights & Clarke, 2013); stress

(Ilies, 2005) and crisis (Lutgen-Sandvik, 2008; Watson, 2008). These situations are triggered when individuals face a transition in role and in workplace relations (Ibarra, 1999), face competing work demands (Sveningsson & Alvesson, 2003) and need to respond to workplace stigma (Mavin & Grandy, 2013). The identity work in which people are familiar and reflexively engaged is known as active identity work. However, in some situations individuals unselfconsciously and effortlessly engage in the identity work which is named as passive identity work (Watson, 2008).

Employees, by incorporating multiple discourses, carve out the epistemological space for negotiating the effects of regulatory practices and discourses (Clarke, et al., 2009; Ibarra, 2010). They use a range of strategies and different means for resisting dominant regulatory practices in order to develop positive and valued identities. Studies have shown how employees resist and reconstruct self-identities in the workplace through humour (Bolton & Boyd, 2003; Kenny & Euchler, 2012; O'Doherty, Westwood, & Rhodes, 2007), cynicism (Fleming & Spicer, 2003; Kosmala & Herrbach, 2006), counter narratives (Brown & Humphreys, 2006), office décor (Pratt et al., 2006; Tyler & Cohen, 2010), dressing (Haynes, 2012; Humphreys & Brown, 2002; Kachtan & Wasserman, 2014) and demeanour (Kirpal, 2004). Through these strategies, employees working in different occupations at different levels of hierarchy actively develop and engage in the process of repairing, maintaining and strengthening their work-based identities. A sample of studies have shown how employees, for example, consultants (Meriläinen et al., 2004), lawyers (Brown & Lewis, 2011; Granfield, 1992; Harris, 2002; Tomlinson et al., 2013), accountants (Covaleski, Dirsmith, Heian, & Samuel, 1998; Mueller et al., 2011), paratroopers (Thornborrow & Brown, 2009), architects (Brown et al., 2010), managers and supervisors (Clarke et al., 2009; Davies & Thomas, 2002; Sinclair, 2011) engage with identity work.

A number of studies explore the ways in which employees subvert organisational regulatory practices through a range of societal discourses for constructing a reflexive meaning about the self in paradoxical situations (Davies & Thomas, 2008; Kornberger & Brown, 2007; Kuhn, 2006; Meriläinen et al., 2004). Thus for constructing work-based identities the attention of individuals goes beyond boundaries of organisational

discourses (with a lowercase 'd') to social "Discourses" (with an uppercase 'D') (Alvesson & Karreman, 2000). For instance, Ford (2006) explores how managers in a UK local government organisation construct their professional identities through the dynamic interplay between multiple and competing discourses of leadership, gender and family. The study shows how professional identities are not only informed through subject positions provided by the discourses of leadership (lowercase) but also Discourses of family and home infused into organisational life and provided the subject positions (e.g. breadwinner, head of the family, single parent) for making-sense of themselves as competent leaders.

A range of discourses characterise a discursive regime that regulate identities and simultaneously are used as resources by employees for doing their identity work (Benwell & Stokoe, 2006). These include: time commitment (Kuhn, 2009), work routines (Brown & Lewis, 2011), job titles and role responsibilities (Simpson & Carroll, 2008; Sveningsson & Alvesson, 2003), professionalism (Pratt et al., 2006), ethics (Kornberger & Brown, 2007; Smith, 2013), performance (Wieland, 2010), courage (Spaargaren, 2011) and career (Grey, 1994; McKinlay, 2013). Furthermore, the pliability of these discourses is much in focus to that which frames the debate around to what extent identities are chosen or ascribed and fragmented or coherent (Brown, 2014; Clarke et al., 2009). The argument that societal Discourses and practices provide a way of seeing, doing and being, and significantly contribute to the Identity Work is well-established (Alvesson et al., 2008; Brown, 2015; Ybema et al., 2009) and less researched.

More recently organisation studies scholars focused on the significance and role of societal Discourses in work-based identity formation. Social Discourses such as mass-consumerism, race, gender and ethnicity have gained much importance and are extensively explored (Atewologun, 2011; Du Gay, 2007; Essers, Benschop, & Doorewaard, 2008). In contrast, issues such as religion, class, patriarchy and culture are relatively under-researched in the proliferating literature of Identity Work in organisation and management studies (Dacin, Munir, & Tracey, 2010; Essers & Benschop, 2009; Halford & Leonard, 2006; Wieland, 2010) Hence, in organisation studies little is known about how societal forces play a role in regulating employees'

identities and how employees interpret and respond to societal pressure as well as organisations (Sinclair, 2011; Ybema et al., 2009).

Additionally, there is a substantial amount of work on some regulatory discourses, such as hierarchy, defining a person directly and in relation to others, knowledge, skills and affiliation, however little is known about explicating morals and values in relation to both organisation and society. This highlights a need for further empirical research which explores how morals and values impact on individual sense-making (Wieland, 2010; Tracey, 2012).

Furthermore, Watson (2009, p. 429) argues that “we (human beings) are cultural animals” and “cultures do a lot of our worrying for us—including our worrying about who we are”. Yet, identity studies do not count the strong influence of national culture on identity work (Brown & Phua, 2011; Watson, 2009). Studies show a significant difference exists among employees who interact in different cultures (Srinivas, 2013), highlighting the need to explore ‘morphologies’ of identity construction in different cultures (Brown, 2015, p. 12) as discourses are formed and shaped by “local and intersecting con(text)” (Kuhn, 2006, p. 1342). Hence research can show how local cultural context can influence the individual’s process of constitution of identities and meaning-making activities in the workplace. Also more research is needed to understand the importance and influence of specific organisational context on employees’ identity work. Brown’s argues (2015, p. 12) “we are almost wholly ignorant regarding, whether consonant identity work topics or strategies are drawn on and generally shared by members of similar-type of organisations” (Petriglieri & Petriglieri, 2010). The contexts, therefore, in which subjectivity-constructed discursive identities are formed, have become more interesting, but are considerably under-explored and warrant further investigation (Ainsworth & Grant, 2012; Brown & Phua, 2011; Coupland & Brown, 2012).

Having presented the poststructuralist understanding of identities and the process of identity formation within organisations, this chapter now moves to gender as a key component of identity. The following section will outline the poststructuralist

understanding of gender(ed) identities. It will address how gendered identities are constructed within the organisational contexts.

2.6 Gender identities

Since the early twentieth century the biological understanding of women and men has been questioned and the focus has shifted from women and men as biological entities to gender. Gender, in a basic understanding, refers to “social and relational nature of differences in contrast to the biological difference between sexes” (Acker, 1998, p. 565). This understanding of gender draws attention to the socio-cultural meanings of sex difference consisting of relatively fixed categories (Pringle, 2008). It assumes that women and men are different sex categories that embody femininity and masculinity respectively. “The values, experience and meanings that are more ascribed to men than women in a particular cultural context is defined as masculinity” (Alvesson, 1998, p. 972). It leads to the assumption that the values, attributes, behaviour and experience which are socially associated to women define the concept of femininity (Priola, 2004). The embodied behaviour and actions associated with masculinity includes hard, dry, impersonal, objective, explicit, out-focused, action-oriented, analytical, dualistic, quantitative, rationalist, reductionist and materialist (Alvesson, 1998; Priola, 2004). While caring, compassion, willingness to please others, generosity, sensitivity, solidarity, nurturing and emotionality are the social embodied actions attached to femininity (Hines, 1992, p. 32). Masculinity and femininity are inherently interdependent and historically asymmetric terms; in which the first term is dominant and the second term is the other (Gherardi, 1994; Priola, 2004). The essentialist understanding of gender identities views masculinity and femininity as the ‘embodied social practices’ that define the normative behaviours for men and women (Messerschmidt, 2004) respectively.

Poststructuralists (Butler, 2004; Gherardi, 1995; Poggio, 2006; Weedon, 1997) have questioned the fixed and autonomous categories or traits of gender identities. According to the poststructuralist perspective gender identities do not neatly correspond to binary biological sex. This approach proposes that neither masculinity

neatly maps out on male bodies nor is femininity always enacted by female bodies. In fact, masculinity and femininity refer to multiple behaviours in which men and women engage and are enacted by members of either sex-category (Schippers, 2007; Messerschmitt, 2004). Individuals construct gender identities through multiple discursive practices such as body language, gestures, appearance, acts and language in everyday social interactions that are maintained by the social structures (Alvesson, 1998; Gherardi, 1994; Guba & Lincoln, 1994). Thus “a person’s gender is not simply an aspect of what one is, but more fundamentally, it is something one does, and does recurrently” (West & Zimmerman, 1987, p.140).

Poststructuralists conceptualise masculinity (ies) and femininity (ies) as fluid, multiple and fragmented concepts and use the plural form of the terms such as masculinities and femininities (Priola, 2009). They contend that masculinities and femininities are multifarious configurations depending upon specific times, contexts and cultures in which they develop. The multiplicity is constructed because gender relations vary in different social and organisational contexts (Fournier & Smith, 2006; Knights & Kerfoot, 2004). More fluidity and diversification is added by other factors such as class, race, age, sexuality and ethnicity (Alvesson, 1998; Haile & Siegmann, 2014; Hall, Hockey, & Robinson, 2007). Whitehead (2002) outlines how a range of factors interact and contribute in the construction of masculinity. This statement is equally true and applicable to the constitution of femininity:

“We can see that masculinities are plural and multiple. They differ over space, time and context, are rooted in the cultural and social movement, and are thus inevitably entwined with other powerful and influential variables such as sexuality, class, age and ethnicity (Whitehead, 2002, p.34).

2.6.1 Hegemonic masculinity and femininity

Whilst masculinities and femininities are multiple and fragmented, they are embedded in power relations. A specific form may be considered superior to others and characterised as hegemonic and other forms are subordinated to hegemonic ones (Hale, 2012; Pacholok, 2009). The concept of both hegemonic masculinity and femininity is coined by Connell (1995) who suggests hegemonic masculinity is the “configuration of

gender practice which embodies the currently accepted problem of the legitimacy of patriarchy, which guarantees (or is taken to guarantee) the dominant position of men and the subordination of women” (Connell, 1995, p. 77). Hegemonic masculinity is historically, culturally and geographically mobile (Connell, 1995, p.77) as it varies across societies, cultures and reformulates over time. The concept of hegemonic masculinity has conflation with middle class white male, which turns the gender practices of subordinated class and lower status into other form of masculinities. A hierarchal relationship exists between hegemonic masculinities and other masculinities such as complicit, marginalised, protest masculinity and alternative masculinity (Hale, 2012; Martin, 2001; McDonald, 2013).

The concept of hegemonic masculinity was originally framed in tandem with a concept of hegemonic femininity and later renamed the term as “emphasised femininity” (Schippers, 2007). Emphasised femininity refers to the “the culturally idealised form of femininity in a given historical and social setting” (Messerschmidt, 2004, p.42). However other scholars (e.g. Finley, 2010; Schippers, 2007; Pyke & Johnson, 2003) argue that the removal of the term “hegemonic” makes the concept of femininities over-simplified and underestimates the complexity within the category of femininity. Schippers (2007) outlines that hegemonic femininity, “consists of the characteristics defined as womanly that establish and legitimise a hierarchal and complementary relationship to hegemonic masculinity” (Schippers, 2007, p.94). While defining the concept of hegemonic femininity, Schippers (2007) also defines other form of femininities such as pariah femininities and alternative femininities. Similar to hegemonic masculinity, hegemonic femininity has a hierarchal relationship with other femininities and dominated over pariah and alternative femininities. The heterogeneity and proliferation of femininities is useful for identifying different form of femininities that support gender order (Budgeon, 2013) in social life and in organisations. The notion of hegemonic masculinity (Connell, 1995) provides a useful insight into multiple and dynamic forms of masculinities and femininities and helps strengthen the argument that masculinity and femininity are not a simple binary concept. The fluidity and hierarchal understanding of masculinities and femininities helps to understand how power relations are embedded and sustained in organisational context and society (Fournier & Smith, 2006).

In organisation studies, research (Bäckström, 2013; Brannan & Priola, 2012; Finley, 2010; Kerfoot & Knights, 1993; Paechter, 2006; Perra & Ruspini, 2013; Simpson, 2004) building on poststructuralism illuminates a multiplicity of masculinities and femininities that contributes towards decoupling the notion of men and masculinity, and women and femininity. For instance, Buschmeyer (2013) studies the ways in which men working as kindergarten teachers construct their masculinities. The findings suggest that there is not a unique and single way in which masculinity is constructed in the workplace. Men workers develop multiple masculinities ranging from hegemonic masculinity to alternative masculinity (Collinson & Hearn, 1994; Connell, 1995; Martin, 2001).

Notably the notion of hegemonic masculinity, which strengthens the concept of multiplicity of masculinities and femininities (Wedgwood, 2009), has been criticised for having weak connections with a poststructuralist stance (Beasley, 2012). Also, it is accused for reinforcing the essentialist understanding of differences between men and women (Pacholok, 2009). Moreover, scholars (Priola, 2009; Fournier & Smith, 2006; Wicks & Mills, 1998) argue that labelling something (behaviour, values, practice) masculine and feminine means there must be significant relation with what 'man' and 'woman' actually do or are thinking of doing, which take these terms back to biological dualism. Hence "the counterpart to dualism, fluidity, also ends up as navigation between two extremes such as masculinity and femininity" (Borgerson and Rehn, 2004, p. 461 cited in Muhr, 2011).

Undoubtedly, "the way in which gender issues were played out made it impossible to avoid an essentialist position that simply equated men and masculinity" (Wedgwood, 2009, p. 338). However, it is not possible to ignore the significance of various approaches which propose to circumvent gender binary through conceptualising gender in terms of fluidity (Linstead & Brewis, 2004) multiplicity (Linstead & Pullen, 2006), excess (Muhr, 2011), and investigating the undoing of gender (Pullen & Knights, 2007). The dualist understanding of masculinity and femininity also ignores the processes and practices by which they are constituted and contribute to contemporary gender power relations (Ainsworth, Batty, & Burchielli, 2014; Muhr, 2011). Thus this study sides with scholars who argue that there is a need to remove gender identities from the body and

focus given on the performative nature of masculinities and femininities (Hearn, 2004; Knights, 2015; Poggio, 2006). The conceptualisation of gender identities as a dynamic process shifts the focus from studying gender identities as essentialist entities to situated social practices.

2.7 Gendered identities performances

The dynamic understanding of gender identities inform the practices of gender at work, arguing that one cannot have a specific gender identity without engaging in particular practices of masculinity and femininity (Brannan & Priola, 2012; Connell, 2003; Gherardi, 1994). Following Connell's concept of gender practices, Martin (2003) further develops the concept of gender practices by taking a two-sided approach. This approach emphasises the "practices" and "practising" aspects that refers to "a set of interrelated activities and actions concerning a particular content about which people have particular knowledge" (Martin, 2003, p.351). For understanding the ways through and in which individuals practice gendered acts or, in other words, behave in certain gendered ways, Martin (2003) divides gender practices into gendering practices and practising gender. This approach explains how and why gender is routinely practised in a social setting, especially within an organisation. It clearly explains the ways in which people engage in the process of construction of their gendered identities, practising specific behaviours and actions (Martin, 2003, 2006). The following two sections outline the practices and practising aspects of gender.

2.7.1 Gendering practice

Gendering practices refer to the sets of gender activities that are available to perform within a social context, particularly, in a specific organisation. This entails a way of dressing, talking, behaving, expressing oneself and acting which are normatively linked to one sex rather than the other (Martin, 2006). Practices are culturally, discursively and physically available in a social setting. Gendering practices are the typical, expected and less dynamic side of gender practice (Martin, 2006; Poggio, 2006) and highlight what is expected from women and men in a social context or in a workplace.

Practices and culture shape the norms, behaviours and actions that determine what is expected from women and men employees in the workplace (Alvesson, 2013; Lester, 2008). A comprehensive understanding about what gendering practices might be available within the work arena can be yielded by Acker's theory of gendering organisation (Acker, 1992). Acker's (1992) ground-breaking work focuses on the ways in which gender is deeply entrenched in organisational processes, practices and culture (Sayce, 2012). Acker (1990) challenges the gender abstract nature of organisations and contends that "gender is a constitutive element in organisation logic, or the underlying assumptions and practices that control most contemporary work organisations" (p.147). She illustrates that the understanding about the underlying practices and processes that determine what is expected from workers, particularly in relation to gender, involves four features: daily work patterns and procedures; face-to-face interaction; ideologies, images and symbols; and gendered features of identity.

The first category focuses on the ways in which the normal daily practices such as wages, allocation to specific jobs and access to decision-making positions are structured along lines of gender and covertly create gendered divisions in organisations (Acker, 2006a). Whilst organisations could not be overtly able to advertise a particular job or role to a specific sex because of equality and discrimination legislation, they still have predetermined ideas about who is suitable for a specific role and a position. Studies (Denissen, 2010; North-Samardzic & Taksa, 2011; Pilgeram, 2007; Poggio, 2000) highlight that in male-dominated occupations such as the building trades, information technology and banking, normal-daily practices embedded in gender stereotyped attitude contribute towards creating and maintaining vertical and horizontal segregation. The gendered division not only determines and reinforces who has power, authority and privilege, but also defines what skills are recognised and acknowledged in the workplace (Ely & Padavic, 2007). Studies show how masculine practices and skills remain privileged in the workplace, which makes it tough and challenging for women workers to progress in a masculine-organisational culture.

The second category includes daily face-to-face interactions at the workplace that are encumbered with gender. The interactions between women and men are characterised

by gendered appropriate behaviours which responds to the patterns that reinforce the binary understanding of masculinity and femininity (Rodriguez, 2010). In male dominated organisations, daily conversations based on topics such as sports, cars and drinks, outside work socialisation, coarse language and sexualised humour are the powerful means of making women workers as 'the other' (Angouri, 2011). Thus the ways in which verbal and non-verbal language is used and emotions are expressed legitimise the difference between women and men, and appear to be exclusionary for women (Hatmaker, 2013; Özbilgin & Woodward, 2004). These gendered interactions are clearly illustrated in Faulkner's (2009) study of organisational culture in engineering. He found that patterns of interaction between men and women, and amongst men were different. The gendered workplace interactions that were based on closeness amongst male engineers highlight the ways in which masculinity is manifested in the gendered culture of this specific engineering environment, which complicate women workers' lives and make it difficult for them to fit in. The gendered interaction therefore structures and reinforces workplace power relations.

Images, ideologies and symbols are the third category that create and reinforce gendered meanings in the organisation (Acker, 1990). The notion of the ideal worker associated with masculine norms is one of the most dominant modes of gendered symbolic practices that is produced and ritualised in the culture of male dominated organisations (Gherardi & Poggio, 2001). The ideal worker is defined as one who is committed solely to work and prioritises work over non-work responsibilities. In the workplace, the ideology of the ideal worker is manifested and reinforced by the individual who is willing to work long hours and be available 24/7, who is willing to move geographically, who has technical knowledge and who develops and maintains social relations (Acker, 2006a; McKinlay, 2013; Wilson, 2014). The ideology of the ideal worker (Acker, 1998) is considered as the accepted rule in the organisation, which regulates the expected behaviour and practices in the organisation and is often constructed as genderless. However Acker (1990) contends that the abstracted ideal worker is a male worker, because characteristics of the ideal worker are gendered and associated to masculine attributes. Also, the notion of ideal worker represents a person, presumably a man, who devotes oneself to work and has someone at home who fulfils all his

responsibilities and needs outside work (Acker, 2006a; Acker, 2011). A number of studies have shown how workers, often women, who are encumbered with caring responsibilities, family and parenting, face the disadvantage for being evaluated on this criterion (Kelly, Ammons, Chermack, & Moen, 2010).

Furthermore, the image of the ideal worker is not a disembodied subject. Studies (Bryant & Garnham, 2014; McDowell & Court, 1994; Puwar, 2004) reveal that not only the skills but also the embodied image of an ideal worker is often fashioned in masculine forms, which is managed and communicated through the bodies and appearance of workers. The job descriptions, products and occupations (Pettinger, 2005) determine how individuals are expected to dress and behave in a way that adds value to the organisation (Hall et al., 2007; Sheppard, 1989). Women workers experience more pressure in order to appear professional through dressing and demeanour than men. To gain more credibility and appear more professional, women generally try to achieve a balance by borrowing masculine modes of appearance, electing for sombre colours, wearing suits and avoid wearing revealing clothes (Haynes, 2008, 2012; McDowell, 1997).

Organisational visuals and texts are used to shape the embodiment image of the workers. Studies have shown recruitment advertisements and organisational publicity documents are used for promoting gendered embodied practices (Hancock & Tyler, 2007; Proctor-Thomson, 2013). Thus, professional positions, roles and skills are bounded by the appearances and bodies of workers, which contribute towards gendering of organisations. The bodies and clothes of women and men, become artefacts of gendered cultural ideals (Aaltio-Marjosola, 1994).

Organisational artefacts, rituals, and metaphors, which are “invented and reproduced” within organisations (Acker, 1990, p. 140) are the main components for studying presence of gendered organisational culture (Alvesson and Due Billing, 1997; Alvesson, 2013). Prior to addressing the ways in which organisational ritual and metaphors contribute towards shaping the gendered patterns of organisational culture and

influence the working practices, it is important and valuable to provide a basic understanding about organisational culture.

According to Brown (1995, p.9) organisational culture refers to “the pattern of beliefs and values... that have developed and continue to develop during the course of an organisation’s history, and which tend to be manifested in its material arrangements and in the behaviour of its members”. A more useful understanding of organisational culture has been developed by Green (2005) which mirrors Acker’s concept of gender production. Green (2005, p, 631 cited in North-Samardzic & Taksa, 2011) describes culture as “largely a matter of micro social actions and the relational or behavioural expectations that signals a membership in a group” and “as a process of developing shared meanings of experience through ongoing, day to day social interaction”. In terms of everyday work life, Powell (2009, p.16) outlines that for Martin (2002, p.3) culture refers to “the stories people tell to newcomers to explain how things are done around here, the ways in which offices are arranged and personal items are or are not displayed, jokes people tell, the working environment (hushed and luxurious or dirty and noisy), the relations among people and so on”. These features, which has been often unnoticed by organisational members, frame the organisation artefacts, rituals, and metaphors and contain specific rules, regulations and patterns which affect women and men differently. As outlined by Alvesson & Due Billing (1997) organisation rituals contribute towards developing, transforming and institutionalising the gendered nature of organisational culture.

Organisational rituals are defined as “an activity including certain repetitive patterns which contain symbolic and expressive elements” (Van Wijk & Finchilescu, 2008, p.238). The repetitive activity reflects the social norms and values of the organisation which have certain implications for women and men workers. Formal repetitive events (e.g. meetings, trainings courses, ceremonies) and social events (e.g. Christmas parties, annual picnics, and drinks after work) are examples of organisational rituals (Alvesson, 2013). Studies (Aaltio-Marjosola, 1994; Anderson-Gough et al., 2005; Dacin et al., 2010) have shown how these rituals produce and reinforce masculine-based images of ideal worker and masculine culture of the organisation.

Cultural metaphors include the “building, offices, furniture, corporate logos, dress and other material objects”, and are signifiers of the culture of an organisation (Alvesson and Due Billing, 1997, p. 111). These are important symbolic sites for gender meanings to be created and reinforced within organisational culture. Studies (e.g. Halford & Leonard, 2006; Panayiotou, 2014; Tyler & Cohen, 2010) have shown how organisational space such as office décor and work station produces and carries power relations in organisations, and are used as a tool for marginalising women. The gendered nature of organisational space is clearly explained by Simpson (2014) who illuminates the ways in which the space in the aircraft carries gendered meanings for the workers. She found that the flight deck is seen as a highly masculine space, characterised with technology, militaristic, expertise and rationality, and the cabin space is marked as feminine space through its association with consumption, service, nurturing and entertainment. Also, she highlighted how these gendered practices, manifested through space, compelled male cabin crew to give identity performances that align with the dominant discourse of the cabin space. Thus the culture of an organisation has gendered subtexts as it creates, maintains and reinforces gendered behaviours, actions and expectations. It exerts significant pressure on workers to adopt certain behaviours and practices, which are seen as appropriate in the organisational context. The formation of gendered organisational culture, thereby, is a useful concept for developing in-depth understanding of gender inequalities at work (Faulkner, 2005a, p. 16).

Since the publication of Acker’s (1990) ground-breaking work, the burgeoning literature on gendered organisation provides an insight into how organisational culture and practices are deeply embedded in gendered assumptions (Sayce, 2012) and inform the ways in which workers experience the gendered work patterns (Lester, 2008). The four features suggested by Acker (1992b) in conjunction with Alvesson & Due Billing’s (1997) approach of organisational culture, offer a framework for understanding how women and men workers come to know what gendered practices are available in the organisation. Yet it is based on the empirical evidences which are generally collected in Western organisations. There is a relatively limited understanding about the nature of gendering practices in non-western organisational contexts. As outlined by Martin (2006, p.256 cited in Rodriguez, 2010), “more insights are needed on the shape, fluidity

and dynamism of gendering practices in the collective cultures”, through understanding the ways in which gender is manifested and sustained in non-western workplaces.

The next section explains how the gendered working practices and organisations are practiced by workers and frame the identities of workers.

2.7.2 Practising gender

Practising is a literal event and refers to the literal saying and doing of phenomena. It is the most unpredictable, fluid and dynamic side of gender activities. Gendered practices are more reflexive and intentional side of gender identities (for example when a man chooses what should be the colour of his outfit), whereas the practising of gender is done suddenly and non-reflexively (for example, a phrase that a woman is a better cook than a man; or when a man allows a woman to enter first into a room/elevator/office). One rarely thinks about these behaviours and actions before their performances. Whilst responses about the behaviour are influenced and framed by the social settings, social actors in the setting and the relationship with the social actors, it is not possible to predict and define what will happen exactly. Thus the practising of gender refers to actions which are learnt through repetition and performed reflexively and non-reflexively through interaction within a social setting (Martin, 2006; Mathieu, 2009). The actions are fluid and multiple, interpersonal and interactional (Risman, 2004) and individual and collective (Martin, 2001) in nature. The practising of masculinities and femininities can be material and discursive. Instead of emphasising a singular form of practicing gender, this research draws on both forms of gender practices discursive and material and aligns with research (Ainsworth, Batty, & Burchielli, 2014; Poggio, 2006) that focuses on, “how to talk about and act on both the material and discursive practices together” is essential for understanding masculinity and femininity at work (Hearn, 2004, p.64 cited in Ainsworth et al., 2014).

The practising aspect of gender is manifested and reflected in the multiple gendered performances through which individuals ‘do’ gender. Gendered performances are the processes and ways through which we draw on established sets of behaviours, expression and values associated with masculinity and femininity for developing our

sense of selves within the organisation. In the organisational context the gendered performances, “help us to understand how particular performances are favoured within organisations and how, in turn, individual’s gender identity is constructed and complicated by performances” (Lester, 2008, p.279). Gendered identity performances are quite evident in all the strategies which women and men adopt for aligning themselves with hegemonic discourses and for managing the incongruence (if there is any) between their gender identities and organisational gendered practices (Powell, Bagilhole, & Dainty, 2009).

Studies (Cottingham, 2013; Denissen, 2010; Garcia & Welter, 2011; Jorgenson, 2002; Kelan, 2007; Kyriakidou, 2012) have shown how men and women perform their gender through conforming to norms that prevailed in the organisation or/and occupation. Powell et al. (2009) in their study of women engineering students emphasise how women assimilated to masculine culture and gave more masculine-gendered performances in order to gain acceptance and fit in. In doing this, women refused any special treatment and actively embraced masculine practices. In a similar vein, Devine, Grummell, & Lynch (2011) in their study of women managers in the Irish education sector, show how the masculine norms that dominated senior level positions compelled women to alter their identities for securing their career in a traditionally feminine profession. They found that women managers had to move away from the feminine sense of self through avoiding the behaviour, demeanour and appearance that might question their competence. By suppressing the behaviour, actions and practices that link to femininity, women workers construct their gendered identities around the dominant gendered organisational discourses and practices that construct the ideal worker as masculine. In this way women allow organisational discourses and practices to regulate their behaviour, actions, career, and importantly understanding of self.

Whilst employees are subject to the discursive pressure which is exerted through gendered organisational culture and practices, they are able to disturb the hegemonic gendered discourse. Studies have shown how women (and men) reflexively and non-reflexively perform gender in ways which resist gender norm. For example, McDonald (2013) found that in nursing professional training, women and men conform to the

dominant norms of the profession by showing care, compassion and sympathy in their behaviour and practices. However, women and men resist such norms in different ways. Women (a) enact more analytical, efficient and strong science based skills; (b) refuse to be submissive to doctors and enact a subordinate role; (c) use confrontational language. However, men emphasise more on physical strength by engaging in tasks associated with the male body; keep a distance from female co-workers; redefine and re-label the occupation (Cross & Bagilhole, 2002; Pullen & Simpson, 2009; Simpson, 2004). Similarly, in her study of men working as nurses, cabin crew, librarians and primary school teachers Simpson (2009) identified how male workers perform the gendered identities that involve both doing and undoing of the dominant norms. The doing and undoing of norms allows male workers to resist the feminine discourse that dominates the working culture and practices of cabin crew, nurses and primary school teachers in those professions.

Furthermore, Ainsworth et al. (2014) highlight the ways in which women firefighters perform gendered identities through enacting different masculine and feminine practices. They found that women firefighters strategically perform the gendered identities: in some cases maintaining distance from enacting extreme masculine and/or feminine practices, whilst in others enacting exaggerated forms of both masculinities and femininities depending upon context and positions. Thus through doing and undoing the extreme form of masculinities and femininities, women workers (and men) are able to resist dominant gendered organisational practices and discourses (Muhr, 2011).

Coming from a discursive perspective, the practising of doing and undoing gender norms provides useful insights into the study of gendered identity performances. The practising aspect of gender highlights the ways in which hegemonic organisational norms are shaped and reproduced through active processes of doing and undoing of gender (McDonald, 2013), and contributes towards sustaining and dismantling the difference between women and men. Studies have adopted valuable notions of undoing and doing from Butler's theory of performativity for exploring how dominant gendered practices are confronted and complied in organisations (Borgerson, 2005; Hancock &

Tyler, 2007; Phillips & Knowles, 2012). However, performativity theory is often challenged for the undoing aspect of gender on the basis that in practice it is challenging to evaluate, “when gender is undone and what can be considered as undoing gender” (Kelan, 2010, p. 190). Furthermore the undoing of gender perspective is a contextually dependent concept and is mostly applied and explored in sex-typed occupations (Charles, 2014; Pilgeram, 2007)

Despite these points, the understanding of gender as a socially situated practice, both theoretically and empirically, have made an important contribution to gender, work and organisation literature. It provides a valuable insight into the understanding of the experiences of women (and men) in the workplace (Broadbridge & Simpson, 2011; Metcalfe & Woodhams, 2012) and dealing with inequalities at work. However, the increase of literature on gender and identity processes in organisation studies primarily focuses on individual (micro-level) and organisational level (meso-level) factors, and often overlooks the influence of institutional and wider social contexts in which individuals and organisations are situated (Charles, 2014; Deutsch, 2007; Risman, 2009). The relationship between institutional and interactional level factors in relation to social doing of gender has been highlighted by West and Zimmerman. The authors contend that “the accomplishment of gender is both interactional and institutional” (West & Zimmerman, 2009, p.114). Institutions, such as professions, state, class, family, religion and community among others are entrenched in cultural norms and beliefs and shape everyday life, behaviours and identities (Thornton, 2004; Thornton, Ocasio, & Lounsbury, 2012). Institutions, both formal and informal, are important in framing gender ideologies, practices and roles. Institutions influence gender-related meanings in public and private spheres of life and restrain (and/or facilitate) women’s and men’s opportunities (Branisa, Klasen, & Ziegler, 2013; Kardam, 2005; Pathak, Goltz, & Buche, 2013; Sen, 1999). Several authors have highlighted the need to explore significance of institutions in terms of gender processes and inequalities in employment in both Western and non-Western contexts (Ainsworth et al., 2014; Charles, 2014; Syed, et al., 2009).

Furthermore in the body of gender literature, the significance of context in shaping the practices of gender is heightened by a number of studies (Pilgeram, 2007; Kenny, 2009). The research indicates that what, “is defined as masculine and feminine in which context might be different and might also shift between contexts” (Nentwich & Kelan, 2014, p. 129). Whilst much attention has been given to the significance of the different organisational contexts within the western world, the role and importance of wider cultural context, especially in the non-Western context in construction of gender practices has often been overlooked (Pio & Syed, 2013; Fernando & Cohen, 2014). There is need for a study that sheds light on how masculine and feminine identities are constructed in non-Western contexts. Also, the applicability of Western-centric knowledge to non-Western societies has been questioned by several scholars (Rodriguez, 2010; Steady, 2005; Syed, 2008a, 2010b). The scholars raise the question to what extent these theories are applicable to non-Western organisational context. Thus, it highlights the need to examine the generalisation of western-based theories critically (Lazreg, 2013; Murphy, 2008; Yeung, 2007), particularly in the study of Butler’s performativity theory (Mahmood, 2005).

2.8 Summary

This chapter has reviewed identities by explaining the meanings of identities and different theoretical perspectives that are used for the generating knowledge about identities (Kenny, et al., 2011). Focus was given on poststructuralist understanding of identities (Alvesson & Willmott, 2002) while paying particular attention to gender (Butler, 1990; 2004). The chapter has explored the existing body of literature focusing on how gender practices are discursively constructed in the workplace (Martin, 2003; Butler, 2004). It has documented how gendered organisational practices and culture are configured (Acker, 2006a) and the ways in which women and men experience these gendering work practices by enacting multiple gender identity performances (Brannan & Priola, 2012; Denissen, 2010; Phillips & Knowles, 2012;).

The systematic review of literature clearly reveals that the argument about the significance of wider cultural context and its influence on individual's meaning-making activities are well-established (Brown, 2015; Watson, 2009). However little is known about the complexities of cultural contexts in formation of identity (Ainsworth & Grant, 2012; Gagnon & Collinson, 2014) and gender practices (Martin, 2006; Rodriguez, 2010; Nentwich & Kelan, 2014). This research aims to explore gendered work practices and identity performance of bank workers in non-western contexts, particularly in Pakistan

Furthermore, there is not much available about different morphologies that identity formation might take in different organisations within the same occupation (Brown & Phua, 2011; Brown, 2015). The significance of organisational-cultural 'context' in which the discursive identities, particularly gendered identities are constructed needs to be studied. By exploring the experience of workers in four banks such as Islamic, local and two multi-national banks, the study aims to explore whether that formation of gendered practices and work-based identities are similar across the banking sector, or whether these are differently shaped by organisational factors, such as ownership and organisational structure of banks and culture.

In the organisation studies literature on women's and men's experience of working practices, relatively less attention is given to the importance of formal and informal institutions (Charles, 2014; Deutsch, 2007). Also despite the recognised significance of societal discourses in Identity Work (Watson, 2008; Ford, 2006) there is relatively limited research focusing on how societal discourses inform the ways in which employees make sense of their work-based identities (Essers & Benschop, 2007; Sinclair, 2011; Ybema et al., 2009). Thus, this study aims to explore how institutional and organisational discourses in relation to gender shape gender and identity processes in the workplace. Furthermore Butler's performativity theory has informed the theoretical framework of this study. It is argued that performativity theory ignores the significance of context in understanding lived experiences of workers (Entwistle & Mears, 2012; Kenny, 2009; Nentwich et al., 2014). Also the universality claims of gender theories require validation through the exploration of practices of gender in a non-Western cultural-context (Mahmood, 2005).

For understanding the patterns of work practices, particularly in relation to gender, and how they shape the work-based identities of workers in the non-Western context, particularly, in the Islamic context, the next chapter will review the literature about Islam and gender.

3. Gender and Islamic Feminism

3.1 Introduction

In order to examine the formation of gender in a context heavily influenced by Islam, this chapter discusses the main tenets of Islamic feminism and reviews the literature about Islam and women's and men's working lives. This chapter will firstly describe Islamic gender practices as they emerged from the religious texts and from the interpretation of Islamic orthodox and modern scholars. Secondly, it will discuss women, work and Islamic gendered practices, in a non-western context specifically Pakistan. Following this it will outline academic Islamic feminist literature. Lastly, it will highlight the need to explore the dynamic aspects of Islamic gender practices in light of Butler's performativity theory.

Islam is the second largest religion in the world with over one billion followers. The essence of Islam is in its name, which comes from the Arabic word '*sa-la-ma*', meaning 'submission' or 'surrender' (El Diwany, 2010). Thus, Islam means full submission of oneself to God (Allah). There are five fundamentals of Islamic faith (*Aqidah*). The first and foremost principle is to believe in the oneness of Allah (*Tawhid*). The other principles of faith are to believe in the Angels, the Revealed Holy books, the Prophets and the Day of Judgement. Islam provides guidance about the ways through which submission is transformed into a dynamic and ongoing performance or a doing (El Diwany, 2010).

Islam is seen as a system which governs all aspects of daily life for the betterment of human beings (Metcalf, 2007). It provides rules and regulations to deal with daily affairs, such as dressing, eating, treatment of parents, siblings and neighbours, marital relations as well as engagement in sexual relations and earning through owning business or working a job (Thomas, Stella, & Kraty, 2005). For instance, earning through gambling, working in casinos and interest-based organisations are not permissible (*Halal*). Also, all commercial financial organisations which deal with interest are forbidden. Islam has a significant role in shaping and structuring views, practices and attitudes towards various

aspects of life such as politics, economics and the organisation of society and the role of women and men in society.

3.2 Islam and gender relations

The study of gender relations explicitly entails an analysis of women's and men's roles in terms of work, society and other domains of life (Piela, 2010).

A Western analysis (and not only) of Islamic gender relations depicts Muslim women as the victims of oppression and suppression with the support of interpretation of the "Quran" and "Sunnah"⁵ which are memorised and passed as "Hadith"⁶ (Carvalho, 2010; Haghighat, 2014). "Quran" and "Hadith" are used as the main sacred sources of guidance in all affairs of life. There is no margin to challenge the authenticity of the Quran as it is considered the Words of the Divine; however, the credibility of some Ahadith is an area of debate among Muslim clergy and academic scholars (Metcalf, 2007; Rehman, 2005; Shaikh, 2004). The following section will discuss the core features of Islamic gender relations.

3.2.1 Qawwamuna: Authority and superiority

By analysing the gendered nature of the Islamic management model (Rice, 1999; Weir, 2000), Metcalfe (2006) argues that the debate on gender and Islam revolves around the concept of "*Qiwama*", which is based on verses 4:34 of the Quran. It is seen as one of the most contentious verses and the core of any discussion about roles, rights and status of men and women in Islam.

"Men are the protectors and maintainers (qawwamun) of women, because God has given the one more (strength) than the other, and because they support them from their means. Therefore the righteous women are devoutly obedient, and guard in (the husband's) absence what God would have them guard. As to those women on whose part you fear disloyalty and ill-conduct, admonish them (first), (next), refuse to share their beds, (and

⁵ Sunnah: the practices, the traditions, customs ' and rituals of the Holy Prophet Muhammad (PBUH)

⁶ Hadith are the secondary parts of the traditions of the Holy Prophet Muhammad (PBUH), which started to accumulate after the death of the Holy Prophet Muhammad (PBUH).

last) beat them (lightly); but if they return to obedience, seek not against them means (of annoyance): for God is Most High, Great (above you all) (The Quran, 4:34).

By emphasising the literal meanings of the verses, orthodox Islamic exegetes explain the inherent superiority of men over women. For instance, the most renowned Islamic exegetes of modern-day Maududi (1903-1979) have interpreted '*qawwamuna*' as men are guardians and responsible for women's affairs. The man is accountable for providing for her financial needs and for protecting her respect and sexuality (Eissa, 1999; Yousuf Ali, 2010). By drawing on different verses (2:228; 2:223; 39:6; 7:189; 30:21) and the Ahadith, several Islamic scholars (Yusuf al-Qaraḥawi and Muḥammad Shafi) support the superiority of men over women. In addition to the Qur'anic verses one of the Ahadith that is most frequently used to highlight inequality between men and women (Scott, 2009) states:

"Ibn Arabi argues the superiority of men is based on three fundamental reasons i.e. "a) perfect understanding, b) perfection of *din*⁷ and c) participating in jihad and enjoining the good and preventing the evil" (Hadith-Sahih – 9, 19)

By highlighting that in the history of religion, prophecy was granted to men rather than women, orthodox clergy argue that all privileged roles are limited to men, who have inherent authority and quality to lead the nation, prayer and house. Thus, men are capable of fulfilling the responsibility of women, children, family and public affairs (Ibn-Kathir, 1996; Yousuf-Ali, 2010).

Many modernist Islamic scholars (Fazlur Rahman, Mahmud Saltut) agree with the traditionalist exegetes and contend that although men are responsible for women it does not mean that men have inherent or ontological superiority over women. In fact the literal meaning of the word "*qawwamuna*" reported in the verse is financial provider rather than ruler (Roald, 2001; Wadud, 1999; Yousuf-Ali, 2010). Additionally, Doi (1989) explains that the word '*qawwamuna*' refers to individuals who are able to bear the

⁷ Din: An Arabic word used for religion

responsibility of others. As men are better able to perform difficult physical work such as farming, construction and participation in wars, thus, the word is more suitable for men rather than women. However, it does not infer any superiority, and kingship of men over women (Siraj, 2010). Men's supremacy that is embedded in the concept of qawwamuna is not limited to the role of provider but it also depicts men as the protectors of women's sexual integrity such as women's modesty (Syed, 2010a; Kazemi, 2000, Abu-Zahra, 1970).

3.2.2 Modesty

The concept of modesty refers to the dignity and reputation of believers in Islam and refers to hiding the sexual body. The dressing of believers and interaction between men and women are the central aspects of Islamic modesty. The concept has its roots in the Quranic verses below:

“And say to the believing women that they should lower their gaze and guard their modesty; and that they should not display their beauty and ornaments except what appear thereof; that they should draw their veils over their bosoms and not display their beauty save to their husbands, or their fathers or their husbands' fathers, or their sons or their husbands' sons, or their brothers or their brothers' sons or their sisters' sons or their women, or their slaves whom their hand possess, or male servants free of physical desire, or small children who have no sense of sex; and that they should stamp their feet in order to draw attention to their hidden ornaments” (The Quran, 24:31)

Instead of seeing women and men as equal victims of modesty, men are seen as protectors of women's sexuality and honour, and women are seen as sole agents of morality. Women need to “guard their modesty in terms of eye contact, dressing, ornamentations and walking style” (Syed, 2010a, p. 152) and to hide references to their sexual body by covering their bosoms and wearing the veil when they leave their homes (Ruby, 2006; Pipes, 2004). Traditional Islamic scholars support their arguments by emphasising that most of the Qur'anic references about chastity (35:5, 70:29 and 24:31) only refer to the protection of female genitalia (Abu-Zahra, 1970). Islamic clergy describe the veil as a tool which safeguards women's chastity from the lustful and covetous sexual desire of men (Abdul Rahman, 2007).

Veiling is a vague term and has several manifestations. Mostly, it is used as the generic term for the dress code of Muslim women including several sub categories: hijab, niqab, burka, chador and khimar (see Figure 2.1). All these dress styles vary in ways of completely or partially covering the body and face (Reeves, McKinney, & Azam, 2013; Wagner, Sen, Permanadeli, & Howarth, 2012). Ruby (2006) argues that current practices of Muslim women's veils do not have any roots or reference to the Quran. The word hijab/veil is highlighted in the Quran seven times; it appears twice as *hijaban* (noun) and five times *hijab* (noun) in reference to different contexts rather than in terms of Muslim women's dress code. The word used for women's dressing is "*Khimar*", meaning to conceal rather than veil. In ancient Arabia, the upper part of a woman's body was left wide open with the breasts left uncovered. Thus, to make it clear that women's bodies, especially the breasts, should not be naked, the Quran specifically used the word '*khimar*' rather than hijab (Ruby, 2006). In the second most cited verse, the word '*Jalabib*' is used to refer to a long cloak covering the neck and bosom. These two Qur'anic words highlight the requirement of a specific dress code for Muslim women (Ruby, 2006). Orthodox religious scholars argue that the whole body, including the hands and face, should be covered with a veil (Sidani, 2005; Ibn Rushd, 1997); whereas, modern religious scholars disagree with this interpretation and contend that women can expose the face and hands.



Figure 3.1. Varieties of veil

The dressing of Muslim women, in particular the veil, is one of most widely debated subjects not only in Islamic literature but also in Western and social science literature (Ahmed, 1992; Göle, 1996; Gonzalez, 2013 ; Hasso, 2010; Korteweg, and Yurdakul 2014; Moghadam, 2012). This is due to its visibility as marking a clear difference between Islam and the West (Aydin, 2013). Mostly veil is viewed as a sign of Muslim women's subjugation, silencing and oppression (Aydin, 2013). However, for several Muslim women practising the veil demonstrates their commitment to the Islamic faith and an expression of their religious identity (Bartkowski & Read, 2003; Read & Bartkowski, 2000). For others, veiling enables them to take part in formal employment while fulfilling their religious duty and maintaining their reputations within the communities (Carvalho, 2012). Practising of the veil and motives behind this practice vary within and/or across Muslim majority and minority countries (Wagner et al., 2012). The wearing of the veil has been explored widely in working and non-working contexts (Aydin, 2013; Jeldtoft, 2011; Moore, 2004; Ryan, 2011). Several studies have highlighted how the practice influences work experiences such as gaining employment, performing work and gaining acceptance by peers (Ghumman & Jackson, 2010; Ghumman & Ryan, 2013; Pasha-Zaidi, Masson, & Pennington, 2013; Reeves et al., 2013; Unkelbach, Schneider, Gode, & Senft, 2010).

Critics (e.g. Ahmed, 1992; Syed, 2010a; Mernissi, 1991, 2003) argue that the concept of modesty in terms of dressing is equally applicable to men because in the next verse of the same chapter⁸ men are also instructed to cover the area between naval and knee. They are not allowed to wear jewellery, gold and silk clothes. Although the Qur'anic definition of morality and rules of covering the genitals apply to both men and women, the second half of the Quranic verse is completely ignored by religious literalists (Syed, 2010a). Moreover, several verses e.g. 33:35⁹ highlight that the same reward for being

⁸ "Say to the believing men that they should lower their gaze and guard their modesty; that will make for greater purity for them".(The Quran 24:30)

⁹"Indeed, men who surrender to Allah and women who surrender, and men who believe and women who believe, and men who obey and women who obey, and men who speak the truth, and women who speak the truth, and men who persevere in patience and women who persevere in patience, and men who are humble and women who are humble, and men who give in alms and women who give in alms, and men who observe the fast and women who observe the fast, and men who guard their modesty and women who guard their modesty and men who remember Allah much and women who remember Allah much, Allah has prepared for them a forgiveness and a great reward" (The Quran, 33:35)

and becoming modest has been promised for righteousness regardless of gender (Barlas, 2002; Abu-Zahra, 1970). However, with the support of socio-cultural practices, literalists apply the concept of modesty only to women (Syed, 2010a).

Moreover another principle of the Quran is that every man and woman is responsible for his/her own actions and at the Day of Judgement everyone is rewarded according to their actions (Abukari, 2014). This concept raises a question: how can a man become a protector of a woman's honour and have the right to guide a woman if she is responsible for her own deeds? In spite of the clarity regarding individuals' accountability for their deeds, a patriarchal-based concept of men as protectors of women's sexual integrity is commonly practised in Muslim majority countries. Muslim women require the permission of their male guardians such as fathers, brothers or husbands to leave the home and enter the workplace (Abdul Rahman, 2007; Metcalfe, 2006).

3.2.3 The institution of purdah

In addition to dressing, the modesty of women is also entrenched in the institution of purdah. Purdah (literally, curtain) is a way of creating social distance between opposite sexes through reinforcing the limited mobility of women and the absence of any social interaction with men outside of one's family (Mirza, 1999; Papanek, 1971). This is manifested through physical separation of men's and women's spaces (Papanek, 1971; Shaheed, 2010) and confinement in the home. The Quran has instructed women to stay within the home to avoid unnecessarily wandering outside and to speak softly in order to protect their modesty. Also it orders Muslim women to 'draw the curtain' (veil) to avoid the gaze of unknown men. The verse states:

“And when ye ask of them (the wives of the Prophet) anything, ask it of them from behind a curtain. That is purer for your hearts and for their hearts”
(The Quran, 33:53)

On the basis of the Holy verses 33:53; 33:31¹⁰ combined with the Ahadith, Islamic scholars demonstrate that the system of veiling requires total seclusion of women from

¹⁰ “O ye wives of Prophet! Ye are not like any other women. If ye truly fear God, do not speak too softly in case the sick at the heart should lust after you, but speak in an appropriate manner; stay at home, and

public spheres of life and strict segregation between men and women. Within the institution of purdah, public space is considered as “provocative and offensive” (Storti, 1990, p.66), whereas private space (*‘chardiwari’*: the four walls of the house) are the “sacred domain” (Syed, 2010a, p.151), which provides shelter to women and protects their chastity and honour. These interpretations are based on the fact that women’s faces and voices are fascinating to men and free social interaction ignites male sexuality, which would create chaos in society (called *‘Fitnah’*). By portraying women as objects of lust, flesh and sexual temptation, Islamic jurists argue that woman is the source of social chaos and moral problems. Thus, in the interests of creating harmony and morality in society, free social interaction between women and men is marked as *‘Haram’* (prohibited) in Islam (Abdul-Rahman, 2007).

Additionally, by using several Ahadith¹¹, literalists provide grounds for regulating women’s appearance in public and restricting women's participation in any economic activities which involve interaction with men. The most frequently cited hadith to prohibit women from participating in the public life claims that “The Prophet said: those who entrust their affairs to a woman will never know prosperity” (Al-Bukhari, 5136). Furthermore, institutionalised gender segregation in attending religious services and prevention of women from calling for prayer has strengthened literalists’ argument that the practice of purdah is a Divine order (Offering of prayers includes different postures of the body which are seen as unsuitable for women (Vidyasagar & Rea, 2004). There is a perception that the role of leadership is not appropriate for Muslim women, due to historical influences of spatial segregation in mosques and being preventing from calling for prayer, and men as the protectors (Abdul-Rahman, 2007; Prickett, 2014; Shaikh, 2004).

do not flaunt your attractions as they used to in the pagan past; keep up your prayers; give the prescribed psalms and obey God and his messenger” (The Quran, 33:31)

¹¹ The woman, all of her, is unseemly/unprotected (*‘aura’*): if she goes out from the house, the devil will oversee her actions” (Sunan Al-Tirmidhi, 1173)

The Prophet said “I looked into Paradise and I saw that the majority of its people were the poor. And I looked into Hell and I saw that the majority of its people are women.” (Al-Bukhari, 3241)

Additionally, any leadership role that requires travelling and interaction with men is not suitable for Muslim women. Islam does not allow women to travel with non-mehram men (someone who could be married), as pronounced by the Holy Prophet (hadith): “it is not permissible for a woman who believes in God and His Prophet to travel beyond the distance of a day’s travel without mehram” (Al-Bukhari, 1729). By joint consensus all scholars have issued a ‘*Fatwa*’ (religious decision) that Muslim women are not allowed to travel alone. This fatwa is based on the justification that the modesty of a woman travelling without a guardian can be challenged. Thus, in order to avoid criticism and to be protected, it is better for women to travel with their guardian (Abdul Rahman, 2007; Vidyasagar & Rea, 2004). Islamic principles regarding travelling prohibitions and institutional gendered segregation in attending worship services have also led to the exclusion of women from formal employment and political roles in those countries that impose sharia law (Inglehart, and Norris, 2003; Korteweg, 2008; Prickett, 2014).

Furthermore women’s access to social and economic opportunities is restrained through transposing the practice of purdah into domesticity and motherhood. Islamic traditional scholars manipulate the emphasis of the Holy Prophet Muhammad (PBUH) on respect for mothers and the importance of the family. They contend that the value of the mothering role generates the belief that domesticity, care of children, husband and the home are divinely defined roles for women (Aquil, 2011; Syed, 2007) and the fulfilment of these roles is a religious obligation (Bulanda, 2011). For instance Maududi, an eminent Islamic scholar from Pakistan argues that both men and women have equal importance as human beings but due to their biological differences women and men have different responsibilities, roles and functions in society (Maududi, 1991). His thinking and ideology is widespread and strongly accepted by Muslims around the world (Siraj, 2010). The stereotyped distinction of gendered roles is supported by one of the most popular hadith that highlights the significance of mothering roles:

“A man came to the Prophet and said, ‘O Messenger of God! Who among the people is the most worthy of my good companionship? The Prophet said: Your mother. The man said, ‘Then who?’ The Prophet said: Then your mother. The man further asked, ‘Then who?’ The Prophet said: Then your mother. The man asked again, ‘Then who?’ The Prophet said: Then your father” (Bukhari, Muslim).

Islamic scholars and those who have written about gender and Islam (Badawi, 1992; Da Costa, 2002) argue that Islam has promoted gendered roles because the Quran fosters the masculine image of breadwinner and head of the family (Siraj, 2010). In addition to these patriarchal assumptions of gendered ideologies, religious literalists contend that the verses which instruct Holy women to stay within the boundaries of the home should be applied to all Muslim women (Syed, 2010a). Thus, women are prohibited to take up employment outside the home and breaking this rule is seen as rejection of Allah's defined rules (Al-Lamky, 2007). It further raises questions about women's compliance to Islam and submission to Allah (Maududi, 1991).

In contrast, modern scholars believe that the verses were specifically addressed to Holy women in order to differentiate them from other Arab women and to save them from harassment by enemies of the Holy Prophet Muhammad (PBUH). Additionally, by analysing the Ahadith, Mernissi (1987, 1997) argues that different references (Ahadith) exist about the context in which the verses pertinent to the veil were revealed (Bartkowski & Read, 2003; Read & Bartkowski, 2000). Thus, these verses represent the specific status of Holy women within a specific context and could not be applicable to all Muslim women (Al-Turabi, 1973; Syed, 2010a).

In addition to the patriarchal interpretation of modesty, the cultural values and traditions, rather than the Quran and practices of the Holy Prophet Muhammad (PBUH), are seen as responsible for suppressing Muslim women (Korotayev, Issaev, & Shishkina, 2014). The practices of observing the veil and purdah were present across the Middle East, the Byzantine Empire, Persia and India, before the advent of Islam. When Islam spread to other parts of the World, these cultural customs were then absorbed by Islamic values to the extent that women's dressing, segregation, and restrictions on mobility are now seen as a fundamental part of Islamic principles (Aydin, 2013; Sherif, 1987, Reese, 1998).

In the Prophet Muhammad's era, women (including his wives) were engaged in economic and social affairs; they had active roles in commerce, religion and society. Several women participated in war and, although they were acquitted from fighting,

had several roles providing water, food and medical aid to the wounded on the battlefield (Wadud, 2006). For instance, Ayesha, the last wife of the Holy Prophet (PBUH) was knowledgeable in medicine; she participated in war with the Prophet and worked as a first aider (Koehler, 2011, Predelli, 2004). Khadija, the first wife of the Prophet Muhammad, was a renowned business woman in Arabia. Also the Holy Prophet Muhammad (PBUH) did not confine his wives within the home and attended several communal meetings and dinners with them. Further, Ayesha and Uma Salma (wives of the Prophet) engaged with social affairs and communal matters. After the death of the Holy Prophet Muhammad (PBUH), Ayesha became a leading figure in religious advice. Other Muslim women performed the role of leaders and scholars, and they were engaged in communal affairs at this time (Abbott, 1985; Koehler, 2011; Predelli, 2004).

Additionally the Quran does not state that women are not suitable for leadership roles. Furthermore the Quran has “addressed the biological function of mother rather than the cultural engendering of ‘mother’” (Wadud, 1999, p. 21 cited in Leo, 2005). Except for childbirth and earning, no other roles are defined to one sex or another. The Quran defines house chores and child rearing as the mutual responsibilities of women and men (Leo, 2005a); as one of the verses states:

“Mothers shall suckle their children for hawlāyn kaṁmilāyn [that is] for those who wish to complete the suckling. The duty of feeding and clothing the nursing mother in a seemly manner is upon the father of the child. No one should be burdened beyond his capacity. If they desire to wean the child by mutual consent and [after] joint consultation, it is no sin for them; and if ye wish to give your children out to nurse, it is no sin for you, provided that ye pay what is due from you in fairness” (The Quran, 2:223)

The historical analysis of Muhammad’s era explained that the Holy Prophet Muhammad (PBUH), preacher of Islam, helped his wives in domestic affairs, such as cooking, sewing and cleaning. Economic responsibilities of the home should not be misinterpreted: men are free from domestic affairs and chores and women are responsible for domesticity (McIntosh & Islam, 2010). Whilst Islam portrays men as breadwinners, it does not propose that women cannot earn and feed and support for themselves. It neither prevents women from contributing to the financial responsibilities of the home nor men

from participating in parenthood (Syed, 2007). This is because several Qur’anic verses such as 9:71¹²; 3:195¹³ have addressed mutual, joined and shared responsibilities of Muslim men and women in daily affairs (*Mu’amalat*) entailing both public and private domains.

The verses and the example of the life of the Holy Prophet Muhammad (PBUH) demonstrate that normative teaching of Islam emphasises equality, justice and rights for women in family and life affairs. Whilst the normative Islamic philosophies of gender provide a structure which allows women’s participation in social and economic life, these teachings have been interpreted and applied in a way that is hostile to women’s mobility. Therefore instead of marking women’s participation in public affairs as ‘Haram’ (sinful), both ways of living – professional woman and/or a housewife – are allowed in Islam (Syed, 2007; Piela, 2011). Furthermore instead of strict social distance between the sexes, Islam focuses on balanced relationship between women and men that do not breach codes of morality (Omar & Davidson, 2001; Sidani, 2005; Stowasser, 1994).

In recent years, there has been diversification in the wearing of the veil (Rasmussen, 2013; Syed, 2010a), practicing purdah (Mirza, 2002) and in the nature of patriarchal relations (Hapke, 2013) in different regions of the Muslim world. Islamic gender practices and their various interpretations have had a significant impact on Muslim women’s participant in labour market and pursuing a successful career (Syed, 2007). The next section discusses Islamic gender practices in relation to work and employment.

¹² The Believers, men and women, are protectors and supporters, one of another: they enjoin what is just, and forbid what is evil: they observe regular prayers, practise regular charity, and obey Allah and His Messenger. On them will Allah pour His mercy: for Allah is Exalted in power, Wise (The Quran, 9:71).

¹³ Men and women possess equal rights for work and compensation. “Never will I suffer to be lost the work of any of you, be he/she male or female: you are members one of another” (The Quran, 3:195).

3.3 Women, work and Islamic gender practices

Socially embedded religious norms and practices significantly influence gender attitudes and women's and men's access to education, power, and social and economic opportunities in many cultural contexts (Bartkowski & Shah, 2014). As outlined by Seguino (2011, p.1308), religious norms can frame decision, "ranging from choices about whether to lay off a woman or a man during economic downturns; to educate daughters or sons when money is scarce; or to promote a man or a woman into a managerial position". Most religious norms are often embedded in patriarchal values that attribute more social, economic and political powers to men than women (Inglehart & Norris, 2004; Kardam, 2005; Seguino, 2011; Sen, 2007). Many authors attribute patriarchal values to the culture of the Muslim world rather than to Islam directly (Abu-Zahra, 1970; Al-Hibri, 1997), to economic factors and the struggle over resources, such as oil and gas (Rose, 2008) and historical conditions (Ahmed, 2002). While some studies explore the patriarchal nature of Islam and/or Islamic societies (Alexander & Welzel, 2011; Aydin, 2013; Hamdan, 2006; Kandiyoti, 1991b; Read & Bartkowski, 2000) or focus on the obstacles that hinder Muslim women's labour participation (Bayanpourtehrani & Sylwester, 2013; Haghighat-Sordellini, 2009; Haghighat, 2005), a limited research has examined the impact of religious norms in work and organisational contexts, and the lived experience of Muslim women in the labour market (Dwyer & Shah, 2009; Essers and Benschop, 2009; Rootham, 2014).

In recent years, several organisational scholars (Arifeen & Gatrell, 2013; Brah & Shaw, 1992; Dale, Fieldhouse, Shaheen, & Kalra, 2002; Healy, Bradley, & Forson, 2011; Khattab, 2012) have started to explore the influence of Islamic values and practices on the lives of women in the workplace. Essers and Benschop (2009) investigated ways in which Islamic practices and values play an important role in the working lives of Muslim businesswomen in The Netherlands. The study reports that Islamic values and practices prevail over cultural values of The Netherlands, and for developing the understanding of work selves Muslim women draw on different social and religious discourses, and provide different justifications about Islamic values such as shame, modesty, honour and the veil (Hale, 2005a).

Most of the research in this area has been carried out in the UK (Evans & Bowlby, 2000; Reeves & Azam, 2012; Velayati, 2014), the USA (Bartkowski & Read, 2003; Read & Bartkowski, 2000; William & Vashi, 2007) and other western contexts such as Canada, (Hamdan, 2006; Ruby, 2006), Australia (Syed & Pio, 2010) and The Netherlands (Essers et al., 2010; Essers & Tedmanson, 2014). Most of the studies mainly focus on observing the veil and head covering, and overlook the significance of other Islamic gendered practices. These studies, while insightful, provide a limited picture of Islamic gendered ideologies.

In recent decades there has been a rising interest in Muslim women's experience of employment in Muslim majority countries (Abdalla, 2015; Ghorbani & Tung, 2007; Hutchings, Metcalfe, & Cooper, 2010; Kemp & Madsen, 2014; Sidani, 2005). Several scholars (Ahmed, 2012; Moghadam, 2004a; Omair, 2009; Tlaiss, 2013) in organisation and management studies have started to unpack the lived realities of professional Muslim women in Muslim contexts. However, with few other exceptions (Grünenfelder, 2013a; Syed, 2008a, 2010b) there are limited in-depth studies on the lived experience of Muslim women workers in Muslim countries in general and in particular, in non-Arab Muslim countries (Özbilgin et al., 2012; Syed et al., 2009). This is a subject which requires more attention. The following section outlines the experience of Muslim women workers in relation to the labour market within a specific Islamic society such as Pakistan.

3.4 Women, work and Pakistan

Pakistan¹⁴, like other Islamic countries, is a patriarchal country. The system of patriarchy sets the pattern for all social relations and other institutions such as house, workplace, markets and politics (Gazdar, 2008; Critelli, 2010). Consistent with other Muslim countries, Pakistani women are typically limited to domesticity and motherhood, and are conventionally supposed to stay at home and engage in household chores such as

¹⁴ Pakistan is a country where Islam is the state religion. Also Sharia laws play significant role in state affairs. Pakistan is officially declared as an Islamic country.

washing, cleaning and cooking. All public spaces, including the labour market, are dominated by men across Pakistan (Mumtaz & Shaheed, 1987; Shafiq, 2014). Men are mostly preferred for all social and economic opportunities, precisely because of the patriarchal perception of women, and that money spent on women's higher education is an uncertain investment (Tjomsland, 2009). Furthermore the inside/outside dichotomy of space embedded in religiously supported patriarchal values goes a long way in explaining gender differences in education and labour participation rate in Pakistan (Gazdar, 2008).

In Pakistan, the decision, nature and sphere of women's employment are framed and impacted by a range of social, cultural and economic and demographic factors. Of all these, the most significant is the social disapproval of working women that is based on the ideology that a modest woman confines herself within the home and limits herself to domesticity. The practices of segregating the sexes and the confinement of women to the home (chardiwari) are core features of gender relations in Pakistan. It regulates and determines the patterns of the working and non-working lives of women and men (Ali, 2013; Besio, 2006; Papanek, 1971; Rai, Shah, & Avaz, 2007; Syed, 2010a). While the institution of purdah and gender inequalities exist in all spheres of life in Pakistan, the practices of purdah are less strong compared to other Islamic countries, where women have faced obsessive rules and regulations regarding access to employment. Women's involvement in economic activities has not been discouraged and banned in principle (Grünenfelder, 2010, 2013a). Women are working and able to work in formal and informal employment outside and/or inside the home (Weiss, 1984; Naqvi & Shahnaz, 2002; Khan, 2007).

The work of Shaheed and Khawar (1981) is one the first studies that explored the relationship between women's work and purdah and investigate how the restriction of women's mobility impacts on women's employment. They found that segregating the sexes and the seclusion of women were considered the main reason for women's engagement in informal employment, particularly home-based work in Lahore. The results of this study are confirmed by the findings of other subsequent studies (Akram-Lodhi, 1996; Kazi, 1999; Weiss, 1992). By studying the experience of women in Lahore,

Weiss (1992) found that the majority of surveyed women mentioned that the practice of purdah restrained their ability to work outside of the home. Paid work outside the home is considered inappropriate for women because it might raise unwanted questions on women's morality and bring challenges for family honour and status.

However, the patterns of women's employment have changed in recent years. Women from lower socio-economic classes who were engaged in informal work are entering into paid employment, particularly in the service sector. Also women from other sections of society (upper and middle class) have started to join the job market (Ellick, 2010; Mirza, 2002). Whilst the 1990s witnessed a change in women's employment patterns, the institution of purdah remains as a principle factor impacting on women's participation in the formal labour market of Pakistan (Rehman & Azam Roomi, 2012; Roomi & Parrott, 2008; Syed, 2008a). Studies report (Mirza, 1999; Syed & Ali, 2005b) that women from the lower socio-economic class who work in formal sectors (the textile industry and offices) find it difficult to interact and work with non-mehram males (colleagues and customers) and avoid adopting behaviour that would jeopardize family honour (*Izat*).

Family honour (*Izat*) is one of the core cultural values of Pakistani society and a significant theme around Pakistani women's employment. In Pakistan "the individual is viewed as the representative of the entire family, so that the failure of the individual results in a loss honour for the entire family" (Critelli, 2010, p. 238). Women are considered as representatives of family honour because honour is attached to modesty of women. Pakistani women face considerable pressure to maintain the code of honour. Thus, they try to avoid enacting practices and behaviours which bring shame to the family (Abraham, 2000; Bari, 2000; Shaheed, 1990). Practices which are inconsistent with the dominant religious and socio-cultural values such as resisting parents' choice in terms of employment and other social matters, engaging in sexual activity outside marriage and divorce, are deemed to ruin the honour of the family, and may result in domestic violence (Abraham, 2000; Critelli, 2010).

Furthermore, societal practices, particularly, the family system has played a significant role in determining women's participation in the Pakistani labour market (Hussain, Rabbi, & Ali, 2012; Naqvi & Shahnaz, 2002). According to Pakistan Bureau of Statistics (2014), more than 57% of Pakistani people live in an extended family setting. Studies (Azid, Ejaz Ali Khan, & Alamas, 2010; Maqsood, Zia, & Cheema, 2005; Samih, 2009) have suggested that the extended family system is more traditional and conservative with regard to keeping women within the four walls of homes. Also women living in the extended family are frequently not allowed to work outside the house or find it very difficult to work for paid employment. This is due to fear of neglecting domestic chores, questions on the working woman's reputation and honour in relation to the stigma attached to some occupations.

Socio-cultural norms regarding an occupation in the eyes of family members, particularly males, define the suitability of a particular occupation for a Pakistani woman (Azam Roomi, & Parrott, 2008). Socio-cultural norms of honour, reputation of an occupation, and modesty of women, compel women to join feminised occupations and explain the overwhelming ratio of female to male workers in certain formal sector jobs and occupations such as teaching, medicine and nursing as well as low status such as secretarial and phone operator's jobs. These jobs are considered appropriate for women because they entail minimum interaction with men (Jafree et al., 2014; Kazi, 1999; Gazdar, 2008).

The regulation of women's employment to feminised occupations embedded in socio-cultural norms and values contributes towards constructing the disparities in women and men's status in employment. A number of studies report that the ratio of women workers in white-collar jobs in non-traditional occupations such as engineering, trading, banking and construction, is very low (Khan, 2007, Pakistan Bureau of Statistics, 2014); Shafiq, 2014). Some scholars (Gondal 2003; Ejaz, 2007; Naqvi and Shahnaz 2002; Sarwar & Abbasi 2013; Sultana, Nazli, Malik, & Kazi 1994; Yasmin, Amjad, & Ahmad 2013) use secondary databases on the Pakistan such as Integrated Household Survey and the Pakistan Labour Force Survey. Other scholars (Ahmad & Hafeez, 2007; Azid, Ejaz Ali Khan, & Alamas, 2010; Faridi, Chaudhry, & Anwar, 2009; Yasmin et al., 2013) draw on

primary data collected from different urban areas across the Pakistan. These studies found that demographic factors (age, education and marital status), social economic status (education level of head of house, monthly income of family and geographical locality of house), structure of the family and number of children have a significant implication for Pakistani women's employment. These factors in addition to social practices and cultural norms determine, whether a woman will work or not, and where she will work.

Furthermore, the inherent gender biased attitude in the labour market contributes towards creating obstacles for women workers. Women's human capital is considered inferior as compared to men because of the conventional ideologies of male dominated society (Ali, 2013; Naqvi & Shahnaz, 2002). Consequently, the proportion of women in corporate organisations is very low and it tends to decline as they move up the corporate ladder (Shafiq, 2014; Syed, et al., 2009). Studies (Ahmad & Naseer, 2015; Arifeen, 2008a, 2008b) reveal that in Pakistan women have faced asymmetrical power relations in the workplace as all the leadership positions, decision making roles and other progression opportunities at work are reserved for men. By studying gender discrimination faced by women in service sector organisations, Sattar et al. (2013) outline how the career advancement of women is impeded by an arrangement of organisational factors such as male dominance at work, managers' stereotyped attitudes, gender specified positions and the inferiority complex of men. Also they found that double standards of recruitment, selection and promotion practices create obstacles for women's employment.

Most of these studies (Asif, Arshad, & Ali, 2015; Faridi & Rashid, 2014; Güney, Gohar, Akinci, & Akinci, 2013; Hassan & Hyder, 2012 are based on large quantitative surveys and tells a striking but an incomplete story about the women's employment in Pakistan). The quantitative indicators merely reflect on the questions and highlight the factors impeding women's employment rather than explaining how and why these factors play a significant role. Also the quantitative studies are not always designed to understand the diversification of women experiences (Khan, 2007) as Pakistan is a country which is marked by class, regional and cultural variations as well as urban-rural difference

(Critelli, 2010). Furthermore, these studies, while insightful, overlook the psychological obstacles and struggles of women workers.

Limited research has explored how Muslim women professionals experience and engage in the process of managing work and the gender-related expectations in Pakistan. While insightful, focus on the lower-middle working women who engaged in the factor work, retail and social work (Goetz, 1997; Grünenfelder, 2013a; Mirza, 2002, 1999; Rehman & Roomi, 2012; Syed & Ali, 2013, 2006). However, with a few notable exceptions (Ali, 2013) there are relatively limited studies researching how highly educated Pakistani women in non-traditional formal employment experience the working practice; and how they manage expectations emerging from religious-cultural gendered practices and the transition of the Pakistani economy.

3.5 Islamic feminism

Women's experience of oppression and deprivation in accessing social and economic opportunities is not limited to the Muslim world. The inclination to develop understanding about women's disempowerment has attained huge attention across the globe and structure the field of gender and feminism. Put simply, "feminism is a commitment to women's well-being, to pursuing justice instead of patriarchy" (Pellauer, 1987, p.34). Feminism explores factors that subjugate women within a particular context (Meagher, 2005). The term feminism was initially introduced by the journalist Mary Astell (1666-1731). She highlighted that women were deprived of basic rights and needed to make an effort to claim equality. Later in America and Europe, feminism developed according to women's social, political and cultural contexts (Spahic-Siljak, 2012). Long-term, the work of feminists has resulted in the acquisition of rights such as voting, abortion, buying property, keeping their own earnings and the right to custody of their children (Wollstonecraft, 2009).

While these important developments are now basic rights in the Western world, in other parts of the world women still lack equal rights in public and private domains

(Lorber, 2010). In the Islamic world women are subjugated in the name of religious norms and western feminism is not perceived as an effective measure for supporting the acquisition of equality (Afshar, 1987). Gendered practices described as tools for marginalising women in the Western world are instead perceived as the means of honour and modesty of woman's sexuality in the most of the Islamic countries (Mernissi, 1991; Metcalfe, 2006; Sidani, 2005). Also western feminists believe that practices which subjugate women are introduced by men for women, whereas for most of the Muslim women the separation between the sexes and authority of men over women are divine rules.

The debate about the application of western-oriented feminism for Muslim women highlights the need for a religiously embedded approach to women's rights (Aslan, 2005). The approach of feminism that focuses on the rights and empowerment of women through the paradigm of faith (Islam) is called Islamic feminism (Badran, 2011). It attempts to synthesize the Islamic philosophies of gender with principles of equality and justice between women and men. Badran (2002) provides a very precise definition of Islamic feminism:

“it is a feminist discourse and practice that drives its understanding from the Quran, seeking rights and justice within the framework of gender equality as part and parcel of the Qur'anic notion of equality of all insan (human beings) and calls for implementation of gender equality in the state, civil institutions, and everyday life” (Fawcett, 2013, p.1).

Badran (2002) argues that the term 'Islamic feminism' was coined in the early 1990s by Muslims in different locations around the world. Initially the term was used by Iranian women in the Teheran women's journal 'Zanan' founded in 1992. Later, it was fleshed out in different contexts and was further developed by scholars of both the global south and north (Cre'tois, 2013). Islamic feminism is embedded in the idea that Islam and its basic sources of guidance (the Quran and the Sunnah) are not accountable for Muslim women's subjugation and deprived treatment in the society. Exponents of Islamic feminism argue that Islam and its normative teaching, such as, Quran and Sunnah,

promote the idea of justice, egalitarianism and equality between women and men (Mirza, 2008).

One of the classical religious scholars, Muhamad Abduh, contends that full equality between women and men was introduced by the Holy Prophet Muhammad (PBUH) when he established the first community in Medina about 1400 years ago. Regardless of social class and race, the Holy Prophet Muhammad (PBUH) introduced many rights for Arab women such as rights to education, inheritance, and marriage (Aquil, 2011). Although Arab culture and society was based on patriarchal values, the Holy Prophet Muhammad (PBUH) encouraged women to participate in different domains of life, such as teaching, medicine and business. As outlined by Tariq Ramadan, a Muslim male scholar who supports Islamic feminism, the Holy Prophet Muhammad was a great supporter of women. He contends that the Holy Prophet Muhammad steadily changed the customs and practices of Arabia in women's favour (Ramadan (2009a). Also the Prophet's life of practice support today's understanding of women's empowerment.

After the death of the Prophet (PBUH), oral religious knowledge was transformed into written scriptural literature. This transformation was mostly done by men and was influenced by their understanding of gender relations and political interests. Furthermore, at the time of Islamic jurisprudence between the 5th and 15th century, social and cultural values were heavily embedded in the patriarchal structure, behaviour and practices (Mirza, 2008). Feminist scholars emphasise that the gendered nature of Islamic practices was introduced by patriarchal interpretations of the holy text (Aslan, 2005). Therefore, emancipation and equality for Muslim women requires a return to true and authentic Islam through the original sources (Badran, 2009). Also, to resume their right place next to their male counterparts, Muslim women need to follow the rules and examples of the society that was envisaged by the Prophet Muhammad for his followers (Abukari, 2014; Leo, 2005b).

By drawing on the Islamic framework, Islamic feminism throws light on the gender egalitarian side of Holy knowledge. Instead of rejecting and eradicating the importance of Islam, Islamic texts and its preaching, exponents of Islamic feminism demand the

rights of Muslim women that are embedded in their faith (Boland, 2013; Cooke, 2004). Through critiquing some aspects of Islamic hermeneutics, they not only aim to establish a post-patriarchal image of Islam but also try to form gender relations that emphasise the moral, legal and social rights of women. However, these scholars have been questioned for their true submission to God and criticised on their religiosity (Yousaf-Ali, 2010).

3.5.1 Approaches of Islamic feminism

Despite the convergence of aims, Islamic feminism is marked with heterogeneity, since several studies are conducted by Muslims and non-Muslim scholars introducing multiple feminist discourses that revolve around Muslim women and Islam. The heterogeneity of Islamic feminism is classified according to the political interest, methodological and ideological approaches of the exponents of Islamic feminism (Al-Sharmani, 2011). Table 3.1 provides a summary of different approaches in the scholarship of Islamic feminism.

In order to make sense of diversification of ideological approaches, scholars (Salah, 2010; Mirza, 2008) classify Islamic feminism broadly into different categories. Mirza (2008) classifies Islamic feminism into two main categories: equity Islamic feminism and equality Islamic feminism. While Salah (2010) proposes three main categories based on three discourses: conservative feminist discourse (resembles equity Islamic feminism), liberal feminist discourse (equality Islamic feminism) and radical feminist discourse (a part of the equality approach in Mirza's classification).

Table 3.1 Heterogeneity in the scholarship of Islamic feminism

Approaches	Main features
Political Perspectives	<ul style="list-style-type: none"> • Exist in the form of Islamist or national movements aiming to achieve emancipation (Hjarpe, 1995, p. 28) • Exist in the form of small groups and do not have large social movements behind them (Badran, 2005) • Focus varies according to context <ul style="list-style-type: none"> ○ In Islamic states, women integrate to empower their positions and to reform the Islamic laws. For example in Iran the emancipation project emphasises the presence of women at funerals, Friday prayers, in Majlis and in the political life of the country (Mir Hosseini, 2006) ○ In secular states, the Islamic movement speaks against the ban of the veil (Spahic-Siljak, 2012). • Some of the groups are: <ul style="list-style-type: none"> ○ Musawah (a broad forum of women fighting for justice in the family) ○ Sisters ofIslam (Malaysian group) ○ WLUML (Women Living Under Muslim Law: an international group fighting for equal rights of women in Muslim countries)
Methodological Perspectives	<ul style="list-style-type: none"> • Focus on re-examination of sacred texts, context and language • Variation in methods of re-examination of sacred text (Al-Sharmani, 2010) <ul style="list-style-type: none"> ○ Some scholars use classical Islamic methodologies (ijtihad and tafsir) ○ Others (Mir-Hosseini, 2006; Ali, 2003) use methods used in anthropology, history and other scientific studies
Ideological Perspectives	<ul style="list-style-type: none"> • Seeking emancipation through reinstating Islamic ideology (Badran, 2005; Boland, 2013) • Variation exists in ways of conceptualising empowerment and egalitarianism for Muslim women (Jacinto, 2006) <ul style="list-style-type: none"> ○ Focuses on equity between women and men (Iqbal, 2004; Barazangi, 2004) ○ Focuses on equality between women and men (Barlas, 2002; Wadud, 1999; Mernissi, 1997) ○ Focuses on radical practices (Wadud, 2005; Sabhi, 1982) and the question the compatibility between feminism and Islam (Kausar, 2006; Kandiyoti, 1991b)

3.5.2 Conservative Islamic feminism

Islamic feminism embedded in conservative discourse emphasises that Islam has granted dignity and respect to women, and Islam acknowledges and considers the biological nature of women. Proponents (Iqbal, 2004; Barazangi, 2004) of conservative discourses argue that comparison between men and women is prohibited as they both have different responsibilities on the basis of their biological differences. Women and men have separate roles and have their own territories/domains of authority (private and public spheres respectively) assigned by God (Azeem, Ramzan, & Akbar, 2013).

Conservative Islamic feminism focuses on the literal meanings of the Quran and develops reading of the Quran based on the concept of gender-justice (Piela, 2011). Through (re)reading of the Holy text (Quran and Sunnah) and returning to the reforms introduced by Islam in Arab society, proponents of this stance articulate the argument that the literal text is embedded in the power of emancipation for women but in a different way. The focus is on complementary relations between men and women entrenched in the concept of justice rather than equality. Feminist scholars from this stance contend that Islam has granted many more rights to women compared to any other religion and society, as Muslim women have the right to education, to marry according to their will, to divorce, to child custody and to work and run their own business. Furthermore, by highlighting that Islam has given the inheritance right to women about 1400 years ago, whereas women in the western world did not get this right until the late nineteenth century, they support the argument that literal interpretations of the Quran provide a better vision for equality than the western ideologies of equality between sexes (Aquil, 2011).

Also, according to them it is justifiable that women's share of inheritance is less compared to men because of men's role of *qiwama*. The *qiwama* is defined in terms of the responsibility of a man for his wife and family rather than a man's authority and superiority over a woman (Salah, 2010). In contrast to religious literalists, the transcendence of boundaries between the sacred and private domains is allowed and women's work is not depicted as *Haram*. They argue that involvement of Muslim

women in the public sphere is permissible as long as it does not disturb their primary duties (motherhood, domesticity).

Most religious institutions and Sharia laws that define economic and labour structure of the Islamic world, draw on conservative Islamic discourses. By studying gender relations in Middle Eastern countries, Metcalfe (2006) -a Western scholar highlights that the status of women and equality practices in the Middle Eastern Islamic world are based on complementary ideology which is called "equal and different". Although the approach has been widely institutionalised in the Islamic world, this approach did not yield effective results in improving the situation of Muslim women, in particular in the workplace. The exponents of conservative Islamic feminism use the (re)reading of the holy text in new ways but instead of deconstructing the gendered discourses they try to re-stimulate old discourses of inequality through "upholding the God given roles for both sexes" and focusing on "complementariness of the sexes [rather] than for equal rights" (Salah, 2010 p.33). Being confined to specific job roles and professions limits the full participation and progression of women in the workplace.

3.5.3 Liberal Islamic feminism

Instead of focusing on equity, liberal feminist discourse extends the debate of conservative discourse and emphasises equal rights between women and men (Salah, 2010) in all spheres of life. By opening up the question of who has rights and how to interpret the sacred text, this perspective advocates that neither Islam nor its normative teaching is patriarchal in nature (for detail c.f. Barlas, 2002). Exponents of liberal feminists' discourses (Barlas, 2002; Hassan, 1991; Wadud, 1999; Al-Hibri, 1982, Ahmed, 1992; Mernissi, 1991) contend that equality is an integral part of Islam and it affirms the equality between men and women in family, public and social affairs. However, this equality discourse has been lost with the passage of time. They accuse male clergy of creating and promoting a misogynistic and patriarchal view of Islam and suppression of women's rights. They challenge the classical literal interpretations through highlighting the confusion between divine words and their patriarchal interpretations (Aslan, 2005; Badran, 2011).

One of the main proponents of the liberal feminist discourse is Amna Wadud. Drawing on Quranic work, Wadud (1999) proposes a theory of “gender equality” and calls into question the authenticity of various schools of jurisprudence that are blindly followed by Muslims. To dismantle men’s superiority and misogyny that is perpetrated in the name of Islam, she uses the fundamental concepts of Islam, such as notions of shirk¹⁵ and istikbar¹⁶ and the Tawhidic paradigm¹⁷. The Tawhidic paradigm is one of the fundamental pillars of Islam that emphasises the oneness of God and equality between human beings. Any Islamic religious ideology that does not confirm with the foremost principle of Islam (i.e. Tawhid) is rejected without any question (Wadud, 1999, 2009) entailing the concept of qiwama and the gendered nature of modesty. Wadud argues that the Quran has not addressed the issue that to become a pious and good Muslim, women need to fully submit to their husbands (Wright, 2011) or other men in the family as submission to men or any authority is against the Tawhidic paradigm (Wadud, 1999, 2009).

For deconstructing the gendered discourse (men’s superiority and authority), multiple methods have been adopted by scholars of liberal feminist discourses. Some exponents of Islamic feminism (Barlas, 2002; Hassan, 1987; Wadud, 1999) draw heavily on Qur’anic interpretations for putting forward an egalitarian view of Islam (Kirmani & Phillips, 2011; Wright, 2011). Others mainly focus on scrutinising and challenging the authenticity of Hadith. By applying classical Islamic methodologies, Mernissi (1991) reveals that several of the most common Ahadith about the practising of the veil, participation of women in public spheres and leadership roles are misogynist and inauthentic. These feminist scholars (Mernissi, 1997; Moghadam, 2004a) argue that it is important to see what are the sources of Ahadith, and how and in which context these were used by the Holy Prophet Muhammad (PBUH) (Leo, 2005a; Mernissi, 1991; Shaikh, 2004).

¹⁵ Shirk: Ultimate violation of Divine Unity. Wadud (1999) argues patriarchy is kind of ‘shirk’ when men are considered superior to women. All men and women are equal and except Allah no one is superior.

¹⁶ Istikbar: Thinking oneself better than another, which Satan did by refusing to bow down the first human soul (Adam). Qur’anic reference: 7:2. This is what orthodox religious scholars have done by portraying men as superior to women.

¹⁷ Tawhid: Allah is Unique and above human beings who are on the same level and equal to each other.

By challenging the authenticity of interpretation of verses and Ahadith, they argue that recent Sharia laws are also based on patriarchal interpretations and did not represent true Islamic rules (Abukari, 2014; Ahmed, 1992). Some liberal proponents (Al-Hibri, 1982), engage in re-examining the formulation of Islamic laws to recapture equality for Muslim women as these laws are seen as the principal means for placing restrictions on women in the Islamic World, especially in countries (Iran, Saudi Arabia and Afghanistan) where economic, legal and social affairs are completely embedded on Islamic Shari'a laws. These laws either promote equity or orthodox literal ideologies of gendered relations (Wagner, 2012). For example, in Iran where the legal system is based on the Islamic laws, feminists argue for improving the position of working women through paid maternity leave, shorter working hours and early retirement. They fight for these rights on the basis of religious interpretations of complementarity between women and men, that men are also responsible for domestic chores and women should not suffer from the double burden (Afshar, 1997). Thus, scholars of Islamic feminism endeavour to establish an Islamic society through reforming the Islamic legal system as this plays a significant role in determining their rights for labour participation and access to progression opportunities.

In contrast to the conservative feminist discourse, it forecloses the idea of physical and mental differences between men and women because in the 21st century physical strength does not matter as much as it did 1400 years ago when people participated in sword fight and earn the livelihood by hunting and chopping wood (Barlas, 2005; Raouf, 2000b). Feminist scholars from this stance argue that complementary gendered roles are socio-cultural constructions rather than divine order. They promote the argument that men's status as 'qiwama' is only limited to the private domain, not linked to any public sphere. Women could be leaders and heads of state. To support this argument, they provide the examples of 'Queen Balkis' that is depicted as a good ruler in the Quran and other Holy women. Instead of focusing on literal understanding of the Quranic text, liberal feminist scholars emphasise the purpose and aim of the Holy text, and its context in which it was revealed (Yousaf- Ali, 2010; Salah; 2010).

3.5.4 Radical Islamic feminism

Radical feminist discourse highlights the “radical revolutionary and critical” ideologies about Islamic gendered relations (Salah, 2010, p. 36). This perspective entails two different streams: one aspect critically questions the compatibility between Islam and feminism; the second emphasises radical behaviour and practices to dismantle the orthodox beliefs. Exponents of the first aspect (Kausar, 2006; Moghissi, 1999; Kandiyoti, 1991) critically analyse the validity of gender equality and justice within the Islamic paradigm. They argue that Islam is inherently a patriarchal religion and does not fit well with the equal rights ideology, especially in relation to women’s rights. Therefore, two paradigms such as feminism and religion should be kept separate (Seedat, 2013; Fadil, 2011). For instance, Moghissi (1999) argues that oppressive attitudes towards women and misogynistic gendered relations are not solely created by patriarchal interpretations but there are some references in the Quran and Ahadith that laid the foundation of it. Also, it is debateable whether equality could be achieved through following Islamic philosophies that are inherently gendered in nature and inconsistent with a universal equality paradigm (Moghissi, 1999).

In contrast to conservative and liberal discourses, radical feminist discourses do not defend Islam and the interpretations of its normative texts. Instead of completely relying on the holy text, proponents of this stance also emphasise the human rights and international laws of gender rights and sexual equality. They engage in inter-religious debate and use a mixture of religious terminology and the secular language of international human rights to call for reform (Kirmani, 2011). To frame the argument, they draw on multiple methodological approaches ranging from religious methods of interpretation to methods of linguistics and critical theory depending on the topic in hand and the historical and cultural specific context in which a study is conducted (Kandiyoti, 1991b, 1996; Kirmani & Phillips, 2011).

For instance, influential theology professor Ahmed Subhi (1982) criticised the widespread belief that the number of women in hell is higher than that of men. He argued that this frightening statement is used as a tool for compelling women to observe the veil, cover their hair and avoid wearing makeup or use scent. Also he

criticized the Ahadith that narrates that women who do not observe the veil will be fuel for hellfire, and if a woman refuses to have sex with her husband, angels will curse her. He was dismissed from the Al-Azhar University where he worked and moved to the USA as a political refugee. Furthermore, in order to break the taboo that Muslim women cannot become prayer leaders (imams), a Muslim woman, Amina Wadud, led a Friday prayer in America and acted as an imam for a mixed-gender congregation (Abdullah, 2008). Thus, religious gender ideologies are ruptured by the human rights approach and by radical practices; the exponents of radical Islamic feminism articulate the argument that “in its essence, Islam is a secular religion and gender equality between the sexes and sexual self-determination is a human right” (Salah, 2010, p. 39).

Despite drawing on multiple feminist discourses, such as liberal, conservative and radical, Islamic feminism provides the most promising way for speaking about the rights of Muslim women and the gendered nature of practice within the boundaries of faith (Coleman, 2010). Whilst these approaches have diverse understanding on what constructs justice and equality and what the constructive ways are to deconstruct inequalities, this is seen as the best way to promote the equality perspective in the Muslim world (Jacinto, 2006). Instead of the patriarchal version of Islam, it highlights a new version of Islam that allows women to speak about their rights through different perspectives ranging from conservative to radical views (Coleman, 2010). However, Mojab (2001) critiques this argument by suggesting that there is lack of possibility for dismantling patriarchy through Islamic feminism because it is limited to theory.

For example, the radical proposal offered by Islamic feminism provides a very diverse picture of Islam. The acts of Amina Wadud and the argument of Esack (2004) that Islam allows homosexuality are revolutionary performances. These radical ideas could not be practiced in any Islamic state where religious scholars hold a power position and where the literalist interpretations and conservative Islamic discourses are practised and sediment in the socio-cultural values and economic setup. More radical proposals about equality lie outside the mainstream legal paradigm. Thus, how to operationalise this perspective in Islamic countries is limited practically and ethically. Furthermore, the argument about the compatibility between Islam and feminism has been intensively

challenged by scholars (Ahmed, 1992, 2011; Barlas, 2002; Badran, 2009,2011; Cooke, 2004; Jeenah, 2006; Mernissi, 1991; Wadud, 1999). Therefore, this approach is more suitable for studies that draw on human rights and are conducted in liberal contexts because in the Islamic world human rights are also communicated through their religious paradigm.

In contrast to the radical perspective, liberal and conservative proposals have potential that religious scholars and Islamic states could utilise, but conservative ideology reinstates the orthodox Islamic gendered discourses with little alteration. Also, it marginalizes non-traditional women that do not meet the criteria of gendered modesty. This includes Muslim women who work in mixed gendered workplaces, male dominated organisations and in roles that entail a lot of male interaction. The liberal proposal of Islamic feminism has potential for wider acceptability and application in the Islamic world. It has ability to challenge Islamic gendered discourses and to reform Islamic laws that legitimize the gendered practices that hinder women's rights (Wagner, 2012).

However, the liberal Islamic feminist approach mainly focuses on deconstructing gendered religious interpretations rather than deconstructing the experience of Muslim women who are impacted by these interpretations in real life, particularly, experience of professional Muslim women. While paying considerable attention to the scriptural interpretation, this approach overlooks political, economic and cultural factors in the society that have significant power in either reinforcing or/and dismantling gendered Islamic practices (Mirza, 2008). By proposing uniform ideas about the practising of Islamic gendered practices by Muslim women, the liberal Islamic feminism approach underestimates differences among women in terms of social class, education, religiosity level and region. This is because the social structure as the practices and processes significantly contribute to framing the understanding and construction of social realities (religion, identities). Furthermore, individuals make sense of themselves as women/men, workers or Muslim men/women through "personal, subjective, engagement in the practices, discourses, and institutions that lend significance (value, meaning, and affect) to the events of the world" (deLauretis, 1984, p. 159 cited in Jackson, 2004). Islamic feminism overlooks the complexities of the process of identity

construction (Mirza, 2008) and also little is known about the discursive construction of Muslim women. Despite reinstating binary images of Muslim women as either victims of misogynist Islamic values or opponents of modern ideologies (Bilge, 2010; Rootham, 2014), there is a need to understand the subjective experience of Muslim women in relation to Islamic gender relations (Rahman, 2007) through exploring the ways in which women who identified as Muslim, engage in addressing the question, “who are they” and “how should they act” (Alvesson et al., 2008, p.6) in social domains, particularly in the workplace.

3.6 Islamic feminism and performativity theory

For highlighting the dynamic aspect of Islamic gender practices, there is a need for a theoretical approach that conceptualises gender as constructed through practices, regulated and informed by cultural intelligibility and in relation to other categories such as class, ethnicity, age, race (Butler, 1990; Risman, 2004). Butler’s performativity theory (Butler, 1990, 2002) presents a productive position for understanding the dynamic nature of Islamic gender practices. Performativity theory helps to explore ‘how’ Muslim women (and men) workers engage in meaning-making activities. By highlighting the complexities and pluralities in the process of meaning-making, it will enable us to move beyond the over-deterministic and static image of Muslim women. While discussing the significance of studying Islamic gender practices through the performativity theory, it is equally important to discuss how understanding of gender and identity process within a specific cultural-context that is heavily influenced by religion, enriches the performativity theory. By applying Butler’s theory of performativity to the study of the lived experience of workers in a specific context, this study aim to eradicate the main critique to Butler’s performativity theory, that it ignores the significance of context (Nentwich et al., 2014). Second despite some exception, there is lack of engagement with the performativity theory for studying the lived experience of workers (Borgerson, 2005; Tyler & Cohen, 2010), particularly Muslim women.

3.7 Summary

This chapter has discussed gender practices in relation to Islam emerging from the modern and orthodox interpretations of the Holy text. The critical review of literature reported that Islamic gendered practices such as 'modesty' and 'qiwama' are the fusion of a patriarchal interpretation of the Holy text (Quran and "Sunnah) and multiple cultural values. It explains how the Islamic gender practices are principle factors which determine the roles of women and men in all spheres of social life, particularly, in the work life.

The literature review has clearly revealed that:

- Whilst the argument that religious values are not left at home when people come to work and significantly contribute towards framing work relations and practices (Chan-Serafin, Brief, & George, 2013), there is much more to explore and understand about religious gendered practices (Avishai, Jafar, & Rinaldo, 2015), in particular, Islamic gendered practices and their impact on the workplace (Essers & Benschop, 2009). Scholars (Ryan, 2013; Schaeffer & Mattis, 2012) in organisation and management studies contend that we have limited understanding about the ways in and through which work practices are framed by religious practices.
- Whilst there is ample gender scholarship in organisation and management studies that explore how Islamic values have a significant role in women's employment, the academic interest, with few exceptions, has mainly emphasised Muslim professional women working in the western and European context. Herein lies the focal point of the present research. Following calls for an in-depth account of the experience of professional Muslim women within an Islamic context, this study aims to investigate the complexities, uncertainties and diversities of Muslim women's (and men's) experiences in relation employment in the banking sector in Pakistan.
- Whilst undoubtedly the nature of patriarchy and practices of modesty, purdah and qiwama vary across and/or within Muslim countries (Hapke, 2013), Islamic feminism embedded in an egalitarian view of Islam provides a unidimensional and uniform picture of Muslim women. The approaches of Islamic feminism

ranging from conservative to radical viewpoints underestimate the diversity and versatility of Muslim women within and/or outside Muslim countries. Thus there is a need to incorporate performativity theory to understand the experience of Muslim women.

- The present study suggests that a theoretical approach that views gender as a dynamic social process in conjunction with liberal Islamic feminism will develop better understanding about the nature, practice and significance of Islamic gender relations, and the experience of Muslim women at work rather than an approach merely entrenched in the Holy scriptures (Avishai et al., 2015).

This research therefore aims to address the aforementioned gaps in literature by exploring how the gendering of banking work practices are constructed and how these practices are experienced by Muslim women bankers in Pakistan. The next chapter will discuss the research design and methods for data collection and the analysis undertaken for understanding the lived experience of professional women working in the banking sector in Pakistan.

4. Research Methodology

4.1 Introduction

The previous chapter reviewed the literature about Islamic gender relations and examined the liberal Islamic feminism framework that will be applied to make sense of the research findings of the present study. This chapter outlines the research methodology used in this study for exploring the research questions illustrated in Chapter 1. The first section of this chapter outlines the philosophical assumptions of the research methodology and explains its suitability in relation to this study. The second section discusses case study research design (Yin, 2009) and outlines the suitability of this design in addressing the research questions. Within the case study participant-observations, 49 semi-structured interviews and documents were employed as research tools to collect the data. The third section explains these methods in detail. The fourth section explores researcher reflexivity during field work. The fifth section explains the process of analysing the data through discourse analysis (Potter & Wetherell, 1987) and thematic analysis (Miles & Huberman, 1994). Finally the chapter concludes with ethical considerations.

4.2 Selecting and justifying an appropriate research paradigm

Every piece of research is heavily based upon certain implicit and explicit assumptions, in particular the assumptions about the nature of 'truth' and ways to know the truth. Regardless of subject area, the researcher's assumptions about what constitutes a 'reality' and how to investigate it define the position of a research in the philosophy of science. Social sciences, according to Burrell and Morgan (1979) are based on four different and related assumptions: *ontology* (the assumption about the nature of reality), *epistemology* (the ways of knowing that reality), *human nature* (the relationship between that reality and the investigator) and *methodology* (methods applied by the investigator to investigate that reality) (Gray, 2013; Healy & Perry, 2000). These assumptions of knowledge are formed by various *research paradigms*. The research paradigm refers to a "cluster of beliefs and dictates which influence what can be

studied, how research should be conducted and how results should be interpreted in a particular discipline (Bryman, 1988a, p.4). Gray (2013) suggests that leading research paradigms in social sciences are positivism, critical realism, critical theory and social constructivism. However in the literature different scholars explain the research paradigm differently depending upon philosophical assumption about the reality and the nature of phenomenon the researcher studies. For example Bryman & Bell (2015) highlight the four paradigms named as functionalist, interpretative, radical humanist and radical structuralist. Every paradigm is enriched with specific enabling and constraining features, but the application of an appropriate paradigm yields valuable knowledge about the phenomenon. This study focuses on social constructivist paradigm. The relevance of this paradigm in relation to this study is discussed below.

Table 4.1 Research Paradigm

	Positivism	Critical realism	Critical theory	Social constructivism
Ontology	Universal truth	Imperfect reality	Multiple realities	Multiple realities
Epistemology	Objective	Objective/possibility of researcher bias is acknowledged	Subjectivity	Subjectivity
Methodology (In general)	Quantitative	Qualitative, Quantitative or mixed methods	Qualitative	Qualitative
Human Nature	Researcher's values have no influence on results	Minimal influence	Emphasis on the researcher's values in promoting change	Emphasis on the values of the researcher, participants, and research setting

Adapted from Gray (2013, p. 23)

4.2.1 A social constructivist paradigm

This study explores how gender power relations are embedded in daily working practices, and how these frame Identity Work in the banking sector in Pakistan. As such this research is embedded in the social constructivist paradigm because of its suitability with non-essentialist understanding of practices of gender. Social constructivism is a

“belief system that assumes that “universal truth” cannot exist because there are multiple contextual perspectives and subjective voices that can label truth” (Hays & Singh, 2011, p.41). The social constructivism paradigm is based on relative ontology and interpretive epistemology. Relativist ontology proposes that there exists dynamic, pluralist and multiple realities rather than a single universal truth because all realities are contingent upon human practices and individuals develop multiple and subjective meanings of the realities. In contrast to the objective epistemology of the positivist paradigm, the interpretative epistemology asserts that all knowledge and meanings are constructed through social interactions within a social context (Creswell, 2014). Therefore, access to dynamic realities operates through languages, shared meanings, consciousness and instruments (Myers, 2013, p. 39). The aim of interpretive researchers is to interpret the meanings social actors have about their social world rather than to explain the reality by scientific laws, facts and figures, which is independent of the researcher (Myers, 2013).

For interpretivists, understanding is developed through the meanings that social actors assign to phenomenon (Creswell, 2014; Myers, 2013). The meanings are not imprinted on individuals but are developed through experiences of their social world, everyday activities, and cultural and historical values. To gain understanding of the social world of participants “context is what defines the situations and makes it what it is” (Myers, 2013, p. 39). To capture understanding and meanings of participants about a phenomenon, researchers should be the part of research settings (Robson, 2011). Interpretivists propose that the social phenomena are studied through the inside view rather than in a value-free manner. The interpretative approach within the social constructivist paradigm emphasises the mutual contribution of researcher and participants in the creation of knowledge about social realities. The above epistemological and ontological features are considered suitable for this study on the following criteria.

- The aim of social constructionist perspective is to explore the complexities, understanding and reconstructing of the social inquiry (Guba & Lincoln, 2000). This is considered suitable for this research as the aim of this research is to

explore how bankers construct the meanings and understanding about the gender practices in the banking sector.

- This study is aimed at understanding the lived-experience of women (and men) in relation to working practices, and the 'experience-centred' aspects of interpretivist approach contribute toward achieving the aim of study.
- The central concepts of this study such as gender and identity are pluralist and dynamic in nature. The underlying assumptions of research concepts are well aligned with the relative ontological perspective. Also, this study aims at exploring multiple truths about morphologies of gender rather than generating the 'absolute truth' about gender practices in the workplace. Therefore, this study is not well integrated in the positivist paradigm.
- The 'context-specific' meaning-making approach of a phenomenon is a key. This study is aimed at understanding the construction of gender in the workplaces situated within the specific historical and cultural context of Pakistan.

The interpretative research paradigm is generally (but not always) associated with qualitative methodological approaches. The following section explains why qualitative approach is considered relevant in this study.

4.2.2 Qualitative methodological approach

The selection of research methodology depends upon choice of research paradigm that is entrenched in the research questions of the study (Lee & Lings, 2008). Given this research's focus on formation of gender practices I will employ a qualitative approach. The qualitative approach is considered most appropriate due to its social constructivist position that focuses on interpretative ways of social inquiry and contends that social phenomena cannot be known directly by immutable laws (Crotty, 1998). Qualitative approach seeks to explain reality by exploring social settings and individual lives in those settings (Byrne-armstrong, Higgs, & Horsfall, 2001; Denzin & Lincoln, 2012). This mode of inquiry allows researchers to study the phenomena in the natural setting rather than an artificially structured setting as suggested by quantitative approach (Bryman & Bell, 2015). This is particularly important for this study which aims to understand the experience of individuals in relation to working practices in the natural settings of real-

life organisations. Also, the aim of this study is to accumulate knowledge about gender by studying the experiences and understanding of bankers about the workplace in the real-life context, rather than by the generalisations and causal relationships.

Compared to quantitative methodological approach (which emphasises the causal relationship between variables by applying methods such as questionnaire, survey and experiments), qualitative methodology provides means for studying the unquantifiable facets of working lives such as rituals, routines, artefacts, behaviour, interaction and dressing (Myers, 2013). Thus it is suitable to apply a qualitative methodological approach to the present study as phenomena such as gender and identities are speculative and unquantifiable. Lincoln & Denzin, (2003) contend that qualitative approach is flexible in nature and yields a massive amount of data through multiple sources such as interviews, observations, focus groups, and field work. This rich set of data “provides thick descriptions that are vivid, nested in a real context and have a ring of truth that has strong impact on the reader” (Miles & Huberman 1994, p. 10). Creswell, (2007) contends that such a rich set of data represents the underlying rationale and motives of particular action, which could not be captured through the quantitative set of data. Moreover, the literature that was critically discussed in Chapters 2 and 3, highlights that in organisation studies there is limited research on gender practices in the workplaces situated in the Islamic context of Pakistan which is characterised by a collective and patriarchal culture (Shaheed, 2010). The research context requires a methodological approach that is flexible and will allow new insights to emerge about gender and identity construction from a rich set of empirical data.

4.3 Selection of a research design

Research designs are “types of inquiry within the qualitative, quantitative and mixed-method approaches” (Creswell, 2014, p.12). Denzin & Lincoln, (2012) have called research design as strategies of inquiry. A research design activates the paradigm by connecting the researchers’ philosophical assumptions to the empirical work. In qualitative research, there are four main research designs or strategies of inquiry: case

studies, ethnography, grounded theory and action research (Myers, 2013). The selection of the research design depends upon the research questions and philosophical assumptions (Denzin & Lincoln, 2012). In addition to these, while deciding what research design should be appropriate for the present study, other factors about available resources and practical issues were considered. Consistent with the interpretivist epistemological perspective, the case study research design based on participant observations, in depth interviews and organisational document, is used in this research.

4.3.1 Case study research design

Case study research design is used “for investigating a contemporary phenomenon in depth and within its real-life context, especially when the boundaries between phenomenon and context are not clearly evident” (Yin, 2009, p.18). It is useful for understanding and exploring the phenomenon such as processes and behaviours alongside their context. Hartley (2004) states that case study research is most suitable for “understanding everyday practices and their meanings to those involved” (p. 325). This feature of a case study research design is particularly important for the present research because understanding the work culture, practices and behaviour in the daily work routines were integral to the research objectives. Therefore, it is seen as the most appropriate strategy of inquiry for gaining deepest insights into the working practices and the process of organisations in Pakistan. Furthermore, the significance of context as outlined above is highly important to this study because one of the research objectives is to understand how the individuals’ behaviours and actions and, organisational process and practices are influenced by and influence context. In order to decide whether a case study research design should be used or not, Yin (2009, p.2) describes three defining features such as (a) “how and why questions are being posed”, (b) “investigator has little control over events”, and (c) “the focus is on contemporary phenomenon”. Thus, the case study is a preferred research design for this study, because it aims to understand the ‘how’ and ‘why’ gender practices are configured in a specific cultural context.

Hartley (2004, p. 324) outlines that the “the value of theory is key to case study research” as case studies can be employed both for testing theory and for building theory depending on type of case study. Furthermore while applying the case study research design, a key decision is to determine whether a study will be based on a single case or on multiple cases. Denscombe (2003) explains how the choice of selecting multiple cases is framed by the comparative purpose of the study. The present study is based on multiple case studies as it is concerned with in-depth exploration and highlighting contrasts and similarities in relation to gender practices across distinctly different banks (foreign-owned banks, Islamic banks and local banks) (Myers, 2013; Yin, 2009).

It is also vital to highlight the disadvantages of a multiple case study research design. It has been criticised on the basis of credibility of generalisation and negotiation of access (Myers, 2013). This issue is discussed in the last section of this chapter. Also, the research design based on multiple case studies is very intensive and time consuming. This research design is, however, a valuable research tool for understanding the practices and process of organisations, and their members’ beliefs and behaviours as specific cultural-groups part of a wider social context (Eriksson & Kovalainen, 2008). It was selected as the most appropriate research design embedded in qualitative approach for this study.

4.4 Gaining access and Selection of multiple case studies

This section explains how the organisations from the financial sector were recruited for the case study research.

To gain access to the research sites, a list of the potential organisations from the banking sector was compiled using information provided by the State Bank of Pakistan. The banking sector in Pakistan is categorised into four groups according to ownership of bank such as government-owned local banks, private-owned local banks, foreign banks and Islamic banks. A list of banks based on ownership was compiled, and a consent letter

(Appendix-1) providing details about this study along with a request for participation was sent to the human resource departments of the selected banks. Additionally, personal acquaintances helped to gain access to the different banks. This mirrors Myers's idea (2013, p. 81) that "personal and corporate friendships might be likely to be receptive to the idea of case study research".

In response to the consent letter, some gatekeepers¹⁸ (the human resources managers, friends and colleagues) e-mailed me about the process of observation.

"Would it be possible for you to tell me briefly what would you like to observe? Our organisation is apprehensive about the observation and your participation at work. Would it possible for you not to do the interviews or it is more preferable? Wouldn't it be easier for you and us to collect information through the filling out of forms rather than conducting observations and interviews?"

A sample of email

This issue raised a number of concerns, particularly regarding the observations and my role in the organisations. It highlighted the difficulties and limitations of participant observation research.

After a negotiation of several months, out of 30 banks, only 7 banks agreed to participate in the research but on certain conditions. However due to time constraints the research could not be executed in the seven banks. Therefore, the final selection of organisations was made on the basis of *logical considerations* (available resources and the time period for conducting this study), *definitional considerations* (type of access granted by the organisations), ranking of the banks and branch size. Only the four banks that allowed full access were chosen. However, this access was not without an 'exchange benefit' (Hammersley, 1990). Based on the banking sector policy, I was asked to work for four to eight weeks as an internee in these banks. Working as an internee for 6 to 8 weeks in each bank enabled the participant- observation aspect of the case

¹⁸ Gatekeepers: a term that refers to those individuals in an organisation that have the power to provide access to people or situations for the purpose of research (Silverman, 2006)

study. Among the four banks (two local, one multinational and one Islamic), one local bank was dropped because it was not one of the top five banks in Pakistan, according to State bank of Pakistan. During the data collection process, another multinational bank, which has bigger infrastructure and number of employees than the one selected before granted the access. By the time access was granted, data collection had already started in the first multinational bank. Instead of rejecting the access, I decided to include the big multinational bank which made the total number of case study organisations four. Figure 4.1 flowchart summarises the case selection process.

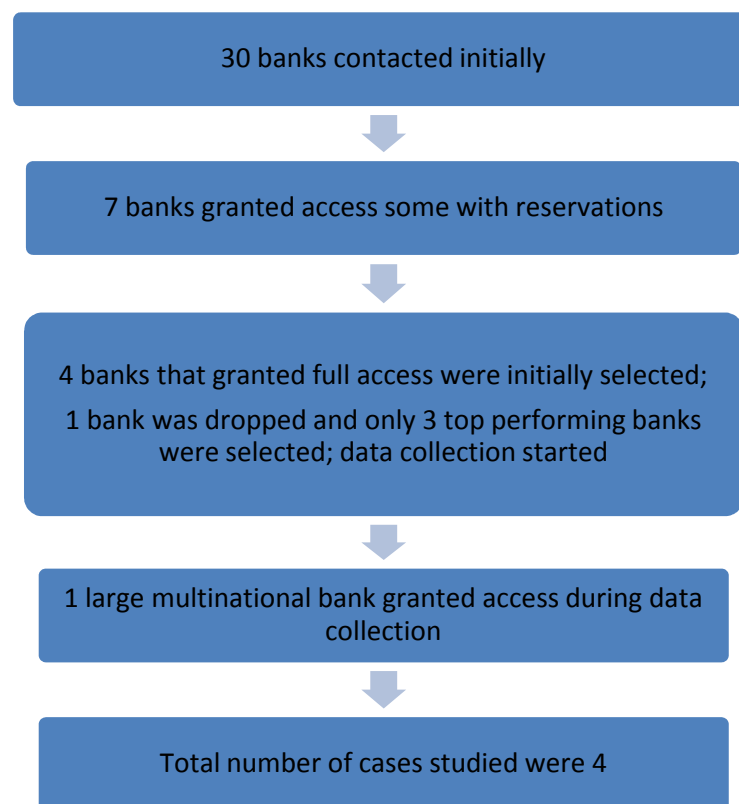


Figure 4.1 Summary of case studies selection process

Each selected bank (multinational, local and Islamic) has more than 1500 branches across Pakistan. Some branches have more than 50 employees (mostly head office branches) while some have fewer than 10 employees. I selected the bank branches which had maximum and minimum number of employees as a kind of ‘polar cases’ (Yin, 2009). This discrepancy in the number of employees provided an opportunity to identify

any differences in gender practices based on branch size. Please view Table 4.2 for profiles of the selected case organisations.

Table 4.2 Profiles of the participant organisations

Bank name (Pseudonymous)	Ownership	Number of employees in the case-study branches
Goldengate bank	Foreign-owned	8
Continental bank	Foreign-owned	12
Islamic bank	Sharia-based	52
Popular bank	Privately-owned local bank	22

All the four branches of selected banks were located in Lahore, the second city of Pakistan. Lahore was selected as the preferred research site for the case studies for two reasons. First, among the four major urban areas of Pakistan (Karachi, Lahore, Faisalabad and Rawalpindi), Lahore has the second largest number of commercial bank branches providing a large sample size for the study. Second, Lahore has the highest number of multinational bank branches which provide a varied sample size for the research (Information gathered from banks' websites, 2012).

Gaining access, selection of case studies and data collection occurred over a period of 14 months between January, 2012 and May, 2013 (figure 4.2 timeline). It was not a smooth process largely due to the difficulties faced in gaining access to organisations. Myer's (2013) states that one of the major difficulties of doing a case study research is to gain access to organisations. In my experience, it took me 7 months to gain full access to 4 organisations out of the 30 that were contacted.

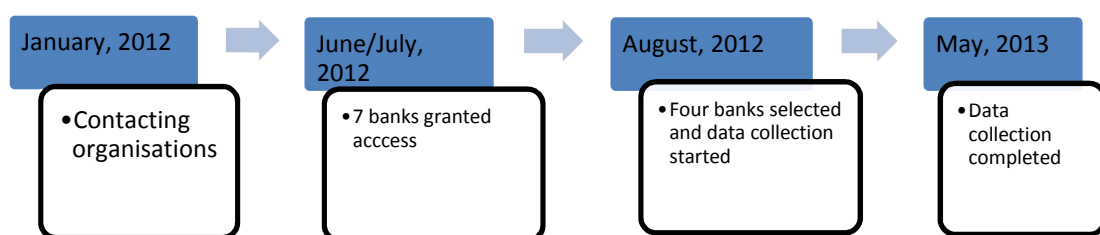


Figure 4.2: A timeline of gaining access, selection of multiple case studies and data collection

4.5 Data collection methods

A range of methods including both quantitative and qualitative are used for collecting the case study evidences (Yin, 2009). In the present study, the empirical evidences were collected by semi-structured interviews, observations including both participant and non-participant, and organisational documents. The next section outlines the suitability and application of the methods that were used to collect data.

4.5.1 Semi-structured interviews

Yin (2009) argues that a detailed individual interview is one of the main techniques for collecting case study evidence. The in-depth interviews were considered a suitable approach for this study because this technique is consistent with the philosophical underpinning of the interpretive research paradigm. Eriksson & Kovalainen (2008) stated interviews are one of the best tools for knowing about individualised perceptions and experiences about a certain phenomenon. Selecting interviews as a main method for studying gender practices provided a useful insight about the context in which these processes occur.

The three major classifications of in-depth individual interviews: structured, semi-structured interviews and unstructured (Bryman & Bell, 2015; Gray, 2013). Myers (2013, p. 123) argues that “semi-structured interviews gives you some structure, while allowing for some improvisation”. This approach was adopted as it allowed some structure as well as enabling the researcher to amend interview questions according to the development of the conversation. Semi-structured interviews also allowed the incorporation of new questions that emerged during the participant observations and formal/informal conversations with respondents. A common interviews structure for all cases enabled comparisons and the identification of differences and similarities across the case studies (see also Lee & Lings, 2008). Furthermore, Saunders, Saunders, Lewis & Thornhill (2003) outlines that in contrast to unstructured interview, semi-structured interviews provide opportunity for clarification. This helped when respondents used specific banking terms and jargon.

The interview guide was framed by the observations and literature review. It was based on multiple themes, such as demographic characteristics, history of employment, reason of joining the banking sector, work practices, the impact of work practice on their lives and progression tracks (Appendix -4). The interview guide was constructed in a way that allowed participants to share their experience and express their understanding about their working practices in the banking sector.

Gray (2013) states the researcher faces two potential and crucial questions, such as ‘*who*’ (interview sample) and ‘*how many*’ (number of interview) should be selected for the interview process. During the first week of fieldwork, I informed the participants and the bank management about my plan for conducting the interviews and requested their participation. The criteria chosen for selecting the interview participants were based on three factors: number of employees (men and women), type of department, and hierarchal position of participants.

Table 4.3 Selection criteria of interviewee sample

Selection criteria of interviewee sample	
Number of employees	To have maximum number of female interviewees because the number of female bankers was lower than males.
Department	To include minimum two interviewees (one male and one female) for all the departments such as operations, sales and trade.
Hierarchal level	To have one interviewee from either middle or top managerial level.

The selection method of interview participants is based on purposive sampling. Purposive sampling method refers to selection of potential sample on the basis of specific criteria (Clark & Creswell, 2011). The purpose of adopting the specific criteria was to cover all types of employees for yielding a comprehensive insight about the phenomenon under study. Conducting interviews during working hours was difficult due to the nature of the participants’ work. Most participants, especially women, were unwilling to stay after hours to be interviewed. This generated a need to apply convenient sampling method (Clark & Creswell, 2011). This means that only participants

available to stay after hours or who had time during the working day were selected as interviewees. A total of 49 interviews were conducted. Detailed profiles of interviewee respondents from each bank are given in Table 4.4, 4.5, 4.6 and 4.7.

Table 4.4 Profiles of interview respondents in Goldengate bank

Name	Sex	Age (Years)	Marital status	Designation
Naveed	M	32	Married	Advance senior relationship manager
Arslan	M	31	Married	Premier assistant relationship manager
Salma	F	26	Married	Customer relationship officer
Raza	M	43	Married	Operation manager

Table 4.5 Profiles of interview respondents in Islamic bank

Name	Sex	Age (Years)	Marital Status	Designation
Malik	M	43	Married	Branch operational manager
Ahmad	M	38	Married	Sales officer
Mudasir	M	35	Married	Personal Banking officer
Kahif	M	30	Married	Personal Banking officer
Mubashir	M	39	Married	Sales Manager
Ali	M	30	Single	Sales processing
Raza	M	29	Single	Service quality Officer
Waseem	M	28	Married	Audit manager
Mobeen	F	30	Single	Car processing
Afeefa	F	28	Single	Credit analyst in trade department
Fatima	F	41	Married	Credit analyst in credit department
Ayesha	F	31	Married	Credit analyst in credit department
Sameena	F	28	Single	Telephone Operator
Helema	F	28	Single	Cashier
Rajab	M	54	Married	Credit manager

Table 4.6 Profiles of interview respondents in Continental bank

Name	Sex	Age (Years)	Marital Status	Designation
Hina	F	24	Single	Floor relationship manager
Saira	F	25	Single	Floor relationship manager
Amara	F	27	Single	Relationship officer in sales
Safa	M	34	Married	Relationship officer in trade
Maryam	F	33	Married	Senior relationship manager in sales
Imran	M	30	Single	Senior relationship manager in sales
Waqas	M	32	Married	Senior relationship manager in sales
Deeba	F	36	Married	Operation manager
Rizwan	M	44	Married	Branch operation manager

Table 4.7 Profiles of interview respondent in Popular bank

Name	Sex	Age (Years)	Marital Status	Designation
Omar	M	43	Married	General banking officer in trade
Zahid	M	36	Married	Cashier
Butt	M	28	Single	Cashier
Bilal	M	37	Married	Supervisor
Bhatti	M	34	Married	Branch operation manager
Shabana	F	26	Married	Customer service officers
Amber	F	29	Single	General banking officer in operation
Hira	F	24	Single	Customer service officers
Sana	F	30	Single	Credit Manager
Nadia	F	26	Single	Sales officer
Farah	F	30	Married	General banking officer in operation
Anwar	M	38	Married	Sales manager
Zafar	M	28	Single	General banking officer in trade
Waqar	M	34	Married	Credit manager
Hassan	M	31	Single	General banking officer in operation
Iftikhar	M	43	Married	Internal auditor
Usman	M	26	Single	Sales officer
Atif	M	57	Married	General banking officer in operation
Ayaz	M	32	Married	Cashier
Abbas	M	52	Married	Supervisor
Neelam	M	25	Single	Customer service officer

All interviews took place in a private place within the bank premises. Interview sites include conference rooms in the multinational banks, a kitchen in the Islamic bank and a store room and manager's office in the local bank. All of the interviews were recorded with a digital recorder with the permission of the participants. All participants were asked whether or not they were comfortable with the recording and completed a consent form (Appendix-3) before the interview. All participants agreed to have the interview recorded. The experience of the first interview enabled me to identify my weaknesses. I did not take notes and when I realised that the last part was not recorded well, I recognised the importance of writing key points during the interviews. Jennings (2010) contends that interviewing is not an easy task and it requires specific skills especially when a researcher is an inexperienced interviewer. Clark & Creswell (2011) suggest that no interview process is free from difficulties. This was also true in this study. There were no problems regarding the digital recording and appropriate place, however, in this study, the timing of conducting the interview was a major hurdle. The decision about the timing of conducting the interview was critical due to banking work schedule. Hence the majority of participants hesitated and rejected to be interviewed because of timing. Despite this constraint, female participants were interviewed during the two hours on Friday prayer break. The male participants were interviewed outside working hours after 6:00 pm. Semi-structured interviews lasted between 35 and 90 minutes. These were conducted in a mix of Urdu and English. The ambiance during the interview was very friendly and relaxed as a rapport had already been developed which helped them to share their experiences more comfortably.

4.5.2 Participant-Observation

Participant-observation is another useful technique for collecting data in a qualitative case study that "requires researchers to be involved in and recording the routine daily activities with people in the field setting" (Schensul, Schensul, & LeCompte, 1999b p. 91). The immersion in a research setting is essential to participant-observation and it requires that a naturalist researcher becomes a part of the setting and group under study. Participant-observation aims to understand behaviour and practices of that group and the culture of the settings they inhabit. This is particularly important for this study because acquiring a detailed and an in-depth understanding about the values and

artefacts of organisational culture in the banking sector of Pakistan could not be possible without involvement in the organisation. Also, through the sustained interaction with the workers, I was able to understand how women and men relate to each other and engage in daily interaction through formal or/and informal gestures and languages. This includes using humour and jokes in the banks. Participant-observation captures the human behaviour, actions and interaction in the natural setting. Bryman & Bell (2015) outline how participant-observation provides an opportunity to map out the context and rationale of peoples' behaviour and perceptions. Participant observation was selected in this study because it allows you to observe and understand those aspects which are not explained by words.

Eriksson & Kovalainen (2008) outline that the role of investigator is crucial in the field work as he/she needs to strategically situate him/herself in the research setting. I adopted the participant observer role by working as an internee in the banks and completely engaged in the daily work activities and working practices of the bank. A summary of work activities I was involved in is outlined in Table 4.8. The participation and welcoming attitude of participants helped me to be a subjective participant and to have an 'insider' view of the banking system (Eriksson & Kovalainen 2008). However as an internee, I was not allowed to work in the cash department, engage in any financial transactions or work on financial data system, these restrictions created the sense of 'outsider' (Eriksson & Kovalainen 2008) and always reminded me about my primary role of 'objective' observer. The experience of both insider and outsider treatment from participants helped me to deal with the most critical challenge in doing the participant-observation. It is challenging for a researcher "to combine the participation and observation in a way that enables understanding of the site as an insider while describing it to the outsider" (Eriksson & Kovalainen, 2008).

Table 4.8 Summary of activities

Activities	Goldengate bank	Continental bank	Popular bank	Islamic bank
Customer services	Dealing with customers' enquiries Promoting the bank products	Dealing with customers' enquiries Promoting and selling the bank products	Dealing and greeting the customers. Engaging in administrative tasks such as filing the documents and delivering post to relevant person	No
Attending the morning briefing sessions	Manager briefly explained the tasks for floor relationship officer.	Manager briefly explained the tasks for floor relationship officer.	No	No
Record maintenance and manual data entering	No	No	Checked the national identity card numbers with the account opening forms and similar related activities	Maintained the daily sales records files and checked the credit files.
Meeting	Attended the meeting about how to improve sales in this quarter	No	Attended and arranged the meeting through setting the chairs and re-calling everyone for meeting	No
Training section	No	About customer services and bank products	About the sales targets of banks	About the work ethics in Islamic bank
Informal events	Outdoor and indoor lunch and dinner	Friday lunch breaks; Outdoor lunch parties; Tea breaks	Birthday parties; Friday lunch breaks; Went for coffee with female colleagues	Prayer breaks and Friday lunch
Operational activities	No	No	Engaged in multiple operational activities including filling and checking account opening forms, entering the pay order numbers etc.	Engaged in multiple operational activities
Cash department	Not allowed to participate in any activity of cash department in all four banks. It mainly includes receiving and giving payment by cash, credit cards, cheques, vouchers and counting money in cash drawers.			

Myers (2013) contends that in participant-observation another major task is to make a decision about what, when, where and how to observe. An observational sheet was prepared in advance by using Spradley's 9 Dimensional model (Spradley, 1980) for observing the setting, people, events and activities in four research settings in the financial sector. Robson (2011) outlines how Spradley's 9 Dimensions model is useful for both descriptive and focused observations. These nine dimensions helped me in developing a detailed portrait about the research settings. Subsequently the selection of particular dimensions allowed more focused observations. Also during the field work some dimensions such as space, interaction, time and objects became important to this study.

Table 4.9 Dimensions of descriptive observations

Dimensions	Application to the present study
<u>Space</u> The layout of physical setting	Description about the working environment, work stations and the sitting arrangements in four banks
<u>Actors</u> Identifying the relevant people involved and describe them in detail	Description about men and women bankers, their appearance, dressing styles and other demographic characteristics
<u>Activities</u> Various actives in which actors involve	Detailed description about the work tasks of each banker, nature of work in each department and specific skills related to a specific task. Detailed about other unplanned and informal activities such as lunch breaks.
<u>Objects</u> Physical elements	Detailed description about the décor of each bank including furniture, decorations, paintings, posters, other wall-hanging and equipment within each bank
<u>Acts</u> Specific individual actions	Description about the communication and interaction patterns among the financial practitioners such as physical clues, humour and jokes
<u>Events</u> Specific occasions	Detailed about meetings, training sessions, birthday parties, outdoor lunch parties in each bank
<u>Time</u> Sequence of events	Detailed about the frequency and durations of events and activities, description how the time is planned in the working day in the bank
<u>Goal</u> What actors are attempting to accomplish	Accounts about the weekly, monthly and quarterly sales targets and other work-related targets in all four banks
<u>Feeling</u> Emotions in particular contexts	Arguments among bankers and the reactions and emotions of these arguments

Adapted from Robson, (2011)

A primary tool for collecting the observational data requires detailed field notes. However, taking field notes is not a simple task, it entails a decision about what to write and especially when to write (Denzin & Lincoln, 2012). Writing notes in the presence of participants can be “perceived as inappropriate, threatening and will prove disruptive” (Hammersley & Atkinson, 1995 p.177) by the participants. To avoid these problems, multiple approaches were applied, such as writing notes in toilets, and sometimes, by writing on toilet paper. Additionally, writing notes especially in the banking sector was very risky because of security reasons and the nature of their work. The activities of all employees were strictly observed overtly and covertly by the branch managers, operation managers, colleagues and CCTV. Also, it was quite difficult for me to write the field notes all the time as I was engaged in work activities. Therefore, I developed a systematic approach for taking notes.

I limited the note writing to specific times with the permission of branch operation manager (BOM). This was complemented by the banks’ rule that requires an internee to produce a 1500 word report about the knowledge gained and reflection on the experience. After finishing the daily assigned task, I asked for writing time for the report. While writing the notes for reports, I also wrote what I observed in small phrases during the whole day. On several occasions, I used my smart phone to take notes. If something specific happened, such as any specific verbal phrase, humour and gestures, I noted this on the note-taking app of the phone. This went un-noticed as bank officers thought I was typing a text message. During a note-taking session, a branch manager suddenly asked me to show him what I was writing because ‘the process of note taking did not go unnoticed’ (Eriksson & Kovalainen, 2008). After this incident, I adopted a new approach to note-taking. I divided the field diary into two parts. On one side, I wrote exactly what I learnt about work, while on the other side, I wrote about observations in short phrases. Short-hand notes were later transformed into detailed field-notes on a Word document on a daily basis. These included the observations of day to day activities, the sequence in which the activities were performed, the relevant history of the event/activity, time, date and location. This system helped me to observe participants in the natural setting without making them conscious about their behaviour. Note taking helped me to add the reliability and accuracy of the observational data.

4.5.3 Documents

The company documents allow more in depth understanding of phenomena under study. It strengthens the evidence collected from the other sources and provides in depth and rich insights (Myers, 2013). Organisational documents were used as an additional source of data, which served to highlight the difference between what is being said by organisations and what actually happens in practice.

The banks' web pages and annual reports were useful for understanding the history of the bank, its nature of operation and structural overview. Also, other organisational documents such as the code of ethics, emails and work ethical guide helped in gaining a broader picture about the work practices, dress code, performance and progression policies in the banking sector of Pakistan. The quarterly branch reports, job specification for each employee and work ethical guides were the confidential and private properties of banks. I obtained these documents with the consensus of managers on the agreement (Appendix-2) that I would not report these documents in the thesis; however I could use small parts of these documents for understanding the bank practices. The e-mails about the dress codes were shown by one of the employees during the fieldwork in the local bank; however, the employee did not allow me to take a copy of the email as it was strictly confidential. The other organisational documents such as annual reports and information about the nature of bank, its mission and purpose are the public documents that were obtained from the banks' websites. Also, all the documents were in English. In addition to organisational documents, image documents such as photography was also used as empirical evidences.

To obtain the demographic information about the participants, a basic survey was used asking the questions such as age, income range, position at work, material status and education level (Appendix-5). The objective of this small survey was not to generate a quantitative data set, but to save time during the interview.

Table 4.10 List of documents

Banks	Documents used in this study
Goldengate bank	Job specification for each employee, Branch quarterly reports and Annual reports and pictures
Continental bank	Job specification for each employee, Branch quarterly reports and Annual reports and pictures
Islamic bank	Work ethic code, Job specification for each employee, Annual Reports and pictures
Popular bank	Emails, Branch quarterly report, Annual reports and pictures

4.6 Quality of research

The quality of a research is embedded in its trustworthiness. Trustworthiness focuses on demonstrating that the evidence of the results presented in a study report are rigorous and the research findings are “worth paying attention to” (Lincoln & Guba, 1985, p. 290). The underlying epistemological and ontological philosophical assumptions of a research determine the criteria for ensuring its trustworthiness. Within the positivist paradigm, the quality of the research is established by the concepts of internal validity, external validity or generalisability, reliability and objectivity. Internal validity, in a quantitative study, means that “the study measures or tests what is actually intended” (Shenton, 2004, p.64). If we look at the basic definition of internal validity, then the validity issue does not apply to qualitative research because a qualitative research aims at exploring a specific phenomenon and providing an in-depth understanding about it rather than testing what is already known. Furthermore the concept of external validity or generalisability focuses on applicability and “is concerned with the extent to which the findings of one study can be applied to the other situations” (Merriam, 1997, p.57). In a quantitative study, the results are applicable to the wider population from which the sample was selected and where the sample is seen as a true representative of the whole population. However in a qualitative study, an individual (research participant) is not considered as a true representative of the whole population because of the situated nature of reality (Silverman, 2001). Also the findings of a qualitative inquiry are context specific and represent a particular environment and

situation. The same understanding of generalisability, thereby, is not applicable to a qualitative research.

The concept of reliability refers to the extent to which research findings are repeated and reproduced exactly same when using the same procedure and context. In quantitative research the concept of reliability is concerned with “the reliability of the measurement instrument; its ability to produce the same result over and over again” (Stenbacka, 2001, p.552). Achieving reliability in this way is crucial in a qualitative study as it focuses on the dynamic and pluralist understanding of reality rather than a single universal truth. Also naturalist researchers aims to understand the phenomenon from the standpoint of those involved in it rather than establishing laws in which reliability of measurement scales is compulsory (Lincoln & Denzin, 2003). Furthermore objectivity focuses on neutrality of the study. In a quantitative study, objectivity means that the study is conducted in the value free manner and findings of the inquiry are independent from the researcher’s perceptions, ideas and believes. For maintaining the objectivity of a quantitative study, the researcher employs research methods such as questionnaire, surveys and experiments which enable to maintain distance between investigator and the phenomenon under study. However ensuring objectivity in this way is challenging for a naturalist researcher as in a qualitative inquiry, the researcher is the part of the research setting for understanding the phenomenon.

However, all this does not mean to escape from the question of trustworthiness of a qualitative research. Many naturalist investigators highlight the need to use different terminologies for establishing the trustworthiness of a qualitative research (Silverman, 2001) and to distance themselves from the terms used in positivist paradigm. By addressing the same issues, Lincoln & Guba, (1985) propose the criteria for ensuring the quality of a qualitative study. They posit that the trustworthiness of the qualitative study involves “credibility, transferability, dependability and confirmability which are the naturalist equivalents for the conventional terms internal validity, external validity, reliability and objectivity” (Lincoln & Guba, 1985, p.300). A qualitative study’s trustworthiness, thereby, is determined through the ways in which a naturalist

researcher makes sure that credibility, transferability, dependability and confirmability are apparent in his/her study.

The following section explain how I have established the quality of this study by using the criteria described by Lincoln & Guba, (1985).

4.6.1 Credibility

Credibility, comparable to internal validity, deals with the question “how congruent are the findings with reality” (Merriam, 1995, p.54). Ensuring credibility is the one of the most important factor for establishing the quality of a study embedded in an interpretative paradigm (Lincoln & Guba, 1985). It can be accomplished through the adaptation of suitable research methods, site triangulation and triangulation via use of different types of informants. In this study the correct operational measures and well recognised methodological approach were used for understanding women’s work experience in Pakistani banks. The appropriateness of qualitative methodological approach (section 4.2) and case study research design (section 4.3) has been discussed in detailed previously. Such an in depth coverage of methodological approach allows the researcher and the reader to assess the extent to which the correct and proper research practices are incorporated for exploring the phenomenon such as construction of gender practices. It, also confirms that evidences of the study accurately and truly represent the reality which contribute towards ensuring the credibility of the present study.

Furthermore triangulation was used to make this study more credible. I had interviewed both male and female employees working at different hierarchal levels in different departments of bank. The details of the selection of research participants is discussed in section 4.5.1. The diversity of informants provides a rich picture about women bankers’ experience of working practices through verifying the individual viewpoints and experiences against others. In addition to triangulation via data sources, site triangulation was also used for ensuring the greater credibility. The study is based on four different organisations for exploring the configuration of gender practices in the Pakistani banking sector. The purpose behind the site triangulation is to make sure that

research findings richly and truly describe the phenomenon in question. Thus the site and data source triangulation contribute towards gaining a variety of perspectives on gender practices and increase the probability that the findings of the study are credible.

4.6.2 Transferability

Stenbacka, (2001) contends that in naturalist research, it is about the generalisability of the setting rather the generalisability about the population as a qualitative research is a context-bound study and the results are understood within the particular environment and situation. The term of generalisability is, thereby, replaced by the transferability (Golfashani, 2003) in interpretivist paradigm. Transferability refers to the extent to which a qualitative investigator is able to generalise the research findings of a study to his/her own study. In order to assess the extent to which research findings are true to other research settings, thick contextual information about the fieldwork sites and the detailed description of the phenomenon under investigation are required (Lincoln & Guba, 1985).

In this study, transferability has been achieved by providing detailed account of background, environment, working practices and structure of four different banks where the present study was conducted. The detailed description of the four banks (Appendix-7) provides an in depth understanding about the context of the study which will enable the other researcher to relate the findings of this study with his/her own research through comparing the contextual information. Furthermore the information on the number of banks taking part in the study and where they situated; the number and the demographic characteristics of research participants involved in the field work and interviews and the time period over which data was collected, is given in section 4.4. Lincoln & Guba, (1985) state that these additional information highlight the boundaries of the study and must be considered before any attempts at transference are made.

4.6.3 Dependability

The quality of a naturalist study in terms of consistency of research findings is determined by dependability (Lincoln & Guba, 1985). Compared to reliability,

dependability allows a “future researcher to repeat the work, if not necessarily to gain the same research findings” (Shenton, 2004, p.71) through providing an in depth explanation of the research processes employed in a research. The purpose behind providing a complete account of the research process is that the procedure by which evidences of findings are emerged and results are generated must be explicit and can be reiterated whenever possible.

In the present study this has been achieved by providing a complete discussion about what was planned and how it was executed at the strategic level of the research. Also the suitability of the whole research process in terms of the research design (section 4.3), data collection methods (section 4.5) and data analysis (section 4.7) has been critically discussed in relation to this study. Sufficient explanations have been given about how field notes and organisational documents were used in addition to the semi-structured interview techniques and how the data was analysed through line-by-line careful reading, rereading, coding and recoding of the interview transcripts and field notes. The detailed research process not only allows a future researcher to repeat the present study in a new context but it also enables naturalist researcher to develop an in-depth understanding of the research methods and their effectiveness for exploring the gender practices in organisations.

4.6.4 Confirmability

Compared to the positivist paradigm, distancing from the researchable phenomena (knowledge) is quite challenging for a naturalist researcher who follows the interpretivist paradigm. A qualitative research requires the active participation of researcher in the research process. Researcher’s values, belief, assumptions, thereby, have significant impact on the sources of creating knowledge such as the collecting and analysing data (Guba & Lincoln, 1994; Lincoln, Lynham, & Guba, 2011). The concept of confirmability, a comparable concern to objectivity, helps to ensure that as far as possible findings are the outcomes of the research participant’s experience and perception rather than researcher’s views and preferences. Guba (1981) suggests that for establishing confirmability, techniques such as audit trail, triangulation of data

collection methods and reflexivity can be used. The following section illuminates how the confirmability of this study has established.

In this study, confirmability was achieved through using method triangulation as the application of different methods of data collections allows to reduce the effect of researcher bias. For collecting data on how gender power relations are constructed and experienced in Pakistani banks, participant observations and organisational documents were used in addition to 49 face to face semi-structured interviews. For example, understanding about career practices emerged from participant observation in the fieldwork, heard about them in the interviews and presented in the organisational documents, helps in ensuring that no claims are made which do not support the data. Also the method triangulation represents that the evidences gathered for understanding the working practices in Pakistani banks are not biased. The authenticity and unbiasedness of data contribute towards confirming that in the present study the reality is conveyed as it is perceived by the social actors (bank workers).

Furthermore reflexivity is used for ensuring the confirmability of this study. The process of reflecting critically on self as a research instrument and examining how researcher's experience (introspection) and subjectivities have a potential to influence the constitution of knowledge is known as reflexivity (Lincoln & Guba, 1985). A detailed reflexive account enables to determine how far the data and the concepts emerging from it are true (Lincoln & Guba, 2003). The following section explains how I as a researcher immersed myself in the research settings and how I was influenced by the research setting while doing field work. Also, it demonstrates my role as a 'research instrument' and 'introspection' (Wallendorf & Brucks, 1993).

My position as a researcher and an internee enabled me to negotiate access to the banks and to the participants. During the field work, participants and gatekeepers asked questions about my background. I told them about what I was studying and where I was studying, which gave a credible impression with the participants. Being identified as a Pakistani woman and student in a Western country increased the participants'

willingness to participate. For example, when a manager or branch operations manager introduced me to other bank officers, the introduction usually started with the statement:

“She is Shafaq. Miss came from the UK, she is doing a Ph.D and used to be a lecturer in Punjab University.

The statement reflects my outsider and insider subjectivity but also enhanced my credibility and encouraged interviewee participation. However, it did not mean that the research process went smoothly. Although bank officers had a very welcoming attitude with me, they were reluctant to be interviewed. Female workers were more reluctant than males because of working hours. Sometimes participants agreed to be interviewed and later on in the day, refused on the basis that it was too late and were tired.

Being identified as a Pakistani woman, I was aware of the dress code, gesture and behaviour especially with older men who worked in senior positions. As such I did not address them by their names but used words like sir and uncle. Furthermore, adopting a certain dress code addressed the importance how dress allowed me to become an insider (Nagar, 1996, p. 216). In the Islamic bank, I ensured that I covered myself with black chadar, whereas, in the other banks I wore the traditional dress without head covering.

I observed how female participants perceived my insider identity as a woman from Pakistan, whereas male participants perceived my outsider identity as a modern, educated woman with Western exposure which encouraged them to discuss more freely. Male participants seemed more confident, open and comfortable in sharing their own work experience, personal stories and views about female employees. I tried not to adopt any contradictory behaviour that did not meet the participants' expectations. This suggests that the boundaries between the 'insider' and 'outsider' role of researcher were flexible and continuously shifting thus I placed myself in different 'positional spaces' where I took the subjectivity according to the situation (Mullings, 1999, p. 340).

Therefore, the Pakistani-insider status and western student outsider status helped me to enhance quality of my data collection through immersing myself in the working culture.

While the welcoming attitude of the participants helped me to have an insider view of banking culture and work practices, certain restrictions as an internee remind me about my primary role as an objective observer (Eriksson & Kovalainen, 2008) and my identity as a research instrument. It is argued that researcher has his/her own personal motivation, experience and preconceived ideas. These introspections shape ways in which researchers make sense of the research field (Wallendorf & Brucks, 1993). In this study, my reflections and introspections are evident in the fieldwork as the interpretations of observations had my own understanding of the cultural context. However, during the fieldwork, I was continuously questioning my own judgments of the work environment, workers' behaviours and work practices. Also, whenever possible, I asked research participants' responses and perceptions to these judgments which not only allowed me to amend some of previously held perceptions but also added worth to my understanding. Making sense of behaviour, practices and environment in the light of explanations given by the research participants highlight my role as a research instrument (Wallendorf & Brucks, 1993) and enabled me to minimize the influence of personal judgments and perceptions. Thus, my role as a 'research instrument' and 'introspection', and 'insider' and 'outsider' identity contributed towards increasing the confirmability of this study.

4.7 Data Analysis

Each of the qualitative methods of data collection generated a rich set of data that required deep analysis. Two types of analysis such as thematic analysis (Miles & Huberman, 1994) and discourse analysis (Potter & Wetherell, 1987) were applied following the social constructionist framework. Discourse analysis is discussed first. Conceptualised as the study of social life, it illuminates "how meanings are produced

and which meanings prevail in the society” (Oswick, 2012; p. 473). Discourse analysis¹⁹ cannot be reduced to a single method. It is a label used for a variety of different approaches to analyse qualitative data which draw on different theoretical traditions including ethnographic (Bryman & Burgess, 2002; Shaw and Bailey, 2009).

Discourse analysis focuses on the process of social engagement, interaction (Phillips & Hardy, 2002) and practices, which are central to the participant observations in the study. Social engagement occurs in verbal communication (interviews and informal talks), written form within organisations (organisational documents) and outside the organisations (journals, newspapers and blogs). This research draws on the work of Potter and Wetherell (1987). It is concerned with how people constitute themselves in relation to ideas, practices, values and other people, emphasising the significance of broader social and cultural contexts in framing micro-level interaction. This approach (Potter and Wetherell, 1987) is embedded in the assumption that “discourse guides certain ways of talking about a topic, defining ‘acceptable’ ways to talk, write or conduct oneself and that this can serve a range of social functions” (Shaw and Bailey, 2009, p. 415).

Social psychological discursive analysis (Potter & Wetherell, 1987) is a useful tool for analysing the practices of gender across the banking sector in Pakistan because it reveals “practices of producing meanings in concrete contexts” (Talja, 1999, p.460). It can be used to show the significance of contextual factors and how they contribute towards developing the meanings of gender practices in financial institutions. As such, the social psychological perspective of discourse analysis (Potter & Wetherell, 1987) is operationalised as a method of analysis for studying the gender practices.

The discourse includes, “recognised routines of argument, descriptions and evolutions found in how people talk often distinguished by familiar clichés anecdotes and tropes” (Reynolds & Wetherell, 2003:, p. 496). Conceptualised as interpretive repertoires, this refers to simple patterns of talking about issues that are organised around the central

¹⁹ A detail about different types of discourse analysis is given in Appendix-6

terms for explaining a phenomenon (Silverman, 2006). They are embedded in a cultural context because the patterns of talking and the terms answered are influenced by cultural beliefs, values and ideas. The repertoires do not exist in isolation and they do not necessarily support each other in consistent forms. Tensions and contradictions exist between them. This analytical approach is based on the assumption that contradictory and conflicting repertoires may yield better knowledge about the process of construction and meaning relating to the social world from which they developed. The analysis of the ethnographic work in this study highlights how individuals draw on various repertoires in multiple and contradictory ways for making sense of themselves and the social practices around them (Lee & Roth, 2004; Potter et al., 1990).

Identifying the interpretive repertoires was a complex process and involved (re)reading of data. Whilst the repertoires (terms and metaphors used in certain grammatical and stylistic ways) emerged in the participants' talks, they were recognised and labelled by the researcher (Edley & Wetherell, 2001; Reynolds, 2008).

Following Talja's (1999) suggestion, the following three stages were used in the identification of themes (stages 1 and 2) and wider discourses (stage 3) in this study.

Table 4.11 Stages of identifying interpretative repertoires

stages	Description	Application to this study
Stage:1	Search the inconsistency and internal contradiction in an account of participant	Understanding the ways in which different perspectives discussed in relation to work practices, particularly in relation to work practices
Stage:2	Look for regular patterns in the variability of accounts	Looking for patterns of consistency in relation to work practices
Stage:3	Identify the basic assumptions (statement) that underlie a particular way of talking about phenomenon	Underlying assumptions and beliefs of thematic empirical evidence

Talja's (1999) method of identification of discourses or interpretive repertoires was used in conjunction with the techniques proposed by Miles and Huberman (1994). The techniques include "data reduction, data display and conclusion drawing" (Miles and

Huberman, 1994, p. 10). Creswell (2007, p. 173) outlines that “coding, developing themes, and providing a visual diagram of the data” are the common characteristic of the qualitative data analysis”, and can be used in combination with any other methods (Yin, 2009). Building on Yin’s (2009) suggestion, this study used the techniques of data reduction and data display in conjunction with Talja’s method of identifying the interpretive repertoires. The data analysis was conducted in five steps.

4.7.1 Step 1: Transcribing the data

Thematic analysis that utilised a Miles and Huberman (1994) framework was used for analysing the interviews. Data analysis started with transcription of 49 interviews by using the software Express Scribe. All interviews were transcribed by the researcher within two weeks of the interview so that they could be compared. Semi structured interviews were conducted in Urdu and English. These conversations were translated carefully by the researcher. For the reliability of the data, the interview transcripts were cross checked by a native English speaker. Transcribing is a time consuming process, however it provides the opportunity to have an in-depth understanding about the data (Bryman & Bell, 2015).

4.7.2 Step 2: Coding for organising and reducing the data

The second task was to arrange and reduce the data collected from interview transcripts in each case study. The data was reduced and organised by the preliminary coding using qualitative data analysis software Nvivo to highlight specific sections of the text for coding. Codes are “names or symbols used to stand for a group of similar items, ideas or phenomenon that researcher will be noticed in her data set” (Lecompte & Schensul, 1999, p. 78). They were applied to capture the meanings of the data (Lee & Lings, 2008). The process of coding started with the interview transcripts of one case study. Whilst transcribing the interviews the researcher gained basic knowledge about the data, each transcript was read two to three times for developing an in-depth understanding. After careful reading, the codes were assigned to the issues and events, and key concepts emerged from each interview. Table 4.12 shows the example of the development of preliminary codes from an interview transcript of the Islamic bank.

Table 4.12 An example of preliminary coding of Islamic bank

Codes	Code description	Data extract
Late sitting	Staying in bank after bank official hours	"Every day we <u>do late sitting</u> in the bank. The banking hours are until 5:00 pm it means we deal with clients until 5.00pm. After the closure of bank it takes us more than an hour to complete the work".
Islamic dress code	Perception of Islamic dressing	"Islam does not stop women to work but it teaches us how to work. For example Islam gives us a dress code like army has a uniform for soldiers and the soldiers have to wear it. If you are a Muslim woman, you do not have any choice except of covering yourself. We have to <u>wear abaya</u> and we should not give any excuse for not doing it"
Effects of marriage	Changes in the working behaviour after marriage	"I was a very career oriented girl before marriage, but not anymore. I got married few months before, and honestly speaking, there is <u>360 degree u turn</u> in my working life after marriage. Now I am not very career oriented. I feel it is very tough for me to manage my married life and job. I do not have many responsibilities at home but still I find it hard".

Some codes represented a general topic such as career, workplace environment and work routines that were based on the understanding emerged from the literature. Also, new codes such as late sitting, Islamic dress code and effects of marriage emerged from the data. This initial coding attempt resulted in 52 different codes from each transcript. The initial phase of coding gave some structure to a massive data set and provided insight about the patterns of phenomenon under study (Miles & Huberman, 1994). Nvivo was used for organising, creating and managing the relationship among preliminary codes which contributed towards composing the themes. The relationship between codes will be discussed in the following section. Furthermore, Nvivo stored written reflection accounts and notes about the categories.

4.7.3 Step 3: Identifying the themes

After developing the preliminary codes, the third step was to develop themes. The themes were developed by identifying the relationship among the preliminary codes and by merging them together. Preliminary codes that shared a similar issue were combined together to develop a theme. Also the repetition of descriptions and explanation regarding an issue within the interview data also helped to frame a theme (Talja, 1990). Van Manen (1990) outlines how the repetition of a code determines the strength of the theme. Table 4.13 shows an example of identification of a theme such as “expected performance” from the preliminary coding.

Table 4.13 An example of how a theme was developed

Theme	Preliminary codes	Code description
Expected performance The work expectations from employees	Late sitting	Staying in bank after bank official hours and its influence on employees
	Error-free execution of work	Execution of operational activities without committing mistakes
	Achievement of sales targets	Selling the bank products
	Knowledge of multiple positions	Knowledge about execution of multiple operational activities

4.7.4 Step: 4 Identifying the discourses

After developing the themes, the next step was to identify the connections between the themes and to develop an interpretive repertoire (discourse). Conceptualising the relationships between different themes was achieved by revisiting the data and revising codes and themes several times. The themes which were interrelated, presented as a discourse. It is important to remember that the inter-relationship is not always based on similarities. Opposite and competing themes also combined to form an interpretive repertoire. Parker (2014, p. 13) outlines how a, “discourse related to specific phenomenon could be identified through the interpretive conflicts and points of incompatibility in any text under study”. Table 4.14 illustrates an example of discourse of “career” developed from the themes.

Table 4.14 An example of how a discourse was developed

Discourse	Themes	Description of themes
Career	Expected work performances	The work expectations the banks have from the employees
	Smart tools	The other strategies that are essential for progression as well as performance
	Work and family	The ways they affect each other.
	Delusion of women's reputation	The misinterpreted perception about women's kind gesture and friendly behaviour by men (colleagues and customers)

After identifying the discourses in interview transcripts, the whole process from step 2 to step 4 was separately applied to the field notes and the organisational documents for each one of the case studies. Due to the confidentiality of the organisations, the researcher was not allowed to use any material from the documents in the thesis. However the organisations allowed the researcher to read the documents during field visits and made some essential notes. The notes consisted of the policies of career progression, performance evaluation criteria and job descriptions were used to compare with the participants' accounts. It allowed the researcher to identify the difference between policy and practice.

After identifying discourses from the other two sources such as field notes and the organisational documents, a comparison was made among discourses across interview transcripts, field notes and documents. This was done by going back to the codes, themes and data. By going back and forward some of the discourses were consolidated, renamed and rearranged. Table 4.15 shows the process of how the comparison was made across the different sources of the data from the continental bank.

Table 4.15 An example of comparing the codes across different sources of data

Code	Interview	Field notes
Dressing	<p>"I can't come to bank without wearing makeup. It does not mean that I am very fond of wearing make-up. It is essential for us to be dressed-up well according to environment. My appearance should be good. In multinational organisation, your dressing matters a lot, not only for women but also for men. They are more conscious than us haha! (laugh) [...]" (Deiba, F, Branch operation manager)</p>	<p>Most of men and women employees are young (between age of 25- 35). All women are dressed up in bright colours. They wear makeup and jewellery. Some of them have a scarf around their neck and some of them are without scarf. Most of them wore the high heel shoes. Also, men are dressed-up formally with formal shirt, trouser and tie. They are all shaved. None of them have a beard (Field notes, Day 2)</p>

4.7.5 Step 5: Comparison across four case studies

The whole analysis process from step-1 to step-4 was done separately for each case study. Smedley (2007) outlines how case by case analysis approach allows more reflexive interpretation and analysis compared to other approaches. The separate analysis for each case was time consuming, however, it provided an opportunity to think about each case study differently (Monrouxe, 2009) and helped to explore how gender practices vary across financial institutions.

Whilst separate analyses were conducted for each case study it was important to look at and reflective the ways in which interpretive repertoires of different financial institutions were linked to each other for investigating the inconsistency and similarities across the banking sector. To compare the themes and interpretive repertoires, data display techniques suggested by Miles and Huberman (1994) were utilised. Codes were arranged in tabular form for identifying the differences and similarities across four case studies. Table 4.16 highlights how the comparison was made in relation to the code of late sitting.

Table 4.16 Comparison of codes across four case study

Financial organisations	Code: Late sitting
Goldengate Bank	"There is no concept of late sitting in our bank. You need to finish the work on time. We have punctuality in timing. Here, 5.30 mean 5.30 p.m. If a business customer needs to deposit the money after working hours then relationship managers inform us one day before that the payment of a customer will come tomorrow at this time" (Raza, m, a manager).
Continental bank	"Here, the late sitting depends upon the requirement of work. Even manager does not do the late sitting (Waqas, m, Senior relationship manager in sales)
Popular bank	Our bank has a huge number of clients. Due to this, employees have extra work load and they stay late in the bank. Generally, late sitting has negative impact; it means that an employee could not finish her/his work on time. However, in our working environment, we need to stay the late sitting for progression". (Hassan, M, a general banking officer)
Islamic bank	"The timing 9:00 a.m. to 5:00 p.m. is just a joke; actually working hours in bank is 8:30 a.m. to 7:00 p.m. The day we leave the bank at 6:00 pm. we say that today we free early because normally, we finish work at 7:00 p.m. I come to bank about 8:30 a.m. and mostly, I reach home about 8:30 p.m." (Afefa, f, a credit analyst)

By comparing the major themes across the four case studies, a table (Table 4.17) was formed. The four case study organisations displayed on the top row of the table and the themes developed from the preliminary coding displayed in the left column. The alphabetic letter was used to highlight the presence of a code in a case study. For example, if the preliminary coding of the data showed that a code was presented, an "X" was marked in the relevant column. The separate analysis of each case study highlighted that some codes were presented across the four case studies but the intensity and influence of the code vary. Thus for highlighting the variation and significance of a particular code, the different format of alphabetic letter was used. For example, "x" (less significant) and "X" (highly significant) were marked in the relevant column. Table 4.17 shows how the theme related to the expected performance was compared.

Table 4.17 Comparison of theme across four case studies

Financial organisations	Goldengat e Bank	Continental bank	Popular bank	Islamic bank
Theme: Expected performance				
Late sitting		X	X	X
Error-free execution of operational activities			X	X
Achievement of sales targets	X	X	X	
Knowledge of Multiple positions			X	X

The visual representation of the data enabled the researcher to identify the difference and similarities in each organisation and across the organisations. The comparison did not only highlight the similarities and differences across cases but also identified the underlying reasons of the differences. During this process, at every step manual notes were made on the codes, themes and any patterns that were identified. These notes helped to connect the separate pieces of data together and to identify the relationship amongst them (Miles & Huberman, 1994). The manual notes in conjunction with the developed discourses helped to interpret the data about the lived experience of Muslim professional women and men in the financial sector of Pakistan.

4.8 Ethical considerations

This present study involved interviews, documents and participant-observation that yields a huge amount of data about the financial practitioners, work settings and the practices of financial institutes. Robson (2011) outlines that whilst getting a rich set of data is quite useful, it is also characterised by several ethical issues. Confidentiality, anonymity and informed consent were the major ethical issues associated with this research study.

4.8.1 Confidentiality and anonymity of participant organisations

For banks the issue of security and reputation were the major concerns while conducting this study. Before granting access to the research sites, the Human Resource Department of banks checked my criminal record and asked for proof of identity such as passport and national identity card. All efforts were made to remove all the elements that could reveal the identity of the banks studied. In an attempt to preserve the anonymity of the banks, I used pseudonym for the banks such as Goldengate bank (MN-BP), Continental bank (MN-CP), Islamic bank (IZ-BP) and Popular bank (DM-BP). To maintain the promise of confidentiality made to the banks, their policy documents are not reported in this study.

4.8.2 Confidentiality and anonymity of research participants

Anonymity and confidentiality was also a consideration with individual participants as well as with the banks themselves. Some participants hesitated to talk about their peers' performance. This was evident when men talked about women's performance and when women talked about their work experience in a male dominated culture. I made sure that the information was treated and used by me in a way that ensured confidentiality and anonymity of participants. Pseudonyms were given to all participants to ensure their anonymity. Additionally, for conducting interviews, I arranged a private place within the bank so that the participants felt comfortable and could express their views openly. I ensured that no one would visit the interview site especially when it was kitchen and store room. All the paper-based and electronic data were stored in a secure place and password protected.

4.8.3 Informed consent

Another ethical issue associated with this study was informed consent. Before conducting interviews, a consent form was given to each participant (Appendix-3). The consent form contained details of the research, reason of interview, duration and permission of audio recording. Also, I informed participants that it was not compulsory to answer all the questions and that they could leave the interview any time. The audio-recording files were only accessed by me and saved in a secured database.

4.9 Summary

This chapter has illustrated the qualitative approach that was used in the study for understanding the lived experience of women in service sector of Pakistan. It has outlined how this study is informed by the interpretivist approach and how a multiple case study research design (Yin, 2009) was the most appropriate research strategy to address the research questions of this study. The empirical evidence across multiple case studies was collected through three main sources:

- Participant-observations in the four financial institutions in Pakistan
- Semi-structured interviews with female and male workers.
- Organisational documents

It has demonstrated how the analysis of empirical evidence was informed by the social psychological discourse analysis approach (Potter & Wetherell, 1987), thematic analysis (Miles and Huberman, 1994), and supported by the use of the software Nvivo. The quality of the research was verified through discussing the trustworthiness of the qualitative study (Lincoln & Guba, 1985) and by highlighting the researcher's role in the field work (Easterby-Smith et al., 2002). Ethical issues were the main concern while collecting and analysing the data, and reporting the findings emerged from the data. Different methods were used for maintaining the confidentiality and anonymity of the organisations and participants.

The next two chapters will demonstrate the empirical findings that emerged from the analysis. Chapter 5 will show how the working practices in the Pakistani banking sector are characterised by gender sub-texts. It will focus on ways in which organisational culture and career practices are embedded in gendered patterns. Chapter 6 will outline the findings on how the work-based identities of bankers are shaped through the experience of gendered work practices. It will illuminate the struggles that women bank workers encounter during the complex process of identity formation.

5. The Power of Religion: Explaining the gendered nature of work patterns

5.1 Introduction

“Islam is not only a religion. It is a complete guidance about how a person should live his life. It is not only about fasting, offering prayers, doing alms and the Hajj pilgrimage to Mecca. There are several other things which Islam teaches us. Islam provides guidelines about each pattern of life, for example: how to lead a life, how to earn money and how to do a job etc.”

(Haleema, f, cashier, IZ-BP)

This chapter analyses the data emerged from the case studies and shows how organisational processes and patterns of work in the financial institutions operating in Pakistan are embedded in gender. The analysis presented here is based on forty-nine interview transcripts and field notes of four case studies. Information emerged from organisational documents is used to inform and interpret some of the aspects emerged in the interviews and observations.

The analysis shows that the gendered patterns of working practices are influenced by the institutional norms of modesty and patriarchy, in conjunction with the gendered organisational cultures that characterised the different banks in Pakistan. The influence of institutional and socio-cultural norms of modesty and patriarchy are explained through the lens of ‘gendering organisation’ (Acker, 1990, 1992). The section that follows will explore:

- Patterns of work- Work patterns in the two multi-national banks are closely integrated with the globalised financial practices; whereas in the Islamic bank work patterns are focused on the Islamic financial practices. The work patterns of Local bank fits between these two extremes. These work patterns are embedded in gender discourse of masculinity (Section: 5.2).
- Organisational spaces – in all four banks, organisational space such as workspace and communal space are gendered and configured by the practices of purdah and cultural norms of modesty. While gender meanings of organisational space

are manifested differently, they contribute towards 'othering' the women (section: 5.3).

- Interaction patterns- Everyday work interaction in the four banks have gender sub-texts which are influenced by the patriarchal norms of Pakistani society. Patriarchal norms enforce stereotyped women's work and interactions and serve to sustain the hegemonic masculine norms in banks. Not only the ways in which gender is embedded in the daily interactions, but also the ways in which work interactions are experienced by women vary across banks (section: 5.4).
- Modesty and the professional body- Professional dressing and demeanour in the four banks are influenced by the Islamic norms of modesty regarding dressing as well as the organisational norms. Specific dress codes are defined for women and men and have the gender subtexts, however, gendered implications of dress codes varied significantly in the different banks (section: 5.5).
- Career and performance expectations- Career progression of women bank workers in all four banks is restrained by the gender sub-texts of organisational practices which include geographical mobility, informal networking and long working hours. Gendered organisational practices are intersected by socio-cultural values (family honour, extended family system) and Islamic gendered practices of modesty and qiwama (patriarchy), which contribute towards sustaining a masculine image of the ideal worker. (Section-5.6).

5.2 Patterns of work

The findings show how work patterns contribute towards defining the nature of the four financial institutions and how work patterns are embedded in the masculine values and norms. Similar to the global patterns of service sector, the two multi-national banks focus on customer service and selling of multiple products to specific clients and are characterised as the 'sales-oriented bank'. The discourse of competitive masculinity is embedded in the work patterns. On the other hand, the Islamic bank is characterised as an 'operation-oriented bank' and focuses on execution of financial activities within bounds of Islamic financial laws. The work patterns are associated with the paternalist

masculinity. The local bank fits between the two multi-national banks and the Islamic bank and is characterised as a 'sales and operation' bank. Similarly to the multi-national banks, the practices and behaviour creates and sustains the values and norms of competitive masculinity.

The following three sections focus on the three types of banks.

5.2.1 Global financial practices at Goldengate and Continental Bank

Goldengate (MN-BP) and Continental bank (MN-CP) are multi-national western banks and their mission and structures are focused on customer service and the provision of multiple products and services. The customer and sale focus of the banks clearly emerged as the key emphasis of most job positions in both branches, where employees are expected to provide high levels of service and to sell multiple products to new and current customers. For instant Safa (m), a relationship manager working in the Continental bank explained, *"Mainly we focus on customer services. The customer should not get annoyed at any cost. For example: if you miss a customer's call, you need to call him back. Our services differentiate us from other banks"*. The division of labour reflected the bank's customer focus, with several positions allocated to customer service such as: relationship manager (RM), relationship officer (RO), floor relationship manager (FRM) and customer service officer (CSO). The banks' structure is organised according to the type of customers (retail and commercial) and the type of products provided. The banks' clientele is mainly composed of high and middle class businessmen, civil servants and professionals.

Despite having a small infrastructure compared to the Local and Islamic banks, the Continental bank (MN-CP) is one of the largest foreign banks in Pakistan, and one of the top five banks of Pakistan in terms of profit (Information retrieved from organisational documents). With the exception of the general banking officers, the majority of workers were engaged in generating the revenue through opening heavy deposit accounts, and selling bank products such as insurance policies and savings certificates. Participants stated that work practices were mainly based on generating business through sales and that their career and salaries were directly associated with the sales performance. To

achieve targets, employees, both women and men, needed to actively seek customers.

Imran (m), a relationship manager working in MN-CP, talked about his job:

“I have been assigned a target to increase the portfolio (customer deposits) and to generate revenue from other sources, such as by selling insurance, mutual funds and other bank products [...]. Doing sales is not an easy task. We are constantly looking for customers. Sometimes we call clients and visit them in their offices in order to offer them our products [...]. To achieve the targets I need to maintain good customer relations by providing them with excellent services. It requires smart, efficient and quality work, along with patience, and good communication skills [...].”

While customer service is the core feature of both banks, the focus is to expand the banks' business. Such focus has specific repercussions on gendered processes. This will be discussed later in the chapter.

5.2.2 Islamic financial practices at Islamic Bank

The Islamic bank (IZ-BP) is based on Islamic principles regarding financial activities and its focus is to promote the Islamic financial system according to Sharia laws. The focus of the bank is concerned with operational activities rather than profit generating activities. For example Malik (m) an operation manager reported, *“Being an Islamic bank, our bank is based on the asset-based banking rather than interest-based bank [...]. We focus on the functionalities of work within the boundaries of Islam”*. The operational activities entail processing customer enquiries, handling cash deposits and withdrawal, cheque payments, opening and closing the accounts, taking care of cash machines and other account operations for customers. Employees explained that they need to be efficient, effective, accountable and vigilant for executing their jobs. Waseem (m), an audit manager, said: *“we need to fulfil the allocated task with efficiency and effectiveness. Financial processing is a crucial activity. There should be no errors in it, as we are responsible for customers' money”*. Furthermore the division of labour clearly mirrors the operational orientation of the bank; in fact among the fifty-two employees, thirty-four were engaged in operational activities and eighteen were engaged in sales and customer-oriented activities. Male employees in the sales department explained that they did not market or recruit new customers. IZ-BP is the first Islamic bank and has

been operating from more than a decade, its customers choose Islamic financial dealing and do not have many banking choices.

“IZ-BP is not a deposit oriented bank. Our work is more towards the operational side rather than sales [...]. We have a high number of customers, approximately 40 million customers. We don’t need to go anywhere like others.

Researcher: How does IZ-B have such a high customer base?

Kashif: Religious people idealize Islamic banking and they especially trust IZ-BP, which is purely based on Islamic rules.

(Kashif, m, a personal banking officer, IZ-BP)

While customer service is one of the core missions of the Islamic bank, this is also taken for granted. Long queues were observed during the field work and employees did not appear as keen as in other banks. Ahmad (m), a sales officer said, *“I worked in three multi-national banks [...]. Compliance and customer services are their main focus. These things are aspects that matter here too, but we are relaxed about it”*. The organisation of work is characterised by a tall hierarchal structure, great accountability and high technical competence. The work patterns of the Islamic bank reflect and sustain a particular form of masculinity such as paternalistic masculinity (Collinson & Hearn, 1994). Paternalistic masculinity focuses on practices associated with the moral basis of the organisation and the religion rather than stimulating the competition. Also women workers are viewed as weak and in need of protection from the aggressive business world.

5.2.3 Integrated financial practices at Popular Bank

Popular bank (DM-BP) is a private Local (domestic) bank. Work is divided in both operational and sales activities. The Local bank is one of the biggest banks in Pakistan and deals with retail, corporate and Islamic banking. It is one of the top five banks of Pakistan in terms of clientele, structure and revenue, and focuses on active processing of financial activities, customer care and a provision of multiple products. The bank is organised according to departments of sales, operations, credit and trade. Customer service is a core feature of the bank’s culture. Ayaz (m), a cashier said, *“It is all about customer services. Management wants us to have welcoming and caring behaviour. Also*

we need to be active, productive and vigilant, it is a risky job". Customers sometime waited in long queues. Customer service at Popular Bank was more important than at the Islamic bank but it was not as central as in the Goldengate (MN-BP) and Continental banks (MN-CP). Omar (m) noted *"our bank is trying to meet the international standards and focuses on customer services like x and y multi-national banks"*. All DM-BP's employees in every department are expected to sell bank products alongside their routine work.

During the field visits, it was observed that after finishing the operational activities such as opening an account, the general banking officers (GBO) informed customers about bank products, such as the insurance policy and gold credit card. Observations regarding employees' activities and work practices were helpful in making sense of the importance of sales and marketing in the Local bank, but further clarification of these issues were probed.

Researcher: Why do you always offer credit cards and insurance policies after opening an account?

Research participant: This is part of my job; along with opening bank accounts, I have to sell these products as well. Today, my seven credit card applications have been approved [...]. At the end of the quarter it accounts how much business I have done for the bank."

(Zafar, m, general banking officer, DM-BP)

Two male employees explained that in the last twenty years the nature of the job has totally changed and it has become very demanding and competitive. Iftikhar (m), a senior audit officer, explained *"Now, everything has changed. It's become very hectic. All the time we have pressure to sell something new"*. Banks consistently introduced new products such as investment accounts, home insurance and children's savings accounts and new sales targets for employees. During the observation of two monthly meetings in DM-BP the branch manager not only discussed regular matters, but he also mentioned the employee who achieved the highest sales. By doing this he built the sense of competition among employees and encouraged others to sell more. In my field diary I noted him saying: *"I expect everyone to sell the insurance policy. It is not only for bank's business, it is beneficial for you and your career. You can't progress without doing*

sales; this is what differentiates your performance from others". The DM-BP focus on sales and operation helped the bank in maintaining its position in the financial market. Similarly to the two multi-national banks the Local bank's focus creates and sustains a culture of competitive masculinity, and compels employees to adopt competitive behaviours for their own success and that of the bank.

The following section will explain how the physical design of the four banks facilitates the execution of the aforementioned work patterns.

5.3 Gendering organisational spaces

A key aspect emerged from this research is concerned with the gender sub-texts of space in the financial institutions which on the one hand reflects the practices of purdah (practices of creating social distance between opposite sex through space), while on the other is adjusted to fit with the culture and practices of the organisation. The difference is most prominent between the Islamic bank and the two multi-national banks (Goldengate bank and Continental bank).

Section 5.3.1 below will analyse how the organisational space is structured along the lines of 'strict spatial segregation' in the Islamic bank. Section 5.3.2 will offer an analysis of how, in Goldengate and the Continental bank, the organisational space is shaped by the 'mixed-sex and private spatial work practices' which are based on the western practices of the banks' head offices. Section 5.3.3 will discuss how space carries gender meanings in the Local bank. It will show how on the one side the 'intermix visible workspace arrangements blur the boundaries between public and private space, while on the other side these arrangements are impacted by Local cultural norms and are experienced by women in gendered ways.

5.3.1 Strictly segregated workspaces in Islamic bank

The Islamic bank consists of one single storey building divided into a front space and back private offices. The front space was large, dull and gloomy, decorated with the Holy verses focusing on the significance of interest free business and trade product posters

based on Islamic calligraphy. It was divided diagonally by a glass-walled cash counter that was served by six men. Opposite the service desk served by a man there was a hall that consisted of six open space desks, all occupied by men. The front space or the main area of the building was open to the public, whereas the customers were not allowed to go into the private offices. During the first field visit in IZ-BP it was clear that all positions such as the customer services desk, customer care positions, cash counters and sales positions were occupied by men. Later observation showed one front line position such as a cashier position was served by a woman who only dealt with women customers. In my field note I wrote: *"In the front area, there is a small glassed window slightly hidden from first sight. A woman in a black cloak and head scarf is dealing with a woman"*. No other woman worked in this area, all women employees worked in the back private offices away from the public gaze. The back space offices were dull and dark rectangular big rooms. The gendering of public and private space made the sexual division of labour explicit.

The gendered meanings of workspace are not limited to the public and private space. In the large open plan back offices, women's desks were in a position from where they could not face men's desks. In some offices women's desks were situated in the extreme corner of the room facing the wall and separated from other work stations; while in others work stations were arranged in a line facing towards the wall and separated by a wooden partition. Also there were no windows in the rooms and the doors were always kept closed. All the offices where women worked are designed in similar patterns except the cashier's positions.

In the Islamic bank there are separate kitchens, dining rooms, common rooms and prayer rooms for women and men. All six women employed had lunch together, whereas the forty-six men took lunch in different shifts. During the lunch time a peon stood outside the women's dining room as both dining rooms were situated opposite to each other. Also the kitchen door was kept closed to avoid male's gaze when women were having lunch.

During the informal conversations and interviews, women and men, explained that the bank followed Islamic practices beyond financial matters. For instance a Mudasir (m), a personal banking officer said, *“We follow Islamic banking and Islam instructs woman to stay in chardiwari²⁰ and to have no interaction with na-mahrum²¹ [...]. In our bank, most front desk officers are men.”* The ‘strict spatial segregation’ ensures that the modesty of women is maintained at work. Malik (m) an operation manager said,

“The modesty of women is the core feature of Islamic values and being an Islamic bank, we follow and emphasise this. In our banks, women are not allowed to work in front line roles [...]. Miss Haleema works at the cash counter only because of our women customers who are not comfortable in dealing with men”

Gender segregation is viewed in a positive light. Women workers reported that the spatial segregation allowed them to feel safe, because in workplaces where there was no physical segregation, men sometimes sexually harassed women. Haleema (f) working as a cashier who used to work in a private company shared her experience during an informal conversation *“male colleagues behave in a weird way, they come to your desk without any reason. They try to be friendly with you and ask wrong questions [...], yes about your personal life”*. Similarly, Sameena said:

“I feel we are in a shell. Interaction with men is very limited here, in private firms is not as good. Managers and male peers are also not good there and they use female colleagues for their own interests. ”

Researcher: What do you mean by ‘use female colleagues’?

S.: They try to be physical with them.

(Sameena, f, a telephone operator, IZ-BP)

While work represents a safe and secure place for Islamic women who follow the practices of the purdah, they also explained that working on the processing side prevents them from experiencing the core features of banking. Mobeen (f) asserted: *“We are not bankers, in fact we are clerks [...]. We do not deal with the technical side, the revenue and profit generating side of banking”*. Clerical positions are generally

²⁰ Four boundaries of home

²¹ A person out of kinship relation (father, brother, son and uncle)

female dominated (Pilgeram, 2007) but women in the Islamic bank of Pakistan are absent from front-line positions because of Islamic norms of purdah. Strict spatial segregation creates the feeling of otherness among women and paradoxically allows them to fulfil the practices of Islamic modesty, but it also excludes them from career opportunities.

“We are isolated. We don’t know what is happening around us [...]. We miss a lot of things [...] We can’t sit next to the male group and learn from their experience. All of this is important for a banker.”

(Ayesha, f, credit analyst, IZ-BP)

The Islamic norms of Purdah (strict spatial segregation) in the Islamic bank regulate the allocation of physical positions, office layout and the creation of additional communal places. The following section explains the spatial practices of the two multi-national banks (Goldengate and Continental).

5.3.2 Secular workspaces in Goldengate and Continental Bank

Goldengate bank and Continental bank clearly mirror each other in physical layout and work standard²². Compared to the dark and severe environment of the domestic banks, both multi-national banks have bright coloured walls, glassed windows and comfy coloured furniture. During the first field visit to the Continental bank it appeared that the bank was dominated by women as the three combined customer service desks were occupied by women, the relationship manager and the floor relationship managers were also women. Later it emerged that women were mainly employed in front line roles, with only one woman working as operation manager. Similarly in the Goldengate bank (MN-BP), most front-line jobs were occupied by women while operational positions were occupied by men.

Compared to Islamic bank, the work stations are situated in the main area and built in the form of small cubicle with half walls which are not away from public gaze. All the cabins and offices have the same décor. They are colourful and adorned with the

²²No significant difference exists between two multi-national banks except the number of employees and workstations. A detailed description of each bank is given in Appendix-8.

organisational logos rather than personal objects. While the cubicles are private place where customers discuss their financial issues, the interaction between clients and employee could be seen from the outside.

All communal places are mixed, there is no separate dining rooms or common rooms for women and men. All women and men had lunch in small mix-sexed groups during the week and on Friday all employees had lunch together either in the restaurant or in a branch. After Friday Prayers, the peons placed all lunch boxes on the dining table. They all stood around the table, offering and sharing each other's food. Sometime, men and women ate from the same plate.

With interest, during the field work I tried to understand the specific practices at the multi-national banks. Employees explained that the working practice and culture of their banks are based on the western practices of the banks' head offices. Arslan (m) said during informal conversation *"Our bank follows the international standards [...]. Here most of women work in the front-line positions like in other western organisations and they have no problems"*. Furthermore due to the incorporation of globalised working standards the culture of both multi-national banks is significantly different from the environment of local banks. Maryam (f), a senior relationship manager working in Continental bank confirmed, *"I did my internship in a public bank. There is a hell of difference between the working environment of a local bank and Continental bank. Here the environment for women is extremely good."*

The westernised working environment of the bank provides career opportunities for women that are not provided in local working places. Front line positions do not only necessarily allow them to demonstrate high performance but are also viewed as opportunities for self-development and social exchange. During an informal conversation Hina (f) highlights: *'Your personality is polished by working, practical work teaches you more than academic knowledge. Here I have the freedom to socialize and it gives me financial independence'*. Similarly Salma (f), a customer service officer, working in Goldengate, highlights the benefits that women can derive from working in western organisations.

It is not only for my career but also for myself, this job gives you a confidence which as a graduate you don't have. The back-end jobs [jobs in functions that do not deal directly with customers] do not give you the type of grooming and the levels of confidence which this job has given me".

Orthodox Islamic values prohibit men and women to freely interact (Syed, 2010a). Such norms are generally enforced in most workplaces in Pakistan. For example, in factories and local offices, women's offices are away from the public and workstations are placed in a position where they do not face towards men's desks (Mirza, 1999; Grünenfelder, 2013a). In her interview Hina (f), working in Continental bank recognised:

"To be the part of the multi-national working environment, you need to be liberal [...] From a religious point of view, we need to do purdah and don't work together with men [...] Undoubtedly the bank gives us opportunities, but we need to be careful about it.

Western based secular organisations are desirable working places for highly educated modern women, however mixed-sex work environments often question women's and men's commitment to the safeguard of modesty. This leads to paradoxical situation which contributes to constrain women's ability to fully participate in workplace activities.

5.3.3 Integrated visible workspaces in Popular Bank

In Popular bank the sexual division of work positions blurred the boundaries between public and private space. Both women and men are visible in open-floor arrangements. The open-floor arrangements are composed of lined-up desks. Opposite to each desk there were two chairs as all the work positions have a significant amount of customer interaction, similar to the multi-national banks. Therefore, the whole workspace is visible to everyone and the conversation and dealing among employees and with customers was highly visible. All work stations have the same décor. The lack of private space at Popular bank was sometimes the cause of resentment from some female employees. As Neelam (f) mentioned during an informal conversation: *"Once I was having lunch with Usman and Bilal in the basement and we laughed on a joke. A*

customer told Anwar Sahib, women these days do not know what al-haya is. Similarly another woman employee, Shabana, asserted:

“al-haya is an asset for a woman. Shyness and reticence define us woman. We have a certain culture which does not allow all this mingling we have here, we sit with men and don’t consider the Islamic values”

The integrated visible spaces regulate women’s behaviour and provide the template of how they are expected to move within the space. Sana, a female credit manager, explained that in order to fulfil the demands of front-line position it was essential to engage and interact with the customers (who are mostly men) with certain behaviour. She needed to have friendly; talkative, pleasant and welcoming behaviour and that could conflict with orthodox Islamic gender norms.

“Islam does allow us to work but not as liberally as we are doing here [....]. It imposes restrictions on women. We should not have any interaction with men. While talking to men we should not be lenient and free in our behaviour with them. We should not laugh loudly. Ummm! (sound sad) but being a worker, we need to do all these. I need to talk about this and that with customers and need to be nice with them; otherwise, I can’t survive here.

While in the multi-national banks and the local bank women often had to monitor hard their behaviour in order to maintain their modesty, they also explained how their confidence and social capital improved. Neelam (f), a customer service office mentioned, *“There was a time, when I didn’t find easy to communicate with other people, except family members. Now I can confidently talk to anyone, it is just because of my job, it changed my personality”*. Similarly, Sana (f), a credit manager reported that

“By working with industrialist, my exposure is not only limited to banking. I know what is happening in the surrounding, especially in the manufacturing industry [...] bank is an opportunity and to transfer in front-line credits department is another opportunity [...] The best thing is I have a big social network, you know! I have a personal connection nearly in each bank and industry hehe!, It’s good.

The interrelation between organisational culture, work space, and cultural norms create paradoxical situation for women bankers, who while have to work harder to protect their modesty, they also benefit from wide work interactions.

The following section highlights how gender is embedded in everyday work interactions in the four banks.

5.4 Gender dynamics of everyday work interactions

While the interaction patterns in all banks is loaded with gendered sub-texts, the gender dynamics of interaction vary across four case studies particularly in the Islamic bank and the multi-national-banks. In the Islamic bank, the interaction patterns are embedded in 'isolation and differentiation' which is supported by the norms of Islamic modesty, and women adopt a passive role in everyday interaction. The explicit gendered dynamics make it difficult for women bankers to develop a sense of belonging in the male-dominated culture of Islamic bank. In Goldengate and Continental banks gendered patterns of interaction are embedded in a 'westernised style'. While the westernised style interaction attenuate the visible gender difference evident in IZ-BP, there still exist differential treatment of women and men. In Popular bank, work interactions are characterised by a "modern mixed-sex style". Patriarchal norms serve to maintain a strong understanding and differentiation between expected masculinity and femininity during formal and informal events. Such gendered patterns of interaction are clearly reflected in all behaviours, topics of conversations and work roles.

The following sections highlight the styles of interaction and topics of conversation in formal and social events.

5.4.1 Styles of interaction

Work patterns compel employees to work in teams and to have professional relations with other employees within the branch and in the other branches. Typically, within all the four banks, the day started with a quick exchange of greetings at the attendance desk. All the employees arrived about half an hour before the opening of the bank at

9:00 am, and gathered at the main floor where the attendance register was placed. At that time, employees took part in very limited conversation that mostly revolved around work issues. The overall impression of the work interaction was very formal, focused and work-oriented, but the observations revealed a gender-differentiated style of interaction in the ways men and women interacted with each other.

In the Islamic bank women and men greeted each other in a formal manner and with limited verbal exchange. The attendance register was placed in the main area on the customer service counter. Women and men do not come close to each other. If a woman was signing the attendance register, a male colleague stood at a significant distance where he could not have close contact with her. Male employees signed the attendance register only when they had made sure that there were no women in that area. Afeefa (f) a credit analyst explained during the informal conversation *“They want us to mark quickly and go, so they can stand here freely and greet each other and have a quick chat”*. The departments and the main floor were echoed with men’s noises and laughter which was clear reflection of dominance of masculinity. As I noted in my field notes *“In the credit department most men (9) are standing in group near the door, they are laughing and talking loudly about a cricket match. They are silenced by the call for prayer”*.

Similarly, Fatima, a female a credit analyst said:

“I say Salam if by any chance a male colleague comes when I am there which is very rare. But when I come in our department I go to my line manager’s desk and say salaam (hello) and start my work [...]. It is compulsory to go and greet the line manager”[...].

Except for greeting the line manager, women did not talk to anyone before starting their work. Haleema, a female cashier explained *“Before coming to cabin, I go to Malik Sahib’s office to say Salam to him [...]. I don’t say Salam to anyone else, but if someone says Salam I reply to it but not more than this”*. It was evident from the start how the subservience of women was managed within the bank.

In the multi-national banks, different patterns of interaction emerged. During the morning greetings and at the attendance desk women and men stand in mixed groups rather than in isolation. People greeted each other with formal and informal language. Most employees used the word “mate” which not only reflect the Western influence but also highlights the informality among men. Handshakes and hugs are not limited to male groups as in the Islamic bank; women also greeted each other in a similar way.

In the Popular bank the working day starts with the recitation of the Holy Quran. One of the men recites a few verses of the Holy Quran and prays for the safety of the bank and its employees because of the security situation in the country. Employees normally stood in single sex groups. Women and men greet each other. In contrast to the multi-national bankers, women and men did not call each other by their names. They always used formal titles such as ‘miss’, ‘sir’, ‘sister’ or ‘brother’, before the first name. Shabana (f) a customer service officer explained *“If he is older than me then I call him sir and if he is younger I call them (bhai) brother”*. Male colleagues shook hands and hugged, while women formally greeted each other.

5.4.2 Gendered conversations during formal and social events

This section focuses on the different ways in which formal and informal conversations are gendered in the Pakistani financial institutes studied.

In the Islamic bank, informal conversations do not take place among women and men colleagues. Women and men engage in very limited conversations when needed in order to accomplish their work. During the field visit, it appeared that although women workers shared the office, but they also rarely participated in any small group discussion or informal conversations. Mobeen (f) a credit analyst working in the sales processing department worked with a small team of three men but most of the time she did not interact with them. She appeared almost invisible in the office. In the Islamic bank men not only dominated in number but also dominated the environment with their noisy present, while women remain silent in the shadow.

"I and Miss (Mobeen) have some work exchange. We support each other. For instance, when I am overburdened, I ask her "Miss, can you please do some of my work?"[...] Except of these words, we never speak to each other, no communication about any topic; whereas, we (men) have so much to discuss; these days, it is all about T20 (International Cricket series) [....] We have to follow certain rules with women,... our manager always has eyes on us how we talk and behave in the department"

(Ali, m, credit analyst in sales processing department, IZ-BP)

In Goldengate (MN-BP) and Continental (MN-CP) banks, all employees (women and men) engaged in the work and non-work-related topics of conversations during work, lunch breaks and social events. While men conversations focused around cricket, cars and politics and women tended to talk about cooking, shopping and family, I sometimes overheard women briefly sharing conversations with men about crickets or politics and men sharing with women talks about food or fashion. Most of the participants described that the working environment in the multi-national banks as 'friendly', 'family-oriented', 'relaxed' and 'easy'. Salma (f) a customer service officer working in MN-BP during the informal conversation explained: *"Here, the working environment is very good and family-oriented. During the last five months I have been the only woman, but I've never felt insecure."*

Similarly another research participant reported:

I have a very good relationship with my colleagues (both male and female). In multi-national organizations, one of the advantages is that most employees are age fellow (same age group) and eventually, you work with each other in a friendly way. We go out for dinner together and have a good conversation with them. However, in national banks, the people are from different age groups and it is different to liaise with different generations, particularly for women."

(Arslan, m, senior relationship manager, MN-BP)

While mixed-sex interaction attenuates the overt representation of gender difference, the dynamics of gender patterns are quite evident in the allocation of role to women and men during meetings, lunch breaks and social events outside the branch. These roles are mostly assigned by the branch manager (male). During the field work in

Continental bank (MN-CP) , it appeared that internal arrangements for meetings, the communal Friday lunch (including arranging the food) and internal networking party were all organised by a woman, while the organisation of external events and checking of electronic devises needed for meetings were completed by the male relationship manager. The allocation of responsibilities assigned by the manager reinforces the gender division of roles.

Similarly to both multi-national banks, women and men in Popular bank defined the working environment as 'family-oriented', 'friendly' and 'pleasant'. Hira (f) a customer service officer explained: *"people are very corporative and friendly here. Even in my previous branch, I was the only woman among 15 men. They agreed with my all suggestions and said that "she is our only madam and we have to acknowledge her opinion".* Social activities contribute to create the family-oriented environment while strengthening work relationships.

"We celebrate birthdays; sometimes we do a one-dish party. Also, we tell each other about our favourite dish. We are like family members and we build a family atmosphere in the bank. I have very good relationships with female colleagues as well. We make jokes and are friendly with each other."

(Usman, m, a sales officer, DM-BP)

During Friday lunch and birthday parties the division of labour among the sexes was clear. *"Women prepare the table before men come back from the Mosque. Some of them are busy in placing the cutlery on the table and preparing salad, while others are warming up the food"* (field diary). Women prepared and served the food. Furthermore, topics of conversations were clearly masculine or feminine. On one occasion, during the Friday lunch break, four women and three men were having lunch. Suddenly, the men started talking about the previous night's political talk show; one of the women interrupted them and said *"please....don't start this, you didn't get bored to see the people blaming each other?"* Hassan (male), a general banking officer, laughed and said *"Miss, it is better than your TV soaps and cooking shows"*. Another male peer, Ayaz (m), a cashier, pointed towards his female colleague and said, *"Miss Hira has learnt to cook from the cooking shows"*. Everyone laughed at her and teased her. There were other

examples when men 'joked' about women and their cooking, shopping and driving styles (how slowly they drive; how much time they waste on shopping).

The gendered subtext of work interaction is influenced by the patriarchal norms of Pakistani society which creep into the workplace and contribute towards the gendering of organisations and the segregation of genders. Furthermore the ways in which the patriarchal norms influence the work interaction varied across the different case studies, depending upon the working culture of the bank. Women in the Islamic bank felt excluded by the dominance of men and masculine behaviours which were supported by the bank's culture and the enforcement of the institution of Purdah. Paradoxically in Goldengate, Continental and Popular banks, in spite of the dominance of men and masculinity, women felt fully part of the organisation.

5.5 Modesty, professional body and financial practices

The section focuses on professional appearance and demeanour and discusses how expectations regarding professional appearance and behaviour are not only shaped by cultural norms associated to modesty but also by the organisational requirements. The findings reveal that the credibility of Pakistani women in male dominated workplace depends upon their appearance as modest as well as modern women, particularly in the multi-national and the local banks. Section 5.5.1 shows how in the Islamic bank professional dressing and demeanour corresponds to the norms of Islamic orthodox modesty for both women and men, however the focus is given on women style of dressing. The Islamic dress code for women upholds the image of bank as orthodox. Section 5.5.2 show how in the both multi-national banks the appearance and behaviour of workers is shaped by the culture of bank and its emphasis on sales. The findings show how women's good look are encouraged and used for attracting the customers. Women workers are aware of the significance of professional dressing and they sometimes use it to their own advantage. Section, 5.5.3, shows how in order to increase bank deposits and sales, Popular bank capitalises on women's body behind the rhetoric of security,

which is not always experienced positively by the women employees who want to observe Islamic dressing.

5.5.1 Islamic dressing in Islamic bank

In IZ-BP, professional dressing and demeanour is shaped by norms of Islamic modesty. Employees were required to follow Islamic dress code, such as abaya, head scarf and veil for women and shalwar-qameez (the traditional outfit) for men. Haleema (f) explained, *“Our banking environment is based on modesty that is why it is necessary for us to wear abaya”*. The bank’s dressing requirements were not only limited to observing of abaya and head cover but also usage of other public consumptions such as wearing perfume, jewellery and heavy make-up is prohibited. Fatima (f) repeated, *“I have a different perfume for office [...]. We are not allowed to wear sharp perfume, heavy makeup and jewellery”*. In policy the Islamic dress code was equally applicable for women and men, however, in practice the dress code was enforced for women as most men wore western-style smart outfits such as a suit or smart trousers, shirt and tie.

Here, we have a policy regarding the dress code. Women workers should properly cover their hair with a head scarf and wear abaya. A woman can do light makeup. They are not allowed to wear dark makeup. Even the abaya should be either in black and dark blue [...]. None of us in this department wears the shalwar-qameez.”

(Mudasir, m, personal banking officer, IZ-BP)

While the dress code policy is implemented in a gendered way, it is positively experienced by women bankers. All women interviewed expressed a high level of satisfaction regarding observance of Islamic dressing. Employees (women and men) agreed that professional Muslim women should follow Islamic dressing such as veil and abaya. Wearing Islamic dress is compulsory for a Muslim woman. Afeefa (f) explained, *“If I am a Muslim woman, I do not have any choice and excuse for not doing it [...]. Does it make a difference if I work by wearing jeans or an abaya? I don’t think so [...]”*.

The enactment of Islamic dressing does not have any link with competency and commitment at work as it does not stop women performing the job and meeting work standards. Ayesha (f), spoke of how, *“some banks want women to be modern and*

fashionable in the name of professionalism, but these factors have nothing to do with work; it's just a way to generate business". They criticised other financial organisations for focusing on women's appearance to attract business. However the working culture of IZ-BP is based on "morality", "modesty", "piousness" and the bank does not use women for business success. Fatima (f) explained, *"Our bank focuses on women's respect and does not present us like fashion models [...].but in other banks, women are not considered more than a show piece of a bank".*

It appears that in IZ-BP women and their appearance did not have any link with the bank's business. However, the success of the bank is directly linked with women's dressing as Islamic dress code is implemented for gaining customer trust, which contributes towards the bank's business. Before 2005, although women employees used to cover their heads with a scarf and dupatta, there was no Islamic dress code for women such as abaya. Islamic dressing was introduced to create the Islamic working environment in the bank following customers' demands. The bank's main clientele is composed of customers who follow strict religious values and norms in all spheres of lives, and women's dressing conform to these norms. The initial understanding gathered from observation, was confirmed by Malik (m) acknowledged that,

"Our clients are those who are extremist Muslim and strongly follow and practice Islamic teachings. They are also dressed up in an Islamic way. They criticised on women's dressing.... 'if it is an Islamic bank then why they are dressed up and work like women in other banks'. After these complains bank introduced the Islamic dress codes".

For IZ-BP it is essential to present women workers in a way that contributes towards cultivating the trust of customers. The bank upholds the Islamic image of the bank by enforcing the observance of abaya and head covering. Hence IZ-BP exploits women's sexuality, however, the exploitation of sexuality is hidden behind the rhetoric of Islamic modesty.

5.5.2 Modern dressing in Globalised banks

In the multi-national banks most of the women wore modern, fashionable and bright colourful dresses with scarves and other accessories such as high heels, jewellery and bright makeup. A few of them wore national dress without wearing a dupatta (a Pakistani scarf) and westernised smart dress. Men were also dressed in formal western clothes, wearing shirts, smart trousers, tie and formal jackets. In my field notes I wrote, *“Most employees are young (between the age of 25 and 35) [...]. All women and men are formally dressed up [...]. None of the women wear head scarfs. Also one of the women wears western dress (smart trouser and a long shirt)”*. Multi-national bankers talked about workplace culture and its association with the globalised head office. For example, Arslan (m) senior relationship manager at MN-BP explained, *“We work in the multi-national bank. [...] You need to be dressed up a bit differently. I am not a branch manager, but I wear suit because of the culture of the bank”*. Similarly, Amara (f), a relationship officer working at MN-CP spoke of how her choice of dressing was framed by the culture of the bank. She explained, *“What you wear depends upon where you work. I can’t wear this dress (trouser and a long shirt) in any public organisation. Our dressing is a bit modern”*.

Professional dressing is also determined by the customer service focus of the banks. In both multi-national banks all employees (women and men) interviewed explained that physical appearance and behaviour matters in providing good services. They recognised how in front-line positions dressing and behaviour is important compared to back-office positions and have a positive impact on customers’ behaviour which contributes to the success of the multi-national banks. For the multi-national bankers, the presentation of self in terms of appearance is a significant aspect of professionalism.

“If I come to work without shaving or wearing yesterday’s clothes, what would be the impression I give to the customers who come and sit in front of me? It is the same for women when they come into the office. It is essential that women wear make-up and are well-dressed. Their appearance should be good. We are sitting at the front desk, dealing with hundreds of customers and appearance counts a lot whether you are a man or a woman.”

(Naveed, m, relationship manager, MN-BP)

Similarly, Maryam (f) explained, *“Our bank demands that we come to office with a made-up face and wear clothes according to latest trend. We should look modern and stylish”*. This shows how multi-national banks require employees to dress and behave attractively to maintain the service-oriented image of the bank. Salma (f) highlighted how, *“banks prefer that a fresh face sits at the front desk, rather than a man with moustache... that is also why we are expected to be presentable”*. The above excerpts highlight the ways in which the templates of masculinity and femininity reflect from the dress code of women and men. The traditional dark western suits of men workers highlight hegemonic norms of masculinity (McDowell, 1997). However for women it is essential to enact a feminine appearance and provide a more sexualised image. The ‘modern’, ‘stylish’, ‘smart’ and ‘westernised’ dressing are practices of glamorous femininity, which contradicts with practices of modest femininity such as ‘veiling’, ‘observing abaya’ and ‘head covering’.

The multi-national banks exploit the sexuality of women through determining the expected behaviour and dressing which contributes towards the success of the bank. In contrast to the Islamic bankers, in multi-national bank all women interviewed did not show any frustration in relation to organisational dressing requirements. Multi-national women took pride in their appearance by associating it with modernity and symbol of being part of a globalised workplace. It is clearly evident from the aforementioned excerpt that women bank workers are clearly aware about the importance and requirement of dressing before joining the bank. Safa (m) explained, *“We do not have hijab and head covering concept in our bank and a woman knows about the environment of the bank before applying”*.

While exploitation of sexuality is not experienced negatively, ambiguity and struggle in terms of adherence to Islamic norms of modesty are clearly exposed from narratives of women. All women interviewed talked about inconsistency between the organisational expectation of professional dressing and Islamic requirements of modest dressing. Amara (f) explained, *“Islam addresses us to do the veil. If I start doing it, I would not able to work here (hehe) [...] Being Muslim yes I should, and it is always here (pointing a finger to forehead)”*. Similarly, Maryam (f) spoke of how *“Islamically we are not allowed to*

show our hair and nails to Na-Mahram. Even our voice should not be loud [...] but what we are doing here is completely opposite to our values [...]. Similarly, Imran (m), during interview said.

“Multi-national banks do not follow the Islamic rules 100%. Also, the culture of our bank is foreign-based because ...there is no concept of wearing a hijab and a very few women cover their heads. Even, most of the women do not take “dupatta”. This is a dupatta-less (scarf-less) banking environment”.

The inconsistency between Islamic norms of dressing (modest femininity) and organisational expectations regarding professional dressing (glamorous femininity) creates the paradoxical situation for women in both multi-national banks. This paradoxical situation contributes towards questioning the credibility of women's workers.

5.5.3 Mixed and matched dressing in Popular bank

In DM-BP similar patterns of inconsistency and exploitation of sexuality were evident. Usman (m) explained,

“The bank requires that employees should be modern and nicely dressed, especially women workers [...]. Islam addressed women to be modest, don the veil and stay in the four boundaries of the home. The Islamic rules for women are very strict”.

The dressing of women is more aligned to the cultural norms of society rather than religious values in terms of dressing. During fieldwork, it appeared that there was not a single woman who came to office without a scarf (dupatta). Also, none wore the veil nor the abaya. Among seven women workers, two covered their heads with the dupatta but they dressed-up smartly, used make-up and wore jewellery. Men dressed similarly to multi-national bankers, however western style formal suits were only worn by branch operation managers and managers rather than all male employees. The variation among men's dressing reflected the ways in which power relations were sustained by the dress code. In my field notes, I wrote:

“Most of the women are young (between the age of 25 and 35), whereas some men are young (between the age of 25 and 35), others are middle-aged (between the age of 35 and 45) and matured (above 45). All men wear shirt, smart trouser and tie. Only branch manager wear the formal jacket. None of them have beard”.

Although the variation in dressing depends upon individual choice in relation to observing the dupatta, there were certain restrictions imposed by management regarding dress code. While both women and men were instructed regarding dress, more attention has been given to women’s dress. The organisational requirements of dressing, in particular for women, were featured by modern, fashionable, smart and stylish dressing. Farah (f), a general banking officer shared her experience of being instructed to look attractive and stylish by HR manager during formal training. She mentioned, *“HR manager said that “when women come for interview they dress up nicely and look modern. After selection, they became Mutant Ninja Turtles: they start wearing hijab. You should maintain yourself and should dress up at work in the way you are dressed now”.*

Similarly Ayaz (m) stated,

“People in management have a problem with the veil, hijab and head covering, as they want women to dress in a modern way [jeans, no scarf and stylish dresses with bright colours], have makeup and have a stylish hair style. About four years ago, an email was sent to all employees, which was about dress and appearance. It stated that women were not allowed to come to work without makeup and men could not work without formal dress and shaved. Also, there were special instructions that women were not allowed to wear the veil and head coverings.”

In DM-BP donning of the veil was strictly prohibited, however, while operating in Pakistan, where religious scholars had power in the country, the bank could not ban head covering openly. Therefore, instead of preventing women from wearing abaya and the veil overtly, the bank handled it in a more subtle way and used security and safety reasons for justifying the prevention of Islamic dressing. Some women who wore the abaya and head scarf were asked to remove them. Neelam (f) explained how her friend faced this problem. She stated, *“My friend used to wear abaya but she faced a lot of*

problems. Her manager was very rude to her and once he told her ‘don’t come to office with abaya’’. The women who did the head-covering expressed that practicing of Islamic dress code (donning of veil and abaya) was not considered professional attire in DM-BP. Enactment of Islamic dressing, particularly wearing a head scarf, challenged the credibility of women workers and they were seen as unprofessional and conservative who were unwilling to progress. Thus for these women, the issue of credibility depends upon how well they strike the balance between modesty and sexuality.

“In my previous branch, I wore “scarf” for few days. Manager told me that we were thinking to move you to customer service desk but we did not change your position because we thought “you are very religious because you wear scarf”. Due to my dressing, they did not transfer me to sales”.

(Nadia, f, a sales officer, DM-BP)

In Pakistani banks most of the customers are men and it became evident that a specific strategy was adopted by these banks: women employees are considered to have a positive impact on the behaviour of customers and contribute to generating extra sales for the banks. This initial understanding, emerging from observations, was further confirmed by Ayaz (m). Below he explained the reasons for the bank stopping women observing abaya and head scarf, and illustrated how the beautification of female employees played a significant role in increasing the success of the bank.

“There is a simple reason for this, when women employees look attractive and smart, customers will attract towards this bank, but they labelled it (prevention of wearing veil) with a security tag [...] Once I told a regular customer to sign for a credit card, he refused me and gave me ten excuses. After depositing the money he went to Miss Hira. Do you believe Miss (researcher) what happened? When she told him, he did not ask a single question and signed a form straight away. This is the difference Miss. Everybody wants to serve by a slim and smart lady not by me who have a big belly haha!

DM-BP manipulates women by setting certain regulations for dressing which not only prevent enactment of Islamic dressing and but also compel women to dress and behave smartly, within the limits of what is socially appropriate. The competitive-sales

environment was defined as a reason for emphasising patterns of professional dressing and demeanour.

The findings in this section show the ways in which workers' dressing in Pakistani banking sector are defined, regulated and legitimised as a source of organisational success, are similar to other occupations and professions (Godfrey et al., 2012; McDowell, 1997). In the western literature, attention to women's dressing has primarily focused on the gendered neutral image of professional attire (Haynes, 2008, 2012; McDowell, 1997). However in the financial sector in Pakistan, professional attire of employees are not only regularised by the organisations but also by norms of Islamic modesty. Thus the focus is on modest and less modest (modern) attire.

In IZ-BP, image is shaped according to norms of orthodox Islam, whereas in multinational banks, modes of professional dressing are influenced by the bank's foreign based culture and service-based focus. DM-BP highlights this paradox. Dressing is influenced by local-cultural norms of modest dressing and sales orientated focus. Employees also understand these paradoxes and were not passive in their knowledge.

The findings show that modes of professional dressing and demeanour modes are more crucial, critical and ambiguous for women workers compared to men workers across the banking sector. Whilst men's professional attire is different than Islamic dress codes for men, it is not perceived as a dress code which deviates from Islamic values of modesty. However women's professional dressing as defined by the multi-nationals and DM-BP is not aligned with norms of Islamic modesty focused on veiling and covering of body from head to toe. For women workers in this study, the question is not to provide a gendered neutral image or sexualised image, but is to appear attractive while not over-emphasizing their sexuality, which undermines their modesty. The paradox of these images is defined by men who had power in different realms of society. Despite the different requirements of dressing, all four banks use women's body as a valued added source for the success of the bank's business, but the ways sexuality is exploited vary according to the nature of the bank.

5.6 Career practices and Islamic gendered norms

This section explains how gender patterns are embedded in organisational practices related to careers and performance expectations. The findings show that the practices which determine the commitment and performance of a banker are predominantly masculine norms and limit women's career. Gendered organisational practices such as long working hours, informal networking and geographical mobility as well as institutional and patriarchal norms of Pakistani society also contribute towards sustaining masculine norms of career practices. The attitude and behaviour which are required for career progression are contradicted with socio-cultural and Islamic norms of modesty which served to disadvantage Pakistani women bankers.

- The first section (section: 5.6.1) outlines how training and learning is essential for career progression in operation oriented banks yet and the restrictions regarding geographical mobility and organisational formal restrictions restrain women's career opportunities.
- The second section (section: 5.6.2) demonstrates informal networking as a key for sales-oriented positions. However norms regarding women's respect and modesty prevent women engaging in this activity and meeting the progression criteria.
- The third section (section: 5.6.3) shows how social issues and stereotyped gendered roles supported by Islamic values restrain women to show the same level of commitment as men by practicing the gendered practice of long working hours.

5.6.1 Geographical mobility and Learning

Learning and job rotations are the fundamental means for gaining knowledge of various operational positions and executing error-free work in both IZ-BP and DM-BP. Bank documents such as employee's annual progress sheet and career path report, alongside interviews, revealed that learning was available through a formal training programme or provided as on-the-job learning. Bhatti (m) an operation manager in DM-BP stated, *"It is not easy to learn about different operational activities [...] I went to Karachi three*

times for training. I stayed late and helped others to learn". Amber (f) working in DM-BP explained how, *"Many times, I sat with Masood (m) after 5:00 and helped in his work [...]. Sometimes, during lunch break, I observed Chohan (m), how he processed the cheque clearing [...]"*. Most of the time all women were trained on the job at DM-BP as most training centres were based in Karachi, and women found moving across cities extremely difficult. Many families would not allow their daughter or wife to spend the night away unless they were accompanied by a male family member. However the mobility restriction has serious effects on women bankers' career because of banks' training requirement for managerial level positions. Amber (f), highlighted how her career was affected by mobility restrictions.

"My manager recommended me for training that was quite important in my career [...] hmm! (sad expression) My father did not allow me to go to Karachi. My father said "how could I allow you to go alone for three months to a different city. I am not a conservative person but being a father I am answerable to Allah that how I send my daughter alone with na-mahrum men" [...]"

To become a line manager in the operation department, it was compulsory for Amber to attend the three month training course at head-office. Management offered the training opportunity, however, due to family restriction she could not avail the opportunities and continued to work in the same position. Similarly, Farah (f) explained that she knew that she would not be able to get permission from home as her father instructed her about her limitations in terms of her job. She stated, *"When I started the job my father said to me, "I allowed you to do job but don't come to me for asking to go out with bank colleagues"*. Hence women face significant pressure from family to comply with norms of modesty which restrict their geographical mobility.

The restriction is linked to Islamic norms of modesty. According to orthodox religious scholars it is not permissible that Muslim women travel alone beyond the distance of a day's travel with unknown men (Abdul Rahman, 2007). The travelling prescriptions are widely accepted in Pakistan.

Similar to DM-BP, in IZ-BP, all women were trained on-the-job, however most training centres were based in Karachi. Women were not given the opportunity to attend formal training courses which could facilitate their career progression. Ayesha (f) explained how women workers were discriminated against in relation to training opportunities.

“Learning about the processing of multiple tasks is important for progression in our bank. Different training programmes are provided for this, but most of these are held in the head office, which is in Karachi (another city in Pakistan). Management prefers male employees for this training.

Researcher: Why do they prefer male employees?

Ayesha: I do not know the exact reason but it might be that they think that women can't get permission from home and their families might have issues if they have to spend the night away, also in another city. [...] they might think it would be easier to manage a man than a woman employee.”

Researcher: How did you react when they didn't send you to do the course?

Ayesha: I just bear it and did not ask my manager to recommend me for the training because they might get a wrong perception of me if I am too forceful in wanting the training. They would never understand that I also want to learn, progress and like to meet the people who are working in the head office.

Ayesha experienced conflicting pressures in wanting to progress her career while remaining, in the eyes of bank management, as a modest woman. Recommending women for training courses which take place at the head office is seen as a nuisance for management as they would need to make arrangements regarding her accommodation and travelling. Ayesha would and could go if she was recommended by her manager. However she chose to remain silent and avoids explicitly asking to attend in order to maintain her modesty in the workplace. Another employee at IZ-BP reported:

“I need to learn the work of other positions. My male colleagues in the operations department told me several time: “Miss! You need to learn our work if you want to progress”. But they don't understand that it is hard for me. They (the men) can sit next to other colleagues and learn the work, whereas for me, hmmm (a very stressful sound) it does not work in the same way. I need to be careful, if I sit with a male colleague, someone can question my modesty and ask why I sit with him. In our bank it is not considered appropriate to sit with a male colleague for a length of time”.

(Haleema, f, cashier, IZ-BP)

For on-the-job training, women needed to spend considerable time with male colleagues. Due to organisational culture and regularised practices of interaction between women and men, it was not considered appropriate that women workers frequently interacted with male peers. The limited opportunities for development, training, and learning have a substantial impact on their career progression. All women workers were awarded the annual salary increment, however none had been promoted in more than five years. However, male peers had been promoted. Afeefa (f), working in the trade department since 2008, shared her experience: *“Our progression is a joke. People in management give limited and specific work to us. They stick us on a specific seat and do not give us any opportunities”*. The limited progression opportunities of women in IZ-BP were also recognised by men (both managers and co-workers). Waseem (male manager) reported that there were no internal rules preventing women to work as a branch or operation manager but this was not possible in practice at IZ-BP because women would not be allowed to accomplish the tasks needed by the role.

“This is an Islamic bank and it is not practical for a woman to work as a branch manager. Being manager you need to visit the clients, sometime you need to go different cities, it is very difficult for them (women).[...] Also Islamic practices do not allow women to interact with men and travel alone. Yes! There are women at middle management level in back-end departments but they are very few.”

In Islamic bank, organisational practices embedded in the institution of purdah have a critical influence on performance and career of women workers. The women workers were neither allowed to engage in activities (integrated interaction) nor recommended for opportunities (formal training) that helped in increasing performance. The management attributed this hostile practice to incompatibility between the nature of the work (which required mobility and interaction with male peers), and modesty norms of Islamic society. The findings show how women bank workers in Pakistan are subjected to their own desire for becoming a successful banker and to the pressure for complying with norms of modesty exerted by organisations and family.

5.6.2 Informal networking and achievement of sales targets

In order to make themselves eligible for progression, employees needed to sell more than their allocated targets. Providing extra services to clients not only helped in sustaining profitable interpersonal relationships with existing customers but in developing new connections and potential customers. Informal networking is essential for developing a good client relationship. As most of the clients are men, male bankers easily developed relationships with them and frequently visited them in their offices or factories. Also, they met them in private places, such as coffee shops and restaurants after work. Nadia (f), working in DM-BP explained, *"We can't do the sales like them (male), they can go and meet customers anywhere. We have certain restrictions"*. Women were prevented from engaging in the same networking practices. The Islamic concept of modesty compelled by society put certain restrictions on free interaction between men and women. Socio-cultural norms did not allow women to visit (male) customers at work nor to have one-to-one interaction in private places because they would be considered immoral or immodest women.

"Men are over-achievers in sales. They can talk to a customer informally, like a friend, because they have some extra stuff to chat about such as cricket or politics. This creates the informal relation which helps him in selling the products. Men can also meet clients anywhere; this is not the same for us. When we talk to customers we have to be cautious and limited in our behaviours, in what we say and how we say it as it might be misinterpreted."
(Hina, f, floor relationship officer, MN-CP)

Furthermore socio-cultural norms regarding women's modesty not only restrained the socialisation with opposite sex in private places but also compelled women to adopt a restrictive appropriate behaviour with customers inside the bank premises. Employees explained that not only visiting clients in unknown places, but also the friendly and welcoming behaviour of women workers were negatively judged by people. People perceived that the women were immodest and thought that they were trying to develop a relationship for selling the product. Salma (f) explained, *"Our friendly behaviour is misjudged by people. People think the sales girls are corrupt. Sales job is perceived as dirty work because people try to use women (sexually) and call them in different places"*. Women workers were very careful in their conversation patterns and interaction style

with clients. They adopted behaviour that would not be perceived as immoral and immodest. Women who do not maintain their security and respect would be considered dishonest and immodest and would compromise not only their own but also their family's honour and pride.

In Pakistan, women's work is closely associated with family honour. Many families did not allow their women to work in positions which involved excessive loitering and interaction with men as the excessive interaction with men questions the women's integrity. Therefore, most women were not allowed to work in marketing and sales roles. Farah (f) explained how her family did not allow her to do a marketing job.

"I wanted to become a marketer. My father said, 'Islam does not allow woman to do a job that involves frequent loitering with men'. My brother said, 'I don't like that my sister freely talks with a hundred men daily'. Even he himself is a marketing manager in a pharmaceutical company. He hired people for marketing, but he didn't give me a job. When I was getting 10,000, he was offering 17,000 to 19,000 to the sales person."

Farah's excerpt highlights how women's decisions regarding selection of a job are crucially shaped by the willingness of the guardian (which is mostly a man) and imposed upon them. Salam (f) working in MN-BP explained, *"My husband will never allow me to work on the front-line in any other organisation. Once he said that this is MN-BP bank where I allow you to work in this position"*. Father's permission and husband's willingness show the significance of asking for permission from the head of family before performing a role outside the house (Metcalf, 2006). Also it shows how women's career depends upon the willingness and support of the male family members.

Additionally, the findings reveal that the aforementioned perceptions and restrictions subsequently formed the employer's decision regarding gendered distribution of roles. Employees demonstrated that mostly women were preferred for indoor sales roles, such as relationship managers in multinational banks and personal banking officers in local bank. As a male sales manager mentioned, *"Women can provide good customer services but they can't do sales well. [...] They can work on the back end of sales (indoor sales) but they can't work in the field of sales (market)"*. While indoor roles provided

opportunities for women to execute the job while staying in the bank, it added further constraint in women's performance. While staying in the bank women bankers would not achieve the same targets as men because only a limited number of customers visited the branch to whom they could sell their products. Anwar (m,) sales manager at local bank expressed, *"My team doesn't have any woman worker. I personally feel that women are not doing well in sales. [...] For a woman, it is very difficult to visit clients. In our culture it is very important for a woman to maintain her reputation. [...]"* Similarly, Salam (f), a customer relationship officer, said:

"I feel that the biggest challenge for the women here is to maintain their reputation. People challenge their modesty in a second. They start making up stories about you as soon as you are talking to a male colleague about anything that it's not a work concern. [...] This is the biggest challenge for a woman, that she works efficiently and maintains her reputation as well"
(Fieldwork conversation with Salma, f, customer relationship officer)

In the sales competitive environments (multi-national banks) and sales-oriented jobs (local banks) workers (women and men) continuously engaged in searching for new clients for provision of services and products. Active and aggressive hunting for new business for the bank is associated with competitive masculinity. Women bankers involved in competitive sales jobs not only require fulfilling the prevailing hegemonic norm of the role such as competitive masculinity but they also need to maintain her reputation and respect such as modest femininity. Transgression of norms of modesty questions their family honour and may challenge their social acceptability, on the other hand, resisting norms of competitive masculinity put their job at risk.

What the above discussion has shown is that, while progression system in the sales oriented positions is transparent and number-based, the practices required to meet the performance criteria are gendered. The study reveals that gendered organisational practice such as informal networking with clients not only privileges masculine hegemonic norms but also do not align with institutional norms: modesty (social restrictions regarding visiting clients (male) and culturally appropriate behaviour of

women) and family honour. This complex interrelation obstructs women's career progression in sales jobs where career progression is based on achievement of sales.

5.6.3 Long working hours: A proxy of commitment

The practice of long working hours which sustains the male image and masculine norms of an ideal worker (Acker, 1992) is extensively practiced in the banking sector in Pakistan. While there is no formal policy regarding this, long working hours is seen as a proxy of commitment of a banker and is closely connected to career progression. The practice is gendered because of the caring responsibilities which are supported by Islamic gendered norms. Furthermore the social customs and issues of a patriarchal society such as extended family system, acceptability of women's work and travelling issues prevent women from showing the same level of commitment as men. Despite the variation in practicing long working hours across the financial sector in Pakistan, this practice is clearly unfavourable for women workers across the banking sector.

In operational oriented banks such as IZ-BP and DM-BP, long working hours are practised on a regular basis and seen as a culture of operation-oriented banks. Long working hours are compounded by operating from 8:30 am to 17:30 pm for six days a week. Instead of using the phrase 'long hours', employees used the term 'late sitting' referring to staying in the office after closure of the bank at 17:30 pm. Employees, women and men, explained that they worked an average more than 10 hours a day, 6 days a week. Although the *normal working hours of the bank were from 9:00 am to 17:00 pm, these hours were used for catering and dealing with customers. Therefore, in order to complete their work they needed 2 to 3 hours extra after the closure of the bank.*

The timing 9:00 a.m. to 17:00 p.m. is just a joke; actually working hours in the bank are 8:30 a.m. to 19:00 p.m. The day we leave the bank at 18:00 pm. we say that today we are free early. Normally I finish work at 19:00 pm. and reach home about 20:30 p.m."

(Afeefa, f, a credit analyst, IZ-BP)

Long working hours is revealed as one of the key indicators for measuring commitment, engagement and performance of employees and has a significant role in shaping career

progression. Employees from both operational oriented-banks explained that management were not concerned with how an employee utilised the time during working hours and how productive s/he was. The people in management only considered and noticed the length of time an employee spent in the bank. Fatima (f), working at IZ-BP explained that management acknowledged those employees who stayed in the bank after 17:30 pm. She said *“A person who is doing late sitting will come to the attention of management, however, nobody notices if he sits idle the whole day”*. Employees mentioned that in order to progress they should be in the good books of a manager and that would only be possible through late sitting.

“I did not get any progress in nine years and also I cannot see my progress in this job for the next few years. The reason is that I do not earn anything for the bank; also I do not stay late. Progression is only possible when you are in the good books of managers by performing well. Staying late is the extra performance and you can achieve a high position by performing extra”.

(Farah, f, general banking officer, DM-BP)

However, in MN-BP and MN-CP, late sitting was neither revealed as a part of the culture nor as a proxy of commitment. Saturday working was practised as it was implemented by the State Bank of Pakistan (which regulates the sector). Multi-national employees explained that execution of work within working hours was an indicator of the effectiveness of an employee. Arslan (m) said, *“There is no concept of late sitting in our bank. You need to finish the work on time. We have punctuality in timing. Here, 17:30 p.m. means 17:30 p.m.”* Furthermore, multi-national bankers explained that the working system was designed in a way which helped employees to complete their tasks within working hours. Therefore, only those workers who finished their work within working hours were considered efficient bankers. Also, late sitting was discouraged and criticised by people in management. Salma (f) shared her experience. She mentioned that her competency and efficiency was questioned in the early days of her job when she did not complete her work within working hours.

“In the beginning of my job, I was slow and I did not exactly know how to do the work. I used to sit here 18:00/18.30 pm. My manager told me that “it is your inefficiency that causes you to stay late at the bank. You should

know how to manage the work and finish it by 17:00 p.m. [...] In MN-BP, the system is very efficient which allows you to finish work at 17:30 p.m. Management says that if you do not manage and complete your work between 9:00 a.m. and 18:00 pm. and you stay late in order to complete the work it means you are not an efficient worker.”

While multi-national bankers did not engage in regular practising of late sitting, there were certain occasions when they stayed in the bank beyond regular working hours, particularly, in MN-CP.

Despite the variation in frequency and significance of late sitting practices, the ways in which this practice is gendered are similar in all four banks. Religious norms in relation to modesty of women prohibited women to stay away from home after sunset. Also, it is not acceptable that women travel alone, especially in the evenings not only due to modesty but also due to safety issues. Many families did not allow their daughters and wives to stay away from home nearly 12 hours a day and to come back late in the evening. Hina (f) explained how she had been questioned by her parents and close family if she came back late from work. She said, *“Sometimes, we stay late at work and when I reach home late, it could be as late as 21:00 p.m., my family gets annoyed with me. For parents the bank timing is 9:00 a.m. to 17:00 p.m. but they do not understand that this is sometimes required. [...]”*. Similarly, Afeefa (f) talked about how her progression was stagnated by the practice of late sittings. The amount of work and the culture of the department where she would like to work meant that people working there had to stay late on a regular basis. However, social-cultural restrictions restricted her possibilities to travel and return home late in the evening on a regular basis.

“I would like to work in the corporate department but uhh... (sad expression) I have a problem because I could not stay in the bank after 19:00 p.m. because it takes me 45 minutes to get home. If I go back home after 20:00 p.m., my family would be concerned and my mother would be waiting by the gate. [...] I know what my limitation is but the department where I want to work requires late sitting till 21:00 p.m. Those (mostly males) who stay late are the stars in the management eyes.”

Another issue that Pakistani women encounter regarding the long working hours is concerned with travelling to work. Generally they should be accompanied to and from

work by a male family member. This can be problematic, particularly when the men have to attend their own work in different areas and it is often a cause of concern for the whole family. As Neelam (f) working in DM-BP mentioned, *"My father used to pick-up me but the bank timing was not same every day and it was difficult for him to come. Now my father has arranged a private vehicle for me. He lives nearby my home"*. The higher the social class the greater the expectation that women should not travel to work unaccompanied, even if they can drive. Women do not generally take public transport particularly if they belong to the higher middle class. Most of the time parents arranged a private vehicle service which provided pick-up and drop-off service. They picked-up the woman from the drop-step of home and dropped-off at the bank door. Parents usually knew the vehicle driver and ensured that their daughters reached home safely and did not face any social criticism regarding their modesty.

The pick-up and drop-off service helped the higher middle class women to avoid the problems which lower middle class women faced while travelling late by public transport. Haleema (f) explained how she was suspected and harassed by people when she travelled late by public transport. She said *"Using public transport is one of biggest difficulties for me. People see me from head to toe if I am standing at the bus stop at 19:00 pm. People comment on you while in a bus and at bus stop"*. Similarly, Hina (f) talked about her experience when she finished late from the bank. She expressed, *"it is very painful to travel at that time (after 19:00 pm), everyone looks at you suspiciously and makes judgements about you."* In Pakistan while outside the house, women are constantly exposed to the judgement of others, especially when travelling late. A woman's modesty can easily be challenged by anyone; it becomes a way of life for women to work at maintaining their respect at work and in society in general. Reputation and modesty are very fragile and working women, more than others, are constantly subjected to scrutiny. Thus it is essential for Pakistani working women not only to work efficiently but also to maintain her respect. As Fatima (f) working in IZ-BP mentioned, *"In our society, when a woman joins the workplace, people start pointing out figure on her modesty. Sometimes, they attach her with man A and sometimes, with man B. It is very important that you maintain your respect"*. The finding shows how not

only mobility outside the city, but also within the city is problematic for women workers and women's career.

Additionally, late sitting practices put a heavy burden on women who had caring responsibilities in terms of maintaining a good balance between work and family expectations. Domesticity and family responsibilities are also part of the lives of western working women, but what differentiates Pakistani working women are the social system and perception of people regarding women's work. Employees expressed that the extended family system (5- 8 people in one home) is a core part of the social setup in Pakistan and women are responsible for looking after the whole family. As wives, daughters-in-law and mothers, women bankers are responsible for domestic chores, cooking food three times a day, entertaining frequent visits of relatives and looking after husbands, children and parents of husbands. Employees, women and men (including managers), mentioned that domestic commitments and expectations of extended family added more complications in the working life of women, in particular when a woman did not have any domestic help. Farah (f), working in DM-BP, mentioned how performing domestic chores without a domestic helper impacted on her performance expectations at work.

"Somehow, domestic responsibilities impact on my job. I do all domestic chores; my mother-in-law did not allow me to have a servant. Yesterday after finishing at the bank, I cleaned the home, did the dish-washing and cooked food for today. I left the kitchen at 23:00 p.m. Also, due to preparing the breakfast and doing dish-washing in the morning, I arrived late at the bank and Bhati sahib (BOM) marked me as late with a red pen. He never compromises if I am late by 5 minutes. He said, late is late, either it is 5 minutes or 2 minutes and, Miss, you are always late. hmm! I am fed-up with this and thinking about joining the teaching profession."

Similarly Amber, working at DM-BP, explained how domestic help which she gets from her mother-in law and the paid servant eases her work life and allows her to manage the dual responsibilities.

"I have a full-time paid servant. She does all the domestic work such as cooking, making breakfast and cleaning. Secondly, my mother-in-law looks

after my daughter. I can't do the job, if my mother-in-law doesn't look after my daughter and I have to cook for four people every day. [...] I occasionally do some cooking when we have family together [...]".

Findings reveal that the execution of all domestic chores and expectations of extended family without domestic help makes it more complicated for women to meet the work demands. The results are aligned with the argument of Liff and Ward (2001) that the lack of sufficient domestic help created frustration among women financial workers who try to meet the expectations of two demanding roles. The findings reveal how on one side the extended family system facilitates women workers to meet the organisational work expectations and on the other hand, it has a negative impact on their performance. Furthermore although the availability of domestic help allows women bankers to maintain the work and domestic responsibility still the expectations of extended family impede women's ability to show their commitment through staying late.

Furthermore, acceptability of women as workers is not as common and appreciable as it is in the Western world. Family members do not consider that women worked nine hours outside the house. Women's work is perceived as a source of recreation and family members expect that they should complete domestic responsibilities after working nine hours in the bank. However, the scenario is totally different for men. Men's work is appreciated and acknowledged by family members. It is seen as a proud moment for a family when a son starts his first job; whereas women's work raises moral concerns for family. Thus in many families, men received special treatment from the family when they worked long hours, whereas women faced criticism.

When my husband comes back home at 8:00 p.m., he gets special treatment. My mother-in law says "Oh, my poor son has had a long and hectic day. He is very tired." But it is totally the opposite for me. When I come home late my mother-in-law says "She comes back after wasting a whole day chatting". Along with this criticism I need to do all domestic work".

(Shabana, f, customer service officer, DM-BP)

Atif, (m), general banking officer at DM-BP expressed:

“When I go home the food is ready for me; but Farah cooks food when she goes home. Women face difficulties at work because of family responsibilities. These issues are obvious because of our culture [...]. Women are responsible for house, whereas men are responsible for livelihood of family, Allah has allocated these duties to us”.

The importance of men's work and the attitude of family created the image of men as qawwamuna: a sole responsibility for the financial liabilities of the family. The findings are associated with the orthodox understanding of Islamic gendered roles which presents woman as caretaker of family and man as breadwinner for the family. It contends that women's main roles are as wife and mother and they should not engage in any activities which impact on domesticity. However according to modern Islamic exegetes, women's work is as important as men's work, but it is not mandatory for women to work. Also men are not free from domestic commitments, but earning and fulfilling the financial responsibility are the primary duties of men (Syed, 2007). Thus, in Pakistani patriarchal society the stereotyped gendered roles which are supported by the Islamic gendered roles have a serious influence on women's career progression.

In this section, the findings have shown that although there is no formal rule regarding late sitting, this norm is sediment in the culture of financial organisations to the extent that it is essential for employees to conform to this norm for ensuring their commitment, ambition and progression. It also highlights how domesticity supported by Islamic gendered roles, social issues regarding women's travel and social custom of extended family system prevent women to practice the late sitting, which impede women's career progression.

5.6.4 Visibility of self and work

In the financial sector in Pakistan the practice of late sitting which works more for men than women contributes to other informal practices of career progression such as visibility of self and work. The findings reveal that progression comes to those employees who are good in self-exposure, publicity of their work and building strong networks in the financial sector of Pakistan. Employees across all banks mentioned that

for career progression good work did not pay enough without its marketing. Waseem (m), an audit manager working at IZ-BP, explained the importance of visibility of self and work in career progression. He expressed that, *“It is good we work hard but is it enough? Honestly, no Miss (researcher), it is not. We need to sell ourselves. We need to do the publicity of our work [....]”*.

In Pakistani banking sector, late sitting is a tool through which employees develop the relationship. The late sitting culture composed of informal conversations after working hours allowed men to create the closeness with managers which led to engage in other informal activities such as Friday Prayers and after work dinners. The findings reveal that informal networking is a powerful way of building networks in financial institutions that helps in exchanging knowledge among colleagues and in increasing one’s visibility among the people with power. Sana (f), credit manager at DM-BP expressed the significance of networking for progression. *“Knowledge and work experience are not enough to be progressed in the job. You need to develop references (personal relations). Networking counts for a lot these days [...]”*. Informal networking with peers and managers is important for, “knowing and impressing the right people, and being part of the right network”. However it is a gendered practice in the financial sector of Pakistan, women workers did not feel comfortable and allowed to go out with male colleagues after working hours because people (including other employees) criticise women’s character and question their modesty. Furthermore, respondents explained that if a woman had good relations with people in management, other employees would not see it positively. Instead of perceiving that she was recognised and visible because of her work they would think that manager was attracted towards her due to her sexuality and she used her sexuality for getting progression.

Men have more freedom than us (women). Last week, Bhatti sahib (operation manager) dropped Zafar, but if he or any other male colleague dropped me at home, my neighbours would criticise me; people would start questioning me even in the bank. [.....] For them it is easy to develop bonds. They go for a smoke or for Friday Prayers [....] A woman can’t do these things.”

(Nadia, f, sales officer, DM-BP)

Similar to networking with customers, it is crucial for women in Pakistan to avail the progress opportunities and informal networking with peers because of codes of Islamic modesty and their reputations.

5.7 Summary

The chapter has addressed the first research question covering how working practices in the Pakistani banking sector have the gender sub-texts. Findings have shown how the configurations of gendered culture contributes towards creating the gendered patterns of working practices within the banking sector in Pakistan. It has also shown how institutional and socio-cultural gendered norms along with gendered organisational culture shaped the gendering of work practices; and how these norms have contributed towards regulating what is expected from workers particularly in relation to gender relations.

Supporting the literature discussed in Chapter 2, the findings show that gendered culture is manifested by organisational space (Tyler & Cohen, 2010; Simpson, 2014), attire (Haynes, 2012) and the interactional styles (Faulkner, 2009), and contributes towards marking women as the 'other'. Furthermore the findings show that practices such as long working hours, geographical mobility and networking are revealed as measures to gauge employees' performance, commitment and accountability in the banking sector. These practices are universally gendered in nature and impede women's ability to meet the notion of an organisationally recognisable subject (ideal worker) (Nemoto, 2013; Ogden et al., 2006), but what makes these practices different in Pakistan is the influence of Islamic practices of modesty in conjunction with local gendered norms. The social consequences associated with the disobedience of Islamic and socio-cultural norms which can affect their lives and prospects well beyond the walls of their organisations.

The analysis shows that Islamic gendered practices which are supported by the social system and norms make it even more complicated for women bank workers to

participate in practices that constitute them as ideal workers in the bank. The undoing of Islamic gendered norms would question the women's modesty and viewed negatively by the society, but by doing these norms would disqualify them from the category of ideal worker that restrained the career opportunities of women bankers.

Furthermore, the significance, frequency and level of the practices that constitute the organisational viable subject (ideal worker) vary according to the nature of the bank. Comparison of gender patterns across the banking sector in Pakistan reveals that the ways in which institutional and socio-cultural norms influence, and are influenced by the working practices, vary in four different banks depending upon the culture of bank. Also the analysis has shown the manifestation of gendered work practices in Pakistani banks is different than that of Western workplaces. This local and regional difference highlights the significance of context while studying gender at work.

The overarching contribution of the empirical findings is that:

- It provides important insight into the significance of institutional ideologies, socio-cultural norms and the context in understanding and theorising gendered work practices.

6. Identity performances: Managing the paradoxical imperatives

6.1 Introduction

This chapter explains how organisational practices and gender contribute towards constructing work-based identities in the banking sector in Pakistan. It aims at revealing the struggles that Pakistani working women (and men) encounter during the complex process of identity construction at work to deal with this ambiguous situation created by the interrelation between gender, organisation and institutional and socio-cultural norms.

The findings show how work-based identities of bank workers (women and men) are shaped by institutional discourses such as 'Halal and Haram', 'modesty' and 'qiwama' as well as the organisational discourse of 'career' and 'organisational culture'. They also highlight the multiple strategies used for reconciling the contradictions and maintaining the balance between competing organisational, religious and socio-cultural demands. These multiple strategies are influenced by ownership of bank, individual willingness and institution of family and socio-economic class. Theoretically poststructuralist understanding of identity, particularly Performativity theory (Butler, 2004), will be used to explain the Identity Work of Pakistani women (and men). The chapter examines identity performances in which women (and men) engage in for constituting a viable subject that is organisationally, socially and religiously recognised. Findings show:

- How women (and men) experience the banks' work patterns in sacred and secular ways and engage in a meaning-making process through negotiating the discourse of Halal and Haram. Also Pakistani women legitimize their work in the male-dominated profession through the example of Holy women and economic necessities for constructing their work-based identities (section 6.2).
- Women workers negotiate norms of modesty 'differently' by deploying multiple strategies depending on social and personal needs, local and organisational cultural-context and socio-economic class. Despite the variation in the ways in

which modesty is negotiated, the focus is on: a) respectable interaction; b) integrity; c) decent dressing (section 6.3).

- Women work 'effectively' within working hours and 'efficiently' within the bank, respectively. By employing these strategies women workers not only meet masculine norms of work practices, but also ensure their respect and reputation (section 6.4).
- For managing their career, women workers employ a range of non-mutually exclusive strategies such as assimilation, compromising, relocation and opting out. The enactment of the particular strategy depends upon the institution of family, gendered organisational practices and individual willingness (section 6.5).

6.2 Doing sacred and/or secular work

"It [the banking sector] gives good financial benefits and has good opportunity for career growth as you learn a lot in this field. Also, you can use this experience internationally [...]. But I want to get rid of this interest-based job. In Islam, interest is Haram and it is a sin to work in the interest-based system. I realised this religious aspect very late."

(Omar, m, general banking officer in trade, DM-BP)

This section explains a key finding on how women (and men) construct their work-based identities as bankers. The findings reveal that the understanding of work-based selves is influenced by the institutional discourse of 'Halal and Haram' (lawful and prohibited) and 'liberal feminist discourse' in the financial sector in Pakistan. The ways in which they apply the aforementioned discourses depend upon the work patterns and culture of the multi-national banks, Islamic bank and local bank. A significant difference is found among Islamic and multi-national banks.

- The findings (section 6.2.1) show how in the Islamic bank employees (women and men) experience their work as sacred work, which is based on Islamic rules regarding earning. The work patterns of Islamic bank allow them to show their adherence to fulfil Islamic norms. However, in multi-national and local banks the

work patterns, which are based on the interest-based system, contradict Islamic values. The contradiction creates an ambiguity for workers which question their adherence to Islam. By drawing on Islamic work ethics, Islamic philosophy of intensions and the economic conditions of the country, they negotiate secular work patterns and construct their work-based identities as Muslim bankers.

- The findings (section: 6.2.2) show how the discourse of Islamic liberal feminism inform the ways in which women workers construct their work-based identities in the banking sector in Pakistan and make sense of themselves as qawwamuna and modern professional women.

6.2.1 Negotiating Islamic discourse of Halal and Haram

The banking sector in Pakistan is seen as one of the growing sources of formal white collar employment to women and men. It has a unique and prestigious position in Pakistan and is perceived as one of the ‘well paid jobs’ and ‘desirable jobs’ among the educated women and men of Pakistan because of the permanent employment with significant progress opportunities. Mudasar (m), working in an Islamic bank, said: *“I joined the bank to have a good and secure career. In the present situation, a banking job is the best job”*. Bank workers are perceived as knowledgeable, competent, capable, well-mannered people. These images, significantly contribute to the desirability of joining the banking sector, particularly among women. Hassan (m), a general banking officer (GBO) working in a local bank (DM-BP), explained how he saw himself and how he was seen by others as a banker. Below he shared his experience.

“If someone works in Unilever and he/she feels proud that “I am working in Unilever”. Like this Banking sector also becomes a brand....Working as a banker is like a prestige. Being a banker creates a good image in the mind of the people. They think he is educated and has knowledge because you (anyone) cannot become a banker easily..... Also, in Pakistan, there are two sectors where a person can progress. One is.... and the second is the banking sector. A person has a very secure career in a bank”.

The banking sector is viewed as an occupation characterised with, ‘career security’, ‘advancement’ and ‘integrity’. However, it is not considered an appropriate occupation

from a religious perspective because the work patterns (financial dealings) of most banks sharply contradict core Islamic philosophies regarding earning.

Islam emphasises that earning without effort is not permissible (Haram) and is considered a sin. Income from work is Halal, however income from working in casinos, engaging in businesses based on alcohol, pork, illicit drugs and interest is not permissible. This ideology shapes the understanding of Muslim men and women about what is permissible (Halal) and forbidden (Haram) in term of work and income (El Diwany, 2010). Islamic financial laws do not allow Muslims to engage in any financial activity where money is lent or borrowed to pay or charge interest. The interest (*Riba*) is considered '*Haram*' in Islam as the Quran stated that:

“Those who devour usury (Riba) will not stand except as stand one whom the Evil one by his touch Hath driven to madness. That is because they say: "Trade is like usury," but Allah hath permitted trade and forbidden usury. Those who after receiving direction from their Lord, desist, shall be pardoned for the past; their case is for Allah (to judge); but those who repeat (The offence) are companions of the Fire: They will abide therein (for ever)". (The Quran, 2:275)

The norms of Halal and Haram are significant in the identity performance of women (and men) bank workers in Pakistan.

In the Islamic bank, work patterns embedded in Islamic financial values are viewed as an opportunity that not only helps employees to participate in the international financial system, but also allows them to practise Islamic values in everyday work activities. All employees (women and men) interviewed acknowledged that they joined IZ-BP because they wanted to fulfil Islamic norms regarding work income though they could face financial loss. Waseem (m), an audit manager explained how he financially suffered in order to pursue virtuous earning: *“I faced financial loss when I joined this bank because I joined here on a lower ground but I wanted to earn Rezeki Halal²³ (virtuous earning) for my family. In Islam, interest is considered as a sin”*. Mubashir a

²³ Rezeki Halal: Earning or income that fulfils the parameters of Islamic values.

manager working in the sales department stated that he felt satisfied that he fed his family with virtuous income.

“When I worked in the conventional banking system, I always had some regrets [...] By working in an Islamic bank I am earning Halal rozi²⁴. I have internal satisfaction that I am fulfilling my responsibility toward my kids according to Allah’s directives. I am not feeding them with Haram (sinful) income. This thing makes me happy”.

For Islamic bankers, their work is a sacred act they engage in an interest-free financial setup and guide people about Islamic values. The preaching of Islamic values is considered as a virtuous act (Niki: religiously good deed) which will be rewarded at the Day of Judgement. Ahmad (m), a sales officer, who brings deposits and sells banks’ products such as car loans, house loans and life insurance policies, confirmed that: *“I create awareness among people about Islamic banking. My inner self is satisfied that I am doing something good, especially when I explain to people about the financial rules of Islam, I have feelings that I am doing Niki”*. By engaging in work that fulfils the religious rules and by seeing the work as a virtue, employees from the Islamic bank experience their work under the religious umbrella and make sense of themselves as virtuous selves by working in an organisation which follows Islamic rules in its financial dealings.

In both the multi-national banks, a different construction of work-based identities emerges.

Western organisations have a distinctive position and image in Pakistan because of working practices, career opportunities and working environment. Kasif (m), a sales officer from IZ-BP who previously worked in Goldengate bank explained: *“the way they trained us and provided product knowledge is incomparable. The training materials are at international standards”*. Western banks are perceived as brands having efficient systems of work compared to local banks. Women and men working in the Goldengate (MN-BP) and the Continental bank (MN-CP) felt privileged to work for a Western

²⁴ Rozi: An urdu word which is used for income. Halal rozi means Halal income or Halal earning.

organisation. Working for a foreign bank is associated with high social status and honour. Waqas (m) a relationship manager working in MN-CP expressed: *"I feel very proud to be a banker, especially working for a foreign bank. I get a lot of respect from people and society. From the society perspective, I am something"*. This contributes towards meaning-making activities of multi-national workers. Instead of seeing themselves as ordinary bankers, they made sense of themselves, as 'branded bankers'.

"Last month, I went to a meeting. I told them that "I am from MN-B bank". They gave me more importance than other local bankers. Other bankers were more experienced than I, but they were from local banks. People get the impression that we are from a certain brand and we are something that means we are branded bankers like branded shoes and watches. Hehe! It is true."

(Arslan, m, senior relationship manager, MN-BP)

A contradiction becomes apparent because they felt embarrassed working in interest-based organisations. The engagement with work which is strictly prohibited in Islam questions the adherence of the multi-national bankers to Islam. Also, earnings were perceived as 'Haram', which does not meet the parameters of Halal sustenance. Waqas (m) working in Continental bank, said: *"I am not a local banker [smile on face] [...] From the Islamic point of view, honestly I do not have an internal satisfaction. It is something that creates a guilty feeling [deep breath and slow voice]"*. Similarly Arslan (m), working as a senior relationship manager in the Goldengate bank (MN-BP) explained

"Our job is also not Halal according to Islam, it is a sin. [...] Most of my friends work in Islamic banks and they explained to me about the rewards of Halal income. Once, I told them, do you think I am not earning Halal income, come on guys! I work more than 10 hours a day, is Islam all about interest? [Harsh tone] I think you forget about the other Islamic obligations regarding work and earning".

These employees provided a different interpretation of the Islamic norms of Halal and Haram which focused on Islamic work ethics (Rice, 1999). Islamic work ethics contend that it is an obligation for all Muslims to engage in economic activities with honesty and hard work (Yousef, 2001). The Quran states: "No one eats better food than that which he eats out of his work". In Islam, justice, fairness, honesty, hard work and dedication

to work are viewed as virtues in which every Muslim should engage (Rice, 1999; Rokhman, 2010). Waqas (m), working in Continental bank, said *“I do my work with honesty and I never tell a lie to customers for doing sales. I am always honest to them. Islam also teaches us all these, not just interest”*. Most of the employees in both multi-national banks negotiated the meanings of Halal and Haram by deploying the practices of Islamic work ethics. The above excerpts of Arslan (m) and waqas (m) highlighted the ways in which employees in both multi-national banks engage in reconciling the complexities and ambiguities that emerged from the contradictory values and norms of work patterns and religious values. They constantly engaged in a process of negotiating the discourse of Halal and Haram.

In the local bank, a similar pattern of identity construction emerged.

In the local bank, employees felt proud working in one of the top five banks of Pakistan yet they were dissatisfied with work patterns and believed that they engaged in work which did not fulfil their religious obligations. Similar to the multi-national bankers, the ambiguity that is created through the incongruence between interest-based work practices of the bank and Islamic rules in terms of earning was clearly reflected in the accounts of these employees. The recession and limited work opportunities compelled them to work and justified their work in the interest-based banking system. Sana (f), a credit manager working in the local bank, justified the contradiction in terms of job opportunities:

“It is always a proud moment when other bankers call us ‘A5’. [...] Our bank is one of the top five banks of Pakistan. I have good career opportunities here. [...] In Islam, interest is considered Haram, it means that while working in the bank my earning is Haram. If I really take the step and being a Muslim I trust in Allah and leave the job, He will provide me with another opportunity. It is faith. If faith is not strong then I cannot quit the job and He would not open the doors of opportunities for me. However, it is sensible (which He gave us) that in the present economic environment, how tough it is to find a job. Also, He knows about our attentions. There is a Hadith which states that “Verily Allah does not look to your faces and your wealth, but He looks to your heart and to your deeds.”

The above excerpt clearly indicates Sana's struggle of forming her work-based identity as a banker within the Islamic norms of earning. At one level, Sana is completely aware that her earning does not fulfil Islamic standards and being a Muslim she should have faith and leave the job. At the other level in order to strengthen her faith, she draws upon Islamic philosophy regarding intention and refers to a hadith. She highlights that in Islam although the focus is mainly on practices, the significance of the intentions behind these practices is not ignored. The negotiation in Islamic philosophy of intentions and norms of Halal and Haram helped her to deal with the paradoxical situation and she re-formatted her professional self as a Muslim banker. This pattern of identity performance is found in the accounts of other local bank employees.

The above findings reveal that the ways in which work patterns and the institutional discourse of Halal and Haram influence and are influenced by the employees' meaning making activities significantly vary between Islamic and multi-national banks. In the Islamic bank, employees made sense of themselves as professionals by drawing on financial practices embedded in Islamic values. However in the multi-national and local banks, work practices are not alien to the Islamic laws of interest. To deal with the paradoxical situation, employees negotiated the norms of Halal and Haram by drawing on other Islamic norms of earning which is also compulsory for Halal sustenance and the Islamic philosophy of intentions.

6.2.2 Legitimizing women's work as bankers

"Allah has assigned the duties to man and woman. She is not responsible for earning; Allah has assigned this responsibility to her man. [...] Hmm! Women can only work in order to improve the condition of the house; otherwise it is not necessary for her to do a job. Also she is allowed to work in some departments and professions such as teaching, day care and nursing etc."

(Kashif, m, Personal banking officer, IZ-BP)

This section explains how women bank workers not only required to legitimise their earning but also required to legitimise their participation in the male-dominated workplace for constructing their work-based identities. The ways in which women

negotiated and legitimatised their work in male-dominated workspaces vary across banks, particularly in the Islamic and multi-national banks.

For these educated women (and men) the question is not whether Muslim women should be allowed to work or not, but more about where and how Muslim women should work. Most male research participants, particularly men from the Islamic bank and a few men in their forties in the local bank stated that Muslim women should be allowed to work under specific circumstances and under certain rules. It is believed that women should be restricted to engage in specific types of employment that would not disturb their religiously assigned roles of motherhood and domesticity. They also stated that women should not engage in employment which involves dealing with men. Certain jobs such as teaching, nursing and gynaecology are considered more appropriate for women than the banking sector. These jobs allegedly allow women to keep the balance between work and home, and meet the requirements of modesty. This men's view resonates with conservative Islamic feminism and put the legitimacy of women's work in male-dominated occupations into question. It raises an interesting query of how women employees make sense of themselves as professional women in the banking sector in Pakistan, which is a male-dominated sector. The following analysis throws light on this question.

In the Islamic bank, the women respondents agreed that Islam only allowed women to work in the male-dominated workplace for economic necessity. The economic needs of the family do not lie beyond the boundaries of Islamic values as humanity is one of the Islamic teachings. Haleema (f) stated that: *"Islam does not tell women to die with hunger but to stay within the four walls [of the home]"*. Five out of six women bankers mentioned that they were working because of financial necessity. Ayesha (f), a credit analyst, explained that she did not want to do the job but the economic needs of her family demanded that she worked. She used to work as a receptionist in a private company and while there she had completed a Masters degree and went to work in the Islamic bank.

"In fact there was a reason for doing the job. My brother is only 14 years old and my father died about 7 years before. My job is the only financial source for my family and I am responsible for all financial liabilities. If it were in my hands, I would leave the job in a minute [...]. Islam allows women to work when there is a genuine need".

For these women their work is within the boundaries of Islam. Instead of only focusing on the male-dominated workplace they emphasised the working environment which allowed them to associate themselves with the holy women who engaged in cottage industries and worked within the home. Fatima (f) said: *"the wives of the Prophet's friends made things at home and sent it to sell at different places through their husbands [...] Islam did not stop us to work but teaches us how to work. You can work while staying at home to men as we are working"*. Women make sense of themselves as modest working women and legitimise their work by highlighting the work arrangements and the holy women who worked at home. Hence, the 'work arrangement' compliments 'Islamic liberal feminism' and confines their identity as a modest working woman in the male-dominated sector.

Economic necessity is as an important constituent of women's work-based identity as their work selves are attached to the financial responsibilities of family. These women are perceived as the breadwinners and heads of the family who take the major decisions for the family. Nadia (f), working in the local bank, explained how her job gave her freedom, independence, decision making and authority at home. She made sense of herself as head of the family and said *"The job makes me a father who always struggles to feed and secure his familyIf I compare myself with my sisters, who are not working... I have more freedom and authority. When I ask for something, it is like an order"*. Similarly, Ayesha (f), working in the Islamic bank, explained how economic necessities compelled her to think and act like a man, whose career is for the betterment of the family.

"My job makes me a man. I do not have any social life. I am the only source of earning for my family. I am living and doing everything like a man. For example, women like to have clothes, shoes and makeup. They like to dress up. All these things have been finished in me. But my life and mind revolves around job, progression and salary like a man".

Economic necessities forced these women to manage work like a man and adopt a masculine approach to their working life. Similar to a man who has someone fulfilling caring responsibilities; these working women have equal support from other female family members who fulfil caring responsibilities in the house. Societal arrangements in Pakistan are based on patriarchal norms supported by Quranic references and socio-cultural expectations that enforce stereotyped gender roles. When women work due to economic necessity, they present and understand themselves as protector and provider of the family, which links to Islamic gendered practice such as *Qiwama*. The women's understanding of their professional selves as *qawwamuna* is explained through the liberal Islamic feminist approach, which contends that the role of head of the family, responsible for financial liabilities and security of family, is not limited to men. Either a man or a woman who fulfils the role of provider and protector of the family is seen as a *qawwamuna*.

In the multi-national banks, a different configuration of understanding of work selves emerged. For these women, Islamic norms neither prevent women from working nor confine them to certain professions such as teaching, medicine and nursing. They acknowledged the holy women who were engaged in gendered occupations such as entrepreneurship, the military and other leading roles. For instance, Deeba (f), working in the Continental bank said:

"I do not know about Islam in depth but by reading basic concepts anyone came to know that the holy women participated in wars and did dressing for wounded soldiers. At that time, there was no department entitled 'Nursing', but they performed the role of nurses. Also these soldiers are non-mehram men. Being Muslim, we believe that the Prophet's life is a lesson for us. This is also a lesson for us that a woman can work in any profession."

Furthermore, for these women, confusion regarding women's work is created by misinterpretations of religious scholars in order to impede women's empowerment within public and private life. Most women depend upon religious scholars for guidance to understand the meanings of Islamic values. This ignorance creates ambiguity regarding women's employment. Amara (f), a relationship officer explained: "*Hazrat*

Khadija was a businesswoman and dealt with other businessmen and male workers. It is our fault; we did not know about the true values of Islam and believe what we hear from Mullahs". The ways in which women from multi-national banks negotiated the inconsistency between women's work in the banking sector and Islamic values is also similar to liberal Islamic feminists. Islamic liberal feminism contends that true Islamic values support equality between women and men in all spheres of life (Badran, 2011; Wadud, 2009). A similar understanding of women's work is evident in the local bank. Amber (f), working in the local bank explained

"The Islamic concept regarding women's work is portrayed in a negative way by Mullahs. People feel quite reluctant about women's work. These are cultural fatigues rather than religious fatigues. Mullahs convert this cultural fatigue into religious fatigues. Islam teaches us to treat woman humbly and gives equal position to both men and women....There are a few laws of Islam which we need to consider but we can work together....Actually none of us have true knowledge about the exact preaching of Islam".

(Amber, f, general banking officer, DM-BP)

In the multi-national and local banks, all but one of the women workers stated it was the economic necessity that compelled them to work. For these women their employment allowed them to develop as confident and knowledgeable citizens, and gave them financial independence and allowed them to socialise outside the family. Neelam (f), explained: *"I have my own earnings so I can spend on myself and anywhere. I have my own car, I can go to shopping malls and I can purchase whatever I want"*. Women gained recognition and independence by becoming professional women in male-dominated society. Sana (f), working in local bank, said: *"I feel proud when people say, 'Oh, you work in a bank.' [...] For me it is not only about being a banker, I like to be a professional and independent woman [...]. I am more independent than a non-working woman."* While most of the women did not work because of economic necessity, 'the economic contribution' in the home played a significant role in constituting their identities as 'new' independent women. Women from the local bank explained how financial contribution in the home contributed towards increasing their value in the family. Farah (f), a general banking officer, talked about how the behaviour of her husband and family changed when she started the job.

"It is important for women to work, because family members start to realise that you have some values. Initially, my husband neglected me and did not give importance to my words. When I started job and earned equality with him my words had more value in the family. Now, he knows that I contribute to the financial liabilities of the home."

By making sense of themselves as confident, knowledgeable and independent women who have authority (although not to a great extent) in the private domain of life, these working women differentiated themselves from the traditional identity of Muslim women who they see as oppressed, confined and financially dependent. Furthermore by becoming professional women, their behaviour had changed because in order to survive at the workplace they needed to be confident, active and vigilant. While these factors helped in gaining empowerment in the home, they are opposite to the attributes of virtuous femininity such as shyness, dependent, diffidence. Sana (f), said:

"Level of confidence and shyness is the major difference between a working and a non-working woman. A working woman is more confident...especially if she works in a male-dominated organisation. [...] but she is not supposed to have these (confidence and independence) being a Muslim woman."

However, the new identities of Muslim women are criticised by some male peers. All the male research participants from the Islamic bank and a few men in their forties from the local bank stated that it was not essential for women to become professionals who have confidence and independence. They criticised modern Muslim women who preferred to see themselves as professional independent women rather than care providers, which is their religious assigned role. For example, Iftikhar (m), an working in the local bank, said: *"These days more women start doing jobs to become independent but house and children are their main responsibilities. Allah has assigned these responsibilities to them"*.

The above findings reveal how women and men engage in meaning making activities of Muslim women's work in the male-dominated workplace. The findings show that women bankers negotiated and legitimised their work-based identities by drawing on liberal Islamic feminist discourse and qiwama. They reiterate the existing norms in their

own creative ways influenced by socio-economic class. The lower middle class women who worked due to financial needs had more conservative views regarding religious values and philosophies. Instead of challenging the religious Mullahs, they focused on the economic needs and the holy women who worked within the four boundaries. However, middle and upper class women adopted a more liberal understanding of Islam and women's work. They not only criticised religious scholars but also focused on the holy women who participated in male-dominated work. The finding is in line with Mirza (1999) who showed that most of the lower middle classes followed conservative Islamic values strictly in Pakistan.

Additionally, the reason for pursuing a career has a significant influence on the ways through which women make sense of themselves as professionals. Women who work due to financial needs construct their identities on the discourse of *qiwama* and make sense of themselves as provider, protector and authoritative figure in the family, which is linked to honourable masculinity. However, women who are pursuing a career to utilise their education construct their identities as professional independent Muslim women and focus more on empowerment. The new identities characterised by attributes of independence, authoritative behaviour and confidence are opposed to the traditional image of Muslim women's identity based on virtuous femininity by some of their male colleagues.

6.3 Doing modesty

The following section will outline how Pakistani women support their work-based identities through norms of Islamic modesty. It will explain how women bankers manage modest femininity while working in organisations embedded in masculinity.

- In multi-national and local banks, women workers negotiate modesty norms in relation to interaction in several ways: by adopting self-regulatory, by substituting interaction patterns with family relations and by highlighting the practices of the Holy Prophet (section 6.3.1).

- Norms of modesty in relation to space are contested “differently” depending upon the nature of complexities. Women negotiate and reconstitute spatial practices: by enacting a professional demeanour, by asking permission from their manager, by focusing on the age of employees, by marking a visible physical difference among sitting arrangements and by focusing on visibility of workspace and Islamic intentions (section 6.3.2).
- Expectations of how women dress in the workplace are managed in several ways: by focusing on local-cultural values; by adopting a mix-and-match strategy and by emphasising non-revealing clothes. Different manifestations of modest dressing have emerged ranging from full Islamic dressing to the ‘less’ modest attire (modern) (section 6.3.3).

6.3.1 Maintaining distance

In the multi-national banks, to comfort the conflicting expectations of the organisation and modesty in relation to interaction, women workers avoided being a part of a male group solely and adopted certain rules in conversational style. Given that a woman is perceived immodest if she is surrounded with men, women employees made sure that they interacted with male peers when they were not in a group. Most of the women interacted with male peers when they were not in the company of other men. The conversation patterns among men were quite different as foul language could be part of their conversation. Maryam (f), a senior relationship manager working in the Continental bank explained, how she maintained distance with male peers in the organisational culture based on western values.

“All workplaces are mixed-gendered but our environment is a bit more modern, or you can say westernised working environment, but we (women) still keep our distance from men colleagues. Distance means that if two men are chatting I would ensure that I will go while they finish their conversation.”

Both women and men acknowledged that they viewed friendly behaviour among colleagues and a welcoming environment in the bank through the lens of family bonds. Hina (f), a relationship officer working in MN-CP: *“we are like a family and have a strong*

bond with each other, but we keep our distance with the male staff [...]. Distance like you have with your brother. You have fun with him but within certain limitations [...]". However it was seen as more appropriate to address each other in a formal way, such as by calling them by their names rather than a fictive kinship system. Men did not address women employees by general nicknames such as "dear" which are sometimes used in Western workplaces (Rodriguez, 2010). In the Pakistani cultural context, these types of words are considered inappropriate. Amara (f), working in MN-CP said: "I do not like my male colleague to call me anything apart from my name, for example buddy, dear etc. It is not acceptable for us. We ensure *that it does not happen and all of us are strict with it*". However, informal words such as "mate" and "buddy" are frequently used among men.

In the local bank employees used the word "miss" and "sister" to address female peers and "sir", brother" and "uncle" for male peers rather than calling them by their name. The selection of words depended upon age. Young employees used the words "sister", "brother" and "uncle" for someone who was older than them. The findings mirror other studies that showed in Pakistan, the fictive kinship system was applied to male workers (Mirza, 1999; Ellick, 2010). Nadia (f), a sales officer explained how these words signified respect: "*There is nothing like using names for each other. No doubt we are very friendly with each other but we respect each other. I did not remember during three years any of them (men) calling me by my name*". Men employees explained that they treated female peers like the women in their houses. They chose words carefully while talking to women. Also they always interacted with female peers in a way that would not raise questions about their modesty. Zafar (f), working as a GBO in trade department, said "*We make jokes but we never cross limits. We never comment on women because I know how to treat women. [...] We have certain values, our culture tell us how to respect a woman*". While the discourse of family is used by employees of the local bank and both multi-national banks, the ways they draw on it varies across banks. The multi-national employees emphasised elements of fun, care, association and bonds among family members whereas the local bankers drew on honour and respect in the family.

Furthermore, in the local bank female and male workers questioned the orthodox Islamic norms of modesty in relation to interaction between men and women. They explained that the Quran and Hadith provide guidance regarding the interaction between women and men rather than prohibition. Participants highlighted the practices of the Holy Prophet and gave examples of His women who have frequent interaction with men. The historical examples allow women bankers to legitimize their work in a male-dominated sector and interpret the aspects of modesty in relation to interaction. Neelam (f) said, *“Our Holy Prophet transferred his knowledge to Hazrat Ayesha (his last wife) [...] and after his death people came to consult her. Islam did not prevent interaction with men, but it teaches a way”*. Male workers also mentioned practices of the Holy Prophet, which focus on respect for women whilst interacting with them. Ayaz (m), a cashier, stated

“We respect and treat women at the office as we treat our women at home. I think this is what our Prophet teaches us. [...] Our gestures and words should be appropriate while interacting with the opposite sex. [...] Although I teased Miss Hira a lot...haha! But we are concerned about them. Do you think if a customer said anything bad to her, would I stay quiet? Never!”

The behaviour and attitude of men towards female peers represented how men felt responsible for women, even at work. This sense of responsibility towards protecting women rendered the subject positions of men as protectors of women’s modesty that contributes towards constituting honourable masculinity. Also, by adopting behaviour such as consideration of words and behaviour while interacting with women, men workers also constituted modest masculinity.

Furthermore, like their multi-national peers, women employees in local bank mentioned self-regulatory practices. It is the duty of women to be vigilant and careful about the behaviour and style of interaction while talking to men. Women should adopt a balanced, modest approach in their behaviour, however women who avoid talking to male peers are not considered as professional. Farah (f) explained how she adopts a ‘balanced approach’ for managing work interaction and norms of modesty regarding interaction.

“Islam allows a woman to work, that is why holy women, who were role models of modesty, were working women, and their deals were with men. [...] You can’t work if you think why should I chat with a male colleague. Everyone knows his/her limitations but being a woman you need to draw a thicker and fine line. You should not be a subject of gossip among men either as a rude or blunt woman”.

The women’s interactions with male peers are not a simple and straightforward process. Maintaining a balanced approach in norms of modesty varies according to family culture. Amber (f), working in the local bank, explained that although her family allowed her to work and she had more freedom than an average Pakistani woman, her family would not allow her to interact freely with colleagues in public places.

“I don’t have issues to interact with men. I drive myself and I attend meetings and other social events in other branches. But it does not mean that if I go out alone in a restaurant with three male colleagues then my family would not mind. I did not belong to the class where this sort of interaction is allowed. It does not mean that I belong to an uneducated family, my dad is a doctor, but there are certain things which we need to consider”.

Salma (f), working in the multi-national bank explained: *“My parents are liberal; they do not have any issue if I go out with my male colleagues, but it does not mean that I hold their hands in the café. I should not engage in behaviour that brings shame to them”.* Amber and Salma highlight the variation on how family values influence work and social interaction, and how women workers manage social and work interaction. The focus is on ‘respectful interaction’ within socio-cultural boundaries and family honour.

The findings show that the discourses of family and liberal Islamic feminism are applied for negotiating conflicting expectations regarding interactions. Local bankers placed more emphasis on fictive relations and liberal religious discourse, whereas multi-national peers drew on professional aspects to understand themselves as modest working women and men. Despite different interpretation of norms of modesty, in relation to interaction the focus is given to social-cultural understanding and acceptability.

6.3.2 Keeping, crossing and constituting the boundaries of Purdah

This section explains the findings on how women workers manage conflicting expectations regarding the space emerged from organisational culture and institutional norms of modesty. The nature of the complexity and the ways in which it was managed vary across the banks.

In the Islamic bank, the findings illustrate how a few of the women resist the boundaries of the institution of purdah and construct their selves as valued women workers by asking permission from managers and by adopting professional behaviour. Ayesha (f), a female credit analyst, explained that she wanted to learn the work of other positions which required sitting with her male colleagues. She approached her manager and asked his permission to sit with her male colleagues. When her line manager knew the purpose of her sitting next to male colleagues and the need for interaction between them it would not be perceived as unusual. Below she shared this experience and explained how the manager justified this to his male peers:

"I told you [researcher] my manager did not recommend me for training. But one day I took courage and went to him and said, "Sir, I have been working in this seat for more than two years, now it is time to learn please could you tell someone to show me how he executed his work". Next day he came and loudly said, "Ahmed whenever you are free after lunch time, teach miss on advances, at least we have some backup when you and Ali will be absent". After hearing this, everyone knew [nearly 10 men], now I have to sit next to Ahmed."

The manager's consent provided the position to break and reconstitute strict spatial boundaries embedded in the institution of purdah. This helped Ayesha to overcome the dominant organisational norm of segregation and manage balance between the dominant organisational norm of segregation and her willingness to learn. Also it highlights the significance of patriarchy as the dominance and role of a male manager in constructing the valued self in the Islamic bank.

Furthermore, another female respondent, Afeefa, a credit analyst working in the trade department, explained how she expressed that while interacting with her male peers, she did not adopt behaviour that characterized shyness, introversion and diffidence

(modest behaviour). In her office she talked and interacted with her male peers rather than being isolated and limited to her desk (the practice of purdah). This was achieved by adopting a more professional attitude and particular demeanour in her daily work relations.

“If I am sitting in an office in a way that realises others at every moment that I am a woman and treat me differently then they will start treating me differently [...]. We have certain rules to follow here but we are professional people. Also, I do not break the rules if I come and greet my colleagues in the normal routine, share my work and take advice in work matters. No one objects to me as everyone knows that I am working and need to interact with my male colleagues. [...]”

Thus, by acting with professional behaviour, she crossed the boundaries of purdah. While she interacted with male peers, she did not engage in the practice such as joking with male colleagues that would have violated the limitations of modesty and would have gone beyond organisational practices of purdah. She explained: *“it does not mean that I shake hands with male co-workers and joke with them. It is not like that. I talk to male colleagues with specific decorum”*. She explained that being a Muslim woman, she knew her limitations regarding interacting with men and modesty.

The findings show how women in the Islamic bank engage in manoeuvring in relation to the dominant organisational discourse of purdah. By adopting a professional demeanour and asking for the managers' permission, these women shattered the boundaries of spatial segregation and created space for constructing sense of self as a valued, modest and professional woman.

In the multi-national banks, for dealing with paradoxical imperatives, the focus is on age. Employees said that due to minimum age differences, they had common interests and closeness in interaction among male colleagues. It would not be an issue if men and women worked together because they knew the limitations. For many respondents it was not unusual to work in a mixed-gendered workplace, as they were used to this environment from childhood.

"I studied in mixed-sex University, even my school was mixed-sex, now I am working here. [...] It also depends upon your grooming, my parents never objected if I went out with my friends and now with colleagues. But I know what my boundaries are, this is I believe what Islamic norms are.

Researcher: What do you mean by boundaries?

Salma: Being Muslim you should not engage in sexual relations. In Islam, we do not have any concept of sex before marriage".

(Salma, f, a floor relationship officer, MN-BP)

The identity work is quite evident from the above excerpt. Initially, on the one hand, by mentioning age she negated the boundaries of purdah. On the other hand, she reconstituted the boundaries by emphasising norms regarding sexual relations which are used as a tool to measure the modesty of a Muslim woman. In this way, she not only negotiated boundaries of purdah to legitimize her work on the front line desk and the mixed-gendered space, but also (re)constituted the meanings of purdah. For these women, the main purpose of Islamic norms of spatial segregation was to prevent sexual relations that could be maintained by working in the mixed-gendered workplace and westernised ambiance rather than strict spatial segregation.

In the local bank, during field work, it was evident that while men and women sat in mixed-sex groups, a visible physical distance was maintained. Once a meeting was arranged in the main area; there were approximately 20-25 chairs. All the women sat on the left-hand side, with men on the right-hand side. At one point, a chair was left vacant; although two male cashiers were standing on the men's side, they did not sit in the vacant chair. Further Farah (f) explained the tension when the physical distance was breached due to the décor of the workspace.

"Sometimes our hands touched while stamping cheques. It happened many times. What else can we do? I am not saying it is a good practice, absolutely not, Islamic values and the social set-up do not allow this. But we did not do this intentionally. Allah knows that we were working and we do not have bad thoughts about each other [...]. Also, everything is open, we are not sitting alone and holding each others' hands".

The women bankers managed this ambiguity by focusing on Islamic philosophy regarding intention. They suggested that they did not do it purposefully and did not

have an alternative attention. Furthermore, the visibility of the workspace was highlighted for negotiating the ambiguity created due to the violation of physical distance. Local bank workers constructed the meanings of the institution of purdah through open and visible space that ensured visibility of women's sexual integrity and modesty. Women were secure as everyone saw each other interacting, their behaviour and acts. Bilal (m), a supervisor stated *"Anyone can come and see that we are working here. The workplace should be open. Open means it should not be in private places where only three or four men are working. Islam prevents women to be alone or in private places with men. The workplace should have public interaction."* For these women and men Islam did not prevent interaction between them, but defined the rules of interaction. Islam prevents women and men meeting alone in a private place in case it might lead to sexual temptation and promiscuity.

The above findings reveal that a different construction of the institution of purdah emerged in all four banks. In the Islamic bank, contradictory norms in terms of purdah and the feeling of being a valuable worker were negotiated through drawing on the discourses of qiwama and professionalism. In the multi-national banks, employees negotiated the complexity between Islamic spatial segregation and the westernised workspace by drawing on age. Instead of focusing on extreme westernised and religious physical allocation of space, emphasis was on prevention of sexual relations and integrity. In the local bank, the norms of purdah and the workspace are contended through the Islamic philosophy of intentions and visibility of the workspace and physical distance. Despite the different ways of managing the paradoxical situation contributed due to different organisational cultures, women workers from the four banks focus on sexual integrity.

6.3.3 Negotiating pious and professional appearance

The analysis explains how women bankers negotiate norms regarding dressing within different organisational and local contexts. It shows women workers make sense of themselves as modest working women through different manifestations of modest dressing.

For women bankers in the Islamic bank, Islamic dressing such as wearing an abaya and covering the head is a way to show commitment to Islamic norms of modesty. It is a religious duty of Muslim women to observe Islamic dressing. Islamic women bankers are compelled to wear Islamic attire because of local norms of the society to which they belong. Wearing of abaya is viewed as a means of accessing employment in male-dominated workplaces. Most of the women employees expressed that women's work is not widely accepted in the locality where they live and in their families. Therefore, it was essential for them to observe Islamic dressing to manage societal pressure and to gain acceptability as a working woman. Afeefa (f), a credit analyst, explained how Islamic dressing legitimised her work in her community. Below she shared her experience.

"For me, dressing is very important, especially the area where I live. Everyone looks at me when I cross my street. If I do not wear abaya, they criticize my job. Also I believe that a woman should not expose herself, it is against woman's modesty [...] I prefer this dressing, it makes my job easy."

Wearing of abaya not only allows access to employment but also enables women to commute alone. The women from the Islamic bank who mostly travelled on local buses mentioned that Islamic dressing saved them (to a certain extent) from sexual harassment when travelling between home and the workplace. Sexual harassment was defined in terms of staring at women and commenting on women's physical appearance at bus stops and on public transport. Haleema (f) said *"People see you from head to toe while standing at the bus stop [...] when you are in abaya they are not able to see your body, also some men hesitate to look at you again when you are in abaya. They know that she is not a corrupt woman"*. Haleema reveals how the Islamic dress code was seen as a protecting wall that concealed sexual appearance, and observing Islamic dressing is used to convey a message about women's modesty in Pakistan, especially in public places.

In the multi-national banks, all women interviewed explained that enactment of Islamic dressing is their religious requirement. They suggested that there is a need to show flexibility in religious rules if women wanted to move with the rest of world and to be a part of multi-national organisations. Maryam (f), a relationship officer in Continental

bank (MN-CP), said: *“Being Muslim women we have to follow certain limitations in our dressing. But we are living in the 21st century; we have to keep the balance. [...] A balanced approach means that our dressing should be modest”*. Thus, instead of wearing an abaya and veil, the women in the multi-national banks focused on modest dressing.

All the women and men explicitly rejected the idea of covering the face and considered it as a misinterpretation of religious texts. They provided the example of the dress code that was enacted during their visit to the Holy Mosque. However, the meanings of modest dressing brought up controversial opinions, especially in relation to the scarf around the neck. Some of the women expressed that modest dressing does not mean that they needed to cover the head and to have the scarf around the neck, whereas for others it is important to cover the upper part of body with a scarf as modest dressing refers to dressing style which does not expose the sexual appearance of women. For some it is essential to cover the upper part of the body such as the bosom with a scarf. Saira (f), working in MN-CP explained:

“We have the example that when we go to perform Haj, we only cover over our head, we don’t hide the face. I read Hadith and Islamic literature and found that women only require to properly cover their body rather than donning the veil. We should not wear tight clothes or make our body (pointing towards breasts) prominent”.

However, for other women, modest dressing does not include observing the scarf around the neck, but focuses on hiding cleavage. During field work, it was evident that sometimes women wore traditional dress with a scarf around the neck and sometimes without. Deeba (f), an operation manager in the Continental bank, who sometimes wore a scarf around the neck, said: *“It is good if you cover the head but our dressing should be within social limitations [...] it should not reveal your body”*.

Women who observed traditional dress without the scarf and wore western attire in the workplace mentioned that their dressing is not widely acceptable and limited to specific communities. Amara (f), working in MN-CP justified why her dressing style (without the Pakistani scarf) did not conflict with practices of Islamic modesty, but acknowledged

that her dressing style would not be considered appropriate in the conservative areas of the city (inner Lahore), where a specific social class lives.

“If I go like this (wearing traditional dress without a scarf) to inner Lahore, people will stare at me. Even I can’t work in the branch located in the old city. Here, a specific class of customers come to this branch and for them it is normal [...]. I don’t think I am breaking Islamic laws, I am not revealing my cleavage and any other body part. I think this is what Islam teaches”.

Another female participant, who belongs to inner Lahore (a lower middle class area of Pakistan), explained how meanings of modest dressing are interpreted by the local socio-cultural norms and how she managed two different sets of expectations. Hina (f), a floor relationship manager, mentioned that in the area where she lived, it was not seen as appropriate that a woman left home without covering her head. To build a modest image and to avoid being heckled on buses, she covered herself completely with a Chadar when she left home. However, she removed Chadar while working because the working environment was different and she felt secure within the bank premises. For her, removal of Chadar is not an act that lies beyond the boundaries of Islam or the practices of modesty because she believed Islamic modesty emphasised covering of sexual ornaments rather than covering of the head.

“I can’t come out my house like this; my family will not allow me. I have to change two buses and people stare at me all the way. As a woman you need to move securely and be very careful in how you come to work. I cover myself properly with a chadar” [a loose, usually black, robe that covers the body from head to toe]. I remove it when I come to the bank because I know the atmosphere here and I can easily walk with a dupatta around my neck.”

In the multi-national banks, women reconciled organisational and Islamic practices regarding attire by focusing on a dressing style that does not go beyond local cultural boundaries. In this way, they not only see themselves as decent Muslim women but also as global financial practitioners.

In the local bank, two different patterns of modest dressing emerged. However, the debate focused on covering the head rather than observing the scarf around the neck.

The women, who believed that head covering is vital to fulfil the norms of Islamic modesty, reconciled those norms and organisational norms of dressing through a 'mix and match' strategy. Instead of practising complete Islamic dressing, women only covered their head with the long scarf that is usually worn with traditional dress. Along with the scarf, women wore all other accessories such as jewellery, high heels, perfume and makeup. Shabana (f), a customer service officer, explained how she managed professional and virtuous dressing. She said *"In my family everyone wears abaya but here wearing of abaya is an issue. [...] I cover my head with a scarf but all my scarves are bright coloured, which looks stylish"*. Furthermore, some women acknowledged that head covering added value in constructing their image as a modest woman. They explained that attitude of the customers changed when they dealt with women who covered their heads. Neelam (f) explained how she was appraised by the customers: *"Many customers have said this to me, that we respect you because you are doing head-covering. They admire me a lot. Their communication style totally changed, they call me by saying "beti (daughter)" and "baji (sister)"*.

However, women who did not practise head covering did not see their performance as beyond the boundaries of modesty. Similar to the multi-national women employees, they contended that Islamic values of modesty emphasised that women's bodies should not be revealed. By highlighting their ways of dressing, such as not wearing a low-neck dress, fitted clothes, and sleeveless shirts, and wearing a scarf to cover the upper part of the body, they did not break the boundaries of modesty in terms of dressing.

"No doubt when a woman covers her head people perceive her a very religious girl but it depends on what you want. I don't do head covering but it does not mean that I am not a religious woman. I also do not wear fitted and sleeveless clothes, which reveal my body. I am not saying head covering or the veil are wrong but for me being a decent and respectable woman is more important in the current age rather than a veiled woman, who doesn't talk to men. Also, how could I work here or anywhere by following the rules which are exaggerated by Mullah?"

(Hira, f, a customer service officer, DM-BP)

“It should be balanced. She should be modern but have some boundaries/limits. If there is an environment where I am not doing head covering it does not mean I wear sleeveless clothes. If I come here sleeveless obviously everyone will stare at me. So, if I dressed up properly in the given circumstances then I will be seen as a respectful woman”.

(Sana, f, credit manager, DM-BP)

While local women bank workers accepted that head covering is essential for Muslim women, they rejected donning the veil as the means of measuring modesty. They suggested that practices of modesty have been misinterpreted and overstated by orthodox religious scholars and a woman could be modest by wearing an ornament that does not reveal her body. They perceived themselves, and would like to be perceived by others, as decent women.

The analysis shows that the modesty discourse and professional attire were negotiated differently across banks. For Islamic women bankers, a modest woman means a woman who is properly covered from head to toe. In multi-national and local banks, women focus on decent dressing but the ways in which the meanings of decent dressing are constructed vary according to local socio-cultural norms. The socio-cultural norms have a significant role in constituting the modest selves of women bankers across the banks but these norms vary according to context and social-economic class. The locality where a woman lives contributes significantly to the practice of modesty in terms of dressing.

6.4 Copying strategies: Managing performance and gendered expectations

The findings reveal that women work ‘effectively’ within working hours and ‘efficiently’ within the four walls of bank to meet career and performance expectations across the banking sector.

- The findings (section 6.4.1) explain how women manage conflicting expectations of modest femininity and work performance in operation oriented banks. The findings show that to manage competitive masculinity and modest femininity,

women work effectively within working hours by taking short breaks, trying to complete the work faster than male peers, staying late when necessary and managing their time productively.

- The findings show how to accomplish work commitments and manage their respect and reputation, women find alternative modes of being successful, and rather than seeking business outside the bank in the sales competitive working environment. They pursue opportunities within the bank: by providing excellent services to customers by doing telephone campaigns; by working long hours and without holidays and by accompanying men for meetings with clients outside the bank's premises.

6.4.1 Working effectively within working hours

Banks, particularly operation-oriented banks, demand a worker who is flexible in his/her availability and willing to stay late. Male respondents (managers and peers) mentioned that the performance of a man could not be comparable with a woman because men were always considered for extra work. Management did not put an extra burden on women bankers because they took into consideration domestic issues. Omar (m), a general banking officer in the local bank, said: *"I do not compare myself with a woman. The time I give to the bank, she does not. No doubt women have a domestic burden. [...] Other male colleagues are as committed as I am. We are performing our duties"*. By staying late male workers perceived themselves, and were perceived by management, as more ambitious and generally committed workers.

While women bankers had same amount of work as their male peers, they worked hard to finish their work within the allocated hours. Thus, in order to finish their work by 6 pm they did not take long breaks for lunch and prayers. It was suggested that men finished the same amount of work until 8 pm because they delayed their work. Afeefa (f), working in the Islamic bank said: *"five times they (men) go for a smoke and spend half an hour on each break"*. Similarly, Farah (f), working in the local bank stated how she managed the same workload as her male colleagues within working hours.

“Atif and I work the same position. I finish my work on time because I know that I have to go home on time. I do not take breaks for prayers; I even go to lunch for only 20 minutes. I know if I take breaks I would finish this work at 21: 00 pm. [...] He hangs around in the branch and delays his work. At every namaz (prayer) he spends 30 minutes. He is not the only one. All of them start work after 16:00. This is not only the case in this branch. In all other branches there are men who have this work strategy. Management appreciate male workers more and tend to say “how can you (women) compare yourself with men who work until 21.00? You are the employees who run from the bank at 18.00.”

All the women interviewed in the Islamic and local banks said that they tried to finish their work faster than male colleagues by focusing more on the work rather than socialising. Amber (f), working as a GBO in local bank, stated *“If you leave the bank at 5:00 pm; they criticise you. Once I left the bank at 5:10 pm, my manager was rude with me. He doesn’t see how I work the whole day. I do not hang around in the bank and sit with colleagues as they do”*. Some men also confirmed that women employees did not waste time in chatting with colleagues during working hours. Men acknowledged that they engaged in socialising activities and knew that they could finish work by staying until 9:00pm or 10:00pm because they did not have any social restriction in terms of mobility and travelling. Ali (m), working as a sales proceeding officer in the Islamic bank confirmed: *“They [women] complete the task on time and they do not waste time like us...hehe. However, we show negligence towards work and sometimes delay the work. [...] We know that we can manage”*.

Paradoxically the same gendered institutional and socio-cultural norms compelled women workers to effectively manage their time during working hours. Deeba (f), a branch operation manager working in the multi-national bank (MN-CP), explained how she managed the competing demands of her working and home life: *“I am equally responsible for my in-laws. I am very conscious how I spend my time at work. I make sure that I finish my work during working hours. Sometimes I miss lunch” [...]*. Sometimes women had extra work which could not be left for the next day. In these situations women informed their family early so they could be picked up from the bank. However, they tried their best to finish the work in working hours and did not repeat it regularly. Hira (f), a customer service officer working in the local bank explained: *“Before lunch*

time you come to know what time we will finish today, and accordingly you arrange and call home”.

Amber (f), working in the local bank, explained the pressure:

“If my work requires late sitting in the bank then I will stay till 20:00. Today, I have a lot of cheques; I think I will stay until 19:00 to finish the work. I cannot leave it for tomorrow. I do my work honestly and I am loyal to it. So, no one stops me if the clock does not show 19.00”.

Completion of work within working hours by effective utilisation of time is more important than giving the impression that they are working. Sana (f), a credit manager, said: *“Even when I was not in this post I never bothered whether they [men] are staying until 20:00 or 22:00; and what they are saying about me. For me, what was and is important is to complete my work with responsibility and maintain the balance”.* By focusing on performance, women bankers made sense of their work selves as committed workers and managed the competitive masculinity within the boundaries of the socio-cultural and institutional norms of modesty.

6.4.2 Working efficiently within the four walls

Meeting sales targets is very challenging for women bankers compared to their male peers as men are able to socially interact with customers and network outside working hours to make sales. However to improve sales, women bankers provide excellent services to clients who visit the bank premises. By providing excellent services women bankers gain clients’ trust after three or four visits which help in selling the bank’s products. For example, if a customer relationship officer suggested that a customer buy an insurance policy from the bank rather than from a private insurance company, the customer will definitely consider her/his financial recommendation. Saira (f), a floor relationship manager working in Continental bank, explained how she worked to meet challenging sales targets while fulfilling socially expected behaviour as a woman.

“We cannot make sales as they do by visiting clients and by having friendly chats with customers because these are not acceptable for us. It does not mean that we don’t achieve targets.... we provide good services to visiting

clients in the branch and pitching them products. For example, a customer has an issue regarding his cheque book and is waiting for a CSO in a queue. I greet and ask him about the issue. I take him to my desk and offer him a cup of tea. I solve his issue while he is having a tea. To achieve more than the targets, we have to work hard while staying inside the branch”.

Furthermore, women bankers engage in telephone campaigns for following up existing clients and seeking new clients. Women explained how they asked customers to recommend them to friends and family members. Amara (f), a relationship officer in Continental bank (MN-CP), said: *“This is a man’s job....related to marketing ...but we adopt different ways. We call customers and invite them to the branch for a casual cup of tea. We follow up with existing clients and ask them for references”.* While women bankers invite customers for a cup of tea, they make sure that it would not be perceived negatively either by customers or peers. To maintain respect and reputation, the conversation and interaction style with clients are constantly self-monitored by women in order to ensure that the man (and any other person observed) does not perceive an inappropriate friendliness. Nadia (f), a sales officer working in the local bank explained how she built and sustained profitable relationships with clients in a positive way: *“When I started everyone said to me it is a dirty job for a woman. I do not feel anything bad in it. It depends upon you, how you make the relationship with customers either with your work or your sexuality”.* Women bankers explained that they focused more on building a strong and long-term relationship by providing efficient services and tried to complete the customers’ requirements and enquiries within 24 hours. To facilitate customers’ needs sometimes they worked after closure of the bank, did not take days off and postponed their holidays. Nadia (f) explained how she worked for managing the clients:

“I always worked more than Usman because I know I cannot do sales as he does....I try to respond to customers within 24 hours. I work six days and never take days off. Every day I work 9:00 to 19:00 and complete customers’ files and queries. I cancelled my holidays and I even took only half a day off when I had exams.”

By staying late in the bank, delaying holidays and working long hours, which are associated with competitive masculinity, women bankers are able to develop an

alternative way of increasing the bank's portfolio and managing their respect and modesty. Furthermore male workers also corroborated to ensure that respect and modesty of women is maintained. Women are not permitted to arrange meetings with customers outside the bank's premises. However, if there is a situation when women bankers could not postpone field visits, they are always accompanied by a male colleague. Maryam (f), working in MN-CP, explained how she managed business clients where field visits were essential: *"When a customer calls me for a meeting outside [the bank], my manager does not allow me to go alone. He prefers to send a male peer first, but if the work could not be executed without my presence then he will send a male with me for my comfort and security"*. This strategy helped to execute the work and maintain their respectable image in society. Sana (f), working in the local bank, said: *"Being a manager I need to visit the sites. Normally I go with my manager for a factory visit, I feel safe"*. Perceiving the man as a protector leads to the religious concept of *"Qiwama"* where men are considered as the protectors of women's modesty (Metcalf, 2007). The following quote shows how male bankers also make sense of themselves as guardian of women's modesty and construct honourable masculinity.

"For outside sales, we mostly prefer to go ourselves. Sometimes, women need to visit clients but we do not prefer that they go alone. We could not say to a woman "go and get the stuff from the market". How could we say this to her, this is our responsibility and is against our religious values".

(Imran, m, a senior relationship manager, MN-CP)

Furthermore, social-economic class influences women's performance. The women who studied in the co-education system are more confident in their interaction with clients compared to women who belonged to middle and lower middle classes and have not studied in the co-education system. Also women whose families are more conservative are not allowed to leave the bank and they focused on indoor services. Nadia (f) confirmed this by stating that: *"I can't visit clients because I have some limitations from my family"*. However, women who are allowed to conduct field visits with certain conditions (accompanied by male colleagues), focused on both in-house services and field visits. Sana explained: *"Visiting factories is a problem for a woman but for me it is not. I do not have any restriction from my family"*. The level of confidence and family

support based on social-economic class influence the ways of approaching customers and making sales. These constraints led to variations between women's work performance.

"A woman who belongs to low background has less confidence and has certain restrictions. If a client says to her "get documents from the office and let's meet in a coffee shop" she will hesitate and drop the sale. On the other side, women from the upper class who graduated from high-class institutions (LUMS, LSE) are very sharp and confident. They request a male colleague to go with them but they would not drop the sale. This is my personal experience."

(Waqas, m, a senior relationship manager, MN-CP)

The findings show that women bankers manage competing demands of organisational practices based on competitive masculinity and modest femininity by adopting multiple strategies. They strategically made space to construct themselves as modest efficient workers. However the process of negotiation is influenced by institutional discourses of social-economic class and family.

6.5 Managing a career: Becoming a successful banker

Given an account of how women employees manage performance expectations, it is important to know how employees, particularly, women, make sense of their career. The findings in this section explain how women (and men) manage and negotiate their career by deploying a full range of strategies such as assimilation, compromising, relocation and opting out. Adoption of a particular strategy is influenced by the individual's willingness, gendered organisational practices and institution of family. In the following section, each of these strategies will be discussed in detail.

6.5.1 Assimilation

Assimilation strategy refers to adoption of behaviour and practices that are aligned with the dominant culture of the organisation (Tomlinson et al., 2013). Men at the mid-stage of their careers enacted practices which complied with masculine norms of career practices. Bhati (m), a branch operation manager working in the local bank, discussed

how he worked to make himself eligible for progression: *"I started my career as a cashier. I showed interest in other operational activities. Sometimes, I asked "is there any work can I do?". [...] I got four major promotions in ten years. I have stayed in the bank till 20:00 nearly every day for the last ten years"*. Similar to Bhati, other men working (seven) in middle level management in different departments in the four banks confirmed how assimilation of behaviour with the organisational hegemonic norms contributes towards career progression.

Women employees working in middle level management explained their career progression. There are only two women among 19 who adopted practices assimilated with organisational gendered practices. Deeba (f), working in Continental bank, explained how she had worked to reach this position.

"I started as a customer service officer eight years ago and I was amongst the top sellers. After three years I was transferred to the operational side. I was still engaged in sales and their processing even while working in the operational side. I became operational manager just after getting married two years ago [...] I only managed to pursue this role and progress because of the support I received from my in-laws. Sometimes I would stay late but I tried to maintain a balance since we don't have regular late sittings like other local banks".

Not only did Deeba use the organisational culture where late sitting is not compulsory to secure her position in middle level management, but also family support allowed her to meet work demands and become operational manager. Similarly, Sana (f), a credit manager, explained how family support and her marital status enabled her to progress by assimilating with gendered organisational practices of late sitting.

"When a woman works in the banking sector, she has to work like a man but she has to maintain her respect [...] My father is a banker and he understands that sometimes I need to stay late but I have to be at home before 20:30. This is my limit [...] Also, I do not have domestic responsibilities. Being unmarried, I can give more time to work and spend more time in the bank. [...]"

The findings show that extra support from family contributed towards securing their career progression.

6.5.2 Compromising

Compromising “refers to giving up one or more things to gain another” (Fernando & Cohen, 2011, p. 561). This strategy is not only adopted by women who engaged in fulfilling family and work commitments (Crompton, 2001; Tomlinson, 2006), but is also adopted by unmarried women who engage in managing respect and career. Afeefa (f), working in the Islamic bank, explained: *“I got an opportunity to become an assistant manager, but I could not avail myself of this opportunity because of late sitting. My father did not allow me to come back home after 20:00. He said ‘one day your job will ruin our ezat (honour)’”*. Afeefa was one among four women offered promotion opportunities in the four banks. However, unlike Sana and Deebea she compromised on her career and was unable to progress because of lack of family support. If Afeefa (f) had not fulfilled norms of modesty, her socio-cultural acceptability might have been in danger and she would not have been seen as a modest woman in her social circle.

Another respondent, Amber (f), a general banking officer in the local bank, explained how she postponed her progression because of motherhood. She and Bhati (m), a branch operation manager, were hired at the same time in the same batch.

“Bhati and I are batch mates [...]. I was eligible for branch operation manager (BOM) three years ago. Two years before, the bank offered me an opportunity to become branch operation manager. Being a BOM, I need to give more time to the bank and stay in bank till 20:00, sometimes 21: 00, which I was not able to do at that stage [...] I was newly married and I did want to not put my marriage at risk [...] By considering all these factors, I did not avail myself of that opportunity...I know that I would be a branch manager in the next five years.”

Thus, to ensure modesty and protect their socio-cultural acceptability some women bankers choose to compromise on their career and they could not progress.

6.5.3 Relocation

Relocation strategy entails changing of positions and location (Tomlinson et al., 2013) in order to find a more accommodating work position which contributes towards career progression. This strategy is adopted by Amber (f), working in the local bank. Amber was

the third woman among four who was offered a progression opportunity. While Amber delayed her progression because of marriage, now she preferred to progress to a role which did not require regular late sitting. For Amber, relocation to the desired position would be a positive move in her career because it enabled her to accommodate her career and demands of her extended family and domesticity.

“My family is my first priority and is more important than my progress, but I prefer to move on to a position which is comfortable (less tension), flexible and has progression as well, for example, the credits department. On this side (operations), my career will not grow if I do not become the branch operation manager. Now I am trying to move to the credit department as a credit manager”.

Amber’s excerpts clearly reveal how she floated between her progressive and modest selves and struggled to become a successful woman banker. Relocation strategy allows space to be found where women workers not only manage organisational and social demands but are also able to construct themselves as successful modest working women.

6.5.4 Opting out

Opting out strategy is linked with the decision of leaving the profession or organisation when one could not deal with competing work demands and other perceived barriers (Tomlinson et al., 2013). Eight out of nineteen women workers in four banks²⁵ planned to leave the banking sector not only because of domesticity and caring responsibilities, but other marital issues as well.

The women with conservative family backgrounds were compelled to leave bank jobs because they believed that they might not get suitable marriage proposals. Three women employees (Mobeen, Afeefa, Sameena) working in the Islamic bank mentioned that while they were working because of economic necessity, a bank job was not considered a very respectable job in their social circle. This perception created a problem for parents in finding a good marriage proposal for their daughters. Thus, to

²⁵ The data did not involve any specific employees who left the organisation, but the analysis captured those factors that compelled individuals, in particular women, to leave the banking sector.

make themselves eligible for marriage proposals, women bankers were looking for opportunities in the teaching profession. Afeefa explained how she decided to opt out of a banking career.

“If I were a teacher or a doctor, I would get more acceptability from my family. [...] There is only one reason behind why our parents give us a good education and allow us to do a job: to get a good proposal for marriage. Now I am not meeting this criteria so I have to make myself suitable for this through leaving my 6-year career.”

Furthermore, women workers planned to leave the banking sector because of caring responsibilities and criticism from extended family. Salma (f), a customer service officer working in MN-BP, explained how her career trajectory changed after marriage and she planned to leave the bank.

“I was a very career-oriented woman before marriage. Now honestly speaking, I am no longer focused on my career. After marriage, it is so hard to manage married life and the job. No doubt, here at MN-BP the work environment is very good, but you still have to work from 9:00 to 17:30 which means that you go back home at 19:00. After that, it is very difficult to manage the house... Before marriage, I could stay late at work as I didn’t have any responsibility at home. But now I am always tense that I need to go back home and look after the home that my husband is waiting for me. ... This is for all married women, my colleague calls home three or four times a day just to check on her daughter. Sometimes, she has to go home early saying that she has a kid and needs to cook food for the whole family”.

During the field visit and interviews at both banks it was clearly evident that there was a significant difference in enthusiasm, performance and determination of the seven married women compared to the twelve unmarried women. Salma, above, is highly educated and privileged because despite the fact that she feels responsible for the household and her in-laws, she employs a housekeeper and several maids. It is her responsibility, however, to ensure that all chores are completed, that helpers are paid and clear instructions are provided.

Furthermore, individual personality matters in managing work-life balance and making sense of a career. Salma (f) stated: *“some women manage work and home lives very*

well. It depends on individual willpower; how strong she is. I do not think that I am strong enough to manage both sides for a long time". Salma did not see herself as a progressive and ambitious person. However, Deeba makes sense of herself as a career-oriented woman and explained her enthusiasm towards career: *"I never see myself as a woman who is sitting at home. Even after marriage, I kept working and it is my 8th year. I have taken my own decision for this job. I have support from my parents' side and my husband's side".* Thus, individual willingness and family support contribute towards pursuing a successful career.

The findings show that the family emerges as a very important institutional discourse which contributes to the process of women's identity construction as successful women workers. Family support allowed married women to manage work and family expectations. Women become entangled with domesticity and housework once they join the husband's family. This creates pressures for those women who pursue a career and are still valued socially for how well they attend to their husband and the family's home life expectations. However, some families compel their daughters to leave the banking sector on the basis of their image as a worker might create problems in searching marriage proposals. However, marital status, family and subtexts of modesty did not have any negative influence on the working lives of men; rather these factors support men for conforming to norms which contribute towards becoming an ideal and successful banker.

The above analysis show that women bankers engage in the complex process of managing their selves as modest and successful women bankers through drawing on the full spectrum of strategies of assimilation, compromise, relocation and opting out. The adaptation of strategy is significantly dependent on macro (family), meso (organisational practices) and micro (individual willingness) level factors. The institution of family is the most important factor that enables and restrains women's career. Undoubtedly there are women workers (only two women among nineteen) who manage career expectations with certain boundaries by drawing on the same practices (Islamic gendered norms) that contribute to becoming an ideal worker in the banking

sector. However, the ways in and through which they manage expectations regarding career and performance reinstate the gendered nature of working practices.

6.6 Summary

This chapter has explained the findings on how the formation of work-based gendered work-based identities in organisational practices in the banking sector in Pakistan. It has highlighted that discourses of organisational culture and career as well as institutional discourses such as Halal and Haram, modesty, qiwama and family play a significant role in formation of work-based identities of Pakistani women and men.

What is apparent in the analysis is that Pakistani women (and men) construct work-based identities for dealing with the paradoxical situation and developing a valued identity. The contradiction and complexity between the practices of becoming an organisational viable subject (ideal worker or successful worker) and a socially and religiously viable subject (a modest woman) create a paradoxical and ambiguous situation for bankers, in particular for women. Thus, it can be viewed in this chapter how women (and men) draw on different organisational and institutional discourses that act as the resources and constraints to construct a sense of self which is valued, acceptable and coherent in the banking sector of Pakistan.

The key findings of this empirical chapter are:

- The institutional discourse of Halal and Haram is an important constituent in work-based identities of Pakistani women and men bankers as well as organisational work patterns in each bank. In legitimising the work in the organisations which is based on interest-based systems, women and men contested the discursive norms of Halal and Haram and Islamic liberal feminism.
- Islamic gendered discourses such as modesty and qiwama which are well supported by socio-cultural norms and arrangements significantly contributed towards constructing gender work-based identities of women (and men).

- In order to deal with the ambiguity created by gendered organisational and institutional discourses, women adopted different strategies for the Identity performances. The adaption of the strategies depends upon multilevel dimensions such as micro, meso and macro factors. The institution of family and social-economic class has a dominant influence shaping the experience of the gendered working practices.
- The modest femininity are conformed to, contested, re-constructed depending upon the organisational and local cultural-context. The construction of modest femininity is done in a way which emphasises more socio-cultural acceptable practices.
- The ways in which competing dominant institutional and organisational discourses are contested vary in the multi-national, domestic and Islamic banks. The diversification in contestation of institutional discourses in four banks reveals that process of identity construction is influenced by the organisational cultural-context.

The overarching contribution of this chapter is that:

- It shows how understanding about “who are we? and how should we act?” in the work arena is shaped by institutional gendered discourses in the non-western context. It provides important insight into the significance of institutional ideologies (religion, socio-cultural practices) in conjunction with the organisational discourses in understanding and theorising work-based identities at work.

The next chapter will discuss the research findings outlined in chapter 5 and chapter 6 regarding existing literature and the theoretical perspectives such as performativity theory (Butler, 2004) and Islamic liberal feminism (Barlas, 2011; Wadud, 1999). Also it will explain how the empirical findings of the present study contribute to the existing literature on gender, identity and work in organisation and management studies.

7. Discussion

7.1 Introduction

This chapter discusses the main findings of the present study in relation to the research questions, established literature and theory. This study aimed at exploring how gender practices are constructed in the non-western context, particularly, in the banking sector in Pakistan. Firstly, the chapter discusses the results of each research question in more detail in relation to established literature. Following this it highlights how the findings contribute to existing gender theories, particularly, gendering organisation (Acker, 1992), Butler's performativity theory (Butler, 1990, 2004) and Islamic feminism (Barlas, 2002; Mernissi, 1999).

7.2 Gendered working practices: Interplay between organisational, institutional and socio-cultural gender ideologies

The analysis of gender relations in the banking sector in Pakistan reveals that the organisational patterns of work in the four banks are the sites of a distinct type of gender production. The gender-subtext of work practices and the distribution of positions and promotions are influenced by institutional and local socio-cultural norms, as well as the distinct organisational culture. One of the underlying assumption of theory of gendered organisation (Acker, 1990), is that the gender sub-text of working practices is constituted and maintained because of differences in women's and men's non-working responsibilities and other attributes. However this study highlights that norms of 'modesty', 'patriarchy' and 'honour' have a prevalent influence on marking women workers as the 'other' as well as the family responsibilities and other characteristics. This research builds on the existing understanding of gendering of organisations (Acker, 1990; Martin, 2003, 2006) by showing how Islamic and socio-cultural norms contributed towards creating and sustaining gendered patterns of work.

7.2.1 The gendered culture of financial organisations in Pakistan

The findings regarding the gendered culture in the financial organisations in Pakistan resonate with studies that highlight the embeddedness of masculine values, practices and assumptions in the organisational culture of the banking sector across different countries, including the UK (Liff & Ward, 2001; McDowell, 1997; Wilson, 2014), Italy (Poggio, 2000), Australia (North-Samardzic & Taksa, 2011) and Nordic countries (Tienari et al., 2002). In contrast, this study shows a different configuration of gendered culture constituted by interaction patterns, allocation of positions, and the organisational symbols and metaphors.

In the Pakistani banks, the gender sub-text of everyday interaction was influenced by patriarchal norms such as authority and dominance of male. The authority of men enforces women to adopt stereotyped gendered behaviour and roles during formal and social events. The findings from the multi-national and local banks in part support the studies (Anderson- Gough et al., 2005; Dacin et al., 2010) which have shown that the gendered patterns are clearly evident from organisational rituals such as formal and social events. However in the Islamic bank interaction patterns are regularised by formal rules, and support studies (Oakley, 1985) that show women occupy a subordinate and passive position during interaction. Moreover the findings show that the interaction between Pakistani women and men is characterised by respectable behaviour embedded in modesty. In all banks, women and men called each other either through fictive relations (sister, brother) or professional nouns (Miss, Sir, Madam). The words (doll, beauty, love) which demonstrate sexual politeness (Angouri, 2011; Roth, 2006) are absent in the interaction patterns of the banking sector in Pakistan.

Alvesson & due Billing, (1997) explain the verbal and physical features as evidence of gendered organisational culture, which demonstrate the gender- differentiation in everyday interactions (Alvesson, 2013). In Western workplaces (Denissen, 2010; Faulkner, 2009; Hatmaker, 2013), sexualised and offensive humours are often practiced by men as a feature of masculine culture. However this study reveals that this type of masculine feature is not part of gendered culture of Pakistani banks. Deliberate and conscious behaviour is adopted in the selection of words, topics of conversation and in

doing humour with opposite sex. Findings reveal that instead of sexualised subjects, masculine hegemonic behaviour is created and supported by non-sexualised conversation topics such as sports and politics in the Pakistani bank. These results align with financial sector studies (McDowell, 1997; Ozbiglin & Woodward, 2004) which found that non-sexualised subjects served to exclude women bankers.

The reason why sexualised talk and humour is absent from the Pakistani banks is linked to Islamic norms of modest masculinity. Similar to women, men are also responsible for adopting behaviour which is embedded in modesty. The findings compliment the Islamic liberal feminist perspective (Abu-Zahra, 1970; Ahmad, 1998; Barlas, 2002). As such the norms of Islamic modesty are equally applicable to men as both sexes are accountable for modest behaviour and practices (Syed, 2010a). Modest masculinity in conjunction with modest femininity contributes towards the gender sub-texts of workplace interaction because Islamic gendered practices, which are supported by socio-cultural norms, legitimise the difference between women and men and reinforce what is masculine and feminine.

In the four banks a high degree of vertical and horizontal gender segregation exists and this is clearly reflected from the proportion of women and men working in different non-managerial and managerial positions. Compared to studies in the banks (Acker, 2006a; North-Samardzic & Taksa, 2011; Poggio, 2000) this study has shown that in Pakistani banks the allocation of positions and division of labour is structured along lines of gender not only because of the feminine attributes and family commitments but also partly because of norms of modesty and honour.

In both multi-national and local banks, feminine attributes such as 'nurturing', 'patience', 'good communicator and listener' were highlighted as the reason for allocating front-line positions to women workers. In the Islamic bank women were neither hired on the customer service positions nor on the marketing and investment banking because of practices of purdah. In the multi-national and local banks, the gender discourses of modesty and honour existed in subtle ways, whereas in the Islamic bank, these are explicit. Thus the incompatibility between the norms of modesty and

nature of work informed the gendered structure of the Pakistani bank. The findings are aligned with the Pakistani studies (Jafree et al., 2014; Grünenfelder, 2013a; Syed & Ali, 2005b) which have shown that the jobs and roles which include excessive loitering with men are not considered appropriate for women. The findings of Pakistani banking sector also compliment studies that show the role and its association with certain gender attributes is a form of gender symbolism in the workplace (Alvesson, 1998; Alvesson & due Billing, 1997). Furthermore in the Pakistani financial institutions, gender symbolism is shaped by institutional gendered ideologies as well as the gendered organisational culture.

7.2.2 The masculine image of an ideal banker

In the banking sector in Pakistan workers are expected to a) work long hours; b) increase the bank's financial portfolio; c) have knowledge about multiple operational positions. Similar to existing studies (Mueller et al., 2011; Özbilgin & Woodward, 2004; Pascall, Parker, & Evetts, 2000), the findings show that practices such as long working hours, willingness to commute and networking contributed towards the view of an ideal banker in Pakistani banks. This also supports the studies (Acker, 1999, 2012; Benschop & Doorewaard, 1998; Gherardi & Poggio, 2001) that have shown that the idealised worker in the banking sector is gendered as the practices are more aligned with masculine behaviour and traits. It is often and challenging for women who have family and household responsibilities to spend time at work and engage with the social side of organisation (Eagly & Carli, 2007; Ely & Meyerson, 2000; Kumara & Vinnicombe, 2008).

The gender subtexts of working practices and expectations are also problematic and complex for Pakistani women who want to achieve career success. However what make it specific for Pakistani women are the Islamic and socio-cultural norms of modesty, honour and social customs. The Islamic and social-cultural norms appear to conflict with the organisational practices to a much greater extent than in western countries (Cha, 2010; Nemoto, 2013; Ogden et al., 2006) where problems are mainly associated to the fulfilment of work and family commitments rather than to losing respect and reputation.

Commitment to long working hours is recognised as a factor which serves to disadvantage those who are encumbered with caring responsibilities (Crompton, Brockmann, & Lyonette, 2005; Holtan, 2015; Pascall, Parker, & Evetts, 2000; Perrons, 2009). This is evident in this study. In Pakistan the perception regarding domesticity is different from the Western context. Domesticity and motherhood are viewed as religiously allocated roles (Maududi, 1991). The Islamic orthodox understanding of gendered roles contends that domesticity is the prime responsibility of woman and she should not engage in any work activities which disturb domesticity. This understanding is widely accepted by all women and men bank workers across the four banks, therefore women workers are compelled to put family and domesticity before work and career (Syed, 2007).

In Pakistan domesticity is not limited to motherhood. It also entails the caring responsibilities of the extended family, which stems from the norms of patriarchal society. The findings support studies (Liff & Ward, 2001; Mullings, 2005) which highlight that domestic help contributes in managing career and family. Thus the experience of Pakistani women bankers in relation to caring responsibilities is different than for Western women workers because of the socio-cultural factors. Consistent with existing studies (Kelkar, Shrestha & Veena, 2005), the research contends that while 'domesticity' is a universal phenomenon which sustains the masculine image of ideal workers, the 'content' of domesticity varies across cultures, especially within the Western and non-Western context.

Furthermore the findings show that geographical mobility, which is essential for availing the career opportunities, is difficult for Pakistani women bankers not only because of domestic commitments and family arrangements (Lyng, 2010; Mooney & Ryan, 2009; Writh, 2001), but also due to Islamic restrictions regarding women's travelling. Mobility restrictions restrain women's mobility not only to another city but also within the same city, especially after sunset. These factors impede women's career progression. Findings support studies (Patel, 2006; Phadke, 2007) which show how the local cultural restrictions restrain women's mobility and how the women who travelled alone are subject to scrutiny and questioned by neighbours (Fernando & Cohen, 2014). In Pakistan

women's mobility is also prevented because of religious obligations. The results of this study compliment other studies (Rehman & Azam Roomi, 2012; Weiss, 1992) conducted in Pakistan. Furthermore, consistent with existing studies (Anderson-Gough, Grey and Robson, 2006; Kumara & Vinnicombe, 2010; Ogden et al., 2006), the findings show that in the Pakistani banks informal networking with customers, peers and colleagues is essential for ensuring performance and pursuing the career. However the gender sub-texts of networking practice is bounded with socio-cultural norms of modesty and honour.

The norms of Islamic modesty regarding interaction with non-family men (Azam Roomi & Harrison, 2010; Shaheed & Khawar, 1981; Syed, 2008b), motherhood (Syed, 2007) and travelling alone, coupled with societal norms of family honour (Rehman & Azam Roomi, 2012) and caring of extended family (Azam Roomi & Parrot, 2008; Samih, 2009) impede women's performance and career in the financial institutions in Pakistan. The social consequences associated with the disobedience of Islamic and socio-cultural norms, can affect women's lives and prospects well beyond the walls of their organisations.

The study reveals that the gender patterns of Pakistani banks differ from the Western banks (Acker, 2006a; Benschop & Doorewaard, 1998; Wilson, 2014). The significance of institutional and local gendered ideologies in understanding the gendered patterns of work is essential in a work study in Pakistan. Hence, this study contributes to the established literature on the gendering of working practices (Bryant & Garnham, 2014; Martin, 2003, 2006; Sayce, 2012) by showing the ways in which macro factors such as institutional (Bartkowski & Shah, 2014) and socio-cultural gender ideologies frame the gender patterns of work (Acker, 1990, 2012).

7.3 Identity performance, gender and institutional discourses

This study reveals that women (and men) workers engage in the complex process of 'creative identity work' to comply with work expectations and Islamic and social-cultural

practices within the banking sector in Pakistan. In contrast to other studies (Brown, 2015; Kyriakidou, 2012; Tomlinson, et al., 2013), this study reveals that in Pakistani bank workers, particularly women are subjected to and struggle against organisational scripts, as well as the societal and institutional scripts, to develop an understanding of how they should be modest and successful bankers. Empirically the study informs the formation of identities literature (Alvesson et al., 2008; Brown, 2015; Anisworth & Grant, 2012; Ybema et al., 2009) by providing a detailed insight into how institutional discourses play a significant role in meaning-making activities about selves within the work arena.

Theoretically, this study is informed by Butler's performativity theory (Butler, 2004). Most significantly the study aims to add to a theoretical construct. One of the underlying assumptions of Butler's performativity theory (Butler, 2004) is that identities are constructed by discursive iteration either by conforming or resisting the hegemonic norms (Kelan, 2010; McDonald, 2013). However this study shows that bank workers neither completely conform to (do) nor resist (undo) to the hegemonic norms. Rather they 'negotiate' the dominant discursive norms through the creative iteration of existing norms (Nørholm, 2011). Also the 'negotiation' of norms is shaped by the individual, organisational, institutional factors. Contrasted to other studies in this area (Kenny, 2009; Nentwich et al., 2014; Riach et al., 2014), this study contends that the possibility of change lies within the 'negotiation' of hegemonic norms rather than resisting the norms that go beyond the conventional parameters.

7.3.1 Creative iteration of norms

Consistent with existing studies, the findings show that in the banking sector in Pakistan discourses of professionalism (Clarke et al., 2009, Dutton et al., 2010; Ibarra, 1999) and career (Grey, 1994; Mueller et al., 2011; Tomlinson et al., 2013) are used by women (and men) financiers for constructing gendered work-based identities. In addition, the findings reveal that institutional discourses such as, 'Halal and Haram', 'modesty', 'qiwama', 'social-economic class and 'family' are also employed.

The findings reveal that the respondents' understanding of work selves, in particular, within the banking sector, is entrenched in the Islamic discourse of Halal and Haram regarding work and earning such as pious and/or secular work, virtuous and/or non-virtuous earning. Therefore, the identity work of women (and men) revolves around the struggle in making sense of selves as bankers who engage in the pious work and earn the virtuous income. For example, in the Islamic bank, women (and men) made sense of themselves as professionals by performing the work activities embedded in the Islamic financial values which enabled them to earn a virtuous income (Halal earning). In this way, they adopted the subject positions offered by dominant organisational discourse rather than engaging in any negotiation of subject positions. Paradoxically, in the multi-national and local banks, women (and men) are not able to adopt the allocated spaces offered by the discourse of Halal and Haram, and the organisational discourse of working practices based on interest. The discourse of 'Halal & Haram' has been shown to contradict with the interest-based system associated with patterns of conventional banks.

For reducing ambiguity while working in conventional banking systems, which is prohibited in Islam, women (and men) negotiate the allotment of competing epistemological spaces. As poststructuralist scholars (Gagnon & Collinson, 2014; Holmer-Nadesan, 1996; Thomas & Davies, 2005) contend that individuals do not only act on and adopt the subject positions allocated by the dominant discourses, but also re-write, re-create and 'negotiate' the allocated subject positions provided by a range of competing discourses. Also 'negotiation' is produced and performed within the conflicting and competing discourses (Garcia and Welter, 2011).

Pakistani men and women working in the multi-national and local banks reiterate the same norms of 'Halal and Haram' related to pious income by drawing on the other Islamic practices, such as Islamic work ethics and Islamic philosophy of intentions. The reiterative performance of norms is the fundamental aspect of performativity theory which argues that identities are produced through discursive iteration of norms (Butler, 2004). As, the discursive performativity does not "function by creating something new, but through a reference back or a repetition of something that already exists" (Nørholm,

2011, p.216). Thus, the question is not “whether to repeat, but how to repeat” (Butler, 1999, p. 189).

One of the differences between the Butler’s model of performativity (Butler, 2004) and this study relates to the reiteration of discursive norms. The findings show that the work-based identities of bankers are created through the repetition of the existing norms of Halal and Haram. However, the way they reiterate the existing discursive norms for negotiating the subject position is different. Instead of simply focusing on one aspect of ‘Halal and Haram’, such as the interest based earning, women and men bankers emphasised the other aspects of virtuous income and emphasised on other Islamic rules regarding earning such as, hard work, honesty and dedication to work which are seen as virtues in Islam (Yousef, 2001). They re-create the subject positions between two competing discourses for construction of work-based identities.

A similar pattern of iteration of norms has been highlighted through other findings from this study. For example women bank workers legitimise their work selves in the male-dominated environment, for enactment of modesty, for disowning the feeling of ‘otherness’ in the Islamic bank and for dealing with the inconsistency between the expectations related to performance and career and religious values. This iterative pattern shows that even though each discursive performance builds on the previous pattern, the way in which it builds is creative and diverse. Iteration of discursive norms is neither completely similar nor diversified to the extent that it goes beyond boundaries of intelligibility. However, in Butler’s performativity theory (Butler, 2004), the iteration of discursive norms is either similar to the previous pattern, that consolidates the hegemonic discourses, or so radical way that it goes beyond the matrix of intelligibility (Phillips & Knowles, 2012). Hence the women (and men) in this study negotiate subject positions through the ‘creative iteration of existing norms’ within the boundaries of intelligibility for constructing the work selves (Nørholm, 2011).

The findings support the argument of performativity theory that, “there is no being behind doing, acting and becoming” (Salih, 2002, p. 57), and subjectivities do not precede the language. Yet the findings show that the women and men bankers do not

enact the discourse of Halal and Haram, rather performative iteration of Halal and Haram constituted the understanding of themselves as bankers and Muslim bankers.

Also the most important meaning attached to their work-based identities is the 'virtuous earning' for the family. Such meaning contributes towards constructing the gendered identities such as breadwinner of the family. Men workers across the four banks made sense of themselves as the family provider who fed the children and family with 'virtuous income'. Also men held a conception of themselves as workers by their responsibility for fulfilling the financial responsibilities of the home, by taking care of the family, and being head of family (Siraj, 2010). These views are consistent with the patriarchal understanding of sacred scripts (Maududi, 1991) and conservative Islamic feminism (Barazangi, 2004; Mirza, 2008) which define men as sole breadwinner, protector of women and head of the family and state (Scott, 2009; Yousuf-Ali, 2010). Also in the workplace, men workers enact the behaviour and practices associated with honourable masculinities such as by accompanying women during field visits, considering men for powerful positions and asking for manager's permission. Thus men bank workers across the four banks construct their gendered work-based identities by adopting the subject positions made available by the dominant discourse of 'qiwama'.

Despite the fact that all men bank workers performed their identities as honourable masculinity by conforming the norms of 'qiwama', the women bank workers challenged the construction of men as 'qawwamuna' (earner, protector and head of house). Findings show that women bankers also enacted the behaviour and practices which are linked to honourable masculinity such as provider, protector and head of the family. Women bankers simultaneously practiced the behaviour and practices associated with modest femininity. Women bankers across the four banks constantly engaged in process of negotiating the norms of honourable masculinity and modest femininity through the reiteration of existing norms of liberal Islamic feminist discourse, particularly the example of Holy women. The Holy women who engaged in paid work not only fulfil the economic needs of the family but also maintained modesty and honour. The negotiation of discursive norms shapes the subject positions which allowed women bankers to

construct the identities which not only present them as the provider of the family but the protector of the family honour.

The findings support studies (Metcalf, 2007; Sattar et al., 2013; Syed, 2007) that found that male's supremacy and female's modesty is kept alive in the workplace arena. This is evident in this study as women (and men) bankers significantly refer to the Islamic practices of modesty and qiwama while making sense of themselves as workers. However this study provides insight into the dynamic nature of honourable masculinity which is embedded in the Islamic scripts and framed by institutional discourses rather than reinstating the binary understanding of male and honourable masculinity.

7.3.2 Moving beyond the binary structure of performativity of norms

The findings reveal that in the banking sector in Pakistan work practices are embedded in competitive masculinity (Kerfoot & Knight, 1993) and in order to fit into the male-dominated workplace, bank workers needed to adopt the behaviour and practices that are aligned with the dominant discourse of the organisation. The findings compliment studies (Denissen, 2010; Faulkner, 2011; Kelan, 2007) that suggest that gendered performances in male dominated-organisations are more challenging for women workers compared to men. Furthermore this study shows that the challenge becomes exigent in a patriarchal society. In contrast to studies (Gherardi & Poggio, 2001; Jorgenson, 2002; Murgia & Poggio, 2009; Powell et al., 2009) which suggest that in order to meet work expectations embedded in masculine norms, women adopt multiple strategies that enabled them to suppress feminine behaviour and conform with the dominant norm of organisations (Devine et al., 2011; Phillips & Knowles, 2012; Pullen & Knights, 2007). The findings show that for Pakistani women bank workers, it is not a question of situated (Ainsworth et al., 2014; Brannan & Priola, 2012) and exaggerated (Muhr, 2011) enactment of masculine and feminine practices in order to fit into the banking sector. The equal enactment of modest femininity is essential for women bank workers as well as the enactment of competitive masculinity for constructing work-based identities in the banking sector. To gain acceptability in the Pakistani banks, women employees across the four banks had to enact the behaviour and practices that linked to modest femininity and that contributed towards maintaining respect. This is

because the credibility of woman bank workers not only depends upon the work but also depend upon reputations and respect.

In order to manage the paradox between competitive masculinity and modest femininity, women workers in all four banks adopted coping strategies such as working efficiently within the four walls of the bank and effectively within working hours. In sales competitive positions, in order to certify the performance contrasted to male bankers, who visited client offices to sell products and services, the women bankers achieved their sales targets by providing excellent in house services to customers, postponing holidays and doing telephone campaigns. Only when totally necessary were the women accompanied by male bankers to visit clients. To demonstrate the commitment in the Islamic and local banks, women employees worked effectively by taking much shorter breaks than their male colleagues, trying to complete their work faster, avoiding socialisation and staying late when necessary. Through these practices they typically neither completely undo the dominant norms of competitive masculinity nor the normative practices of modesty. Women bank workers strategically perform the norms of competing dominant discourses rather than engaging in the binary categories of doing and undoing of norms.

This study shows that the complete resistance (undoing) of Islamic gendered practices is not possible for Pakistani women bankers because their socio-cultural acceptability is placed at risk. Also, being Muslim, Pakistani women's understandings of selves are embedded in their faith (Omair, 2009). On the other hand the complete iteration (doing) of Islamic gendered practices restrains the constitution of organisationally viable subject. Hence the coping strategies embedded in 'negotiation of hegemonic discursive norms' through the creative iteration of existing norms within the boundaries, contribute towards managing the paradoxical imperatives regarding non-working/working lives.

In the following section, it is argued that the creative reiteration of existing norms through which research participants rewrite and negotiate the subject positions (Nørholm, 2011), is done reflexively (Alvesson & Willmott, 2002; Giddens, 1991) and

influenced by the multiple factors. This creative iteration of existing norms for breaching and (re) constituting the boundaries of hegemonic discourse is informed by the micro, meso and macro level factors such as, individual willingness, gendered organisational practices, social-economic class and family. For example in all four banks, the adaption of coping strategies contributes towards becoming a legible working subject as modest professional women banker. Yet these strategies are unable to secure women's careers. A full spectrum of strategies including assimilation, compromise, relocate and opting out, is employed by women bankers in all four banks for moving between the institutional discourse of modesty, and discourse of career. The adaption of strategy depends upon the multi-level factors. Of these factors, family plays a significant role in the construction of identities of women workers as the successful bankers.

Consistent with existing studies (Mills, 2012; Padavic, 2005), the findings show that the individual willingness and organisational practices play a significant role in women's construction of the ideal working subject. In addition, the findings reveal that women with significant family support and resources are able to enact a performance that potentially contributes towards the ideal working subject aligned with Islamic and cultural repertoires. Thus, the discourses of family and social-economic class contribute more in career progression than other factors because only a minority of women respondents acknowledge a lack of personal interest for career progression. The majority of women (and men) workers in the four banks acknowledged that it is difficult for women to meet the work expectations embedded in competitive masculinity that contribute to successful careers because of family values and level of support provided by family. The findings contradict with post-feminists that emphasise women's individual capabilities and responsibilities in shaping the lives, even in the workplace (McRobbie, 2006; Tasker & Negra 2007). The post-feminist idea neglects the persistent historical, contextual and structural obstacles in the society (Banyard, 2010). A patriarchal society like Pakistan restrains women's emancipation and empowerment in both public and private spheres. The findings reveal how male's supremacy within the workplace and in the home frames women's careers. The study compliments the standpoint of neo-patriarchal ideology which suggests that women's employment patterns could be examined in the light of family rules and traditions (Haghighat, 2005).

In this study the women's construction of ideal working self in the banking sector is not only framed by the individual competences, willingness and organisational gendered practices, but also rests on socio-cultural acceptability (Broadbridge & Simpson, 2011) embedded in institutional and societal norms. The desire to be a valorised subject that is recognised by others is the core theme of Butler's performativity theory, which compels individuals to engage in multiple performances (Riach et al., 2014; Tyler & Cohen, 2010). The study compliments Butler's argument and shows that desire to be a valorised subjectivity which is accepted by others, not only in the historically and culturally specific organisational context but also in the broad socio-cultural context, framed the identity performances of the research participants. As women (and men) bank workers not only aim to secure legitimacy in the organisation in which they work but also in the local society and culture where they live and to their faith to which they believe.

Exploring the ways in which women and men negotiate the subject positions, leads me to argue that the understanding of performativity that is encumbered with the binary term, such as doing and/or undoing of norms is not adequate for understanding the identity and gendered performances of women (and men) in this study.

7.3.3 Disruption of Hegemonic Discursive norms

The difference between the Butler's model of performativity and the respondents' accounts in this study raises the question about the disruption of hegemonic discursive norms. Butler's performativity theory argues that the alternative performances that go beyond the conventional parameters might create the possibility for dismantling the power of hegemonic norms (Kelan, 2010; Nentwich & Kelan, 2014). However, the findings reveal that Pakistani women and men do not subvert the norms through enacting the performances that are outside the boundaries of institutions and cultural matrix. None of the respondents speak about the understanding of selves outside of institutional and societal norms within the workplace. This suggests that the subversion of hegemonic norms articulated in the performativity model does not resonate with the ways in which Pakistani women and men bankers in this study subvert the norms. In contrast the subversion of hegemonic norms exists in a form of negotiation of subject

positions through the creative iteration of norms of dominant discourses. Hence the discursive negotiation in relation to the dominant discourse is evident through the strategies (Newton, 1998) and allows individuals to create a space of action (Holmer-Nadesan, 1996) and possibility of identity construction that does not reflect the dominant discourse. The ways in which Butler's theory of performativity articulates the subversion of norms renders the theory unable to conceptualise the individual's resistance, whose sense of self is shaped by the non-liberal traditions and institutional ideologies. Subversion of norms through radical performances is more appropriate in a cultural-context where the legitimacy of individuals would not be risked by disturbing the prevailing norms, rather than in Pakistan where the resisting of the dominant norms of modesty and honour can put into jeopardy the individual's acceptability and life (Critelli, 2010).

This study supports the argument of the poststructuralist scholars (Alvesson et al., 2008; Nørholm, 2011) that performativity theory strengthens the discursive construction of identities through providing a theoretical framework to investigate how the negotiation of epistemological spaces (Holmer-Nadesan, 1996) is done through performative iteration of norms (Nørholm, 2011). In addition, this study contributes to the aforementioned work by contending that this creative work is mediated by individual factors, organisational practices and institutional discourses, particularly, socio-economic class and family. The micro, meso and macro factors are strategically applied in the quest to be both a socially and organisationally valued and recognisable subject. Furthermore this study contributes to the debate which argues that there is need to move beyond the binary categories of model of performativity (Mahmood, 2005) and radical proliferation of norms for dismantling the hegemonic norms within the context, in particular where the moral values and norms are part of organisational culture. In the following section, the significance of context is discussed in detail.

7.4 Gender practices within Multi-level contexts

The findings show how 'historically and culturally specific organisational context' as well as 'local context' play a vital role in construction of gendered patterns and work-based identities in the banking sector in Pakistan. Consistent with existing studies (Anisworth & Grant, 2012; Leitch & Palmer, 2011; Nentwich & Kelan, 2014; Priola, 2004) the study highlights the role of organisational context in understanding the gender and identity processes. In addition, it demonstrates how the configurations of gendered institutional discourses, particularly, Islamic modesty, vary across different organisational cultural-contexts and contribute towards different manifestations of gender and identity processes.

More significantly, by highlighting the cultural and contextual specificity of discursive performativity, this study contends that the discursive construction of gendered practices and gender identity performances cannot be explained without understanding the 'context' in which discursive performativity is done because the discourses are not only situated within a specific context, but are also formed through interrelationship of multiple con(texts) (Keenoy & Oswick, 2003; Kuhn, 2006). The study contributes to Butler's performativity theory (Butler, 2004) by illuminating the significance of 'context' in the discursive formation of gender and gendered- identities.

7.4.1 Organisational cultural-contexts

Consistent with other studies (Acker, 2006a; Benschop & Doorewaard, 1998; Chen et al., 2008), the findings show that gendered organisational cultures vary across the banking sector and are influenced by structure and ownership of banks. Comparison of gendered cultural-contexts of multi-national, Islamic and local banks highlight that each historically and culturally specific organisational context of the bank is dominated by a certain discourse. For instance, the gendered organisational culture of the Islamic bank was dominated by religious values and norms, in particular orthodox Islamic modesty. Paradoxically in the multi-national banks the gendered organisational cultures were influenced by the globalised working culture of head offices. Despite the significant impact of the head office cultures, the global practices are influenced by local socio-cultural gendered ideologies regarding modesty. Whilst men and women appear to

freely interact within the walls of the bank, these interactions are impacted by social norms aimed at protecting women's modesty and respect. While on the one hand the environment and work expectations of these banks may appear to be based on a western model and in contradiction with the institution of *Purdah* (Metcalf, 2006, 2007), workers corroborate to ensure that the practices and behaviour do not transgress the boundaries of the cultural matrix. The gendered organisational culture in the local bank was based on an integrated form of the aforementioned banking cultures and influenced by the local cultural conventions. The study shows that while institutional and socio-cultural gendered norms influenced organisational culture (section 7.3.1), the organisational cultures are not the passive recipients. The different configurations of gendered organisational cultural context mediated the influence of institutional and socio-cultural gendered norms.

The findings compliment studies (Ely & Meyerson, 2010; Faulkner, 2009; Gherardi, 1995) that argue that the dominant discourse in the organisational cultural context not only shapes the gendered working practices but also frames the behaviour of those who perform the work. Consistent with existing studies (Beech, 2010; Brown, 2015; Clarke et al., 2009; Collison, 2006; Knights & Clarke, 2013; Mueller et al., 2011), the findings highlight that the dominant discourses are contested and (re)constructed through drawing on different competing discourses.

For example, liberal Islamic feminist discourses are differently applied for negotiating the subject positions depending upon the ownership of the bank. The Islamic liberal feminist discourse contends that emphasis should be given to the period of Prophet Muhammad for promoting equal rights for Muslim women within public and private spheres of lives (Barlas, 2002; Ramadan, 2009a; Wadud, 1999). However, the ways in which this discourse is applied by women (and men) financiers, vary according to organisational context. In the Islamic bank the economic argument is used and a most accepted justification of Muslim women's participation in the labour market (Predelli, 2004). Also legitimisation of professional selves as Muslim women within the male dominated workplace is achieved by highlighting the example of the Holy women, who engaged in the home-based craft industry and worked within the four wall of home.

Islamic bankers construct their professional selves as pious professional women through highlighting that ways they worked in the confined places where they do not experience male interaction. Paradoxically, in the multi-national and local banks, the women workers negotiate the inconsistency between women's work in male-dominated workplace and Islamic modesty by acknowledging that the wives of the Prophet Muhammad, who were engaged in sex-typical occupations which are now perceived as 'male' such as, entrepreneurship, war and leadership, and interacted with un-known men (Korotayev et al., 2014).

7.4.2 Local conventions and cultural-contexts

In addition to organisational context, the findings show that historically and culturally specific 'local context' has a profound influence in shaping the identity performances of individuals in the banking sector in Pakistan (Lynch, 1999; Wieland 2010). The identity performances of women (and men) bank workers in relation to gender relations are restrained by norms (Anisworth & Hardy, 2004; Butler, 2000) which are dominated in local contexts. The discursive performances which are foreclosure in one context might be recognisable in another context. This leads me to argue that the content of performativity iteration is not only regulated by the prevailing cultural norms as mentioned by Butler's theory (Butler, 2004), but it is also regulated by the historically and culturally specific organisational and local context. Also the historically and culturally specific situational context of discursive performativity plays a significant role in legitimising the performances which contribute to construction of recognisable subject. Thus not only for disturbing the hegemonic discursive norms (Nentwich et al., 2014), but also for legitimising, the contested norms need a specific context. As mentioned in the previous section that within a broad socio-cultural context rooted in institutional ideologies it is quite challenging to dismantle the power of hegemonic discourse through radical performances as defined by Butler's performativity theory (Butler, 2004).

Not only the context itself, but the findings show that the audience (social actors) within the context also play a significant role in conforming, resisting and legitimising certain discursive performances. As Ryan, (2013) outlined that the understanding about sense

of self is not only shaped by what one sees oneself but it is also framed by how one is seen by others within a particular context, as was outlined in relation to modesty (Syed 2010a). The other findings from this study have underlined the significance of the social actors²⁶ within the context and conventions of local context.

In Butler's performativity theory, the drag queen successfully disturbs the norms of heteronormativity through the radical performance because audiences and context might allow her to do. Similar to this study, other studies suggest (Entwistle & Mears, 2012; Kenny, 2009) that in performativity theory, the significance of audience and context is not very explicitly considered. Context and its audience underpin the identity performances of bank workers. This is because in the banking sector in Pakistan, employees engage in enacting work literature (Wieland, 2010) by showing how moral values and social acceptability frame the process of identity construction, in relation to gender. Therefore, it is quite challenging for bank workers to engage in the practices that are not legitimised by social actors and the historically and culturally specific situational context.

Thus, multiple-level contexts play a significant role in discursive constitution of gendered identity and its materialisation whereas in Butler's theory of performativity, context of discursive performativity is relatively invisible and unexplored (Nentwich et al., 2014; Nussbaum, 1999). This study is aligned with the argument that organisational culture might serve as a context for discursive performativity (Borgerson, 2005; Entwistle & Mears, 2012). It also contributes to this body of literature by showing how the historically and culturally specific national (section 7.4) and local contexts frame the conditions for discursive performativity and provide the 'contexts' for the creative iteration of existing discursive norms.

²⁶ For example the practices such as dining out with male colleagues, and wearing less modest attire were legitimised in certain local and organisational contexts. Also sitting next to men and having friendly interaction with male colleagues were not questioned by customers in the multi-national banks. However in the domestic bank which deals with all types of clients, the friendly interaction between women and men was questioned by customers. Also in Islamic bank for legitimising their interaction with male colleagues, women required permission from manager before interacting with men

Theoretically the study provides an important insight into Butler's performativity theory by showing how multi-level contexts (regional, organisational and local) inform the discursive performativity of norms. This study supports the identity work literature (Gagnon & Collinson, 2014; Jaros, 2012; Leitch & Palmer, 2011; Meriläinen et al., 2004) that considers the contextual relevance of discourses in understanding the discursive construction of identities. It reveals how different multi-level con(texts) constitute the discourses, particularly the discourse of Islamic modesty, and also how different institutional discourses are contested differently for constructing the valued identity. The significance of context in understanding the discursive construction of identities (Brown, 2015; Brown & Phua, 2011; Watson, 2009) and gender (Gherardi, 1994, Pilgeram, 2007) is a key element of current academic debate and therefore, this study contributes to this debate.

7.5 Islamic modesty: A situated social practices

Theoretically the study is informed by liberal Islamic feminism (Wadud, 2009; Ahmed, 1998), in conjunction with Butler's performativity theory (Butler, 2004). The findings have shown that the understanding and practising of Islamic gendered practices, in particular Islamic modesty, within a workplace is more complex than explanations from the Islamic orthodox (Ibn Rushd, 1997; Maududi, 1991) and academic liberal Islamic feminists (Badran, 2011; Mirza, 2008). This study contributes to the existing theory by contending that instead of a static conceptualising of Islamic modesty provided by the liberal Islamic feminism, the content of Islamic modesty is (re)shaped and (re)constructed for meeting personal, organisational and societal needs. Also the study challenges the essentialist understanding between modesty and women, and contends that men workers also practice the behaviour and values of modesty. The study proposes the argument that *Islamic modest femininity and masculinity are situated social practices that have their roots in the Islamic texts, and are materialised through body and space.*

7.5.1 Working appearance, modesty and gender

In organisational life the worker's body is an important source because the ways in which the body is managed and presented contributes to organisational productivity and performance (Shilling, 2005). A number of studies (Hall et al., 2007; Bryant & Garnham, 2014) have explored how gender is produced through the body. The literature focusing on appearance and demeanour in relation to gender show how the workers, in particular women workers, manage and present themselves at work (Entwistle & Mears, 2012; Haynes, 2008, 2012; McDowell, 2011b; McDowell & Court, 1994; Trethewey, 1999). These studies show that women workers move between masculine and/or feminine modes of appearances and demeanour, and strategically adapt the bodily acts for gaining credibility and legitimacy within the workplace. Thus the bodies are "played out in the gender regimes through the approximately masculine and feminine performances" (Sinclair, 2005; p. 388). At one level this study compliments the established studies. The evidence shows that in the Pakistani financial sector women workers engage in the struggle for managing their appearance and behaviour through adopting multiple strategies. What is unique in this study is how the appearance and behaviour of women financiers becomes a site of struggle between two competing femininities such as 'glamorous femininity' (beautification, fashioned, independent, confident) and 'modest femininity' (shyness, covering, passivity, depended) within a workplace. Also the study shows how the historically and culturally specific situational context nurtures two distinct feminine modes of appearance and demeanour. Muslim women are prevented from enacting embodied masculine traits because enacting of appearances that differentiate the sexual difference between woman and man is prohibited in Islam (Omair, 2009).

The findings compliment studies (Hamdan, 2006; Metcalfe, 2006) that show Islamic dressing is viewed as the most evident manifestation of modesty and it is perceived as the symbol of devoted Muslim women. In addition this study shows that the norms of Islamic modesty regarding dressing are negotiated 'differently' within different environments and organisational contexts. For example in the Islamic bank, the modest attire means the dressing that is opaque and loose and covers the body from head to toe except face and hands. This includes avoiding wearing of makeup, perfume and

jewellery (Sobh, Belk, & Gresell, 2013). The enactment of Islamic dressing contributes to the construction of a working subject because it is perceived as a means for confirming their place in the male-dominated workplace, particularly women who belong to a lower middle class (Syed, 2008a; Mirza, 2002).

Paradoxically, for the multi-national and domestic women bankers the modest dressing means wearing of a decent attire which enables a 'modest' visibility and smart appearance rather than wearing a hijab (Read & Bartkowski, 2000; Ruby, 2006). Also the use of make-up, perfume and jewellery is seen as part of the modest dressing. This shows a different interpretation of modest dressing, such as covering the head with the scarf and wearing makeup, jewellery and perfume, and adapting national dress with and without a scarf around the neck. Covering of the head is not seen as an essential part of modest dressing by some women bankers (Rasmussen, 2013). While head scarfs or full body covers are used in the journey between the home and the workplace, a modern, 'less modest' attire, including only a neck scarf, is used in the office. These visible strategies can be interpreted as 'technique of self' (Fadil, 2011; Rootham, 2014) for inhabiting the modest attire while working in the banking sector, where appearances are seen as the organisational value-added resource (Godfrey et al., 2012; Kachtan & Wasserman, 2014; McDowell, 1997). Personal understanding and individual experience of public and private space (Predelli, 2004) frames the differentiation of visibilities of modest dressing. As argued by Goffman (1959), individuals intentionally select the dressing for giving the certain expression about themselves to others.

The concept of Islamic modesty has been widely explained in terms of dressing, such as donning of veil and wearing an abaya and head covering. In organisation studies, much scholarship (e.g. Ghumman & Ryan, 2013; Ghumman & Jackson, 2010; Syed & Pio, 2010; Unkelbach et al., 2010) has explored the influence and significance of Islamic dress code, and addressed the experience of women in the labour market. Yet this study reveals that the visible norms of Islamic modesty are not only limited to clothes, because the donning of veil and observance of abaya is not the only manifestation of the Islamic modesty. Modesty is also manifested by social interaction whereby women are prohibited to interact with men out of kinship relationships (Syed, 2010a). Practices of

modesty in terms of interaction between women and men are influenced by the organisational culture and significantly contribute in framing the experience of workers as the other.

The demeanour and interaction patterns reveal as a site of conforming and resisting the dominant gendered organisational norms through multiple identity performances. Most studies (e.g. Denissen, 2010; Haynes, 2012; Hatmaker, 2013) highlight how women workers enact and negotiate the norms of masculinity and/or femininity for responding to the interactions patterns that marginalise them. However, for women bankers in Pakistan the question is to negotiate the norms of modest (limited) interaction and a less modest (friendly and westernised) interaction through the multiple performances of modest femininity rather than masculine and feminine performances. In all the four banks, the visible norms of modesty regarding interaction are contested 'differently' through adopting physical and discursive strategies depending up organisational cultural-context. While the strategies vary according across the banks, the emphasis is adaption of modest demeanours and inner purity (Rasmussen, 2013) while interacting with men rather than strict isolation.

Consistent with other studies (Ghumman & Ryan, 2013; Omair, 2009; Read & Bartkowski, 2000), this study discussed the modesty in relation to women. The study also dismantles the essentialist and binary understanding between modesty and femininity by showing how norms of modesty are practiced by men bank workers. The focus is behaviour and the language men use in the workplace, particularly in the presence of women. They adopt modest behaviour and deliberately select words while interacting and talking to women across the bank. Hence, men bank workers do not construct the honourable masculinity through enacting a practice as the protector of women's modesty; they also enact the behaviour associated with modest masculinity. The enactment of modest and honourable masculinity depends upon the situation, which shows how Islamic modest femininity is entangled with modest masculinity. Power relations exist between modest femininity and masculinity as modest femininity is explicitly compared to modest masculinity. Also modesty masculinity in terms of

dressing is taken for granted as it is well supported by organisational attire and societal norms.

The findings are similar to studies (Mahmood, 2005; Rootham, 2014) that have argued that Islamic modest femininity and masculinity is an embodied practice that is essential to understanding modesty. Conceptualising embodiment of modesty resonates with the argument of Butler (Butler, 2004, 1997; McDowell, 2009) who suggests that the moods of the body, such as gestures, style and movements are primary mediums through which the subject and subjectivities come into being (Entwistle & Mears, 2010; Hancock & Tyler, 2001).

The findings support the performativity theory by showing that the bodily acts also have potential for being performatives (Pullen & Rhodes, 2012; Youdell, 2006). The gendered performances mirrored through the different form of embodied acts and styles, allowed to fulfil the expectations of institutional and socio-cultural norms, and “the brand strategies of the organisations they are employed in” (Pettinger, 2005, p. 460). The body, in the financial sector in Pakistan, is a bearer of symbolic power exerted by the organisational as well as religious regimes.

7.5.2 Organisational Spatiality, modesty and gender

Organisational workspace is an important site for producing, re-producing and challenging power relations (Elsbach & Pratt, 2007). Similar to existing studies (Panayiotou, 2014; Pratt et al., 2006; Tyler & Cohen, 2010), the findings show that the work and communal spaces in the financial sector, contribute towards perpetuating the gendered power relations. However the gender sub-text of perceived spaces referred as ‘physicality and materiality’ of organisational space (Dale & Burrell, 2008, p. 7) is shaped by the norms of Islamic modesty, which focuses on the spatial segregation between women and men. While the perceived spaces were configured differently across the banks through the open, private and isolated work arrangements, these spaces define how women bank workers are expected to behave. While gendered organisational spatial practices regulate women’s behaviour and exercise pressure on them, women bankers actively conform, resist and negotiate the spatial boundaries.

The study compliments the work of scholars (Dale & Burrell, 2008; Elsbach, 2003; Hancock & Spicer, 2011) who contend that that work space is an important constituent of identity formation, particularly gendered identities (Halford & Leonard, 2006; Simpson, 2014). The study reveals that the ways in which women bank workers experienced the gendered workspaces, and resisted the gendered meanings of space are different compared to western women. In the banking sector in Pakistan, the gendered performances are not mirrored through symbolic artefacts such as personalising the workspace with flowers, photos, and decorations as has been highlighted in Western studies (Tyler & Cohen, 2010). Neither the women nor the men placed family photos, children's drawings or personal objects around their work space (Panayiotou, 2014).

In this study gendered identity performances in relation to space are revolved around different manifestations of 'spatial modesty' for constructing modest femininity while being seen as valued worker. In the four banks, women bankers engage in process of keeping, crossing and (re)constructing the boundaries of purdah through physical and discursive spatial identity performances. Instead of focusing on either extreme westernised (secular) or segregated (modest) spatial practices, emphasis was on sexual integrity.

Islamic modesty is evident in different forms through visibility in spaces, particularly, organisational space. In addition to the body, the discursively constituted modest femininity and masculinity is materialised through physical space. Theoretically the findings support the work of Tyler and Cohen (2010), who extend Butler's performativity theory by arguing that materialisation of identity is not only done by the bodily acts and styles but it is also done through physical space.

The findings in relation to space inform the established literature in three ways. Firstly it illuminates how organisational spaces not only regulate and impose the gendered power relations, but also how the employees, particularly, women lived the spaces by conforming, negotiating and resisting the gendered spatial practices. By showing this the study contributes to the established literature (Panayiotou, 2014; Simpson, 2014;

Tyler & Cohen, 2010) which illuminates how organisation spaces are gendered and gendering in the non-western organisations. Secondly, this study takes a different approach on gender, space and organisation. It highlights how an important institutional construct such as 'spatial modesty' shape the ways of performing gender. Thirdly it contributes to the literature on Islamic modesty, women and work (Metcalf, 2007; Rootham, 2014; Syed, 2010a) by showing how Islamic modesty is manifested through the norms related to confinement of spaces and social interaction, and frame the experience of Muslim women workers within the workplace.

7.5.3 Class matters

Islamic modesty is shaped by the nuances of social-economic class difference. In all four banks, through keeping, crossing and (re)constituting the boundaries of modesty, women (and) men managed the expectation emerged from Islamic modesty and organisational requirements of dressing, space and interaction. Contrasted to other studies (Syed, 2008a; Syed et al., 2009) the transgression and constitution of boundaries of modesty do not make the highly educated women feel guilty or oppressed. The findings support the studies (Mirza, 2002; Syed, 2005b) that suggests in the upper class and middle class there is a more liberal understanding of Islamic modesty practiced compared to the lower-middle class. It is important to highlight that despite this variation the emphasis has been given on the sexual integrity and decency dressing and respectable interaction. Thus, the concept of Islamic modesty has been negotiated and (re)shaped through the "self-conscious practices" of Islamic norms and values (Rootham, 2014; Siraj, 2011) in the light of sociocultural prescriptions concerning 'appropriate and acceptable' practices of dressing, behaviour and interaction that do not go beyond the boundaries of cultural matrix (Bartkowski & Read, 2003). Thus, instead of complete adoption of the unified liberal feminist understanding of modesty or/and rejecting the organisational regulations of working relations, women (and men) bank workers actively engage in a process of meaning-making for constructing the sense of self as a modest and a successful woman (or man) banker.

By examining the gendered performances of women and men bankers in relation to Islamic modesty, this study contributes to the literature related to modesty and

employment (Grünenfelder, 2013a; Mirza, 2002, 1999; Papanek, 1971; Syed, 2010, 2008a; Syed & Ali, 2013, 2006; Weiss, 1998, 1984). The study contends that Islamic modesty is not a static concept embedded in the religious texts and interpretations, but it is a dynamic social process. It is constructed through performing the norms, behaviour and practices of Islamic modesty depending upon individual needs, organisational demands, contexts and social-class. Thus, Islamic modesty is not a set of moral norms imposed upon individuals; women (and men) are the active agents in constructing, negotiating, re (shaping) the definition of modesty within religio-cultural regulatory matrix.

7.6 Summary

This chapter overview the findings of the study to the established literature and contributes toward the theoretical debates. On the basis of the empirical findings in the banking sector in the Pakistan, the study reveals that the process of construction of gender and identity in the non-western context, in particular, Pakistan, distinguish from the ways it is done in the Western countries. On the basis of evidence emerged from the empirical work, this study provides new conceptual insight into gender and identity processes.

Firstly, this study contributes to the gender, work and organisation literature by showing that only by limiting the understanding of gender production through ranging from the micro level interactions to the meso-level gendered analysis of organisational practices and discourses, is not sufficient for capturing the complexities of women experience and gendered workplace environment. There is a need to consider the power of the institutional and socio-cultural ideologies, along with micro and meso level gender analysis for digging the covert ways through which gender power relations perpetuated in the organisational arena. Empirical evidence emerged from banking sector compels to propose a multi-level perspective on gender construction.

Secondly, this study draws on Butler's performativity theory (Butler, 2004) to understand the ways in and through which women and men bank workers in Pakistan negotiate the subject positions for doing the identity work. However, the study shows the limitation of performativity theory in a non-western context. For example, the binary structure of norms, subversion of hegemonic norms and pattern of iteration of norms. For this study the term 'creative Identity Work' based on creative iteration of existing norms within the boundaries of cultural matrix is more suitable to explain the Identity Work in workplaces where religion, especially Islam, and patriarchal values are deeply embedded in the structure and practices of organizations as well as in the cultural, traditional and socio-economic system.

Thirdly in conjunction with performativity theory, the liberal feminist discourse of Islamic gender relations is used for understanding and explaining Muslim women's and men's every day work experience. The performative nature of modesty rather than static concept of modesty provides an understanding of the dynamic nature of modesty femininity and masculinity, and how it manifests in different working and non-working arenas. Lastly, this study highlights the significance of multiple-level contexts in the formation of gendered working practices and gendered identity performances. Prioritising the concept of 'context' in the discursive performativity theory, this study informs performativity theory. It provides insight into how the national, organisational and local cultural conventions and contexts frame the process of making sense of identities, particularly gender work-based.

The next chapter will shed light on the extent to which the study has answered the research questions and met its aims and objectives. It will outline the contributions to knowledge, practice and academic which this study has made and address some recommendations for way forward. Finally it will indicate the limitation of the study and opportunities for further research.

8. Summary and Conclusion

The final chapter initially summarises the main findings of the research. Secondly, it demonstrates whether and how the present study has met its aims and objectives. Thirdly, it reflects on the contribution to knowledge made by the empirical findings of this exploratory study. Fourthly, it discusses the practical implementations of the research findings. Following this, the chapter underlines some of the key limitations of this study and potential for further research. Lastly, it outlines the key academic contributions.

The impetus for this study stemmed from the limited research on women's work experience in Pakistan. The research investigates how gendered patterns of working practices are constructed, and how these practices experienced by women (and men) in Pakistani banks. This study has drawn on the existing literature related to gender, identities and work practices (Chapter 2), and Islamic gender relations and their influence on women's work (Chapter 3). It has employed a case study (Yin, 2008) research design that includes interviews, participant observation and limited use of documents (Chapter 4). Findings from the four banks (two multi-national banks, local bank and Islamic bank, Chapter 5 & 6) show that the configuration of gendered working practices and the women's (and men's) experience of these gendered work patterns differentiate (to a certain extent) from the ways gendered practices experienced by western women workers.

The study offers a 'context' specific understanding of gender practices. It highlights how wider socio-cultural and organisational contexts play a major role in framing the gender practices. Furthermore the study underlines the significance and influence of 'institutional gendered ideologies' to understand how the gender practices are constructed, and create and contribute towards maintaining gender inequalities in the workplace. In the light of this empirical investigation, the present study has contributed to the existing theories of gender practices, Butler's performativity theory (Butler, 2004) and gendering of organisation (Acker, 1992, 2012). Theoretically, and from the

perspective of the non-western context, the study has contributed to Islamic feminism (Mernissi, 1997; Wadud, 2009).

8.1 An overview of the key findings of this study

The key theoretical finding is related to the Islamic feminism (Wadud, 1999; 2009)

- Islamic modesty, which is embedded in the sacred sources of guidance such as the 'Quran' and 'Sunnah' and compelled by society, defines the women's public work, practice, as well as their private lives, as the normative standard against which women's modesty is measured. Islamic modesty is not static. Rather it is conformed, negotiated and transgressed to fulfil both organisational and personal needs. Thus, Islamic modesty is a situated social practice which has its roots in Islamic texts and is materialised through appearance, interaction and social distance.

The key empirical findings show evidence that address the research questions and research objectives:

- The institutional norms of patriarchy, modesty and honour, as well as gendered organisational culture shape the gender sub-texts of the working practices in the banking sector in Pakistan. For example, the working practice such as long working hours and informal networking are important practices for determining career progression across the four banks. However socio-cultural and Islamic norms regarding 'modesty' and 'respect' prevent women engaging in these practices.
- The institutional norms in conjunction with the organisational norms influence the construction of gendered work-based identities in Pakistani banks. For example, the Islamic construct of men's roles as breadwinner and protector of the family is supported by the career practices which construct and rewards the behaviour aligned to competitive masculinity.
- By managing the paradoxical situation created by the interrelationship between organisation, gender and, socio-cultural and Islamic norms of modesty, women (and men) engage in different strategies for identity work. The organisational

culture, social needs of educated women (and men), and institutional discourse, particularly, socio-economic class, significantly contribute towards the negotiation of modest femininity.

- The institution of family is the main factor which can facilitate and hinder women's careers, and has a significant influence on the ways in which women experience and manage career and work expectations by using a range of strategies. Marriage is the defining factor in the sense that women who marry are required to take more responsibility for the household and extended family. Also families influence daughters on the basis of their image as a banker, which is a potentially negative image that can potentially create a problem obtaining a marriage proposal.
- The norms of modesty and patriarchy both influence, and are influenced by the gendered organisational practices of each bank which contribute towards different configurations of gender practices across the banks. For example, the norms regarding Islamic modest dressing are negotiated 'differently' within each bank. In the Islamic bank, the modest attire means observing of dressing that is opaque and loose and covers the body of a woman banker from head to toe except face and hands. Paradoxically, for the multi-national and local women bankers the modest dressing means wearing of decent attire (either western, traditional dressing with or without scarf) which enables the 'modest' visibility.
- The configuration of gender work patterns and work-based identities, are constructed differently in the wider cultural-context as well as in the different organisational cultural-contexts. This differentiation is influenced by the ownership of the banks. For example, in Pakistani banks, the organisation spaces are characterised by the gendered meanings. The ways in which gendering of space are structured vary across the banks in relation to norms of purdah. Also the norms of purdah are interpreted for legitimising the work-based identities as modest women (and men), varies across the banks. This is because the complexities which compel identity work depend upon the organisational-cultural context.

8.2 Objectives

This section summarises the research findings and discusses how these findings meet the objectives of the present study.

8.2.1 The influence of gender organisational culture on working practices in Pakistani banks

This objective explored the gendered nature of organisational culture (Alvesson & due Billing, 1997) and how it influences working practices (Acker, 2006a, 2012; Martin, 2006) in Pakistani banks. The gendered patterns of working practices are influenced by the organisational cultures of banks, which create and sustain masculine norms. The gendered culture of the banking sector is, also, shaped by institutional and patriarchal norms. For example, in Pakistani banks the allocation of positions and division of labour is structured along the lines of gender. All of the investment banking and managerial positions are dominated by men. The ways in which the allocations of positions for women and men are structured vary across the banks in relation to the interpretation of modesty.

8.2.2 Gender influence on worker's career and performance expectations

This objective sought to explore the work expectations in relation to career and performance and to investigate whether and how these expectations are gendered. The study found that gendered career practices are not well integrated with the domesticity and motherhood and hinder women's progression in the banks similar to other workplaces across the world (Crompton et al., 2005; Nemoto, 2013). The distinctive feature in the Pakistani banks was that the gender subtexts of working expectations, such as long working hours, error free execution of work, and networking for achievement of sales targets, were not well supported by the socio-cultural values of 'Honour' and the 'modesty'.

8.2.3 Process of construction of work-based identities as bankers

This objective intended to examine how the bank workers experience the gendered working practices and construct their identities as bankers. The study shows that the working practices as well as the institutional norms supported by the socio-cultural

values shape the Identity Work of Pakistani bank workers. Gendered working practices along with the institutional gendered ideologies regulate the identity performances of bank workers. In order to deal with the double-regulatory pressure, bankers adopted multiple strategies and made sense of themselves as bankers. For example, Islamic values regarding the earning such as 'Halal and Haram' income significantly contributed towards constructing work-based identities as bankers. Women (and men) bank workers made sense of themselves as professionals by experiences their work in sacred and secular ways, and legitimized their work through the lens of Islamic feminism.

8.2.4 Individuals' strategies for managing the career

This objective examined the ways in which women (and men) bankers develop strategies to manage career, socio-cultural norms and religious ideologies. The study has shown that the expectations emerged from career and the societal and institutional factors, create an ambiguous situation for women bankers. Both women (and men) bankers adopt a spectrum of strategies ranging from assimilation, compromising, relocation and opting out. The institution of 'family' has the most dominant influences in shaping the career strategies for women.

8.2.5 Comparison of gender practices in the four case studies

This objective sought to compare the gendered working practices and construction of work-based identities across the four banks. The study shows that the while organisational culture in the four banks is gendered, the configuration of gendered culture is influenced by the ownership of the banks. A significant difference is found in the gendered cultures of Islamic and multi-national banks. For example, the working practices related to career and performance expectations are same in the foreign-owned banks, local bank and Islamic banks, but the frequency and significance of these practices vary according to bank ownership. Furthermore, the study reveals that the paradoxical imperatives that compelled for doing the Identity Work were different in the foreign-owned banks, local bank and the Islamic bank. Thereby, for dealing with ambiguous situations, the ways in which discourses are negotiated, (re)constructing and negotiating varied according to the ownership of the banks.

8.3 Contribution to Knowledge

The empirical insight gathered from the analysis of working practices has made contribution to existing body of knowledge on gender, identity and women's experience to work.

8.3.1 Awakening a salient feature of gender construction

The analysis has shown that gender is not only framed by the organisational practices and discourses, it is also constituted by Islamic gendered ideologies which are compelled by socio-cultural norms. The gender practices informed by Islam entrenched in the daily social lives of Pakistani society, overlap into the professional sphere and contribute towards structuring gender power relations in the banks. The institutional gendered ideologies influence throughout the structure of organisation, from every day relations and social interaction (Gherardi 1995; Thomas & Davies, 2005) to organisational practices and discourses (Acker, 2012; Martin, 2003). The present study contributes to the body of literature that emphasises the importance of institutions, in understanding the gender power relations at work (Charles, 2014; Deutsch, 2007; Risman, 2004), and has shown how institutions and their related practices frame the gender practices at the workplace (Acker, 2011; Hall et al., 2007; McCall, 2005).

An important institution sometimes overlooked by management and organisation studies is 'religion' in relation to gender practices. As Reilly (2011) outlined "in the work of influential western feminist theorists, 'religion' is generally ignored as an empirical horizon or a category of analysis" (Reilly, 2011, p. 19 cited in Schwabenland, 2013). Other organisation studies have highlighted the need to explore the influence of religion on working practices (Chan-Serafin et al., 2013; Tracey, 2012), particularly, on gender practices (Ali, 2013; Avishai et al., 2015; Bartkowski & Shah, 2014). By exploring the role of socially embedded 'Islamic norms' in shaping gender practices in the workplace, this study contributes to scholarship of gender in organisation studies.

8.3.2 Religio-cultural norms: A discursive regime and resource

The analysis has explored the discourses that regulate and make legitimate the work-based identities of bank workers, and contribute towards making a viable subject within Pakistani banks. In light of the analysis this study illuminates that institutional discourse such as religious norms play a vital role in formation of identities, even within the workplace. Women (and men) bank workers were under significant pressure for enacting an appropriate behaviour and practices aligned with their faith. Thereby, a religion such as Islam is acted as the regulatory discursive regime that regulates work-based identities of bankers. This study contends that like other discursive regimes of regulation, such as sexuality (Butler, 2011), race (Salih, 2002), and age (Riach et al., 2014), religion is a discursive regime which regulates identity performances within the workplace. It has a vital role in the formation of the subject, even within work organisations.

Furthermore, the analysis has shown that the identity performances of bank workers are also regularised by organisational dominant gendered discourses that vary across banks depending upon organisational ownership. In order to deal with the two different discursive regimes, Pakistani bank workers engage in complex identity work (Alvesson & Willmott, 2002) by enacting multiple identity performances through the cultural matrix embedded in Islamic norms. The need for constructing an organisationally and socially 'recognisable subject' (Butler, 2004) by dealing with the paradox, has given rise to doing "creative identity work". The creative identity work is framed through negotiation of norms rather than doing and/or undoing the norms. Unlike performativity theory (Butler, 2004), the research reveals that the negotiation of norms is done within the cultural matrix. The negotiation of norms based on iteration of existing norms is done 'strategically', 'reflexively' and 'creatively' depending upon the multilevel factors. Significance of macro-institutional, meso-organisational and micro-individual factors in the identity performances provides a valuable insight into understanding of performativity theory (Butler, 2004). Also the present study contributes to the body of knowledge that questions the binary understanding of performativity theory within non-liberal context.

Drawing on Butler's theory of performativity (Butler, 2004), this research highlights the important but relatively underexplored issue of the influences of (Islamic) religion on how the dominant religious and organisational gendered discourses allow and constrain certain identity performances. Additionally, the relevance of religio-cultural discursive norms is not much discussed, with some exceptions (Essers & Benschop, 2009), in the stream of Identity Work (Alvesson & Willmott, 2002; Brown, 2015) in organisation studies, and this exploratory research contributes to this gap in the management and organisation studies literature.

8.3.3 Questioning the standardised and essential identity of Muslim professional women

To understand the embeddedness of Islamic gendered discourses in working practices, and its influence on the experience of women (and men) bank workers, this study draws on a liberal Islamic feminist framework (Barlas, 2002; Wadud, 1999). It questions the dominant liberal Islamic feminist framework that represents the unitary, static and essential understanding of Islamic endeavours. By highlighting the performativity of Islamic discourses, such as Halal & Haram, modesty and qiwama, this study is able to show that whilst the liberal Islamic feminist understanding is rooted in religious scripts, it has played an essential role in the lives of Muslim professionals. Yet it is experienced differently depending upon the social class, personal and social needs of individuals.

This study deconstructs the essentialist category of Muslim women (and men) that represents Muslim women as oppressed, subjugated and wrapped in veil from head to toe, and Muslim men as authoritative, decision maker, breadwinner and protector of the family (Siraj, 2010). In light of empirical insight, this study underlines the dynamic and fluid nature of Islamic gendered practices, particularly, "Islamic modesty". Also, this study recognises that identities of highly educated Muslim women in professional spheres are produced by their personal understanding of Islamic values, and their engagement with the multiple discourses and practices within work and social lives. Thus, the research based on empirical evidences, contends that the religion is not a dogmatic system of belief imposed on people, but it is discursive regime which has its root in

historical con(texts) and can be negotiated within the boundaries of the sacred text for meeting the working and non-working demands.

8.3.4 Significance of contexts

The study highlights that the construction of gendered practices vary across the contexts. It not only highlights the variation between Eastern and Western contexts, but also shows how the divergence in the local and organisational contexts contributes towards different configurations of gender and identity processes. This is clearly evident from the ways in which the performativity iteration of norms is mediated by the organisational and local contexts. Also, the ways in which alternative performances that lie outside the boundaries of religio-cultural matrix, are restrained by context. The pervasive influence of context in defining the patterns of gendering practices and in framing the worker's identity performances, underpin the need to consider the significance of 'context' in theorising the gender and identity process (Brown, 2015; Nentwich et al., 2014). This study contributes to organisation studies scholarship by providing insight into the significance of organisational, local and national contexts in the construction of gender.

8.4 Contribution to practices and recommendation for policy

Based on the findings this study offers some recommendations for policy makers. These may support women in retaining and pursuing successful careers in the service sector of Pakistan, particularly in the banking sector.

The International Labour Organisation report (2010) on Pakistan acknowledges that although the Government of Pakistan has specific laws and Constitutional Articles regarding the labour rights of women, these laws are not generating the desired results regarding women's employment (Ali, 2013). This study suggests that Government policies regarding women's equality rights and empowerment in the workplace could be enhanced if there is a clear and realistic understanding of issues women face at the work. Also there could measures introduced to ensure the correct implementation of legislations.

Furthermore, there are new challenges for women workers joining the labour market (Zuberi, 2011). According to the International Labour Organisation Report (2015, p. 3), the women workforce in Pakistan, “suffers from the discouraged worker effects which lead to the withdrawal of workers from the labour force”. The study highlights the complexities in the working lives of educated Pakistani professional women, and how these complexities stem from managing work-life balance, and contradictory work and non-working demands. Thus the policies informed by the everyday experiences of women workers in relation to employment could address the factors which compel educated women workers to withdraw from the labour market and not to join the labour market.

The present study shows that the gendered organisational culture significantly contributes in creating gender inequalities in the Pakistani banks. Therefore, it is important to critically analyse gender inequalities at the organisational level while paying particular attention to organisational cultures which obscure gender inequalities under the cloak of equality legislations, and make it difficult to identify and deal with inequalities at work. Accordingly, from the policy perspective, there is need to develop the policies which focuses on the changing the underlying gendered culture of the banks rather the policies which compel women workers to conform to the masculine culture of banks for pursuing the career, and face the emotional disturbances.

The study reveals that the working practices, particularly, the informal gendered career practices restrain women from developing a successful career. Thus the study suggests that banks need to consider the informal gendered career practices which are more suitable for certain individuals, conventionally men. Banks need to take a more proactive approach in dealing with the informal practices such as staying after the closure of banks and its impact on the women’s career progression. From the policy perspective, there is an urgent need for a very strict work-life balance policy. The work-life balance policy should be introduced by the State bank of Pakistan (regulatory body of banks in Pakistan) which forced banks to prevent the late sitting culture. It would allow women workers to pursue a successful career without facing social stigma.

The study demonstrates that the ways in which Western women workers experience gendered work practices are different to that of women working in the Pakistani banking sector. The study suggests that multi-national companies could consider the local socio-cultural conventions and take an alternative approach while formulating its policies rather than taking a universalistic approach in relation to gender relations. The policies embedded in local socio-cultural context can support the needs of women employees in Pakistan. Also the policies not only allow women to manage the socio-cultural norms but also meet the work expectations in the ways that enhancing organisational performance.

Furthermore, women's participation and career advancement within the workplaces embedded in Islamic norms can be benefited if management provide equal opportunities to women. From the policy perspective, the study suggests that banks based on Islamic practices in the daily work relations, could introduce the policies that support women's career and provide them with the possibility to progress within the rules of the Islamic code. Islamic bank needs to adopt the egalitarian view of Islamic practices in relation to women which is clearly reflected from the Practices of the Prophet Muhammad (Ramadan, 2009a). Also if Islamic bank adopted the conservative understanding on Islamic values which focuses on gender justice (Iqbal, 2004) rather than equality, then they should introduce shorter working hours for women, maternity leave for two years and need to make all the other necessary arrangements as argued by the Islamic liberal feminists.

Women bank workers need to clearly express their ambition in relation to progression and promotion during formal and informal conversation with management. Also women should clearly and repetitively highlight their needs for training. These individual level efforts could compel the banks to make the necessary arrangements that allow women to avail the career opportunities and pursue successful career in the banking sector in Pakistan.

In summary, Pakistan is a developing country and requires that its women and men need to work together for the prosperity of the country (Ali, 2013). Therefore, through

considering the socio-cultural, organisational and individual issues, government and organisations could work together to develop the interventions aimed at utilising the full potential of half of the workforce and promoting women's interest in work lives.

8.5 Limitations of the Study and Areas for further research

Undoubtedly this research has made some significant contributions to organisation studies literature, however there are also some potential limitations. The limitations of the study will be discussed below, along with the possibilities for future research.

8.5.1 Generalisability

This study is an exploratory study of understanding experience of women workers in the Pakistani banking sector. Whilst the exploratory research provides a deeper understanding about the phenomenon from different perspectives, there is limited way of knowing, empirically, to what extent the findings of the exploratory study can be generalised (Myers, 2013). Furthermore the present research is a context specific study focusing on understanding how gender practices are constructed in a workplace, situated within a specific cultural context. It is, thereby, not easy to generalise the results of this study to other contexts without taking into consideration the organisational and socio-cultural characteristics of the research settings.

8.5.2 Diversity of women's experience

The other limitation of the study is related to the type of research participants. Most of the research participants of this study, particularly, women bankers worked as officers and at middle level management in the banking sector. None of the women participants worked at top level management such as branch manager and area manager whereas there were sufficient numbers of men research participants who worked at top level management. It is useful and important to look at the experience of women working at top level management within the banking sector.

Furthermore this study is based on the experience of Muslim women and overlooks the experience of women from other religious ethnic minorities in Pakistan. Thereby, the

questions such as whether non-Muslim Pakistani women professionals talk about the moral behaviours in a similar way as these are negotiated by the Muslim bank workers remain unexplored which limit the scope of the study. It may use useful to design a research that considers women's experience of employment from ethnic minorities. This would help to develop further understanding about how Muslim and non-Muslim women within a specific socio-cultural context experience the working practices.

8.5.3 Experiences in other service sectors and occupations

This study only addressed women's experience in the financial service sector, but a significant number of women are entering into other service sectors such as communication and retail (Ellick, 2010). The focus on the specific sector i.e. banking sector is considered as a limitation of the study because the women's work experience in the other service sectors remains unexplored. Furthermore, a significant number of economically active women, who are not highly educated, work in the low paid occupations and positions such as manufacturing industries, beauty salons, small private companies and gas stations etc. The study fails to incorporate the experience of women working in other occupations and overlooks the heterogeneity in women's work experiences in terms of occupation. It would be interesting to explore whether the less-educated economically active women experience similar gendered working patterns that were highlighted by highly educated women bankers. Thus, further research focusing on other service sectors and occupations will generate valuable knowledge about women's experience in workplaces. It would also strength the theoretical argument regarding the situated nature of Islamic modesty.

8.5.4 Geographical specificity

Another potential limitation of the present research is with respect to the geographical location of the four case study organisations. This study considers the difference in terms of the ownership of banks and is conducted in four different banks of Pakistan that are situated in the same geographical location (Lahore). While focusing on the banks situated in the specific city, this study overlooks the significance of the regional level differences in Pakistan (Rehman & Azam Roomi, 2012) in understanding the configuration of gender practices. Substantial economic, cultural, regional and language

differences exist across Pakistan. A regional level study would identify how regional difference, local socio-cultural conventions and institutional factors contribute towards construction of gender practices in different regions of Pakistan. Also it will help to evaluate whether or not, and how the experience of women (and men) bankers in other regions vary from the urban city. Notably the societal norms and values regarding women are more restrictive and conservative in some other regions of Pakistan such as: Khyber Pakhtun Khaw, Baluchistan and Gilgit (Critelli, 2010). A regional level comparative study will enable to enrich the understanding of gender practices within a specific occupation from different contextual and regional perspective. Thus, there is potential to build on this study and conduct a broader research at regional or/and national level.

8.5.5 A cross cultural study: Pakistani –owned banks beyond Pakistan

This study has included two multi-national banks and explored how the global working practices are interacted with the local gendered ideologies and contexts. There are some Pakistani local banks which operate in other countries such as the UK, Australia, United States of America, Canada, Qatar, Oman etc. The further research based on local banks operating in other countries will add to the theoretical argument how the gender practices are constructed in Pakistani banks operating beyond Pakistan. Continuing the same direction followed in this study, there are opportunities to expand the knowledge in gender and identity scholarship in organisation studies.

8.6 Academic contributions

Part of this study has been presented and discussed in three peer-review conference papers:

- Chaudhry, S & Priola, C. (2015). The power of religion: Giving voice to women working in Pakistani banks. British Academy of Management conference, Portsmouth, UK.

- Chaudhry, S & Priola, C. (2015). Unveiling the veiled body: Experiences of managing gender inequalities in the banking sector in Pakistan. European Group for Organisation Studies Conference, Greece.
- Chaudhry, S & Priola, C. (2014). A woman is not equal to a man, there is no argument about it! Complex selves among women bankers in Pakistan. Gender, Work and Organisation 8th Biennial International Interdisciplinary conference, Keele. UK.

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Appendices

Appendix-1 Letter sent to organisations requesting for their participation

Dear Sir,

My name is Miss Shafaq Chaudhry, I am a PhD researcher studying at Aston Business School, Aston University in the United Kingdom. I am conducting a research study part of the requirement of my Doctoral Degree in management.

My research is intended to explore Organizational culture and gender related issues. I am investigating this because most research is conducted within Western Culture and often such business knowledge does not easily apply to Asian Organizations. The purpose of this research is to focus both on the organizational perspective and the employee perspective. From the organizational perspective, the focus would be on organizational culture and practices. From the employee perspective my research would centre on how men and women experience the culture of the organization and develop processes of identification with the organizational values.

With this letter, I would like to ask you whether you would be interested in allowing your organization to participate in the study. The project would involve a series of interviews with employees working at different levels of responsibility. In addition, it would be beneficial to this research if I could have the opportunity to observe the work and get further knowledge about your working culture. All the information that the organization and the participants provide will be considered confidential. All the data gathered will be secured and anonymised so that no names will ever appear on any documentation held by myself. Participation is entirely voluntary and there are no risks to individuals involved in this study. After the data has been analysed, the organization

will receive a copy of the executive summary, however, if you or any participant is interested, I can also provide an electronic copy of the entire thesis.

While this study will help me to complete my PhD, it can also have benefits for your company. The organizational cultural analysis will provide the company greater awareness of its specific needs in relation to the internal and external marketing positioning. It will also provide important feedback on how employees develop identification and commitment to the company and this can inform your human resource strategies and retention policies. If it is of any interest to you, I would also be happy to run one or more workshops illustrating the finding of the research and how these can be used by your company to improve employees' commitment.

If you have any concerns, or you would like additional information regarding the study, please do not hesitate to contact me at

Shafaq Chaudhry
South wing, 11th Floor,
Aston Business School
Aston University
Birmingham
B4 7ET
Email: [REDACTED]

Your contribution to this study is highly appreciated and I am happy to meet you to further discuss your participation.

Yours sincerely
Miss Shafaq Chaudhry
PhD Researcher
[REDACTED]

Appendix-2 Confidential agreement with the Bank (through an-email)

Dear [Name of the branch manager]

With regards to our meeting, as I have been granted permission to conduct the appropriate fieldwork for my research, I will work as an internee on a voluntary basis for the next four weeks. I am aware that I must follow the Popular bank's rules and regulations throughout the research. I am thankful to you for allowing me to access the bank's documents and I understand that I can only use it to enhance my understanding and not include any of these documents in my study. I will make sure that no information regarding the name of the bank and branch are disclosed and kept confidential. Also, I am bound from Aston University's research ethical committee not to reveal any details of the individuals and organisations where we conduct any study so they do not get harmed.

Kings regards
Shafaq Chaudhry

Appendix-3 Informed Consent

Aston University, UK
Aston Business School

Participant Consent Form

Title of Project: A context specific understanding of gender practices

Aim: Most of the current research is conducted within Western organisations and often such business knowledge does not easily apply to Asian Eastern organisations. The aim of the study is to focus both on the organisational perspective as well as the employee perspective. From the organisational perspective, the focus would be on workplace culture and practices while from the employee perspective my research would centre on how men and women experience the culture and practices of the organisation.

Before you take part, please carefully read the consent form below.

- I have been informed of the nature and rationale of the research.
- I understand that my involvement is voluntary and without any pressure.
- I have the right to withdraw from the interview at any point.
- I am aware that the gathered information will be kept confidential and no one else except the researcher will have access to the information.
- I know that no names will appear on any reports and published documents.
- I have been informed that the interviews will be digitally recorded and some hand written notes will be taken.
- I understand that I am not required to answer every question and have the right to move on to the next question.
- I am familiar with the fact that there are no danger to individuals involved in this study.
- I have the opportunity to know about the results of the research at the end of the study, if I am interested.

If you would like to take part and be interviewed please sign below:

I, _____ have understood all the instructions and details regarding the research and I am willing to be a participant in this study.

Signature of Participant _____

Date _____

Thank you for showing your interest and if you have any further questions or would like to have any additional information then please do not hesitate to contact me on



Appendix- 4 Interview guide

Interview guide for Male Employees

- Tell me about yourself in terms of age, marital status and family background.
- What is your educational background?
- How long have you been working here for?
- Why did you join bank?
- How do you get the job?
- What is the recruitment process?
- What other jobs have you done?
- How did your career develop from your first job?
- Tell me about the opportunities and difficulties linked to your career.
- Tell me about your current job.
- What does your job entail?
- What types of skills are required for performing that particular role?
- How do you learn these skills?
- What do you like about your job?
- Tell me about the working environment of the bank
- What sort of behaviour does it require from you?
- Can you compare bank with your previous workplace?
- What type of working style is preferred in the bank?
- Tell me about your manager, how often do you interact with your manager?
- What is her/his management style and expectation from you?
- How would you see a male/female in the same managerial position?
- How many people are working in your department?
- What type of work exchange do you have with them?
- What type of relation do you have with your male colleagues?
- Does any female work in your department?
- Tell me about the work responsibilities you share with your female colleagues.
- How do you interact with them?
- Tell me about the interaction and relationship with females, who are not directly linked to your work?
- How do you see your female colleague as a performer?
- How do you see your work performance compared to that of your colleagues (both male and female colleagues)?
- Tell me about your ambition
- What are your career plans?
- How do you see your career in bank?
- What do you need to do to progress in your job?

- How do you see your progression compared to that of your female colleagues?
- Have you ever faced a situation where you are limited and preferred in anyway being a male?
- How do you deal with it?
- In your view what types of difficulties do the female employees face while working?
- How do you see progression of a female in the workplace?
- In your view what are the biggest challenges the women are facing in the workplace?
- Can you tell me how you see the role of a woman within your social environment?
- Do you think it is right that men and women are treated differently in the workplace? Why ?
- Finally, do you think something should be done to change the society's attitude to women's work in Pakistan? What?

Interview guide for Female Employees

- Tell me about yourself in terms of age, marital status and family background (parents' education and occupation).
- Tell me about your educational background;
- How long have you been working here for? Why do you join bank?
- How do you get the job?
- What is the recruitment process?
- What other jobs have you done?
- How did your career develop from your first job?
- How did your family (brother, sister and parents) and relatives respond when you first decided to do a job?
- Why do you take the initiative to join the workplace?
- Tell me about the opportunities and difficulties linked to your career.
- How does the fact that you are a female effect on the choice of career and progression?
- Have you ever felt that you are treated differently because you are a female?
- Have you experienced any discrimination in anyway (both from family and workplace) being a female?
- How do you deal with it?
- Tell me about your current job.
- What does your job entail?
- What does it require in terms of skills?
- How do you learn these skills?
- What do you like about your job?
- Tell me about the working environment of the bank.
- What sort of behaviour it requires from you?
- Can you compare bank with your previous workplace?
- What type of working style is preferred in bank?
- Tell me about your manager, how often do you interact with your manager?
- What is his management style and expectation from you?
- How do you see a female manager on her position/ at the same managerial position?
- Being a male, do you think he will promote and give preference to the woman/male?
- How many people are working in your department?
- What type of work exchange do you have with them?
- What type of relation do you have with your female colleagues?
- Does any male work in your department?
- Tell me about the work responsibilities you share with your male colleagues.
- How do you interact with them?

- Tell me about the interaction and relationship with males, who are not directly linked to your work?
- How do you see the participation of females at workplace?
- Do men colleagues treat you differently from the other men because you are a woman? What do they do that is different? Often ask for examples.
- Do you think men perform better than women at work? If so why?
- How do you see your work performance compared to that of your colleagues (both male and female colleagues)?
- Have you ever faced a situation where you are limited in anyway and your male colleagues have been preferred? / Can you tell me any situation where you are limited in anyway and your male colleagues have been preferred (positively & negatively)?
- How do you resist on the differential treatment which you may receive in comparison to male/female colleagues?
- Tell me about your ambition.
- What are your career plans?
- How do you see your career in banks?
- What you do to progress in job?
- Does everyone get the same opportunity for progress? Can you tell me about the progress opportunities?
- How do you see your progression compared to that of male and female colleagues?
- Do your home responsibilities affect your job and career? How? What house responsibility do you have? Do you get outside help from family or paid staff?
- What type of help do you get?
- How do you see yourself as workers in relation to other women in your circle?
- Do you think it is important for a woman to work?
- In your view what are the biggest challenges women are facing in the workplace?
- Finally, what do you think should be done to change the society's attitude to women's work in Pakistan?

Appendix-5 Demographic information of research participants

Name of the research participant	_____
Sex of the participant	Male/Female
Age (optional)	_____
Education level	_____
Marital status	_____
Educational level of parents'	_____
Monthly income of the family (Optional)	_____
Geographical locality of the house (Optional)	_____
Structure of family system (Optional)	_____

Appendix-6 Analysis

Discourse analysis is the study of social life, it illuminates “how meanings are produced and which meanings prevail in the society” (Oswick, 2012; 473). Discourse analysis cannot be reduced to a single method, it is a label used for a variety of different approaches to analyse qualitative data which draw on different theoretical traditions such as ethnography, speech theory and semiology (Bryman & Burgess, 2002; Shaw and Bailey, 2009). The four main types of discourse analysis are linguistic discourse analysis (Taylor, 2001), social psychological discourse analysis (Potter & Wetherell, 1987), critical discourse analysis (Fairclough, 2005) and Foucauldian discourse analysis (Hook, 2001). The *linguistic discourse analysis* (Taylor, 2001) focuses on the linguistic, grammatical, and semantic uses and meanings of the language. It provides an understanding of social life, and how it develops through micro-level fine grained language (Hodges et al., 2008, p.571). It is considered appropriate for linguistic studies (Johnstone, 2008). Within the *social psychological discourse analysis*, the emphasis is on face to face to interaction and broader cultural contexts and social practices. The studies informed by the social psychological discourse analysis are interested in investigating the relationship between the micro and macro level practices (Potter & Wetherell, 1987). *Critical discourse analysis* focuses on social problems that generate discrimination and inequalities. It emphasises the ways in which social injustice is created and maintained in society, including organisations. It aims to address how social injustice can be resisted, and is considered appropriate for studies relating to a social emancipatory purpose (Fairclough, 2010). *Foucauldian discourse analysis* tends to focus on the role of power and knowledge in the society. It moves beyond the context and micro level interaction, and incorporates the broad social and historical ideologies of the society. Foucauldian discourse analysis is not generally used for studies which aim to cover the contextual factors and are concerned with the micro level interaction as well as broad social practices (Benwell and Stokoe, 2010). Despite the divergence in approaches to discourses analysis, it provides an analytical tool that looks beyond the literal meaning of language and considers the contextual factors of discursive events (Shaw and Bailey, 2009), whereas in other qualitative research (especially, conversational analysis) the

focus of study is limited to text itself. However, the aspect of context and the level of linguistic features vary according to the type of discursive analysis (Oswick & Richards, 2004).

Appendix-7 Brief description of participant organisations: Four financial institutes

This section outlines the detailed description of four financial institutes which provides an insight into the setting of each bank, its workplace environment and its actors.

Goldengate Bank

The field work started in January 2013 and continued for a period of six weeks in the multinational bank named as Glodengate Bank. Multinational bank refers to a bank which has branches in Pakistan with the head offices outside Pakistan (Bank website, 2011). Glodengate bank is the second largest bank in Pakistan according to its assets and has been operating in Pakistan since 1982. It has 10 branches across Pakistan which provides a range of different services to its customers across borders. Globally, it operates in 6 regions:



Middle East, North Africa, Europe, Asia-pacific, North America and Latin America. The overall aim of the bank is customer-orientation. The bank (research site) was located in the centre of the city surrounded by other banks such as, other multinational, Islamic, public and domestic banks. The locality of city Lahore is described as highly modern and is made up of business plazas, hotels and highly valued flats.

A glass door canvased with bank logo was opened by a tall man dressed in black uniform as I reached near the door of the bank. After taking few steps of wooden stairs and passing the small corridor made of wooden floor, I reached to the customer service desk situated in the big hall. A young woman (aged between 24- 30) dressed in western attire such as formal trousers and shirt along with other accessories (e.g. make-up, jewellery and high heel court shoes) was dealing with a male customer. Her desk was made of glass and wood and had the bank logo. Behind her desk a big painting was hung on the wall painted in corporate brand colour, where the word “welcome” was written in 10

different languages. While waiting for her, I looked at one of the brochures which had the information about the bank products and were placed on the central table surrounded by the corporate brand colour sofa set on the left side of the customer service desk. Behind this small waiting lounge that was equipped with water dispenser and a coffee machine, there were two small cabins. One of the cabins was served by a man designated as the relationship manager while the other cabin was vacant. At one corner, there was a computer and a telephone for customers to use. A sign stating “please check the cash before leaving the window” was placed on two glassed windows on the right hand side of the customer service desk. These glass windows were served by two young men wearing the western formal dress such as formal trousers, shirt and a tie. They were dealing with customers and their medium of communication with customers was English.

For meeting the branch manager, I took the wooden stairs between the customer service desk and cash counters that led me to the upper floor of the bank premises. The ambiance of upper floor was totally different. I reached the manager’s officer by passing a corridor surrounded by three rooms with transparent glass walls. Two offices had leather sofa sets with central tables and big LCD TV screens. The third office looked like a meeting room furnished with a round table and had a projector. These offices were mostly used for online meetings with



other branches and for client meetings. One of those meeting rooms was the site for a number of interviews. Also these meeting rooms were used for lunch as the kitchen was very small, situated in the corner. Before the branch manager’s office, a glass -walled rectangular office was occupied by a male senior relationship manager, who wore formal trousers, shirt and a tie along with a formal jacket. During the field work of 6 weeks, there was not a single day when the senior relationship manager and the branch manager did not wear the jacket. The customers were not allowed to come on this floor except for someone who had an appointment with the branch manager or the senior

relationship manager. By looking at the bank, initially, I felt I was going to start working in a big multinational bank with a huge number of employees, but after meeting the branch manager and a formal introduction (done in English) with employees, I came to know that only 8 people worked in this branch. Except Karachi, the Goldengate bank has only one branch in major cities of Pakistan because the Goldengate bank focuses on the specific types of customers such as businessmen, industrialists and highly designed government officers as an initial deposit of £3000 is required for opening an account. Therefore, the bank designs products according to the need of its target market that helps customers in travelling and doing business locally and internationally. Also, the jobs have been designed on the basis of relationship with customers and the name of products. Goldengate bank offers three main products and each product has its own Relational Managers (RM), senior relationship managers (SRM) and Assistant relationship managers (ARM) for sale and to corporate clients.

Continental Bank

As I came out of Goldengate bank, I went to an adjacent bank for the second field work. The neighbouring organisation of Goldengate bank named as Continental bank was selected as the second case study for the field work .which was conducted over the period of six weeks.

The two organisations were always in competition with each other because 'Continental bank' is one of the biggest and oldest foreign banks in Pakistan. It has between 150 and 200 branches across 41 cities of Pakistan with approximately 6500 employees. The bank has operated around the globe in



more than 70 countries. It is the fastest growing foreign-bank in Pakistan and is perceived as the best locally rooted multinational bank. Similar to Goldengate bank, the main aim of the bank is to increase the assets retaining and maintaining customers.

Thus, customer service is the main focus of the bank and all the major policies and work practices are based on it (Bank website and annual report, 2012). The aim of the bank was clearly reflected when three young women greeted me and were ready to serve as I stepped into the bank. Two of them were standing behind the spacious and vivid desk placed at the centre of ground floor exactly in front of the main door. The pictures focused on the aim of the bank and the posters, displaying the products of the bank, were hung on the walls. While explaining them my purpose of visit, the branch operation came and joined us. She already had information about me and wanted to wait for the branch manager to sign some papers before starting the internship. In the first instance, it seemed to me a women's only bank because in addition to aforementioned women, the three young ladies were serving the customers in 3 of the 5 half walled cabins situated on the right hand side of the customer service desk. The workers were wearing a western attire which is a traditional Pakistani dress called 'salwar kameez' with and without a scarf around the neck with sufficient amount of make-up, jewellery and perfume. This was a part of everyday organisational attire for female workers.

Also, the image of a women's only bank was dismantled after spending a few hours there. Behind the reception desk, there was a rectangular shaped room covered with glass where three people were dealing with cash payments and none of them were. Furthermore, two of the five cabins were occupied and served by men and all these men wore formal western attire. Also, the interaction between the clients and officers could be easily seen from these cabins. Additionally, at times, the officers talked to each other (officers at reception desk and cabins) while standing in their own



cabins. The main task of these officers (relationship managers) was to generate revenue by bringing new accounts into bank and selling bank products. Each worker had to deal

with a specific type of account and maintained the portfolio²⁷ according to the department in which he/she worked. Being a customer oriented bank, the jobs in Continental bank have been designed on the basis of the relationship with customers and that was clearly reflected from the titles of the positions such as Relationship Manager (RM), Relationship Officer (RO), Floor Relationship Manager (FRM) and Customer service officer (CSO). Each department such as sales, credits and trade and front line department have their own relational managers (RM), senior relationship managers (SRM), assistant relationship managers (ARM) and relationship officer.

During the first week, I attended two training courses which focused on customer services that were arranged in a room situated on the first floor. This room was equipped with a big round table that consisted of more than 20 chairs, different technology devices such as a projector, a computer and audio speakers. This room was also used for branch meetings. The area and branch managers' offices were also situated next to this hall shaped room. The ambiance of first floor was very quiet because only a limited number of people came to this floor. However, the main and basement floor were always very busy with customers. The main floor was mainly occupied by the sales relationship managers and the operational officers and had permanent desk; whereas the relationship officers and the managers working in the trade department had their offices in the basement. Also, the office of the branch operation manager was situated on the main floor, which consisted of canvas glass walls. Customers were not allowed to go to her office. Whenever there was an inquiry, she came out of the office to see the client and if she considered appropriate then she took him/her in her office.

The three floors of the Continental bank were decorated with in-door plants and in shades of the corporate brand colours rather than logo of bank. Even the kitchen cabinets were of corporate brand colours. During lunch time, the officers went to lunch in a group of three to four people in the kitchen which was situated in the basement,

²⁷ Portfolio refers to the accumulate deposit of all specific types of accounts.

whereas, on Fridays, all the employees had lunch together. Overall the ambiance of Continental bank was very luminous and similar to Goldengate bank.

Islamic bank

The third field work was conducted in Islamic bank over the period of 8 weeks. Islamic bank is one of the largest Islamic banks in Pakistan. It has over 450 branches in 110-114 cities across Pakistan. The mission of the bank is to provide the value-added products within the bound of Islamic Shariah and promote Islamic values along with quality banking to their customers. All the banking products such as, car finance, house finance, and business finance are embedded in the Islamic rules. Also the names of the products are based on Islamic concepts.

The building of Islamic bank was situated a few miles away, on the same road as the multinational banks; fifteen to twenty minutes by walk. The building of Islamic bank was twice the size of aforementioned multinational banks but did not have multiple storeys in the building. It was covered by four boundary walls which had a big iron gate. After crossing the parking space next to gate, there was a big wooden door like a house door. I confirmed it with the security guard if I was at the right place. Not only the entrance, but also the inside ambiance and structure of the bank surprised me. In contrast to the glowing and bright ambiance of multinational banks, the atmosphere inside this building was dark and gloomy. Nearly all the customers were dressed in the traditional Pakistani dressing and had the long beard. While I was waiting for the manager in the waiting area which consisted of 7 to 10 chairs opposite a glass-walled cash counters that were served by men, a big sign posted on the glass wall captured my attention. The sign stated that “this counter is only for men” and had an arrow directing towards the specific corner. What was at the extreme corner? There was a small glass window that could not be easily identified by someone entering the bank for the first time. One needed to spend some time to identify this window. A woman in black abaya and head scarf was sitting in this window and dealing with a female customer. This cash counter was situated in a small room that was completely separated from the men's workspace. This main area had

the Holy verses focusing on the significance of interest free business and trade. Also, the product posters based on Islamic calligraphy were hung on the walls.

For the meeting with the operation manager, I was directed towards a hall which consisted of six opened space desks that had two chairs for customers. All these positions were served by men who dealt the operational activities. This hall looked like a part of the main area because the entrance was a bit wide. Also this area felt cramped as customers frequently came to this hall for their queries. This hall that was connected was an operational manager's office which had transparent glass doors. I was not allowed to work in this office or any other offices which involved the customers' services. Therefore, I was directed towards the other side of the operational department which was based on operational activities. After working for a



week in this department, I referred to the sales department which was based in another hall shaped room. The sales department was divided into two groups and locations. One group consisted of 9 men dealing with customers and situated in the main area which had customer interaction, while the other group consisted of 3 men and 1 woman worker dealing with the processing side of the sales and did not have any interaction with the customers. Therefore, I worked with the sales processing unit, which was situated in a room whose door was always kept closed. Instead of open desks, the work positions were arranged in a line facing towards the wall and had a small wooden wall between desks. Also, one working was space left vacant for maintaining distance between women's and men's work positions.

Similarly I worked in all other departments such as credit, trade and audit departments. The same layout such as distribution of work and space was followed in other departments. Also, the ratio of women was very low. There were only 6 women among 52 workers. All the women were dressed up either in black or brown abaya. None of them wore any makeup, jewellery or high heels. Whereas, male bankers dressed up

similar to other multinational male peers. While working in Islamic bank I did not see women and men talk to each other about anything more than their work-related issue. The conversation consisted of maximum of two lines. Also, men and women had separate dining rooms. Except one peon, no male was allowed to come in women's dining room.

At the payer time, the voice of Azan (call for prayer) was heard in each room. The first few weeks I thought it was a recording, but then I came to know that there was a mosque in the backyard. The Bank hired a Mullah for Azan (call for prayer). Sound speakers were fitted for the sound of the Azan in all the rooms and halls. Men offered prayers in small groups in the Mosque, while, a small room was reserved for women to offer prayer. Also, different Hadiths and verses regarding the virtuous earning were hung in these hall based departments. In the whole bank, I did not find any poster which had a picture of male or female models. The aim of the bank reflected from the daily practices. Even though the overall ambiance of Islamic bank was not very glamorous like the multinational banks, but it was a very interesting experience.

Popular Bank

After having a very different experience of field work in Islamic bank, the last field work was carried out in a private domestic bank of Pakistan named as 'Popular bank' over the period of 8 weeks²⁸ within the same locality. Popular bank is one of the five biggest banks of Pakistan, having more than 1200 branches across Pakistan and serving between 4 to 5 million people in Pakistan. The bank deals with all types of clients regardless of occupation and class. The main purpose of the bank is to provide financial solutions to its clients and increase the profit of the bank through sales (Branch inside quarterly report, 2012).

²⁸ The internee-ship program of domestic bank is based on 8 weeks.

In the domestic bank, the day normally started with a prayer. Before opening the bank door, one person (always one of the men) loudly recited the Holy verses and prayed for God's blessing. At 8:30 am everyone gathered around the desk of the branch operation manager for about fifteen or twenty minutes. They marked their attendance, greeted each other and participated in the prayer. The operational manager's desk was used as a briefing and the attendance room was situated in the main area decorated with in-door plants and product posters. The desk of the operations manager was adjacent to female personal banking officer. The desks were very wide and open; also two chairs were placed opposite these desks. Instead of front, the reception desk was placed next to the big glass door entrance. The reception desk was neither vivid nor spacious. Even one computer was shared by two customer service officers. The rest of the place, opposite the glass wall counter was served as a waiting lounge equipped with sofa sets, water dispenser and a token machine for cash counter.



Different sets of conversations, humour and jokes held among the 22 employees of Popular bank. First set of conversation held between female customer services officers, a female personal banking officer and a male branch operation manager. Second set of conversation held across the glass cabin group which consisted of six people, three male cashiers a man and woman operational officers, and a male supervisor. A partition between the cashiers and the operational officers was done through the half glass walls. However, a wooden shelf was shared by operational officers without any partition. Third set of conversation, humour and jokes existed amongst a group who worked in the basement. A big hall consisted of 4 positions was served by a male trade officer, a male auditor and



a male and female operational officers. The basement area had a significant amount of customer interaction but it was not as cramped as the main floor.

Fourth set of conversation held amongst a group based on the first floor. This group consisted of three male and one female banker. During the 8 week internship, I had the opportunity to work at all positions except the cash counter. The manager's office consisted of closed glass cabins with a luxury soft set which was also situated on the same floor. The branch manager was always in Western formal organisational attire including the formal jacket, while branch operation manager wore the formal jacket occasionally. Rest of male employees dressed up like peers in other banks. All the women wore the Pakistani traditional dress with a scarf and some of them did the head covering. There was no proper dining and kitchen in this bank. Mostly the store room was used as a dining room. The store room and managers' office were served as interview sites for the present research. On Fridays, the waiting area on the main floor was used for lunch. All the floors were decorated with indoor plants and promotional posters. Also, different canvases were hung on the walls that gave information about the bank's products. The models and artists, men, women and children, were imaged in these canvases. The floor and atmosphere of Popular bank was further lightened by small chandeliers hung on the ceiling.

