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**A qualitative multi-level examination of the factors influencing the career advancement of female managers in the Turkish banking sector
insights from three organisations**

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King's College London

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**A QUALITATIVE MULTI-LEVEL EXAMINATION OF THE FACTORS
INFLUENCING THE CAREER ADVANCEMENT OF FEMALE
MANAGERS IN THE TURKISH BANKING SECTOR: INSIGHTS FROM
THREE ORGANISATIONS**

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ABSTRACT

Despite the expansion of female employment in the Turkish banking sector, women still remain underrepresented in managerial roles, typically at senior levels. The main aim of this study is to investigate the multilevel interconnected barriers and facilitators that influence female managers' career advancement in the Turkish banking sector and to examine how these factors vary with organisational context. By using an integrative framework that brings together the relational and institutional perspectives, the study seeks to understand how macro-level contextual influences shape organisational processes and practices, which in turn influence women's individual career trajectories.

The research adopts a qualitative comparative case design, which allows for an in-depth exploration of female managers' perceptions of their career advancement. The research involves a collection of documentary data as well as 50 interviews with female banking professionals and HR managers across three different types of banks to provide an assessment of the barriers to and facilitators of women's managerial careers in the Turkish banking sector.

The findings of the study confirm that women's limited representation at senior management is an outcome of the interplay between macro, meso and micro level issues which in turn impacts women's career aspirations. At the macro level this study is the first to identify religion-based fragmented social structure as a factor influencing women's career advancement in the socio-cultural context of Turkey. At the meso level, the analysis of the three different cases identifies factors relevant to both Western and Middle Eastern societal contexts. At the micro level the analysis demonstrates how women's perceptions of macro-level barriers and facilitators changes depending on their organisational context, emphasising the interrelatedness between these three levels.

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In memory of Mehmet Taşer
1948-2015

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Chapter 1 : INTRODUCTION

1.1 Research Background

Over the past four decades, women have gradually increased their labour market presence in the advanced economies of the West. This has been primarily driven by a number of positive political, cultural and economic developments in these countries. Firstly, the implementation of equal opportunity legislation and welfare policies protected women's rights in labour markets, including women with children. Secondly, the steady increase in the number of women with higher education in OECD and partnering countries (which is now outnumbering the number of men with higher education) (OECD, 2017) has led to the gradual convergence of female and male employment patterns with women gaining more access to occupations which were traditionally dominated by men. Thirdly, societal expectations towards the role of women in the family unit have shifted from the traditional housewife role (i.e. having the sole responsibility of taking care of children) towards a “dual earner” model where both partners share domestic and economic responsibilities. Finally, the expansion of the services and public sector jobs opened new employment opportunities to women.

Regardless of these positive developments, however, women remain under-represented in management positions. Several studies have shown that despite the progress made by women in the workforce, women continue to face distinct barriers while advancing in their careers, in particular at the management level (Lyness & Thompson, 2000; Metz & Kulik, 2012; Powell & Mainiero, 1992). Research conducted by the International Labour Organisation (ILO, 2015) indicated that worldwide, only 5% of the CEOs of large corporations were women and that in nearly half of the 70 countries which were included in the study, women held less than 30% of the managerial (chief executives, senior officials & legislators) positions. The results of the ILO study varied extensively across countries (e.g. 42.7% in the US, 31.1% in Germany, 12.2% in Turkey and 11.1% in Japan), indicating different levels of gender gaps in different national contexts. Research also showed that women were more likely to gain management level jobs and advance to senior positions when the senior leadership was less male dominated (Kanter, 1977; Konrad et al., 2008; Torchia et al., 2011).

As a growing number of women enter the workforce, it is becoming ever more important to understand the multifaceted dynamics behind women's career progression in order to efficiently manage and develop the female talent in today's competitive labour markets. Furthermore, understanding the barriers and facilitators that influence women's route to senior management is imperative as it will ultimately help close the gap between men and women in terms of authority, status and income. Simplistic metaphors, such as the 'glass ceiling' that assume that women advance fairly easily in their careers up to a certain point and then it suddenly becomes extremely difficult for them to advance to top roles (Eagly & Carli 2007), fall short of explaining the different barriers and facilitators at play. Therefore, comprehensively understanding the dynamics behind women's career advancement requires an approach that recognises the complex nature of women's journey to senior management, with several twists and turns at various points in their careers.

There is a general acknowledgement in the literature that women's careers overwhelmingly involve the centrality of family issues and a stronger preference for work environments that are well-suited for communal goals (Powell & Mainiero 1992; Mainiero & Sullivan 2005; Diekmann et al. 2010; McCarty et al. 2014; Kossek & Lautsch, 2012). Furthermore, previous research has also considered the individual level as well as the organisational level influences that impact women's career journey to senior positions (Lyness & Thompson 2000; Heilman 2012; Correll 2001; Hoobler et al 2016). However, such studies only provide the separate pieces of the puzzle, as most of them do not consider the societal contexts in which the individual career experience are embedded. Studying structural explanations for the limited representation of women in managerial positions is imperative, as national socio-economic contexts may actively or passively produce gender inequality by influencing the rigidity of gender norms within the society (Kossek et al 2017).

Furthermore, the majority of the literature on women's careers is heavily concerned with understanding the barriers to and facilitators of women's career advancement in Western European and US based organisations, which do not necessarily correspond to the experiences of women living outside of these contexts (Joshi et al 2015). For example, recent studies conducted in non-Western contexts have shown that women continue to experience significant challenges in their careers due to local religious and

cultural practices (Syed 2017; Ituma 2009). However, these studies overlook the power of individual agency and thus remain limited in terms of understanding how some women may individually facilitate their career progression by developing personal strategies to overcome these challenges. Furthermore, less research has been conducted on the organisational practices, including human resources management policies within developing regions, such as the Middle East (Metcalf 2007). Given the gradual increase of women in middle and senior level management positions in the Middle East, exploring their career patterns may widen the existing empirical scope beyond the Western context by unveiling how institutional challenges are reproduced at both national and organisational levels and how women may overcome them.

A fuller understanding of women's careers requires a greater focus on multi-level research in non-Western contexts in order to reveal the interplay between societal forces, organisational practices and individuals' perceptions and motivations (Alvesson & Billing, 2013; Kossek 2017). While some studies have begun taking a multi-level perspective on women's careers, they do not take into account the possibility of divergences amongst organisations within the same societal context (Jamali, 2009; Ali and Syed, 2017; Pryce and Sealy, 2013). Thus, it is uncertain whether different organisational cultures may coexist within the same socio-cultural environment.

This thesis seeks to fill these gaps in the literature by adopting a broader contextual perspective on women's careers advancement. The research involves a multi-level empirical analysis of the interplay of macro-national, meso-organisational and micro-individual barriers and facilitators influencing women's career advancement in Turkey. It is based on a comparison of three case studies in Turkish, Western and Participation/Islamic banking organisations. In particular, the research considers: (i) how several distinct multi-level and interconnected barriers and facilitators influence women's career advancement; (ii) how these factors vary depending on the type of banking organisation; and (iii) how women demonstrate agency to overcome the organisational barriers they experience.

The Turkish national setting presents a cultural blend of both Western and Eastern values and also provides an opportunity to explore the influence of religious and secular norms within the society on women's career advancement. The Turkish

banking sector is one of the most attractive sectors for women with high female participation rates, although women continue to be under-represented in the upper echelons of the organisational hierarchies. Furthermore, the expansion of the Turkish banking sector has resulted in the entrance of new players, including Participation/Islamic banks. While some researchers have highlighted the likelihood of Participation Banks hiring female labour to meet the high demand for educated employees (e.g. Metcalfe 2007, Moghadam 2005), there has been very little research on the career experiences of these female managers (Cindoglu, 2011).

1.2 Aims of the study

The main aim of this study is to investigate the multilevel interconnected barriers and facilitators that influence female managers' career advancement in the Turkish banking sector and to examine how these factors vary with the organisational context. By using an integrative framework that brings together the relational and institutional perspective, the study seeks to understand how macro-level contextual influences shape organisational processes and practices, which in turn influence women's individual career trajectories.

Specifically, the study aims to, firstly, explore the macro level barriers and facilitators influencing women's managerial career advancement in the Turkish context. The intention is to understand how women's career experiences are embedded and shaped within national contexts. In particular, the study aims to shed light on which aspects of national level legislation and policies, national culture and religious ideology and societal gender roles may act as facilitators of or barriers to the career advancement of female managers in the Turkish banking sector. Secondly, the study aims to provide an enhanced understanding of meso level influences on female managers' career advancement stemming from organisational culture and practices across three types of banks: Turkish, Western and Participation (Islamic) banks. By doing so, the intention is to encompass the complete organisational setting of the sector and provide an opportunity to compare the findings across the different organisational structures. Thirdly, the study aims to explore micro level influences on female managers' career advancement and in particular understand how some women manage to advance their careers by successfully navigating the barriers to their advancement. The study investigates how women can demonstrate individual agency in different ways

depending on their organisational contexts, despite working in the same socio-cultural context.

The principal contribution of this study derives from the multi-level analysis of women's career advancement, based on a comparison of three distinct types of banking organisations with different cultures and practice in Turkey. By using a multi-level framework, collecting data from 50 in-depth interviews, and paying specific attention to the contextual and organisational factors, the study aims to provide an enhanced understanding of how Turkish female managers' career experiences unfold and reveal the interplay between the multi-level factors affecting their advancement.

1.3 Outline of the thesis

The thesis has ten chapters. Following this introductory chapter, Chapter 2 discusses definitional issues related to careers and explains why women's career trajectories are different from men. The chapter also presents a research framework and reviews the literature on the barriers and facilitators related to women's career advancement based primarily on research conducted in developed Western countries.

Chapter 3 reviews the literature on women's careers in Turkey and outlines the historical, economic, labour market and legislative features of the country, to provide a broad research context for the study. It explores the organisational context of the Turkish banking sector and the empirical findings on female banking professionals. The main aim of this chapter is to highlight gender issues that are distinctive to Turkey and are to some extent different to 'typical' Western developed countries.

Chapter 4 outlines the research approach and explains the justification for choosing a qualitative methodology. It then provides details of the case study research design and explains the rationale for using semi-structured interviews and secondary data as the main data collection tools. It then provides a brief overview of the fieldwork that was carried out. Finally, it concludes by presenting the interview guide and explaining the data analysis procedure.

Chapter 5 presents the details of the three banks cases, including an overview of each bank's profile and information on its human resources policies in relation to women's career development. In order to provide a contextual understanding, it includes

descriptive statistics derived mainly from publicly available annual reports, data from the Turkish Banking Association and the interviews with HR managers from the selected banks.

Chapter 6, 7 and 8 present the empirical findings of the study. Specifically, Chapter 6 discusses the results of the Western bank case, while chapter 7 and 8 respectively present the results of the Turkish and Participation bank cases.

Chapter 9 provides an integrated discussion of the findings presented in chapters 5-8 and highlights the contributions of the research. Finally, chapter 10 summarises the content of the thesis and outlines the implications and limitations of the study. The chapter also considers some potential avenues for future research.

1.4 Summary

This chapter has described the research background of the study and outlined the aims of the thesis. It has highlighted the importance of understanding the barriers and facilitators that influence women's limited representation in senior management positions in a non-Western context. The chapter also sets out the research methods of the study, followed by an outline of the structure for the thesis. The next chapter introduces women's careers and considers the key influences related to their career advancement. The chapter also presents the research framework building on existing research and theory.

Chapter 2 : LITERATURE REVIEW

2.1 Introduction

The chapter commences with presenting an introduction to the issue of women's careers advancement and describe how it has been conceptualised. Second, building on existing research and theory, the chapter presents a research framework that facilitates the identification and contextualisation of the multi-level factors affecting women's career advancement. This contextualisation is imperative, particularly in understanding how individuals' choices and constraints as well as organisational practices are embedded within societal contexts.

Next, the chapter moves on to considering these influences from each level in detail. First, it discusses women's careers in a wider macro (societal)-level context. It then considers a variety of related themes including national legislation, societal gender roles, culture and religion and their implications for women's managerial career advancement. The chapter then moves on to considering the meso (organisational)-level influences with respect to women's careers and outlining relevant organisational barriers and facilitators to women's career advancement. Finally, the chapter considers the micro (individual)-level influences shaping women's career choices and aspirations.

2.2. Defining career and related concepts

The term career is often defined in the career literature as, "the evolving sequence of a person's work experiences over time." (Arthur et al., 1989, p.8). This definition suggests that careers do not only involve work but also encompass significant aspects of an individual's lifespan. Indeed, the career literature commonly recognises that the term career is a major life constituency, which evolves around subjective experiences of the individual as well as the objective aspects of achievement and progress within an organisation or occupation (Melamed, 1995; Baruch, 2004; Gunz and Peiperl, 2007). While traditionally the term has been associated with individuals and organisations, more recently the broader societal context is increasingly regarded as an important factor influencing the nature of careers (Melamed, 1995; Özbilgin and Healy, 2004; Ituma et al., 2011). Therefore, career studies often require a wider

approach to examining individuals, organisational networks, institutions and societies (Gunz and Peiperl, 2007).

Although the term career is not a new concept, its meaning and scope has evolved over time within the academic literature. In the 70s, the career literature viewed careers as organisationally bounded where hierarchical structures provided long-term employment security and predictable, linear career ladders to employees (Kanter, 1989; Schein, 1971; Baruch, 2004). Until the 1980s, the organisationally bounded careers dominated the career literature. However, during the 1990s, a new stream of research emerged in the career literature in response to globalisation, organisational restructuring and downsizing. It was argued that organisations could no longer offer stable, long-term employment to their employees, and therefore the notion of “new careers”, which were more individually driven, flexible and mobile, was emerging (Hall, 1996; Inkson, 2006; Arthur, 1994). As a result, new concepts have evolved to describe the changing nature of careers, such as the protean career (Hall, 1996), the boundaryless career (Arthur and Rousseau, 1996) and the kaleidoscope career (Mainiero and Sullivan, 2005). In particular, the concepts of protean and boundaryless careers has received significant attention within the career discourse as these terms have been recognised as the “symbols of the new career” (Briscoe and Hall, 2006, p.5). The boundaryless career is defined as a “sequence of job opportunities that goes beyond the boundaries of any single employment settings” (Defillippi and Arthur, 1994, p.307) and is typically concerned with an individual’s movement across the boundaries of different organisations. The protean career emphasises a self-directed approach to the careers and gives primacy to individual agency while making career choices (Inkson, 2006).

Nevertheless, the premise that careers have become more protean and boundaryless is contentious. Empirical studies have provided evidence that many organisations, especially in public sector and finance, continued to have a structure based on bureaucracy where managerial and professional employees were able to hierarchically progress in a single organisation over many years (Vinkenburg and Weber, 2012; Clarke, 2013; Smith and Sheridan, 2006). Evidence from several non-Western countries, including Nigeria (Ituma and Simpson, 2009) and Lebanon (Tlaiss, 2014) also supported the persistence of long term employment and career progression for

managerial careers. Furthermore, some scholars have argued that classifying careers as organisationally bounded or boundaryless may be limiting and therefore stressed the need to move beyond this duality (Guest and Rodrigues, 2014).

In the career literature, there has also been a growing interest in the influence of the macro-societal context, particularly national culture and societal institutions on individuals' careers (Mayrhofer et al., 2007). There is a broad consensus amongst scholars that careers may unfold differently in non-Western contexts due to differences related to national and cultural factors. For example, in their study of Nigerian information technology workers, Ituma and Simpson (2009) found that individuals' careers were significantly impacted by ethnic allegiance, personal connections, gender discrimination and perceptions of work qualifications. Similarly, several cross-cultural studies have demonstrated the embeddedness of careers in organisational and societal contexts (Tlaiss, 2014; Omar and Davidson, 2001; Chudzikowski et al., 2011). Hence, these studies have argued that our understanding of careers, which has been largely informed by the individualistic and de-contextualised studies developed in the Western countries may not correspond to the career experiences of individuals in other national contexts.

While this thesis focuses on career advancement, defined as promotions to higher levels in a management hierarchy (Lyness and Judiesch, 2008), it adopts this broader contextual perspective on careers, as a crucial element of career advancement. This perspective recognises that careers are a multi-level phenomenon (Iellatchitch et al., 2003) and acknowledges that the broader structural and situational factors within the external "macro" environment may influence organisational careers and individuals' perceptions and motivations about their careers and advancement. In other words, individuals' careers are "a joint outcome of broad societal forces, specific occupational and organisational forces, and each person's own experience" (Schein, 1984, p.74).

2.2.1 Differences between male and female managers' career development

Despite the increasing female labour force participation, organisations are still significantly male-dominated. The main conclusion of the career literature is that women and men progress differently in their careers and women continue to be consistently underrepresented in managerial roles even in occupations where they hold the majority in the total workforce (O'Neil et al., 2008). To explain women's

underrepresentation in managerial and leadership positions, some career theorists argued that women's and men's career patterns were significantly different and that women defined career success more holistically than men and pursued unique career development models that were part of a larger web of interconnected issues regarding work and private life (Mainiero and Sullivan, 2005; Powell and Mainiero, 1992; O'Neil and Bilimoria, 2005). Other researchers focussed on the gender-based barriers imposed by external factors affecting women's career experiences (Kossek et al., 2017; Lyness and Thompson, 2000). In particular, studies conducted overwhelmingly in Western countries showed that although men and women had similar career aspirations, equally prioritised promotions (Eagly 2013; Ng et al. 2005; Kirchmeyer 2002) and demonstrated similar leadership skills (Eagly and Karau, 2002), women were likely to experience additional barriers in their careers compared to men. Both perspectives are useful for the purposes of this research, as they collectively provide insights into the potentially distinct features of women's career advancement.

A general theme found in the first strand of research in career literature is that women's careers unfold in a broader and more complex context than men. Therefore, an age-related linear career progression is very much a "male" idea of career success and cannot reflect accurately the experiences of women. Following this line of thought, Powell and Mainiero (1992) argued that rather than a model based on linear progression, a "river of time" approach should be used. In their conceptual model they explained that women at different points in time may emphasise their career or their family or may strive to achieve a balance between the two.

Similarly, based on their study on career trajectories of male and female managers, Mainiero and Sullivan (2005) found that women differed from men in that their career path was far more complex and relational. They defined women's careers as "kaleidoscopic", in which women's career preferences had a holistic nature in which relationships, opportunities and constraints were taken into consideration, searching for the best fit in their lives. On the other hand, men's career trajectories were far more straightforward and linear, with an initial focus on the self and a latter focus on balance and relations with others. Furthermore, while family issues tended to be more central to women's lives, the majority of organisations continued to demand a separation of work and family issues, which negatively affected women's careers (O'Neil et al.,

2008). This was supported further by Barbulescu and Bidwell's (2013) study, which found that women's prioritisation of better work-life balance influenced their occupational choices and significantly lowered their future earnings.

In addition to the evidence that women's career paths were far more complex, studies also showed that women defined career and career success more comprehensively compared to men. In particular, female managers were more likely to perceive career success as a broad process including personal development, involving challenging work (Marshall, 1984) and achieving a balance with their non-work lives (Powell and Mainiero, 1992). In her qualitative study of managers, Sturges (1999) found that women's definition of career success, compared to men, had a higher emphasis on subjective criteria. In addition to objective criteria such as income and promotions, women often described their career success through internal and subjective criteria such as personal recognition and gaining greater influence.

However, Sturges (1999) also contended that women might have ended up focussing more on their internal success criteria compared to men, primarily because they perceived hierarchical advancement to be less attainable due to the organisational constraints they experienced throughout their careers. Therefore, although women expressed strong interest in their hierarchical advancement, they may have adjusted their perception of career success to what was available to them (Sturges, 1999). Furthermore, empirical studies have found that men and women demonstrated similar leadership skills (Eagly and Karau, 2002) and the gender differences in leadership interests have been small and decreasing overtime. Contrary to the belief that women had less career ambition compared to men, recent studies have found that men and women had similar aspirations to reach top management positions (Eagly, 2013; Powell and Butterfield, 2013). The findings signal that women's limited career advancement is an important driver of their perception of career success and it still very much related to and therefore cannot be isolated from, the organisational processes perpetuating the male norm for managerial roles (Kossek et al., 2017).

The second strand of research emphasised the barriers (and facilitators) women might encounter during their careers, for explaining their underrepresentation in managerial positions. A variety of theoretical perspectives have attempted to explain the concept of "glass ceiling" (Hymowitz. and Schellhardt, 1986), the barriers to women's upward

mobility in organisations. The main theories included, social role, person-environment fit (i.e. lack of fit, think manager, think male) and tokenism, which focussed on subtle mechanisms of gender-based discrimination which women encountered during their careers.

Social role theory drew on society's cognitive division of labour with men as breadwinners and women as homemakers. Social gender roles also fostered the society's expectations for women to have more communal traits (i.e. nurturing, kind, warm) and men to have agentic traits (i.e. assertive, competitive, achievement oriented) (Eagly and Karau, 2002). Endorsement of this view has continued to generate role expectations from each gender, which has resulted in the association of managerial jobs with male characteristics. Schein (1975) created the term, "think manager, think male" to describe these strongly held beliefs. Furthermore, gender roles also had a prescriptive aspect, which determined which behaviours were socially appropriate. For example, for female managers, demonstration of assertiveness and competitiveness was likely to create disapproval and discontent. Relatedly, the "lack of fit" model proposed that when such gender based role incongruity occurred, this decreased women's performance expectations and, therefore, posed a psychological barrier to their advancement to managerial roles (Heilman, 2001) .

Finally, according to Kanter's (1977) tokenism theory, skewed gender ratios at higher organisational levels resulted in negative consequences for the token group (women), as the dominant group (men) would overemphasise the differences between themselves and the tokens, resulting in disadvantages for the token group. In particular, for token women, this could lead to intensified performance pressures and exclude them from informal social networks where critical information was exchanged (Lyness and Thompson, 2000). Kanter's findings on tokenism have been confirmed by supporting evidence in a range of studies conducted in different organisational settings (Torchia et al., 2011; Lyness and Thompson, 2000; Simpson, 1997).

In conclusion, career literature has identified two possible reasons for the differences between men's and women's career paths: (i) women may follow unique career models that do not necessarily follow a traditional linear career path and broader understanding of career success measures than men; and (ii) women may experience different and intensified multi-level barriers to their career advancement compared to

men. This thesis considers both perspectives in terms of understanding why women may follow different career routes than men within the organisational hierarchy. It is proposed that women's careers will be influenced both by their own values and perceptions and by the diverse and distinct individual, organisational and societal factors that influence their careers.

The next section will outline the multi-level factors that influence women's career advancement.

2.2.2 Barriers to (and facilitators of) women's careers advancement

The literature on women's careers has afforded considerable interest in the set of factors that might explain the differences between men and women's advancement in their careers (Ragins and Sundstrom, 1989; Metz, 2003; Tharenou, 1997). This study is guided by this prior research. Career barriers can be defined as "the event or conditions, either within the person or in his or her environment that makes career progress difficult" (Swanson and Woitke, 1997, p.446). In a similar vein, career facilitators are the factors that assist a person's career advancement into upper management positions. Several researchers have attempted to structure career facilitators and barriers within a single framework by categorising them into individual (e.g. personality aspects such as confidence and motivation) and organisational level factors (e.g. mentor support company networks, training and promotion practices) (Broadbridge, 2008; Metz, 2003; Tharenou et al., 1994; Lyness and Thompson, 2000). While the importance of societal level factors has been acknowledged (e.g. Powell & Mainiero 1992; Ragins and Sundstrom 1989), less focus has been afforded to such factors given the difficulty in empirically measuring their significance. Overall, career facilitators and barriers can be categorised into three levels: societal (macro), organisational (meso) and individual (micro) factors.

A growing number of studies have taken a broader perspective taking into consideration the societal and institutional factors that produce different career patterns between men and women (Ali and Syed, 2017; Ituma and Simpson, 2009; Cooke and Xiao, 2014; Tlaiss, 2014; Metcalfe, 2007). Such research proposed using theoretical angles, such as institutional theory, going beyond individual and organisational factors and including contextual aspects. The societal barriers (or facilitators) identified in the literature include: societal and cultural values on gender

egalitarianism and masculinity and femininity (Emrich et al., 2004; Hofstede, 2001), national work family policies and equal opportunity “EO” legislation (Kossek et al., 2017). The literature also suggested that there were important contextual and sociocultural differences at play, particularly in under-researched developing countries (Joshi et al. 2015).

Much of the existing career literature has widely documented the organisational and individual level barriers and facilitators, which have led to women’s underrepresentation within the organisational hierarchy (Lyness and Heilman, 2006; Tharenou et al., 1994). On the organisational level, Lyness and Thompson’s (2000) comparative study with male and female managers provided valuable contributions to our understanding of career barriers and facilitators. In their study, they found that men and women had similar career histories, but women experienced greater barriers and relied on different strategies to advance their careers. Barriers that limited female managers’ careers were identified as the following: lack of culture fit (due to male dominated organisational culture), ill-defined career development processes, exclusion from informal networks, difficulty of obtaining developmental assignments and geographic mobility (Lyness and Thompson, 2000, p.97). In line with tokenism and social role theory, female managers were more likely to be viewed stereotypically and become socially isolated and were more significantly affected by the lack of meritocratic procedures. Hence, they experienced greater difficulty in obtaining promotions, and developmental assignments. Based on the study, the key facilitators of female managers were good track record, developing relationships, managing own career (i.e. agency) and mentoring/sponsorships. The above-mentioned facilitators were especially important for women while overcoming the consequences of tokenism and prejudice. Other organisational level barriers (or facilitators) that have been found to impact women’s career progression include: supportive work family culture & stigmatisation (Williams et al., 2013) and manager support for work-family policies (Hoobler et al., 2009).

On the individual level, gendered role expectations and perceptions have been identified in the literature as major barriers to women’s career advancement (Correll, 2001; Barbulescu and Bidwell, 2013). Studies have shown that women’s internalisation of gender norms did not only affect how they were perceived and

treated in the organisation but also created barriers on the individual level. Diekmann and Stein (2013) found that women were more likely to not apply to STEM jobs as they were less likely to consider themselves as a good fit for positions which typically required masculine traits. The literature has identified individual agency as a significant facilitator to women's careers at the individual level (Tlaiss & Kauser 2010). Agency refers to an actor's ability to act independently and to have some influence on the social world. It is often considered a central feature for career motivation and achievement (Evers and Sieverding, 2014).

This thesis will consider the relevance and significance of these multi-level (macro, meso and micro) barriers and facilitators identified in the career literature by offering a contextual perspective to women's career advancement in different organizational structures within a distinct developing country context. The following section presents the research framework used to conduct this study.

2.3 Research framework and research question

The aim of this section is to set out the research framework and research question, which direct the analysis of the barriers and facilitators that affect women's managerial career advancement.

2.3.1 Research considerations

There has been a significant amount of research in the Western literature on identifying the organisational and psychological mechanisms to explain women's career advancement to managerial roles. These studies have been conducted overwhelmingly in Western countries and have neglected the socio-cultural conditions, which contribute to women's career experiences (Joshi et al. 2015). However, in many parts of the world, women continue to experience overt and visible bias in addition to other important contextual challenges related to religion, culture and local business practices. For example, the literature shows that compared to the West, women in Middle Eastern countries often experience additional challenges due to cultural, patriarchal and familial pressures (Metcalf, 2007). Nonetheless, female managers in these countries have just started to accommodate positions in the upper echelons of the organisational hierarchy, and our understandings of the dynamics behind this slow progress remains imperative, yet limited (Tlaiss, 2010). Despite the advancements in

the literature, little is known about how broader factors stemming from the national context, such as the cultural norms and local laws and policies related to gender equality shape society's perception on women's careers and how this in turn affects female managers' career advancement (Metz and Kulik, 2012; Joshi, Neely, et al., 2015; Kossek et al., 2017). Neither individual nor the organisational level studies address the distinct macro-level factors, which make up the national context. As a result, the substantive literature on women's managerial advancement primarily presents the separate pieces of the puzzle, rather than providing a comprehensive understanding of the different levels of influences.

Recognising this need, some scholars have identified factors that may be linked to the status of women in organisations and confirmed the impact of national culture and social norms (e.g. Ituma & Simpson 2009; Metcalfe 2008; Banihani & Syed 2017). However, the focus in these studies is mainly on the national and institutional factors and thus has a limited perspective that excludes organisational and individual level factors.

Recent studies using multi-level frameworks have provided valuable contributions to our understanding of women's career advancement. One such perspective is provided by Syed and Özbilgin (2009). They argued that single-level conceptualisations conceal the gendered processes at macro, meso and micro levels, where both enabling and constraining conditions shaped the environment of individuals. Similarly, Kossek et al. (2017) developed a multi-level model, which integrated the key literature and theories exploring the reasons behind limited representation of women in leadership positions and contended that individual and organisational factors are interrelated and infused by the national socio-economic contexts in which they were embedded. Hence, a growing number of studies in a range of countries such as Lebanon (Jamali, 2009), Pakistan (Ali and Syed, 2017) and the UK (Pryce and Sealy, 2013) have begun to take a broader look at the multi-level conditions that affect the career patterns of women.

Studies also show that national cultural differences have an impact on both the organisational culture and the perceptions of professionals at work (Hofstede 1980). Therefore, extending research beyond the Western context is important as it can improve our understanding of the existing career barriers and facilitators and provide

important implications for gender equality in the under-researched countries of the developing world (Broadbridge and Simpson, 2011; Joshi, Neely, et al., 2015; Gunz and Mayrhofer, 2007).

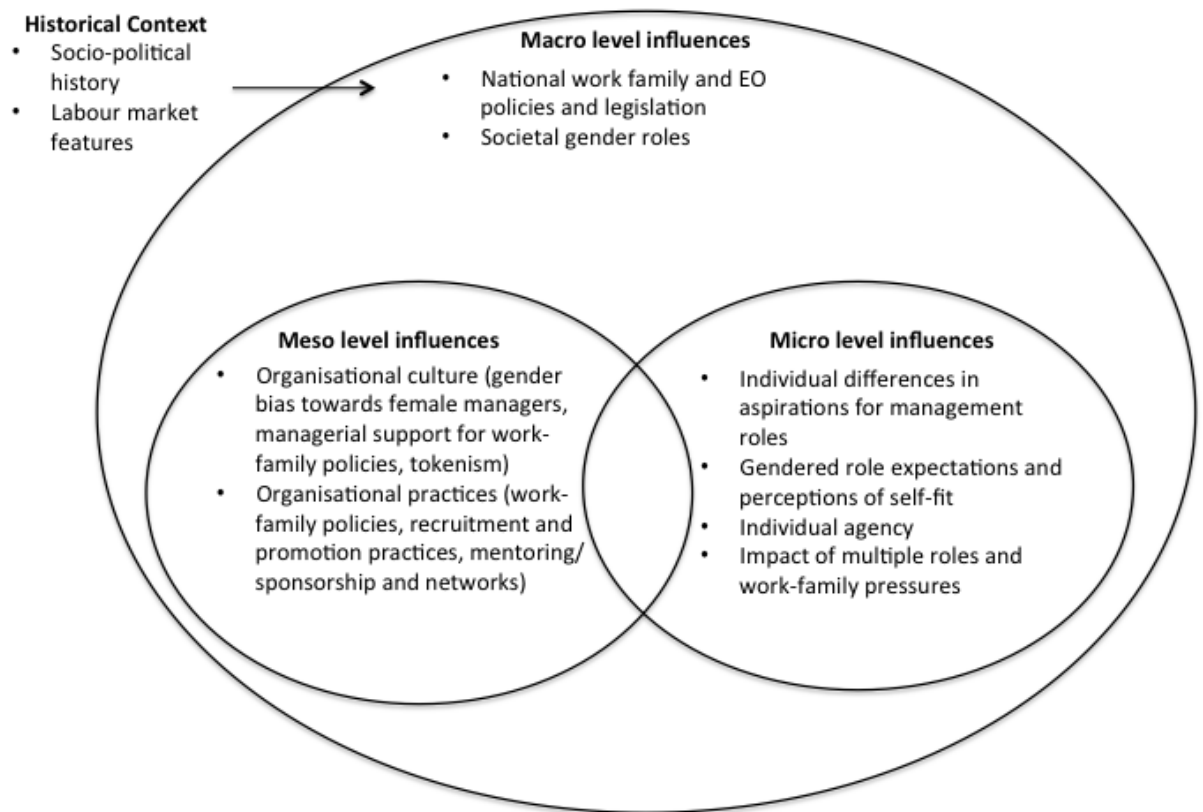
With the notable exceptions above, the literature has principally focused on either micro or meso level factors while giving limited attention to the broader institutional and contextual features related to women's career advancement. This thesis seeks to extend our knowledge of women's career by examining the factors that help shape women's managerial careers in Turkey, one of the few Middle Eastern countries that accommodate secular values as well as strong religious and patriarchal norms. Furthermore, the thesis seeks to explore whether different organisational experiences can coexist within the same national context by looking at women's career advancement within three different types of banking organisations.

The following section introduces the research framework and research questions.

2.3.2 Research framework and research questions

The framework presented in this section reflects the main themes, which emerge from the literature in relation to the macro, meso and micro barriers to and facilitators of women's career advancement. The principal aim of this study is to examine women's managerial advancement in the Turkish banking sector by focusing on their own accounts of the key and distinct barriers to and facilitators of their career progression (Healy et al., 2005; Özbilgin and Woodward, 2004). The framework used to guide this research and its findings is adapted from Syed and Özbilgin (2009)'s multi-level framework and is informed by the factors identified in Kossek et al. (2017) in relation to women's limited representation in leadership positions. By adopting a multi-level framework, this thesis aims to identify the factors affecting Turkish women's managerial careers in the banking profession.

Figure 2.1 Relational Framework



As depicted in Figure 2.1, the historical context and the macro level constitute the all-encompassing domain and entail factors including national level policies, legislation and social norms either enabling or constraining women’s career opportunities. The two internal smaller circles represent the meso and micro levels, which are embedded in the macro level context. The meso level of the relational framework considers the influence of organisational culture and practices related to gender equality and explain how macro level inequalities may shape organisational hierarchies. For example, in highly patriarchal societies, the endorsement of traditional gender roles may affect women’s employment in organisations. Finally, the micro level considers issues related to subjective experiences of individuals with respect to career aspirations, perceptions of self-fit, the role of individual agency, and multiple roles regarding work and family. The overlap between the two sub-domains (meso and micro) represents the interconnectedness between them (Syed and Özbilgin, 2009). For example, explicit or implicit gender bias within a workplace may lead to biased self-assessments of women (Kossek et al., 2017). By also including individual agency in the micro level influences (Syed and Özbilgin, 2009), the framework acknowledges that despite the

macro and meso level influences, female employees can demonstrate resilience to at least some of the multilevel challenges facing them within and outside the workplace.

In summary, this thesis attempts to explore the macro, meso and micro level influences on women's managerial advancement in the Turkish banking sector. In light of this context, the research question is:

What are the key barriers to and facilitators of the managerial career advancement of women in the Turkish banking sector?

Although several scholars have argued for multilevel research on women's managerial career advancement (Pryce and Sealy, 2013; Kossek et al., 2017; Tharenou et al., 1994), past studies in banking or finance sectors either used samples from a single organisation (e.g. Lyness & Judiesch, 1999) or did not incorporate macro level factors (Metz, 2003). By adopting a multi-level perspective, the study explores how (i) macro level influences may hinder or assist women's career progression, (ii) organisations may absorb or reject macro level influences; and (iii) how women navigate through existing barriers by demonstrating individual agency. Overall, the study aims to provide a holistic insight into the barriers to and facilitators of women's managerial careers in the Turkish banking sector and extend earlier research by emphasising the contextual influences of a Muslim developing country (Metcalf, 2007; Tlaiss and Kauser, 2010; Özbilgin et al., 2012).

Furthermore, it has been suggested that different managerial/organisational cultures (i.e. prevailing managerial values, shared beliefs, norms and assumptions) may coexist within the same socio-cultural context (Aycan and Kirmanoglu, 2007). For example, in the Turkish banking sector the organisational culture of Western banks may be different from those of Islamic banks, as the managers of Islamic banks may hold more traditional and conservative values. This in turn, may affect women's career progression in such organisations. However, the potential coexistence of different managerial/organisational cultures within the same sector and societal context remains underexplored. The thesis addresses this by exploring women's career advancement in three types of banks operating in Turkey (i.e. Turkish, Western and Islamic).

2.4 Macro (societal) level influences

A number of key studies have emphasised that women's career advancement is influenced significantly by a country's institutional policies, regulatory systems and social and cultural attitudes towards the role of women (Tharenou, 2005b; Joshi, Son, et al., 2015; Powell and Mainiero, 1992). Therefore, in order to fully understand the barriers to and facilitators of women's managerial advancement, the role of the wider institutional context should be considered. This section begins by discussing institutional theory, which provides a theoretical lens to understanding the impact of the societal-institutional pressures on women's career advancement. According to this perspective, institutions are highly influential factors that help explain both organisational and individual level behaviours, due to their capacity to either enable or restrict their activities (Scott 1995). Drawing upon Scott's (1995) three institutional pillars; the key national institutions and their implications for this research will be discussed in the following sections: national legislation and regulatory policies (regulative), national culture (cultural-cognitive pillar) and societal gender roles (normative).

2.4.1 The institutional perspective

Many authors have highlighted the importance of national institutions in understanding careers, as individual career choices are often shaped by cultural, economic, political and historical contexts (Chudzikowski et al., 2011; Tlaiss, 2014; Jamali et al., 2006). Institutions can be referred to as the "formal rule sets, ex ante agreements, less formal shared interaction sequences and taken for granted assumptions individuals are expected to follow" (Bruton et al., 2010, p.421). Institutions can have formal (e.g. laws, regulations, policies) or informal (e.g. values, norms, expectations) characters, either constraining or enabling individual or organisational level actions.

The institutional perspective has been used in various social science related disciplines, including sociology (DiMaggio and Powell, 1991), political science (Bonchek and Shepsle, 1996) and economics (North, 1990). Institutional theory is mainly concerned with how organisations survive and secure legitimacy by adapting to the regulatory, social and cultural pressures deriving from the external environment.

While institutional economists placed emphasis on regulatory structures and how they constrained behaviours, sociologists often emphasised the significance of normative (e.g. March & Olsen 1983) and cultural-cognitive structures (e.g. DiMaggio & Powell 1991) and their power in constructing social norms and meanings that framed appropriate beliefs and actions within a society. Nevertheless, all variants share common features such as an interest in understanding why and how institutions emerge and impact social actors. Thus, it can be suggested that these different perspectives to institutionalism are complementary rather than contradictory, aiming to understand how institutions guide behaviour.

In his well-known formulation of the three institutional pillars, Scott (1995) encompassed various institutional perspectives and combined the key regulative, normative and cultural-cognitive elements that were previously identified as the crucial features of institutions within a single framework. Scott defined institutions through three main pillars, which were the “regulative, normative and cultural-cognitive elements that together with associated activities and resources provide stability and meaning to social life” (Scott 2014, p.56). These three pillars are not mutually exclusive but rather are interconnected. Together, they establish a foundation for a social order and exert pressure on both individuals and organisations through societal expectations, laws and regulations (Yang and Konrad, 2011). This thesis uses Scott’s three pillars of institutions as its theoretical framework, as it is particularly useful for understanding how careers are shaped and embedded within institutional settings. Furthermore, Scott’s framework resonates with the macro, meso and micro level career facilitators and barriers that women are exposed to during their careers and, therefore, can help contextualise the study of women’s career advancement.

The cultural cognitive pillar refers to the socially constructed idea of reality through the shared beliefs of individuals coming from similar national / cultural backgrounds. Examples of cognitive structures can be ethics and culture; beliefs that are taken for granted within a society. Cultural values and perceptions provide common patterns and frames that help actors interpret and respond similarly to the world around them (Scott 2014).

The normative pillar refers to the “normative rules that introduce a prescriptive, evaluative and obligatory dimension into life” (Scott, 2014, p.64). Examples of

normative institutions include the social and professional norms shared by the society (Ituma and Simpson, 2007). These normative expectations have a stabilising impact on social order by shaping organisations' and individuals' ideas of appropriate behaviour. According to Scott (2014) these expectations are often perceived to impose constraints on social behaviour, however they may also enable and empower organisational and individual actors.

The regulative pillar refers to the, "the capacity to establish rules, inspect others' conformity to them, and, as necessary, manipulate sanctions-rewards or punishments - in an attempt to influence future behaviour" (Scott, 2014, p.59). Examples of regulative institutions include laws, regulations, and rules. Thus, they ensure social stability by establishing rules and regulations and supervising compliance by penalising those who do not comply with these rules and regulations.

Scott's pillars framework (2014, 1995) can be further exemplified as follows: Cultural-cognitive factors include a society's views on traditional gender roles and the extent of cultural support available to women working outside the domestic realm. These factors are strengthened through normative factors, which shape the society's expectations of women in terms of family responsibilities, such as taking care of children or elderly parents. Regulative factors then respond to the society's expectations, derived from normative factors, by adopting policies such as maternal leave and childcare / eldercare policies. With respect to women's careers, Scott's (1995) 'three pillars' provide a strong underpinning for the key factors that shape women's career decisions within particular institutional settings. (Jamali, 2009; Tlaiss, 2014). Individuals' career choices are shown not to be independent of wider contextual factors, such as the labour market, legislation and cultural values. For example, inadequate laws and regulations, or strong cultural stereotypes towards female managers may create significant pressures on women, creating barriers to their career advancement (Cooke & Xiao 2014).

Scott (1995) argued that organisations became more similar (or different) depending on the pressures of these three structural pillars. Building on DiMaggio and Powell's (1983) work, he further argued that there were three types of pressures: (i) coercive (pressures that arise from societal expectations and organisational interdependence); (ii) normative (pressures that arise from professionalisation); and (iii) mimetic

(pressures that derive from uncertainty in environments). Thus, if organisations are subjected to similar pressures, they may develop similar administrative structures, resulting in organisational homogeneity (Scott et al., 2014). This thesis will also consider similarities and differences between organisations operating in the same sector within a single country and explore the extent of organisational variation within that sector.

In developing countries, research has suggested that women's careers continue to be affected by both overt and covert bias deriving from national norms supporting patriarchal culture. A growing number of studies in career research have used Scott's framework to explain career trajectories of employees as it provides a particularly useful lens to explore the distinctive cultural, normative and legislative barriers affecting women's careers. For example, Ituma and Simpson (2009) found ethnic allegiance, personal connections and gender discrimination to be among the major career barriers faced by individuals in Nigeria. Importantly, in line with the cognitive pillar, Ituma and Simpson (2009) found that Nigerian women suffered from being perceived as having secondary status in the society, and being perceived as having less competency for jobs requiring technical abilities (2009, p.749). Relatedly, Tlaiss (2014) used institutional theory to explore women's career paths and the relationship between individual agency and institutional frameworks. In particular, she examined how female managers in Lebanon advanced in their careers despite existing patriarchal values and cultural gender stereotypes. As suggested by the cognitive pillar, cultural gender stereotypes influenced organisational as well as individual level perceptions on women. Tlaiss found that managerial women often demonstrated hard work and dedication as a strategy to overcome gender discrimination and to cope with the negative pressures derived from the cognitive-cultural, normative and regulative pillars of the Lebanese institution (Tlaiss, 2014, p.2859). Similarly, Fernando and Cohen's study (2014) found that women in Sri Lanka experienced significant societal barriers when they tried to use their individual agency in their careers, reflecting the further need for research on the interplay between women's agency and institutional challenges especially in non-Western contexts.

Institutional theory is helpful in understanding the societal and institutional structures that lie beyond the power of individuals. Furthermore, understanding career

experiences requires a multi-level analysis cross-cutting individual, organisational and institutional influences and their interdependent relationship (Iellatchitch et al., 2003). In particular, it has been suggested that women's career research requires a broader perspective acknowledging the interplay between individual agency and institutional conditions (Mayrhofer et al. 2009). Overall, Scott's (1995) three pillar framework is a useful theoretical basis for guiding this research and the exploration of the extent to which women's individual career trajectories reflect the societal conventions embedded in institutional settings, as individual career choices are often dependent on wider contextual factors. However, this does not mean that individuals cannot make choice. On the contrary, institutional theory perceives actors as knowledgeable and reflexive, thereby having an ability to "make a difference" in the social world by creating, maintaining or transforming institutions (Scott et al., 2014). Therefore, this research leverages Scott's (1994) framework to demonstrate how women may use their individual agency to overcome the contextual barriers derived from the regulative, normative and cultural-cognitive institutions.

Following Scott's (2014) framework, the following sections discuss key national institutions, namely national legislation and regulatory policies, national culture and societal gender roles.

2.4.2 National legislation and regulatory policies

This section will discuss the key regulatory institutions (laws, regulations, policies) relevant to women's employment and careers; i.e. equal opportunity and affirmative action policies and work-family policies. Secondly, the section will explore the applicability of the Western originated concepts of equality and diversity to non-Western contexts.

The practice of deploying equal opportunity and work-family policies to achieve gender equality at workplaces is by no means new and has been conducted in most developed countries for over 30 years. In this context, anti-discrimination laws aim to eliminate possible discrimination against employees based on individual characteristics such as gender, race and sexual orientation and provide protection for potentially disadvantaged employees, while work-family policies help women manage their non-work commitments alongside their careers.

Broadly, there are two major approaches to achieving equality: the equal opportunities approach, which supports legislation preventing discrimination; and the positive / reverse discrimination approach (affirmative action). A broad distinction between equal opportunities (EO) and affirmative action (AA) policies is that the former focuses on legislation preventing discrimination and promoting equal opportunities for all members of the society using soft measures such as advocacy and encouragement, whilst the latter focuses on equality of outcomes, and provides minority groups extra support through direct means such as gender quotas in senior management (Chan, 2013). Previous research has shown that after the implementation of EO and anti-discrimination policies in the 1970s, gender segregation declined significantly in the Western countries, such as in the US (Tomaskovic-Devey et al., 2006). However, the impact of such legislation on gender equality in the workforce depends on a broader consideration of political, socio-economic and cultural factors (Kalev et al., 2006). Sometimes countries are reluctant to implement AA policies, as their implementation may not achieve the intended results if managers believe that the beneficiaries of these policies display a lack of work commitment. Thus, there is disagreement among Western countries about whether implementing AA policies is the best way to fight discrimination in the workplace and whether they increase employee retention and performance. In a meta-analytic study, Leslie et al. (2014) found that AA policies could have a negative impact on employees in two ways. Firstly, AA policies created a backlash among non-beneficiaries, as they felt disadvantaged. Secondly, not only did employers perceive recipients of AA policies as incompetent but so did the recipients themselves, suggesting that AA policies often reinforced stereotypes (Leslie et al., 2014, p.980). Overall, governments in Western countries often use work-family policies, EO legislation and AA policies in an attempt to integrate more women into the labour market and reduce gender segregation at work. In particular, such policies and legislation help women and men to be equally treated when hiring and promotion decisions are made and, therefore, contribute to the elimination of the underrepresentation of qualified women in typically male dominated positions.

Relatedly, Syed and Özbilgin (2009) suggested that the concepts of equal opportunity and diversity originated in the US and have been widely adopted in the Western countries such as the UK and Canada and, therefore, have been shaped by the socio-

cultural realities of these countries. Thus, the transfer of such policies to non-Western countries may not be straightforward and, therefore, must take into consideration local custom and practices. Empirical evidence collected in non-Western countries appears to confirm this assertion. For example, Chandra (2012)'s comparative study of work-life balance practices in Western and Asian countries revealed that while in Western countries work-life balance practices were perceived as an issue common to both women and men, in Asian countries such practices were seen more as matters only for women. A study conducted by Metcalfe (2007) found that in the Gulf countries, work-family policies were extremely restricted because culturally child-care was seen as a primary responsibility of women. Furthermore, drawing upon the "*equal but different*" philosophical underpinning of Islam, she found that many organisations unofficially supported sex-segregated workplaces due to perceiving male and females having equal but different roles in the society. Also, in a recent study of women's careers in Pakistani organisations, Ali and Syed (2017) found that despite the gender equality laws, translation of such laws remained challenging due to societal norms of sex segregation and female modesty which required women to be shy and restrained in their interactions with men. Furthermore, Özbilgin et al.'s (2012) case study of Turkey and Pakistan found that transposing such equal opportunity policies from Western countries to Muslim countries often did not work, because of the distinctive cultural approaches towards women's status and roles in these societies

Overall, in line with the institutional theory, macro-level laws and regulations have an important impact on organisational level practices and individual level experiences. Consequently, differences in how countries implement and enforce national legislation and regulatory policies supporting women at work have important implications for individuals' work and family lives. As Allen et al. (2015) pointed out, countries with generous parental leave policies, encourage employees as well as organisations to support and participate in parental leave policies. On the other hand, countries with restrictive work-family and equal opportunity policies influence the rigidity of gender role norms (Kossek et al., 2017). This study will consider how the national level legal framework and policies regarding equal opportunity and work-family policies may influence organisational level support and women's individual level experiences in Turkey, a moderate Muslim country. Following Scott's (1995) cultural-cognitive and

normative pillars, the next section will discuss the role of national culture and societal gender roles.

2.4.3 The role of national culture and gender role stereotypes

Culture reflects the shared assumptions and patterns of thinking within the society (Scott, 1995). It provides a common framework of meanings, which then formed into societal norms and expectations and further crafted into laws and rules that are believed to be in the society's interests. Political, legal and economic institutions together form the structure of opportunity and incentives for individuals' careers (Thomas and Inkson, 2007). These regulatory institutions are strongly linked to national culture, which legitimises their policies. Culture is socially constructed over time and is transmitted through the normative and cognitive pillars of institutions (Bruton et al., 2010). Culture's elusive nature makes it difficult to detect and, therefore, its influence in the context of careers is often ignored. However, national culture has a direct impact on individuals. In the context of careers, national culture is defined as "a fundamental set of values, attitudes, behavioural assumptions which influence careers by both legitimising and determining career patterns and practices in society and through individuals' culturally based attitudes to and perceptions of career" (Thomas and Inkson, 2007, p.465). National culture influences individuals' work values, beliefs and attitudes towards their careers. While individuals may not necessarily be aware of these influences, culture plays an important role in the gender-based differences in occupational choices in a society by forming the "taken for granted" gender labels. While recognising that culture is a complex construct, the following literature review describes the profound influences of culture on regulatory institutions as well as shaping the values and expectations of individuals in relation to their careers.

Previous research has shown that the cultural context plays a significant role in the career experiences of women in developing countries with more traditional societies. A comparative study between Malaysia and Australia identified significant difference in how managerial women's leadership styles were perceived depending on their cultural contexts. In Malaysia women were not seen as effective leaders due to strongly held cultural beliefs about the traditional role of women in the society (Jogulu and Wood, 2008). In a similar vein, Hutchings et al. (2012) suggested that women

from Western contexts had different experiences in their careers compared to women from non-Western contexts. They found that although both North American and Middle Eastern women considered work-life balance and societal expectations to impact their careers, Middle Eastern women considered “discrimination based on the culture” and the “lack of protective legislation and government support” as additional barriers to their careers. Similarly, other studies have also found that patriarchal national culture and the endorsement of societal sex role stereotypes often lead to gender bias and labour market segregation in more traditional societies (Ituma and Simpson, 2009; Metcalfe, 2007).

On the other hand, some authors have argued that globalisation and the rise of Western capitalism have led to an increase in the permeability of the traditional borders of nation states, suggesting that the operation of industries, economies and organisations have become more similar (Parker, 1998). In the context of the Middle East, studies have shown that the process of modernisation and globalisation has resulted in economic growth, increasing support for higher female labour force participation (Norris and Inglehart, 2002). For example, Islamic banking, a sector that has grown exponentially in the Middle East as well as in the West, has become one of the sectors that attract female labour (Metcalfe 2007). Nevertheless, it should be noted that traditional values are unlikely to disappear as belief systems derive from early childhood and, therefore, have high durability and resilience. Studies have shown that the rapid adoption of Western based capitalism does not necessarily mean that the importance of cultural contexts will erode at the same rate (e.g. Tlaiss & Kauser 2010; Özbilgin et al. 2012; Chudzikowski et al. 2011). As empirical evidence, Patel and Parmentier’s (2005) study in the Indian IT sector revealed that, despite India’s economic expansion and increase in the participation of the female labour force, women’s presence in the IT sector remained considerably limited as traditional gender roles continued to disrupt Indian women’s career advancements and experiences.

Cross-cultural researchers have developed a system that categorises culture in terms of value dimensions and compares countries on the basis of their values (e.g. House et al. 2004; Schwartz 1992; Hofstede 1980). These studies are important, as much of our understanding of cultural variation has derived from this research. Furthermore, culture is acknowledged as an important contextual factor influencing organisational

practices as well as individual enactment of careers, as shared values within a society are considered to be capable of influencing institutions as well as individual level behaviour and actions (Fikret Pasa et al., 2001; Triandis, 1989). Hofstede's (1980) study of cultural values across 52 countries, is one of the most comprehensive studies conceptualising national culture and it is often used in career studies due to its arguably straightforward explanation regarding the career related effects of national cultural values (Thomas and Inkson, 2007).

Hofstede's (1980) study draws upon four value dimensions of individualism-collectivism, power distance, masculinity-femininity and uncertainty avoidance to explain the variation across the 52 countries he studied. According to Hofstede culture is a collective phenomenon consisting of shared values and beliefs, which guides individuals' attitudes and behaviours within a given country. Hofstede's (1980) four value dimensions are briefly explained below.

Individualism-collectivism emphasises individuals' relationships with others in a given cultural context and pays particular attention to whether they have strong or loose ties. Typical characteristics of individualist societies are high self-interest, autonomy and self-fulfilment. Examples of countries with high individualist values are USA, UK and Canada. In contrast, for collectivist societies, group identification is essential. Therefore, group interests are more important than personal accomplishments. Moreover, due to their sense of connectedness and prioritisation of family connectedness, collectivist societies have a greater concern for work-life balance than individualist societies. Examples of countries with high collectivist values include Pakistan, Colombia and Indonesia. Hofstede (2001, p.237) suggests that in collectivist societies, the employee and employer relationship "resembles a family relationship, with mutual obligations of protection and exchange of loyalty. In collectivist societies female employees may be more exposed to employer practices derived from benevolent sexism as women are seen to be in need of protection.

Power distance indicates the extent to which status, power differences and hierarchy is expected and tolerated between people and its institutions (Hofstede, 2001). In societies with large power distance cultures, such as in Turkey and India, power

differences between a manager and subordinate is expected and tolerated. Subordinates are expected to respect and demonstrate obedient behaviour to their superior. Whereas in countries with small power distance such as the United States and Canada, relations tend to be more democratic, where supervisors are more accessible.

The third dimension, uncertainty avoidance, is the extent to which people in a society feel threatened by uncertain situations. People in a country with high uncertainty avoidance, prefer more clearly defined rules and formal procedures to guide action. They experience higher anxiety and stress in ambiguous situations and are less willing to take risks or career changes. Turkey has been ranked mid-level (average) on uncertainty avoidance (Hofstede and Hofstede, 2005), while countries such as US and Canada were ranked below average.

The fourth dimension, masculinity-femininity, refers to the extent to which masculine values of assertiveness ambition and material success reign over feminine values of nurturance and caring for others. In feminine cultures, people work to live, while in masculine countries people live to work (Türetgen et al., 2008). The US is exemplified as a masculine country, whereas Canada is identified as a feminine country. In Hofstede's study (1980) Turkey was found to be around the middle of this spectrum, slightly tilting towards femininity. However, two decades later, the GLOBE findings pointed out that the Turkish society had become much more assertive (Kabasakal and Bodur, 2008)

Hofstede's (1980) work has been considered ground-breaking and has shown convergence with the findings of subsequent research (Bond, 1988; Schwartz, 1994). However, it has been also criticised by scholars (e.g. Dorfman & Howell 1988; Roberts & Boyacigiller 1984; Emrich et al. 2004), arguing that Hofstede's dimensions assume national uniformity and therefore may fail to capture the diversity of national practices and institutions (McSweeney, 2002). Nevertheless, Hofstede's work helps to capture the more general features of societal cultures and will be utilised alongside a number of additional cross-cultural studies. For example, in the multi-cultural study of GLOBE, House et al. (2004) identified nine cultural dimensions, including gender egalitarianism, which provides a highly relevant cultural construct for analysing women's careers. In addition, in the World Values Survey, Inglehart and associates

measured societal attitudes, values and beliefs, including women's status in the society – in 73 countries during three time periods. These studies, which compare societies based on their value systems, have a profound effect on demonstrating how national culture legitimises career patterns and individuals' beliefs about their careers (Thomas and Inkson, 2007). However, studies examining the influence of national culture on women's careers remain limited (Joshi, Neely, et al., 2015). Turkey has participated in all these three studies and thus their implications for women in Turkey will be discussed further in Chapter 3 as together they provide important insights on the Turkish national culture and its reflection on women's managerial careers.

The role of gender role stereotypes

According to Scott (2014, p.64), societal norms, “introduce a prescriptive, evaluative and obligatory dimension into social life”. Such societal norms or expectations are derived from national culture and operate at a macro-level and reflect the shared perceptions of women's status within the society. This section will discuss how societal gender role stereotypes, family values and religious beliefs may impact women's career related outcomes and contribute to women's limited career advancement.

Gender egalitarianism extends Hofstede's (2001) cultural dimension of masculinity-femininity to demonstrate how gender role stereotypes impact women's status in the society. In particular, gender egalitarianism as a value dimension can be defined as “societies' beliefs about whether members' biological sex should determine the roles that they play in their homes, business organisations and communities” (Emrich et al., 2004, p.347). Societies with low gender egalitarianism have a more distinct division of gender-based roles, with women being mainly responsible for nurturing and raising children and men being responsible for economic matters. Consequently, women in these societies have lower status and limited access to key positions that require authority and decision making (Emrich et al., 2004, p.359). In contrast, in societies with high levels of gender egalitarianism, men and women have minimal differences in terms of their roles and status. While Nordic, Eastern European and Latin American countries score high on gender egalitarianism, Middle Eastern countries score low on gender egalitarianism, including Turkey (Emrich et al., 2004, p.375).

Previous research has shown that national cultural contexts impact the status of women in the labour market by influencing both women's work preferences and employers' perception of female workers. According to the perspective of gender role socialisation, women living in conservative cultures valuing the male breadwinner / female homemaker notion will be more inclined to choose feminised occupations with possibly more work-life balance opportunities yet lacking in career advancement opportunities. As a result, cultural constraints can lead women to underestimate their own competencies and opt-out from career options that they could actually succeed in (Hoobler et al., 2014; Correll, 2004).

Although, in the past two decades, many Western countries have witnessed increases in female employment due to a series of socio-economic changes, cultural norms promoting traditional gender roles have continued to persist even in these countries, limiting career advancement for women (Wood and Eagly, 2002). Highlighting the complexity of the problem, Charles and Bradley (2002, p.593) argued that "even in the most egalitarian of cultural contexts, men's and women's distributions are highly gendered. The extent to which these distributional differences reflect anticipated work/family conflicts, taken-for granted gender labels, or deeply rooted curricular preferences has not yet been empirically resolved".

Overall, research suggests that national culture and societal gender role stereotypes legitimise national regulatory institutions such as laws and policies as well as shaping individuals' beliefs and attitudes towards their careers. While globalisation resulted in some universal effects on careers around the world, cross-cultural studies continue to show important variations between country-specific values shaping individuals' careers.

The role of religion in a societal context

Religion constitutes a central aspect of national culture and has a significant influence on individuals as well as institutions. Furthermore, religion may influence organisational processes related to women's career progression and therefore is an important issue for the purpose of this study. Emerging research has found key differences with respect to women's career experiences between Muslim majority countries and Western countries due to cultural concepts such as female modesty and gender segregation (Ali et al., 2017; Ali and Syed, 2017).

The Western literature is rather limited on the impact of religion on women's careers. Some studies have focused on how religious diversity is incorporated within organisations (Cash and Gray, 2000; Chan-Serafin et al., 2013), while others have studied the impact of religion (mainly Islam, Orthodox, Catholicism and Judaism) on employment using data derived from the World Values Survey (Guiso et al., 2003; Inglehart and Baker, 2000; Feldmann, 2007). In the context of women's labour force participation, based on the World Values Survey data, Guiso et al. (2003, p.264) found that "all religions in general were associated with greater conservative attitudes towards women. However, the effect was twice as great for Muslims than for any other religion". Their findings implied that it would be harder for women to advance in their careers in Muslim countries (Paxton, 1997).

Consistent with these findings, a limited but growing amount of research conducted in Middle Eastern and Asian countries with Muslim majority have demonstrated important differences between Muslim and Western countries with respect to societal gender role expectations (Banihani and Syed, 2017; Ali and Syed, 2017; Metcalfe, 2007). In particular, the main difference is rooted in the Islamic cultural concepts of female modesty and gender segregation, in which the separation of men's and women's working environment is seen as appropriate and proper (Metcalfe, 2007). Furthermore, Banihani and Syed (2017, p.136) explained that the societal expectation from Muslim women to comply with traditional gender roles is based on the perception that, "(a) men and women differ biologically and that these biological differences determine their social function; (b) men and women carry different and complementary responsibilities within the family; and (c) they have different but equitable rights associated with those responsibilities". As a result, in contrast to the West, women working in Islamic nations experience additional macro-societal barriers, owing to their strong patriarchal culture which impose restrictions on their interactions with men (Ali and Syed, 2017). However, most of these studies have been conducted in the highly religious countries in the Middle East and Asia (e.g. Qatar and Pakistan) and there has been less focus on the more moderate Muslim countries (e.g. Turkey, Lebanon). In particular, recent research suggests that, for the past two decades, Turkey has been going through a process of re-traditionalisation of gender roles and, therefore, provides an important context to study gender issues (Yamak et al., 2016).

Research looking specifically into the impact of religion on women's employment choices and career experiences have found a complicated relationship that varied extensively depending on the societal context. O'Neil and Bilgin's (2013) study with over 500 non-employed women based in Istanbul Turkey found that religion (Islam) did not have a direct influence on women's decision to not work. Instead limited job opportunities and traditional gender roles giving women the sole responsibility of care provision were the main barriers preventing women from working. Amin and Alam's (2008) study of Malaysian women found that religion's (Islam) impact on women's employment decisions was not direct, but was rather mediated by marital status (single/ married) and geographical location (urban/rural areas). Emrich et al. (2004, p.355) also emphasized the complexity of the relationship and highlighted that "scholars continue to debate both the nature and causality of the relationship between religion and constructs related to gender egalitarianism".

Overall, research suggests that the relationship between religion and women's work experiences require further investigation. In particular, the experience of female managers, with different religious perceptions, in countries that practices more moderate versions of Islam remains an underexplored area of research. Furthermore, studies suggest that the process of modernisation and globalisations is slowly transforming Muslim majority countries through increased female labour demand, typically in sectors with significant growth potential such as Islamic banking (Moghadam, 2005; Wilson, 1999). Hence, this study will explore the multi-level factors affecting women's career progression in Islamic banks and how their career related experiences may differ from conventional banks (i.e. Turkish and Western banks)

Section summary

Overall, the research analysed in this section demonstrates that women's career experiences are shaped by the national and societal contexts in which they are embedded. The section began by discussing the key features of institutional theory based on Scott's (1995) framework of three pillars. Subsequently, drawing upon institutional theory, the section has attempted to demonstrate how national legislation and regulatory policies are important factors affecting women's experiences at work. Secondly, it was suggested that national culture shaped institutional structures of

opportunity and incentives as well as individuals' career choices. Furthermore, the section showed that despite improvements in female labour force participation rates around the world, traditional gender norms promoting masculinity and traditional gender roles have continued to persist even in Western countries, limiting women's career advancement.

The review presented in this section suggests that there is still limited research on the impact of macro level influences on women's career advancement, primarily due to the difficulty of providing accurate empirical data (Metz, 2003). Furthermore, most of the research has focused on the Western context, with limited coverage of women's managerial advancement in developing countries (Ollier-Malaterre et al., 2013; Den Dulk et al., 2013; Tlaiss, 2014). Research focusing on the role of local culture and religious traditions has suggested careers may be managed differently compared to the Western European countries. However, given the limited information regarding the careers of women in moderate Muslim countries, it is unclear to what extent national culture may impact organisational practices as well as women's own career experiences.

2.5 Meso (organisational) level influences

Meso-organisational influences on women's career advancement have become a central piece of the literature on women in management. Research in this field culminated in the 1980s and 1990s in numerous studies in Europe and the US (Joshi, Neely, et al., 2015). In this context, two distinct research strands have emerged on the organisational influences leading to underrepresentation of women in senior positions at work. The first strand of research focussed on organisational culture, on the basis that norms, behaviours and attitudes about gender may act either as facilitator or barrier to women's career progression. In particular, studies have shown that organisations with gender supportive culture and communal work goals have a crucial positive impact on enhancing women's self-evaluation of their own fit with typically male-typed positions and therefore facilitate women's managerial progression within organisations (Diekman et al., 2011; McCarty et al., 2014; Carlson and Mellor, 2004). Relatedly, organisational research has also identified tokenism, prejudice and bias against female leadership as the major setbacks to women's career advancement (Heilman, 2001; Kanter, 1977; Wood and Eagly, 2002; Ely, 1995). The second strand of research has explored organisational practices including, but not limited to; recruitment, promotion, training, work-life policies, networking and mentoring, as either facilitators of or barriers to women's career advancement (Hoobler et al., 2014; Lyness and Heilman, 2006; King et al., 2012; Kumra and Vinnicombe, 2010; Powell and Mainiero, 1992).

The following sections present and summarise these two important research strands: (i) organisational culture; and (ii) organisational practices and provide empirical evidence on the relevant organisational level facilitators of and barriers to women's career advancement.

2.5.1 Organisational culture

Women in organisations as “tokens”

Previous studies have shown that when the number of female professionals in organisations constitute a small percentage of the total workforce, they become “tokens” in a male-dominated environment. This has a significant impact on women's

career experiences and the extent of stereotypes and prejudices they are subjected to by the dominant male group (Oakley, 2000).

Kanter's (1977) theory of tokenism was one of the first to recognise the organisational decisions to exclude women and other minorities from critical positions if they made up less than 15% of the organisation. According to Kanter's (1977) research, as women became tokens in their organisations, their gender became a major source of identification. As a result, women became excessively subjected to labelling and stereotyping based on stereotypical feminine attributes, and consequently experienced excessive pressure, which ultimately marginalised them from the dominant male group (Tlaiss and Kauser, 2010). Although more than three decades have passed since Kanter's (1977) work on tokenism, studies continue to support her theory by providing empirical evidence of gender-based discriminatory practices in male-dominated organisations, where women's performance are heavily, and in most cases unfairly, scrutinised and evaluated (Eagly and Karau, 2002; Ryan and Haslam, 2005). Similarly, Simpson (1997) found that despite the increase in the number of women in the labour markets since the 1970s, women continued to face unequal treatment in terms of pay and status and had to work harder and demonstrate higher competence than men in order to advance in their careers.

Research shows that as the number of women in an organisation increases, their status in that organisation shifts from "token" to "critical mass", and they become less subjected to the stereotypes of the dominant male group (Eagly and Carli, 2007). In her influential study of organisational demography, Ely (1995) investigated the impact of gender composition in the higher ranks of a law firm on the junior level female professionals working in that firm. She found that having a more balanced distribution of men and women in high-ranking positions had a significant positive effect on the experiences of junior female professionals, as they were able to characterise their identities more consistently with the organisation's culture.

Previous research has investigated the minimum number of female managers within organisations, to eliminate women's token status. As a possible remedy for gender-based discrimination, Kanter (1977) distinguished a "tilted group" and argued that when female managers constituted 35% or more of the group they gained the necessary power to challenge the dominant groups' decisions by forming coalitions and exerting

influence within their group. While acknowledging that Kanter's thesis of a minimum 35% of women may be influential to a certain extent, Durbin (2016, p.33) concluded that the proportion of women to make a difference significantly relied on the organisational and societal context and therefore there was "no magic number" for women in organisations.

Perceptions of female leadership in the workplace

There are two research strands on the perceptions of female leadership in the workplace. A traditional strand of research based on role congruency argues that "leadership" is not considered to be congruent with women's perceived social roles, and this incongruence has a negative impact on women's performance evaluations and limits their career progressions (Eagly and Karau, 2002; Heilman, 2001). On the other hand, a more recent strand of research has advanced the debate by suggesting that certain organisational contexts may actually facilitate female leadership (Foschi, 2000; Eagly and Carli, 2003; Fiske et al., 2002). Both strands will be explained in detail below.

Role congruency indicates that compliance with traditional gender stereotypes strictly limits the chances of women being admitted to higher paid and more prestigious occupations due to a perceived "*lack of fit*" between the female gender role and leadership positions (Eagly and Karau, 2002; Heilman, 1995). This view continues to gain support from recent empirical evidence demonstrating that despite having relevant qualifications and experience, women continue to have lower job status in male dominated sectors such as the information technology sector (Truss et al., 2012). Consequently, in order to eliminate the barriers that prevent women from advancing in their careers, many studies have explored how these stereotypes affect the way women are perceived within their organisations.

In the 1970s, Schein (1975) found that both male and female employees associated the typical traits of successful managers to the male gender. This was also known as the "*think manager think male*" paradigm. Studies replicating Schein's research have shown that managerial sex-typing continues to be a major psychological barrier to women in a variety of countries including the UK, Germany, China and Japan (Schein, 2001). As an extension to Schein's work, in the 1980s, Heilman (1983, 1995) defined the term "*lack of fit*" to describe the phenomenon where employers expected failure

or poor performance from female managers because the stereotypical attributes of the female gender did not correspond to masculine sex typed jobs. Empirical studies confirm that the persistence of traditional gender roles continue to support perceptions of women having less managerial ability (Powell, Butterfield and Parent, 2002) and less effective leadership skills (Eagly et al., 2003) than men, which continue to favour men for promotion opportunities (Roth et al., 2012).

Relatedly, Hoobler et al. (2009), found that employers' perceptions of how well women "fit" their jobs was crucial for women's career advancement. In their study, although female employees reported less family-work conflict compared to their male colleagues, managers continued to perceive women as having greater work-family conflict. Drawing upon social role theory, they explained that employers attributed nurturing and communal roles to female employees and, therefore, expected less career commitment and more family-work conflict from their female employees, ultimately limiting female employees' options to advance in their organisations.

Furthermore, Rudman and Phelan (2008) argued that when women disconfirmed prescriptive female gender stereotypes and upheld more agentic and ambitious qualities in order to be perceived as competent, this created a negative reaction or "backlash" against them resulting in dislike and disapproval. Consequently, these negative feelings towards the female employees negatively affected their performance evaluations and limited their attainments of organisational rewards such as higher pay and promotion (Heilman et al., 2004; Heilman, 2001).

There also has been research demonstrating the positive impact of organisational culture endorsing humane orientation and communal goals (e.g. caring about the well-being of other people) on women's career progression. For example Bajdo and Dickson (2001) found that organisational culture significantly impacted women's advancement to managerial positions. Organisations which encouraged humane orientation (e.g. showing sensitivity and kindness towards others) and gender equity (e.g. through the active placement of women to masculine typed work roles) typically reported higher numbers of women in management. Another study found that when STEM (science, technology, engineering and math related) jobs unconventionally endorsed communal goals, this created positive attitudes towards the job, particularly from women (Diekmann et al., 2011).

With respect to perceptions of female leadership in the workplace, it is also necessary to consider the theory of “double standards”. Rosette and Tost (2010) found that when women were recognised for outperforming stricter performance standards, they were valued higher than male leaders in their organisations. They drew upon the theory of “double standards”, which was based on the premise that token women were exposed to stricter performance criteria than their male colleagues. They further observed that a double standard may have a two-way effect on women: (i) either they gained respect and were perceived by their colleagues as highly competent because they outperformed stricter, “double standard” requirements; or (ii) they further struggled in their careers due to the existence of these stricter requirements (Foschi, 2000; Lyness and Thompson, 2000). Rosette and Tost (2010) concluded that double standards in performance criteria could help women who had already achieved senior positions advance further in their careers. However, their study remains limited in terms of explaining how this advantage, mainly experienced by senior women, may be transferred to those in lower ranks.

2.5.2 Organisational practices

Organisational practices have a significant impact on women’s careers by either facilitating or limiting their hierarchical advancement. Such practices often encompass recruitment, promotion, performance evaluation, mentoring, networking and work-life balance policies. Some scholars have argued that organisational practices reflect the stereotypical attitudes towards professional women and therefore act as a barrier to women’s careers (Oakley, 2000; Tlaiss and Kauser, 2010; Metz, 2003). On the other hand, others have suggested that with certain interventions organisational practices can facilitate women’s career advancement (Eagly and Carli, 2007; Lyness and Thompson, 2000). These practices will be now discussed in more detail.

Work-life balance (WLB) policies

In Western countries, work-life policies were initially designed as a response to the ageing work force and the increase in work-life conflict as a result of work intensification and global competition (Cooke, 2015). Consequently, many governments have introduced and promoted policies to help balance employees’ work and personal lives. As a response to government regulations, organisations dedicate

an important share of their resources to promoting WLB policies that address employees' overall job and life satisfaction.

Work-life balance policies focus primarily on three areas: (i) policies addressing employees' demand for reduced working hours, e.g. part-time work; (ii) policies allowing employees to have greater flexibility over work hours; and (iii) policies that provide financial, informational and organisational support to employees e.g. parental leave, eldercare or childcare support (Walsh, 2012, p.158). However, the availability of WLB policies varies extensively depending on organisational size, gender distribution and the seniority of the employees. Kossek and Distelberg (2009, p.16) found that smaller organisations with less than 100 employees were more likely to provide flexible work options, white-collar workers had more access to flexible work options compared to blue-collar workers and mid-level employees had more access to flexible work options compared to senior and junior level employees. Similarly, in the context of gender diversity programs, Dobbin et al. (2011) found that organisations which had a large share of female managers were more likely to adopt such programs.

The literature on flexible work practices (FWPs) provides mixed evidence regarding their benefits and costs (Kossek and Distelberg, 2009; Leslie et al., 2012). Among the studies that focused on employee outcomes, some have reported positive results such as enhanced job satisfaction (Baltes et al., 1999), improved performance and lower stress levels (Gajendran and Harrison, 2007). In contrast, other studies have been less positive. For example, Leslie et al. found that (2012, p.1408) managers often perceived employees who used FWPs as having a lack of commitment, "if they attribute FWP use to a desire for personal life accommodation." This is typically due to managers' inadequate information about the motivations of their employees. Consequently, employees may be discouraged to use programs and see it as a possible threat to their careers, due to their fear that they will be perceived as being uncommitted. On the other hand, Leslie et al (2012) also found that if managers attributed FWPs to increased productivity, they perceived the employees using FWPs as having high work motivation. Overall, they concluded that managerial perceptions had a mediating effect on employees' decisions to use FWPs.

These findings are also in line with the extensive literature that provides particular attention to manager/supervisor support as a significant determinant for improving

employee well-being and creating an inclusive work environment (Ryan and Kossek, 2008; Allen, 2001). Indeed, managerial support is essential as they often have a decisive role in employee requests and also have a responsibility for communication to ensure full utilization of WLB policies (Kossek and Distelberg, 2009; Ryan and Kossek, 2008). Moreover, in contrast to managers' concerns related to low work commitment Shockley and Allen's (2012) study with 206 flexible working employees found that most of the employees chose flexible work options to increase their productivity rather than to allocate more time to non-work related roles. In sum, managerial perception of employee motives for WLB policies have a key role in the effectiveness of these policies.

Research has shown that the majority of mid-level professionals using WLB policies are women, resulting in them being stigmatised and barred from promotion opportunities (Kossek et al., 2016; Williams et al., 2013). Furthermore, numerous studies have demonstrated that managers expected women to perform traditional social roles and, therefore, assumed that women experienced greater work-life conflicts, ultimately limiting their career advancement (Hoobler et al., 2009). This is also in line with the statistical discrimination argument in which employers believe that women are more likely to quit their jobs than men due to their domestic responsibilities. Furthermore Heilman and Okimoto (2008) found that gender bias against women increased when women had children, restricting their promotion options even further. This has also been evident in other studies (Glass, 2004). Moreover, it has also been argued that taking flexible work options could possibly reinforce these gender stereotypes and constrain women to home. For example in their qualitative study with home-based employees Sullivan and Lewis (2001) found that although flexible work arrangements made it easy to cope with domestic responsibilities, they also reinforced traditional gender roles.

On the other hand, some studies have found that the use of WLB policies may have a positive impact on women's career progression. For example, in their study based on national employee survey data, Konrad and Yang (2012) found that the use of WLB policies was not a career-limiting move for female employees. On the contrary, they found that the WLB policy usage had positive outcomes for women's promotions despite employees' fears of being stigmatised. WLB policies increased women's

energy resources and motivation to work, which outweighed the negative yet short-term effects of stigmatisation.

The literature also stresses the existence of “family friendly backlash” where women and men who use WLB policies due to their family responsibilities may confront a “backlash” from their peers and co-workers (Walsh, 2012). As most WLB policies have initially been designed to alleviate the work-life circumstances for employees with children, this may cause a feeling of exclusion and resentment among those without family care responsibilities ultimately resulting in a backlash (Ryan and Kossek, 2008). Similarly Nord et al. (2002) found that employees without family care responsibilities often expressed concerns regarding the fairness of these policies and felt that their non-work commitments were being neglected as they were often involuntarily compensating for the flexible schedules of employees with children. In order to overcome a possible backlash, Ryan and Kossek (2008) stressed the importance of providing a universal access to WLB policies to all employees regardless of their seniority or gender.

As discussed above, the positive impact of WLB policies on women’s career advancement depends on a variety of factors including managerial perception and the universal access to the programme (Nord et al., 2002; Ryan and Kossek, 2008). However, despite the potential consequences of being stigmatised, in the long term, WLB policies can have significant benefits for women including greater job commitment, performance, satisfaction, and ultimately increase their promotion potential (Konrad and Yang, 2012). Furthermore, scholars have also suggested that the cultural context may have an influence on the execution of WLB policies by organisations (Kossek et al., 2011).

Selection and promotion practices

Selection and promotion decisions are critical aspects of organisational practices as they can either facilitate or hinder women’s career advancement. Perry et al. (1994) identified two significant types of determinants – cognitive and contextual – for explaining how organisational practices could lead to gender segregation in selection decisions. Cognitive determinants of gender segregation are related to decision-makers’ perception of an ideal candidate, which ultimately influences their hiring decisions, whereas contextual determinants of gender segregation include, “the

demographic composition of applicant pools, organisations and jobs; organisational structure and size and the power of key interest groups” (Perry et al., 1994, p.790).

Perry et al. (1994) also argued that contextual determinants could impact cognitive determinants by influencing decision-makers’ perception of individual-job fit. For example, decision-makers may be more inclined to associate the male gender with a job role when men make up the majority of their organisations. Indeed empirical evidence suggests that when women have a significant presence within their organisation, this may result in improved gender integration within the entire organisation (Huffman et al., 2010). Also, Cohen and Broschak (2013) found that an increase in the number of female managers within an organisation led to an increase in the number of female recruits to new roles. Although some studies have argued that increasing female presence in leadership positions is changing the cultural stereotypes of management roles (Dasgupta and Asgari, 2004), meta-analytic evidence suggests that the association between leadership roles and masculine traits continues to be strong (Koenig et al., 2011). This implies that if the gender imbalance against women persists in top management, women will continue to experience barriers when applying for junior and mid-level management positions.

On the impact of cognitive determinants on selection decisions, studies show that when female applicants demonstrate qualities that are incongruent with stereotypical female characteristics such as self-confidence, ambition and assertiveness, they are often disliked by the hiring managers, a dilemma that their male counterparts do not experience, and thus their chances of getting hired decreases (Buttner and McEnally, 1996). In another study, it was found that women were seen as unlikable when they came across as “agentic” during the selection processes, which ultimately lowered their chances of getting hired (Rudman and Glick, 2001).

As an additional determinant of selection decisions, same sex contacts have been considered important especially for managerial positions. Employees most often have same sex-contacts due to the tendency to associate themselves more closely with their own sex. Moreover as men occupy the majority of senior positions and women are excluded from male networks (Eagly and Carli, 2007), employee referrals may often generate a majority of male applicants.

Research shows that cognitive determinants may also play an important role in performance evaluation and promotion decisions. For example, the impact of managers' biased evaluations on female employees' promotion prospects has been documented in a study conducted at a large transportation company in the US. In this study, Hoobler et al. (2014) found that managers often perceived women as less career-motivated and evaluated their female subordinates' performances based on this biased evaluation. Hoobler et al.'s (2014) study drew upon social role theory and Heilman's (1983, 2001) lack of fit model, which proposed that a perceived lack of fit and expectation of failure arose when women accepted traditionally male sex typed jobs and were subsequently penalised for showing masculine traits as this was considered to be socially undesirable. Additionally, Hoobler et al. (2014) also found that managers provided less challenging tasks, career encouragement and training opportunities to female subordinates based on their gender biased perceptions of employee performances. Subsequently, this resulted in women accumulating less organisational development skills and ultimately lowered their motivation and managerial aspirations. Overall, this research indicates that the main reason for women's lower motivation for seeking managerial positions was employers' perceptions of "think manager, think male", rather than women's lack of ambition. Furthermore, a meta-analytic study revealed that even when women received higher performance ratings, promotion decisions still favoured men (Roth et al., 2012).

Research also shows that women tend to receive limited organisational development opportunities due to their employers' gender biased assumptions that women lack career ambition (Hoobler et al., 2014), which ultimately lowers their chances of getting promoted to managerial roles. Dieckoff and Steiber's (2011, p.151) study which used survey data from 23 European countries found "a sex gap to the disadvantage of women" in the amount of organisational training provided to employees. Similarly, in their study with managers from health care and energy companies, King et al. (2012) found that although there were no gender differences in the level of interest expressed by employees, male employees received more challenging tasks than female employees. King et al. (2012) argued that benevolent or "well-intended" sexist perception of male managers were causing their female subordinates to receive less challenging tasks, ultimately restricting their future promotion opportunities.

Research on the relationship between performance evaluations and promotion decisions point to an imbalance between men and women, which is often explained by the perceived misfit between gender and managerial roles (Eagly and Karau, 2002). In a recent meta-analytic study, it was found that “sex differences in rewards (i.e. pay and promotion) were 14 times larger than sex differences in performance evaluations. Moreover, performance differences did not explain reward differences between men and women” (Joshi et al. 2015, p.1532). In a two year study of performance evaluations and promotions of 448 upper-level managers, Lyness and Heilman (2006) found that in general female managers in line positions received lower performance ratings than women in staff positions due to the perceived role incongruence between gender and managerial job roles. Secondly, they found that when promoted, women had higher performance evaluations compared to men, suggesting that women had to demonstrate more evidence regarding their individual competence. Other studies found that when women received promotions they risked being disliked for pursuing agentic leadership skills, ultimately damaging their overall performance evaluations (Heilman et al., 2004; Heilman, 2012).

As possible remedies for sex differences in selection and promotion decisions, Eagly and Carli (2007) stressed the importance of diversity and awareness training, objective performance criteria and recruitment of more women to executive roles to prevent tokenism-related problems. Eagly and Carli (2007) further argued that to increase transparency in hiring processes, employers’ knowledge of applicants’ gender should be restricted and the use of open-recruitment tools instead of referrals and informal networks should be encouraged (Eagly and Carli, 2007). As much of this research has been conducted in Western countries, additional studies are required in different cultural settings to understand how organisational and human resources practices might act as facilitators or barriers to managerial selection and promotion decisions of women (Joshi et al. 2015).

Organisational networks

Organisational networks are important sources of social capital and they are recognised as a critical component of career progression (Ibarra, 1992). The term networking can be defined as the “activities by individuals attempting to develop and maintain relationships with those with, or perceived to have, the potential to assist

them in their work or career” (Broadbridge et al., 2006, p.2). Networking provides many advantages to an employee including “exchanging information, collaboration, developing alliances, acquisition of tacit knowledge, visibility and support” (Linehan and Scullion, 2008, p.34).

The literature on networking has paid quite a deal of attention to gender related issues. Various studies have demonstrated that exclusion of women from male dominated organisational networks has a detrimental impact on women’s career advancement (Lyness and Thompson, 2000; Forret and Dougherty, 2004; Ibarra, 1992, 1993). For example, previous studies conducted with female managers in Europe and Australia found that female employees reported lack of access to male-dominated networks as significant barriers to their careers (Metz and Tharenou, 2001; Linehan and Scullion, 2008). Additionally, Durbin (2011) differentiated networks as formal and informal (i.e. friendship based old boys networks) and argued that women’s exclusion particularly from informal networks denied women access to critical communication that often took place in male dominated environments. In an empirical study focusing on responses from managerial employees, Forret and Dougherty (2004) found that engaging in networking behaviour was beneficial to men but not to women. In particular, internal company visibility and engagement in professional activities was significantly related to men’s objective career success measures (i.e. promotion and compensation) but not to women’s (Forret and Dougherty, 2004, p.432). A possible explanation for this sex difference in organisational rewards may be related to the structural barriers restricting women’s access to effective and influential organisational networks (Kanter, 1977).

Various explanations have been provided in the literature to explain why organisational networks are not as beneficial to women as they are to men. Previous research indicates that women tend to occupy fewer senior positions, limiting their interactions with individuals that can potentially be beneficial to their careers (Kanter, 1977; Ibarra, 1993). Secondly, research has also shown that when women are in a minority in their organisations they are exposed to more gender stereotypes and are evaluated more negatively by the dominant group (Ibarra, 1993), which also results in limited communication between the male and female group members and women’s exclusion from informal networks (Lyness and Thompson, 2000). Scholars have

stressed that networking is especially difficult for women with children as family responsibilities may limit the time women can spend on their development (Metz, 2005; Eagly and Carli, 2007).

A further explanation for women's exclusion from networks is *homophily*, which is the tendency of individuals to interact with those who have similar characteristics such as race, gender and ethnicity. Homophily ultimately creates divisions in social environments (McPherson et al., 2001). It has been argued that homophilious groups occur through two processes, which often interact with each other: (i) choice based homophily, deriving from individuals' preferences to associate themselves with those who are similar to themselves; and (ii) induced homophily, which occurs when individuals find themselves surrounded by people excessively similar to themselves (Kleinbaum et al., 2013, p.1316). As a result, in organisations where senior men are over-represented in positions of power and authority, organisational networks are more likely to be dominated by men (Ibarra, 1992).

Reference has also been made in the literature to clients' homophily preferences as a contributing factor to sex segregation among female professionals (Erickson et al., 2000; Gorman, 2006). Building and maintaining good client relationships is particularly important for employees in the services sector as it often leads to repeated business transactions and reduce the time they otherwise would need to spend in finding new business opportunities (Roth, 2004). Having good client relationships may also lead to better performance evaluations for employees, possibly accelerating their career progressions within the organisation (Hekman et al., 2010). However, studies exploring gender inequality due to clients' gender homophily preference is limited. Among these (limited) studies, the evidence provided suggests that women working in traditionally male-dominated occupations often experience difficulties in establishing strong relationships with clients. For example, Hekman et al. (2010) found that female service providers often received low customer satisfaction feedback due to gender bias of customers, resulting in employers' preference for recruiting male employees for these types of roles. In another study of 76 Wall Street professionals, Roth (2004) observed that the employers' perception that male clients would prefer to work with male service providers resulted in women's disadvantage within the organisation. Consequently, some female respondents reported that they intentionally

avoided working in positions that relied mostly on client relationships. Overall, the literature has found evidence of structural barriers preventing women from engaging in cross-gender networks and also traced gender differences in networking behaviours with both internal and external clients.

Mentoring practices

Mentoring has been widely discussed as a career facilitator in the management literature (Powell and Mainiero, 1992; Higgins and Kram, 2001; Ng et al., 2005). In particular, meta-analytic research found that mentoring had a positive effect on the compensation and promotion of employees (Allen et al., 2004). It has been argued that the advantages of mentoring may be even greater for women since they experience more organisational barriers in their careers due to gender discrimination and lack of access to key resources (Eagly and Carli, 2007). It has been found that women's career advancement was more dependent on mentoring relative to men's careers as it provided the necessary legitimacy and credibility needed in their careers (Burt, 1998).

Higgins and Kram (2001, p.264) define traditional mentoring "as the developmental assistance provided by a more senior individual within a protégés' organisation that is, a single dyadic relationship." Additionally, mentoring covers two separate support functions: career sponsorship and psychosocial support. Career sponsorship facilitates protégés' upward mobility in the organisation through coaching, providing challenging tasks, and increasing their visibility within the organisation. On the other hand, psychosocial support involves the mentor supporting the well-being of the protégés by providing personal and psychological support and counselling (Allen et al., 2004; Ragins, 1997; Tharenou, 2005a). Hence, according to this differentiation of mentoring functions women's career advancement should be mostly related to career sponsorship. Previous studies have found that career sponsorship significantly contributes to women's career advancement, even more than it does to men (Tharenou, 2005a). As an explanation, Tharenou (2005a) argued that men may not have required career sponsorship as much as women did, as men may have progressed regardless of a sponsor since they were much less likely to experience gender-related barriers in the organisation.

Although much of the literature has been based on the experiences in Western countries, there has been some limited research on the impact of mentoring on the

career advancement of female managers in Arab-Middle Eastern context, particularly in Lebanon (Jamali et al., 2006; Tlaiss and Kauser, 2010; Kattara, 2005). In a study exploring the organisational barriers to women's career advancement in Lebanon, it was found that the concept of mentoring was non-existent and therefore Lebanese women did not perceive its absence as a barrier to their career progression. As Tlaiss and Kauser (2010, p.484) further explained, "this virtual absence of the mentoring concept within the Lebanese workplace brings into question the significant role that mentoring may have on the career advancement of female managers in this region".

Section summary

Research suggests that organisational influences stem from two broad categories: (i) organisational culture and (ii) organisational practices. The section focussed on tokenism and perceptions of female leadership in relation to organisational culture and WLB policies, recruitment and promotion practices, organisational networks and mentoring practices in respect of organisational practices.

Studies indicate that women are often subjected to increased levels of stereotyping and prejudice when they become "tokens" in male-dominated environments. It is therefore crucial for women to move from being tokens to constituting a critical mass within their organisations. While some studies found that for women to constitute a critical mass, they need to make up at least 35% of managers others argued that there is no "magic number" and the right proportion of women depends on the organisational and societal context. Regarding the perception of female managers in the workplace, research focuses on the perceived congruency between "leadership" and "women's social roles", and whether the gradual shift in the gender compositions of organisations in recent decades has played down the impact of managerial stereotypes based on gender.

Evidence on the impact of WLB policies on women's career experiences is mixed. While some studies found positive results such as enhanced job satisfaction, improved performance and lower stress levels, others reported negative outcomes such as being perceived by managers as having lack of commitment. Nevertheless, recent research suggests that WLB policy use may not be career limiting for women (Konrad & Yang 2012). Overall, research indicates that the impact of WLB policies on women's career

experiences depends on a number of factors including managerial perception, universality of such programmes and the cultural context.

Recruitment and promotion practices may influence women's career advancement through gender biased organisational practices. Research points to cognitive and contextual factors as well as same-sex networks and seniority as the important determinants of women's recruitment and promotion experiences. Studies on organisational networks indicate that women's exclusion from male dominated organisational networks has a detrimental impact on their career advancement. There is also some research, which suggests that clients' homophily preferences may have both positive and negative implications for women's career experiences depending on the organisational and societal context.

Mentoring is widely considered by the literature to be a significant career facilitator, more so for women than for men. Research conducted in the Western countries have suggested that, women receive similar pastoral care compared to men however, did not receive enough sponsorship. On the other hand, the limited research conducted in the Middle East has suggested that mentoring in these countries were virtually non-existent.

2.6 Micro (individual) level influences

Previous research has shown that women's self-perceptions and ability assessments are crucial to understanding their career advancement (Heilman, 2012; Lyness and Thompson, 2000). Furthermore issues related to individual identity are interrelated with socio-cultural and organisational contexts (Syed and Özbilgin, 2009). Therefore, in the context of women's career advancement an understanding of the mechanisms behind gender identity is crucial. This section begins by discussing the construct of gender identity and how compliance to gender role attitudes impact women careers. It then discusses the impact of gender differences in career interests and aspirations and then looks at the impact on career advancement of multiple roles regarding family and work.

2.6.1 Gendered role expectations and role incongruence

Gender identity refers to the psychosocial implications of the sex-typed attributes of being either male or female (Powell and Butterfield, 2013). Wood and Eagly (2015) identified two main strands of research on gender identity as (i) the personality approach, focusing on the gender-relevant personality traits of individuals; and (ii) the self categorisation approach, which emphasises one's own sense of belongingness to a social category based on gender.

Research on gender identity initially began with the personality approach where scholars observed the stereotypical traits for each gender, with agency representing masculinity and communal representing femininity, and aimed to predict gender-typical behaviour. The second strand of research focusing on self-categorisation explored self-labelling with gender identity where the extent of individuals' self-labelling as male or female was strongly related to the societal and organisational context (Sinclair et al., 2006). Wood and Eagly (2015, p.11) believed that both strands of research on gender identity were useful to "facilitate the prediction of female and male behaviour in a wide range of domains".

The social role theory studies the construct of gender identity and investigates the gender typical personality traits and their impact on individuals' attitudes and behaviours. In the context of careers, social role theory implies that gender norms and attitudes also shape individuals' career aspirations in their society. The social role

theory predicts that starting from early childhood, girls and boys develop different preferences and self-identities by conforming to cultural gender stereotypes that influence their choices of study and ultimately their future career prospects (Eagly et al., 2000). Parallel to this, gender roles reveal themselves within social structures as stereotypical attributes towards males and females, which leads to the traditional division of labour where men are the breadwinners and women are the homemakers (Koenig and Eagly, 2014).

Based on previous research on the stereotypical attributes towards males and females (Lippa, 2001; Heilman, 2012), gender role stereotypes have two dimensions: (i) *Descriptive* – describing the common traits for the male and female gender; and (ii) *Prescriptive* – labelling how women and men “ought to behave” based on their genders (Hoobler et al., 2014). In particular, women represent feminine/communal qualities such as being expressive and having a warm and kind nature but less competent, while men represent masculine / agentic qualities such as being ambitious, assertive and prone to leadership but less nice (Anker, 1997). The association of communal traits with the female sex often creates challenges for women’s career progression, as most high status jobs are associated with agentic qualities (Kulik and Olekalns, 2011; Evers and Sieverding, 2013).

Empirical evidence shows that the feminine or communal traits contradict the perceived traits of managers. Women are often perceived as being less suited for supervising others (Powell et al., 2002), having lower analytical skills (Correll, 2001) and leadership skills (Heilman and Haynes, 2005), which disqualifies them from taking over managerial occupations. Furthermore, Kulik and Olekalns (2011) argued that when women did manage to obtain higher status jobs, they continued to be perceived as less agentic compared to their male colleagues and their competency level was more strictly scrutinised. Brescoll et al. (2010) found that female leaders’ perceived competencies were more fragile compared to male leaders and that women were more likely to fall from their position as a result of a small mistake.

In line with the social role theory, empirical evidence shows that compliance with gender role attitudes in childhood shapes the development of gender-normative traits (Lippa, 2005) and impacts the later career success and earning potential of individuals (Corrigall and Konrad, 2007). Studies found that due to self-directed bias against their

own fit, women preferred not to work in male-dominated jobs, despite being qualified (Ceci et al., 2014). When women did manage to become successful in such male gender typed jobs they would then still be perceived as less desirable bosses, primarily due to gender role stereotypes prescribing how men and women were “ought” to be (Heilman and Okimoto, 2007).

Relatedly, Barbulescu and Bidwell’s (2013) research on MBA students demonstrated that, women’s preferences for certain jobs were profoundly linked to their self-identifications and cultural beliefs of appropriate gender behaviours. Drawing upon social role theory, their research indicated that women tended to apply to general management jobs rather than finance and consulting jobs – even if they had previously worked in these fields. They discovered that the gender difference in applications for stereotypically masculine jobs was related to women’s perception of their gender identity conflicting with these jobs, and women’s lower expectation of success in receiving job offers compared to men. This implies that women may refrain from applying to managerial positions, as they do not expect to be able to progress in these positions regardless of the organisational structure.

In addition, parents’ behaviours have a significant role in children’s gender socialisation processes (Breen and Garcia-Penalosa, 2002; Okamoto and England, 1999). For example, women who are raised in more traditional families with the male breadwinner / female carer model will more likely prefer to work in traditionally female occupations. Consequently, gendered role expectations internalised by individuals lead to a sex-based division of labour where men dominate “paid work”, whilst women either choose to stay at home or undertake low paid “safe” jobs, which are traditionally feminised (e.g. care giving). Failure to fit into these social stereotypes causes women to be discriminated against in the workplace, constraining them to subordinate roles (Rudman and Phelan, 2010). By the same token, female employees with family responsibilities may feel emotional and psychological stress combined with a level of guilt due to not conforming to their traditional homemaker roles.

An essential assertion of role incongruity between the female gender and management roles is that most women experience a trade-off between likability and respect while advancing in their careers (Heilman, 2001; Eagly and Karau, 2002). If women conform to the feminine qualities, which include being empathetic, expressive and warm, they

fail to meet the requirements necessary to advance in their careers. However, if women conform to the masculine traits such as being self-reliant, forceful and assertive, they then fail to meet the expectations from their gender roles, inducing disapproval and dislike, which generally results in the organisations preferring to employ and promote men instead. Either way, traditional gender roles create a barrier to women's aspirations to seek managerial and leadership positions in male-dominated organisations. This dilemma experienced by women is defined as the "double bind" (Rudman and Phelan, 2008). Oakley (2000) illustrates how this "double bind" becomes a major personal barrier in women's career experiences as: "Challenges like speaking assertively but not *too* assertively, [and] dressing 'like a woman' but not dressing 'too feminine' can only serve to provoke needless self-monitoring and self-consciousness, and drain energy away from the really important tasks at hand if women take the double-bind too seriously" (2000, p.325).

Social role theory makes a valuable contribution to the literature by explaining how gender role stereotypes influence both individuals' preferences and employers' perceptions about ideal workers. It also explains how women become disadvantaged due to their perceived "communal" attributes in contrast to men's "agentic" attributes. Furthermore it suggests that women may avoid or withdraw from masculine-typed jobs as it is socially less acceptable (Heilman and Okimoto, 2008). On the other hand, social role theory has been criticised for depicting women as "victims" having very little or no choice on their careers and providing a narrow and limited explanation for their position in post-industrial economies with advanced pro-women legal structures (Hakim, 1996; Hakim, 2006). It appears that overt or visible gender bias is less common in developed countries, yet scholars argue that subtle forms of bias at work remain (Eagly and Carli, 2007; Broadbridge and Simpson, 2011). In addition, overt bias may still be significant for women living in the non-Western world and might therefore require further investigation (Joshi et al. 2015; Metz & Kulik 2012). Hence, the impact of gender role stereotypes on women's career advancement depends on the societal and organisational context and the cultural value placed on women's work.

2.6.2 Gender differences in career interests and aspirations

In the context of women's career advancement, several authors have considered work motivation, human capital (i.e. level of training and work experience) and traits (i.e.

ambition and masculinity) as strong predictors of career advancement. Regarding human capital, previous empirical research found that although work experience and organisational development opportunities were the most relevant factors for career advancements of both men and women (Tharenou et al., 1994; Lyness and Thompson, 2000), women often received less development opportunities and challenging tasks compared to men (Hoobler et al., 2014).

Ambition and masculinity are considered to be the two traits that are required for individuals to advance in their careers. Here, ambition is defined as a person's aspiration to move higher in the organisational hierarchy, and masculinity is defined as the instrumental and assertive gender role that is considered to be capable of getting things done (Tharenou 2001). Powell and Butterfield (2013) found that those individuals that associated themselves with masculine traits were more likely to aspire to senior management positions. On the other hand, it has been discussed that female managers have often become disadvantaged due to the stereotypical perception of a lack of fit between masculine traits and the female gender (Heilman, 2001).

Metz (2004) empirically analysed whether women's personality traits of masculinity, ambition and adaptability related to managerial advancement and whether personality traits influenced the extent of training and development women received. Metz's (2004, p.703) survey of 1,346 female bank employees found that women with masculine traits participated more in organisational development opportunities and worked longer hours suggesting that assertive women may proactively seek development opportunities and work longer to achieve career advancement.

Some studies have found that women were less ambitious and motivated by promotion to managerial positions (Litzky and Greenhaus, 2007). However, the evidence is mixed. Highlighting the link between ambition and recognition, Fels (2004) suggested that women often lacked ambition because women did not receive recognition as much as their male peers did, which ultimately was lowering their ambition. In contrast, in a meta-analytic study, (Konrad et al., 2000) found no significant sex differences in terms of ambition and commitment. Furthermore, in a more recent study on the possible "ambition gap" between men and women, it was found that women were more ambitious than men, but ambition had harsher social penalties for women. However, ambitious women were mistreated by their managers, peers and

subordinates as women were expected to be less ambitious in organisations (Bai et al., 2014).

Moreover, others have highlighted the impact of employer behaviour shaped by cultural stereotypes on women's career aspirations. In particular recent studies have found that employer gender bias can affect women's job application decisions (Barbulescu and Bidwell, 2013) and also deter women from aspiring for further advancement in their careers (Hoobler et al., 2014) as they choose not to apply for certain jobs at all due to low expectations of getting the job. An individual's self-perception of competencies is critical, as it will often affect one's career path. Previous research suggests that individuals internalise gender roles and regulate their behaviour based on such stereotypical expectations (Heilman, 2012). As a result, women are often deterred from applying for male-dominated jobs even when they are qualified (Ceci et al., 2014), and compared to men they often consider themselves less likely to be successful in high status jobs requiring masculine traits (Diekmann and Steinberg, 2013).

Rudman and Phelan (Rudman and Phelan, 2010) provide evidence of the relationship between self-identification and women's career aspirations. They found that women had lower interest in masculine occupations even when exposed to female role models in non-traditional gender roles (e.g. female surgeons), thereby signalling the power and persistence of gender stereotypes. As Rudman and Phelan (Rudman and Phelan, 2010) explained "seeing is not always believing in oneself, but can, instead, provoke upward social comparison threat". The presence of sex typing of jobs continues to impact women's career advancement.

Initiating negotiations in organisations for more desirable employment conditions is considered a masculine trait. In general, studies show that women often are more reluctant to engage in negotiations due to the potential social costs of being perceived as demanding and aggressive (Gelfand and Stayn, 2006). Men may not experience the same social costs, as negotiations for additional benefits are consistent with the prescriptive male gender stereotype. In contrast women who engage in this type of behaviour may experience negative reactions. Kulik and Olekalns (2011) argued that this was due to the strong link between agentic traits and male stereotypes, while female traits were perceived to be more expressive and communal. In an experiment

where participants were asked to evaluate female and male candidates who negotiated for higher pay, Bowles et al. (2007) found that male evaluators assessed women more negatively compared to men while female evaluators assessed all candidates negatively. They also found that in general female participants were less inclined to initiate pay negotiations. While this study was strictly limited to negotiations regarding higher pay, it implies that men and women have different experiences in negotiation processes.

2.6.3 Multiple roles regarding family and work

The combination of work and non-work related roles often increases the levels of stress experienced by employees. Non-work related roles could be defined as the responsibilities outside an individual's profession, which often include parenting and spousal roles. The long-hours culture in organisations and the level of commitment expected from the ideal worker often limit the time individuals spend on their non-work related roles. Therefore, in the context of women's career advancement, the conventional wisdom, which is based on the traditional male breadwinner and female homemaker role models, is that after having children women often struggle to advance in their careers, whereas men do not experience such conflict.

Some authors have suggested that while raising children, women spend more time out of work than men and, therefore, take longer to advance in their careers (Powell and Mainiero, 1992). Recent studies have also found that female employees can be stigmatised by their employers or male colleagues because of the traditional family role model perceptions. Mothers are often penalised by their employers with lower salaries and less promotion opportunities due to being perceived as less competent while pursuing traditionally male occupations. This is commonly referred to in the literature as a 'motherhood penalty' (Correll et al., 2007; Heilman and Okimoto, 2008; Guillaume and Pochic, 2009). Furthermore, Desai et al.'s (2014) study conducted in the US, found that marriages with traditional role models may also influence the male employees approach to women in the workplace. In particular, they found that men who were married to women who were unemployed perceived organisations with female managers unattractive and disfavoured female managers. Kossek et al (2017) also emphasised the significant role of organisations stigmatising women using

family-friendly policies. However, the experience of female managers using such policies, especially in developing Muslim countries, where women are typically expected to leave work after having children remains underexplored.

Furthermore, in terms of women's self-identification, empirical evidence suggests that women may also hold strong traditional views on gender roles (Nosek et al., 2007). In Lovejoy and Stone's (2012) qualitative study in the US with women who planned to return to work after career breaks it was found that most of the participants planned to switch to traditionally female careers in line with their search for more flexibility. Studies have also emphasised women's work family considerations as an important determinant of their recruitment and promotion opportunities. For example, Becker (1985) argued that married women held a greater amount of household responsibilities relative to their male colleagues. Therefore, women searched for less demanding occupations, as they needed to economise their energy spent on work. Similarly, Hakim (2002) argued that women's decisions to devote more time to either work or family responsibilities directly impacted their chances for promotion, suggesting that managerial promotions depended primarily on individual preferences. In a study with unemployed male and female participants Kulik (2000) found that women were more likely to reject job offers because of potential conflicts with family responsibilities. Alternatively other scholars found that career interruptions and family responsibilities did not predict lower career success and that mothers in dual career families advanced in their careers as much as other women, signalling that there might be additional barriers in play (Tharenou, 1999; Kirchmeyer, 1998).

Some studies of women in management have also compared the career advancement of female managers with and without family responsibilities. For example Metz's (2005) study with women in the banking industry found that mothers and non-mothers experienced similar barriers in their careers, with the main exception of being female managers with children who reported less access to internal networks. However, other authors have suggested that in general all women experienced problems accessing networks (Vinnicombe et al., 2004; Ibarra, 1993).

Conversely, some authors have also pointed the positive implications of family responsibilities on women's career advancement. They consider having multiple roles can help women advance in their careers by becoming more committed and productive

(Cheung and Halpern, 2010; Ruderman et al., 2002). Furthermore, drawing upon role accumulation theory, which asserts that multiple roles can increase both job and personal life satisfaction, Ruderman et al. (2002) found that multitasking can positively impact both women's managerial and interpersonal skills. Research has also found that spousal support can play an important role in a woman's career success and job satisfaction. Those women with supportive husbands are more likely to be employed and have higher job satisfaction, (Bures et al., 2011).

Findings demonstrate that work and family are two crucial realms in life, which are interdependent and influence each other's success. Achieving happiness or unhappiness in the work realm may have a spill-over effect on family life and vice versa. Consequently, women's career experience cannot be separated from their non-work responsibilities (Powell and Mainiero, 1992) and since existing research provides mixed evidence it seems that more research is required to better identify the different cases where multiple roles become helpful or less helpful to women's career advancement.

Section summary

Overall, women's career aspirations involve a complex interplay between their gender role attitudes, individual preferences and organisational processes involving subtle forms of discriminations (Barbulescu and Bidwell, 2013; Kan, 2007). The evidence suggests that women's career advancements and career choices are strongly related to their gender identities and their personality traits, driven by gender roles, often explain their attitudes towards careers. Studies also support the association of communal traits with the female sex. Coupled with a double bind against women, this often creates challenges for women's career progression. Evidence is mixed in terms of the relation between family responsibilities and women's career advancement. Research to date on the individual-micro level influences have mostly focussed on developed Western countries. In order to extend the gender literature, more research is required to identify additional subtle or overt gender biases specifically in the non-Western world. Little is known about the gender-specific circumstances in many of these countries. As Joshi et al (2015, p.1471) further explains "it is likely that the next wave of research will be guided by the increasing awareness and acknowledgment of gender issues in emerging markets and in less developed parts of the world".

2.7 Conclusion

This chapter began by outlining the definitional issues surrounding women's careers and then providing an overview of the multi-level influences that may affect women's career advancement. The literature review demonstrated that research on women's careers was primarily informed by the de-contextualised and individualistic studies conducted in the West and therefore may not correspond to the career experiences of women in developing Muslim countries.

This chapter also developed a research framework, which identified the macro, meso and micro level facilitators of, and barriers to women's career advancement. It highlighted the use of a multi-level approach which allows the exploration of how national, organisational and individual level influences that may constrain or enable women's career progression and how individual women may navigate through such existing barriers. It was recognised that although contextual studies are increasing within women's careers literature, most of the studies focused on either micro or meso level factors while giving limited attention to the broader macro level factors influencing women's career advancement. Furthermore, it was suggested that it is not clear if different organisational cultures may coexist within the same sector and societal context. This thesis seeks to contribute and extend existing literature by exploring the barriers to and facilitators of women's managerial career advancement in three types of banks operating in Turkey, a moderate Muslim developing country.

The next chapter explores the contextual features of women's career advancement in Turkey. It will begin by providing a brief review of Turkey's political, economic, labour market and legal features accompanied by some key features of the Turkey socio-cultural environment. Then, women's career experiences will be located in the banking sector within the Turkish context.

Chapter 3 : WOMEN IN THE TURKISH CONTEXT

3.1 Introduction

The previous chapter provided a literature review of women's career experiences conducted overwhelmingly in the Western and developed world. It highlighted the major macro-societal, meso-organisational and micro- individual influences that either facilitate or hinder women's career development. This chapter also suggested that traditional values and religion might have a crucial impact on women's careers, particularly in developing Muslim countries. This chapter will further explore women's career experiences with specific focus on Turkey.

Turkey has an estimated population of 80.8 million people (TUIK, 2019), the 17th largest economy in the world and is a member of the OECD and the G20 (World Bank, 2018). According to the CIA World Factbook (2019), 99.8% of the Turkish population are Muslim. Furthermore, the World Values Survey found that 85% of the 1605 participants (88% females, 82% males) defined themselves as a religious person (Esmer, 2012). However, Turkey stands out as an atypical Muslim country as it has a secular constitution and a long tradition of modernisation since its establishment in 1923 (Esmer, 2008).

Owing to these factors, Turkey is a leading player in the Middle East and North African regions and a major hub for multinational corporations. It has a strategically unique geographical location, positioned between Asia and Europe and has historically acted as a bridge between the East and the West, making it a distinctive context that is relevant to the research on gender relations and the career advancement of women in both the Western and Middle Eastern countries.

The aim of this chapter is to identify and review the key literature relating to the career experiences of women in Turkey, with a particular focus on the Turkish banking sector. The chapter begins by providing a background on the political, economic, labour market and legislative features of Turkey. Secondly, it provides an overview of the socio-cultural environment, with a particular focus on collectivism, gender inequality and conservatism. Thirdly, it examines the Turkish banking sector and the career experiences of female banking professionals. Finally, it draws upon general conclusions from the Turkish literature and identifies research gaps, which

impair our knowledge regarding the reasons for the limited career advancement of female employees in the Turkish banking sector.

3.2 Political, economic, labour force and legislative features

3.2.1 Turkish history and economy post-independence

The Turkish Republic was established in 1923 following the demise of the Ottoman Empire. As the founder and president of the newly established republic, Mustafa Kemal Atatürk aimed to incorporate a republican secularism to secure the absence of religious involvement in state affairs. For this reason, Turkish secularism,¹ has more closely resembled French ‘laicism’ rather than the liberal Anglo-Saxon secularism (Arat, 2010).

Atatürk introduced a series of reforms in numerous social, political and economic areas. Establishing gender equality was a central focus of these reforms, and dissolving gender segregation in the public sphere became a state policy (Arat, 1994; Hatipoglu, 2014). In 1924 women were given equal educational rights and in 1926, the new Civil Code was accepted which “abolished polygamy, endorsed compulsory civil marriage, recognized the right to divorce for both partners, and accepted equal rights to inheritance” (Arat, 1994, p.243). In 1935, Turkish women obtained the right to vote in local and national elections and to run for political office. These legal, institutional and political reforms remain as the foundation of women’s rights in Turkey today.

The early state ideology of the Republic emphasised women’s emancipation through education and work (Gündüz-Hoşgör and Smits, 2008). Women were expected to work in occupations previously dominated by men and act as role models for future generations (Healy et al. 2005). However, the modernisation attempts of the early Turkish Republic regarding the status of women have been criticised for their top-down nature and limited influence among rural women and women coming from lower socio-economic backgrounds (Aycan, 2004; Gündüz-Hoşgör and Smits, 2008). Additionally, it has been argued that the modernisation project marginalised the

¹ Also referred to as ‘Kemalism’, which deeply influenced the majority of the educated elite.

religiously conservative individuals from key state and business affairs, ultimately causing resentment in a significant part of society (Hardy, 2012).

In the 1980s, the Turkish government undertook major reforms to liberalise the economy, which led to significant fiscal, political and social changes. The deregulation of the labour market, coupled with urbanisation resulted in a substantial decline in rural populations and an expansion of informal sectors in the major cities (Meyersson, 2014). Also, these liberalist reforms resulted in the rise of individualism among Turkish women, which changed their perception towards the objective of their careers from the fulfilment of their national duties as “pioneers” to the attainment of their personal goals such as better pay and promotions (Healy et al., 2005).

Bugra (2013) argued that the neo-liberal policies of the 1980s had both positive and negative results for women. Liberal policies created new opportunities in the private sector for women to work, whilst the deregulation of the labour market along with an expanded informal sector led to the exploitation of female workers through lower wages and worsened working conditions. Bugra (2013) further contended that the limited social policy provision of the state (e.g. lack of childcare) also played a significant part in confining women to traditional gender roles.

Achieving gender equality has been a national policy of the Turkish state since the 1920s and a number of legal and institutional arrangements have been adopted for this purpose (Hatipoglu, 2014). However, there remain significant barriers to the career advancement of Turkish women. In particular, traditional gender roles, ineffective implementation of the existing legislation and violence against women remain as the key obstacles to achieving gender equality in Turkey. Relatedly, in a recent progress report on Turkey’s accession to the EU, the European Commission (2018) highlighted the continuing gender disparity in education, mostly due to early marriage or child labour, and under-representation of women in the labour market (32.2% women) and politics (for example, as of January 2019 only two of the 15 ministerial posts were held by women).

3.2.2 Labour market features

Despite the legal and governmental efforts to increase female employment, the participation rate for women in the Turkish labour force is significantly lower than

that of men, with the majority of women either not working or working informally without access to state benefits such as minimum wage or unemployment insurance (İnan & Aşık 2015). The EU Progress Report (2018) stated that in 2016 44% of women in Turkey worked informally (94% for agriculture). As informal workers they lack social protection and are often exposed to numerous forms of worker exploitations including mandatory overtime working, low wages and deprivation of maternity leave.

Women's restricted access to the labour market remains as one of the key challenges for Turkey's economic and social development. Although female labour force participation rates have improved from 23.3% in 2004 to 33.6% in 2017 (TUIK, 2017), they remain exceptionally low compared to international standards. Table 1 illustrates the differences in female labour force participation rates among countries. Turkey's female labour force participation rate (33% in 2016) is low compared to OECD. Ilkcaracan (2012) stresses that improving the female employment rate is critical for Turkey, given that the EU Lisbon criteria require candidate countries to have minimum labour force participation rates of 60% for women and 70% for men.

Table 1: Women's labour force participation rates in Turkey and selected countries

	Turkey			OECD
	1990	2000	2016	2016
Men	80%	74%	72 %	69%
Women	34%	27%	33%	52%
Total	57%	50%	49%	60%

Sources: TUIK 2017 and OECD (2016)

Each year, the Global Gender Gap report (World Economic Forum, 2018) benchmarks gender equality across countries and particularly focuses on the areas of economic participation, educational attainment, political empowerment and health. In 2018, Turkey ranked 130th in gender equality among the 149 countries that took part in the assessment and was considered one of the lower ranks of the G20 countries regarding progress towards gender parity.

The low female participation rate in the Turkish labour force has sparked considerable debate among policymakers and the academic community. Various studies on this issue have identified a number of key factors affecting women's labour force participations in Turkey. While increasing educational levels and the expansion of the services sector have boosted women's employment, other factors have hindered their participation. These are migration from rural to urban areas, conservatism and the absence of paid work-family measures. The remainder of this section discusses each of these factors in turn.

The decline in agricultural production in Turkey has resulted in more women migrating from rural areas to urban cities. The female employment in agriculture fell from 42% in 2008 to 28% in 2017 (TUIK, 2017). This has caused the withdrawal of migrant women from the labour force as these women lacked sufficient education and skills to attain good quality jobs in non-agricultural sectors in urban areas (World Bank, 2009; Kabasakal et al., 2015). Therefore, the migration to urban areas has been recognised as one of the major determinants of the low female labour force participation rate (Dayıoğlu and Kırdar, 2009; Göksel, 2013; Başlevent and Onaran, 2004).

It has also been argued that husbands in urban areas are less likely to approve their wives' employment, as jobs available in the cities often require women and men to work in the same environment (Göksel, 2013; Carkoglu and Kalaycioglu, 2009). Consequently, migrant women's employment options in the urban areas remain highly restricted in comparison to those of men, with the majority either working in highly feminised yet informal jobs such as the textile industry or staying at home.

Research suggests that conservatism may also have an impact on the female labour force participation rate (Carkoglu and Kalaycioglu, 2009). In an empirical paper, Göksel (2013) used religion and social norms as two indicators of conservatism in Turkey, suggesting that conservatism is linked to women's employment in three different ways (Göksel, 2013, p.48): education, marriage and employer attitudes. In societies where women are traditionally viewed as homemakers, they may struggle to attain higher levels of education. Similarly, they may feel obliged to obey their husbands who prefer that they do not engage in paid employment. Finally, employers may prefer to employ men or seek to hire women on lower wages as they expect

women to quit when they get married or have children. Göksel (2013) found that conservatism significantly lowered women's employability in urban areas, while it had no effect in rural areas. Göksel (2013, p.51) explained that in urban areas the husbands in migrant families are sceptical about their wives working in factory or office environments, whereas in rural areas women "traditionally have always worked" and therefore, are not subject to the same opposition from their husbands.

Having children is also a key determinant of female labour force participation (Dayıoğlu and Kırdar, 2009; Pancaroğlu, 2006). Traditionally, household chores, childcare and eldercare are perceived as a female responsibility, which often prevents women from participating in the labour market. Findings of the Household Labour Force Survey in 2017 (TUIK 2017) reveal that 56% of women report household chores and other family responsibilities as the main reason for being unemployed. For women with young children, the situation is even more challenging as the use of childcare services is exceptionally limited. A survey conducted by the Ministry of Family and Social Policies (MFS) in 2011 found that paid childcare was used in only 4.5% of the urban households (1.6% in preschool and 2.9% with nanny) and that mothers were the primary providers of childcare in 86.0% of urban households (MFS, 2014, p.239). The data suggests that women are the primary caretakers of children and that poor institutional capacity for childcare services remains a key policy area for improvement (İnan and Aşık, 2015).

Alternatively, a key factor increasing the female labour force participation rate is the level of educational attainment (Dayıoğlu and Kırdar, 2009; İlkcaracan, 2012). Receiving higher levels of education increases the employability and improves the working conditions of women (İnan and Aşık, 2015). The percentage of women completing higher education in Turkey has more than doubled to 14.1% in 2016 (from 5.4% in 2000), compared to 18.7% for men in 2016 (TUIK, 2019). However, gender differences remain in the fields of study selected by students. Female students frequently prefer stereotypical 'feminine' subjects such as education, while male students are overly represented in more technical subjects such as engineering, which often offer a higher market value (GDSW, 2016),

In their study on married Turkish women, Gündüz-Hoşgör and Smits (2008) also found that women with low educational attainment were less likely to work if their

spouses had a higher level of education. However, it is still not clear whether this is due to their own preferences, their husbands' lack of approval or simply due to necessity. Also, this finding is restricted only to women with low educational attainment and does not apply to women who are employed in white-collar jobs that require higher levels of education.

In recent years, Turkey has witnessed an expansion of its services sector. In 2014 50% of working women were employed in the services sector, followed by agriculture (33%) and industry (17%)² (TUIK, 2017). Within the services sector, the female labour force participation rate in the financial and insurance sectors was 45% in 2013 (TUIK, 2017). Educated women are also highly active in the public sector, retail, trade and administrative services (TUIK, 2017).

This high female labour force participation rate in the services sector might reflect more open female recruitment practices and the high demand for skilled employees (Ayca, 2004). However, despite the high participation rate, women continue to occupy low paid and low status jobs. For instance, in 2017, women occupied only 17% of managerial roles (TUIK, 2017).

In conclusion, Turkey's exceptionally low female labour force participation and gendered division labour is a result of several factors. Traditional gender roles endorsing patriarchal values along with the unsupportive institutional framework for household chores and childcare continue to constrain women's labour supply. Furthermore, the mass migration from rural to urban areas has significantly hindered the progress of female labour force participation, as rural women often struggle to find work in urban areas. Similarly, the prevalence of a large informal sector in cities is a significant setback, as the majority of less educated and low-skilled women work without being registered in the formal labour market and have no access to social security. However, the situation seems to be more positive for the more educated women in Turkey. Higher levels of educational attainment along with the expansion

² Although the official number of women working in industrial jobs is low, a significant number of women work in small-scale informal establishments due to the high demand in the labour-intensive export sectors (Başlevent & Onaran 2004).

of the services sector have led to a higher representation of women in the labour market, although men continue to dominate senior roles.

3.2.3 The institutional context

The principle of gender equality has been integrated into national legislation since the early years of the Turkish Republic. The Constitution, Civil Code, Penal Code and the Labour Law are the main legal regulations, which protect women's rights in Turkey. Additionally, Turkey has become a State party to the UN Convention on the Elimination of All Types of Discrimination Against Women (CEDAW) and International Labour Organisation (ILO) as a demonstration of its commitment to the equal treatment principle in employment (Sural, 2008).

In the past decade Turkey has undergone major legislative changes to increase women's social, political and economic participation. The New Civil code, effective since 2002, made significant reforms to strengthen gender equality in the areas of marriage, divorce and property ownership. İnan and Aşık (2015, p.32) explained the major reforms in the Civil Code as follows:

“The Civil Code increased the legal marriage age to 18 for both sexes (which was previously 17 for men and 15 for women), abolished the concept of the husband as ‘the head of the family’ and incorporated spouses as equal partners ascribing equal rights to them over the family abode, over property acquired during marriage as well as equal representative powers. The Code for the first time recognised women’s unpaid labour in the family as having an economic value and brought into force a new matrimonial property regime whereby property acquired during marriage is equally divided between spouses upon divorce.”

Major legislative changes also took place in the field of women's employment through the Labour Act, which became effective in 2003. This Act included provisions related to sexual harassment for the first time and prohibited all kinds of gender discrimination between the employer and employee (Kabasakal et al., 2004). Employers are also prohibited from terminating a contract due to their employees' gender, marital status, pregnancy or family responsibilities. Employees who do experience such

discrimination may claim compensation of up to four months' salary (Sural, 2008; Kabasakal et al., 2004).

Although these reforms have been recognised as important steps in the elimination of gender discrimination, there are also criticisms regarding their effectiveness and practicality. Sural (2008) contends that the protection provided by legislation is limited as it requires the employees to prosecute the case and provide evidence of discrimination in order to be entitled for compensation. A legislative framework on gender equality is in place but suffers from weak implementation and is mainly left to the goodwill of employers (The European Commission, 2018) . Therefore, women are reluctant to claim openly that they have been discriminated against, or sexually harassed, as the employer may discredit their claims of abuse. The labour law also includes measures concerning maternity leave and childcare. Sixteen weeks of paid maternity leave are available to employed women, which is higher than the standard 12 weeks according to the ILO. Paternity leave, which was previously three days, is now extended to five due to a regulation which entered into effect in February 2016. Female employees can also use paid leave for breastfeeding children under the age of one. With the same regulation, employed parents are entitled to work part-time until the child reaches primary school age. While Ilkaracan (2012) argues that the legal rights of working women are inadequate and should be extended, Sural (2008) argues that the extent of legal protection causes employers to hesitate in hiring women.

State regulation of childcare provision is very limited in Turkey. According to labour law, workplaces with more than 150 women are obligated to provide a nursery to their female employees. However, as Ilkcaracan (2012, p.16) explains, “even in the large firms, most employers either try to bypass the obligation by keeping the number of women hired under the limit or simply do not fulfil their legal obligation, secure in the knowledge that there is hardly any public enforcement”. The dependence of the mandate to open a new nursery on the number of female employees rather than the total number of employees demonstrates that women's traditional role of the primary provider of childcare prevails as a norm in Turkey. In the EU Progress Report (2018), the lack of childcare provision in Turkey was highlighted as a major institutional barrier to women's participation in the labour market. Relatedly, Dedeoglu (2013) explained that in countries with less developed welfare states, families are the main

providers of social security and therefore the non-existence of a systematic childcare policy in Turkey results in women staying at home to look after their children.

Apart from the legal developments stated above there have also been public and private initiatives to strengthen the position of women. In the public sector, the Advisory Board on the Status of Women and the General Directorate on the Status of Women were established to promote women's social, economic and political rights. In the private sector, since the 1980s there has been a rise in the number of NGOs focusing on women's rights which has played an important role in increasing gender awareness (Kabasakal et al., 2004). Examples of influential NGOs are the Association for Support and Training of Women Candidates, and Employment and Women for Women's Human Rights - New Ways.

In conclusion, while there has been promising legislative development with respect to the equal treatment of men and women, there still remains further progress to be made. In particular, the ineffective implementation of the existing law and regulations remains as a major barrier to women's employment. Also, the burden of childcare provision needs to be shared more effectively between the employer and the state.

Section summary

This section has highlighted some of the key economic, political, labour market and legal features in Turkey with respect to women. It first touched on the historic political and economic developments that have defined women's status in the modern Turkish society before highlighting the low female labour force participation rate and discussing its key determinants. Finally, it set out the key legal and policy developments regarding women's rights in Turkey.

3.3 Socio-cultural environment

Culture can be defined as the “commonly shared processes: shared ways of thinking, feeling and reacting; shared meanings and identities; shared socially constructed environments; common ways in which technologies are used and commonly experienced events including the history, language, and religion of their members” (Fikret Pasa et al., 2001, p.560). Recognising that culture is a complicated construct, this section will describe the general aspects of Turkey by the cultural dimensions of collectivism, gender inequality and conservatism based on Hofstede's (2001)

work, the GLOBE organisational leadership study (House et al., 2004) and the World Values Survey results (Esmer, 2012).

3.3.1 Collectivism

Studies have shown that although the Turkish society demonstrates collectivistic patterns in some areas such as in family ties it cannot be characterised as entirely collectivistic. For instance, based on Hui and Triandis' (1986) scale of individualism-collectivism, Göregenli's (1997) study found that the Turkish society represented some but not all features of collectivism. In particular, she found that the Turkish society had more collectivistic tendencies in terms of sharing outcomes (the belief that the success or failure of an individual will reflect on their group) and self-presentation (the belief that it is very important for an individual to gain the approval of their group). However, individualistic tendencies were found in terms of susceptibility to social influence and involvement in co-workers' lives.

The GLOBE study distinguishes two types of collectivism: institutional collectivism and in-group collectivism. Institutional collectivism measures "the extent to which society encourages and rewards collective work and group solidarity in societal and institutional settings" (Kabasakal and Bodur, 2008, p.845). Turkey ranked 10th out of the 61 countries that participated in the GLOBE 2004 study on institutional collectivism, indicating that the Turkish society holds a moderate degree of institutional collectivism. Inelman et al. (2004) found that Turkish people often avoid active engagement in non-governmental and community based organisations due to the low level of trust amongst the society. The low level of trust among Turkish people outside family members has also been emphasized in other studies. According to the World Values Survey conducted in 1990, 1997, 2004, 2011 Turkey is consistently well below the world average in terms of trusting others as it was found that only around 10% of the society agreed with the statement that "in general most people are trustworthy" (Esmer, 2012). Perhaps for this reason, in Turkish businesses which are dominated by family-owned holdings, top management largely consists of family members rather than specialist professionals (Kabasakal and Bodur, 2008).

In-group collectivism is defined as "the degree to which individuals express pride, loyalty, and cohesiveness in their organizations or families" (House et al., 2004, p.30). In societies where there is high in-group collectivism, group interests are placed above

individual interests and there is strong emotional dependence on family and kinship (Göregenli, 1997). Conversely, in individualist societies, individuals are inclined to separate themselves from the group by prioritising their own or immediate families' goals over the goals of the wider group (Triandis, 1995). Turkey ranked 5th in the GLOBE 2004 study on in-group collectivism. As empirical evidence, in her analysis of HR practices in 307 private sector companies in Turkey, Aycan (2001) found that the most prevalent recruitment practices involved informal recommendations from employees and others business contacts rather than standardised and objective recruitment and selection methods (e.g. formal advertisements, psychometric tests) demonstrating the importance of kinship and thereby reflecting the collectivistic nature of the society and organisations.

Other studies have found that Turkish managers adopted a 'paternalistic' leadership style, as organisations in Turkey generally have high levels of in-group collectivism and provide large power and status to managers (Aycan et al., 2000; Kabasakal and Bodur, 2008; Fikret Pasa et al., 2001). This typical nurturing leadership style requires creating a paternalistic family-like atmosphere in the organisation, thereby looking after the wellbeing of employees, including matters related to their personal lives, while expecting organisational loyalty and obedience from them in return (Kabasakal and Bodur, 2008). In the context of women, a limited number of studies have argued that the increase of women in the Turkish workforce has been generally welcomed by managers (Aycan 2004; Aycan 2001). However, managers' paternalistic and protective leadership styles may lead to benevolent sexism, which prevents women from receiving more challenging yet developmental tasks, thereby limiting their future career prospects (King et al., 2012).

3.3.2 Gender inequality

It is often argued that the societal values in Turkey are more gender egalitarian than those in other Middle Eastern countries (Esmer, 2008). Dedeoglu (2013) contended, however, that the Turkish gender regime has a 'dualistic' character. Although women in Turkey enjoy strong legal rights similar to those in many European countries, in practice the country ranks the lowest among European countries with respect to gender equality, as measured by the gender gap index (WEC 2015). Women's position in Turkish society therefore resembles more of those in the Middle Eastern countries

rather than the European countries. Esmer (2012) also agreed that both institutions and cultural values in Turkey lag behind those in Western countries in terms of gender equality. In fact, Turkey ranked remarkably low on gender egalitarianism in the GLOBE 2004 study (56th out of the 61 countries that participated in the study).

The empirical evidence on gender inequality in Turkey focuses on three broad areas: (i) the prevalence of traditional gender roles; (ii) negative perceptions towards female managers; and (iii) the impact of socio-economic, demographic and geographic variation between the east and west of the country. These three areas are explored in further detail below.

Prevalence of traditional gender roles

An extensive amount of literature on Turkey emphasises the prevalence of traditional gender roles and the significant impact of cultural expectations on women's self-perceptions and lifestyle choices (Kabasakal, 1998; Zeytinoglu et al., 2001; Healy et al., 2005). In particular, empirical evidence suggests that women's compliance with their traditional gender roles (i.e. homemaker), reduces their chances of securing post-primary education and undermines their future career prospects, is greater in rural areas and patriarchal families (Rankin and Aytaç, 2006). However compliance with traditional values is also evident for the Turkish urban middle class (Aycan and Eskin, 2005). For example, Kabasakal and Bodur (2008) explained that women are primarily expected to be caregivers and housewives and therefore tend to work in 'support' functions at the workplace. Additionally, the authors stress that women face similar disadvantages in both rural and urban areas.

As part of the World Values Survey, Esmer (2012) conducted a piece of nationwide research in Turkey. To understand how gender egalitarianism was viewed in the Turkish society, 1,605 participants were asked to agree or disagree with the statement: "males should be the head of family and that women should be obedient". 69% of the 814 male participants and 59% of the 791 female participants agreed with this statement. The approval rate among female university graduates was around 50%, suggesting that education only has a minor impact on women's perceptions of their gender roles. The approval rate among women from Izmir (a developed urban city) was around 40%, compared to a 71% approval rate among women from the Eastern

Anatolia region (underdeveloped rural region), suggesting that socio-economic status had an impact on women's perception of their gender roles.

When participants were asked whether employing men should be a priority, if unemployment was a problem in a country, 55% of the female participants agreed with this statement. This finding strikingly contrasts with gender egalitarian countries like Sweden where approval with this statement is around 2% (Esmer, 2012). Overall, these findings demonstrate that although more than a decade has passed since Turkish family law recognised women and men to have equal power within the family unit, Turkish women still seem to perceive themselves as having a secondary role to men.

In the context of women's employment, the cultural expectation of professional women in Turkey is that they can work, but they should not be perceived as too ambitious, as it is acceptable for women to have careers only as long as they continue to prioritise their family responsibilities (Zeytinoglu et al. 2001; Aycan 2004). Sanal (2008) argued that traditional gender role expectations provide legitimate grounds for the unequal treatment of female and male employees as male employees are not expected socially to be concerned with domestic responsibilities. Sanal (2008) further argued that Turkish women are less ambitious than Western women and reluctant to occupy senior positions because, being aware of unequal treatment, they are concerned that additional work-related responsibilities may interfere with their domestic obligations. Consequently, the interference of work related responsibilities with domestic commitments often results in higher social sanctions on women, compared to men, as both professional men and women endorse the view that a "woman's place is at home and near her husband" (Aycan and Eskin, 2005, p.457).

The endorsement of distinctive traditional gender roles by Turkish society results in highly patriarchal marriage and family relationships (e.g. until recently the husband was regarded as the head of family by law). Evidently, Öneş et al. (2013) found that 90% of domestic responsibilities were carried out by women. In the World Values Survey, 69% of the participants from Turkey agreed with the statement that: "when a mother works for pay, children suffer" (Esmer, 2012). Indeed, this attitude coupled with the lack of state-provided childcare provision leads women to be reluctant to seek work outside the domestic realm.

Relatedly, in a study of employees from the manufacturing and services sectors in urban Antalya, conducted by Anafarta and Kuruüzüm (2012), it was found that women experienced more work-family conflicts compared to men due to their child and elder care responsibilities. Similarly, in a qualitative study of 220 female entrepreneurs, participants reported feeling that being an entrepreneur affected their family lives negatively as it conflicted with their role as a housewife. Ecevit et al. (2003) discovered that Turkish women in the IT sector often deliberately delayed marriage as the prevalent societal norm expected them to sacrifice their careers for their families.

Negative perceptions towards female managers

There is consensus that organisational support is a critical factor affecting women's careers in Turkey. Indeed, female managers working in organisations with supportive cultures were found to be more engaged and reported lower work-family conflict (Burke et al., 2006; Aycan and Eskin, 2005). However, despite legal efforts to create gender equality, gender biased organisational cultures and practices stemming from negative attitudes towards female managers result in discriminatory organisational practices including recruitment and promotions (Özbilgin and Woodward, 2004; Burke, Koyuncu and Fiksenbaum, 2008). For example, evidence suggests that a majority of male employers believe that women will not return to work after having children as they consider raising children as a woman's main responsibility (Kardam and Toksöz, 2004). Indeed, in Aycan's (2004) study, women reported that they were often asked whether they were planning to have children during recruitment interviews, which is highly discriminatory. Therefore, it appears that women's complex career trajectories in Turkey cannot be fully understood without examining such organisational influences.

Sakalli-Ugurlu and Beydogan's (2002) study of university students found that male students exhibited more negative attitudes towards female managers due to their support for patriarchy (the structural control of institutions by men). In a study focusing on female managers in Turkish sports organisations, Koca et al. (2011) found that while both male and female employees had a general preference for male sports managers, men held more traditional views of gender roles and were therefore more sceptical of women's competencies as managers.

A clear example of gender based managerial stereotypes in the Turkish society was also documented in the 2011 World Values Survey. 70% of the 814 male participants and 64% of the 791 female participants from Turkey agreed with the statement that men in general were better managers than women. Similarly, in a survey conducted with 460 managers from 100 leading manufacturing companies in Turkey, Zeytinoglu et al. (2001) found that although Turkish women and men did not have different leadership styles, the discriminatory societal attitudes towards female managers lowered their expectation of career progress. Relatedly, in an earlier study, Kabasakal (1998) found that in order to act in culturally appropriate ways, managerial women often aimed to present a 'controlled feminine appearance' which required them to work hard yet avoid public attention and remain low-key.

The subjectivity of Turkish HRM practices emphasising informal networking and interpersonal relationships rather than job-related competencies also creates a barrier to female managers' career advancements, specifically in male-dominated organisations. Indeed, previous research conducted in Turkey found that women attributed their exclusion from male-dominated social networks as a major barrier to their career advancement (Aycan 2004; Özbilgin & Woodward 2004). Interestingly, the majority of female managers who took part in Aycan's (Aycan, 2004) study described HRM processes as "neither supportive nor discriminatory of their advancement". Her explanation was that organisational barriers in Turkish organisations might be overly subtle, making them difficult to detect.

Socio-economic, demographic and geographic variations

A number of studies have considered the impact of social, economic and demographic factors on women's career experiences. Burke et al.'s (2007) survey of 286 female employees in a Turkish bank found that career oriented and family oriented women had similar personal and demographic characteristics such as age, marital and parental status, level of education and number of children. However, career-oriented women were more optimistic about their future career prospects and had higher levels of job satisfaction compared to family oriented women. Their explanation was that career-oriented women received support from their spouses and extended family and therefore did not experience any guilt for not taking full responsibility for domestic duties. Additionally, Aycan's (2004) study with Turkish female managers

distinguished two types of spousal support; instrumental (helping in household chores) and emotional (psychological support such as encouraging) and found that having supportive spouses was an essential factor for women's career progression.

Alternatively, some authors have stressed the importance of socio-economic status as a key factor for women's career success (Kabasakal et al. 2015; Zeytinoglu et al. 2001; Ayca 2004). Some researchers suggested that women who have a higher socio-economic status have the advantage of hiring professionals to help with housework and child-care and therefore find it easier to advance in their careers compared to women who come from a lower status background (Kabasakal 2015). Others have found that higher socio-economic status provides women with increased human capital through better education opportunities (Ayca 2004) and a strong source of social connections. This increases in turn, their chances of being considered for managerial positions (Zeytinoglu et al., 2001)

It has also been argued that the disparity between the undeveloped and rural eastern part of Turkey and the developed, urban west impacts women's perception of employment. For example, the World Values Survey conducted in Turkey, found a significant difference between urban and rural women in terms of their views regarding acceptance of traditional gender roles, girls' attainment of higher education and women's economic and political participation (Esmer, 2012).

Erman (2001) argues that mass migration since the 1950s from rural to urban areas has intensified the economic and cultural polarisation in the Turkish society and that migrant women experience a double disadvantage in the urban labour market. Erman (2001) compared the work experiences of first generation (mothers) and second generation (daughters) migrant women based on 44 in-depth interviews with migrant women living in a squatter neighbourhood in Ankara. She found that the need to contribute to the family budget often pushed the first-generation migrant women to work in low-paid and low-skilled jobs in small-scale businesses near their neighbourhoods. Employers of these businesses often assumed a paternalistic leadership style, presenting themselves 'like fathers' and claiming to protect their female employees, which ultimately reproduced and maintained patriarchal control over them. Nevertheless, first-generation women seemed content to work in low-paid

and low-skilled jobs, because they considered their urban working life as emancipation from the hard-working conditions and societal pressures in rural areas.

The second-generation migrant women however, were relatively better educated than their mothers and had higher expectations from life. As a result, they generally refused to work in low status and low paid urban jobs, despite the potentially liberating implications of being employed, and instead mostly preferred to marry at an early age, as they perceived being a housewife as a desirable alternative. This study is particularly valuable as it explains how limited access to high status jobs may result in educated yet socioeconomically disadvantaged women opting out of their career aspirations.

3.3.3 Conservatism

In a research paper analysing the socio-political orientations and values of Turkish people, Kalaycioğlu (2007, pp.235, 241) identified the three core values of Turkish conservatism as; religion, traditionalism and nationalism. He further explained that Turkish conservatism was mainly inspired by the country's Ottoman and Islamic heritage and its main motive was therefore to defend localism and traditionalism against modernisation principles derived from Western values (Kalaycioğlu, 2007). According to the World Values Survey, conservatism in Turkey has been steadily increasing since 1990 (Esmer, 2012). Kalaycioglu (2007, p.238) argued that the rise of conservatism in Turkey led to a new and distinctive emerging middle class endorsing traditional and religious values and the separation of sexes in the public realm but at the same time, "is keen on engaging in modern, economic and technological practices."

The increasing support for conservative and religious values within the Turkish society, in particular over the past decade, has sparked considerable debate in the popular media as well as among policy makers and the academic community. Opponents of the rise of Islamic capital in Turkey have perceived the rise of conservatism and religious traditions as "a counter attack against the principles of the Kemalist project of modernisation" (Göle 1997, p.57). Many scholars have also expressed their concern that the frequent emphasis on women's 'traditional' role by right-wing pro-Islamists threatens the achievement of gender equality in Turkey (Kabasakal et al., 2015; Çitak and Tür, 2008; Arat, 2010).

Based on her qualitative research with leading Turkish feminist activists and key civil society members, Bugra (2013) contended that policies based on conservative ideology legitimised traditional gender stereotypes thereby confining women to work either at home or in low paid and informal jobs preferably near their homes. Arat (2010, p.869) argued that although Islam as a religion should not be positioned as a threat to women's rights, the propagation of patriarchal values is confining women into secondary roles. As empirical evidence, in a study of 500 unemployed women in Istanbul, O'Neil and Bilgin (2013, p.171) found that while religiousness did not have a significant impact on women's decision to work, society's perception of women as caregivers was considered by the interviewees to be a significant barrier to entering the labour market. Overall, these studies indicate that the endorsement of conservative values by the society and institutions may have an impact on both the supply and demand sides of the female labour market. In particular, conservative employers may be reluctant to hire female employees especially for traditionally male-dominated occupations, and if women internalise conservative gender norms, they may not be willing to seek paid employment but instead prefer to stay at home.

Conversely, it is argued that there are potential liberating effects of Islamic values on women from lower socio-economic and religiously conservative backgrounds in Turkey (Meyersson, 2014; Erman, 2001). Meyersson's (2014) six-year longitudinal study found that in Turkey's lower income municipalities and religiously conservative communities, Islamic rule had unexpected positive effects on women's empowerment, such as higher levels of female high school education and lower levels of adolescent marriages. Meyersson's (Meyersson, 2014) explanation for this unexpected success was that "Islamists focused less on its religious profile than a set of pragmatic policies facilitating female education in areas where poverty, religious conservatism, and the secular nature of the national education system made this particularly challenging".

Section summary

This section has reviewed the socio-cultural environment in Turkey, which appears to impact women's career experiences significantly. Many aspects of Turkish organisations reflect the society's collectivistic nature. These aspects include HR practices such as recruitment practices, where kinship and interpersonal relationships are critical. Furthermore, studies have shown that common Turkish leadership

behaviour involves a paternalistic and nurturing style, where managers pay attention to employees' professional and personal matters and expect loyalty and obedience in return. However, little is known regarding how this leadership style impacts women's career advancements in particular.

In terms of gender egalitarianism, research has shown that although secular laws protect women's rights, in practice gender inequality remains to be a key issue for professional women in Turkey. Finally, the debate on whether the rising conservatism in Turkey restricts or liberates women is, as yet, unresolved.

The following section will provide an overview of the Turkish banking sector and women's career experiences in this area.

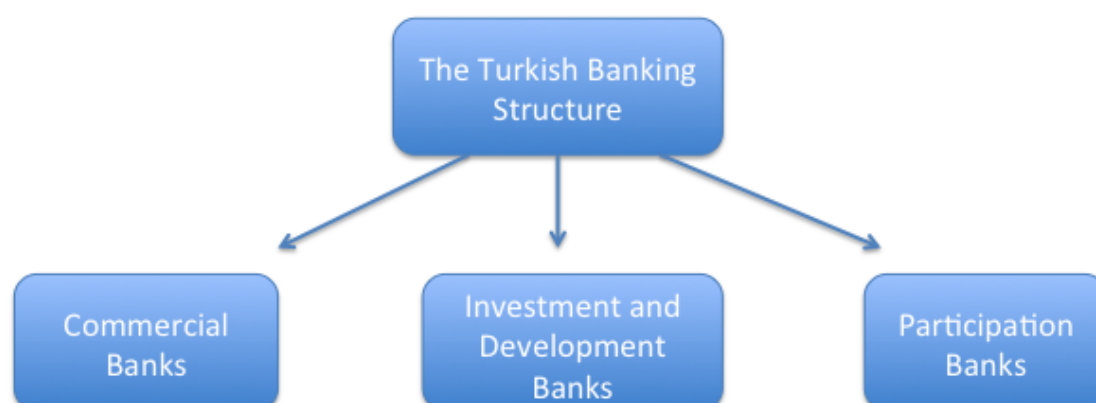
3.4 Women in the Turkish Banking sector

According to the Turkish Statistical Institute (TUIK, 2017), the banking and finance sector in Turkey has one of the highest proportions of female employment. Nevertheless, women continue to experience inequalities and barriers in the Turkish banking sector. Therefore, in order to understand these disadvantages, this section will first consider the overall structure of the Turkish banking sector and will then consider the evidence regarding female banking professionals' career experiences.

3.4.1 Overview of the Turkish Banking Sector

The banking sector in Turkey can be analysed under three different categories; commercial banks (including both Turkish and foreign), investment and development banks and participation banks.

Figure 3.1 The structure of the Turkish banking system



Commercial banks in Turkey practices conventional banking by providing services such as accepting deposits from individual and corporate account holders, lending money in return for interest, and offering basic investment products. Unlike commercial banks, investment and development banks do not accept deposits. Instead, they help individuals, corporations and governments raise funds by issuing securities and provide business advisory and other financial services relating to project financing, mergers and acquisitions and trading. Participation banks work in accordance with Islamic law. They provide similar services to commercial banks however they depart from these banks primarily by not charging interest on loans, and avoiding speculative trading activities (Hardy, 2012). Participation banks operate based on Islamic banking concepts such as *musharaka*, an agreement between parties to combine assets and liabilities to make a profit, *mudaraba*, a type of loan where the bank provides capital to the client at a profit margin agreed by both parties (Hanif, 2016), and *istinaa*, which involves project financing usually for construction or manufacturing jobs (Hardy, 2012).

As of 2016, there are 51 banks operating in Turkey. Table 3.1 below shows the number of banks and branches operating in Turkey by type of bank.

Table 3.1 Number of banks and branches in Turkey

	# of Banks	# of Branches
Commercial banks	34	10,483
State owned	3	3,715
Private-owned	9	4,015
Banks under SDIF ³	1	1
Foreign-owned	21	2,752
Investment and Development Banks	13	53
Participation Banks	5*	1100*
TOTAL	52	11,636

**The data are from 2019, the rest are from 2018. Source: The Banks Association of Turkey, TBB (2018), Participation Banks Association of Turkey (TKBB, 2019).*

Modern banking in Turkey began with the establishment of public banks after the founding of the Turkish republic in 1923 (Culpan et al., 2007). Until 1980, the Turkish

3 Refers to Bank Asya, which is under the control of the Savings Deposit Insurance Fund (SDIF).

economy was heavily state-regulated and international capital movements were extremely restricted. In 1980, the economic stabilisation and structural adjustment program was implemented to increase international competitiveness and strengthen private investment. Through the adoption of liberal economic policies such as the deregulation of interest and foreign exchange rates, foreign trade activities and foreign capital significantly increased (Özbilgin and Woodward, 2004). These liberal economic policies also relaxed the entry barriers to the financial services sector, resulting in a significant expansion of the sector with new foreign entrants from the Western and Middle Eastern countries.

In 2001, the unregulated liberal economic policies along with political instability resulted in the worst financial crisis in Turkish history. As a result, the Banking Sector Restructuring Programme was implemented which included measures such as “the downsizing of the state-owned banks, the take-over of non-performing banks, and strengthening of private banks under a strict regulatory and supervisory framework” (Culpan et al., 2007, p.613). Following this, the number of public, private and foreign banks operating in Turkey decreased. As a result of these new banking regulations and the economic environment, the remaining banks became more efficient as they strengthened their infrastructure and improved the quality of human resources, by investing to the training of employees. Interestingly, participation banking expanded in the aftermath of 2001 due to the following reasons; (i) lowered trust in the conventional banking sector, (ii) the emerging new middle class of more conservative and religious businessmen; and (iii) the success in attracting capital from Gulf countries (Hardy, 2012).

The interest free banking model started in Turkey in 1983. At the time, these banks were referred to as “*special finance houses*” (SFHs) as the constitution does not allow banks to be labelled as “Islamic”. SFHs were not able to work under the same legal and operative framework as other commercial banks due to the concerns raised by state bureaucracy, which was strongly committed to secular values.

After the 1980s, globalisation and the trend towards openness provided Islamic banks with the necessary environment to expand and penetrate into new markets such as

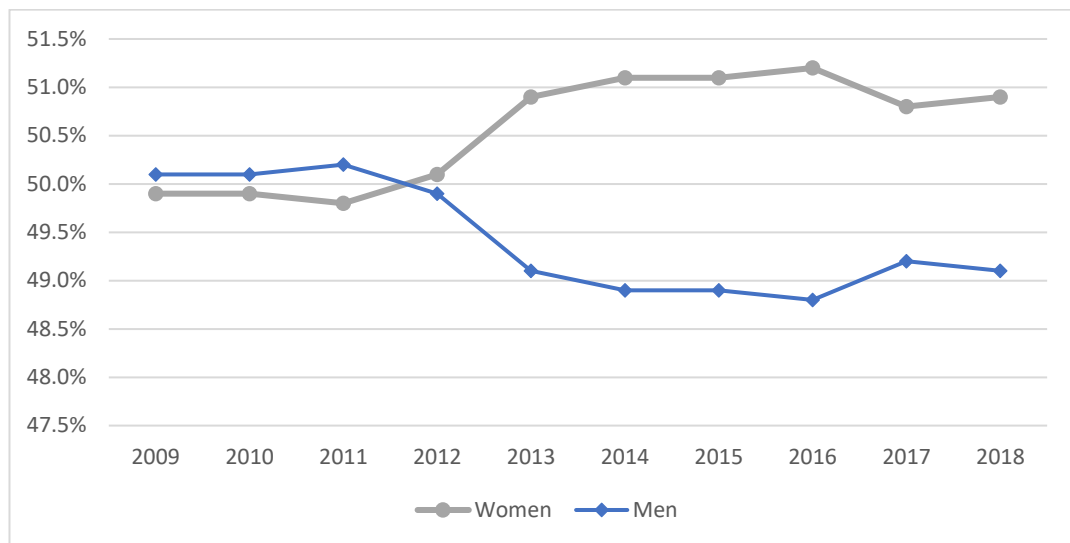
Turkey (Henry and Wilson, 2004). The new regulations post the 2001 financial crises further strengthened SFHs' infrastructure and expanded their operations. As mentioned previously, following the 2005 Banking Act, SFHs were given the same status as commercial banks and were re-named as "*participation banks*" (Yilmaz and Güneş, 2015).

In recent years, the five participation banks currently operating in Turkey have attracted large sums of savings from religious individuals as well as Gulf funds, typically through private sector investment loans. Over the period 2009-2014, the transaction volume and number of customers of participation banks grew at an average 19% (TKBB, 2014). Nevertheless, despite the growing attractiveness of participation banks they constitute a relatively small segment of the Turkish banking sector compared to other Muslim countries, as their market share at the end of 2017 was only around 5% (TKBB, 2018). Hardy (2012) explains that compared to other Muslim countries, conventional banks in Turkey have a much deeper penetration in financial markets due to the Turkey's strong tradition of modernisation and secular policies.

3.4.2 Women's employment in the Turkish Banking Sector

Turkish banks have organisational structures comparable to those in the Western industrialised countries. The banking sector in Turkey is recognised as one of the most attractive sectors for women in the labour market. For example, since 2012, the number of female employees has exceeded the number of male employees (Figure 3.2). As of March 2016, female employees made up 45% of the workforce in state-owned banks, 55% of private owned banks and 35% of investment and development banks (TBB, 2016). According to the Association of Participation Banks (TKBB), in 2017 women employment rate was 20%, much lower compared to conventional banks. Furthermore, women in participation banks made up only 9% of management, compared to 24% for auditors and specialists and 19% for administrative staff (see Table 3.2). Unfortunately, the Turkish Bank Association did not provide a comparable set of data. However, a survey-based study published by McKinsey (2016) stated that female managers made up 40% of mid-level and 16% of senior level management of the conventional banks which took part in the study. This indicates a significant gap between participation banks and commercial banks in terms of female participation in managerial positions.

Figure 3.2 Share of employment in commercial banks by gender



Source: Compiled from The Bank Association of Turkey (TBB) Data Query System

Table 3.2 Employee profile of participation banks by gender

Positions	Male	Female
Manager	3075	301
Specialist/Auditor	6588	2121
Administrative	1500	350
Other	841	155
Total	12004	2927

Source: Compiled from the Participation Bank Association of Turkey (TKBB) Data Query System

The expansion of the banking sector and the entrance of new players resulted in a high demand for educated employees. Consequently, this shortage of qualified labour has resulted in growing opportunities for educated women (Culpan et al., 2007). Moreover, the lack of informality in the banking sector along with high levels of job security have also been important motivations for women to participate in the sector despite limited career progression opportunities and low pay (Günlük-Senesen and Özar, 2001).

While the data provided by TBB show that women's employment in commercial banks is steadily increasing, unfortunately there is a lack of information on the occupational levels of women within these organisations. However, previous empirical studies have found that the high proportion of women in the Turkish banking sector does not necessarily translate into an equal gender distribution in terms of

departmental and hierarchical status (Culpan et al., 2007; Günlük-Senesen & Özar, 2001; Özbilgin & Woodward, 2004). For example, in an earlier study, Kabasakal et al. (1994) discovered that women in the financial services sector represented only 26% of middle management and 3% of senior management. More recently, Culpan et al. (2007) observed that although 50% of women advance beyond entry-level banking positions, there was a much lower proportion of women in middle management positions, thereby signalling potential vertical segregation within these organisations. As Senel (1998, p.55 - cited in Günlük-Senesen & Özar 2001, p. 248) states, “the banking sector offers subtle mechanisms of discrimination as well as more blatant forms. Therefore, the data to be obtained in banks can shed light not only upon today’s gender-based issues, but also those that might be encountered in the future”.

Among the limited number of empirical studies conducted in the Turkish banking sector, gender biased organisational culture and practices appear to be by far the greatest problems for women’s career advancement (Minibaş-Poussard et al., 2011; Burke et al., 2006; Özbilgin and Woodward, 2004). In their study of HR managers, Günlük-Senesen & Özar (2001) found that female employees were considered by employers to be more suitable for jobs in the lower levels of the organisational hierarchy because they were perceived to be more obedient, patient and tolerant than male employees. Similarly, in a qualitative study of HR managers in the conventional banking industry, one of the interviewed managers reported that the competitive environment and long-hours culture often deterred women from aspiring for more ambitious roles within these organisations (Culpan et al., 2007).

Özbilgin and Woodward’s (2004) comparative study of female bank managers in the UK and Turkey found that the managerial elites’ perception of the predominantly male ‘ideal worker’ created significant barriers to women’s career advancement in both countries. Extending Özbilgin and Woodward’s study, Burke et al. (2008) examined how organisational bias affected women’s work satisfaction and wellbeing. Their survey of 215 women in a Turkish bank demonstrated that female banking professionals experienced low job satisfaction and high job-related stress due to the gender bias that they felt they were being subjected to. Burke et al. (2008) further suggested that societal influences such as national laws and regulations also

contributed to women's career experiences and called for research assessing the impact of these influences.

Culpan et al.'s (2007) study investigated whether Western banks and Turkish banks follow different organisational practices and whether Western banks provide a more 'women friendly' environment. Based on employment data and interviews with HR managers, Culpan et al. (2007) found that with respect to promotion decisions, while Turkish banks generally relied on tenure, performance and education, Western banks also used internationally standardised assessment criteria. Furthermore, neither Western nor Turkish banks provided a mentoring programme specifically for female managers. Overall, the study found that there were more women in senior level positions in Western banks. Their main explanation for this was the Western banks higher reliance on standardised promotions criteria and the level of educational attainment. While this study is valuable in showing how organisational context affects recruitment and promotion of women, it provides only limited insight into women's career experiences as it is based solely on HR manager interviews and does not include the views of female employees. Furthermore, this study relies entirely on Western banks and does not encompass the five Participation banks currently operating in Turkey. Studies on female managers' careers in Participation Banks are virtually non-existent in Turkey. Özbilgin and Woodward (2004, p.672) contend that participation banks, "do not employ women in positions of power, because of the system of religious beliefs on which they are founded, and they support an economy which promotes at a minimum sex segregation, if not the total exclusion of women from the workplace and from business and industry." However, further research on female managers in participation banks remains imperative to understand the key problems women encounter during their careers in such conservative work environments. For example, in a study with female employees wearing headscarves working in the private sector, Cindoglu (2011) found that women working in participation banks reported the least amount of challenges and were generally content with their careers.

Section summary

This section first provided an overview of the Turkish banking sector by explaining the historical development of the three broad categories of banking in Turkey: commercial banks; investment and development banks and participation banks. It then

discussed women's employment in the Turkish banking sector, highlighting that although the female labour force participation rate is relatively high in the banking sector, women continue to be under-represented in the middle and upper levels of organisational hierarchies. Finally, the section provided an overview of the literature on the career experiences of women in the Turkish banking sector. There is only a limited amount of literature in this area, with most studies conducted in commercial banks only.

3.5 Conclusion

This chapter provided background information about Turkey and examined the factors that contribute to women's employment in Turkey. As discussed earlier, despite the economic and social significance of the Middle East region, there is only limited research on women's career experiences within the social and cultural settings of a Middle Eastern country. Turkey is a significant case to research in this context, as it is the only secular and democratic republic in the Middle East with a predominantly Muslim population and a geographical and cultural blend of the East and the West, (Burke et al. 2008; Ayca 2004). Despite its growing geopolitical influence, women's position in Turkey is still defined in line with traditional cultures: gender bias at work, high levels of patriarchy and the association of the primary care giver role in terms of family responsibilities. This study will contribute to the literature by investigating the impact of macro (societal), meso (organisational) and micro (individual) level barriers and facilitators related to women's career advancement in a developing Muslim country context.

The empirical evidence presented in this chapter demonstrated that women continue to experience complex cultural and economic barriers, which constrain their participation in the labour market. Cultural barriers mainly relate to the endorsement of traditional gender roles by both Turkish men and women, while economic barriers relate to the low participation rates among poorly educated and mostly migrant women in urban cities. Yet, most of the studies on female managers have been conducted with women coming from a high socio-economic background and working in Istanbul (Ayca 2004; Zeytinoglu 2001). Given that Turkey has experienced important socio-structural changes, there remains a need for further research to understand the effects

of geographical variance and patriarchy on the career experiences of working women (Aycan 2004).

In the context of the socio-cultural environment, collectivism, gender inequality and conservatism are identified as the main cultural dimensions affecting women's career experiences in Turkey. The "collectivistic" and "paternalistic" nature of the Turkish culture creates a family-like environment where managers have close relationships with their employees and often are involved with both their professional and personal lives (Kabasakal and Bodur, 2008). In the context of women, it has been argued that the paternalistic organisational culture in Turkey is generally favourable for women as their family responsibilities are tolerated (Aycan, 2004). However, there is less clarity on the possible disadvantages of this particular organisational culture on Turkish women's careers. In particular, although the Western empirical evidence suggests that manager's paternalistic leadership styles may lead to benevolent sexism (King et al., 2012), there is a noticeable absence of studies on benevolent sexism in the female employment literature in Turkey.

The evidence on Turkey suggests that gender inequality impacts women by imposing traditional gender role stereotypes. This creates a significant barrier to women's career advancement by influencing their own self-perceptions as well as their families' and employers'. Furthermore, increasing support for conservative and religious values in Turkish society seems to legitimise the confinement of women to the domestic realm. However, despite its recognition as a crucial area for further investigation (Desai et al., 2014), there is a very limited literature on the impact of conservatism on gender relations in Turkey (Meyersson, 2014; Arat, 2010; Göksel, 2013).

This chapter has focused on the career experiences of women in the Turkish banking sector. Although the Turkish banking sector seems to have a significantly high female employment rate of 51%, the evidence in this chapter demonstrates that women continue to be over represented in low paid and low status occupations. This supports the existence of gender based discrimination in the banking sector (Özbilgin and Woodward, 2004). In the context of banking, studies have suggested that women's career experiences may also differ depending on the type of bank they work for (Culpan, 2007). For example, the organisational culture and practices of commercial

banks may be different from those of Participation banks. However, this issue remains underexplored in the literature. Therefore, this study aims to extend the previous research on women's careers by enquiring how female bank managers' career advancement differ depending on the HR policies and organisational culture of Turkish, Western and participation banks.

Chapter 4 : RESEARCH METHODS

4.1 Introduction

This chapter discusses the research approach and methods adopted to carry out the research. Section 4.2 describes and explains the rationale for adopting a qualitative approach and briefly reviews its particular paradigm. Section 4.3 provides details of the research design, including the choice of cases, data collection methods and sampling strategy employed to access female banking professionals. Section 4.4 outlines the fieldwork process carried out in Turkey. Section 4.5 highlights the semi-structured interview guide used in the pilot study and provides a short preview of the qualitative data analysis procedures. Section 4.6 concludes the chapter.

4.2 Choice of research approach

This research aims to explore the facilitators of and barriers to the career advancement of female managers in the Turkish banking sector and investigate the differences and similarities that exist between their career experiences in three types of banks; Turkish, Western and Participation (Islamic) banks. The research strategy adopted in this study is qualitative. The decision to adopt this strategy was influenced by both the philosophical perspective of qualitative research and the nature of the research question. This section first explains the philosophical perspective and then discusses the rationale for using a qualitative research approach.

4.2.1 Research philosophy

There are two main philosophical paradigms that have influenced management research: (i) positivism; and (ii) interpretivism or social constructivism, (Easterby-Smith et al., 2002; Guba and Lincoln, 1994). The main differences between these two paradigms are based on their epistemological (assumptions about what constitutes acceptable knowledge) and ontological (assumptions about the nature of reality) orientations towards research, axiology (values) and the research methods they use (Saunders et al., 2016). While quantitative research is based on the philosophy of positivism, qualitative research is mainly based on interpretivism.

Quantitative research is essentially based on the philosophy of positivism and argues that social world is the same as the natural world and has an external and objective reality, (Guba and Lincoln, 1994). Therefore, it embodies the epistemological view

that knowledge regarding the social world can be obtained “through observable and measurable facts, from which law-like generalisations can be drawn about the universal social reality” (Saunders et al., 2016, p.128). Quantitative researchers assume that the social entities and actors are independent identities. Therefore, they believe that researchers should be able to conduct the research without being influenced by personal values as personal values may bias their findings (Saunders et al., 2016). Thus, it is claimed that a universal social reality can be ascertained through empirical investigation similar to research in natural sciences, which typically involves the use of quantitative methods such as experiments and surveys.

Quantitative methods entail a deductive approach to research and, therefore, are able to test theories. A key strength of quantitative research is its ability to uncover significant and accurate causality based relationships between variables (Bryman and Bell, 2015). Therefore, it is argued that quantitative research provides a strong solution to researchers who want to investigate a large sample size and generalise their results to a large population (Myers, 2013). However, it is also argued that in doing so, quantitative researchers place less emphasis on the social context. For instance, Myers (2013, p.21) explained that,

“a major disadvantage of quantitative research is that, as a general rule, many of the social and cultural aspects of organizations are lost or are treated in a superficial manner. The ‘context’ is usually treated as ‘noise’ or as something that gets in the way. The quantitative researcher trades context for the ability to generalize across a population”.

Furthermore, by using fixed-choice answers, quantitative research assumes respondents have similar interpretations of a question and pushes them to choose from the pre-defined answers. This ultimately creates a limited and static understanding that is distinctively separated from the respondents’ interpretations and understandings (Bryman and Bell, 2015).

Positivists’ neglect of how people create and give meaning to social experiences led in part to the development of the interpretivist philosophy. Interpretivists hold the view that “the subject matter of social sciences - people and their institutions - is fundamentally different from that of the natural sciences.” (Bryman & Bell 2015,

p.16). Relatedly, interpretivists ontologically argue that reality is socially constructed and determined by individuals rather than objective and external factors (Easterby-Smith et al., 2002). Qualitative research is essentially based on interpretivism as it typically aims to interpret individual behaviour within the context of organisational or societal values, norms and culture. Relatedly, Myers (2013, p. 50) further explained that qualitative researchers attempt “to understand and explain why people have different experiences rather than search for external cases and fundamental laws to explain their behaviour.”

Interpretivists hold the epistemological view that knowledge regarding the social world can only be understood by the meanings and social constructions of individuals, as individuals’ experiences differ depending on the social context (Easterby-Smith et al., 2002). Therefore, qualitative research is subjective and the researchers’ interpretations are seen key to their contributions of new understandings and worldviews (Saunders et al., 2016).

Qualitative research typically emphasises an inductive approach to research and identifies emerging relationships and themes, which captures the social and cultural contexts that provide meaning to individuals (Myers, 2013). The data are typically collected in a natural setting, where in-depth and explorative investigation is conducted to understand how social experiences are produced. Furthermore, qualitative data collection methods include interviews and focus groups and participant observations and involve small samples that can provide critical information.

Scholars have recognised the significance of qualitative research in management studies (Myers, 2013; Saunders et al., 2016; Gephart, 2004). A key strength of qualitative research is its ability to provide a detailed description of societal or cultural contexts that provide an understanding of how realities are experienced, which would have been difficult to produce with quantitative research. Gephart (2004, p.455) highlighted the main benefits of using qualitative methods in management research as: (i) their ability to provide a basis for understanding the social processes that underlie management in organisations; and (ii) the possibility of re-humanising theory by “highlighting the human interactions and meanings that underlie phenomena and relationship among variables that are often addressed in the field.” On the other hand,

a number of criticisms have been made regarding qualitative research, including its subjectivity, problems around generalisability, replication and lack of transparency on how the researcher reaches the study's conclusions (Bryman and Bell, 2015, p.408).

4.2.2 Research problem and the value of qualitative research

This section explains why this research adopts an interpretivist approach and uses qualitative research methods.

The overarching research question that this thesis aims to answer is:

What are the key barriers to and facilitators of the career advancement of female managers in the Turkish banking sector?

The research question essentially investigates what hinders or enables Turkish female banking professionals' career progression by focusing on the interplay between personal factors (i.e. character and personality), organisational factors (i.e. organisational structure and culture) and the broader societal context. Mayrhofer et al. (2007) indicated that gender based career research requires a broad perspective which goes beyond a mere comparison between men and women and includes the societal and institutional context that fosters inequities and gender bias. Similarly, Jacobson & Aaltio-Marjosola (2001, p.229) concurred that gender is deeply internalised through individual behaviour and is also embedded in societal and organisational contexts which in return produce "gendered experience and expectations of women managers in organisations".

A qualitative approach mainly focuses on contextual understanding in contrast to a quantitative approach that mainly focuses on generalisations and thereby presents "a static image of social reality with its emphasis on relationships between variables" (Bryman and Bell, 2015, p.411). Therefore, it is generally accepted that qualitative research data offer the most appropriate means for answering the relevant research questions when the research has a strong emphasis on the context. Bryman and Bell (2015) explained that qualitative research was more suitable when the focus was on understanding the context of a social phenomenon rather than determining causal relationships and generalising findings. Tlaiss (2014) also argued that an interpretivist approach was a better fit for revealing the challenges women experience in their

careers, because it allows the researchers to connect with their participants on a personal level and capture their experiences through their own words.

The research question of the study is exploratory in nature as it seeks to understand how female banking professionals give meaning to their careers based on their real-life experiences. A qualitative approach provides a means for understanding the perceptions of female banking professionals in relation to their career progression and also helps make sense of the possible differences and similarities women experience depending on the organisational context of the bank they are employed in. Relatedly, it is commonly argued that qualitative research methods are more suitable if the researcher is concerned with capturing actual experiences and realities of work life (Saunders et al., 2016; Bryman and Bell, 2015). For example, Bryman and Bell (2015) explained that qualitative methods were more appropriate, when the primary objective of a research was to reveal insights into individuals' experiences.

Overall, qualitative research provides the appropriate means to gain an in-depth understanding of both the overt and subtle ways in which women's career advancement opportunities are constrained by sociocultural and organisational factors and how female managers may interpret and respond to these contextual circumstances. In this study, a qualitative multiple case study design is adopted to interpret how different organisational process and practices shape individuals' experiences. Furthermore, a multi-level qualitative analysis allows the research to explore the relationship between agency and structure in detail (Gunz and Peiperl, 2007) and move beyond the organisation as the main reference by including neglected features of the socio-cultural context. In particular, the Participation/Islamic Bank case study allows the study to understand how religious values shape organisational practices and gives voice to a specific group of women whose views are rarely represented in mainstream audiences. In this context, qualitative methods seems to be the most effective way to build a better understanding of the under-representation of female managers in the Turkish banking sector. There has been an increasing, yet limited, interest in using qualitative research methods to study women's career and employment opportunities in Turkey (e.g. Pinar et al. 2007). This research aims to further contribute to this emerging body of the literature on women's career experiences.

4.3 Research design

The thesis adopts a multiple case study design and uses semi-structured interviews with HR managers and female bank managers as its primary data collection method, supported by publicly available secondary data sources. This section will begin by explaining the rationale behind using a multi-case study research design, followed by the selection of cases, data collection methods and the sampling strategy of the interviewees.

4.3.1 Case study research design

The research question explore how micro-individual, meso-organisational and macro-societal influences affect female managers career advancement in Turkish, Western and Participation/Islamic banks in Turkey. Therefore, the research design needs to: (i) focus on a particular phenomenon (i.e. the career advancement of female managers in the Turkish banking sector); (ii) explore the real-life experiences of the subjects and (iii) consider the implications of different contexts for the selected phenomenon (i.e. the three types of banks selected for this research).

A case study design addresses all of these three needs. Case studies are “rich, empirical descriptions of particular instances of a phenomenon” (Yin 1994 cited in Eisenhardt & Graebner 2007). In particular, they are relevant for studies which seek to “explain why and how some social phenomenon works” (Yin, 2014, p.4), and they conduct an in-depth inquiry related to that phenomenon in its real life setting (Yin, 2014; Bryman and Bell, 2015; Saunders et al., 2016). Case studies also typically distinguish themselves from other categories of research design by their emphasis on the examination of the setting or context (Bryman and Bell, 2015).

This study used a multiple case study approach. In particular, it looked at the three bank clusters in Turkey (Turkish, Western and Participation banks). This allowed the research to explore women’s career progression within each organisational setting and compare its findings across the different settings to understand the effects of organisational culture and HR practices on women’s career experiences. Yin (2014, p.57) stated that compared to single case designs, “the evidence from multiple case design is often considered more compelling and the overall study regarded as being more robust”. Eisenhardt & Graebner (2007) further explained that by making

comparisons through several cases, multiple cases permit broader explanations for research questions.

4.3.2 Choice of cases and unit of analysis

The cases for this research are selected from banks that offer services to individual consumers in Turkey, because they make up the vast majority of the Turkish banking sector, and they are similar to each other in terms of the customer segments they serve and their commercial activities and organisational structure. The three types of banks selected for this research: (i) Turkish commercial banks; (ii) Western commercial banks; and (iii) Participation (interest-free) banks, together represent the entire set of conventional and non-conventional banks that offer services to individual consumers in Turkey.

The decision to choose the cases from the banking sector was made on the basis that it would offer a fruitful area of research primarily due to three reasons. Firstly, the unique context of the Turkish banking sector makes it a suitable field for investigating more subtle forms of gender discrimination. For example, Turkish banks are generally considered family-friendly (Culpan et al., 2007) and are known to provide the most generous work-life balance policies in the Turkish private sector (Capital, 2015). However, female banking professionals are mostly represented in junior level jobs. Secondly, the stratified structure of the Turkish banking sector enables the research to explore three distinct cases within the same national context and examine how different organisational culture and practices may have different implications for the career progression of female managers. Thirdly, while previous research has suggested that Participation Banks were now more likely to hire female labour to meet the high demand for educated employees (Metcalf 2007), there has been very limited research on the career experiences of women working in such contexts.

This research aims to extend to the literature in the following ways. Firstly, no published research on women's career advancement has studied the similarities and differences between non-conventional banks (i.e. Participation banks) and conventional banks. Secondly, the limited studies to date on women's careers in the Turkish banking sector have mostly focussed on a single type of bank (e.g. Burke et al 2007). Culpan et al.'s (2007) research was the only study that explored both foreign and Turkish banking contexts and reported significant differences between the two

types of banks in terms of performance evaluations and promotion decisions. However, this study remained limited as it was based entirely on HR manager interviews and did not explore how female employees perceived the organisational culture and HR policies of the bank. By interviewing both female banking managers and HR managers from all three types of banks in Turkey, this research will provide a more comprehensive overview of the career experiences of women. Thirdly, exploring women's employment experiences in both Western and Turkish banks allows this research to test the extent to which HR management practices of foreign based multinational corporations (i.e. Western banks) are adopted in the host country depending on its structural and contextual conditions.

4.3.3 Data collection methods

This research uses two main types of data collection methods, primary data and secondary data. Primary data are collected from semi-structured interviews and secondary data are collected from existing published materials such as annual employment data and bank-specific data regarding HR policies and the number of managers by bank and gender. Each data collection method is explained in turn.

Interviews

Based on the nature of the research question, this research has chosen conducting semi-structured interviews as the main data collection method. Ragin and Amoroso (2010, p.122) suggested that semi-structured interviews are particularly valuable for studies which focus on how “people in the research setting make sense of their lives, work, and relationships”.

There are a number of benefits to using semi-structured interviews as the main data collection method. Semi-structured interviews allow an explanation of exploring the possible reasons for interviewees' distinct attitudes towards a particular phenomenon and provide the opportunity to probe areas which require further investigation (Saunders et al., 2016). Furthermore, by interviewing numerous informants who have knowledge of a particular phenomenon, a researcher has the opportunity to gain a diverse range of perspectives (Eisenhardt and Graebner, 2007; Darlington and Scott, 2002). Another advantage is that by establishing personal contact, a researcher may receive sensitive information, which the interviewee would not be comfortable sharing

with someone they never met. This in turn allows the researcher to work with unique and critical information.

This research also considered participant observation as an alternative method for data collection. Compared to semi-structured interviews, participant observations can be more effective in exploring the impact of social contexts on individuals. However, in-depth semi-structured interviews were preferred as the main data collection method because: (i) doing a participant observation would require long-term accessibility to the organisation, which is extremely difficult in the Turkish banking sector; (ii) semi-structured interviews have the advantage of talking to interviewees about past events and as well as their future aspirations, which is not possible through participant observations; and (iii) compared to participant observations, “interviews are less intrusive into people’s lives” (Bryman and Bell, 2015, p.497). Semi-structured interviews have been also used extensively in feminist research as they allow researchers to build a strong and non-hierarchical rapport with their interviewees (Oakley and Roberts, 1981).

Figure 4.1 provides an overview of how the interviews were conducted per each selected case:

Figure 4.1 The overview of interviews



As Figure 4.1 shows, the number of interviews varied depending on the type of bank (i.e. case). The number of interviews conducted with the Turkish commercial bank

was larger than those conducted with the Western or Participation banks. This was primarily because the Turkish commercial bank had the largest workforce. Overall, the study conducted a total of fifty interviews with female banking professionals and HR managers. The interviews with the HR managers set out the wider organisational context for each case and the fieldwork with the female banking professionals demonstrated how they perceived these organisational contexts (i.e. the organisational culture and practices). It should be noted that the HR managers in the Turkish and Western banks were both women and after answering the questions related to formal organisational policies, they agreed also to take part in the main study. On the other hand, the HR manager of the Participation Bank was male and therefore answered only the questions related to the formal organisational policies.

A minimum of forty-five interviews was targeted for conducting this research. The aim was to obtain the richest data possible within the limited time and resources available to the research. Therefore, the interview process continued until categories were saturated, and additional data did not reveal any further new insights (Biernacki and Waldorf, 1981; Bryman and Bell, 2015; Goulding, 2002).

Secondary data collection

Secondary data were frequently used to support primary data. By comparing the interview data with secondary data, the researcher can verify their findings, and place them in a broader context (Saunders et al., 2016). For secondary data, the publicly available data published by the Turkish Statistical Institute was used as a reference for the general employment situation of women in the Turkish labour market. Also, additional macro-level data on female employment was used from international organisations such as the World Bank and the OECD.

Furthermore, survey data provided by the Ministry of Family and Social Policies and the World Values Survey was used to understand the society's views on women. Statistical data provided by the Turkish Banks Association and the Participation Banks Association was also used to document the number of women working in banks. Furthermore, additional data was collected from the banks via company publications such as annual reports and websites, in order to gain a better understanding of the proportion of women working as mid and senior level managers. The company level

information helped build an enhanced understanding of the impact of the organisational context on women's career advancement.

4.3.4 Sampling strategy of the interviewees

The sampling strategy of the interviewees was influenced by both the research question and the availability of research access in each organisation. Based on the research question, the key objective of the sampling strategy was to interview individuals that had knowledge and first-hand experience in terms of women's careers and therefore add credibility to the research. This section first describes how the sample of interviewees for the study was selected and then briefly summarises the issues that were faced with regards to access and how they were resolved.

This study conducted interviews with 50 mid and senior level female banking professionals from the three banks operating in Turkey which I was able to get research access through former colleagues, acquaintances and LinkedIn. The selected banks have hierarchical structures that are fairly consistent and allow inter-grade comparisons possible. Furthermore, the selected banks have some similar characteristics: (i) all of the banks have their headquarters in Istanbul; (ii) they all have at least 2,500 employees; and (iii) they have been operating in Turkey for over 15 years.

The study used the following criteria to determine which female banking professionals to include in its sample:

- From a variety of banking divisions, including both the HQ and branches
- Assistant manager (for HQ) and Assistant Branch Manager (for branches) and higher levels, managing a team of at least two employees
- Aged 25-55

The sample of interviewees for this research involves women working in both HQ and branch roles. Female banking professionals' career experiences differ distinctively depending on whether they work for the HQ or branch (Özbilgin 1999). Also, studying women working in branch roles provides the ground for understanding the impact of geographical location on their career experiences. However, research to date on

Turkey has not sufficiently explored the career experiences of women working in bank branches, instead focusing mainly on women working in head offices in Istanbul. Relatedly, Ayca (2004) called for studies which sample women working in “non-metropolitan cities of Turkey where societal values are more traditional and gender roles are more rigid”. This research considers it critical to explore the career experiences of women working in both HQs and branches.

The sample of interviewees for this research involves female bank managers from a variety of grades. In particular:

For HQ employees:

- Assistant Manager (middle manager level)
- Auditor (middle manager level)
- Unit Manager (senior manager level)
- Department Head (senior manager level)

For Branch employees;

- Assistant Branch Manager (middle manager level)
- Branch Manager (middle manager or senior depending on branch)
- Regional Manager (senior manager level)

Previous research has suggested that women at the middle ranks of organisations are exposed to significant discrimination in terms of promotions (Yap and Konrad, 2009), including receiving less challenging work and development opportunities (Hoobler et al., 2014). Informed by the literature, this study focused extensively on female middle managers and draws upon the facilitators or barriers they perceive in terms of their career progression. There is strong evidence supporting that women experience distinctive career barriers that are not experienced by men which in return affects their career progressions within their organisations (Eagly and Carli, 2007; Ibarra et al., 2013; Lyness and Heilman, 2006).

With respect to research access, my attempts to contact female bank managers in Turkey commenced in Spring 2016. However, this approach did not turn out to be an effective way mainly due to the difficulties in obtaining formal research permission from the banks. Therefore, “snowball” sampling was implemented to gain access to female bank managers mainly through former colleagues and acquaintances. Snowball sampling, also known as chain referral sampling, typically occurs when “the researcher accesses informants through contact information that is provided by other informants. This process is, by necessity, repetitive: informants refer the researcher to other informants, who are contacted by the researcher and then refer her or him to yet other informants, and so on.” (Noy, 2008, p.330).

The snowball sampling method is commonly used in qualitative research to obtain data from target populations that are difficult to reach. It uses the knowledge of insiders to locate participants for the research that would otherwise be difficult to access (Cohen and Arieli, 2011; Biernacki and Waldorf, 1981; Bryman and Bell, 2015). A key advantage of snowball sampling is that through access from previous referrals, the cooperation and trust building between the researcher and the participant strengthens, which in turn increases the possibility of revealing insights, which might be otherwise concealed (Cohen and Arieli, 2011).

On the other hand, the representativeness of snowball sampling has been extensively questioned. The selection of participants in snowball sampling depends on the referrals of initial respondents and, therefore, the sample of participants built through snowball sampling may not accurately represent the general population (Cohen and Arieli, 2011; Saunders et al., 2016). However, this research is an exploratory study that aims to generate an in-depth analysis rather than a generalisation of findings.

4.4 Field work and role of researcher

This section first provides the details of the pilot and main phases of this study. Then, section 4.4.3 considers my ‘role’ as the researcher in relation to the process of collecting and interpreting the data.

4.4.1 Pilot study

The main objective of the pilot study was to gain feedback on the interview guide and gain experience on interviewing. Based on the feedback from the pilot study, I made some further modifications to the interview guide.

For the pilot study I conducted 8 interviews in August 2016, over a two-week period. The interviews ranged from 60 to 90 minutes. After the interviews, the audiotapes were transcribed verbatim and then translated into English.

The female managers who took part in the study were recruited through a snowballing method. Among these respondents, four of them worked for the Turkish Bank, three of them worked for the Participation Bank and one of them worked for the Western Bank.

4.4.2 Main study

The data collection for the main study was carried out between February and April 2017. A total of 42 interviews were conducted, through snowballing. During the interviews, an extensive effort was made to capture the original content and context of the participants' words. The participants were informed that the aim of the study was to explore their perceptions of their careers and understand their attitudes to the various influences affecting their career advancement. All participants were assured that the research process would maintain its anonymity and that their responses would be treated with confidentiality. Although most participants agreed to be audio-recorded, during each interview, the researcher took extensive notes of the participants' answers in order to prevent loss of context and meaning. Semi-structured interviews were used in order to encourage the interviewees to express their thoughts openly. The questions were designed to allow the interviewees to reflect on their experiences and their perception of themselves, their organisation and the general society. The interviews lasted between 50 and 90 minutes.

4.4.2 Role of researcher

As a Turkish national, I believe that I have a good understanding of the cultural context in Turkey. Also, conducting the interviews in the native languages of the interviewees allow them to express themselves more comfortably and comprehensively. It has been

argued that, being a national of the country where a research takes place may cause the researcher to miss or overlook some of the important cultural nuances (Burgess, 2002). However, having spent a significant part of my childhood as well as the last two years of my life outside of Turkey, I believe that I have built a sufficiently objective perception of the Turkish culture, which allows me to recognise and interpret its subtle nuances.

I worked in a Turkish bank over 2010-2014 as a Talent Management and HR specialist. I believe that my work experience provides me with three key advantages for running an effective research. Firstly, I am well aware of the several challenges female banking professionals encounter during their careers in Turkey. Secondly, having completed hundreds of interviews as a Talent Management and HR specialist with individuals from a wide range of backgrounds, I built extensive experience in effective interviewing and communication skills. Thirdly, having a similar background to my interviewees helps me build strong relationships with them and win their trust, which is considered essential for conducting successful interviews (Saunders et al., 2016; Creswell, 2013). My impression from the interviews was that the interviewees appreciated this positive aspect extensively, which led them to provide coherent and honest accounts of their experiences.

In qualitative research, researchers are encouraged to acknowledge their personal biases, values and experiences when interpreting the research findings to ensure the credibility of their studies, which is also known as reflexivity (Creswell, 2013). For this research, despite its key advantages, my past work experience as a banking professional can bring some bias to the study, as my views and perceptions may influence how I interpret the research findings. In order to minimize such bias, following Easterby-Smith et al.'s (2002) recommendations, I used open questions and probing techniques and avoid leading the conversations during the interviews. Also, I gave particular attention to ensuring that I do not impose my own reference frame while interpreting the data. Furthermore, I offered the interviewees to review and verify their transcripts to make the research findings more reliable and valid (Ryan and Bernard, 2003).

With respect to ethical considerations, every effort is made to make sure that interviewees have full disclosure on the study and their roles in the research. Similarly,

this research has given equal importance to maintaining data security and anonymity. Firstly, ethical approval was submitted and granted by the university to conduct this research with individuals (*REC Reference Number: LRS-15/16-3515*). Secondly, an information sheet was provided to all participants explaining the reasons for the study. All participants signed a consent form (see Appendices). Furthermore, all participants are given pseudonyms and each bank is referred generically as the ‘Turkish Bank’, ‘Western Bank’ or ‘the Participation Bank’ ensure anonymity and to avoid the possibility of linking back to the participants’ identities. In terms of data security, all information gathered during the interviews are held on password-locked computer files and locked cabinets within King’s Business School, which can only be accessed by the researcher, and will be deleted after the research has been completed.

4.5 Interview guide and data analysis procedure

4.5.1 Interview guide

The purpose of developing an interview guide is to explore the research themes through a systematic framework of in-depth interviews (Saunders et al., 2016). The interview guide for this research has been mainly influenced by the research question and the literature on women’s careers and career advancement. The interview guide includes the following questions and themes:

Questions regarding demography

1. What is your age?
2. What is your highest level of education?
3. What is your marital status? [how long have you been married?]
4. Do you have children? What age? Who is responsible for child-care?
5. Can you provide information regarding your mother’s/ father’s and spouse’s occupation?

Questions regarding work history

[where did they work and for how long – what is their tenure in their current job and at the bank etc.]

1. How long have you been working? How long have you been working in this bank?
2. What is your current position and key responsibilities? What skills do you use in your job?
3. How many people work in your team?
4. How many hours do you work on an average day?

Questions regarding individual level influences

Respondent's career and career advancement perception

1. What does a career mean to you? Would you describe yourself as being successful in your career? How do you measure success?
2. Where do you see yourself in 5 year's time in terms of your job/career?
3. How would you like to see your career progress in 5 years?
4. If you could begin your career over again, would you do anything differently?
5. If you wished to move to the next level, how easy or difficult would that be? If difficult, why? What would be the main barriers to your career progress (personal, organisational)?

Impact of family/spouse/parents

1. What does your husband/mother/father think about the job you do and your career? If you were promoted to the next level, would they be pleased/displeased...if so, why?
2. If you have children/family care obligations – how does having children/family care obligations (do, they care for older parents?) affect your career on a day to day basis? How are they cared for when you are at work?
3. How does your family life affect your career on a day to day basis? How might it affect your career progress in the future?

4. What kinds of household tasks do you and your spouse typically do (and how do you split them)?

(i) childcare

(ii) housework

(iii) cooking

(iv) shopping

5. How many career breaks (due to children) have you had? How long were they? Did you experience any difficulties in coming back to your job at the bank?

Questions regarding organisational level influences

Organisational culture

1. Ask the interviewees to rate each of the following statements on a 1-5 scale in order to assess whether the organisational culture is 'diversity friendly'. Discuss the reason for their ratings in detail.

(i) "[The bank] maintains a women-friendly work environment"

(ii) "Top leaders demonstrate a visible commitment to women's career progression"

(iii) "I trust [the bank] to treat me fairly"

2. Does your bank have any work-life policies? Have you used any of them (for how long)? Do you find them helpful?

Organisational practices

1. To what extent does your organisation have any career development practices in place for you? Do you have a mentor or sponsor? To what extent are you/women treated similarly or differently to men in your organisation in respect of careers (development, progression, practices)?

2. Why did you choose working in this bank? Did you consider working in a Western or Participation bank?
3. Does your immediate line manager help or hinder your career progress? What is their attitude/behaviour towards female managers?
4. To what extent do senior management help or hinder your career progress? What is their attitude/behaviour towards female managers?
5. What could your organisation do (that it is not currently doing) that might help you progress to the next level?
6. What are the most important requirements in your organisation that managers need to demonstrate to progress in their careers? To what extent are these requirements different for men and women? If so, why?
7. How were you recruited to the bank? How are promotions decided for next level positions?

Questions regarding societal level influences

1. Do you think your career would turn out to be different if you were to live out of your city/ Turkey?
2. How easy or difficult is it to be a female manager in Turkey? Does the society have different expectation of men and women pursuing careers? – if so how?
3. How does the political/socio-cultural climate in Turkey affect women who wish to have a career and progress in their careers?

4.5.2 Data analysis procedure

This research applied thematic analysis, which is a frequently used approach by qualitative and interpretivist researchers to explore the different interpretations and meanings attached to a phenomenon (Saunders et al., 2016). Braun and Clark (2006) explained the thematic analytic process through six interconnected phases: (i) familiarisation with data, (ii) generation of initial codes, (iii) searching for themes, (iv) reviewing themes, (v) defining and naming themes; and (vi) producing the final report

By using thematic analysis this research aims to: (i) comprehend the large amount of qualitative data produced from the interviews, and (ii) organise the responses (codes) into a series of sub-themes that can be incorporated into broader themes. The coding strategy allows the researcher to use *in vivo* codes (the actual words used by the participants as a source of code), *a priori* codes (terms used in existing theory which captures the narration of respondents) and labels developed by the researcher to best describe the unit of data that emerges from the interview (Saunders et al., 2016, p.582). This allows the researcher to capture the concepts used in the existing theories, as well as explore new themes that emerge during the interviews.

The interviews were transcribed and inserted to the computer-assisted data analysis software NVivo for data management and storage. Using NVivo has several advantages with respect to project management and data organisation as it allows easier and faster retrieval of data, and facilitates an organised coding system (Bryman and Bell, 2015). While coding the data both deductive and inductive approaches were used. Fereday and Muir-Cochrane (2006) explain how using a hybrid technique of deductive and inductive thematic analyses helps demonstrate rigour. The inductive component of this study allowed themes to emerge from the data based on the participants' personal experiences, while the deductive component reflected on the conceptual framework of the study. Therefore, certain themes were apparent before the analysis (i.e. societal gender roles, organisational policies related to gender equality, individual agency). The researcher conducted two rounds of coding to ensure consistent and rigorous coding practices, in which line by line coding techniques were applied to the data (Saldana, 2013). While the transcripts were in Turkish, the coding process was executed in English, as the software did not permit data analysis in the language of the interview. The identified codes were then collated and merged into hierarchical themes, which allowed the study to gather and categorise all relevant data from bottom-up (Braun and Clarke, 2006). Queries were run in NVivo to retrieve data for dissemination. Lastly the study used pseudonyms to reference the selected quote extracts to ensure the anonymity of the participants.

4.6 Conclusion

This chapter outlined the methodologies used in the research. The decision to adopt qualitative research for this study was influenced by both the philosophical

perspectives of qualitative research and the nature of the research question, which essentially investigate what hinders or facilitates Turkish female banking professionals' career advancement. A multiple case study design was adopted, using semi-structured interviews and secondary data. Due to organisational barriers, a non-random snowballing strategy was used to access female managers working in the Turkish banking sector. The chapter also outlined the details of the pilot and main study and the role of the researcher. Finally, the interview guide and the thematic data analysis procedure were highlighted.

Chapter 5 : THE BACKGROUND FOR THE THREE BANK CASES

5.1 Introduction

This chapter presents an overview of each bank case, with its details on the bank's human resources practices based on interviews with HR managers, documentary data and available statistics.

It should be noted that the HR managers of the banks were very sensitive about sharing proprietary information on their organisations. Therefore, they provided limited access to statistical data and organisational reports. As a result, most of the findings rely on publicly available data (i.e. the banks' annual reports and data from the Turkish Banking Association) and the interviews with HR managers from each bank.

5.2 The case of the Western Bank

5.2.1 The bank's profile

One of the research sites for this study was a medium-sized Western private bank, which started operating in Turkey in 2007. The bank was one of the ten largest operating banks in Turkey. I have called this bank, the 'Western Bank' to maintain its anonymity for this study. As of September 2016, it employed 5,039 employees in the head office and its branch network (266 branches in total). Ninety percent of the bank's employees held at least a higher education qualification and the average age of the employees was 32. The bank's annual report stated that women made up 54% of its employees, above the sector average of 51%. Five of the 20 executive managers (25%), 1 of the six members of the board of directors (17%) and 18 of the 49 department and unit heads (36%) were women. In total, out of 564 mid-level managers, 192 were women (34%) and out of 73 senior managers, 24 were women (33%).

The Western Bank described its objective as "becoming the brand, where women choose to pursue their career" and set a target to increase the ratio of female executives to 50% within the next five years. The head offices and the branch network provided a diverse range of employment opportunities for its employees with a variety of educational qualifications. However, the vast majority of the employees (90%) had at least a bachelor's degree (see *Table 5.1*). Furthermore, as shown in *Table 5.1*, there were slight differences between the educational profiles of male and female

employees. 93% of the female employees had a university or postgraduate degree, compared to 86% for the male employees. It would have been relevant to compare the rank and tenure of women concerning their education. However, the Bank Association of Turkey refused to provide this data.

Table 5.1 Employees of the Western Bank by sex and education 2017

	Numbers			Shares (%)	
	Men	Women	Total	Men	Women
Junior High	17	0	17	1%	0%
High School	314	193	507	14%	7%
Bachelor's degree	1766	2373	4139	77%	87%
Masters and PhD	202	174	376	9%	6%
Total	2299	2740	5039	100%	100%

Source: Compiled from The Bank Association of Turkey (TBB) Data Query System

Nevertheless, the data on the educational qualifications of the Bank's Board of directors suggested that despite the Western Bank's commitment to offering employment opportunities to women, their career advancement in the organisation somewhat depended on attaining higher qualifications than their male colleagues. The two female members of the board of directors had a master's degree, compared to the other four male members with an undergraduate degree (see Table 5.2)

Table 5.2 Educational Qualification of Board of Directors (BoDs)

Sex	Title	Education
Female	Chairman of BoD	Masters
Male	Vice Chairman of the BoD and the Audit Committee	Undergraduate
Male	BoD member and the Chairman of the Audit Committee	Undergraduate
Male	BoD member	Undergraduate
Male	Bod member	Undergraduate
Female	BoD member	Masters

Source: Annual report, 2017

It should also be noted that the Western Bank engaged in various social responsibility projects with non-governmental organisations, which supported the social and economic empowerment of women. In particular, the Bank was a signatory to the United Nations Women Empowerment Principles and also endorsed UN's HeforShe campaign. As a part of this commitment, one of the executive committee members was delegated as the HeforShe ambassador and would regularly meet with 25 female employees across various departments and ranks every three months to discuss their common issues and share ideas on how to improve work-life balance.

5.2.2 Human resources practices

This section provides information on the formal human resources practices of the Western Bank, by exploring the bank's specific policies on recruitment processes, promotions, performance management, training and work-life balance policies. The material presented in this section is based on secondary data sources including bank's annual report, HR website and the qualitative findings from the interview with the HR manager.

Recruitment and selection processes

The bank had a wide range of selection processes for hiring employees, depending on the requirements and seniority of the role. These different stages ranged from telephone interviews, aptitude and English tests for more junior positions and

assessment centres and simulations for more senior roles. Since 2016, the bank had been increasingly running its interviews remotely (e.g. via Skype) to reduce the commute time for the candidates and increase the efficiency of its recruitment processes.

In 2016, the bank recruited 701 employees, 70% of them being women. 32% of the bank's recruits were experienced hires while 68% did not have prior work experience. The bank placed all openings on an internal platform that only its employees could access, before posting them on its external career website. It announced senior positions both locally and globally, and junior positions only locally. All applications were kept in a human resources database. This database and the employment agency referrals were the primary sources for creating a pool of candidates to recruit for future openings.

Performance Management and Promotion decisions

In 2016, 544 (323 men, 221 women) employees were promoted in the headquarters, 554 (237 men and 317 women) in the branches and 45 (23 and 22) in the regional offices. Ninety six percent of the new branch manager positions were filled internally, signalling the bank's commitment to developing its internal talent pool. Out of the 264 branch managers, only 72 were women (27%) suggesting that the female representation dropped significantly for branch management positions.

Every year, the bank's global headquarters determined which senior positions were available for promotion. The management team in Turkey then filled these positions after an end-of-year review. During these reviews, the HR and talent management departments evaluated the employees against a set of criteria and collectively recommended a list of candidates to promote for the Board of Directors' approval.

The promotion criteria for managers were:

- (i) Having demonstrated strong performance
- (ii) Having an adequate level of general and technical skills and experience for the role
- (iii) Having appropriate levels of education and sense of responsibility for the role

The bank implemented a performance management system to set measurable targets for its employees and measure their performance through a transparent and real-time development process and share a common success culture across the organisation. It considered its employees' compliance with the Code of Behaviours, business results and performance reviews to determine the right career progression opportunities, training plans, remuneration levels and benefits.

As a result, the criteria for promotions in the Western Bank was primarily focused on performance rather than seniority:

"Promotions depend on whether you are in the talent pool. In order to be considered for the talent pool you need to get a score of A or B+ in the performance evaluations. Your managerial skills, sales performance, risk management... Anything related to your performance is considered. On the other hand, we do not specify any waiting times for senior level positions. That is why you may have noticed, we generally have younger assistant general managers in the bank." (Guzide, 33, HR manager, HQ)

When asked about further details on performance management system and how it linked to the promotions of women, the HR manager replied:

"When there is an opening, all internal candidates are given an equal chance and we mainly look at the last two years' performance. This process involves evaluations on their competencies as managers, how they managed their budget, risks and sales targets. Our processes are quite objective in that sense. On the other hand, for promotions within a department, the department head has the last say. So, hypothetically if there is a department head who insists on not working with women this could naturally raise issues, but I never came across with such a case. At the end of the day, you would want to work with someone who is successful, regardless of their gender." (Guzide, 33, HR manager, Western Bank)

Training programmes

The bank had tailored training programmes for its diverse range of areas of specialisation. According to the bank's Annual Report the primary ones were the Branch Certificate Programme for the employees who started working in the branches, the Leadership Development Programme for the branch managers and the vice presidents in the headquarters, and the Talent Programme for the high potential employees. According to the annual report, in 2016 1,000 employees participated in the Branch Certificate Programme; 400 employees participated in the Leadership Development Programme and 490 employees took part in the Talent Programme.

When asked about the gender breakdowns of these programmes, the HR manager was not able to give specific percentages but said that gender imbalance was not an issue in their training programmes:

"I can't give you the exact numbers, but we never come up with any gender-related problems with our programmes. I can say the numbers are pretty much balanced." (Guzide,33, HR manager, Western Bank)

On the other hand, the HR policies of the Western bank focussed heavily on cost reduction, which often led to less career development opportunities and job security for its employees compared to the Turkish and Participation bank:

"We experience a lot of pressure from the Global HQ to decrease our costs. This has a direct impact on our HR budgets. It seems as if promotions will take longer. The Global HQ invested in a lot of money, they want to see that they can get a return." (Guzide, 33, HR manager, HQ)

Work-life balance practices

In 2016, the bank introduced the Flexible Working Programme for the Head Office and IT workers. Employees were able to work outside the office for two days a week. Also, they were able to determine their office hours. For example, employees could start work at 10:00 and leave 19:00, or begin as early as 07:00 and finish at 16:00. Employees were able to work flexibly based on their managers' consent. In addition to the part-time work opportunities introduced by the government, for mothers, the

bank offered one day off each month to use for their doctor appointments. Overall in 2016, 747 out of the 2721 (27.5%) female employees were working flexible.

5.3 The case of the Turkish Bank

5.3.1 The bank's profile

The second research site for this study was a large privately-owned Turkish bank, which began its operations in the early 1920s. I have called this bank, 'The Turkish Bank' to maintain its confidentiality for this study. It has one of Turkey's largest and most diversified branch networks (1,370 branches). Thirty-eight% of the branch managers were women. As of September 2016, the bank employed 24,718 employees in its headquarters and branches. Eighty two percent of the bank's employees held at least a university degree. According to the data provided by the BAT, women made up 51% of its employees, which was equal to the sector average. During the follow-up interview with the HR manager, she stated that 43% of the middle managers in the HQ and branches were women.

The executive management of the bank, which comprised 14 managers in total, had three female members. While only two of the 11 male executive managers had a master's degree, three out of the three female managers had a master's degree, which signalled that women's advancement to critical positions required attaining higher qualifications. Furthermore, the board of directors consisted of 11 members, with three female members (27%). Finally, out of the 51 department heads, only four were female. Overall, 10 out of 76 senior managers (13%) were female. Thus, the percentage of senior female managers working in the Turkish Bank was much less compared to the Western Bank (33%).

Since the early 2000s, the bank accepted candidates with undergraduate degrees and above. Thus, the vast majority of the employees (82%) had at least a bachelor's degree (see *Table 5.3*). Furthermore, similar to the Western Bank, female employees in overall had higher educational qualifications compared to men. While 88% of the female employees held an undergraduate or postgraduate degree, 78% of the male employees held similar qualifications.

Table 5.3 Employees of the Turkish Bank by sex and education

	Numbers			Shares	
	Men	Women	Total	Men	Women
Junior High	77	2	79	1%	0%
High School	2613	1485	4098	22%	12%
Bachelors	8865	10629	19494	74%	84%
Masters and PhD	496	551	1047	4%	4%
Total	12051	12667	24718	100%	100%

5.3.2 Human Resources Practices

The Turkish Bank's specific policies on the areas of recruitment, promotion, performance management, training and work-life balance policies will be explained in this section. Similar to the Western Bank, the material presented in this section is based on secondary data sources such as annual reports, the HR website of the Bank and the interview with the HR manager.

Recruitment and selection processes

There were three main career routes in the bank: auditor, officer and management trainee. For all three positions, an undergraduate degree was the minimum educational requirement. The auditor position was a key role responsible for conducting regular and unscheduled inspections and investigations within the departments and national/international branches of the bank. Each year around 30 auditors were recruited. The management trainee position involved working in the specialised departments of HQ or corporate branches. Each year around 100 management trainees were hired. The officer position involved working in the branches and executing the core banking transactions for the customers. Each year around 300 officers were recruited. The HR manager did not provide the gender breakdown of the recruits, however, stated that specialist and officer positions were balanced gender-wise but the auditor position had only a few women. According to the HR manager, the main reason for this was the nature of the auditor's job, which was stressful and required constant travelling and, therefore, was less preferred by women:

"The auditor role due to its nature requires a lot of travelling. It's very stressful; it

requires making a lot of tough conversations with branch managers. On average auditors travel across the country for eight years before they can get promoted to positions in the HQ or branches. That's why women usually don't prefer this occupation.” (Selva, 34, HR manager, HQ)

Candidates, whether internal or external, were directed to the HR website to make an online application. After an initial pre-screening by the HR, potential candidates were invited to participate in the recruitment process.

Depending on the career route, there were different recruitment programmes, encompassing a variety of recruitment stages such as written technical banking exams, English and aptitude tests, assessment centres and one-to-one interviews with HR. The Bank only recruited at a junior level and, therefore, all of the managers started either as an auditor, officer or management trainee. According to the HR manager, this created a family-like culture. The implications of this culture will be further discussed in Chapter 7.

Performance management and promotion decisions

For each career route (officer, auditor, management trainee), the Turkish Bank had standard promotion criteria for middle management (work experience, performance, competency-based interviews, written exams), which was announced transparently within the internal HR system. The promotion process for each career route is explained below.

For the officer route, which had the largest headcount, the primary promotion step was to become a branch manager. Each year the bank announced available branch manager positions. Until 2013, the bank would allocate branch manager positions separately for male and female candidates. According to the HR manager, the reason behind this former policy was due to the clients' gender-biased preference to work with male branch managers, primarily in the conservative Eastern cities:

“We are one of the largest banks in Turkey, having branches almost in every city and town. Customers in smaller or more conservative cities do not want to work with women, or female managers often do not feel comfortable

working in these cities. Therefore, the tendency was to promote men to such locations. Each year, the Bank would announce the open positions separately for male and female candidates, mostly with more positions available for men. However, given the unfairness of the situation, the Bank decided to equal the number of female and male branch managers. Since 2014, each year new positions are equally distributed between female and male branch manager candidates, with open positions for women concentrated in the more developed Western cities.” (Selva, 34, HR manager, HQ))

Following the announcement of available positions, the candidates would attend a written exam and a competency-based interview. The average score of these two assessments would determine their promotion. Scores for the branch manager positions in the more developed Western parts of the country would be significantly higher than the Eastern parts of the country due to the higher demand for these roles amongst the Bank employees. This led to a career disadvantage for women, because most of them were not able to relocate to the Eastern cities:

"We see a drop in the number of women working as branch managers, because they do not want to leave their families and transfer to the Eastern regions. Men, on the other hand, have an advantage as they are often more willing to move their families for promotion." (Selva, 34, HR Manager, HQ)

Overall, the officers (non-managerial) were the largest group of employees in the bank. They were mostly recruited in the branches and had a higher rate of female employees than men (61% women, 39% men). However, female representation dropped significantly to 34% across the branch managers. According to the HR manager, this was partially related to women's reluctance to move to cities where branch manager positions were available. Experience in branch management was seen critical for senior management positions; therefore, women's partial access to branch management roles was an important factor behind the significant drop in female representation in more senior roles.

Management trainees were the second largest group in the bank after the officers. They were the candidates for the future expert and specialist roles within the Bank's HQ and branch network. All management trainees working in the HQ and branches were

expected to attend a 2-month training programme, which was then followed by internships in various departments of the bank. After the completion of the training programme, candidates would sit in a written exam, followed by an oral technical assessment exam in their fifth year. The successful candidates would then get promoted to the senior specialist roles within their departments. This promotion system based on exams was quite 'gender-neutral' and transparent. In total, 48% of the management trainee and senior specialists were female. The promotion to more senior roles depended on a range of criteria including tenure, performance evaluations and available headcounts.

Auditors were the most prestigious and elite position in the bank. They received the highest salary followed by the management trainees. Out of the 14 executive managers, six had started as an auditor (all male), four had started as a management trainee (three females) and two had started as officers (both males). Similar to the management trainees, the auditors would attend a four-month training, followed by internships. After the training programme, candidates would sit in a written and oral exam conducted by the executive board members. Successful candidates would then get promoted to critical positions in the HQ such as Treasury and Risk or the corporate branches with high volumes of transactions. The auditors were overwhelmingly male (84% male, 16% female). The limited number of women in such critical positions was also a significant factor for their limited access to more senior roles.

Training

The Turkish Bank provided its employees with more career development opportunities compared to the Western Bank. This was mainly because the Turkish bank relied less on external hires and prioritised developing its own employees.

The Turkish Bank provided both junior and senior level employees with training opportunities. The junior employees would go through a three-week on-boarding programme, which involved technical and competency-based training. After completing the onboarding programme, employees were assigned a 'buddy' to help with their transition to work.

After each promotion, employees would go through another three-week training based on their needs. These programmes included a broad spectrum of classroom-based teaching, e-learning and internships in various departments.

Work-life balance practices

Similar to the Western Bank, the Turkish Bank focussed its work-life balance practices around maternity benefits and the execution of government regulations. The bank had just introduced part-time working for mothers. The HR manager stated that mainly junior and mid-level female managers working in the HQ preferred the part-time option. Female officers did not prefer the part-time option due to the impact on their income and female managers did not prefer it due to its incompatibility with their work schedules. When asked if they were planning to introduce policies such as flexitime or working from home, the HR manager said that they had no plans in the short and medium-term.

The bank recently entered into a partnership with a nursery chain and opened a day-care centre in its Operations Campus located on the outskirts of Istanbul (Tuzla) for children of female employees up to 5 years old. The HR manager said that by sponsoring the day-care centre in the campus, they managed to attract applications from many talented women who would otherwise have not considered moving to Tuzla. The fact that women were willing to either move to Tuzla or commute more than two hours a day showed how crucial it was for women to send their children to a good quality and free day-care service.

5.4 The case of the Participation Bank

5.4.1 The bank's profile

The third research site for this study was a Participation Bank, which began its operations in Turkey in 1989. It was recently awarded "Turkey's Best Islamic Financial Institution" by one of the world's leading business and finance magazines. I have called this bank, "The Participation Bank" to maintain its confidentiality for this study. Amongst the five participation banks operating in Turkey, this bank was one of the largest with 400 branches and 5,681 employees. According to the data provided by HR, women made up 19% of the employees, which was significantly lower than the average for the Turkish and Western banks (51%).

Only three of the 400 branch managers (0.75%) were women. Based on the information contained in the website and annual report, it was found that none of the executive management (11 members) or the board of directors (9 members) had female members. Furthermore, only 4 out of the 57 department and unit heads were women. These four women came from exceptionally prestigious educational backgrounds and had extensive work experiences. Based on this information, only 5% of the senior management were women, much lower compared to both the Western (33%) and Turkish bank (13%) cases. In total, out 630 mid-level managers, 99 were women (14%) and out of 77 senior managers, 4 were women (5%).

Most of the employees (73%) had at least a bachelor's degree (see Table 5.4). Furthermore, as shown in Table 5.4, female employees in overall had higher qualifications compared to men. While 92% of the female employees held an undergraduate and postgraduate degree, 85% of the male employees held similar qualifications.

Table 5.4 Employees of the Participation Bank by sex and education

	Numbers			Shares	
	Men	Women	Total	Men	Women
Junior High	108	18	126	2%	2%
High School	619	56	675	13%	6%
University	3428	722	4150	72%	79%
Masters and PhD	614	116	730	13%	13%
Total	4769	912	5681	100%	100%

5.4.2 Human resources practices

In this section, the Participation bank's policies on recruitment, promotion, performance management, training and work-life balance will be explained. The data presented is based on the bank's website, annual report and the information given during the interview with the HR manager.

Recruitment and selection processes

Similar to the Turkish Bank, there were three main career routes in the Participation Bank: auditor, officer and management trainee. An undergraduate degree was expected as a minimum requirement for all three positions, while English language proficiency (TOEFL 80) and graduation from top universities in Turkey were expected for the auditor and management trainee positions.

Candidates applied online for new positions through the Bank's HR website. After the HR's pre-screening, candidates were invited to participate in the interview process.

In 2016 the Bank recruited 1381 employees, 186 (16%) of them being women. Around 200 of them were at the junior level, to work in the HQ departments and branches. The interview process differed depending on the career route and covered a few stages; including assessment centres, aptitude tests and one-to-one interviews with the heads of HR and the related departments. Candidates were often recruited through the Bank's Campus Programme, where recruiters would offer potential candidates internship opportunities. The selected interns would work part-time in the bank for 2-3 days per week. The bank would then make offers to the candidates found successful during these internships.

Performance management and promotion decisions

While the bank did not have a strict "no external transfer" policy such as the Turkish Bank, it nonetheless prioritised internal promotions over external hires. According to the data provided by HR, in 2016, 120 employees were promoted to managerial positions, 7 (5%) of them being women.

The Bank decided on the promotions to mid-level positions based on the employees' performance evaluation feedbacks on competencies and measurable targets. For branch employees, the bank implemented a Portfolio Management System, which allowed them to receive monthly and annual performance scorecards. Employees who had relevant work experience (over five years) and consistently met performance targets were invited to the Leadership Training Programmes, which consisted of intensive online and in-class training. After completing the programme, employees were expected to attend the assessment centre activities conducted by the HR. Those employees found successful were promoted to branch managers.

The bank tracked its HQ based mid-level employees' performance through scorecards on a quarterly basis. The department heads would select the promotions from those employees with relevant tenure and successful performance. For more senior level positions, the Bank mainly relied on manager referrals.

Work-life balance practices

Similar to the Western and Turkish Bank cases, the work-life practices in the Participation Bank revolved around maternity benefits. However, unlike the other two banks the Participation Bank stated in its annual report that they viewed motherhood as 'sacred'. This religious emphasis on motherhood coupled with the high turnover rates that the bank experienced with its female employees after childbirth led the bank to become the first in the sector to provide flexible work hours to female employees with pre-school aged children. To increase women's employment, in 2015 the bank introduced the flexible working schemes where women were allowed to work from home or part-time until their children reached the age of five, given that they came to office at least once a week and they had the consent of their managers.

The implementation of work from home and part-time work options were mainly the result of the high turn-over rates of female employees followed by birth:

"It is mainly because women leave work after having children. The organisation does not want women to leave given that it invested so much in them. In 2014, 400 employees had children. If we predict that half of the employees are women, this means that 200 employees would normally leave work. In total, this bank has around 5,000 employees. Therefore, not taking action would mean wasting investment. Currently, there is a win-win situation." (Ahmet, 51, HR manager, HQ)

Training

Similar to the Turkish Bank case, the Participation Bank prioritised and allocated a significant amount of resources to the training and skills development of its employees. All employees received on-boarding training, which varied between 2-4 weeks depending on whether they were recruited as management trainees, auditors or branch officers. As of 2016, the bank held a total of 1,481 courses and the average training period per employee exceeded eight days.

Management trainees received exhaustive training due to their potential as future senior employees. Also, they were provided with individual career development plans, which included both competency-based and technical training. Similarly, the bank prioritised the career development of newly promoted branch managers and established an extensive and costly programme for the selection and training of potential candidates. Most branch managers were selected from the successful sales staff. Branch manager candidates were subjected to an intensive programme, which included in-class and e-learning training followed by assessment centre activities. Those who completed the programme successfully were then appointed as branch managers. Also, the bank's 66 HQ managers were given a six-day training on management skills development.

5.5 Summary and Conclusion

This chapter has provided an overview of the profiles of the three bank cases and the information on their formal HR policies and practices that may impact female managers' career advancement. The findings of this chapter show that the Western Bank had the highest share of senior female managers, followed by the Turkish Bank and the Participation Bank, as summarised in the table below. The Western Bank also had the highest share of total female employees and its CEO was a woman. This high level of female presence in the Western Bank was partly driven by the bank's commitment to increasing the ratio of female executives in addition to its standardised gender-neutral HR policies. The Turkish Bank had a similar percentage of female employees (51%) and compared to the Western Bank, it had a higher percentage of female mid-level managers. However, the share of women dropped significantly at the senior level (13%). This clearly indicated the existence of a glass ceiling, preventing women from advancing to critical positions. Finally, the Participation Bank had the smallest share of female employees (19% in total, 5% in senior management). From the organisation's perspective, the bank had started to recruit female employees only since the early 2000s and, therefore, it would take some time to see more women in critical positions. Also, the bank stressed the lack of female applications as another significant factor to the scarcity of women within the organisation.

Table 5.5 Comparison of the three cases by gender

	Percentage of female employees	Female Managers (mid-level)	Female managers (senior level)
Western Bank	54%	34%	33%
Turkish Bank	51%	45%	13%
Participation Bank	19%	14%	5%

With respect to the HR policies and practices, the Western Bank had the most gender-neutral and standardised HR policies (see Figure 5.1). The findings resonate with the literature on women’s careers, which acknowledge the need for transparent and gender-neutral policies for women to promote into critical positions (e.g. Eagly and Carli 2007). On the other hand, the strict emphasis on cost-cutting in the Western Bank was one of the most important obstacle to women’s advancement as it strictly limited the number of available positions as well opportunities for career development.

The Turkish Bank also had standardised procedures for recruitments and promotions. In contrast to the Western Bank, the bank emphasised job security and tenure and provided more career development and training opportunities to its employees. Furthermore, the bank had a strict “no external transfer” policy for managerial roles, which resulted in more available managerial positions for its own employees. However, there was a significant drop in the number of women in senior management, mainly due to the male dominated culture of the senior management and women’s lack of access to branch management and auditing.

The Participation Bank had standardised recruitment policies for junior level positions, however, for more senior positions the criteria became less clear and transparent. There were much fewer women in the bank, especially in senior management positions, which was partially due to the high female turnover after having children. As a response, the bank offered extensive maternity policies, which allowed women to spend more time with their children. More importantly, the very few existing female senior managers were outliers who stood out with exceptional educational backgrounds and extensive work experiences, signalling the potential bias against female leadership.

Figure 5.1 Comparison of the HR practices and women's career progress

	Western	Turkish	Islamic/Participation
HR Practices (Hiring, Promotions, Performance Management, etc.)	- Standardised HR systems - HR policy emphasis on cost-cutting and efficiency - Less career development opportunities - Flexible work options available	- Standardised policies, yet high emphasis on tenure - Emphasis on job security and career development - Generous maternity policies	- Less standardised policies, promotions for senior level heavily dependent on relationship with manager - Most generous maternity policies (e.g. work from home) to avoid high female turn over post maternity
Career Progress	- Promotions based on performance rather than tenure - Significant representation in senior management (33%)	- Exam based up to mid-level, less clear criteria for senior level - Women's limited access to branch management and auditor roles - Few women in senior management (13%)	- Women need to demonstrate significant over-performance for progression - Very few women in senior management (6%)

Chapter 6 : THE WESTERN BANK CASE

6.1 Introduction

The purpose of this chapter is to examine the female managers' own accounts of their views and experiences in the Western Bank case study to understand: (i) how female managers perceive their careers, (ii) what are the main factors affecting their career advancement; and (iii) how they advance and navigate through the existing barriers.

The findings of this research are categorised into three inter-related levels, as guided by the framework introduced in Chapter 2: macro (societal); meso (organisational); and micro (individual) - demonstrating the multi-level facilitators of and barriers to women's career advancement.

Section 6.2 provides an overview of the demographic characteristics of the interviewees. Section 6.3 onwards examines the female managers' career experiences and the multi-level factors affecting their progression within their organisation. Finally, Section 6.6 presents a summary and conclusion of the chapter.

6.2 Description of the sample

This section will cover some personal demographics of the interviewees such as age, education, marital status and tenure. The information is summarised in Table 6.1.

The sample of female managers in the Western Bank consisted of 17 women: twelve mid-level managers (auditor, assistant manager, HR manager, branch manager) and five senior-level managers (department head, regional manager, unit manager). The female managers' average age was 36.8 and ranged from 31 to 48. The Bank only recruited employees with at least an undergraduate degree, so all of the women in the sample had at least an undergraduate degree. Five of them had post-graduate degrees.

Thirteen of the 17 women interviewed were married. Of the four who were not, one was divorced. Thirteen of the 17 interviewees had children. Eight of the interviewees had children under the age 18, with six in pre-school. Only one interviewee had a child over 18 years old. While raising their children, none of the interviewees had used day-care services. They either got the help of their mothers or had the financial capacity to hire full-time nannies.

The average tenure in the Western Bank for the interviewees was 9.6 years. Only five of the interviewees had started their careers in the same bank, while the remaining 12 had changed their employer at least once. The average amount of total time spent in the banking sector was 11.5 years. Senior-level managers had experience levels ranging from 13 to 22 years, with a median of 16.6 years.

Seven out of the 17 interviewees were working in the branch network while the remaining 13 were working in the departments within the HQ. Out of the seven employees, three of them worked as auditors, which meant that they were not based in a single branch but instead worked in various locations depending on their assignments. In total, the Bank had only 268 branches, which mainly concentrated in the developed Western parts of the country.

Table 6.1 Demographics of the interviewees from the Western Bank case

Alias	Age	Education	Marital Status	Number of Children	Age of Children	Tenure in organisation	Tenure in Banking	Change of Employer	Division	Role	Level	Location
Armagan	35	Post graduate	Married	0		12	12	no	Branch	Auditor	mid-level	Works in various locations
Begum	31	Undergraduate	Married	1	Pre-school	3	6.5	1	Branch	Assistant manager	mid-level	Adana
Binnaz	44	Post graduate	Divorced	1		5	22	3	HQ	Department Head	senior-level	Istanbul
Begum	36	Undergraduate	Married	1	Pre-school	2	12	1	HQ	Assistant manager	mid-level	Istanbul
Danla	33	Undergraduate	Single	0		10	10	no	Branch	Auditor	mid-level	Works in various locations
Derya	31	Post graduate	Married	0		8	6	1	HQ	Assistant manager	mid-level	Istanbul
Gaye	31	Post graduate	Married	0		8	1	3	HQ	Assistant manager	mid-level	Istanbul
Gul	33	Undergraduate	Single	0		10	1	5	HQ	HR Manager	mid-level	Istanbul
Jale	31	Undergraduate	Single	0		6.5	6.5	no	Branch	Auditor	mid-level	Works in various locations
Nuriye	35	Undergraduate	Married	2	Pre-school	13	6	2	HQ	Assistant manager	mid-level	Istanbul
Selin	45	Undergraduate	Married	2	Under 18	18	21	1	Branch	Branch manager	mid-level	Istanbul
Cinar	39	Post graduate	Married	1	Pre-school	4	13	3	HQ	Department Head	senior-level	Istanbul
Sema	31	Undergraduate	Married	0		7	7	no	HQ	Assistant manager	mid-level	Istanbul
Selcen	48	Undergraduate	Married	1	Over 18	16	20	1	Branch	Regional Manager	senior-level	Ordu, Antalya, Istanbul
Singe	39	Undergraduate	Married	2	Pre-school	10	17	1	HQ	Unit Manager	senior-level	Istanbul
Tanem	44	Undergraduate	Married	2	Under 18	18	22	1	Branch	Branch manager	mid-level	Istanbul
Tumay	41	Undergraduate	Married	1	Pre-school	11	11	no	HQ	Unit Head	senior-level	Istanbul

6.3 Macro (societal) level findings

This section explores the macro-level factors that impact women's career advancement in the Western Bank. The factors were identified and organised by using the framework introduced in Chapter 2. The analysis revealed that there were three macro-level factors that best explained the barriers to and facilitators of women's career advancement in the Western Bank: (i) macro-level political economic uncertainties; (ii) national work and family policies; and (iii) national culture and gender role stereotypes. The following sections will consider each factor in detail.

6.3.1 Macro level political and economic uncertainties

The stability of a country's economic and political environment is a significant factor for attracting foreign investment. This in turn influences the career opportunities available within the foreign owned businesses (e.g. the number of foreign banks operating in the country, the extent of the branch network, the number of senior positions available, etc.). The findings from the Western Bank revealed that many female managers working in the Western Bank (nine out of 17) perceived the macro-level political and economic uncertainties in Turkey as an important barrier to their career advancement.

While macro-economic problems such as economic stagnation affected all banks in general, this was more problematic for the Western Bank as it relied heavily on foreign investments and foreign capital inflows:

The Global HQ decides to grow in local markets based on the foreign direct investment the country is able to attract... Currently, developing markets- including Turkey- are perceived as unstable. Also, the region we operate is the MENA [Middle East and North Africa]. Therefore, even when business goes well in Turkey, if things aren't so good over there, this impacts our Turkish operations too. This year, there were less promotions and we witnessed a few closures in departments and branches.” (Begum, 36, mid-level manager, HQ)

“Currently the market isn't looking good, it's difficult to project the future. Branches are closing, regional offices are shrinking... It's now much more difficult to get promoted internally. Right now, I don't really have a career objective because I don't know if I can even manage to stay in the same position.” (Tanem, 44, mid-level manager, Istanbul)

The narratives of the respondents revealed how economic uncertainties and fluctuations, coupled with the intense competition in the global and local markets squeezed their chances for getting promoted and, consequently, intensified the competition amongst the employees. Furthermore, the restricted number of senior positions also affected their ability to engage in inter-firm mobility, as they were less

willing to risk losing their jobs in such ambiguous situations. This highlights the interplay between the macro and micro level factors that can play a significant role in women's career advancement, as the macro-level barriers may restrict individuals' willingness to change their employers for better career opportunities.

6.3.2 National level work and family and EO policies

National-level EO policies can have a significant impact on organisational level practices as well as individuals' work-place experiences. For example, a significant number of the interviewees praised the government's decision to monitor organisations more closely and make sure employees did not overwork without additional pay. Similarly, there was praise for the improved work conditions for the bank's employees, driven by the bank's compliance with the national-level regulations:

"Thanks to the regulations, our branch is closed for an hour during lunch time - we used to be opened all day. Also, the HQ doesn't want us to stay in the branch after 6 because, then the employer is obliged to pay for overwork to the employees and there is a limit to that. Also, we have rights related to maternity and sickness. Most come from the Labour Law, but the Bank makes sure it complies." (Armagan, 35, mid-level manager, works in various locations)"

On the other hand, one of the respondents, a new mother who just gave birth, perceived the national regulations on part-time work, maternity leave and child-care facilities, inefficient and incomprehensive. As a result, she struggled to reconcile family and work responsibilities, which lowered her motivation to progress in her career. Her narrative suggests that the limited family policies often exerted a pressure on women with dependent children, who were aspiring to advance in their organisation:

"In Turkey, I think the legal period for paid maternity leave is not enough... 4 months... I had to leave work two months before giving birth (due to personal reasons) and had only two more months left post birth... I think this is really unfair. Apart from this, by law, companies with more than 150 employees are required to open a nursery, but none of the

organisations comply with this. Also, there is this new law allowing mothers to work part-time. However, it's almost impossible for me to use this because I manage a portfolio of clients. I don't have the luxury to tell my clients that they won't be able to contact me because I work for only half of the day. How can I think about my career in such a situation?"
(Begum, mid-level manager, 36, HQ)

One of the other interviewees also pointed to the gap in the benefits provided by the Western Bank to its employees in its Global HQ and those available to them in Turkey. She perceived that her organisation was taking advantage of the limited national provisions in Turkey. This highlighted the tendency of global organisations to confine themselves to national regulations rather than introducing their own standards:

"My friend recently got transferred to the Global HQ. She gave birth there, and both herself and her husband were entitled to parental leave. Why doesn't the bank introduce the same thing here? Why expect everything to come by law?" (Begul, 31, mid-level manager, Adana)

Overall, findings are consistent with Scott's (1995) regulative pillar, as macro-level laws and regulations can influence the individual-level experiences by sanctioning and monitoring their organisations' activities. In the Turkish context, the government recently expanded labour laws in favour of the employees by making it mandatory for the employers to pay for overwork. The Western Bank had to comply with these laws and, as a result, lowered the working hours of its employees to avoid the additional costs, which in turn supported the work-life balances of the employees.

The findings also resonate with other research, which found that limited national-level work-family policies shape the organisational-level support available to employees (Syed et al 2017). This was particularly apparent in the case of the Western Bank, because the bank provided more extensive work-life support for employees in its Global HQ and deliberately chose to conform to the more restrictive local provisions for its employees in Turkey.

6.3.3 National culture and gender role stereotypes

Previous studies of women's careers in developing countries including Turkey have found that traditional societal gender role expectations, derived from national culture, impact women's careers by shaping their work preferences and their employers' perceptions of female employees (Jamali 2009, Özbilgin & Woodward 2004, O'Neil & Bilgin 2013). These findings are consistent with Scott's cognitive-cultural and normative pillars, which emphasise the importance of context specificity, and highlight that individuals' choices cannot be independent from the norms and expectations of their society.

The narratives from the interviewees on the impact of national culture and the general status of women within the Turkish society also indicated the Turkish society's collectivist nature (Hofstede 2005) and the endorsement of traditional gender roles (Esmer 2012). However, none of the interviewees in the Western Bank perceived these normative values as a current barrier to their career advancements. These findings are somewhat different from the existing studies reporting the normative and cognitive constraints derived from women's traditions family roles (Ali and Syed, 2017; Aycan, 2004).

During the interviews, the interviewees in the Western Bank did recognise the prevalence of gender role stereotypes in the Turkish society. However, they tended to distance themselves and their organisation from these normative values, suggesting that they were more relevant for the newly emerging middle class, which endorsed more conservative values. This clearly reflected the dualistic nature of the Turkish society; with the secular, pro-Westerners on the one hand and the right-wing pro-Islamists on the other. Typical responses were as follows:

“Due to our cultural expectations, women's work lives can be really difficult in our country. Especially, if their husband don't support them – which I think is the case in most families... If we look at the Turkish average - not in the modern part of Istanbul though – female managers experience serious difficulties in demonstrating themselves as competent. That is why if we set aside the niche environment that I am part of, I think women are significantly disadvantaged in Turkey.” (Sema, 31, mid-level manager, Istanbul)

“I think times have changed and I don’t think it’s really difficult to be a female manager. I never felt I was treated differently because I am a woman. However, I must say that I work in a really liberal organisation where people come from really elite backgrounds.” (Binnaz, 44, senior-level manager, HQ)

The narratives revealed that the female managers in the Western Bank mainly positioned themselves in a ‘modern and elite’ part of the society. It also highlighted how cultural-cognitive factors (e.g. perceiving women to be less competent in managerial jobs) and normative factors (e.g. the expectancy from women to prioritise their families over careers) indirectly impacted the careers of these women, as they saw their organisation almost as a ‘safe haven’ where they could continue to progress in their careers without being affected by these societal norms and expectations, thereby indirectly limiting the career options available to them in the Turkish banking sector.

Similar to above, when discussing client expectations, the majority of the interviewees acknowledged potential gender bias against women, due to the prevailing gender norms, but none of them saw this as a barrier or challenge to their careers. The quote below is from Armagan, who had worked across the country as an auditor for many years and explained how she overcame such client biases through proving herself by delivering exceptional work. Armagan’s response demonstrates the significance of agency and strong managerial skills for navigating through societal and institutional realities.

“Some clients don’t think that women can be good managers because half of their minds are at home with their children or they think women come to high positions because of their attractiveness. However, this has never been an important problem for me because when they see how good you are at what you do, they start to respect you. At the end of the day, all clients want to be confident that they are in excellent hands.” (Armagan, 35, mid-level manager, works in various locations)

Overall, national regulations and rules constraining the working hours were generally praised, but the lack of organisational or state funded nurseries and four-months of

maternity leave were seen as inadequate. The interviewees also recognised the socio-cultural challenges experienced by female employees in Turkey but did not consider them as significant barriers to their organisational advancements.

6.4 Meso (organisational) level findings

This section explores the impact of organisational context on female managers' career experiences. In order to get a better sense of the organisational issues affecting women and to more effectively compare them across the three banking cases, during the interviews, female managers were asked to participate in a short survey consisting of three questions. Respondents were asked to assess each statement and rank their organisations on a scale of 1-5. The interviews then explored the underlying reasons for their scores. The results are below:

Table 6.2 Results of the organisational support questions

Rank each item between 1-5 : 1=Strongly disagree 2=Disagree 3=Slightly Agree 4= Agree 5=Strongly Agree				
Nickname	Level	“Top leaders demonstrate a visible commitment to women’s career progression”	“I trust [the Bank] to treat me fairly”	[The Bank]maintains a women-friendly work environment
Armagan	mid-level	4	3	4
Begul	mid-level	2	3	2
Binnaz	senior-level	5	5	5
Begum	mid-level	5	4	5
Danla	mid-level	3	3	4
Derya	mid-level	4	2	3
Gaye	mid-level	5	4	4
Gul	mid-level	4	5	3
Jale	mid-level	3	3	3
Nuriye	mid-level	3	5	4
Selin	mid-level	1	3	3
Cinar	senior-level	3	2	2
Sema	mid-level	4	3	4
Selcen	senior-level	5	5	5
Simge	senior-level	3	3	3
Tanem	mid-level	4	2	5
Tumay	senior-level	3	4	3
AVERAGE SCORE		3.6	3.4	3.6

There was some variance in the scores across the participants, but the majority of the participants gave a high score (3 and above) to their organisation. The interviewee responses were first coded depending on whether the answers were described as a facilitator or a barrier and then grouped in six broader themes: (i) balanced organisational demography (facilitator); (ii) standardised HR processes (facilitator);

(iii) implicit biases in senior promotions (barrier); (iv) overwork culture and family sacrifice (barrier); (v) stigmatisation of family friendly policy users (barrier); (vi) limited career development opportunities (barrier). The following sections will consider these meso level findings and discuss how they relate to the interviewees' career advancements.

6.4.1 The demographic context: Balanced organisational power

Kanter's (1977) work on organisational demography has shown that the gender composition of an organisation has an impact on how women are treated within that organisation. The findings of this study also revealed that the high representation of women in the Western Bank positively shaped the interviewees' confidence in their potential for advancing in their careers based on merit. The Western Bank had the highest share of mid and senior level female managers across the three banking cases, which, according to the HR manager, was partially driven by the Bank's objective of increasing the share of female executives to 50% within five years.

The high number of female managers in the Western Bank was a topic that frequently came up during the interviews. The interviewees perceived this as a very positive and distinct feature of their organisation. In particular, while assessing the 'women-friendliness' of their organisation, the majority of the respondents considered the high ratio of female managers within the organisation (around 30%) as a major contributing factor. In a similar vein, four of the respondents stated high female representation within the bank as a facilitator for their own career progression. The statements below illustrate the effect of gender- balanced organisational demography:

"There are many female managers working in our departments, which is a great thing. It's good to know that when a male manager resigns, a woman can be promoted to take his place. It shows that senior management acts equally to both genders." (Gaye, 31, mid-level manager, Istanbul)

"In this bank, there are many women in all sorts of positions. There is no gender discrimination. It is all about performance and hard work. When I wanted to become a regional manager, they could have easily said, 'this region is really large, requires a lot of travel, you have children, this

position is more suitable for a male manager' but they didn't say that. Because in this bank, they see from first hand that women can handle pretty much anything.” (Selcen, 48, senior manager, Ordu)

The interviewees referred to the gender-neutral work environment and the high number of female managers as a demonstration of the senior management's commitment to achieving gender equality in the organisation. For example, Binnaz, a senior level manager, praised the neutrality of the HR processes within the organisation and explained that female and male employees were assessed based on their performance rather than their gender:

“In this bank there is no difference between men and women. As long as your performance is above standards it doesn't matter if you are a man or woman. I honestly don't think anyone sees me as a woman in this bank. I don't see anyone as a man or woman either. I see everyone as my colleague regardless of his or her gender. I think this is the general trend in the bank.” (Binnaz, 45, senior level manager, HQ)

These findings reveal the interplay between organisational demography and institutional factors. In particular, demography affects the dynamics between individuals and societal norms, as having more women within an organisation reduces their susceptibility to gender role stereotypes. In the case of the Western Bank, this has created a gender-neutral organisational culture where promotions were based largely on meritocracy.

6.4.2 Standardised HR processes

Most of the respondents considered that the Bank's HR processes were standardised and mostly objective. Several women thought this was due to the Bank's compliance with its Global HQ's HR standards and the high female representation across the workforce:

“When there is an opening, internal candidates are often first given a chance, but what is key is performance and potential. Recruitment processes are very professional and standardised here. Also, there are

many senior female managers...” (Danla, 33, mid-level manager, works in various locations).

Seven interviewees reported the standardised HR processes as a key organisational facilitator to their career advancement. One of the senior female managers emphasised the importance of performance and discussed how gender was insignificant in the bank and that keeping up with the high-performance standards – which was monitored carefully by the Global HQ – was what really mattered:

“In this bank, as long as you perform well, no one cares if you are a woman or a man. They [Senior management] award those with high performance. If they don’t like your performance – it doesn’t matter if you are a man or a woman – they will openly show their discontent. Let’s assume that you receive preferential treatment from your friend in the Turkish office, how are you going to get by the senior management in the Global HQ?” (Tumay, 41, senior-level, HQ)

However, with respect to recruitment, it should be also noted that there were some subtle differences between the experiences of mid-level and senior-level female managers. While most of the mid-level female managers’ recruitment experiences were positive, the quote from Cinar below exemplifies how male managers are more inclined to associate the male gender with the more senior roles when an organisation’s key positions are dominated by men (Perry et. al 1994):

“The man who recruited me to this position told me ‘if we prefer a woman over a man for a critical position it is because that woman is much better than the man without question. I am making a smart choice by recruiting you, because you must have worked much harder than the rest to come to this point and I know you will continue to work this way to keep up the progress.” (Cinar, 39, director, HQ)

Cinar was recruited to a position where she had to prove she would perform much better than the other male candidates. Although she was much younger than the other candidates, she had managed to attain the required level of work experience in her previous organisation. For recruitment to key senior level positions, women often had to demonstrate that their work experience sufficiently met the job requirements,

whereas for men the criteria were more lenient. Often if they lacked the experience, they could still be hired if the management trusted their level of competency, thereby signalling the prevalence of the ‘think manager, think male’ paradigm (Schein et al., 1996) within the organisation.

6.4.3 Implicit bias against female managers

While many interviewees praised the large female representation and standardised HR processes within the organisation, men continued to occupy the majority of the critical positions and benefited from faster promotions. When discussing the issues around this problem, what became apparent was the persistence of implicit bias against female managers within the organisation.

For promotions to senior positions, a recurrent theme was the need to be more like the male managers. However, the issue was not of gender but rather the ability to demonstrate masculine and aggressive qualities, as a feminine-style leadership was perceived to be not suitable for the competitive nature of the organisation:

“The environment is really competitive and aggressive. All of the women in top positions are really masculine. These women lost their identity. You cannot survive by being naive. There are plenty of male managers who swear. They expect you to be like them. I don’t want to force myself to become masculine. I want to climb the ladder by being myself, but that doesn’t seem quite possible.” (Nuriye, 35, mid-level manager, HQ)

The narrative above highlights the lack of fit and the double bind that women find themselves in as they need to demonstrate they can be tough and aggressive. Many women expressed frustration in having to deal with this perception and the lack of female senior role models who got to where they were without giving up their feminine qualities:

“My previous female manager was this feminine, pretty, polite lady. After she got promoted to senior manager level, I went to her office, but I was so shocked as she looked 10 years older. She lost all her feminine qualities working with all those men, because that is what they [senior management] want. All of them are proud to be hard-core and impolite.

They basically transformed her into this profile. I was really shocked and sorry for her. She seemed really unhappy.” (Selin, 45, mid-level manager, Istanbul)

As the narrative above suggests, it can be very challenging for women to transform their management style while maintaining a sense of authenticity. Amongst the more senior interviewees, Binnaz was the only one who appeared to be content with the social implications of such transformation. She explained that she was conscious of people potentially talking behind her back, but she managed to stay indifferent to such comments:

*“I think they might be saying that I am a b*tch behind my back, but they never said this to my face. I once heard referred to be as -ambitious woman- as if that is a bad thing...” (Binnaz, 44, senior manager)*

Overall, the interviews revealed that women in the Western Bank were not really affected from the national patriarchal attitudes in Turkey. The fact that many women actually managed to reach critical positions within the organisation created a gender-neutral work culture, where more junior women perceived career progression as challenging yet attainable. However, despite the high female presence in management, male leadership remained as the norm and implicit biases towards female managers remained as an important barrier to the female managers’ career advancement. In addition, the expectation from women to demonstrate stereotypically masculine qualities caused them to struggle with cultivating an appropriate and effective leadership style without losing authenticity.

6.4.4 The norm of overwork and family-sacrifice

The Western Bank was viewed as having a competitive and overwork culture by the respondents. Eleven (65%) interviewees described the organisational culture of the bank as ‘professional’, five (30%) interviewees described it as mostly professional with some family-like features, and one (5%) interviewee described it as family-like. In particular, the interviewees referred to the high level of self-interest amongst the employees, accompanied by the competitive, performance driven work culture as the distinct features of their organisation. The interviewees often attributed these features to the transposition of the work culture of the Global HQ to the local organisation in

Turkey. Simge who had worked in both Western and Turkish banks pointed out the difference between the two organisational cultures as follows:

“There is a lot of competition in this bank. Due to the intense sales pressures, people become more individualistic. The Turkish Bank I used to work for previously was less efficient but had a more family-like environment; there was less pressure on the individual employees. People would see each other as family and look out for each other. I think it was a good thing.” (Simge, 39, senior level manager, HQ)

While one might argue that the expectation to overwork affects both male and female employees equally, research shows that, the overwork culture has a worse impact on women’s careers as the bulk of domestic work continue to fall under the responsibility of women (Eagly & Carli 2007). Similar findings emerged from this study. Three of the respondents reported the over work culture and the expectancy to sacrifice/outsource family responsibilities as a significant barrier to their career advancement. The respondents explained that despite the government’s regulations that restricted work hours to eight hours, mid and senior level employees were expected to overwork. When asked about the work-family policies introduced by the HR, interviewees shared the view that using such policies were not compatible with their workloads.

Furthermore, while the gender-neutral environment of the bank was acknowledged as a career facilitator for women, further discussions shed light on a paradox that stemmed from this gender-neutrality, as this ‘gender neutral’ culture often disregarded the needs of women with childcare responsibilities. The respondents indicated that their senior managers evaluated overwork positively as a sign of commitment, creating an informal norm of working beyond office hours. This norm, however, created significant challenges to achieving a work-life balance, especially for female employees carrying an unequal share of the family responsibilities. In the quote below Selin explains the negative impact of the overwork culture on her work-life balance:

“Let me tell you this, as a manager I am expected to work after office hours. I don’t remember leaving work before 20:00. On average, I reply to 400-500 emails every day. There are sales targets I need to meet. There

is no way to leave work at 18:00 if you manage a branch of this size. By the time I go home it is already 21:30. I can't even spare 45 minutes for myself or my family.” (Pelin, 45, mid-level manager, Istanbul)

6.4.5 Stigmatisation of family friendly policy users:

In Turkey, work-family issues continue to be overwhelmingly framed as “female problems”. However, success in the Western Bank depended significantly on dedicating long hours to work and outsourcing family responsibilities. As a result, even though the organisation provided flexible work opportunities, female managers were stigmatised for using such policies and were often perceived to be less dedicated and therefore less promotable. Therefore, junior employees who were less worried about getting promoted to critical positions more commonly used such policies. Thus, the female managers in this research considered that the only way to succeed in the Western Bank was to be willing to sacrifice family obligations, despite the significant social role of being a mother in the Turkish context. Gaye confirms this norm and explains that female professionals with children can advance in their careers given that they are willing to prioritise work even during family emergencies:

“I remember one of our female directors stayed in the office late in the evening, trying to get things done while her sick child with high fever was going to the hospital with the nanny. She was promoted to this senior position because she could be so committed to work.” (Gaye, 31, mid-level manager, HQ)

Furthermore, these stigmatisations and the biased perception towards female employees with children, being less suitable for managerial roles, had a significant impact on women's self-efficacy. In the narrative below, Cinar, an over-achieving young senior manager, explains how she still remembers a discriminatory remark from her previous manager and how this continues to affect her significantly, especially now that she has her own child:

“I used to work with this really irritating assistant general manager. He used to say, ‘people are like machines. Women cannot progress in their

careers because they have children. Children become so important to them that they opt-out of their careers. Women cannot raise children and have a successful career at the same time.' Although, I despise him very much, this is something I can't get out of my head. Children are important to women. This comes from their nature. I breastfeed every three hours, how can I have an ambitious career?" (Cinar, 39, senior manager, HQ)

Overall, despite the fact that the Western Bank introduced a number of work-family policies, there were inconsistencies between policy and practice. The overwork culture often amounted to an implicit bias against female managers with children which often either forced them to opt-out of their career aspirations or sacrifice their family needs for the pursuit of advancement. Furthermore, the stereotypical belief that women could only achieve success by neglecting their families was not just perceived by senior male managers but also by a number of the interviewees who took part in the research. The statement below from Sema illustrates this perception:

"I think in order to become a senior manager as a woman, you must be willing to sacrifice your family life. That is the main profile here... I don't think a woman who prioritizes work-family balance can become a senior manager." (Sema, 31, mid-level manager, HQ)

6.4.6 Limited career development opportunities: The role of training, mentoring and networks

The training opportunities by the bank were generally provided to more junior employees focusing on enhancing technical skills and complying with the national and global-level banking standards. For the mid-level and senior roles, soft training opportunities were provided, mainly focusing on strengthening the team relationship building. The female managers generally showed a discontent with the lack of training opportunities. The respondents perceived training as a valuable career development tool and a sign of being perceived by their organisations as a valuable employee worth investing in. However, it should be noted that in contrast to previous studies on gendered human practices in the Middle East (e.g. Metcalfe 2007, Tlaiss 2010) the problem with training was not due to gender inequalities, but rather because of the intense cost-cutting measures imposed by the Global HQ on the local organisation. The respondents perceived the role of training especially key in enhancing their

personal qualifications while competing for promotions with their male colleagues, as they did not have access to their homophilious networks:

“My organisation could send me abroad for training. This would definitely support my career development. If your company sends you abroad for training purposes this means they are willing to invest in, you and see you as a strategic partner in the long-term. It would definitely help me stand out from the guys who are friends with the seniors.” (Armagan, 35, auditor, works in various locations)

“Senior level openings are really limited here. Profit shares have decreased in the banking sector, which resulted in enhanced cost-cutting measures across the Bank... That is why my promotion may be difficult. In order to take a senior role as a woman, you really have to standout. You may standout with exceptional training, knowledge of additional languages, etc.... Something that you can sell for promotions...” (Selin, 45, senior-level manager, Istanbul)

The HR manager as well as the female managers interviewed for this study generally agreed that access to networks and senior management were significant facilitators for career progression. However, many respondents mentioned the presence of ‘old boys’ networks’ (Forrett & Dougherty 2004) and how difficult it was for women to get access to these informal networks. Five of the interviewees reported exclusion from male networks as a main organisational barrier to their advancement. The statement below illustrates the effect of exclusion from such informal networks:

“Men tend to socialise and network with each other after work. They like going out together, having a few drinks and talking about football. Unfortunately, as women, we are not expected to attend to such gatherings and if you do anyway then they would definitely feel uncomfortable and would want you out. That is why as a female professional you can never have the network of a male colleague. As a result, in order to get promoted as a woman you either have to outperform all your peers or have personal connections with someone pretty high-up.” (Jale, 31, auditor, works in various locations)

There were plenty of examples of how women were excluded from company networks due to choice based homophily amongst male managers (McPherson et al 2001). As described by the narrative above, male managers frequently preferred to interact with other male colleagues who had similar interests and intentionally excluded female managers by either not inviting them or showing discontent when they showed up. Since these networks were so critical for visibility within the Bank, the interviewees perceived their exclusion to be a significant barrier to their advancement.

While describing the impact of structural barriers on careers, an interesting insight was provided by Selin, who took an independent and agentic approach to her career. Selin described how she expanded her network by helping others and how this became her competitive advantage:

“Networking is very important. You need to help people with their work. This is something like, ‘thank you, you solved my problem, next time I will help you out.’ I know I am perceived as a practical and helpful person. That is why, when I come across with a problem, I can sort it out really fast by using my connections. Otherwise it would take forever.” (Selin, 45, mid-level manager, Istanbul).

The quotation above demonstrates how meso and micro level influences can be intertwined. In the above quote Selin explains how she overcomes the barriers of being excluded from informal networks by creating her own networks, built based on reciprocal favours.

The organisation launched a women’s network programme aiming to increase connectivity and communication between the female employees. This newly launched women’s network was generally welcomed but was seen ineffective in terms of careers progression:

“We have this platform called the women’s club. They invite public speakers and all female managers are invited. It’s a platform where mutual problems are shared but they also do fun activities. I think it is valuable in terms of creating awareness. However, it is more of a platform for socialising; it doesn’t really have an impact on women’s career progression in the bank.” (Begum, 36, mid-level manager, Istanbul)

Overall, the meso-level findings revealed how having a balanced organisational demography along with the perception of standardised and objective organisational processes created a gender-neutral environment where both men and women were perceived to have equal chances to succeed in climbing the organisational ladder. However, this gender neutral yet competitive organisational climate also led to a lack of sensitivity towards women's family commitments, as family-friendly policy users were often perceived to be less devoted to their careers and, therefore, less worthy of promotions. Finally, career development opportunities such as training were highly limited for both men and women in the bank due to the cost-cutting measures. The interviewees considered this to be an important barrier to their career advancement, as they perceived training as an opportunity to stand out. The exclusion of women from male-dominated networks was also a common challenge for women as it meant that they were excluded from important sponsorship opportunities with the senior male colleagues.

6.5 Micro (individual) level findings

This section explores the micro-level factors that shaped the career progression of female managers in the Western Bank case. The analysis revealed that the barriers to and facilitators of women's career advancement emerged in four key areas: (i) career aspirations and motivation for managerial roles; (ii) gendered role expectations and self-fit; (iii) individual agency; and (iv) pressures of work-family roles.

6.5.1 Career aspirations and motivation for managerial roles

The analysis of interviews revealed that female managers in the Western Bank attributed the facilitators of their career advancement mainly to personal characteristics. Having strong aspirations for attaining managerial roles and commitment to career progression were the central themes that emerged from the interviews (10 of the 17 interviewees reported having high career aspirations to progress and advance in their organisation). Furthermore, 11 of the 17 (64%) interviewees described their careers and career success exclusively by objective measures, such as promotions, salary increases and increasing responsibilities, while the remaining six female managers referred to both objective and subjective measures (36%). The findings indicate that the traditional organisational career patterns remain the norm in the Western Bank and hierarchical advancement was still a priority

amongst interviewees. Regardless of their age and marital status, the majority of female managers referred to career success in terms of promotion and progression. However, it should also be noted that some women defined career success with reference to additional subjective and internal criteria, such as personal recognition and gaining greater influence.

The following quotes exemplify the majority of interviewees' views considering career advancement as an essential component of status and success:

"There are positions which I am aiming for the future. I always work for the next level. I am an ambitious person. That is why I always aspire for the next level... To tell you the truth, I am a success-oriented person. The feeling of success, that satisfaction is very important for me. That is why I work hard for my career." (Binnaz, 44, senior level manager, HQ)

"The first thing that comes to my mind when I think why I am successful is the title. The fact that I am a manager in a large international corporation makes me feel successful." (Gaye, 31, mid-level manager, HQ)

While exploring the micro level barriers, the narratives revealed an interesting interplay between meso and micro levels. For example, the findings indicated that, women overwhelmingly associated their career success with advancement. However, Global HR's decision to downsize and increase cost-cutting measures (meso level) resulted in the significant reduction of available new positions and heightened the competition amongst the candidates. This in turn caused demotivation amongst some of the interviewees (micro level) as they felt that there was not much point to push themselves further. Three of the interviewees perceived this demotivation due to the limited career options as a barrier to their career advancement:

"Due to limited openings, I don't think there is much opportunity to build a career anyway... At this point I would say I see my work as a job rather than a career." (Tanem, 44, mid-level manager, Istanbul)

Similarly, a number of female managers were concerned that the masculine work culture and limited headcount (meso level) led them to being subjected to stricter

performance criteria compared to their male colleagues for promotion opportunities (micro level). Some of the interviewees pointed this out as follows:

“The next level in my career is the assistant general manager position. The number of assistant general managers is about 5-6. For a position to become available, someone must retire. I know that if I get promoted, my male colleagues will react negatively. Our organisation is democratic, but really competitive. I am pretty sure that some of my male colleagues will say – if Cinar becomes an assistant GM rather than me, I will resign. That’s why I really have to show that I am much better than the other candidates.” (Cinar, 39, senior level manager, HQ)

“Senior level openings are really limited here. My promotion may be difficult. In order to take a senior role as a woman, you really have to standout. You may standout with exceptional education, outstanding marketing skills, and knowledge of additional languages... Something that you can sell for promotions...” (Selin, 45, senior-level manager, Istanbul)

In sum, as institutional theory predicts (Scott 1994), individuals’ career aspirations are not independent from their organisational contexts. For most of the women, working in a global and elite organisation with standardised HR processes encouraged them to have strong aspirations to progress in their careers. On the other hand, during longer career narratives some women described how the competitive and somewhat aggressive work culture made them feel that they needed to outperform their male colleagues in order to stand out for promotion opportunities. In other words, for women with high career aspirations, advancement was not unattainable, but the route was full of twists, resembling what Eagly and Carli (2007) described as a ‘labyrinth’ requiring continuous persistence and dedication.

6.5.2 Gendered role expectations and self- fit

Endorsement of masculine leadership style

In line with role incongruity and lack of fit (Heilman 2001; Eagly and Karau 2002), a common theme that emerged from the interviews was that women often experienced a trade-off between likeability and respect while progressing in their careers. The findings suggested that the norm in the banking sector was a male, paternalistic style

of leadership and women often internalised such stereotypes. Four of the interviewees believed that only women with masculine qualities could promote to senior positions and, therefore, felt their communal qualities were a barrier to future promotion opportunities. Furthermore, when asked whether they would prefer to work with a man or woman, nearly half of the respondents (9 out of 17) stated that they would prefer men, hence demonstrating the relevance and continuity of ‘lack of fit’ amongst female managers. Interestingly, while none of the interviewees openly questioned their own fit for senior roles, they unconsciously were ‘gendering’ themselves by evaluating female leaders stereotypically.

These findings also highlight the role of institutional theory’s pillar, highlighting the role of the norms within the organisation as standards of behaviour. The narratives below characterise the stereotypical clashes between communal and agentic qualities (Heilman 2001, Eagly and Karau 2002) and Rudman and Phelan’s (2008) findings about how women find themselves in a “double bind” when trying to conform to the masculine norm of leadership:

“I wish my manager was a man. My manager is one of those women who became more masculine in time. She is difficult to handle; too ambitious, aggressive... She acts quite manly. Since she competes in a world dominated by men, I believe she chose to compete with them by becoming manly.” (Derya, 31, mid-level manager, HQ)

“Until now I had many female managers; they were either too passive or too aggressive. When female managers are too aggressive this can be really irritating and no one wants to work with you. There is no point in pushing so hard.” (Simge, 39, senior level manager, HQ)

There was also general belief amongst the interviewees that having children worsened their profiles as a leader. The quotes below reflect the stigmatisation of female managers with children, which results in them being perceived as less worthy of promotions, also referred to as the ‘motherhood penalty’ (Correll et al. 2007, Heilman & Okimoto 2008).

“If I do get considered for assistant general manager; although I certainly deserve it, I am pretty sure that some of my male colleagues will

say – if Pinar becomes an assistant GM rather than me, I will resign. Dealing with such confrontation will be the largest barriers for me. Especially if you think that I just came back from 6 months’ maternity leave.” (Cinar, 39, senior level manager, HQ)

“I believe I have advantage over married women when it comes to promotions. When it comes to travelling, marriage and children becomes a barrier. Women need more time off to take care of their children, go to their school and so on...” (Danla, 33, mid-level manager, works in various locations)”

While Cinar considered that having children would be a barrier to her career, Danla saw herself being single as a comparative advantage. The two quotes above indicate how women, whether they have children or not, internalise the idea that their career will slow down if they do have children. As typically more women than men use family friendly policies, women are more likely to be stigmatised and perceived as less devoted to their careers (Kossek et. al 2017).

Family socialisation

As discussed in Chapter 2, gender roles start to develop during early childhood and women’s self-fit for social roles depend very much on their own family socialisations. This also strongly concurs with the normative and cultural-cognitive pillars of the institutional theory, which explains that societal gender role stereotypes that form in early childhood continue to influence women’s beliefs and attitudes later on in life. Interestingly, all of the interviewees from the Western Bank confirmed that they were raised in progressive families, where they were not subjected to strict gender roles. This was rather important as previous research conducted in Turkey has emphasised the prevalence of traditional gender roles and the gender inequalitarian cultural values (e.g. Kabasakal, Bodur 2008; Esmer 2012). Hence, female managers’ mothers and fathers played a positive and key role in supporting their career advancement. This finding is in line with the research of Ayca (2004) who found that getting support from families (especially mothers) was an important factor for the career success of women. In the narrative below, Jale describes how her mother affected her career aspirations by becoming a role model for her:

“My mother has a huge impact both on me and my sister. She was a single mother working as a doctor, an exceptionally self-confident woman... She was a role model for us. She made us believe that we (women) are better than men. Our father died when I was around six years old. If it were not for her efforts, I wouldn't be where I am at right now. I understood the importance of being independent at a very early age.” (Jale, 31, mid-level manager, HQ)

The role of the father is also a salient feature of the traditional Turkish families. While it has been over 10 years since the abolition of the concept of the ‘father being the head of family’, previous research has found that, the majority of the Turkish society continues to support and follow this tradition (Esmer, 2012). In line with the dominant role of fathers in the Turkish society, the interviews revealed how fathers could have a positive role in influencing the respondents’ self-efficacies and career aspirations. In the narrative below, Binnaz explained how her father rejected traditional gender norms and raised his daughters in the same way as his sons and encouraged them to develop the skills necessary to become independent and successful:

“My father made sure all of his six children were raised to become strong independent individuals. For example, he taught me to drive a car when I was fourteen. He used to tell me, ‘You shouldn't need to depend on anyone, including your husband’. Since then my objective has been to become a free and independent individual that made her own decisions... If it wasn't for how I was raised by my father, I wouldn't be motivated to get a good education and build a successful career. I wouldn't have the courage and financial independence to end my unhappy marriage and take the whole responsibility of my child.” (Binnaz, 44, department head, HQ)

Overall, the findings revealed that implicit bias and gendered role norms prioritising motherhood were significant barriers to the career advancements of female managers. However, due to their family socialisation and the gender-neutral work environment within their organisation most interviewees managed to have a positive outlook towards their careers and lives.

6.5.3 Individual agency

It was noted earlier that advancement to senior-level positions depended quite heavily on sponsorship and access to male-dominated networks. However, it should be observed that the majority of the interviewees did not feel powerless in dealing with the attitudinal and structural barriers within the organisation. Instead, many interviewees (nine out of 17) highlighted how they demonstrated agency and put themselves in charge of their own careers to overcome the institutional challenges they experienced within and outside the workplace. For the respondents working in the Western Bank, career advancement involved a self-driven process which required taking the initiative in relationship building as this often led to key visibility and support for potential career opportunities:

“You can’t really rely on your managers for promotions. It really depends on your own efforts. I get in contact with people; ask them to let me know when some opportunities might come up... I can’t really rely on my own manager. Instead of helping to find access his expectation is that I should build relations myself but when I do find an opportunity I know he will not stand against me.” (Nuriye, 35 mid-level manager, Istanbul)

Furthermore, Selcen emphasised the importance of not being reluctant or afraid to be perceived as too demanding while using networks for instrumental purposes such as requesting sponsorship for promotions:

“I think people build their careers themselves. However, support is really important. While I was working in Denizli, I heard of an opening in Ordu. I asked my regional manager for his support but he said he wouldn’t support me. I was devastated but didn’t give up. I contacted the head of sales and asked for a meeting. I told him that I wanted to be considered for the position. Apparently, he made a few calls and asked around about me. One week later he called me and said I could start in Ordu starting from the following month. I am telling you this because sometimes most women give up in the first hurdle. If you believe in yourself, you shouldn’t be afraid to contact the most senior person.” (Selcen, 48, regional manager, Ordu)

On the other hand, some other participants shared a feeling of reluctance to proactively use the organisational network. Their reluctance was mainly driven by their expectation to receive career support from their managers, rather than demonstrating agency. This in turn created an important barrier to their advancement:

“I need some support to gain access to important networks. A push from my manager... This is not something I could do by myself. I mean I could, but it would be quite limited...” (Gul, 33, mid-level manager, Istanbul)

Overall, as Tharenou (2005) suggests, sponsorship remains a major barrier to women’s managerial career advancement. Some of the female managers in the Western Bank used their individual agency to overcome this barrier by taking full control of their networks and access to sponsors. In particular, senior female managers who managed to advance to higher positions emphasised the importance of assertiveness and self-reliance while trying to find sponsors.

Furthermore, due to the frustration with the limited headcount in the Western Bank, a number of the interviewees resorted to individual agency, changing employers when they felt their career was being put on hold. In contrast to the Turkish and Participation Banks, the majority of the interviewees working in the Western Bank had changed their employers at least once (12 out of 17). Thus, they were more prone to change their employers when they were faced with barriers to their advancement.

“Getting promoted internally is always difficult. There has to be headcount, your manager has to be willing to give it to you rather than the other candidates who are already waiting, and so on... That is why until now, I worked for short periods in the same company and managed to get promoted by switching to the competitors.” (Gul, 33, mid-level manager, HQ)

“When I compare myself to my colleagues, I see that I managed to progress much faster and received more responsibilities. I never stayed too long in any position, maximum, 2-3 years... These changes helped me learn new things and develop myself. There is no other branch manager who has experience in corporate projects and investment credits...” (Selin 45, mid-level manager, Istanbul).

These narratives demonstrate the importance of being open to leaving organisations and departments when faced with organisational barriers to advancement. Gaining new experience by switching workplaces helped these women to expand their networks and stand out for promotion opportunities. However, it should also be noted that external hires were a common practice for the Western Bank while in the Turkish and Participation Banks, promotions to mid and senior level positions were mostly sourced internally.

6.5.4 Pressures of work and family roles

Paying the price

With respect to issues surrounding motherhood and the challenges of juggling work and family responsibilities, all of the female managers acknowledged the difficulty with managing the conflicting identities of being an ideal employee and a mother. The interviewees overwhelmingly considered that the only way to succeed in the Western Bank was to be willing to sacrifice family obligations, despite the significant social role expectation for being a mother in the Turkish context. The use of work-life balance policies was perceived insufficient and therefore incompatible with career progression. An example was Binnaz, who believed in a strict trade-off between pursuing a career and involvement in childcare. According to her, this willingness to ‘pay the price’ was an important facilitator to her career advancement:

“If as women, we decide to become mothers and have a career at the same time, we have to make the right plan. You cannot come up with excuses like, my child is sick; I won’t be able to come to work today. This is just unacceptable. Today your child can be sick; the other day it’s your husband and then you... The working week is only 5 days... No one should have such a luxury... I didn’t have such a luxury. When my son became ill with pneumonia, I had a meeting and my sister had to take her to the hospital. ...I always had a 24/7 nanny. It is really difficult to live with a stranger, but I had to do this. Why? Because in my job, I cannot leave at 18:00, I have to work until 21:00 and I need someone to take care of my child.” (Binnaz, 44, senior level manager, HQ)

However, when speaking about her relations with her son, Binnaz mentioned that she regretted not being able to spend enough time with him and said that she continued to suffer from these negative emotions:

“What did I say to my son when I missed his birthday party? Just like any loser mother, I said I had to earn money for us... Women’s lives pass by paying the price of not being around. You miss the birthdays and end up trying to compensate by buying the most expensive presents but then you see that your child is still unhappy although you spent so much money. This obviously creates a massive guilty conscious.” (Binnaz, 44, senior level manager, HQ)

Similarly, Tanem explained how she had to choose her family over her career and therefore was making no headway in her career.

“I was offered a promotion in another city, but I didn’t accept because I had to think about my husband and children. Similarly, I can’t accept a promotion which requires a lot of travel.” (Tanem, 44, mid-level manager, Istanbul)

Change of priorities

Change of priorities after maternity leave due to work-family conflicts was a common theme amongst the interviewees. Three of the respondents (all had pre-school aged children) reported this as a barrier to their career advancement. In particular, women with young children in the sample found it very difficult to keep up with the long hours and overwork culture of the organisation. Due to this inflexibility, “career uncertainty” was a common theme for the new mothers. This often led women with childcare responsibilities to opt-out of their career ambitions, thereby hindering their advancement. These women mostly enjoyed successful careers before having children but now struggled to manage their conflicting identities as mothers and ideal employees:

“Once you become a mother, half of your mind is at home. This is something I observe with other working mothers too. This feeling of being half: half a mother, half a businesswoman. The constant feeling of guilt

and regret... When you are at work you can't demonstrate full performance and when you are at home its already late and you are too tired to play with your children.” (Begum, 36, mid-level manager, HQ)

Furthermore, while still being committed to combining motherhood and work, most women spoke of a change in their priorities post-maternity. This is in line with Lovejoy and Stone (2012) who found that women who planned to return to work after maternity leave still wanted to work but became less motivated to aspire for more demanding positions:

“The reason why I still want to stay in this position is because of my children. When you progress further in your career you earn more but when you think about the stress it comes with, I don't think it is worth it. A career shouldn't be your sole objective in life. I now understand this after having my children.” (Simge, 39, senior-level manager, HQ)

However, it should be noted that one of the interviewees did mention the positive impact of having a family on her career. In particular, she described how having her own child made her more empathetic and people-oriented, thereby improving her relations with her team:

“Having children changed my career perceptions in a more positive way. I used to be more results-oriented and therefore sometimes could be too pushy and aggressive. Now, I empathise more and have a closer relationship with my team members.” (Tumay, 44, senior-level, HQ)

It should be noted that Tumay explained that she delayed having children after she was promoted to senior-level, as she was worried this would otherwise affect her career.

Spousal support

Supportive spousal behaviour can be categorised in three ways: emotional support, support with taking care of household chores and family members and support through career and lifestyle changes (Ezzedeen and Ritchey, 2009). The nine female managers who were married and had children received at least one of the three types of support. On the other hand, the majority of the women in the sample employed cleaners to help

with the household chores. This is a common practice typically in Istanbul as many women who migrate from the rural parts of Turkey work as cleaners and are affordable for dual-earner families (Aycan 2004).

Table 6.3 Overview of spousal and external support received by the interviewees

Alias	Number of Children	Type of Support	Household tasks	Childcare
Begul	1	Emotional	100% herself	100% herself
Begum	1	Emotional	100% herself	80% herself 20% spouse
Nuriye	2	Emotional	cleaner	60% herself 40% spouse
Selin	2	Emotional, family care	cleaner	70% herself 30% spouse
Cinar	1	Family care	cleaner	50% herself 50% spouse
Selcen	1	Emotional, family care, lifestyle	cleaner	40% herself 60% spouse
Simge	2	Family care	cleaner	70% herself 30% spouse
Tanem	2	Emotional	cleaner	70% herself 30% spouse
Tumay	1	Emotional	cleaner	50% herself 50% spouse

The following sub-sections will draw upon some examples of spousal support that the interviewees experienced and how this affected their careers:

Emotional support

Seven interviewees stressed the importance of the emotional support they received from their spouses. In particular, the encouragement they received from their spouses helped them stay motivated to overcome the barriers they experienced in their careers.

“My husband always supports me. When I have work-related problems, he listens and gives recommendations. I think this is really important.”
(Tanem, 44, mid-level manager, Istanbul)

Support through lifestyle changes

Only one of the interviewees described that her husband supported her through his own career and lifestyle choices. Amongst the 50 women interviewed (including the Turkish and Participation bank samples), her husband was the only spouse who agreed to move cities for her career. This was an important insight as she was the only woman

who managed to get promoted to regional manager, a critical position, which requires travelling and moving between cities frequently:

“I was really unhappy in Antalya and there was a promotion opportunity in Ordu. My husband was working in XX University, but he left his job for me. He told me ‘I am retired and got this job after retirement and I know your career is very important for you so if you think this relocation will be good for you, I will come with you.’ My daughter also supported me. She was in middle school then. Our whole life changed in one night.” (Selcen, 48, senior level manager, Ordu)

Support (conditional) with household chores and family members

In Turkey, child-care and housework is not seen as a joint responsibility even by dual earner couples. Men who do household chores and help with child care risk being perceived as ‘less manly’ and ‘weak’ (Aycan, 2004). As reflected in the interviews by the majority of both senior and mid-level female managers, women internalise and accept taking care of family members as their main responsibility. Four female managers reported their spouses’ support through providing household chores and childcare only when needed. Only three out of nine female managers with children reported that their spouses’ share of childcare support was 50% or above. In line with the societal expectations, this support was not described as sharing domestic responsibilities, but more as a willingness to help when female managers were not able to deliver these responsibilities on their own:

“I define spousal support as being available when needed. When my child is sick and I am stuck at work, I know I can ask him for help.” (Pinar, 39, director, Istanbul)

6.6 Summary and conclusion

The purpose of this chapter was to report the female managers’ own accounts of their views and experiences in the Western Bank case study to understand: (i) how female managers perceived their careers, (ii) what were the main macro (societal), meso (organisational) and micro (individual) factors affecting their career advancement; and (iii) how they advanced and navigated through the existing barriers.

In terms of the macro level factors, the analysis revealed that macro-level political and economic uncertainties often restricted the number of positions available at the Western Bank and, therefore, intensified the competition amongst its employees, squeezing their chances for getting promoted. National gender role stereotypes were not perceived as a barrier, as the majority of the female managers in the Western Bank tended to position themselves and their organisations away from the traditional societal context in Turkey as ‘secular and pro-western’.

Turning to the meso level, the high level of female representation and standardised HR processes were regarded as the key positive features of the Western Bank facilitating women’s career progression. On the other hand, the norm of the overwork culture and the organisational preference for work-centric employees willing to sacrifice their family lives over their careers often hindered the female managers’ career advancements, as women with family responsibilities were often stigmatised and perceived as less devoted to their careers. Furthermore, the persistence of implicit biases against female managers resulted in women’s exclusion from male dominated networks, a valuable opportunity for career progression. As a result, training opportunities were perceived as extremely valuable, however, the intensified cost-cutting measures resulted in a decrease in such opportunities being available to the Bank’s employees.

On the micro level, facilitators of career advancement were mainly attributed to having strong career aspiration and individual agency (to overcome institutional barriers). Furthermore, narratives have suggested that the standardised HR processes and balanced organisational demography strengthened career aspirations and motivation for managerial roles. However, the continuity of the perceived lack of fit between agentic qualities and the female gender remained as an important barrier to the female managers’ career advancement, as many interviewees questioned their own fit for senior roles based on the stereotypical perceptions. Finally blending work and family roles remained a challenge for most women. Although all of the interviewees reported having supportive spouses, the majority of women perceived the ‘ideal mother’ and the ‘ideal worker’ roles to be incompatible, often leading them to change their priorities in life and settle for less demanding positions.

Chapter 7 : TURKISH BANK CASE

7.1 Introduction

The purpose of this chapter is to present the results of the Turkish Bank case which explores female perceptions of their careers with the bank, the key barriers to and facilitators of their career advancement and how they manage to advance despite existing barriers.

The chapter is divided into four main section. Section 7.2 examines the demographic details of the sample. Section 7.3 examines the macro (national); meso (organisational); and micro (individual) level factors affecting the female interviewees' progression within their organisation. Finally, 7.6 presents a summary and conclusion of the chapter.

7.2 Description of the sample

Table 7.1 provides a description of the demographic details of the sample of female managers working in the Turkish Bank.

Table 7.1 Demographics of the interviewees from the Turkish Bank case

Nickname	Age	Education	Marital Status	Number of Children	Age of Children	Tenure in organisation	Tenure in Banking	Change of Employer	Division	Role	Level	Location
Aysu	39	Undergraduate	Divorced	0		17	17	no	Branch	Assistant manager	mid-level	Konya
Ayda	41	Undergraduate	Married	1	Under 18	22	22	no	Branch	Branch manager	mid-level	Trabzon
Fatmagul	29	Post graduate	Single	0		7	7	no	Branch	Auditor	mid-level	Works in various locations
Cisem	40	Undergraduate	Married	1	Under 18	19.5	19.5	no	Branch	Branch manager	mid-level	Erzurum
Esmâ	37	Undergraduate	Single	0		12	12	no	Branch	Assistant manager	mid-level	Adiyaman
Ecel	36	Undergraduate	Single	0		19	19	no	Branch	Assistant manager	mid-level	Cannakkale
Ferhan	34	Post graduate	Married	1	Expecting	12	12	no	HQ	Assistant manager	mid-level	Istanbul
Gulu	44	Undergraduate	Married	2	Over 18 and preschool	23.5	23.5	1	Branch	Branch manager	mid-level	Istanbul
Sinige	32	Undergraduate	Single	0		10	10	no	HQ	Assistant manager	mid-level	Istanbul
Irmak	40	Undergraduate	Single	0		17	17	no	Branch	Branch manager	mid-level	Trabzon
Ipek	49	Undergraduate	Married	2	Over 18 and under 18	26	26	no	HQ	Department Head	senior-level	Istanbul
Lale	42	Undergraduate	Single	0		23	23	no	Branch	Commercial Branch manager	senior-level	Antalya
Merve	44	Undergraduate	Married	2	Under 18 and preschool age	25	25	no	Branch	Branch manager	mid-level	Samsun
Neriman	52	Undergraduate	Married	2	Under 18	28	28	no	Branch	Branch manager	mid-level	Istanbul
Ceylan	40	Undergraduate	Divorced	1	Under 18	17	17	no	HQ	HR manager	senior-level	Istanbul
Nurcan	41	Undergraduate	Married	1	Under 18	24	24	no	Branch	Commercial Branch manager	senior-level	Adiyaman
Pirli	42	Post graduate	Married	1	Under 18	16	18	1	Branch	Commercial Branch manager	senior-level	Istanbul, Nisantasi
Suzan	36	Post graduate	Married	0		12	12	no	Branch	Branch manager	mid-level	Istanbul
Selva	34	Undergraduate	Married	0		10	10	no	HQ	HR manager	mid-level	Istanbul
Sinem	40	Undergraduate	Married	2	Under 18 and preschool age	16	16	no	HQ	Assistant manager	mid-level	Istanbul
Sevin	44	Undergraduate	Married	2	Under 18	23	23	no	Branch	Branch manager	mid-level	Istanbul
Sevgi	36	Undergraduate	Married	0		14	14	no	Branch	Branch manager	mid-level	Gaziantep
Tugce	35	Undergraduate	Married	0		10	10	no	Branch	Assistant branch manager	mid-level	Ankara

The sample of female managers in the Turkish Bank consisted of 23 women: nineteen mid-level managers (assistant manager, HR manager, auditor, branch manager) and four senior-level managers (commercial branch manager, department head). The female managers' average age was 39, slightly higher than the Western Bank, and ranged from 30 to 44. All interviewees had undergraduate or higher degrees. Out of the 23 women, four of them had post-graduate degrees.

Fifteen of the 23 interviewees were married. Of the eight who were not, one was a divorcee. Twelve of the interviewees had children. Eleven of the interviewees had children under 18 years old, with two in pre-school. Two of the interviewees had children over 18 years. One of the interviewees was pregnant. While raising their children, only three of the interviewees relied on nannies. The remaining interviewees got support from their mothers or used day-care services.

The average tenure in the Turkish Bank for the interviewees was 17.5 years, which was much higher than the Western Bank sample. This was mainly because the bank only recruited for entry-level positions and promoted internally. Furthermore, according to the HR manager, the bank's turnover rates were much lower compared to its competitors, which could also explain the higher tenure for female managers.

Seventeen of the 23 interviewees were working in the branch network while the remaining six were working in the departments within the HQ. I managed to interview female bank managers from all seven regions of Turkey, which allowed me to get a more holistic view of their experiences across the country. In total, the Bank had 1,328 branches encompassing both the Eastern and Western parts of the country.

7.3 Macro (societal) level findings

This section reports the macro-level factors that impact women's career advancement in the Turkish Bank. Almost half of the interviewees (eleven out of 23) perceived the macro-level factors related to societal gender norms and expectations as important barriers to their career advancement. The analysis further revealed that there were two macro-level factors in particular that hindered women's career advancement within the organisation: (i) propagation of patriarchal ideology; and (ii) societal biases towards female managers. The following section will consider each factor in detail.

7.3.1 Propagation of patriarchal ideology

Many female managers (ten out of 23) were worried that the Turkish society was becoming more patriarchal and restrictive. These women considered that the rise in patriarchal norms was confining women into domestic roles within the society. Thus, this was perceived as a threat and barrier to their future career advancement. Some female managers pointed out as follows:

“I think we are moving towards a negative direction in relation to women’s rights. It is not like they force you to wear a headscarf and stay at home. Instead they promote the domestic responsibilities of women and emphasise that women should prioritise their family and home. If I were to live abroad, I would have had a brighter career.” (Suzan, 36, mid-level manager, Istanbul).

“We [Turkish society] are definitely becoming more conservative. The majority of people do not expect women to work. There are a lot of people who think that it is normal to leave work or take unpaid leave after having children. These people are not necessarily conservative people. There are people who think it is normal to stop working if your husband is earning well.” (Ferhan, 34, mid-level manager, HQ)

The narratives suggested that the female managers positioned themselves and their social circles separately as endorsing secular values. However, they feared that the right-wing pro-Islamist values may challenge their future career and lifestyle. It should be noted that, in contrast to the Western Bank, the Turkish Bank employed individuals from a diverse range of socio-economic backgrounds and had a much more diversified client base. Hence, this concern of increasing conservatism and patriarchy was often due to the female managers’ own experiences and their interactions with clients and male managers who were either not used to or did not prefer to work with women in a professional context.

While describing the male dominant organisational culture of the organisation, Ceylan provided an interesting insight which suggested that the limited number of female senior managers in the bank was the result of the endorsement of traditional gender roles within the society:

“I would say that the organisational culture is now more patriarchal, resembling the Turkish society. I am saying more, because it wasn’t this dominant in the past. Just like the general society, you now see that the current management is more male dominated, which is reflected in their day-to-day language, their attitudes and their preferences for promotions. There are only a few women in senior management and there is no visible commitment to increasing their numbers...” (Ceylan, 40, senior manager, HQ)

Similarly, many female managers expected to be stereotyped based on their gender as the normative pressures stemming from the patriarchal attitudes of the Turkish society dictated women to prioritise family duties over their work responsibilities. Furthermore, women are often expected to confine into domestic spaces, as it is not ‘culturally appropriate’ for women to work late or travel alone especially at night. Considering that managerial positions in the bank often required travel and long work hours, such patriarchal norms inevitably create a barrier to women’s career advancement, as the following narrative suggests:

“In the banking sector, men are always one step ahead. The perception is that men can travel; they drive better and so on... On the other hand, they think women can’t travel, they need to take care of their children... These stereotypes obviously create a male advantage.” (Sinem, 40, mid-level manager, Istanbul)

In line with Scott’s normative and cultural cognitive pillars (1995), the narratives suggested that cultural-cognitive factors (e.g. perception of women being less competent outside the domestic realm) and normative factors (e.g. expectancy to endorse traditional gender roles) affected women’s career advancement, as the interviewees explained how these patriarchal social norms undermined their relations with their male colleagues, which in turn biased how their colleagues perceived their abilities. The narrative below by Ipek suggested that she was used to dealing with such stereotypes and overcame this by demonstrating her expertise in the field:

“One of the features of the Turkish culture is that as a female professional, you may feel that men approach you with reservations. However, for me,

this does not last long. After a certain point, your gender doesn't matter anymore because you become two colleagues talking about critical technical issues. Maybe this is related to the work I do, but if your job requires demonstrating technical knowledge, I think it is easier to break down the stereotypes.” (Ipek, 49, senior-level manager, HQ)

7.3.2 Societal bias against female managers (via clients)

The interviews revealed that the societal bias against female managers often created challenges outside the organisation, typically through their encounters with clients endorsing traditional patriarchal values. Client relations have a significant impact on employee performance evaluations, ultimately affecting their career progression over the longer term (Hagan et al., 2006). The interviews with female managers in the Turkish Bank suggested that there was a striking difference between the client relations of female managers in the urban western cities, such as Izmir, vs. the cities in the Central and Eastern Anatolia. This resonates with the findings of the World Values Survey conducted in Turkey, which found significant differences between rural and urban parts of Turkey in relation to subjects such as the support for traditional gender roles and girls' attainment of higher education (Esmer 2012).

The quotes below demonstrate that client gender bias did not constitute a significant barrier to the career progression of women working in urban cities such as the central parts of Istanbul, primarily because the clients there were accustomed to working with women. However, in the eastern parts of the country, or even in the industrial districts of Istanbul, where the clients were not used to interacting with women in a professional context, women had very different accounts of client gender bias:

"Any problems with clients? Not really... I guess I am lucky because we have a lot of women both as banking professionals and clients here. People are used to working with women here. That is why we do not really experience any problems... Maybe in branches in the east though... In those locations, being a branch manager is largely about eating and drinking with the clients outside of working hours, so women may experience difficulties in drawing the line with their clients..." (Piril, 42, senior-level manager, Istanbul)

“It’s difficult to be a female manager here. The city’s socio-cultural structure has a significant impact on your relations with your clients. In this branch, clients usually ask for ‘Mr Manager’, assuming that the manager is male. I have a client who still refers to me as ‘Mr Manager’ on the phone. The main disadvantage is that you cannot build relations with the clients as easily as men do.” (Cisem, 40, branch manager, Erzurum)

The interviewees working in the more rural and conservative parts of the country (e.g. East and Central Anatolia and the Black Sea region) explained that while male managers could develop stronger relations with clients by going out for drinks and dinners, the relationship between female managers and clients were more sensitive as clients could act flirtatious and unprofessionally towards female managers. Many interviewees said that it was not socially acceptable for women to attend client meetings alone and, unlike male managers, female managers preferred either not to attend or to be accompanied by a male employee. As Irmak further explains:

“In Rize, I couldn’t do client visits by myself. My sales numbers were really low, so I decided to dedicate a whole day to client visits – to increase the number of my clients. I went to an office – somewhere I hadn’t been to before – and introduced myself. The man turned to me and said: ‘I didn’t know there were so pretty ladies here’. That day, I decided never to go alone and always bring one of my male staff with me to the client visits. I should admit to you, I didn’t do a lot of client visits thereafter. This is a disadvantage of being a woman. A man can go to a client’s office or have dinner, but it’s much more difficult for a woman to do the same.” (Irmak, 40, branch manager, Trabzon)

There were a number of examples of how women struggled to maintain good client relationships due to clients’ gender bias (Hekman et. al 2010). As a reflection of societal gender stereotypes, female branch managers stressed that communication with male clients in the eastern parts of the country was particularly challenging. In those areas, many clients showed their disappointment when they saw female managers and often openly stated explicitly that they did not want to work with female managers due to gender bias or homophily preferences:

“I once had a problem with a client. He was insisting that I should lower the fee for a service we were providing him. I kept telling him that it was the Bank’s policy and there was nothing I could do. His response was ‘it might be better if we take this matter to a male colleague at the HQ, we would understand each other man to man’.” (Cisem, 40, branch manager, Erzurum)

“I had this one client in my previous branch, he once said, ‘you are a woman, we are not used to taking women seriously’.” (Neriman, 52, mid-level manager, Istanbul)

Neriman further explained that clients often tried to intimidate her because she was a female manager. She emphasised that the only way she could deal with clients’ aggressive behaviour and maintain the respect of her team was to act similarly:

“Clients raise their voice at me just to intimidate me because I am a woman. One of my employees had an intense argument with a client and in order to protect my employee, I told the customer to leave. He somehow managed to pass through security and barged into my room. I got into this huge argument and had to raise my voice. If I were to show that I was scared, the problem would have definitely gotten worse. I also had to show that I could stay strong. This was especially important as I had my employees witnessing the situation. He calmed down and left the branch eventually. I deal with similar people all the time.” (Neriman, 52, mid-level manager, Istanbul)

Furthermore, gender bias of clients also affected the HR policy of the bank. As manager positions heavily rely on building and maintaining client relationships, the bank preferred not to appoint female managers in the conservative areas to meet client expectations:

“The bank doesn’t appoint women as branch managers to Fatih (a conservative industrial district with high sales volumes in Istanbul). Why? Because the clients don’t want to work with a female manager, because they think women can’t do this job.” (Sevgi, 40, mid-level manager, Gaziantep)

“In our region, there are only two female branch managers out of 11 managers. Having a male branch manager is important to maintain sales targets due to client expectations. As a result, the bank deliberately prefers to hire men in conservative areas.” (Cisem, 40, branch manager, Erzurum)

The narratives above highlighted the preferential treatment towards male candidates for branch manager positions in the eastern parts of the country. This highlights the interplay between macro and meso-level factors, as overt client gender bias, which lies outside the scope of organisations becomes a major driver for discriminatory policies within the organisation and thus becomes a significant barrier to the advancement of female managers.

Overall, the findings revealed the continued relevance of Scott’s cognitive and normative pillars confining women into a secondary status within the society and negatively impacting women’s career advancement. The female managers in the Turkish Bank were generally concerned that the increasing levels of conservatism and endorsement of patriarchal values within the society might hinder their career as well as their lifestyle. This concern was often driven by their experiences with clients and male managers who preferred not to work with women in a professional context.

The branch manager position (although a mid-level role) was perceived as a key experience and stepping stone for more senior roles such as regional manager and corporate sales manager. However, female branch managers, especially in the more conservative parts of the country, were experiencing a paradox: Being successful in their roles depended on building good relations with the clients, which often required meeting them after office hours, while societal gender roles dictated them not to do so. As a result, many interviewees decided not to engage in such networking activity despite the potential impact on their sales performance and consequently their future career advancement.

Finally, during the interviews, neither economic stagnation nor equal opportunity policies were brought up as factors affecting female managers’ career advancement. This could be related to the fact that the Turkish Bank provided high levels of job security and extensive work-family policies regardless of the economic conjuncture.

7.4 Meso (organisational) level findings

To better understand the wide range of organisational issues influencing women's career advancement, the participants were asked to participate in a short survey. The results are demonstrated below:

Table 7.2 Results of organisational support questions

Rank each item between 1-5 : 1=Strongly disagree 2=Disagree 3=Slightly Agree 4= Agree 5=Strongly Agree				
Nickname	Level	"Top leaders demonstrate a visible commitment to women's career progression"	"I trust [the Bank] to treat me fairly"	[The bank] maintains a women-friendly work environment
Aysu	mid-level	3	3	4
Ayda	mid-level	5	4	3
Fatmagul	mid-level	4	3	4
Cisem	mid-level	5	4	4
Esma	mid-level	5	3	5
Ecel	mid-level	4	3	4
Ferhan	mid-level	4	4	4
Gulu	mid-level	4	4	5
Singe	mid-level	2	3	3
Irmak	mid-level	2	3	3
Ipek	senior-level	4	5	4
Lale	senior-level	3	3	3
Merve	mid-level	4	3	5
Neriman	mid-level	3	3	4
Ceylan	mid-level	2	3	3
Nurcan	senior-level	3	4	3
Piril	senior-level	3	3	4
Suzan	mid-level	3	3	3
Selva	mid-level	1	3	3
Sinem	mid-level	1	1	4
Sevin	mid-level	4	4	3
Sevgi	mid-level	3	3	3
Tugce	mid-level	2	3	3
AVERAGE SCORE		3.2	3.3	3.7

Similar to the Western Bank, while there were some variances amongst responses, the majority of the respondents mostly gave a high score (3 and above) to their organisation. The interviewee responses were first coded depending on whether they were described as a facilitator or barrier and they were then clustered under one of the six relevant themes that emerged: (i) family like organisational culture (facilitator); (ii) tolerance towards family responsibilities (facilitator); (iii) career development opportunities: training and role models (facilitator); (iv) implicit and explicit bias in promotions (barrier); (v) lack of transparent criteria for senior level positions and the importance of networks (barrier); and (vi) hierarchical structure of organisational power (barrier).

7.4.1 Family-like organisational culture

When asked to describe the organisational culture and whether it was “family-like”, 13 (57%) interviewees described it as “family like”, 8 (35%) interviewees described it as “mostly family-like but with professional features” and 2 (8%) described it as “strictly professional”. This finding revealed that most of the employees perceived their organisations as a family like environment where employees had more collectivistic tendencies around sharing work related responsibilities. These findings were mostly consistent with the previous studies describing the work environment in Turkish organisations as a family like atmosphere, where employees expected to be looked after in return of organisational loyalty and obedience (e.g. Kabasakal and Bodur 2007, Culpan et. al 2007):

“The feeling of being part of a large family is definitely dominant. Managers are expected to take care of their employees as if the employees are their children and in return the managers expect loyalty and commitment. During office hours, we refer to each other as Mr X or Ms Y, but after office hours we drink coffee and tea together and catch up.”
(Nurcan, 41, mid-level manager, Adiyaman)

Seven female managers reported this organisational culture as a key facilitator of their career advancement. In the context of the Turkish Bank, the family-like organisational culture referred to: (i) a feeling of being part of a larger community; (ii) less competition amongst employees; and (iii) emphasis on tenure and loyalty. The Turkish Bank mostly followed standardised HR processes. However, it stood out with its sense of “belongingness” and the level of attachment amongst its employees. Female managers often attributed their career success to the organisational climate, which promoted cooperation over self-interest amongst the employees:

“Our bank is known for having its own customs. There is a very strong community feeling here, and much less competition. I certainly cannot thrive under pressure; I need to be able to work in a peaceful environment, in harmony with my team members. I can say people are close to each other and nice... That is why I was able to achieve a good career so far because it’s a good fit.” (Simgе, 32, assistant manager, HQ)

“The bank has its own traditions and rules but has an environment where you can always feel the human factor. I think the fact that the bank is able to manage both makes it a valuable place to work in. Otherwise why would I choose to build a career and stay in the same organisation for 20 years?”
(Ipek, 49, mid-level manager, HQ)

These organisational cultural characteristics of the bank were primarily driven by its strict “no external transfer” policy, where all mid and senior level positions were dedicated to internal candidates. Employees who left the bank and later decided to re-enter were only accepted if they were willing to continue from the same level at the time they left. This emphasis on loyalty and tenure created family-like relations amongst both male and female employees, where fierce competition for promotions was generally frowned upon.

While this family-like work environment which valued loyalty and tenure over tangible achievements was generally perceived positively, it also led to frustration amongst some more junior yet high performing employees. The quote from Ferhan, a high performing female mid-level manager, illustrates the issue with promotions usually being awarded to those demonstrating loyalty rather than outcome:

“We don’t get fired. The reason for this is usually related to things like this person has a family and so on. The bank doesn’t promote external hire; everyone in the bank starts off as a junior and gets promoted internally. That is why there is a more tolerant environment. There isn’t really a lot of competition. This is not always a good thing though. Until now, there is no project I left uncompleted, I always met my performance targets but I know I still will have to wait. The Bank prioritises things like loyalty, tenure and having good relations for promotions rather than productivity.” (Ferhan, 34, mid-level manager, HQ)

7.4.2 Tolerance towards family responsibilities

The analysis revealed that the Turkish Bank’s organisational context accommodated the societal level normative factors endorsing women’s prioritisation of family

responsibilities over their careers, which resulted in more generous HR policies and higher job security for its female employees, compared to the Western Bank. In general, the interviewees felt that female employees with family responsibilities were supported and valued by the bank. This was a key factor for the female employees' decision to continue staying in the bank:

“The bank respects and understands women’s family responsibilities. When I leave the branch, I totally switch off. Unlike other banks, the work culture here allows me to do so. When I come home, I can concentrate on my family and children.” (Merve, 44, mid-level manager, Samsun)

“Our bank values the traditional values of the society. You feel supported when you are getting married or having children. For example, the custom here is to prevent women with young children from overwork and avoid sending them off to training in the weekends.” (Selva, 34, mid-level manager, HQ)

Furthermore, four respondents reported the bank's supportive policies as a significant facilitator to their career advancement. In contrast to the Western Bank, female managers who decided to extend their maternity leave were not stigmatised but rather supported. Other examples included HR's policies to secure the position of female employees during maternity leave, one-off payments for marriage and birth and managers' tendency to refrain from sending married women with young children to assignments requiring overwork or travel. This high level of organisational support helped women to easily adjust back to work following maternity leave and to deal with their responsibilities at home without worrying whether this would affect their progression at work.

However, it should be also noted that there were some interviewees who were discontented with the existing work-life balance policies being designed to support employees mainly with children. This created a “family-friendly backlash” where employees without family care commitments were being neglected and excluded. The statements below illustrate the effect of such backlash:

“Our line of work requires a lot of overtime. I also have a private life, but I am not married or have children. I often find myself taking over others’

shifts. They [colleagues and managers] often say 'your life is easier. There is no one waiting for you at home'. Maybe I am a horrible person by saying this but people with children are treated with great support, but I think this is totally unfair to people like me." (Simge, mid-level manager, Istanbul)

"When compared to other organisations, our bank is really dedicated to providing extensive policies related to maternity rights. However, as I am not a mother I never had the chance to benefit from such policies..." (Leyla, 42, senior level manager, Antalya).

7.4.3 Career development opportunities: training and role models

The Turkish Bank dedicated a significant budget to the training and development of its employees. The bank perceived training its talent as a key factor for its organisational growth, especially because promotions were overwhelmingly dedicated to internal candidates. As a result, training and career development opportunities were abundant in the Turkish Bank and were well received by most female managers.

"Our Bank has a reputation for being a 'banking school' in the sector. The fact that we [all employees] go through intensive training and exams makes us valuable talent. I think these trainings really helped my career" (Aylin, 41, mid-level manager, Trabzon)

"There are a lot of training opportunities. They [Talent Management Department] provide you with a lot of materials: e-learning, the internal portal, classroom training, etc. At the end of the day, it depends on you and whether you are motivated to develop yourself. The bank makes an effort to provide resources to everyone at all times. So it is really up to you..." (Eda, 37, assistant branch manager, Adiyaman)

Five female managers reported training as a facilitator of career advancement. Additionally, several interviewees perceived the wide-range of training opportunities as a factor showing that their organisation was treating them well. Additionally, when asked whether they had mentors or colleagues that supported them throughout their careers, several of the interviewees reported having role models or "someone to look

up to”, which had a positive impact on their careers. The following quotes indicate that perceiving the long-tenured employees as valuable and inspiring assets who can help guide more junior staff through organisational challenges is embedded in the bank’s culture:

“While building my career, there were people I was inspired by, and role models that had bright careers in the bank, I remember thinking about both the positive and negative examples and saying to myself, ‘when I become a department head, I shouldn’t do this’ or ‘I should be more like this person’. I compiled the good examples of leadership that I observed throughout my career and used them as a guidance.” (Ipek, 49, senior level manager, HQ)

“I had plenty of role models during the early years of my career- which I think made a huge difference. Even now, whenever I meet a more senior, renowned member of the bank, I always seize the opportunity to learn as much as I can from them. Their experiences are really important for success. I would recommend all junior and mid-level employees to find themselves a good role model and examine carefully how they reach out to clients and team members.” (Ceylan, 40, senior level manager, HQ)

The literature also acknowledges mentoring as an important career facilitator (Eby et al., 2008). I further explored with the HR manager of the organisation whether they considered implementing a formal mentoring or coaching programme across the Bank. She said that they previously attempted to implement a programme but it did not last due to lack of senior management support.

“6 years ago, the Bank decided to implement a coaching/mentoring system. A few colleagues and I received training on this and started an internal mentoring programme. I had many mentees who personally told me that these sessions helped them a lot in terms of career progression. However, the Bank decided to not continue the programme. Why? Because, the senior management’s perception of such development activities changed... It may have been perceived as too expensive...” (Ceylan, 40, senior level manager, HQ)

7.4.4 Implicit and explicit bias in promotions

Turning to the barriers, an important theme that emerged during the interviews was the limited representation of female employees in key positions. The interview findings suggest that a mix of implicit and explicit organisational bias with respect to promotions drives this limited representation.

The issues relating to implicit bias revolved primarily around gender stereotyping and the polarisation of female managers. For example, several interviewees perceived having a handful of women in key managerial positions as a sign of the senior management's lack of commitment to gender equality mainly due to their implicit bias against female leadership. In line with Kanter's (1977) concept of tokenism, the limited number of senior female leaders in critical positions created an environment in the bank where women were increasingly stereotyped and isolated as they further progressed in their careers:

"Female representation in senior management is really low in the bank. There are only a handful of female regional sales managers in the Anatolia region. Women do not get a chance to progress in their careers. This is not because they are unsuccessful. This is due to the bank's culture. The bank's response is that for positions following mid-level management, promotions will be based on merit. However, who can say that these women are not good enough? They just don't want to promote women to senior positions." (Sevgi, 39, mid-level manager, Gaziantep)

Gender bias was also a major problem especially for women working in other male-dominated departments such as corporate credits. The narratives highlighted the persistence of 'lack of fit' and 'think manager, think male' paradigms within such departments. For example, in the quote below, Suzan explained that her senior manager had a biased perception towards female employees' abilities; in particular he perceived that women were less capable of completing tasks that required analytical skills:

“There is a bias against women in this organisation. There is a perception that men are better in high-qualified tasks Even if no one says this, I feel it. I witness this especially when my male colleague does the same job as I do. I receive more operational, labour intensive jobs, while my manager gives my male colleague tasks that require more thinking, calculations. Last week, I came up with this model and we agreed with my manager that certain variables should be included but he was not convinced regarding their weightings. He said, ‘Ahmet (my male colleague) did some research on this. Let’s have a look at that.’ I told him that I was confident about the results, but I could tell he wasn’t satisfied.” (Suzan, 36, mid-level manager, HQ)

Explicit bias existed in two key areas: (i) recruitment of auditors; and (ii) promotions to branch management. The internal auditing department was a fundamental function to the bank’s operations and a significant proportion of the key senior employees had their backgrounds as internal auditors. However, the bank started to hire female auditors only since the mid-2000s. The interviewees commonly mentioned this previous discriminatory policy as a significant reason for the very limited female representation in senior roles. Although the bank has left this policy since the mid-2000s, the auditing role continued to perpetuate the masculine norm and hence still influenced women’s access to senior management today:

“The auditor career is still very new to female employees. Women weren’t allowed to become auditors until 10-15 years ago. That is why the organisational culture for auditors is still quite patriarchal. There are only a handful female auditors, which also affects the number of female placements to more critical, senior positions.” (Ipek, 49, senior level manager, HQ)

The bank had a further policy of announcing the new branch manager positions separately for men and women. The bank’s general approach was to send male branch managers to traditional male-dominated cities because as explained earlier, in these cities clients were typically accustomed to working with men. The interviewees commonly perceived this policy as an example of explicit bias within the organisation. Five interviewees reported this policy as the most important barrier to their career

advancement because it confined their advancement opportunities into a small area, extremely high on demand:

“The branch manager headcount is a major problem. It is very difficult to get promoted nowadays. You see that a lot of people work really hard to get promoted and become manager in their cities but they fail to score high enough in the exams. There are only a few headcounts in cities like Istanbul, Izmir and Ankara, but a lot of demand, so you have to make almost no mistakes in the exams to score high enough. You could decide to go to other cities to get promoted, -men usually do that- but this is very difficult for women, especially given that most headcount outside big cities are allocated to men.” (Sevin, 44, branch manager, Istanbul)

Sevgi, an assistant branch manager from Gaziantep, supported the bank’s policy for recruiting female and male branch managers separately. Sevgi was one of the few women within the bank to become an assistant branch manager in the southeast part of Turkey, close to the Syrian border. Her narrative below revealed the interplay between macro and micro level factors and demonstrated how powerful societal gender norms led women to ‘gender’ themselves and question their capabilities despite their previous accomplishments:

“Male and female branch manager positions are announced separately but the total number of available positions is equal. However, these available spots are distributed depending on the geographical locations and generally fewer positions are available for women in the Eastern parts of the country. I somewhat support this policy because there are some places where women cannot work and sending men to these places is reasonable.” (Sevgi 39, mid-level manager, Gaziantep)

7.4.5 Lack of transparent criteria for senior level positions

Another significant common theme amongst female managers was the lack of transparent criteria for promotions to senior level positions. Eleven interviewees reported this as a major barrier to their career advancement. Female managers often expressed their concern that the absence of objective criteria for senior management

often led only those with access to critical networks to get promoted to these key positions. The following statements exemplify these concerns:

“For mid-level positions, you need to succeed in written and oral exams. They are tough but at least there is a clear criteria. After you pass these exams by putting in so much effort, you are likely to stay where you are, because for more senior positions it’s all about who you know. I think this is really unfair.” (Aysu, 39, mid-level manager, Konya)

“HR standardises the processes until becoming a branch manager. However, the next steps remain unclear... Since in the process ahead of me there are no exams, I need to be noticed by key people. In our bank, you get things done through your network. I don’t know if I can create that network.” (Sevgi, 36, mid-level manager, Gaziantep)

The interviewees acknowledged informal networks as significant facilitators of career advancement. However, female access to such networks was perceived to be particularly difficult due to male colleagues’ preference to network and work with each other. This finding is in line with the concept of ‘homophily’ which is based on the premise that individuals prefer to work with similar others (Ibarra 1992). The interviewees also suggested that this ‘homophily’ among male employees ultimately affected senior promotion decisions, as male managers felt more comfortable working with colleagues more like them:

“I think that men have a significant advantage over women with respect to promotions to critical positions. This is because they tend to support each other and make sure their buddies aren’t left behind.” (Tugce, 35, mid-level manager, Ankara)

Furthermore, the interviews revealed that homophilious networks weren’t only relevant in the context of promotions. They also had an impact on the day-to-day business and often resulted in female managers being left out or unwanted. Pırl gave a very striking example on how it was important to develop strong relations to get things done in the Bank and how women could be penalised for being perceived as “too friendly”:

“Our male colleagues have really strong relations with the senior management. They go out for drinks together and have a causal friendly relationship. This certainly reflects on work because some of the things we do in the bank can be very manual and slow. Therefore, whether you get things done depends on your relations with others. As a woman, it is really hard to develop such relations, because then there is always the risk of workplace gossip. Here, it is always women who are negatively affected by such gossip.” (Piril, 42, senior level manager, Istanbul)

7.4.6 Hierarchical structure of organisational power

Previous studies on the Turkish culture had found high power distance, which refers to the extent to which power differences between people are expected and tolerated (e.g. Hofstede 2001, Kabasakal.2007). This cultural dimension was reflected in the organisational context of the Turkish Bank, where power differences between superiors and subordinates were respected and tolerated.

Female interviewees reported that they struggled to reach out to senior management within this steep hierarchy. Titles were an important source of prestige and the different career routes (e.g. auditors vs. officers) resembled the different socioeconomic classes manifested within the organisation. This was a striking contrast to the democratic organisational culture of the Western Bank:

“There is a strict power difference between senior and junior roles. As a junior or mid-level employee it is almost impossible to make your voice heard. I have friends in XX [Western Bank] who address their assistant general manager by their first name, I can’t even imagine what would happen if I would do the same here” (Sinem, 40, mid-level manager, Istanbul)

Female interviewees, who were recruited as officers and followed the branch manager route, generally had a more negative perception of the bank’s promotion policies compared to interviewees recruited as management trainees and auditors. This was due to the existence of hierarchy amongst career routes. The auditor route enjoyed the highest amount of power and prestige followed by the management trainees/specialists, and officers had the least amount of status within the organisation.

Interviewees perceived this hierarchical order extremely problematic because: (i) auditors had the highest potential for senior positions but were massively dominated by men (17% of auditors were female); (ii) women held a good share of the management trainees and specialists (48%), but their total number across the bank was small; and (iii) the officer route held the highest number of women (61% female) but the female officers mostly got stuck in middle management due to the male advantage in promotion to branch management roles (38% female branch managers), as exemplified by Sinem below:

“The officer route holds the highest number of female employees; however they can’t get promoted to branch management which reduces their chances of holding managerial positions. When you look at the backgrounds of senior level managers, you see that they predominantly come from auditor positions. Auditors are overwhelmingly male, so that’s the second problem. Third, you have female management trainees, who later become specialists in departments. However, their numbers are few and their careers strictly depend on the openings within their own department.” (Sinem, 40, mid-level manager, Istanbul)

Overall, the meso (organisational) level findings demonstrated how family like organisational culture and the tolerant environment towards employee family responsibilities created an organisational climate where women’s family commitments were supported. Furthermore, the wide range of training opportunities available to both men and women led female employees to feel valued and appreciated. On a less positive side, the collectivistic culture of the organisation resulted in a large social distance amongst employees and less clear criteria for senior roles. The lack of transparent promotion criteria paved the way to implicit and explicit bias, where leadership positions were predominantly reserved for male candidates with contacts in senior management.

7.5 Micro (individual) level findings

This section explores the micro-level factors that shaped the career progression of female managers in the Turkish Bank case. The analysis revealed that the barriers to and facilitators of women’s career advancement emerged in five key areas: (i) strong career aspirations (facilitator); (ii) work-life balance (facilitator); (iii) individual

agency (facilitator); (iv) gendered role expectations and self-fit (barrier); and (v) low career interests (barrier).

7.5.1 Strong career aspirations

Most of the female managers' definitions of career and career success revolved around hierarchical progression. In particular, 14 of the 23 (61%) interviewees defined their careers exclusively by objective measures (e.g. hierarchical and financial progression), while the remaining nine (39%) referred to both objective and subjective measures (e.g. work satisfaction, personal recognition). Only two interviewees changed their employers at least once in their careers. Put together, the low level of mobility and the strong emphasis on objective career measures revealed that the hierarchical and organisation based careers continued to be relevant to the interviewees working in the Turkish Bank.

Furthermore, the study revealed that having strong career aspirations coupled with a combination of hard work and determination were important facilitators of career progression. The narratives suggested that the micro-individual level factors associated with career success by the female interviewees were independent of the meso-organisational or macro-societal level factors yet helped them navigate through such contextual barriers. As Sevin explains:

"To build a successful career, being a responsible, perseverant and hardworking person is essential. You need to be internally motivated to be successful. I don't get easily demoralised. I believe these are personal characteristics. You either have it in you or you don't. If you have the inner strength then it becomes easier to deal with the organisational hurdles you come across in your career" (Sevin, 44, mid-level manager, Istanbul)

While explaining her career aspirations, Ferhan stressed the importance of not being perceived as 'overly ambitious', as this would create tensions with her colleagues:

"My criteria for a successful career? Number one: Getting promoted. Number two: being really good at your job. However, I don't want people to think I am overambitious. I know that I have the potential to become aggressively competitive, but I am trying to tame myself. I know that in

this bank, being overambitious won't take me anywhere.” (Ferhan, 34, mid-level manager, Istanbul)

Overall, the narratives suggested that strong career aspirations driven by hard work and dedication were key to career advancement. However, it was also important for the interviewees to not come across as being overambitious as this was against the family-like culture of the organisation.

7.5.2 Work-life balance

The interviews suggested that, in contrast with the Western Bank, the interviewees in the Turkish Bank case were generally satisfied with their work-life balance and considered this to be a facilitator of their career advancement:

“I never had to sacrifice my private life; neglect my children, husband, parents or friends to progress in my career. This balance really motivates me and gives me the confidence that I can progress in my career.” (Sevin, 44, mid-level, Istanbul)

The quotation above also exemplified the interrelatedness between the meso and micro levels of influence on female managers' ability to progress within organisational hierarchies. The existence of a family-friendly organisational environment (meso) increased women's work-life balance satisfaction (micro), which improved their confidence in progressing in their careers without having to neglect their families.

The interviewees also emphasised the work-family positive spill over, i.e. how their positive work-experiences enriched their home environment and promoted healthy child development. This was in line with studies, which found that multiple roles helped women advance in their careers by making them more productive and committed (e.g. Cheung & Halpern 2010). For example, for Ipek, being able to have a well-balanced lifestyle along with career fulfilment positively reflected on the well-being and happiness of her family:

“I am really happy that I am a working mother. I am grateful that I can spend quality time with my children. I never regretted working or wished I could spend more time with them. I always experienced the positive sides of working. My daughter never lets me even mention about retiring. She is

happy and proud that I am working. If you are able to spend quality time together, then children don't mind you not being around all the time.”
(Ipek, 49, senior level manager, Istanbul)

Spousal support

Another important factor positively affecting women's work-life balance satisfaction was the support they obtained from their spouses. Ten female managers who were married and had children received at least one of the two types of spousal supportive behaviour: (i) emotional support; (ii) support with the household chores and childcare. Furthermore, similar to the Western Bank case, the majority of the female managers hired cleaners to help with the household chores, as this is a common practice for dual-earners in Turkey.

Table 7.3 Overview of spousal and external support received by the interviewees

Alias	Number of Children	Type of Support	Household tasks	Childcare
Ayda	1	Emotional	cleaner	70% herself; 30% spouse
Cisem	1	Family care	cleaner	50% herself 50% spouse
Gulru	2	Family care	cleaner	45% herself 55% spouse
Ipek	2	Family care, emotional	cleaner	50% herself 50% spouse
Merve	2	Family care, emotional	100% herself	60% herself 40% spouse
Neriman	2	Family care, emotional	100% herself	40% herself 60% spouse
Nurcan	1	Family care, emotional	cleaner	50% herself 50% spouse
Piril	1	Emotional	cleaner	80% herself 20% spouse
Sinem	2	Emotional	100% herself	100% herself
Sevin	2	Family care	cleaner	90% herself 10% spouse

The following sections will provide some examples of the two types of spousal support, which helped with the female interviewees' work-life career satisfaction and facilitated their career advancement.

Emotional support

Seven female managers emphasised the emotional support they received from their husbands. This type of support was very much along the lines of their spouses motivating them to continue to progress in their careers, especially during the period of promotion exams:

“My husband is very supportive. Actually, I want to retire, but my husband wants me to continue (laughs). His support has a very positive impact on me. I can say that I got all my promotions thanks to my husband’s and my family’s support. He really motivated me while I was working for the promotion exams.” (Neriman, 52, mid-level manager, Istanbul)

Support (conditional) with household chores and childcare

Seven of the female managers confirmed receiving spousal support with childcare and domestic chores. Only half of the interviewees stated that their spouses took on 50% or more of the childcare related responsibilities. This was in line with the societal perception that women should hold the primary responsibility for child-care and men should provide support if need be:

“My husband is really supportive. I don’t prefer to delegate my responsibilities related to the house and children to him. However, if I need him to do help me out, I know he will do so. Knowing that I can rely on him is really important to me.” (Sevin, 44, mid-level manager, Istanbul)

The narrative above by Sevin exemplified how the female interviewees internalised having the sole responsibility for child-care and household chores and they were grateful for the conditional support from their husbands, who were able to step up when they were absent.

7.5.3 Individual agency

The macro and meso level findings demonstrated that many female interviewees faced barriers to their career advancement as a result of the normative and cognitive factors confining women into secondary roles within the society. Women often experienced implicit as well as explicit bias within their organisations and promotions to key positions required access to male dominated networks. However, some of the

interviewees (8 out of 23) explained how they were able to navigate through these barriers by demonstrating agency. These women were very much aware of the barriers that existed since the beginning of their careers but managed to advance by increasing their own visibility in their organisation and proactively looking for sponsorship.

“When I was a branch manager, I got in contact with the assistant general manager and persuaded him that I was a strong candidate for the corporate branch manager role. There is one thing that I am absolutely sure of – you must have communication with senior management, you need to make sure they know you and your capability.” (Piril, senior - level manager, 42, Istanbul)

Being assertive and proactively seeking sponsorship were key facilitators of the senior women’s career advancement. Most of the interviewees were reluctant to demonstrate these traits. This reluctance was primarily driven by their preference to wait for their line managers to take action and their fear of being perceived as too demanding. Indeed, this behaviour was in line with the paternalistic organisational culture of the Turkish organisations where managers presented themselves as an authoritative yet father-like figure producing a patriarchal control over women (Kabasakal 2001):

“I never openly requested a promotion or branch change. Whenever someone asked me which position I would like to hold as a next career step, I would always give vague answers like, ‘wherever I will be happy’... I never gave clear answers like ‘I want to become the head of this department’; I thought it would be frowned upon... The other day finally when the HR Head approached to me to talk about promotions, I was startled and said something like, ‘I hope for the best’. I really didn’t know what to ask for...” (Merve, 44, mid-level manager, Samsun)

Merve’s insights were particularly interesting as it exemplified how the paternalistic and patriarchal organisational culture (meso-level) affected the majority of female managers’ willingness to demonstrate agency. Although she was working for 25 years in the same bank and built a good reputation as a branch manager, she preferred to stay in mid-level management rather than asking for the next level as she could not risk being perceived as being ambitious and demanding.

Furthermore, Ipek mentioned the importance of starting her career in critical areas with good development opportunities where she could become an expert in a specific field and stand out as a strong candidate for the following roles. Equipped with strong technical expertise and access to senior management, she managed to overcome the organisational barriers by proving her suitability for more senior roles:

“I began working in the Bank as a management trainee in the department of Economic Research [a very niche department]. I suggested starting a weekly bulletin and distributing it across the bank. Since it was an editorial job I gave special attention to including high quality content and making a difference. I had plenty of regular readers- including some of the members of the board. Later, senior management decided to open a managerial role in the capital markets department. This role was going to be responsible for a portal, which would be accessed by clients. One of the members of senior management – someone I didn’t know before – considered me for the role based on my work for the bulletin. They offered me the job and I was delighted. Making a difference, having an expertise... I think these two factors really helped me for that promotion.” (Izlem, 49, senior level manager, HQ)

Overall, the narratives in the Turkish bank suggested that when subjected with institutional barriers, female managers’ agency played a crucial role while progress in their careers. Strategies such as proactively asking for sponsorship (despite the risk of being perceived as too demanding) and gaining key expertise in niche areas helped women increase their visibility and thus stand out as strong candidates for key positions.

7.5.4 Gendered role expectations and self-fit

Internalisation of gender role stereotypes

The findings from the Turkish Bank case confirm the continued relevance of Scott’s cognitive pillar, in relation to the shared assumption that men are better suited for leadership positions. More than half (13 out of 23) of the interviewees reported that they would prefer to work with men and eleven interviewees openly stated that they believed men had more suitable characteristics for senior positions.

The interviewees put forward a number of assumptions for their perceived lack of fit between the female gender and managerial positions. These included (i) paying too much attention to detail; (ii) being too emotional; (iii) being weak; and (iv) being moody. These assumptions are exemplified by the statements below:

“Female executives can’t see the bigger picture, they are way too emotional and reflect it on their work. Men on the other hand are more straightforward, more objective. I worked with both male and female executives. I was definitely happier with the men.” (Fatmagul, mid-level manager, works in various locations)

“Men are a lot better in dealing with stress, and, therefore, they are more suitable for leadership roles. Women are much weaker.” (Tugce, 35, mid-level manager, Ankara)

As a result, many respondents supported the bank’s policy to send male managers to traditionally male-dominated branches with high sale volumes:

“It’s difficult for women to manage a branch in industrial districts. For example, XX Branch has great potential but requires male representation to achieve success.” (Irmak, 40, mid-level manager, Trabzon)

In the Western Bank case, demonstrating masculine characteristics was considered by the interviewees to be a salient factor for career advancement. In the Turkish Bank case, however, the interviewees doubted whether women were fit to demonstrate such traits and become successful leaders. The interview findings suggested that this was primarily because women in the Turkish Bank were more prone to internalising gender stereotypes, which biased their perceptions towards female leadership. The low level of female representation in senior management may have also elevated this gendered perception (Kanter, 1977).

The interview findings demonstrated a further example of how some women internalised gender role stereotypes. Some of the respondents attributed the lack of female representation in senior management to women’s loss of career ambition after having children. These interviewees explained that, after having children, regardless of their socio-economic backgrounds, the majority of the female employees in the

Turkish Bank preferred to comply with the traditional norms dictating that women should pursue a career as long as they can prioritise their family responsibilities:

“We [women] start working in this bank as newly graduated, single, young, ambitious individuals. We start off by prioritising our careers and performing well. Later, we get married and have some new responsibilities-especially with children. Some people get carried away with these new roles and lose interest in their careers. This is how women’s brain works - nothing to be surprised of. So, when the senior management is not entirely enthusiastic and supportive of integrating more women, their [women’s] career pace slows down.” (Ceylan, 40, senior level manager)

The quote above from Ceylan also demonstrated the interconnectedness between women’s individual (micro-level) preferences and the organisational (meso-level) culture. Furthermore, her insight was particularly interesting since although she managed to build a successful career while being a mother, she still internalised the idea that women are naturally inclined to opt out from their careers after having children.

7.5.5 Low managerial aspirations

During the interviews, organisational factors such as the male dominated culture and gender biased practices were identified as significant barriers to female managers’ access to senior level positions. The interviews suggested that these organisational barriers affected women on a personal level. Many interviewees described how they became disheartened during their career journey and seven specifically stated that they lost their hope for progression. The interviewees cited two main reasons that curbed their managerial aspirations: (i) the exam-based career progression structure; and (ii) the lack of transparent criteria for the senior level positions.

The exam-based structure for the branch management promotions, an important stepping stone for more executive roles, received mixed reactions from the interviewees. While some suggested that despite its shortcomings, it was the only objective way to promote employees, others emphasised its difficulty and explained that only those who did extremely well (typically scored 95% or above) could get

promoted to highly sought-after branches located in the big cities. This in turn discouraged many women from investing in preparing for these exams:

“The main barrier to my career is my lack of motivation. I perform really well in the branch but it’s the exams that count. Promotion exams are way too difficult. I have a friend who couldn’t get promoted with a score of 90. I am getting married and planning to have children. I don’t have the time or motivation to prepare for this exam.” (Esma, 37, mid-level manager, Adiyaman)

Similarly, Sinem a mid-level manager who did not get promoted to a role in Istanbul, despite having taken the promotion exam for more than five times, explained how she gave up hopes on progressing in her career:

“Having a career lost its meaning to me. I am in the same position for so many years, I don’t expect much from now on. After going through all these exams, you become frustrated and start counting down for your retirement.” (Sinem, 40, mid-level manager, Istanbul)

For those who managed to pass the promotion exams, the route to senior management was still full of discouraging obstacles. Irmak, a successful mid-level employee who managed to secure a position as a branch manager explained how she was discouraged by the lack of clear, transparent and merit-based measures for the executive roles in her own region and no longer pursued an ambition for further career advancement:

“I have ten years left for retirement. When you reach a certain point in your career, you understand that being good at what you do is not enough. There are too many well-connected men wanting regional head positions. There is no point in competing with them. Let them have it!” (Irmak, 40, mid-level manager, Trabzon)

7.6 Summary and conclusion

The purpose of this chapter was to report the female managers’ own accounts of their views and experiences in the Turkish Bank case study to understand: (i) how female managers perceived their careers, (ii) what were the main macro (societal), meso

(organisational) and micro (individual) factors affecting their career advancement; and (iii) how they advanced and navigated through the existing barriers.

In terms of the macro level factors, the analysis revealed that the interviewees commonly perceived that the Turkish society was becoming more patriarchal and increasingly endorsing the social norms that confined women into domestic roles. The interviewees perceived this patriarchal ideology and the increasing societal bias against female managers as a barrier to their career advancement as it negatively affected female managers' relations with clients and male colleagues. In particular, the interviewees working in the more conservative eastern parts of the country reported that the communication with male clients were particularly challenging as they often experienced that their abilities were being subjected to deep reservations.

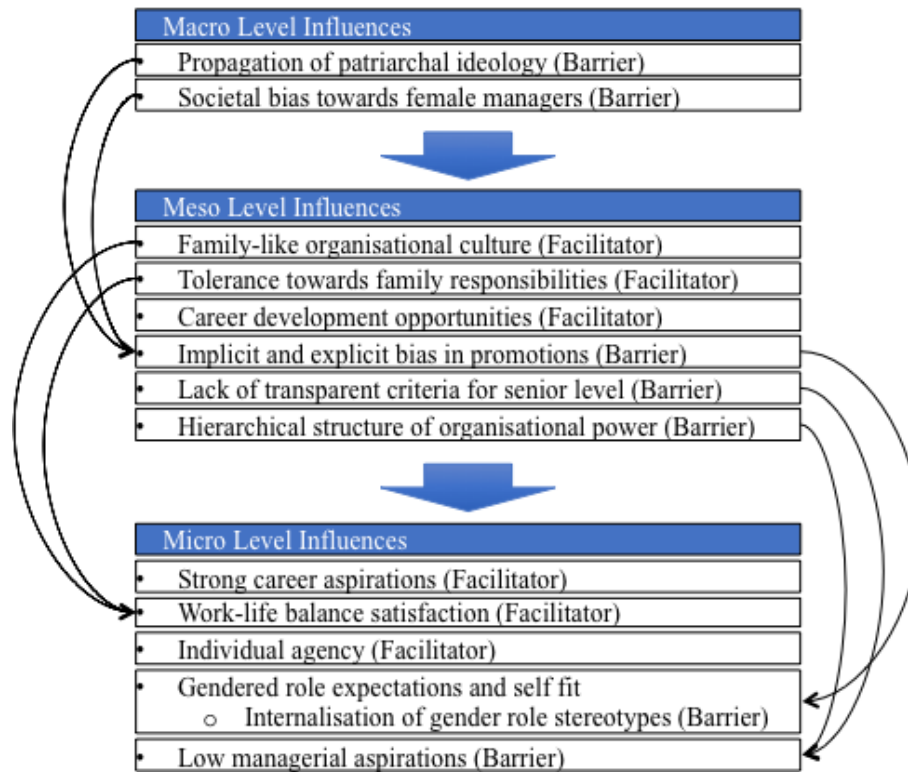
In terms of the meso level factors, the interviewees mostly praised the family like organisational environment that promoted communal goals such as cooperation and looking beyond self-interests and described it as an important factor for job satisfaction and career success. Furthermore, the narratives suggested that the family-like relations enabled a tolerance towards employees with childcare responsibilities, which was a key factor for many of the female employees' decision to continue working in the Bank after having children. Furthermore, the interviewees perceived the extensive training opportunities provided to both female and male employees as a significant facilitator of career advancement. On the other hand, the persistence of implicit and explicit gender bias against female managers and the lack of transparent promotion criteria to senior level roles were perceived to hinder female managers' career advancement. In addition, the steep hierarchy within the organisation was perceived as a significant hurdle as it limited the female managers' access to critical social capital.

In terms of the micro level factors, the interviewees considered having strong career aspirations and individual agency as important facilitators of career advancement, which helped women navigate through contextual barriers to reach key positions within the Bank. The interviewees also emphasised how the bank's work-life balance was energising them and giving them the will power to continue to progress in their careers. However, the analysis also revealed that many female managers were internalising gender role stereotypes and as a result were doubting whether women

could be good leaders. This self-doubt coupled with the lack of clear merit-based performance criteria for senior roles was reducing their managerial aspirations.

Overall, based on the factors identified from the framework used for this study, this chapter presented the findings related to female managers' career advancement working in the Turkish Bank. Figure 7.1 demonstrates the set of multi-level factors influencing female managers' career advancement and how they are linked. Starting from the macro-meso link; the propagation of patriarchal ideology (macro) in addition to the societal bias towards female managers (macro) intensified the implicit and explicit gender bias in promotions (meso). Regarding the meso-micro link; the family like organisational culture (meso) and the tolerance towards family responsibilities (meso) created a positive environment supporting women's work-life balance satisfaction (micro). However, the gender biased decisions regarding promotions (meso) intensified female employees' internalisation of gender role stereotypes (micro) and negatively impacted their self-efficacy. Furthermore, the lack of transparent promotion criteria to senior roles (meso) and the existence of steep male dominated organisational hierarchy (meso) constrained women's managerial aspirations (micro).

Figure 7.1 Key influences affecting female managers' career advancement in the Turkish Bank



Chapter 8 : THE PARTICIPATION BANK CASE

8.1 Introduction

This chapter explores female managers' views and experiences in the Participation Bank and seeks to understand: (i) how female managers perceive their careers, (ii) the main factors affecting their career advancement; and (iii) how they advance and navigate through the perceived career barriers they encounter.

The chapter is divided into four sections. Section 8.2 presents the demographic characteristics of the interviewees. Section 8.3, onwards, examine the female managers' career experiences and the multi-level factors affecting their progression within their organisation. Finally, Section 8.6 presents a summary and a conclusion of the chapter.

8.2 Description of the sample

This section will cover the demographics of the female interviewees working in the Participation Bank, which is summarised in Table 8.1. The sample of female managers in the Participation Bank consisted of nine women: six mid-level (assistant manager, branch manager) and two senior-level (unit manager, department head).

The mean age for the female managers was 38, slightly lower than the average for the Turkish Bank. The interviewees' age ranged from 26 to 49. The bank currently recruited candidates only with undergraduate or higher degrees. Out of the nine interviewees, four had post-graduate degrees, which represented a higher proportion than the two other samples from the Western and Turkish banks. This was partially driven by the bank's policy to sponsor MBA and post-graduate degrees related to Islamic Finance.

Eight out of the nine interviewees were married. Seven of the married women had children. One of the interviewees had a grown-up child over 18 years old. Six of the interviewees had children under 18. Four of the interviewees had pre-school aged children. None of the interviewees relied on day-care. One of the interviewees used the bank's work from home policy to raise her child. Three of the interviewees relied on nannies. One of the interviewees relied on a nanny with grandmother supervision.

The remaining two interviewees depended entirely on their mothers' support during office hours.

The mean tenure of the interviewees in the Participation Bank was 7.3 years, compared to 11.4 years of average experience in the banking sector. Five of the interviewees had changed their employers once or twice while the remaining four had started their careers in the same bank. In comparison to the Western Bank case, fewer women changed organisations during their career. This could be due to their religious beliefs, as the female interviewees wanted to work only in interest-free banks, which limited their ability to transfer between banking organisations.

Two of the interviewees worked in the branches (one of them recently transferred to the HQ). The remaining six interviewees worked in the departments in the HQ. As of 2016, the bank had a total of 386 branches, widely dispersed across the country. With 20 new branches in 2016, it became the fastest growing bank in Turkey. While women could work in the branches, there were only a handful of female branch managers (3 out of 386). As a result, Oya, one of the interviewees, who was also my gatekeeper, could find me only two female managers with branch management experience, Zerrin and Nermin, willing to participate in the interviews (Zerrin was managing a medium sized branch, while Nermin used to be the head of a large branch in Gebze and was now a senior manager in charge of corporate credits and risk analysis).

Table 8.1 Demographics of the interviewees from the Participation Bank case

Nickname	Age	Education	Marital Status	Number of Children	Age of Children	Tenure in Organisation	Tenure in Banking	Change of Employer	Division	Role	Level	Location
Berna	49	Post graduate	Married	2	Under 18	2	16	1	HQ	Department Head	senior-level	Istanbul
Funda	33	Undergraduate	Married	2	Under 18	6	8	1	HQ	Assistant manager	mid-level	Istanbul
Gulcen	29	Post graduate	Married	0		7	7	0	HQ	Assistant manager	mid-level	Istanbul
Oya	26	Post graduate	Married	1	pre-school	5	5	0	HQ	Assistant manager	mid-level	Istanbul
Nermin	35	Undergraduate	Married	2	pre-school	12	12	0	HQ	Unit manager	senior-level	Istanbul
Secil	43	Undergraduate	Single	0		4	10	2	HQ	Assistant manager	mid-level	Istanbul
Sercan	38	Undergraduate	Married	2	Under 18, preschool age	10	12	1	HQ	Assistant manager	mid-level	Istanbul
Sena	38	Post graduate	Married	2	Under 18, preschool age	10	10	0	HQ	Assistant manager	mid-level	Istanbul
Zerrin	45	Undergraduate	Married	1	Over 18	10	23	1	Branch	Branch manager	mid-level	Nevsehir

8.3 Macro (societal) level findings

This section reports the macro-level barriers of and facilitators to female managers' career advancement in the Participation Bank. The analysis revealed that there were

three main macro level factors that influenced women's career advancement in the Participation Bank: (i) empowerment of pious women (facilitator); (ii) fragmentation of the Turkish society (barrier) (iii) adherence to patriarchal societal norms (barrier). The following sections will consider each factor in detail.

8.3.1 Empowerment of pious women

Almost all the female managers (seven out of nine) perceived the current national socio-political climate as gender inclusive. The interviewees working in the Participation Bank described how they now felt more liberated and had more work options. This feeling of liberation was often tied to the lifting of the headscarf ban, which used to apply to the public sector (e.g. civil service, educational and legal institutions), but also indirectly restricted the options available in the private sector. Interviewees explained that due to the previous headscarf ban (lifted in 2013), they had trouble finding a job with sufficient earnings potential because most private organisations avoided hiring women with headscarves. Following the lifting of the ban, interviewees felt that private companies were slowly overcoming their scepticism. The two quotations by Sena and Sercan exemplify the liberating aspects of the current socio-political climate on women from religiously conservative backgrounds in Turkey:

“While I was studying at university, I really wanted to become a bureaucrat, but back in those days you couldn't even enter public institutions with a headscarf, let alone work in them. I think that really restricted my career. Now, women wearing headscarves are able to work both in the public and private sectors. This is really liberating. We see that Participation banks are emerging as important actors in the finance sector and there are new players... Maybe this will create more competition and create new opportunities for me in the future.” (Sena, 38, mid-level, HQ)

“I think Turkey is now more democratic. After university, while my classmates were able to find jobs in large multinational corporations, I knew I wouldn't be considered for the roles because I wore a headscarf. This bank gave me the opportunity to work in a corporate environment. The expansion of rights for women wearing headscarves and the opening

of Participation banks started to change things positively... Now, more women can work with their headscarves in other sectors as well. That is why, I feel the environment for women in Turkey is positive and hope it continues like this. I think a woman without wearing a headscarf should be able to work in a Participation bank and vice versa. People shouldn't meddle with what women wear or not wear." (Sercan, 38, mid-level, HQ)

As suggested in the narratives above, the headscarf was a salient feature of the interviewees' identity and they did not perceive it as prohibitive or oppressive. On the contrary, it was important for them to be able to work in an environment where their attire preferences were respected. This finding is consistent with Scott's (1995) regulative and normative pillar, as the lifting of the headscarf ban (regulative) led to an increasing social acceptance (normative) empowering women wearing headscarves and thereby accelerating their integration into the labour market. Furthermore, in contrast to most of the interviewees in the Turkish and Western Banks, the interviewees in the Participation Bank perceived the socio-political context in Turkey to be democratic and gender inclusive, reflecting the ongoing debate between pro-right conservatives and secularists within the country.

Finally, while discussing issues around the limited female representation in conservative organisations, such as Participation Banks, Nermin, one of the very few senior managers in the Participation Bank, gave an interesting insight. She explained that the main problem was that conservative workplaces weren't typically accustomed to having senior female managers and it was primarily a matter of time for women to achieve similar representation to men in senior management:

"In Turkey, you can become a female mid-level manager in any company. There are no issues with that. However, in senior level positions, because there are only a handful of women, men aren't used to working with us, and, therefore, can be more resistant. Similarly, women from conservative backgrounds have just started appearing in corporate positions. This was a taboo fifteen years ago but now you see women wearing headscarves in both the private and public sectors. Also, Turkey had a female prime minister 20 years ago. What I am trying to say is that, the problem is more about the numbers. As the number of women working in critical positions

increases, so does the social tolerance.” (Nermin, 35, senior level manager, HQ)

8.3.2 Fragmentation of the Turkish society

While debates around Turkey’s religious-secular divide frequently came up during the interviews in the Western and Turkish Bank, it was only in the Participation Bank that women perceived it as a barrier restricting their career advancements today. The interviewees felt that their preference to wear a headscarf subjected them to religion-based stereotypes (i.e. symbolising a threat to secular democracy), which they found belittling and discriminatory. Berna gave a striking example that she experienced at an airport in Turkey:

“Being democratic requires such tolerance. I don’t remember feeling disturbed travelling in Italy wearing a headscarf, but I remember on the way back, in front of the airline counter I was very disturbed by the looks of other Turkish people. They were looking down at me as if I didn’t belong there, as if I should only travel to Mecca... When you go to an upscale store in Rome, people don’t care if your hair is covered or not. The Turkish society must change this discriminatory perception. Luckily it is slowly changing.” (Berna, 49, senior level manager, HQ)

Furthermore, three interviewees explained how their career opportunities within corporate organisations were confined to the Participation Bank as they were subjected to subtle discrimination outside their organisation. This discrimination often stemmed from a scepticism towards their level of competence or commitment. The fact that these women were wearing headscarves was perceived as an indicator of their lack of interest in building a career. In these situations, people possibly derived an incongruity between these women’s identity and their choice of profession, leading them to question their competence. The following narratives captured the tension and frustration that some female interviewees felt during their professional interactions outside their organisation:

“I haven’t experienced any discrimination here because it is a Participation Bank, but when I go to conferences, people sometimes approach me differently, with prejudice or reservations, not because of my gender per se but because I wear a headscarf. I manage to break the stereotype after showing my expertise in the field but I often experience this scepticism especially in the networking events that I attend the first time.” (Funda, 33, mid-level manager, HQ)

“There is only a handful of corporate organisations you can work wearing a headscarf. Men on the other hand can work everywhere... I used to post my CV online without my photo and would get so many calls from XX Bank and YY Bank (both Western Banks), but once I added my photo the calls ended. So, although the headscarf ban has been lifted in the public sphere, a subtle ban persists in the private sector. Would I want to work there? That’s another issue but I don’t feel I would go through a fair recruitment process.” (Gulcen, 29, mid-level manager, HQ)

Overall, the interviewees from the Participation Bank revealed that besides being disadvantaged by their gender, these women experienced additional barriers to working in ‘secular’ work environments due to their religious attire and lifestyle. To avoid any potential uneasiness or discomfort by both themselves and potential employers, most female interviewees chose to apply only to conservative workplaces, although they were very much aware that by doing so, they were deliberately restricting their career options.

8.3.3 Adherence to patriarchal societal norms

Traditional gender role expectations and patriarchal norms were frequent macro-level themes that emerged as barriers in all three types of bank. However, in contrast to the previous two cases, the female interviewees in the Participation Bank, positioned themselves and their social circles within the societal context endorsing such patriarchal values. Therefore, normative and cognitive barriers related to the traditional gender role expectations had much more impact on their career perceptions and advancements. While in the previous two cases, most female interviewees discussed the possibility that such normative barriers could affect their careers in the

future, in the Participation Bank case, socio-cultural barriers were perceived as a current social reality that was influencing their careers more directly, in particular in two distinct ways.

Firstly, women experienced an intensified role incongruity between their domestic and work roles, as stereotypically they were expected to prioritise domestic responsibilities over their work duties, especially after having children. Therefore, to advance in their careers, women had to put in a lot more effort than their male colleagues. The narratives revealed that the female managers worked exceptionally hard to prove to their colleagues and their social circles that they could manage a career as well as a family. Berna, one of the few senior managers in the Participation Bank, explained the challenges she experienced while conforming to traditional gender roles and how she was constantly monitored by her husband as well as her neighbours:

“As a female professional you may be working for more than 12 hours a day but still hold the main responsibility for family issues. You must think of your children’s meal, you have to plan the hours your children will leave and return from school. This societal expectation also reflects on your husband’s views as well. Yes, my husband supports me working but I also have to plan everything in advance. This is something my husband expects me to arrange and I manage to do so. When women manage both their work and non-work lives successfully then they earn the respect of the society. My neighbour once told me, ‘we would see you coming from work at 21:00 and would wonder how you found the time to prepare for dinner and still get a rest for the next day’.” (Berna, 49, senior level manager, HQ)

Furthermore, Sena explained how her social circle perceived having a successful career as a sign of negligence of family responsibilities. Her narrative suggested that she also internalised this patriarchal norm, thus demonstrating the interconnectedness between macro and micro levels:

“In the Turkish society, women with strong careers do not necessarily get the respect they deserve. My brother’s wife is a very successful paediatrician. However, my family, doesn’t care about her profession, they don’t really respect her. My mother always complains about her not

taking care of the children enough, not doing housework herself... In Turkey, there is a strong expectation from women not to hinder family responsibilities. However, there aren't many women who manage to balance family and work responsibilities. What I observed so far is that, women who have managed to build a successful career tend to give less importance to their family responsibilities.” (Sena, 38, mid-level manager, HQ)

Secondly, the term ‘female modesty’ (Syed, 2005) was a salient feature for many of the respondents in the Participation Bank. ‘Female modesty’ involves religious connotations, which require women to limit their social interactions with men (Metcalf, 2007) and, therefore, is more likely to have a significant impact on the careers of women working in Participation banks. Such requirements often meant that women had to constantly monitor their own actions and curb their unique personal traits, which often undermined their work motivation and future career aspirations. Relatedly, Zerrin, a branch manager who spent most of her life in Nevsehir, a conservative city in Turkey, explained that the society expected women to act and dress ‘modestly’ and those who did not comply with these expectations risked becoming an outcast.

“The society expects you to comply with endless criteria regarding the way you should dress, behave, the kind of family life you should have and so on... If you want to be respected as a woman, you are not allowed to be yourself. This restricts not only your career but also your life in general. For example, I like telling jokes and laughing at them. I find it easy to communicate with people. However, certain men can see this in a totally different way. The society you live in does not allow you to have your own personality. Then you find yourself trying to be more serious and smiling less, because you feel that you need to protect yourself, which actually means restricting yourself. When you restrict yourself, you actually limit your potential as well. Maybe if you were freer, you could do more creative things for the company. Pressure always restricts talent. Therefore, societal pressures restrict everything that is unique about you.” (Zerrin 45, mid-level, Nevsehir)

The interviewees in the Participation Bank further revealed that while demonstrating modesty was vital for them to be respected at work, it prevented them from networking and building effective communication with their colleagues, which was crucial for advancing in their organisation. Funda and Sena pointed out as follows:

“This job requires us to have good communication skills. However, you are not supposed to be perceived too open as this may lead to criticisms behind your back. It’s really tough to reach a balance in our [conservative] community.”
(Sena, 38, mid-level manager, HQ)

“Your interactions are really important, you need to be really careful... For example, if you do a lot of projects with a male employee, even if he is your subordinate, this can be interpreted in the wrong way... That’s why I see a lot of women in the bank-especially those that are not married- who try to communicate with male colleagues as little as possible, because they are afraid they may be perceived differently...” (Funda, 33, mid-level manager, HQ)

As a result, the interviewees often found themselves in a paradox: Despite recognising the significance of “having strong ties” with their colleagues, they often refrained from building such relationships as this would risk their reputation as modest women, thereby creating a barrier to their career advancement.

8.4 Meso (organisational) level findings

The female managers in the Participation Bank were asked to participate in a short survey to better understand the barriers and facilitators prevalent in their organisation. After assessing each statement, the interviews then explored the underlying reasons for each score. The results are demonstrated below:

Table 8.2 Results of the organisational support questions

Rank each item between 1-5 : 1=Strongly disagree 2=Disagree 3=Slightly Agree 4= Agree 5=Strongly Agree				
Nickname	Level	“Top leaders demonstrate a visible commitment to women’s career progression”	“I trust [the bank] to treat me fairly”	[The bank]maintains a women-friendly work environment
Berna	senior-level	2	3	3
Funda	mid-level	3	4	4
Gulcen	mid-level	1	3	2
Oya	mid-level	3	4	3
Nermin	senior-level	2	4	3
Secil	mid-level	3	2	4
Sercan	mid-level	2	3	4
Sena	mid-level	2	3	3
Zerrin	mid-level	3	3	3
AVERAGE SCORE		2.3	3.2	3.2

In relation to the questions on organisational fairness and women-friendly work environment, most of the respondents gave similar scores (3 and above) to the Western and Turkish Banks. However, there was a striking difference regarding the senior management’s commitment to women’s career progression. The majority of participants gave particularly low scores to the question “Top leaders demonstrate a visible commitment to women’s career progression” (average 2.3, compared to 3.6 in Western Bank and 3.2 in Turkish Bank), as they mostly did not believe there was a genuine commitment from senior management to promoting women. Interviewee responses were first coded depending on whether they indicated as a facilitator or barrier and then grouped under one of the six key organisational level themes that emerged: (i) endorsement of religious sensitivities (facilitator); (ii) family like organisational culture (facilitator); (iii) generous work-family policies (facilitator); (iv) fair processes related to training (facilitator); (v) implicit and explicit bias (barrier); and (vi) lack of transparent criteria for senior level promotions (barrier).

8.4.1 Endorsement of religious sensitivities

Interviewees commonly described the Participation Bank as one of the few corporate environments where they felt they could work with their religious sensitivities. For many, (six out of nine female managers) this supportive organisational culture was the main reason for their preference to work in the Bank. By religious sensitivities the interviewees referred to not having to shake hands with male employees and being able to wear their headscarves without feeling uncomfortable. Some female managers pointed out as follows:

“Here, I can act according to my certain sensitivities. They accept the fact that I do not want to attend external meetings because I don’t want to shake hands with men.” (Oya, 26, mid-level manager, HQ)

“The bank provides an appropriate environment for my way of living [related to religiosity]. If a Western Bank can provide similar standards, I may consider working there, but because I am happy working here, I wouldn’t normally think of leaving.” (Secil, 43, senior level, HQ)

In contrast to the previous two bank cases, the narratives above exemplified how the religious lifestyle was a central factor for these women. The interviewees often struggled to find an organisation where they could build a career without jeopardising their way of life. Berna, one of the few senior female managers in the bank, pointed to the awkward instances she experienced with her previous bank (a Turkish bank) due to her clothing and explained how she gave up a potential promotion opportunity to be able to work in an environment where she felt comfortable and accepted.

“In my previous bank, my hair wasn’t covered yet; but I used to wear knee length skirts and jackets. People would ask me things like ‘why are you wearing long skirts?’ I would feel really uncomfortable with these questions. Were my clothes against the bank’s dress code? No. When I told them that I wanted to leave, they didn’t want me to and offered me a promotion as they had invested so much in me. I declined their offer and started working in this bank. In my view, for a man or a woman to be successful in their professional lives, having the feeling of belongingness to the organisation is an extremely key factor. I feel I belong here...” (Berna, senior-level manager, HQ)

While the headscarf has been extensively critiqued and mainly perceived as being oppressive in the Western media and literature (e.g., Kandiyoti 1996; Moghadam 2003), the female managers in the Participation Bank offered a different picture: The interviewees perceived the headscarf as a central part of their identity as pious and professional women and they often felt they could only work in conservative workplaces, as they feared they would be confronted in ‘secular’ workplaces due to their attire. This finding reaffirms recent studies that found that Muslim professional

women could face additional discrimination in secular workplaces due to wearing religious clothing such as the headscarf (Ali et. al 2017, Reitz et. al 2015), which restricted their career opportunities to a handful of companies:

“My primary reason for working here is my headscarf. If I didn’t wear a headscarf, I would not have considered working here. I prefer working here because it is aligned with my religious sensitivities. In terms of socio-economic background, we [employees] are all quite similar. Most of us come from Anatolian conservative families. I feel comfortable here.”
(Sena, 38, mid-level manager, HQ)

It should also be noted that while previous research in the Middle East has shown that Islamic banks offer a sex segregated work environment, this was not the case for the Participation Bank studied for this research. Therefore, it is interesting to note that although sex segregation is a common feature in Islamic banking organisations in the Middle East (e.g. Metcalfe 2007), the Participation Bank in Turkey provided offices where both sexes were expected to work together, highlighting how religious interpretations and practices may vary from country to country.

8.4.2 Family-like organisational culture

When asked to describe the organisational culture of the Participation Bank, six (67%) interviewees described it as ‘family-like’ and three (33%) interviewees described it as ‘mostly family-like but had some professional features’. None of the interviewees described the organisational culture as ‘strictly professional’. Similar to the Turkish Bank case, the interviewees described the organisational culture around mostly collectivistic and family-like features. These included being part of a community and having friendly and cooperative relations, rather than competition, amongst the employees.

“We organise many events outside of work; day trips with the families or home visits in the weekends. When I see an ex-colleague outside of work, I feel as if I’ve met a very close friend. I think this is normal as we are a group who share mutual values and spend a lot of time together.” (Gulcen, 29, mid-level manager, HQ)

“The culture here is based on helping each other, rather than competition. There is a nice, kind environment here.” (Funda, 36, mid-level manager, Istanbul)

Six female managers explained that although they did not believe that this family like work environment helped their career advancement per se, it enabled them to continue working in the Bank despite other challenges by promoting tolerance and support amongst the employees:

Although I don't have much expectations to get promoted here, at least I can work in peace.” (Secil, 43, unit manager, HQ)

Five interviewees also mentioned that the organisation had a deep-rooted respect for motherhood, which was not much mentioned with such emphasis in the Turkish or the Western Bank cases. Motherhood was highly respected and valued in the Participation Bank in line with the prevailing societal expectation that a women's primary responsibility is being the caretaker of the family. This sensitivity was largely welcomed especially by the interviewees with children:

“As I work from home, I usually send my work at night. When I send my work, sometimes I email my male colleague and say ‘sorry to disturb you at this time of the day but I can only work while my baby sleeps’. He replies back saying ‘No worries at all. As a mother you have a much important job than work and I can adjust to this.’ Instead he could have said, ‘I am a director, don't disturb me at this hour’ but he doesn't.” (Oya, 26, mid-level manager, HQ)

“Our organisation is very careful and sensitive towards women's domestic responsibilities. For example, in this quarter, I need to get a PNP certificate. I was talking to my department head the other day. He asked me how I was doing and said ‘do not neglect your family. Make sure you manage to balance your time in the evenings’. They are sensitive about this.” (Sena, 38, mid-level manager, HQ)

8.4.3 Generous work-family policies

Among the three cases, the Participation Bank had the most generous maternity leave and child-care provisions. Working from home and telecommuting is still very new in Turkey. Most banks do not provide this option to their employees. The Participation Bank was one of the pioneers in the sector in this regard as it offered its female employees with children the option to work from home until their children reached the age of five, given that they came to office at least once a week and they had the consent of their managers.

Such policies were the result of the bank's need to protect its talent base in a competitive and growing market, as otherwise the female employees would leave their jobs after child-birth. This finding in Turkey is in direct contrast with the other previous studies in the Middle East, which found that the Islamic banks did not offer family friendly policies to their female employees due to the expectation that women would naturally leave work after having children (e.g. Metcalfe 2007, Syed et al 2017). Many interviewees supported this work-family policy and explained how it helped them continue to work:

“Before I had my child, I was determined to switch to working from home and if there wasn't this policy I wouldn't continue working. If not, I would stay at home and look after my child. Thanks to this opportunity I am currently working from home.” (Oya, 26, mid-level manager, HQ)

Although most of the interviewees considered these HR policies to be helpful for maintaining a low female turnover rate at the bank, there was still a concern within the senior management that promoting female employees to management positions would result in these women neglecting their family responsibilities:

“I would say that the bank is really women-friendly and provide many options to help them balance their work and non-work lives. Nevertheless, they don't see women as potential senior managers as they don't want women to experience problems with their families.” (Sermin, 38, assistant manager, HQ)

“I think senior management somewhat feel sorry for us [female employees]. Whenever I get a chance to meet them on a one-to-one basis, they say things like ‘if I were a woman, I would prefer to stay at home. Your life must be really hard, working here and doing all the housework at the same time’. They think women should stay at home especially after children.” (Sena, 38, mid-level manager, HQ)

8.4.4 Fair processes related to training

Similar to the Turkish Bank case, the interviewees were satisfied with the training opportunities offered by the Participation Bank and felt that their training needs were adequately met. This finding was in contrast with other previous studies conducted in the Middle East, which found that gender discrimination existed in training and other development opportunities (e.g. Tlaiss 2010, Metcalfe 2007). In Turkey, Participation Banks are relatively new and still in their growth phase and finding qualified candidates for technical positions remains a challenge. Therefore, the bank has prioritised developing both its male and female employees internally by providing abundant training opportunities in addition to encouraging them to complete postgraduate degrees related to Islamic finance:

“In terms of training opportunities, the bank works really well. If you request certain training, the bank makes sure you receive it either through in-house trainers or training companies and they cover all the costs for you. I recently participated in project management training and received a certificate. This certificate will be an important asset for my future career, but it is normally really expensive and I wouldn’t be able to afford it if the bank hadn’t paid for it. If there are conferences you want to go to either in the country or somewhere else, you can ask them to cover your expenses. In this sense, I think the bank is really supportive.” (Funda, 33, mid-level manager, Istanbul)

“The bank appreciates its employees’ efforts to continue their post-graduate studies. The bank can cover tuition fees or negotiate with the universities to apply discounts. The bank especially supports PhD education, typically related to Islamic finance.” (Secil, 43, mid-level manager, HQ)

Five out of the nine interviewees had postgraduate degrees. Two of them were enrolled to PhD programmes. All the female managers reported training and educational qualifications as key facilitators for their career advancement. Interviewees often explained how it was important to seize the opportunity for higher education as they perceived it as the most important opportunity to stand out from the other employees for potential promotions:

“I graduated from a top university, my English being good, the certificates I managed to get... These will certainly help me progress in my career. Apart from these, I am doing a master’s and I am planning to do a PhD afterwards, possibly in Islamic banking and finance.” (Oya, 26, mid-level manager, HQ)

8.4.5 Implicit and explicit bias

While discussing the barriers, the most distinct theme was the extremely limited representation of female managers in key positions (5%). The narratives suggested that senior management’s implicit and explicit bias against female employees resulted in their preference for male candidates for key positions. The female interviewees attributed implicit / subconscious bias to two factors in particular: (i) the cultural expectancy from women to act “modestly”; and (ii) the prevalent culture of benevolent sexism.

The interviewees often mentioned the difficulty they experienced in developing a professional career, while at the same time demonstrating a code of modesty. Some interviewees explained that the overall expectation from female employees was to mask their career ambitions and curb assertive behaviour. However, this expectation put women in a paradox, as such adherence to “modesty” contradicts the norms for career advancement in today’s modern corporations, which prioritise confident and assertive candidates for managerial promotions. Gulcen and Oya pointed as follows:

“The organisational culture here endorses conservative values and I think it has a lot of impact [on male and female relations]. Regarding personal relations there is an expectation that women should speak less. I work a lot with the IT department, I often hear people talking behind the back of women who speak for themselves, saying things like ‘that witch’. I was

really surprised when I first heard this, because I thought being confident was supposed to be a success criterion! Another thing they expect from women is to be 'extremely' modest. I graduated from Bogazici University [a top tier university in Turkey], I also completed my master's there, I am not saying this to boast but when you do act overly modest, then they will try to dominate you." (Gulcen, 29, mid-level manager, HQ)

"I am self-confident, but I don't reflect this too much on others because I don't like those 'I know it all' types. In addition, I don't want to be perceived as a threat... In this bank, women are in more of a naïve position." (Oya, 26, mid-level manager, HQ)

The narratives above revealed how the patriarchal organisational culture endorsing the code of modesty caused women to feel the need to disguise their ambitions and achievements in order not to be recognised as a threat to their male colleagues. Another important product of this culture was the belief that women should be looked after to ensure that they do not neglect their domestic responsibilities. As a downside of this strong organisational emphasis on women's role as mother, a benevolent, yet discriminatory, perception was prevalent amongst the male supervisors (King 2007). As a result, women were often excluded from challenging tasks and positions which involved overwork and travel:

"I personally know that one of the female managers did not get promoted in her own department although she fulfilled the conditions. Apparently, her manager gave me as an example to comfort her and said, 'Do you want to be a workaholic like Berna and stay in office until midnight?' This is their perception, when you become a manager you will take more responsibility but there is no need, you are a woman you have a home, you should take more time off." (Berna, 49, senior-level manager, HQ)

"If there is a job or project that requires overwork, they [supervisors] think, let us not give this to that woman- poor her, she has a family-. This might seem nice at first, like positive discrimination, but actually they are holding women back by making us do the small things. Often men get

promoted because they are given the chance to work on those projects.”

(Funda, 33, mid-level manager, HQ)

Compared to the other two banks, in the Participation Bank the impact of patriarchy was experienced in its most intense form. However, it should be noted that, according to the female interviewees such patriarchal relations were not due to the teachings of the religion but rather a product of the cultural practices and biased interpretations of their male colleagues. In the quotation below, Sercan discussed how currently there were not many examples of professional women, but that this was just a matter of time:

“They [the male colleagues] are not trying deliberately to act unfair. Most of their daughters are starting to study at university, most of their wives are housewives. They currently don’t have a perception that women can actually have career aspirations. Once their daughters graduate, I think they will start seeing things differently.” (Sercan, 38, mid-level manager, HQ)

The female interviewees attributed explicit bias to two factors: (i) gender discrimination due to male homophily; and (ii) women in managerial positions being token. Four interviewees explained how the expectation from women to have strictly limited interactions with the opposite sex intensified the homophilious relations amongst male employees, thereby creating a major barrier to women’s career advancement in the bank. Men were able to explicitly choose to work closely with other men by taking advantage of the prevalence of patriarchal norms within the organisation:

“Due to the conservative culture, some men deliberately create a barrier to communicating with women. Some think not communicating with women is not rude but a righteous thing! They have their own WhatsApp group, private discussions... No matter how hard I try I won’t be able to build as strong ties as they have with each other. As a result of this, very recently they promoted a male candidate over a female candidate. He is a very nice guy but the woman graduated top of her class from ITU [a reputable technical university in Turkey] and is a software expert that

managed to gain everyone's respect. She definitely lost because she was a woman." (Gulcen, 29, mid-level manager, HQ)

The interviewees perceived the lack of female representation in the executive board and the limited number women in managerial positions (i.e. female managers being a token) as significant barriers to their career advancement. The majority of the respondents (seven out of nine) confirmed that there was a deliberate organisational preference of male candidates for critical positions. The interviewees suggested that women were intentionally not placed to critical positions due to the biased perception that women could not be a good fit:

"There are no female assistant managers at the moment and only a few female department heads. I am talking about all the branches and HQ departments... This bank has around 400 branches, 60 departments but there aren't ten female managers. This clearly tells you that female talent gets wasted after a certain point." (Gulcen, 29, mid-level manager, HQ)

Furthermore, 8 out of 9 interviewees had either already experienced or expected to be subjected to double standards when the promotion opportunities came up. The narratives suggested that men were promoted based on their potential, while women had to prove that they had substantial experience or outstanding training relevant to the positions. All of the female interviewees agreed that being promoted to key positions required outperforming male candidates:

"Women have to make three times the effort of men to get promoted. If you examine the profiles of the very few female department heads, you will see that they have amazing educations and careers. For example, one of them left her successful career in the US, the other one graduated from one of the top universities in Turkey. On the other hand, there are some male managers that are not half as talented as these women." (Gulcen, 29, assistant manager, HQ)

8.4.6 Lack of transparent criteria for senior level promotions

Similar to the Turkish Bank, a major theme amongst the female managers was the lack of transparent criteria for senior level promotions. Seven interviewees reported that

despite being recognised for their good performance they did not manage to get promoted to more senior positions. Due to the absence of objective criteria for senior roles, in many instances female managers were easily subjected to unfair treatment for promotions, as the ill-defined promotion processes were very much susceptible to the decision makers' explicit and implicit biases:

"I don't think I can get promoted further in this bank. I possibly will retire in this position. Will I become a senior manager? I would like to but here, after a certain point, relations become important, which is rather tricky. We work in a heavily male dominated organisation." (Sena, 38, mid-level manager, HQ)

"For middle management positions there are certain criteria you need to meet; job-related certificates, performance ratings, three-year tenure... They could do the same for senior-level positions. Currently there are no announced criteria for senior management. You get promoted based on the senior management decision." (Funda, 33, mid-level manager, Istanbul)

Although many female interviewees recognised sponsorship and mentoring as significant facilitators of career progression, they also mentioned that the general tendency of male senior managers was to groom male employees. Respondents felt that senior managers felt more comfortable supporting male candidates, and they often assumed that women would not want to take on challenging work or travel for business.

Similar to the Turkish Bank, due to the lack of transparent criteria for promotions, male homophily emerged as a common barrier that prevented women from accessing and utilising the organisational networks. A striking example was provided by Berna:

"I think that women are disadvantaged when it comes to promotions. If there is a senior position, male employers often think 'let's choose this guy; he is closer to us. We can go to football matches and hang out together...' I had a male manager; at that time we were three assistant managers – two men and one woman – working for him. During lunch breaks he would invite my male peers to join him and leave me out. ...I

guess he didn't feel comfortable. Maybe he thought people wouldn't approve. Also, when he left work for client meetings, he wouldn't tell me where he was going. He would tell them instead. Maybe he felt if he were to tell me, it would be as if he was reporting to a woman.” (Berna, 49, senior level manager, HQ)

8.5 Micro (individual) level findings

This section explores the micro level factors that influenced the career advancement of female managers in the Participation Bank case. The barriers to and facilitators of female managers' career advancement emerged in five key areas: (i) hard work and dedication (facilitator); (ii) additional support for family care (facilitator); (iii) individual agency (facilitator); (iv) gendered role expectations and self-fit (barrier); and (v) low managerial aspirations (barrier).

8.5.1 Hard work and dedication

The analysis revealed that female managers in the Participation Bank overwhelmingly attributed hard work and being a responsible person as a key individual level facilitator of their career advancement (7 out of 8 female managers). For these women, demonstrating these attributes was key to being perceived as trustworthy and strong candidates for future promotions. However, it should also be noted that the female managers refrained from describing themselves along the lines of being “ambitious” or “competitive”, as such behaviour was frowned upon within the organisation primarily because it clashed with “female modesty”. Therefore, although these women were hoping that by showing more dedication than others their efforts would be recognised by their organisation, they did not consider actively seeking support for career advancement:

“Getting promoted is important but it is not my priority. In that sense I am not an ambitious person. I focus on doing my best and hope to be rewarded at some point. I believe that if you do really well, the rest will come sooner or later.” (Nermin, 35, senior level manager, HQ)

“I would describe myself as a hardworking person who is able to take initiative and is focused on producing high quality work. I am not fixated on getting promoted. Rather I am interested in making sure that I do my

best. I never considered talking to my manager about my career but I believe I will get rewarded when the time comes.” (Oya, 26, mid-level manager, HQ)

Furthermore, the female managers’ definition of career and career success revolved around hierarchical progression. Five of the nine interviewees (56%) defined their careers exclusively by objective measures such as promotions and salary increases, while the remaining four (46%) interviewees referred to both objective and subjective measure (e.g. job satisfaction, the ability to achieve a balance with their non-work lives. Put together, the narratives revealed the relevance of hierarchical and organisation-based careers for the Participation Bank case, where the interviewees believed that the key to their career advancement was to perform excessively better than their peers. As Berna explains:

“Being successful means being able to reach your career objectives. I started off as an internal auditor. In this career, successful auditors end up being a manager either in a department or a branch...People say that I am disciplined, tough, hardworking and work-oriented. I am known to be one of the most hardworking managers in the Bank. As a head of a large department I constantly work overtime. I never left work at 6. My typical workday is between 9:00-20:30.” (Berna, 49, senior level manager, HQ)

8.5.2 Individual agency

As explained in the earlier sections, macro and meso level barriers stemming from normative and cognitive factors frequently prevented women from advancing in their careers in the Participation Bank case. The majority of the female managers were very much aware of the existing bias against them but many felt powerless in overcoming them. Only two out of the nine female interviewees (Nermin and Funda) were able to explain how they were able to overcome these challenges by demonstrating agency. According to Nermin, she was able to advance in her career by moving across departments when faced with challenges driven by gender bias. By changing departments and being successful each time, male colleagues had no choice but to recognise her as a strong candidate for promotions:

“Whenever I felt I got stuck, I changed departments. I once had a manager who made it quite clear to me that I had no future there as a women. I did not insist to stay but rather transferred to another department, which worked in a similar field. This I think was a clever move. I became quite successful which was recognised by my managers. This change also enriched my knowledge in the field and made me stand out for promotions.” (Nermin, 35, senior level manager, HQ)

Furthermore, Funda explained how she managed to get promoted by performing well in a niche area, which was overlooked by other employees. By determining to develop herself despite other peoples’ views, she was quickly able to be recognised as an expert in the field and get promoted, which would have been impossible otherwise if she had gone through a more conventional route:

“This department [software testing] provides a lot of development opportunities but people with software experience prefer not to work here. They would say things to me like ‘why are you working there, you have a computer science degree, you could have done better’, but I did not let this upset me and kept on working. I presented in conferences, I have two published papers. This helped me standout for promotion. If I were to take a more conventional route, this would have not been possible because there are simply too many people!” (Funda, 33, mid-level manager, HQ)

Overall, the narratives above suggested that when faced with organisational barriers, it was possible for women to progress in the Participation Bank given that they were willing to demonstrate agency. In particular, being open to changing departments and developing their expertise in niche fields with less competition helped women to navigate through the existing barriers.

8.5.3 Additional support for family care

Family commitments were extremely important for women in the Participation Bank, in line with the prevailing societal perception of women's main responsibility being the caretaker of their family. The narratives suggested that most women were family-centric and sacrificing family obligations for work related responsibilities was not really considered to be a viable option. Furthermore, while the bank provided extensive alternative work arrangements, female managers often explained that there were many downsides to using these, such as the reliance on supervisor consent and the necessity of being accessible and available for tasks that needed to be completed swiftly. These downsides often intensified the work-family conflicts as female managers working from home often had to make a choice between their work and child on a day-to-day basis. Oya, mother of a five months old baby, currently on the bank's work from home scheme, explains:

“Working from home really wears me out. Should I do the laundry while my child sleeps or should I focus on a project I need to finish? I often choose to finish my work but laundry is also real job waiting for me.” (Oya, 26, mid-level manager, HQ)

As a result, six female interviewees relied on external support (e.g. mothers, trustworthy nannies) and considered this to be a key facilitator of their career advancement. Berna, one of the few senior level female managers in the bank, stressed that her ability to rely on additional support for family responsibilities and being located within close proximity to her office were key success factors for her, as they helped her focus on her work without feeling guilty of not being constantly available for her children:

“I find it wrong to delay having children for your career. I did it all together. I see myself successful in that sense. I was lucky enough to hire a very good nanny for both my first and second child. Therefore, I never felt anxious about my children. I knew that my child was at home, in a secure environment and that his father would come in the evening. In addition, I always made sure that my office and home were really close to each other. This is also something really important. I knew that if there was a problem in the afternoon, I could go home to check on my children,

but I never had to do this. That is why I could concentrate at work knowing that I could be with them in 5 minutes if they needed me. This is something that really impacts your success in your career.”

Spousal support

Spousal support was perceived to be another facilitator of women’s career progression. Out of the seven female managers who were married and had children, only one of the female interviewees stated that her spouse did not support her career. Her insights were particularly interesting as she openly described how her husband believed that a woman’s place was her home, especially after having children:

“To be frank, my husband is not really supportive. We don’t really share responsibilities at home, it is mostly on me. I am continuing to work because I really want to have a career. He is more traditional... He thinks I should stay at home and take care of the children.” (Sercan, 38, mid-level, HQ)

The remaining six female managers had received at least two types of spousal supportive behaviour: (i) emotional support; and (ii) support with household chores and childcare. In addition, similar to the previous two cases, the majority of the female managers hired cleaners to help with the household chores.

Table 8.3 Overview of spousal and external support received by the interviewees

Alias	Number of Children	Type of Support	Household tasks	Childcare
Berna	2	Family	Cleaner	50% herself, 50% shared between spouse and mother
Funda	2	Emotional, family	100% herself	90% herself 10% spouse
Oya	1	Emotional, family	Mother	100% herself
Nermin	2	Emotional, family	Cleaner	55% herself 45% spouse
Sercan	2	Not supportive	Cleaner	100% herself
Sena	2	Emotional	Cleaner	50% herself 50% spouse
Zerrin	1	Emotional	Cleaner	60% herself 40%shared between spouse and mother in law

The following sub-sections will provide examples of female managers' spousal support and how this facilitated their career advancement.

Emotional support

Five female managers emphasised the importance of the emotional support they received from their husbands in relation to their careers. Their narratives suggested that female managers often relied on their spouses' advice when they experienced difficulties in communicating with male colleagues. As these women mostly came from conservative backgrounds with limited interaction with male acquaintances, they often experienced difficulties in communication as they were unsure how they should interpret the actions of their male colleagues. Therefore, their spouses' advice regarding relations with the opposite sex was considered very valuable:

“Getting a male point of view is really important as we [women] work in a male-dominated environment. My husband helped a lot, especially when I first started working. Sometimes I would come home crying because I misinterpreted something one of my [male] colleague said. My husband would laugh and explain to me what he actually meant.” (Funda, 33, mid-level manager, HQ)

Support (conditional) with household chores and childcare

Four female managers reported their spouses support with household chores and childcare. However, only one interviewee stated that her spouse took 50% of the childcare related responsibilities. Similar with the two other cases, this situation confirmed that spouses support were conditional and that in line with patriarchal norms, women tended to perceive such responsibilities as their own. Female managers had to make all the necessary arrangements to cover the household chore and childcare responsibilities when they were absent as their spouses' support on their decision to work depended on this.

“Yes, my husband supports me working but I have everything planned beforehand. There is always someone opening the door for my children and they never skipped their dinners. This is something my husband

expects me to arrange and I manage to do so.” (Berna, 49, senior level manager, HQ)

“If senior management would offer me a promotion my husband would expect me to guarantee that I would not neglect the house and children. I would have to make sure I have everything covered.” (Sercan, 38, mid-level, HQ)

The narratives above exemplified how female managers internalised the societal norms regarding motherhood expectations and how being the sole responsible of making alternative arrangements regarding domestic chores created additional pressure on themselves and their career.

8.5.4 Gendered role expectations and self-fit

Internalisation of gender role stereotypes

In line with Scott’s (1995) normative and cognitive pillars, a common theme that emerged from the interviews was the dominant perception by the female managers that women by nature were less suited for managerial positions and therefore should focus on their family responsibilities. Five out of the nine interviewees reported that they would prefer to work with men, while three chose to work with women not because they thought they were better managers but because they found it easier to communicate personal situations with female managers. Finally, one interviewee (Nermin) never worked with a female supervisor and therefore could not make a preference.

Furthermore, the findings also indicated the internalisation of a lack of fit (Heilman 2001) between the female gender and managerial roles. The reasons put forward by the interviewees for (not wanting to work with female supervisors) had some resemblance to the Turkish Bank and included attributes such as: (i) being too emotional; (ii) having too much focus on the details; and (iii) having low self-confidence. These stereotypical attributes revealed that most of the interviewees were unconsciously ‘gendering’ their own abilities for such key roles.

Having low self-confidence in particular was a recurring theme across the sample. Most respondents felt that female managers in general had low self-confidence and

therefore were not fit for leadership. As explained in the previous sections, the expectancy from women to demonstrate inhibition and modesty in their social interactions (Syed 2005), which prevented them from demonstrating the masculine qualities that were required to advance in their organisational hierarchy, could have generated this perception. As Nermin explains:

“Being a manager requires staying calm, being self-confident, repressing emotions and taking a more rational approach. By nature, these qualities are predominantly found in men. Women are created to be more emotional. Therefore, it is harder for women to advance in their careers.”
(Nermin, 35, senior level manager, HQ)

The interviews also indicated that most of the female managers (seven out of nine) in the Participation Bank case had internalised the patriarchal gender norms. The majority of the interviewees endorsed the cultural expectation from women to uphold childcare and household chores as their main responsibility. In contrast to the Western Bank case, for these women prioritising their careers over their family responsibilities was not really an option, as they took domestic responsibilities very seriously and often perceived motherhood with a religious sense of purpose:

I also believe that although having a career is important, being able to give birth is a sacred mission that has been given to women. I believe in the sacredness of being a mother. If I were to choose between managing the world’s largest company vs. raising a child, I would definitely choose my child. Therefore, women should not reject having children and obsess with being more successful than men or becoming a CEO. A woman’s priority should be to give birth to a child and raise them to become a healthy and respectable individual.” (Zerrin 45, mid-level, Nevsehir)

“My priority is my family, but I would also like my career to continue successfully. Until now, I have managed to progress in my career, without having to put up a fight. This is because I worked with really good managers and they supported my development. However, is that my priority? This on its own is not something that would make me happy. I don’t care about these things.” (Oya, 26, mid-level manager, HQ)

These family-centric tendencies often hindered women's career advancement, as their organisation was more likely to value work-centric employees who were able to work for long hours and travel. Funda's narrative below, for instance, reveals the inequities between men and women, by demonstrating her challenge as a woman to keep up with the demands from work while also managing her family responsibilities as the primary caretaker.

“Overwork is often a problem for me because while others can choose to stay at work I have to leave, or if there is a business trip opportunity I have to reject because I have to be at home. Also, when my male colleagues go home, they have their food prepared for them and they can continue working or spare sometime for themselves. I can never have such a luxury. In addition, while choosing my job one of my foremost priority was the office's proximity to home and the children's school rather than pay or status. Men don't have to think about these things.” (Funda, 33, mid-level manager, HQ)

Funda's narrative also reveals that despite her organisation's extensive work-family policies, career advancement still depended heavily on overtime work and travel, forcing women to eventually choose between their families or careers.

8.5.5 Low managerial aspirations

The interviews revealed that many women started their career with high aspirations but at some point in their career, they became disheartened due to organisational inequities. In particular, four of the nine interviewees openly stated that they did not feel that they had any chance of getting promoted and therefore have lost hope. The narratives indicated two primary organisational factors that lowered women's managerial aspirations: (i) implicit and explicit bias against women; and (ii) lack of transparent criteria for senior level positions.

The interviewees were well aware that women were given fewer challenging assignments than men, mainly due to well-intended, yet sexist, presumptions that women needed protection. Such bias eventually forced the interviewees to make peace with the fact that their chances for getting promoted were almost nil:

“I know I can never become the department head. Senior management does not perceive women as potential senior managers – apart from a few exceptions – because they think women will experience problems at home or neglect their children and family.” (Secil, 43, unit manager, HQ)

“My observation is that the tendency is to promote men. They prefer to work with men. I used to work in the business development department. When there was an opening for a new role, I wasn’t considered. When I asked my manager about this, he made me feel I was not a good fit. He said, ‘you would get bored, you would not be happy’. However, he could have asked me beforehand. They promoted a male candidate instead. I would say there is gender segregation in key positions.” (Sena, 38, assistant manager, HQ)

The lack of fair and transparent criteria for senior level roles also often discouraged women from having managerial aspirations. This lack of transparency was favouring the employees with strong networks and women were unable to access such key networks primarily due to the organisational culture of the bank. In the quote below, Sercan, despite having a strong education and over 10 years of work experience, explained how she no longer had any career prospects in the bank due to the male homophily:

“I don’t see myself here in 5 years. Why? Well, I know very well that my career route is closed if I choose to stay here. If my manager retires or changes departments, he will definitely be replaced by a man, not me or another woman. Men share a lot of things together. As women, it is impossible for us to be a part of their group. Why should I even bother?” (Sercan, 38, mid-level manager, HQ)

8.6 Summary and conclusion

The purpose of this chapter was to report the female managers’ own accounts of their views and experiences in the Participation Bank case study to understand: (i) how female managers perceived their careers, (ii) what were the main macro (societal), meso (organisational) and micro (individual) factors affecting their career advancement; and (iii) how they advanced and navigated through the existing barriers.

In terms of the macro level factors, the analysis revealed that the headscarf was an important feature of the interviewees' identity. The interviewees frequently emphasised the lifting of the headscarf ban as one of the key macro level facilitators of career advancement, as it increased the social acceptance of women wearing headscarves and facilitated their inclusion in the labour market. On the other hand, the interviewees commonly perceived Turkey's religious-secular divide as a significant barrier to their career advancement as they commonly experienced subtle discrimination outside of their organisation due to their choice of attire and lifestyle which restricted their corporate career options to Islamic banking. Furthermore, patriarchal societal norms hindered women's career progression because, in contrast to the previous two cases, women in the Participation Bank case had to prove to their colleagues and social circles, who strongly endorsed traditional family role expectations, that they could manage their careers without neglecting their families. Additionally, to gain respect in their organisations, the interviewees felt the need to comply with the religious / cultural code of 'modesty', which hindered their career advancement as it led to their exclusion from social capital, a vital resource for career progression.

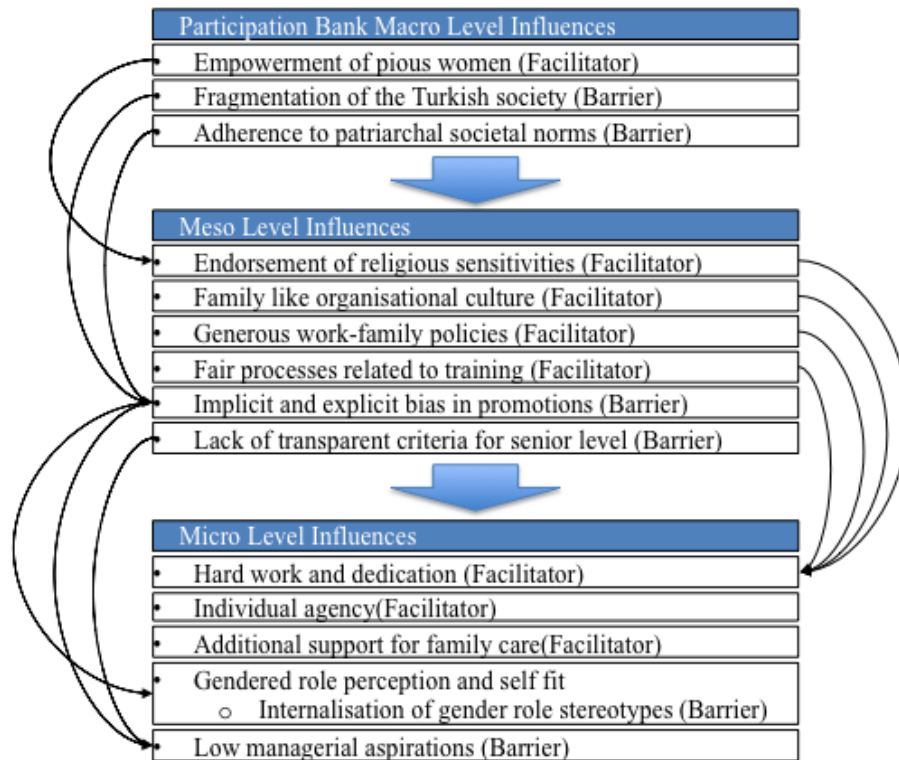
In terms of the meso level factors, the findings revealed how the Participation Bank provided a tolerant and family-like organisational culture, which enabled female employees to reconcile their religious and professional identities. Furthermore, the organisation's extensive work-family policies allowed women to continue to work after having children. The wide range of training opportunities also helped women develop their managerial skills and build further expertise. On the other hand, the dominant patriarchal organisational culture of the Bank and the absence of objective criteria for senior level promotions marginalised female managers as 'tokens' and resulted in extensive explicit and implicit bias against them, which were significant barriers to their career advancement.

In terms of the micro level factors, the interviewees attributed their career advancements mainly to their hard work, dedication and individual agency. Furthermore, the interviewees' ability to rely on external support for childcare and household chores was also considered to be key to their career advancement as it helped them focus on their work without feeling guilty. However, the analysis also

revealed that most of the female interviewees internalised traditional gender roles and perceived the female gender role to be incongruent with managerial positions. In addition, most female managers considered themselves to be family-centric, which in turn hindered their career advancement as their organisation preferred work-centric employees for promotions. Finally, the existence of explicit and implicit bias coupled with lack of transparent criteria for senior level positions discouraged women from aspiring for senior roles, as they thought their chances against the male candidates were extremely low.

Based on the framework used for this study, this chapter reported the findings related to the factors affecting female managers' career advancement in the Participation Bank. Figure 8.1 illustrates the multi-level factors influencing the career advancement of female managers and how these factors are linked. Starting from the macro-meso link, the fragmented nature of the Turkish society (religious-secular divide) and the adherence to patriarchal societal norms confined female managers' work options to conservative workplaces such as the Participation Bank, where implicit and explicit bias against female managers were normalised. On the other hand, the current socio-political environment facilitated conservative women's integration to the labour market typically through organisations where religious sensitivities were highly endorsed, such as participation banks. Turning to the meso-micro link, the endorsement of religious sensitivities, the family like organisational culture, support for motherhood and the existence of training opportunities created a friendly and supportive environment where women believed they could continue progressing (mostly until midlevel management) in their careers through demonstrating hard-work and determination. However, the existence of the gender biased culture towards female leadership and the lack of transparent criteria, intensified female managers' own gendered role perceptions and lowered their aspirations for senior roles.

Figure 8.1 Key influences affecting female managers' career advancement in the Participation Bank



Chapter 9 : DISCUSSION OF THE FINDINGS AND COMPARISON OF THE THREE CASES

9.1 Introduction

The aim of this research was to explore the (i) macro, meso and micro level influences that may hinder or assist women's career progression, (ii) how organisations may reflect the macro level influences; and (iii) how women navigate through the existing barriers by demonstrating individual agency. Chapters 6, 7 and 8 presented the empirical findings.

This chapter will draw on these results and relate them to the literature outlined in Chapters 2 and 3. It will consider what supports, extends or contradicts previous research findings and highlight the new issues that this research has identified. The chapter is divided into four main sections. Section 9.2 provides a brief overview and revisits the foundations of the research. Section 9.3 discusses and compares the findings of the Western, Turkish and Participation bank cases in the context of the research consideration: the barriers to and facilitators of female managers' career advancement in the Turkish banking sector. Section 9.4 sets out the main contributions of the research. Finally, Section 9.5 presents a summary of the discussion.

9.2 Overview of the research

While women's employment in the banking sector is expanding at a faster rate than men's employment, women still remain underrepresented in managerial jobs, typically at senior levels. This thesis seeks to understand the underlying mechanisms behind women's limited representation in managerial roles.

The extant of literature on women's managerial careers can be divided into two strands. The first strand focuses on how women's careers unfold in a broader and more complex context than men, which often involves the centrality of family issues (Powell and Mainiero, 1992; Mainiero and Sullivan, 2005). Relatedly, studies have found that women define career and career success more comprehensively compared to men (Sturges, 1999; Kirchmeyer, 1998), and have a stronger preference for work environments that are compatible with communal goals and support work-life balance (Diekmann et al. 2010; McCarty et al. 2014; Kossek & Lautsch, 2012). The second research strand has identified a number of personal and situational influences

predicting women's career advancement. These are overwhelmingly presented either as psychological mechanisms, such as differences in career interests and choices (Correll, 2001; Barbulescu and Bidwell, 2013; Diekmann et al., 2010) or structural / organisational inequities such as gendered organisational cultures and human resource practices preventing women from reaching senior positions (Acker, 2006; Heilman, 2012; Eagly and Karau, 2002; Lyness and Thompson, 2000). Furthermore, a growing number of studies have shown that the societal context is an important factor influencing women's perceptions of their careers (Ituma and Simpson, 2009; Tlaiss, 2014). This thesis contends that women's careers are complex and do not typically follow a linear progression. Therefore, the thesis incorporates an approach that takes into consideration both strands, and argues that, women's non-work lives and subjective dimensions of career success can be equally important as the multiple influences constraining or enabling their career advancement.

The literature on women's career advancement is heavily dominated by the single-level and de-contextualised research conducted in the USA and Western European countries, affording limited attention to societal variations. However, the studies conducted in the Western context may not correspond to the career experiences of women in other national contexts and fail to provide practical implications for achieving gender equality in under-researched developing countries (Broadbridge and Simpson, 2011; Joshi, Son, et al., 2015; Gunz and Mayrhofer, 2007). For example, in most developing countries, women have only recently begun to hold managerial positions, and our understanding of their relatively slow progress remains limited (Tlaiss 2014; Ali & Syed 2017; Jamali 2009). Also, the majority of these studies have analysed the organisational or individual level factors, paying less attention to examining the national and cultural gender contexts. Consequently, the literature remains limited in terms of capturing the macro level forces operating behind meso-organisational and micro-individual processes.

The small number of studies that have focussed on the macro level factors, on the other hand, have reported distinct national norms and policies perpetuating gender bias and ultimately restricting women's career progression (Metcalf 2007; Ituma & Simpson 2009), but a majority of these studies overlook other important factors such as the power of individual agency (micro-individual) or the possible divergences amongst

organisations within the same national context (meso-organisational). Consequently, the literature remains limited in terms of providing multi-level analysis of the barriers as well as facilitators that influence women's career advancement.

The few country-specific studies taking a multi-level perspective on women's careers have overwhelmingly assumed that organisations within the same national context face similar macro-level pressures, which results in organisational homogeneity (Jamali, 2009; Ali and Syed, 2017; Pryce and Sealy, 2013). However, while some empirical research supports this (Aycan and Kirmanoglu, 2007), others have found significant differences between organisational cultures (i.e. managerial values and practices) within the same socio-cultural environment (Mathur et al., 1996). Therefore, the literature remains inconclusive on whether different organisational cultures may coexist within the same socio-cultural environment.

This thesis set out to fulfil these recognised gaps in the literature by taking a broader contextual perspective on women's career advancement. It explores the interplay of the macro-national, meso-organisational and micro-individual level career influences within the context of a Muslim developing country, with the following research question: *What are the key barriers to and facilitators of female managers' career advancement in the Turkish banking sector?* In particular, the research considers: (i) how several distinct multi-level and interconnected barriers and facilitators influence women's career advancement; (ii) how these factors vary depending on the type of banking organisation; and (iii) how women demonstrate agency to overcome the organisational barriers they experience.

The research adopts a multi-level relational framework from Syed and Özbilgin (2009), which bridges macro-national, meso-organisational and micro-individual levels of analysis and complements it with the factors drawn by Kossek et al. (2017) from the relevant literature. The research also uses Scott's (2014) theoretical framework of three institutional pillars to analyse how national level institutions influence organisational and individual level behaviours by either restricting or enabling them (Ituma and Simpson, 2009; Jamali, 2009; Tlaiss, 2014).

This research is the first multi-level empirical analysis of the barriers and facilitators related to women's career advancement in Turkey, based on a comparison of three

case studies of banking organisations (Turkish, Western and Participation). The research involved data collection and interviews with 50 female managers across the three different types of banks to provide an assessment of the barriers to and facilitators of women's managerial careers in the Turkish banking sector.

The choice of Turkey as a national context provides the opportunity to explore the influence of both secular and religious norms within a society which represents a geographical and cultural blend of the East and the West. The research analyses the banking sector in Turkey, because: (i) it employs a large number of female employees and female manager representation in the senior levels remains limited; (ii) the stratified structure of the Turkish banking sector enables the research to study three distinct cases within the same national context; and (iii) the Participation/Islamic Bank case study allows the research to study how religious values shape HR policies and women's career experiences differently from the other two banking cases. The research draws on three banking cases to explore how different organisational culture and practices may have different implications for the career progression of female managers. Exploring multiple banking cases allows the research to examine whether different organisational cultures may coexist within the same national context.

The next section will discuss and compare the findings from the study and relate them to the theoretical and empirical literature outlined in Chapter 2.

9.3 Discussion and comparison of research findings

The discussion of research findings is divided into three sub-sections, drawing on the key findings related to macro-national, meso-organisational and micro-individual barriers and facilitators of female managers' career advancement in the Turkish banking sector.

9.3.1 Macro-societal level facilitators and barriers

The findings of this research were consistent with a substantive body of literature that has detailed how meso-organisational level processes (i.e. organisational culture, promotion and career development policies) and micro-individual level career experiences and perceptions were embedded within macro environments and therefore could not be considered in isolation. In particular the findings showed how macro level factors influenced and shaped meso level processes and micro level perceptions and

experiences. In terms of the context specific contributions, the research identified adherence to pro-conservative ideology as one of the strongest factors affecting women's career advancement in Turkey. The findings also revealed how women's perception of macro-level barriers and facilitators in Turkey changed depending on the type of bank they worked in, reflecting the complex and intertwined labyrinth of organisational challenges women experienced during their careers (Eagly and Carli 2007).

The research identified four macro-level factors that act as barriers or facilitators specific to the Turkish context: (i) patriarchal norms and the religion based fragmented structure of the society; (ii) macro level political and economic uncertainties; (iii) national level work-family policies; and (iv) empowerment of conservative women. Each factor will be explained in detail below.

Patriarchal norms and the religion based fragmented structure of the society

The literature suggests that patriarchal ideology and gender role stereotypes influence the status of women in a society and shape their attitudes towards women in managerial roles (Kossek et al., 2017). All three banking cases confirmed the collectivistic (Hofstede 2005) and low gender egalitarian (Kabasakal and Bodur, 2008) characteristic of the Turkish culture. Interviewees from all three banks described how the traditional gender roles promoted the role of women mainly as wives and mothers, thereby constituting a barrier to women's career advancement in Turkey. However, the findings also revealed that women experienced the effects of patriarchal ideology differently depending on the type of bank they worked in. This variance may have been driven by the ongoing religious-secular divide in Turkey, where women who come from secular backgrounds separate themselves and their social circles from the emerging middle class that endorses conservative and patriarchal values (Bugra, 2013).

The interviews in the Western Bank confirmed the dual nature of the Turkish society, with secularists on the one hand and the conservatists on the other. The female managers distanced themselves and their organisations from the majority of the society by positioning themselves as 'secular' and 'pro-western'. Relatedly, the organisational culture of the Western Bank that focused on individual's potential rather than gender resulted in women perceiving their organisation as a 'safe haven'

where they believed they could continue advancing in their career without being affected by the prevailing societal norms and expectations in the country. However, this attachment to the organisation meant that they were also limiting the career options available to them, as consequently they did not prefer to work in a Turkish or Participation bank. Overall, the interview findings from the Western Bank indicated that the bank's gender-neutral organisational culture and secular values allowed it to mute some of the macro level societal and cultural gender norms prevalent in Turkey.

Similarly, female managers in the Turkish Bank indicated that they, as well as their social circles, endorsed secular values. However, in contrast to the Western Bank, the female managers at the Turkish Bank were concerned about the growing levels of conservatism and patriarchy in the country (Esmer, 2012) and feared that Islamic ideology at some point could challenge their future career opportunities as well as lifestyle preferences. The client base of the Turkish Bank might have driven this difference in perception. Compared to the Western Bank, the Turkish Bank had a much larger branch network in Turkey covering both urban Western cities and rural and conservative Eastern parts of the country. Female managers working in the Eastern parts of the country gave many examples of their challenging encounters with clients endorsing traditional patriarchal values, whereas female managers in the Western cities did not experience such problems because their clients were accustomed to working with female professionals. Consequently, in most cases the Turkish Bank did not promote women to senior roles in branches with more conservative client bases due to the clients' preference to work with male professionals. This finding is in line with studies which have found that male clients' homophily preferences may produce discriminatory judgements for female employees (Hekman et al., 2010; Roth, 2004). Extending these studies, this research has found that organisations may deliberately avoid promoting women to certain positions due to clients' homophily preferences. This impact on women's careers in the Turkish Bank may have influenced their perception of the potential implications of the 'rising conservatism' in the country for their careers.

This geographical variation and dual nature of women's status in the Turkish society resonates with the findings of the World Values Survey, where significant differences were observed between urban and rural parts of the country regarding the endorsement

of traditional gender roles (Esmer 2012). This finding is also in accordance with Scott's (2014) cultural-cognitive (e.g. perception of women being less competent outside the domestic realm) and normative (e.g. expectancy to endorse traditional gender roles) pillars as such cultural norms result in male customers questioning the abilities of female employees. The finding also confirms the prevalence of 'lack of fit' (Heilman, 1995) and 'think manager, think male' (Schein, 1973) notions in the Turkish Bank context, derived from social norms of gender roles (Eagly, 2013).

The findings in the Participation Bank case diverged from the previous two cases as they demonstrated an intense tension between women's religious and professional identities. Women at the Participation Bank identified themselves and their social circles with the endorsement of conservative values. In particular, these women frequently discussed how their choice of attire and lifestyle confined their career options to conservative organisations such as Islamic banks, as they were often subjected to subtle discrimination outside these premises. In particular, the interviewees at the Participation Bank discussed how in secular environments, wearing a headscarf was often falsely perceived as an indication of a lack of interest in career advancement, although these women shared similar educational backgrounds and career aspirations with the interviewees from the two other cases.

The research findings also indicated that women wearing the Islamic attire continued to face additional barriers even within their conservative work environments due to the same prevalent cultural stereotypes. Conservative employers were very much aware of these women's limited career options and took advantage of it by offering only limited career advancement and wage increase opportunities. This finding differs from studies conducted with Muslim professional women (Ali et al., 2017; Reitz et al., 2015), by revealing how women wearing the Islamic attire become disadvantaged in conservative workplaces, as well as secular workplaces, due to their religious priorities. Thus, the findings of this research indicate how social fragmentations within a society based on religious values can create additional macro-level barriers to women's career advancement. This finding is also in accordance with Syed and Özbilgin's (2009) relational framework, which suggests that the political ideology and the history of intergroup relations are vital macro-level factors that shape the socio-cultural context of gender relations.

Overall, the findings of this research differ from other context specific studies by demonstrating how gender patterns can play out in culturally different ways even within a single national context. This finding resonates with the institutional theory, which suggests that organisations may become more similar or different depending on the pressures that arise from societal expectations (DiMaggio and Powell, 1983). The customer and employee profiles of the three banking cases influenced each bank's level of endorsement of the conservative cultural values in the Turkish context, with the Participation Bank being the most conservative and the Western Bank being the least. Therefore, in accordance with the institutional theory, the level of patriarchal norms and societal biases that female managers experienced depended on the cultural expectations of the parts of the society where their organisations mainly functioned.

Macro-level economic uncertainties

Interviewees from all three banking cases perceived macro-level economic uncertainties in Turkey as a risk to their career development, as they limited their organisations' potential for growth and therefore restricted their career opportunities. However, it was only in the Western Bank that female managers confirmed macro-level economic uncertainties as a barrier currently affecting their career advancement, due to the bank's heavy reliance on Western investments and capital inflows. Women at the Turkish and Participation banks perceived the macro-level economic uncertainties as less of an issue for their career advancements.

Previous research has shown that macro-economic structures are closely intertwined with organisational processes (Metcalf & Afanassieva 2005). This was particularly relevant for the Western Bank, which was foreign-owned and mainly focused on corporate clients with foreign operations. The interviewees from the Western Bank detailed how the current volatile economic outlook of the country resulted in the bank's decision to downsize, which ultimately restricted the number of available positions and consequently intensified the competition amongst the employees. Thus, the presence of such macro-level ambiguities undermined the career advancement of the female managers as many feared losing their jobs, let alone getting promoted.

Interestingly, similar concerns were not raised by the interviewees at the Turkish and Participation Banks. This may have been due to the differences in the banks' capital structures as well as target customer segments. The Turkish Bank was domestically

owned and generated a large proportion of its profits from individuals and SMEs (small and medium sized enterprises) based in Turkey. As a result, the bank may have been less affected by the global macro-level economic uncertainties. Similarly, the Participation Bank mainly focused on the modest savings of individual customers and SMEs from the Anatolian region of the country and was recently receiving significant investments from the Middle Eastern countries due to the growing popularity of its interest-free products. These differences between the three banks may have influenced how women perceived macro-level economic uncertainties' direct impact on their careers. The research findings, therefore, demonstrate how certain macro-level factors such as economic uncertainties, may impact organisations and the career trajectories of their employees differently within the same macro-economic context.

National level work-family policies

The findings of this research revealed how female managers' views on national level work-family policies varied depending on their organisational context. In general, women from all three cases had positive views on the recent changes in the labour law aiming to integrate more women into the labour market. However, they also believed that the government needed to do more, in particular regarding the state or organisation sponsored nurseries. This finding resonates with studies conducted in Turkey which praise the promising legislative developments regarding equal opportunities, but also highlight the urgent need for the more equal sharing of childcare provisions between the state and the employers (İlkkaracan, 2012; Dedeoglu, 2013).

Past studies have indicated that national level work-family policies have important positive implications for women's career advancement as they help women more effectively manage their family commitments alongside their careers (Kalev et al., 2006; Tomaskovic-Devey et al., 2006). In line with this assertion, the interviews in the Western Bank demonstrated how women appreciated the new government regulations regarding paid overwork and job security during maternity leave. The Western Bank had to lower the working hours of its employees and make sure all employees were paid for their overwork. As a result, most female managers commented on their improved work conditions. This is in line with Scott's (2014) regulative pillar, which contends that national-level rules and regulations may

influence individual level experiences by sanctioning and monitoring organisational activities.

It was interesting to note that, women at the Turkish and Participation banks did not make the same strong connection. This difference was mainly due to the family-friendly work culture of the Turkish and Participation banks. Both banks offered work-family policies and job security measures, which even exceeded the national level requirements, as a result of their work culture as well as their strategy to attract and maintain female employees. This finding revealed how in certain circumstances, organisations may exceed the minimum national standards regarding work-family policies. It also contradicts other studies conducted in the Middle Eastern countries, which found limited levels of work-family policies, primarily because these societies culturally perceived child-care as the primary responsibility of women (Metcalf 2007).

Empowerment of conservative women

The fragmented structure of the Turkish society due to the secular-conservative divide was mentioned earlier as a key theme of this research. Although most secular women in the Western and Turkish banks did not feel the impact of the rising conservatism on their current lives and careers, they still feared the potential future resurrection of traditional gender roles. On the other hand, the female managers at the Participation Bank overwhelmingly praised the current national socio-political environment, which loosened the previous strict secular principles of the country and explained how they now felt more empowered and had more work options compared to the past.

This feeling of empowerment was mainly associated with the lifting of the headscarf ban in 2013, as it accelerated the integration of conservative women into the labour market. This finding resonates with Scott's (2014) normative and regulative pillars. The lifting of the headscarf ban (regulative) was perceived to be a key facilitator of career advancement as it accelerated social acceptance of conservative women (normative). Despite many researchers contending that even moderate versions of conservative Islamic values are incompatible with gender equality (Toprak *et al.*, 2009; Arat, 2010; Bugra, 2013), findings of this research echo authors who have argued that loosening some strict secular principles may not necessarily inhibit gender

equality but rather help remove some of the labour market barriers faced by conservative women (Casanova & Phillips 2009; Meyersson 2014).

9.3.2 Meso-organisational level facilitators and barriers

This research explored Turkish female managers' perceptions regarding the organisational facilitators or barriers that influence their career advancement. The interview findings across the three bank cases revealed a mix of meso-level barriers and facilitators found in Western and Middle Eastern contexts, reflecting Turkey's geographical and cultural blend of the East and the West.

Past country specific studies have overwhelmingly assumed homogeneity amongst organisational culture and practices within the same national context. One of the exceptions was Aycan and Kirmanoglu's (2007) survey-based study which compared the organisational cultural values and practices of two different business associations in Istanbul, where one association's members endorsed conservative values and the other association's members endorsed secular values. Aycan and Kirmanoglu (2007) found no differences in the organisational cultural values and practices of the two associations. The findings of this research are not consistent with those conclusions. Based on our findings, the female managers' views in relation to organisational culture and practices can vary significantly depending on whether they are working at a Western, Turkish or Participation bank. Our findings demonstrate how different organisations can absorb or reject macro-level influences in varying degrees.

Eight meso-level factors emerged from the interviews in the three bank cases: (i) implicit and explicit bias against female managers; (ii) lack of transparent criteria for promotions; (iii) hierarchical structure of power; (iv) norm of overwork and stigmatisation of family friendly policy users; (v) standardised HR processes and balanced organisational demography ; (vi) family-like organisational culture; (vii) tolerance towards family responsibilities; (viii) career development opportunities. The sections below explain each factor in further detail.

Implicit and explicit bias against female managers

Previous research identified a broad array of barriers to women's career advancement (e.g. Lyness & Heilman 2006; Tharenou et al. 1994; Lyness & Thompson 2000). While

the Western literature has increasingly turned its attention towards studying subtle biases at work, recent studies conducted in the emerging markets have demonstrated the existence of both implicit and explicit biases and, therefore, highlighted the need to take a broader perspective (Joshi et al. 2015). All three banking cases in this study confirmed the existence of implicit bias against female managers, with varying degrees. The research also found indications of explicit bias against female managers in the Participation and Turkish banks. Explicit bias was less apparent in the case of the Western Bank. This difference can be attributed to organisational culture. Among the three banking cases, the Western Bank stood out with its gender-neutral culture, mainly driven by the pressures from its Global HQ.

Male leadership remained the norm at the Western Bank, despite large female representation, due to the implicit biases within the organisation. This finding is consistent with previous studies that affirmed that feminine traits were not implicitly associated with the abilities required to succeed to managerial positions in conventionally masculine sectors (Heilman, 2012; Evers and Sieverding, 2014; Pryce and Sealy, 2013). As a consequence of these implicit biases, many female managers felt the need to demonstrate masculine and aggressive qualities to progress in their careers. However, most women struggled to do so while also trying to maintain a sense of authenticity. This dilemma can be attributed to the concept of “double bind” which contends that when women do manage to conform to masculine traits, they then fail to meet the societal expectations from their gender roles, which can lead to disapproval and dislike amongst colleagues (Rudman and Phelan, 2008). Either way, women become disadvantaged when aspiring for senior managerial roles in traditional male dominated sectors and organisations. Thus, despite the comparatively gender-neutral environment in the Western Bank, women’s career advancement continued to be impaired by the subtle/implicit biases towards their management style and capabilities.

The narratives in the Turkish Bank revealed the persistence of both implicit and explicit biases towards female managers. The number of senior female managers at the Turkish Bank was significantly lower compared to the Western Bank, (19% at the Turkish Bank vs 33% at the Western Bank), signalling the stronger bias against female leadership. With respect to the implicit biases, the findings revealed that female managers were subjected to intensified role incongruity (Eagly & Karau 2002),

confirming the prevalence of ‘think manager think male’ paradigm (Schein, 1975) and the ‘lack of fit’ between the female gender and managerial position (Heilman, 2012). Especially in male-dominated departments, women were often side-lined for senior roles and withheld from challenging tasks which were essential for their career development. These findings are in accordance with a substantive body of literature detailing how unsupportive organisational culture and subtle forms of discrimination may create barriers towards women’s progression within organisational hierarchies (Hoobler et al., 2014; Eagly and Carli, 2007; Cortina et al., 2013; Jones et al., 2016)

Surprisingly, the narratives from the Turkish Bank, an organisation which was known for its high female ratio and female-friendly work policies, also revealed the existence of blatant forms of discrimination towards women. Firstly, the organisation started to hire women to the auditor role, a key position for future senior manager roles, only since the early 2000s. Even though the organisation has now given up this discriminatory policy, the auditing role continues to be dominated by men (84% male, 16% female). The narratives confirmed that this imbalance continued to influence women’s access to senior management today. Secondly, the bank’s policy to announce the available branch manager positions separately for men and women and its tendency to send male branch managers to conservative cities were also examples of explicit bias, deliberately confining women’s career advancement opportunities within a narrower scope.

The interview findings from the Participation Bank also revealed both implicit and explicit biases in a number of different ways. Regarding the implicit biases, the interviews confirmed that the organisational expectancy from women to comply with “female modesty” was acting as a barrier to their career advancement. The studies conducted by Syed (2005, 2017) have detailed how the religious code of modesty may curtail the career advancement of women, particularly in conservative environments, because demonstrating these traits can contradict with the norms of career progression, which endorse assertive and ambitious behaviours. The interview findings also demonstrated how, in line with the organisational culture’s emphasis on motherhood, male supervisors refrained from giving challenging tasks to female employees, which would involve travel and overwork, to make sure they did not neglect their family responsibilities. This in turn, impeded women’s career advancement as they could not

access critical development experiences. Such well-intended yet discriminatory behaviour, resonates with the term ‘benevolent sexism’ which suggests that sexism can be also expressed through positive attitudes that seek to reward women who are compliant and passive (King et al 2012). On the other hand, the narratives also highlighted that rejecting these so-called protective behaviours could also trigger sceptical or hostile attitudes towards the female employees and lead their colleagues to questioning their abilities as ‘mothers’.

With respect to the more explicit forms of gender bias, most of the interviewees at the Participation Bank explained that their organisation intentionally did not place women in critical roles due to its cultural alignment with the traditional gender roles of women. Several interviewees described how men were able to explicitly demonstrate their preference to work with male colleagues and how the endorsement of patriarchal norms within the organisation provided the grounds for it. If women still wanted to build a career in this environment, they had to prove that they significantly outperformed their male counterparts, which highlights the prevalence of the double standards in performance criteria within organisations (Rosette & Tost, 2010).

Lack of transparent criteria for promotions

Echoing previous studies conducted in Turkey, the research found that the promotion processes at the Western Bank were very much standardised and gender-neutral, creating a comparative advantage for female managers (Culpan et al., 2007). On the other hand, the interviewees at the Participation and Turkish Banks acknowledged the lack of objective criteria for senior roles as a major barrier to their career advancement, as this meant that only those with access to the influential organisational networks could get promoted. The interviewees perceived this to be very problematic, as the senior positions in both organisations were heavily dominated by men and, in line with previous studies, male homophily was preventing women from accessing and utilising the organisational networks to advance their careers (Ibarra, 1992; Durbin, 2011; Ali and Syed, 2017). As a result, many respondents were distressed because despite being recognised for their good performance, they knew it was rather unlikely for them to get promoted. This research highlighted the importance of establishing a balanced organisational demography as well as standardised promotion processes, to avoid factors such as male homophily from unfairly impeding women's career advancement (Ely et al., 2011).

Hierarchical structure of power

Confirming similar studies conducted in the non-Western context, this research's findings from all three cases provided evidence for organisation-based careers, where employees were able to hierarchically progress within a single organisation over many years (Ituma & Simpson 2009, Tlaiss 2012). However, depending on the organisational context, female managers' perceptions regarding the structure of power and bureaucracy differed.

Among the three banking cases, the Turkish Bank stood out with its steep hierarchical structure, with auditors enjoying the highest amount of prestige and power, followed by the management trainees/specialists, and lastly the officers. The female managers perceived this unequal share of power between different career routes to be extremely problematic as it raised severe barriers, in particular for the employees in the officer route, which was heavily dominated by women. Many female interviewees explained how they struggled to reach out to senior management, as titles were source of prestige

in the Bank and employees from the lower echelons of the hierarchy were expected to remain obedient and passive.

This unequal share of power between the different career routes resonate strongly with the general cultural features of the “high power-distance” in Turkey (Hofstede, 2001), where the power differences between individuals are extensively tolerated. In line with other studies conducted in Turkish organisations (Kabasakal & Bodur 2007, Aycan 2005), the research found that the managers within this hierarchical structure were expected to adopt a leadership style that combined autocratic and paternalistic features. This often led the manager to acting like a parent, taking a holistic oversight of the employee’s professional and domestic life, and, in return, expecting undisputed loyalty and obedience from the employee. As a result, the managers would enjoy extensive status and power over their employees. Relatedly, the narratives indicated that this created a significant impediment to women’s career progression and resulted in a shared feeling of powerlessness, because male senior managers often used their power to groom male employees and exclude female employees from critical developmental resources.

Interestingly, the findings from the Western and Participation banks did not support the findings from the Turkish Bank. The Western Bank had adopted the democratic organisational culture of its Global HQ. As a result, although the organisation possessed a bureaucratic structure, the narratives confirmed a more democratic share of power amongst the supervisors and their subordinates. In particular, the subordinates worked more independently, and also were able to more easily access their supervisors when they needed. This finding portrayed how the organisation succeeded in transferring its work culture from its Global HQ, rather than absorbing the prevalent work culture of its national context. Turning to the Participation Bank, contrary to the expectations of this research, the theme of hierarchical structure of power did not emerge during the interviews. This was possibly because most of the discussions revolved around the gender inequalities nature of the Bank and the male dominance of the existing hierarchy, rather than the hierarchical structure itself. Previous research has suggested that the religious norms of gender segregation and female modesty may constrain women working in an Islamic organisational context (Ali and Syed, 2017; Metcalfe, 2007). As a result, the advanced level of gender

inequality that women experienced at the Participation Bank might have masked their perception of the fundamental problems with the Bank's hierarchical power structure.

Norm of overwork and stigmatisation of family friendly policy users

The narratives from the Western Bank suggested that this organisation stood out across the three banking cases, with its competitive and 'long hours' culture. This theme did not come up in the other two cases, possibly because it was in direct contrast with the 'family-like' cultures of the Turkish and Participation Banks.

Despite the recent regulatory restrictions to working hours, the norm for mid and senior level managers at the Western Bank was to work beyond office hours. The interviewees perceived this to be an impediment to their career advancement as it created significant challenges to maintaining a healthy work-life balance. This finding is consistent with the work-family literature that recognises that the norm of overwork and family sacrifice creates an important barrier to the career progression of women with family responsibilities (Kossek, 2016; Hewlett and Luce, 2006).

Furthermore, the narratives highlighted inconsistencies between the Western Bank's work-family policies and practices. The female managers explained that the users of family friendly policies were being perceived as less dedicated and, therefore, promotable, due to the 'long working hours' culture and the expectation from the female employees to outsource their family responsibilities. This finding is in line with a substantial body of literature, which has shown that lack of managerial support for such policies results in women being stigmatised for using them, and ultimately obstructs their career advancement opportunities (Williams et al., 2013; Leslie et al., 2012; Kossek, 2016). Previous research has also shown that most supervisors hold a family-work conflict bias against female professionals, irrespective of whether they experience similar conflicts in their personal lives (Hoobler et al., 2009). This research found that this managerial-level bias had a strong influence on the self-efficacy of women and often resulted in female employees questioning their own abilities and career potential.

Standardised HR processes and balanced organisational demography

Findings from all three banking cases confirmed the importance of having a balanced organisational demography and standardised HR processes to achieve gender equality

(Eagly & Carli 2007). Amongst the three cases, the Western Bank had the highest share of senior female managers due to its performance driven and gender-neutral organisational culture. In line with previous studies, the interviewees at the Western Bank believed that the (relatively) high number of female managers reduced their susceptibility to gender role stereotypes (Eagly and Carli, 2007; Cohen and Broschak, 2013). These findings support Ely (1995)'s research that having a higher number of women in positions of power result in a more fluid organisational construction of gender, which encourages the female employees to draw more on the masculine aspects of their identities to meet their organisation's success criteria.

The findings from the Western Bank case diverged extensively from the other two banking cases, particularly the Participation Bank. As explained earlier, the Turkish and Participation Banks had collectivistic organisational cultures that endorsed paternalistic leadership. An important downside of this was that it often meant that promotion decisions were opaque, where those with access to key senior managers had a significant competitive advantage. Women in these two cases extensively explained how they found it almost impossible to reach out to male sponsors due to male homophily.

Family-like organisational culture

As explained above, the female managers at the Western Bank perceived standardised HR processes and balanced organisational demography as key facilitators of their career advancement. In contrast, the interviewees from the Turkish and Participation Banks both confirmed that their organisational cultures were pre-dominantly family-like atmospheres. The interviews from both cases emphasised having friendly and cooperative relations, rather than competition, as a positive outcome of this family-like organisational culture. For most of the female managers in the Turkish Bank, this culture created a sense of belongingness and attachment to their organisation. As a result, despite the limited headcount and promotion opportunities, most women preferred to stay with their organisation. This finding resonates with past research that has found that women have strong preferences for working in organisations supporting communal goals (Diekmann et al., 2011; McCarty et al., 2014). The female managers at the Participation Bank highlighted the shared religious lifestyle amongst employees,

in addition to the friendly and cooperative relations, as the primary reason for their preference to stay with their organisation despite the limited career opportunities.

Overall, the findings from the Turkish and Participation Banks resonate with previous studies describing the Turkish organisational culture as a family like atmosphere with emphasis on paternalistic leadership, loyalty and tenure (Kabasakal and Bodur, 2008; Kaya, 2006). However, while the previous research considers the Turkish societal context as the primary driver of the family-like organisational culture, the findings of this research reveal that organisation-specific factors such as ‘the no transfer policy’ at the Turkish Bank and the salience of religious ideology at the Participation Bank, also play a significant role. Furthermore, past studies conducted in Turkey have suggested that organisations were becoming less hierarchical and collectivistic and as a result, managers were increasingly adopting the managerial practices of Western companies (Aycan and Kirmanoglu, 2007; Kaya et al., 2010; Aycan, 2001). While this finding was somewhat supported by the Western Bank case, the findings from the Turkish and Participation banks suggested that the managers in these banks still mainly followed a collectivistic management style.

Tolerance towards family responsibilities

The interviewees from all three case studies highlighted the important role of organisational level tolerance towards family responsibilities for maintaining a healthy work-life balance. However, the research findings from the Turkish and Participation Banks indicated higher organisational tolerance towards family responsibilities than the Western Bank. This difference was mainly due to the family-like organisational culture of these two banks, where employees’ family responsibilities were strongly supported and valued. The narratives in both cases suggested that most female managers were family-centric and, therefore, appreciated the generous work-family policies and high levels of job security available to them. As suggested by previous studies, work-family policies help women cope with domestic responsibilities (Sullivan and Lewis, 2001). Furthermore, female managers from both the Turkish and Participation banks overwhelmingly confirmed that this tolerance was a key factor for their decision to continue working in the Bank, and often compensated for their low career advancement expectations.

The Turkish Bank was one of the few exceptions in Turkey that provided its employees with a day-care centre. Conversely, however, some female managers commented on how HR's sole focus on family related policies led employees without family care commitments to feel neglected and excluded. This finding is in line with studies highlighting the risk of family-friendly backlash and the importance of providing universal access to WLB policies (Ryan and Kossek, 2008; Walsh, 2012).

Contrary to expectations, the Participation Bank had introduced one of the most generous maternity leave and child-care provisions in the sector (e.g. working from home and telecommuting). Therefore, our findings contradict past studies showing that traditional patriarchal and religious norms overwhelmingly harm access to work-family policies and perpetuate gender inequality (Metcalf, 2007; Ali and Syed, 2017). Previous studies suggested that employers generally expected women to leave the workforce after having children (Kardam and Toksöz 2004). The Participation Bank, however, introduced these practices to protect its female talent base in a competitive and growing market. In this case, despite its conservative background, the Participation Bank had introduced extensive work-family policies for its female employees to mitigate the risk of high female turnover.

Career development opportunities

While previous research has identified training and career development opportunities as significant career facilitators for both men and women, it also found that women had restricted access to such opportunities (Broadbridge, 2008; Metz, 2003; Tharenou et al., 1994; Lyness and Thompson, 2000). Studies conducted in both Western and Middle Eastern contexts have found that women tended to receive less training opportunities due to managers' biased assumptions that they lacked career ambition (Hoobler et al., 2014; Metcalf, 2006). The findings of this research from all three banking cases confirmed the importance of career development opportunities for future promotions, with a particular emphasis on training. However, the research also found that female managers' access to training often depended on their organisational context.

Among the three banks, female managers at the Western Bank had the least amount of access to training. This was not driven by gender inequities as suggested by previous studies (Tlaiss and Kauser, 2010) but rather was due to the intense cost-cutting

measures imposed by the HQ. While the female and male employees of the Bank had equally limited access, the interviewees perceived that women were impacted more severely as a result. In line with previous studies, female managers were already extensively deprived of other facilitators of career advancement such as access to sponsors and informal networks (Tharenou, 2005a; Eagly and Carli, 2007). Therefore, they considered access to training and strengthening personal qualifications to be very important for competing with male colleagues for promotions.

In contrast, the narratives from the Turkish and Participation banks showed that female employees were mostly content with the training opportunities available to them. This finding differs from other studies conducted in the Middle Eastern contexts, which found that traditional gender norms inhibited women's access to training opportunities (Tlaiss & Kauser 2010; Metcalfe 2007). The recent growth of Turkish and Participation banks may have led to a comparative advantage for these women as the banks had to prioritise finding and retaining qualified employees from both genders (Ayca, 2004). Both banks overwhelmingly relied on internal talent for promotions and therefore provided abundant options for training despite the extensive costs. The literature has also indicated that in collectivistic organisational contexts, training can help increase the employees' loyalty and commitment to their organisation (Wong and Birnbaum-More, 1994). The interviewees also perceived the availability of wide-range of training options as an indication that their organisation valued them as an employee.

The interviewees from the Participation Bank also described how developing themselves through training and educational qualifications were their only option to facilitate career advancement. These women felt that they were barred from other career facilitators such as mentoring and sponsorship as they refrained from building close relationships with their colleagues for fear of risking their reputation as 'modest women' (Syed, 2005). As a result, the interviewees at the Participation Bank revealed high levels of educational attainment, with five interviewees having completed a master's degree and two having enrolled to PhD programmes sponsored by the Bank.

9.3.3 Micro-individual level facilitators and barriers

The overall analysis showed that micro-individual level processes (e.g. gender identity, family roles and career aspirations) were influenced by both meso-level

practices and broader macro-level societal norms and expectations. While the three case studies mostly identified personal characteristics and self-motivation as the key career facilitators, the narratives revealed that these factors were nested within the organisational and societal experiences. By highlighting the interplay between institutions and agency (Scott 2014), the interview findings support Syed and Özbilgin's (2009) relational framework which integrate multiple levels of analysis to understand the contextual nature of gender.

Furthermore, the interview findings portrayed how female managers navigated their way through organisational inequalities to progress their careers by using agency. In accordance with the institutional theory (Scott 2014), the interviews confirmed that the female managers in all three cases were subject to similar cultural-cognitive, normative and regulative insitutional barriers. However, the impact of these barriers depended on the organisational context. Therefore, women displayed agency in different ways depending on the specific challenges they were exposed to within their organisational context.

Four key themes emerged from the interviews regarding micro level factors. These were: (i) gendered role perceptions and self-fit; (ii) work-family roles and related dynamics; (iii) career aspirations (strong vs weak); and (iv) individual agency. Each factor will be explained in detail below.

Gendered role perceptions and self fit

The literature has widely considered gender role stereotypes as significant organisational level barriers, causing women to be perceived as less suitable for managerial positions. However, there has been less research on how this gender bias and stereotypes are internalised by women at the individual level, ultimately shaping their perceptions of self-fit (Kossek et al 2017). All three cases confirmed the existence of gendered self-perceptions in varying degrees. For example, while some female managers at the Western Bank believed that only women endorsing masculine qualities could get promoted, many female managers at the Participation Bank felt that women were less suited for managerial positions by their nature. These differences in perceptions regarding masculine/feminine roles reflected the interconnectedness between organisational culture and individual level preferences or interests.

The interviews at the Western Bank confirmed that the norm for successful management style in the banking sector was overwhelmingly masculine and agentic. Therefore, female managers' inclination towards communal traits created significant challenges to their career progression (Kulik & Olekans 2013, Diekman 2010). For these women, the only solution was to transform their management style. However, this was perceived to be extremely challenging, in particular without losing their authenticity. Furthermore, many female managers stated that they preferred to work with a male manager, because female managers could be excessively 'ambitious' or 'aggressive', thereby demonstrating the subtle biases related to the 'lack of fit' (Heilman, 2001) and 'think manager, think male' paradigms (Schein, 1973). Indeed, by evaluating female leadership through a stereotypically gendered lens, many female managers were unconsciously 'gendering' themselves. The narratives also revealed a general belief across the female managers that women lost career ambition after having children. This is in line with previous studies suggesting that work-family concerns have more severe career consequences for women compared to men (Major et al., 2013). Overall, the interviews revealed that both male and female employees stigmatised and perceived women to be less devoted to their careers.

The narratives from the Turkish Bank revealed that, compared to the Western Bank, the interviewees were even more prone to internalising gender roles. While the discussions at the Western Bank revolved around reluctance towards female managers endorsing an assertive leadership style, at the Turkish Bank, many interviewees did not think women were fit to demonstrate the masculine traits required for senior roles. Many interviewees stated that men were more suitable for senior positions as they believed that by nature women were emotional, weak, moody and paid too much attention to detail, reflecting the role incongruity between the female gender and managerial positions (Eagly & Karau, 2002). Thus, in line with previous studies, most female managers did not consider themselves to be equipped with masculine traits required for senior managerial roles (Diekman and Steinberg, 2013; Heilman, 2012). The organisational culture and practices of the Turkish Bank endorsing implicit and explicit biases towards female managers and the token status of senior female managers may have intensified this gendered perception of women, thereby reflecting the interplay between meso and micro levels. Furthermore, the majority of the female managers believed that family should remain central to women's lives especially after

having children, and, therefore, women should pursue a career as long as it does not interfere with their family responsibilities. This finding is in line with the research of Aycan (2004) who found that female managers in Turkey had trouble convincing ‘themselves’ to get external support for domestic responsibilities as the prevalent societal norm dictated them to remain as the primary caretaker.

The findings from the Participation Bank revealed that the female managers held the strongest views of traditional gender roles among the three banking cases. The majority of the interviewees perceived motherhood with a religious sense of purpose and, therefore, fully supported the societal expectation to uphold childcare and household chores as their main responsibility. In direct contrast to the Western Bank, sacrificing family responsibilities for their careers was not even an option for the female managers. Furthermore, echoing previous studies regarding role incongruity (Eagly and Karau, 2002; Heilman, 2012), and similar to the Turkish Bank case, many interviewees believed that women by nature were less suited for leadership, due to stereotypically feminine qualities such as being emotional and focusing on details. Additionally, the interviewees from the Participation Bank often associated female managers with having low self-confidence, a theme that did not come up at the Turkish or Western Banks. This perception of low self-confidence can be attributed to the religious code of modesty, which requires women to suppress their emotions related to pleasure, anger or pride and remain shy and restrained while interacting with men that are not related to them (Syed 2005). This expectation to demonstrate modesty may have prevented women from acting assertively and confidently, which are qualities required to advance in organisations. Therefore, the internalisation of ‘female modesty’ may have resulted in female managers considering themselves to be less suitable for senior roles by nature. This finding is in line with previous studies which argue that modesty is a key feature of the businesses endorsing Islamic gender relations (Metcalf, 2007; Ali and Syed, 2017; Ali et al., 2017). Extending these studies, this research further highlighted that the female managers at the Participation Bank could experience high levels of anxiety and stress due to fear of not being perceived as ‘modest’. As a result, they constantly monitored their actions to avoid becoming an outcast in their organisations.

Work-family roles and related dynamics

The interview findings indicated that women from all three banking cases expressed concerns about maintaining a healthy balance between work and family life while advancing their careers (Metz, 2003). In line with the institutional theory (Scott, 2014), these concerns were mainly derived from the normative pressures that emphasised the breadwinner role for men and the primacy of the family life and childcare responsibilities for women. These findings echo previous research that found that family responsibilities would have a larger impact on women's careers compared to men, because women tended to be more involved in domestic responsibilities (Williams et al., 2016; Bianchi and Milkie, 2010). The research also found differences between the various organisational contexts regarding women's family identities and reliance on work-family policies, thus highlighting the interplay between individuals and organisational structures (Syed and Özbilgin, 2009).

Starting with the Western Bank, almost all interviewees highlighted the incompatibility between the 'ideal mother' and 'ideal worker' roles, as suggested by previous research (Pas et al., 2014). This incompatibility between the gendered role prescriptions forced female managers to choose between sacrificing their family responsibilities and settling for less demanding roles. As a result, two distinct profiles of female managers emerged in the Western Bank; those who were work-centric and were rewarded for their willingness to sacrifice family responsibilities; and those who were family-centric and ultimately chose to opt-out from their career ambitions. To advance in their careers, women at the Western Bank had to reject traditional gender roles and primarily focus on their work responsibilities (Mandel, 2012). Additionally, they perceived the work-life balance policies to be insufficient and incompatible with their career progression. As a result, many women who enjoyed successful careers before having children struggled to keep up with the long hours and overwork culture of the organisation after having children and decided to put their careers on hold until their children reached a certain age. This finding supported the views of authors who contend that women's career paths are far more complex and relational compared to men, as in different points in their lives they may emphasise their family responsibilities over their careers, or seek a balance between the two (Mainiero and Sullivan, 2005; Powell and Mainiero, 1992; O'Neil and Bilimoria, 2005).

In contrast, the interviews at the Turkish Bank portrayed a very different picture: most interviewees were satisfied with their work-life balance and considered this to be a facilitator of their career advancement. In particular, the interviewees at the Turkish Bank felt that they were able to progress in their careers without having to neglect their families. Female managers attributed this positive experience to the family-friendly organisational environment, highlighting the interplay between organisational processes and individual level experiences (Kossek 2017). Furthermore, some female managers mentioned how their positive work experiences enriched their domestic lives, highlighting the existence of a positive work-family spill-over (Cheung & Halpern 2010).

The women at the Participation Bank were overwhelmingly family-centric. Therefore, sacrificing family obligations for their career progression was not really an option. The majority of the interviewees perceived motherhood with a religious sense of purpose and, therefore, fully supported the societal expectation to uphold childcare and household chores as their main responsibility. It is interesting to note that, although the Participation Bank introduced the most extensive work-family policies, many women continued to suffer from work-family conflicts. Women were often stigmatised by their supervisors for using these policies, which could lead them to being penalised by missing promotion opportunities. This finding is in line with studies which contend that supervisor attributions have a great influence on the execution of work-family policies and, therefore, the 'flexibility stigma' may prevent employees from using such policies (Hoobler et al., 2009; Leslie et al., 2012; Williams et al., 2013).

Furthermore, the interviewees perceived spousal support as a significant career facilitator in all three cases. Regardless of the organisational context, the majority of female managers stated that they received some form of support from their spouses. In line with the research of Aycan (2004), most of the interviewees defined the support they received from their spouses as both psychological (e.g. motivating, listening) and instrumental (participation in household chores). However, while discussing issues around household chores, many of the interviewees revealed that they received 'conditional' support, as they explained that their husband would usually step up when they were not able or were absent. Most female managers perceived such

responsibilities as their own and made all the necessary arrangements to cover domestic chores when they were not able to do so themselves. This finding can be attributed to the societal expectations, as child-care and housework remains to be seen as primarily the responsibility of women, even in dual earner couples. Indeed, this finding supports the nation-wide survey on values conducted by Esmer (2012) who found that the societal support for women's participation in the labour force usually depends on whether the family life suffers or not as a consequence. This research further found that regardless of the organisational context or seniority, women overwhelmingly continue to internalise such social norms regarding motherhood and domestic responsibilities.

Career aspirations (strong vs weak)

Having strong career aspirations is usually associated with being ambitious and motivated and is considered as an important micro-level facilitator of career advancement (Tharenou, 2001; Metz, 2004; Jamali, 2009). This study has found that there was a strong link between women's career aspirations and their organisational contexts. In particular, the narratives suggested that female managers' ambitions and work motivations were either curbed or strengthened by the culture and practices of their organisations. While the female managers in the Western Bank were more likely to refer to themselves as 'ambitious' and 'determined to progress', the female managers in the Turkish and Participation Banks were more inclined to explain how over time they were discouraged from having managerial aspirations due to the gender biased practices of their organisations. This discrepancy was primarily driven by the differences in the organisational practices of the different banks. The narratives from the Western Bank portrayed how the standardised gender-neutral HR policies strengthened the female managers' aspirations for senior roles, whereas the narratives from the Turkish and Participation Banks demonstrated how the lack of objective criteria significantly impeded women's career advancement, as this paved the way for the decision makers' conscious or unconscious biases during the promotion processes (Eagly & Carli 2007).

The interviewees at the Western Bank confirmed that many women considered having strong career aspirations as an important facilitator of career advancement (Metz 2004). In particular, the narratives of senior female managers portrayed how adapting

to the long hours work culture was key to achieving career advancement. Furthermore, senior women stood out with their own self-perceptions, as they refused to question their own fit by stereotypical perceptions. On the other hand, many mid-level female managers were concerned that the limited availability of senior positions, coupled with the masculine work culture of the Bank, was intensifying the competition amongst the candidates, ultimately leading them to be subjected to stricter performance criteria. This finding is in line with the research on double standards contending that women need to outperform stricter performance criteria than men to reach senior level positions (Foschi, 2000; Rosette and Tost, 2010). This double standard resulted in demotivation amongst the more junior interviewees as they could not see the point in pushing themselves harder. Arguably, while demotivating the more junior female employees, this double standard may have also helped the more senior women to secure and legitimise their positions. In line with the research of Rudman and Phelan (2015) on female vanguards, for the mid-level women, exposure to successful senior women in male-dominated leadership positions may have provoked an upward comparison threat, instead of cultivating self-empowerment.

The interview findings from the Turkish Bank revealed how most of the respondents became discouraged during their career journey and how they lost hope for advancement. In particular, the analysis revealed how the male dominated organisational culture and gender biased practices were the two main reasons curbing interviewees' career aspirations. These findings support recent studies which have found that employer/manager gender bias may deter women from aspiring for promotions due to a lack of confidence in their ability to get the job (Barbulescu & Bidwell 2013; Hoobler et al 2014). The narratives revealed that the gender biased decisions regarding promotions at the meso level, fostered gendered self-assessments at the micro level, resulting in most women doubting whether they would make good leaders. Therefore, this self-doubt induced by the gender role stereotypes, coupled with the lack of transparent criteria for promotions, lowered female managers' career ambitions significantly.

The narratives at the Participation Bank revealed how most female employees started with high career aspirations, mainly driven by being able to work in an organisation where they could reconcile their religious and professional identities. However,

similar to the Turkish Bank, at some point in their careers, they became discouraged in their careers due to the gender biased organisational practices, which reduced their chances of getting promoted. Furthermore, an interesting finding was that, most female managers deliberately refrained from describing themselves through agentic qualities such as being ‘ambitious and competitive’, possibly because it clashed with their female modesty (Syed 2005). As suggested by the previous studies, although ambition and masculinity were suggested as key features for advancing in the organisation, the female managers refrained from demonstrating such agentic behaviours as this could inflict stereotype threat due to a perceived role incongruity and harm their relations with colleagues (Steele, 1997; Smith et al., 2015; Davies et al., 2005). Extending these studies, this research found that pursuing agentic behaviours could have even worse effects on the female managers at the Participation Bank, as this did not only clash with the gendered role prescriptions but also with the ‘female modesty’ (Syed 2005), a strong feature of the Islamic doctrine. As a result, rather than mentioning agentic qualities, most of the interviewees described hard-work and being a responsible person as the key personal attributes for career advancement. By masking their ambitions, while at the same time demonstrating dedication and hard-work, many female managers were hoping that their efforts would be recognised by their organisation, as they refrained from pro-actively seeking for career advancement options.

Individual agency

Agency has been identified as a significant facilitator of women’s careers, as it involves an individual’s ability to respond to and take action against institutional constraints (Tlaiss, 2014; Fernando and Cohen, 2014; Ali and Syed, 2017). All three cases confirmed agency as an important career facilitator when subjected to institutional pressures. The fact that some women were able to demonstrate resilience and navigate through the macro and meso level barriers to secure career advancement, reflected some of the key features of protean career (e.g. demonstrating self-directedness and strong determination for upward mobility (Tlaiss, 2014).

Extending the previous studies, this research identified the different coping mechanisms and strategies used by women which varied depending on their organisational context. By leveraging institutional theory (Scott 2014) and using a

multi-level relational framework, this study identifies how the relationship between the organisational structure and the individual has a dynamic nature, where the female managers develop and negotiate unique personal strategies to address their challenges.

Overall, the interviewees at the Western Bank demonstrated agency in two key ways: (i) self-reliance for finding sponsors; and (ii) switching employers when their career was put on hold. The senior female managers described how they took initiative in building relationships and finding their sponsors to overcome the challenges that they faced due to their restricted access to male-dominated networks and sponsors. By doing so, these female managers were able to increase their visibility as potential candidates and accelerate their promotion processes. This strategy was rather critical, as many other interviewees felt reluctant to reach out to sponsors. This finding is consistent with the research of Sealy (2013), who found that compared to men, women were less likely to artificially cultivate relations with potential male sponsors. Another key strategy for career advancement was changing employers, demonstrating some key aspects of boundaryless careers through organisational mobility (Inkson, 2006). Some female managers explained the importance of being open to changing employers when faced with organisational barriers impeding their career advancement. Changing employers often provided them with a comparative advantage for senior roles, as it expanded their work experience as well as their networks. However, it should be noted that these strategies were very much bounded within the organisational context of the Western Bank, because: (i) external hires and transfers were common practice (in contrast to the Turkish and Participation banks); and (ii) the bank required both male and female employees to demonstrate assertive and masculine behaviours.

The interviews at the Turkish Bank suggested that the career advancement of female managers was significantly constrained by implicit as well as explicit gender biased processes confining most women into mid-level management. However, the narratives from the few senior female managers revealed their own coping mechanisms and strategies to navigate through these organisational barriers. Similar to their counterparts at the Western Bank, these women mentioned the importance of proactively seeking sponsorship without worrying about being perceived as demanding. Although the Turkish organisation was managed based on a paternalistic culture, which imposed a patriarchal oversight over women (Kabasakal 2001), those

women with agency were not afraid to reach out to senior managers and convince them that they had the potential to take on larger responsibilities. A second and more common strategy used by the senior managers was to develop expertise in niche areas, allowing them to build a unique competitive advantage, while also increasing their visibility within the Bank. For this second strategy, the Bank's culture of valuing loyalty and tenure may have also led them to carefully planning their careers for the long run, which would later help them stand out as strong candidates for key positions.

The analysis revealed that the female managers at the Participation Bank were exposed to the most extensive explicit and implicit forms of bias among the three banking cases, which often marginalised them as the 'tokens' within their organisation. While, as a result of this, the senior management was heavily dominated by men, there were still a few women who managed to navigate through such intense organisational inequities. According to these women, one key strategy was changing departments when faced with barriers due to gender bias. By changing departments and being successful each time, after a certain point, the male colleagues had no choice but to accept them as talented and reward them accordingly. Similar to the Turkish Bank, a second strategy was to work in a niche area and become recognised as a key expert and get promoted. The female managers at the Participation Bank did not mention transferring to other banks as a strategy. This may have been due to their restricted work options outside their organisation due to their religious attire. They also did not mention actively seeking sponsorship, potentially because their work culture of 'modesty' would not allow them to do so in any case.

9.4 Contributions of the research

This study investigated the career paths of female managers in the Turkish banking sector in order to understand the underlying mechanisms behind their limited representation in the organisational hierarchy. While there is little doubt that women's careers are determined by a complex set of micro-individual, meso-organisational and macro-societal level factors, the literature on women's career advancement remains heavily dominated by single level and de-contextualised research affording limited attention to the macro level forces operating behind meso-organisational and micro-individual processes.

To the researcher's knowledge, this research provides the first multi-level analysis of women's career advancement, based on a comparison of three distinct types of organisations with different cultures and practices. In doing so, this research responds to calls in the literature to consider the interplay between the macro-meso-micro linkages that contribute to women's representation in organisational hierarchies (Kossek et al. 2017). At the macro level this study is the first to identify religion-based fragmented social structure as a macro-level factor influencing women's career advancement in the socio-cultural context of Turkey. At the meso level, the analysis of the three different cases found a combination of factors related to both Western and Middle Eastern contexts, thereby revealing organisational heterogeneity rather than homogeneity in the Turkish context. Furthermore, while studies conducted in Turkish corporate organisations have detected subtle rather than overt biases towards women in management (Özbilgin and Woodward, 2004; Burke et al., 2006; Culpan et al., 2007) the experiences of women dealing with both subtle and overt gender biases in this research highlight the need to take a closer look at the potentially gendered processes within organisations. At the micro level the analysis demonstrated how women's perceptions of macro-level barriers and facilitators changed depending on their organisational context, emphasising the interrelatedness between these three levels.

The second contribution of this research lies in its integrative framework which brings together two theoretical lenses; the relational perspective and institutional theory, to investigate the barriers and facilitators influencing women's career advancement in the distinct context of Turkish banking organisations. By combining an institutional and relational perspective, this thesis extends the literature on women's career advancement by examining how macro-level institutional influences shape organisational processes and practices and how this in turn influences women's career trajectories. This integrated framework highlights the embeddedness of women's careers within national contexts by demonstrating the importance of institutions in shaping women's career developments while also capturing how these factors and the way in which women respond to them may vary depending on the type of organisation.

The third contribution of this research pertains to the analysis of how different organisational cultures and practices may co-exist within the same sector of a national

context, depending on their capital structure (i.e. Western, Turkish or Islamic) and how these have different implications for women's career advancement. Aycan and Kirmanoglu (2007), who previously compared the managerial values of members of two business associations (one close to secular ideology, the other close to conservative Islamic values and principles) in Istanbul, found no significant differences. This thesis extends this line of research by demonstrating how forces such as religious ideology may result in the co-existence of different organisational cultures in a single socio-cultural context (i.e. Turkey). This was a notable finding as it demonstrated how organisations could absorb or reject macro-level influences in varying degrees and how the female managers' perceptions of their careers were significantly affected by their work environment. The comparative analysis of the three cases also revealed the importance of individual agency for overcoming organisational barriers and how women portrayed agency in different ways depending on their organisational contexts, despite working in the same socio-cultural context.

Lastly, the influence of Islamic culture on women's careers is substantial, although the literature in this area is still in its infancy (see exceptions; Metcalfe 2007; Ali et al. 2017; Göle 1996). By including the career experiences of Turkish female managers in a Participation Bank, this research contributes to the limited knowledge on how Islamic values shape organisational policies as well as individuals' career perceptions. Specifically, the interviewees have shown that, female managers were in constant search of reconciling their religious as well as professional identities. Furthermore, while the significant growth of Islamic Banking had created important career opportunities for them, they were also constrained by significant challenges within and outside their organisations. The interviews in the Participation Bank were considered imperative for this research, as it gave '*voice*' to a particular group of women who have been overwhelmingly overlooked within the existing literature of women in management.

9.5 Summary and conclusion

This chapter has discussed the empirical data presented in Chapters 6, 7 and 8 with respect to the research question presented in Chapter 2 and outlined the keys contributions. The research identified a number of important features in the Turkish banking sector that influenced female managers' career advancement.

Four key factors emerged at the macro-level. All three cases confirmed the existence of patriarchal norms and the fragmented structure of the society as significant barriers to women's careers progression. While female managers at the Western Bank managed to distance themselves and their organisation from the majority of the society as 'secular' and 'pro-western', female managers at the Turkish Bank were generally concerned with the increasingly conservative client base and were worried that this may at some point challenge their future career progression. On the other hand, the female managers at the Participation Bank approached the issue from a different standpoint and explained how their choice of attire and lifestyle confined their career opportunities within conservative work environments as they were frequently subjected to discrimination in secular work environments. However, these female managers stated that conservative employers were very much aware of such existing discrimination and took advantage of it by offering only limited career advancement opportunities.

Secondly, all three cases confirmed macro-level economic uncertainties as another important career barrier as it restricted the organisations' growth potential, which impacted the number of available positions. However, the narratives suggested that the Western Bank was the most susceptible to the macro-level economic uncertainties, primarily because it was foreign-owned and focused mainly on clients with international operations. Similar concerns were not raised to the same extent by the female managers at the Turkish or Participation banks, as both organisations generated most of their profits from individuals and SMEs operating in Turkey.

Thirdly, in general women from all three cases had positive views regarding the changes in the labour law to improve work conditions. However, only the interviewees at the Western Bank identified the national level work-family policies as a career facilitator. As their key strategy to maintain low female turnover, the other two banks provided work-family policies that exceeded the national level requirements.

Fourthly, most female managers at the Participation Bank perceived the current national socio-political environment as an important facilitator for their career development, mainly due to the lifting of the headscarf ban. As a result, most women at the Participation Bank felt that the current socio-political context facilitated their integration to the labour market. This diverged extensively from the two other cases,

where most female managers believed that the current national socio-political context was becoming increasingly restrictive on their careers and lifestyles.

Four key barriers and four key facilitators emerged at the meso-level. On the barriers, all three cases confirmed the existence of organisational bias against female managers, as a major career barrier, with varying degrees. While the narratives from the Western Bank suggested that implicit bias was more prevalent, the narratives from the Turkish and Participation banks revealed the existence of both implicit and explicit biases against female managers. This distinction was mainly due to the gender-neutral and transparent policies of the Western Bank driven by its Global HQ. Secondly, the female managers at the Turkish and Participation banks perceived the absence of objective promotion criteria for senior roles as an important barrier. Thirdly, the female managers at the Turkish Bank perceived the steep hierarchical structure of the organisation as another crucial barrier to their career advancement. These women experienced intense difficulties in reaching out to the senior management, which resulted in a shared feeling of powerlessness. Lastly, the prevalent long hours culture at the Western Bank prevented women from maintaining a healthy work-life balance. The family and dual centric female managers were stigmatised for using existing work-family policies due to the managerial expectation to outsource family responsibilities.

Turning to the meso-level facilitators, the female managers at the Turkish and Participation banks explained that their family like organisational cultures created a strong sense of belongingness towards their organisation although there was no evidence that it encouraged career advancement. Secondly, these two organisations stood out with their tolerance towards family responsibilities as they both helped their female managers cope with their domestic responsibilities while meeting their professional responsibilities. Thirdly, all three cases confirmed the importance of career development opportunities for future promotions, although only the female managers from the Turkish and Participation banks were content with the training opportunities available to them. Finally, all three cases confirmed that a balanced organisational demography was a key facilitator of women's career advancement. In this context, the Western Bank stood out with its relatively high number of female managers. Many women in the bank felt that having a relatively balanced

organisational demography reduced their susceptibility to gender role stereotypes and supported meritocracy-based promotion decisions.

Four key factors emerged at the micro level. Firstly, all three cases confirmed that in the banking sector the generally accepted management style was masculine. This made the female managers prone to gendered self-perceptions with varying degrees. Secondly, family responsibilities were perceived to be an important factor influencing career advancement. While most women at the Western Bank were convinced that the 'ideal mother' and the 'ideal worker' roles could not be compatible, most women at the Turkish Bank had very positive experiences of work-family balance. On the other hand, despite the extensive work-family policies, the narratives at the Participation Bank suggested that most women continued to suffer from work-family conflicts, which usually led them to consider opting out of their careers to focus on their family responsibilities. Thirdly, strong career aspirations were confirmed as a key facilitator of career advancement. However, women's career aspirations could be either curbed or strengthened by their organisational culture and practices. More specifically, while the female managers at the Western Bank highlighted the standardised and gender-neutral HR policies as key factors supporting their career aspirations, most of the female managers at the Turkish and Participation Banks explained how they became discouraged over time due to the male dominated culture and the gender biased practices of their organisations. Furthermore, the female managers at the Participation Bank often feared being penalised for openly showing their ambition (e.g. pro-actively seeking support for career advancement) as it clashed with the female modesty. As a result, they hoped that demonstrating hard work and dedication would ultimately be recognised by their organisation.

Lastly, individual agency was confirmed as a key facilitator in all three cases. The study showed how in each organisational context, women developed different coping mechanisms and strategies to address the challenges they encountered in their workplace. In the Western Bank, women often showed agency by proactively seeking sponsors. In the Turkish Bank women chose to develop expertise in niche areas and also proactively sought sponsorship, despite the risk of being perceived as too demanding. Finally, the 'token' senior women at the Participation Bank highlighted,

changing departments and working in niche yet overlooked areas as two key personal strategies to navigate their careers through the organisational barriers.

Chapter 10 : CONCLUSION

10.1 Introduction

This chapter will set out the summary and conclusions of the thesis. The chapter is divided into four main sections. Section 10.2 provides a short overview of the thesis. Section 10.3 discusses the key implications of the study. Section 10.4 outlines the limitations of the study, and Section 10.5 sets out the suggestions for future research.

10.2 Overview of the thesis

Chapter 1 presented the research background and provided the reasons for conducting the study. It outlined the overarching aim of the study, which was to consider the barriers and facilitators influencing women's career advancement in the Turkish banking sector. This was followed by an outline of the thesis.

Chapter 2 provided a background to the study by outlining the definitional issues around women's careers and how they have been conceptualised. The chapter also presented a research framework, which identified the macro, meso and micro level facilitators of and barriers to women's career advancement. Subsequently, the chapter presented a literature review on the influences from each level in detail. It first explored how national legislation, societal gender roles, culture and religion influenced women's career advancement. The chapter then discussed the organisational culture and practices that acted either as facilitators or barriers. Finally, the chapter considered the individual level influences shaping women's career choices and aspirations. The literature drew principally on studies conducted in the West (USA and Europe) due to the vast number of studies conducted there. In that context, the review demonstrated that the existing literature on women's careers and career advancement were overwhelmingly based on studies that focussed primarily on micro or meso level factors and provided limited attention to macro-level factors. Furthermore, there was little explanation of whether different organisational barriers and facilitators could exist within the same sector and national context. Thus, it was proposed that a multi-level analysis of barriers and facilitators influencing women's managerial career advancement in three different types of banks in a Muslim country, would contribute to and extend the existing literature.

Chapter 3 discussed women's employment in Turkey. It firstly reviewed the political, economic and labour market characteristics related to women's employment and careers. The chapter then discussed the general issues associated with the socio-cultural environment of Turkey, with a particular focus on collectivism, gender inequality and conservative ideology. Subsequently, the chapter highlighted the low representation of female managers within the sector.

Chapter 4 outlined the methodological approach to the study and explained the rationale for the research method. This study adopted a qualitative method, primarily due to its focus on understanding the 'social world' of participants and capturing their actual experiences and realities. Furthermore, the chapter provided details of the research design, the sample, data analysis and the role of the researcher. The chapter also highlighted the details of the interview guide and the ethical considerations.

Chapter 5 was the first of the four chapters providing the empirical findings from the research. The chapter presented an overview of the profiles of the three banking organisations and information on their HR policies and practices pertaining to female employees' career progression. The material presented in the chapter was based on secondary data sources including annual reports and the HR websites of the organisations and interviews with HR managers. The chapter showed that the Western Bank had the highest share of senior female managers, followed by the Turkish Bank and the Participation Bank. The chapter outlined the organisational reasons behind the differences in women's senior level representation across the three types of banks, with a particular focus on the HR practices and policies.

Chapter 6 reported the empirical results of the study drawing on the interviews with the female managers working in the Western Bank. The chapter explored the factors affecting the female managers' career advancement in the bank. These factors (barriers and facilitators) were grouped into three inter-related broad areas: (i) macro-national, (ii) meso-organisational, (iii) micro-individual. The discussions with the participants uncovered how the economic uncertainties (macro) restricted the number of available positions at the bank, therefore hindering their career development opportunities (meso). Furthermore, the female managers highlighted how the prevalent overwork and stigma culture (meso) made it extremely difficult for them to balance their work and family responsibilities. Relatedly, for most women the implicit bias against female

leadership was intensifying their own gendered role perceptions and self-assessments (micro). On a more positive note, the chapter detailed how the standardised HR processes and the balanced organisational demography at the meso level helped to support the female managers' career aspirations and motivations to attain more senior roles.

Chapter 7 reported the empirical results from the Turkish Bank. The chapter explored how the propagation of a patriarchal ideology undermined their relations with their clients and intensified the bias against them during the promotion process (meso). This organisational level bias coupled with the lack of transparent criteria and steep male dominated organisational hierarchy (meso) intensified the internalisation of gender role stereotypes for many female employees and also negatively impacted their self-efficacy and managerial aspirations (micro). Regarding the facilitators, the chapter detailed how the family-like organisational culture endorsing communal goals and the tolerance towards family responsibilities (meso) increased the female managers' job satisfaction and work-life balance (micro), which were the two key reasons for their decision to continue to work in the bank despite the limited career development opportunities.

Chapter 8 reported the empirical findings from the Participation Bank. At the macro-level, the chapter explored how the fragmented nature of the Turkish society restricted the female managers' career options to conservative work environments. At the meso-level, the Participation Bank highly endorsed patriarchal gender roles, which resulted in the marginalisation of female managers as 'tokens'. As a result, at the micro level most women felt the need to disguise their career aspirations in order not to be perceived as a threat to male colleagues. Furthermore, similar to the Turkish Bank, the gender biased culture of the bank and the lack of transparent promotion criteria (meso) intensified the female managers' internalisation of the gender role stereotypes (micro) and lowered their aspirations for senior roles. Nevertheless, the findings also demonstrated that the lifting of the headscarf ban coupled by the increasing social acceptance of women wearing headscarves (macro), facilitated their integration into the labour market, typically through organisations which endorsed such religious sensitivities (meso). Furthermore, such organisational level endorsement of religious sensitivities coupled with the family-like organisational culture of the Participation

Bank and its support for motherhood created a friendly and cooperative work environment (meso), where women hoped they could continue to progress, albeit slowly, in their careers by demonstrating hard-work and determination (micro).

Finally, Chapter 9 provided an integrated discussion of the empirical findings in the context of the overarching research question presented in Chapter 2.

10.3 Implications of the study

This study identified a number of multi-level and interrelated factors that influenced female managers' career advancement in the Turkish banking sector. Although the interviewees identified personal characteristics and strong career aspirations as key facilitators of career advancement, these individual-level features were significantly bounded by their organisational and societal experiences. This section provides an overall assessment of the factors that impede women's career advancement and also sheds some light on why some women were able to advance despite these barriers.

The findings of this study revealed that all women feel constrained by gender role stereotypes. In line with role incongruity (Eagly & Karau 2002), the findings suggested that women internalised social gender roles (in varying degrees), which led to a self-imposed bias against their own fit with male-dominated jobs. Thus, many female managers, even those with strong career motivation, internalised the idea that they could not continue to progress in their careers unless they adopted a 'masculine leadership' style. Employers need to consider changing this culture as it can become extremely difficult to adapt for most women, especially without losing their authenticity. As reported in the study, only a few individual women managed to adapt to the masculine management culture without fear of being disliked and labelled as 'too aggressive'. Furthermore, the evidence revealed that many women internalised gender roles to such a great extent that they believed women by nature were not capable of demonstrating assertive qualities and, therefore, did not fit senior roles. The narratives of the few senior women revealed how important it was to overcome this endless feeling of self-doubt and convince themselves, that they were not less suitable than their male colleagues for the senior positions. A number of women articulated that the family socialisation and upbringing were key to building this confident outlook. In particular, these women were raised in progressive families, where they were often encouraged to develop skills necessary to become independent and

successful individuals, which played an important role in strengthening self-efficacy and career aspirations.

This study revealed how female managers from all three cases used their own individual agency to develop different strategies to overcome the organisational challenges that were driven by the gender inequities at their workplace. The type of strategies that women deployed varied depending on their organisational context, which highlighted the dynamic relationship between the organisational and individual contexts. For example, while the female managers at the Western Bank actively sought sponsors to overcome barriers due to male homophily, women in the Participation Bank feared being perceived as too demanding and, instead, sought to change departments and work in niche yet overlooked teams to develop specific expertise. Similarly, while the women in the Western Bank emphasised the importance of changing employers when they felt their careers were unfairly being put on hold, the women in the Turkish Bank did not feel that they had this option as external hires and transfers were not common practice in their bank. Instead, they pursued a longer-term strategy of changing departments within their bank where they could gain niche expertise and stand out for key positions in future. As argued by Scott (2014), actors are knowledgeable and flexible and, therefore, capable of utilising their resources, acting strategically, and monitoring the results of their own actions. Indeed, this study also demonstrated that all individuals possessed agency to some extent, but the level of agency that they demonstrated throughout their careers varied extensively depending on the individual as well as the organisational contexts. While the majority of the participants who took part in this study shared some degree of feeling powerless against the institutional constraints, the narratives of the senior-level women highlighted the importance of avoiding complacency to facilitate career progression by persistently challenging the existing social structures and proactively negotiating for advancement.

Strong career aspirations were a key facilitator of women's career advancement. This study found a strong link between organisational contexts and women's careers aspirations. For example, among the three bank cases, despite its more competitive work environment and stricter promotion criteria, the Western Bank had the highest percentage of senior women. During the interviews, the female managers from the

Western Bank frequently referred to themselves as ‘ambitious’ and ‘determined to progress’, whereas the female managers from the Turkish and Participation banks tended to have lower promotion expectations and were generally less enthusiastic about their career advancement potential. The study findings suggest that these differences in career aspirations were primarily driven by the different organisational practices across the three cases. The Western Bank had standardised and gender-neutral HR practices that encouraged merit-based career advancement for all employees. In contrast, most respondents in the Turkish and Participation Banks indicated that they started their careers with strong career aspirations, but later on were discouraged due to the explicit and implicit biased organisational practices towards women. Furthermore, the study found that most female managers in the Participation Bank refrained from referring to themselves as ‘ambitious’, as it clashed with the organisational expectation of female modesty, and preferred being perceived as ‘hardworking’ and ‘dedicated’. This finding indicated that the women at the Participation Bank had a significantly lower representation in senior management positions compared to the other two banks, primarily due to the coexistence of organisational bias against female managers and the expectation to comply with female modesty, which eventually resulted in most women perceiving their chances of advancing in their careers to be almost nil. Overall, the study has shown that it is imperative for organisations to address these biased practices, which seem to be widespread across organisations, and create a gender-neutral organisational culture that supports women’s career progression to senior management, as otherwise, these practices will continue to play an important role in women’s decision to eventually opt-out from their careers.

The study findings indicated that family responsibilities were important factors for women’s advancement to senior positions. Both senior and mid-level female managers expressed the difficulties they faced in maintaining a healthy balance between work and family responsibilities. The results of the study suggest that the social norms in Turkey, which still expect women to primarily own family responsibilities, continue to pressure working women. Furthermore, the findings also suggest that women’s career decisions are to a large extent still shaped by a combination of their domestic responsibilities and the organisational and national level work-family policies available to them. Regarding the state provisions, the findings reiterate the need for

stronger child-care provisions. Amongst the three organisations, only the Turkish Bank provided a nursery to a subset of its workforce (i.e. the employees working at its Operations Centre). The extremely limited provision of organisationally sponsored nurseries (organisations accommodating more than 150 women are legally obligated to provide a nursery, but simply continue to choose not to fulfil this requirement) demonstrates the on-going need for stronger public enforcement. The study also found that women's career experiences of work-family dynamics were heavily influenced by their organisational contexts. For example, while the overwork culture at the Western Bank meant that only those women who were able to outsource family responsibilities were able to advance their careers, the family-like tolerant organisational culture at the Turkish Bank enabled women to progress without sacrificing their family responsibilities. Interestingly, the Participation Bank had the most extensive work-family policies, but its practice was not widespread as women were frequently stigmatised by their supervisors for requesting such policies. Overall, the findings reinforce the need for robust national and organisational level work-family policies and support for building organisational cultures that consider child-care and other house chores as a joint responsibility of both male and female employees.

10.4 Limitations of the study

The thesis has enhanced knowledge about the multi-level influences that are related to women's career advancement in the Turkish banking sector. Nevertheless, it is important to consider a number of limitations, which may impact its findings.

Firstly, while the interviewees were purposefully selected to access a diverse group of women from the three different types of banks in Turkey, the sample of female managers at the Participation Bank was relatively small compared to the two other cases. This was primarily due to the very few women working in mid and senior level positions in Participation Banks.

Secondly, although the literature in Turkey highlighted social class and rural to urban migration as culturally significant phenomena (Erman 2001; Aycan 2004), I refrained from directly asking questions related to socio-cultural background as it is often considered intrusive in the Turkish context, which could have opened further insightful discussions regarding gender dynamics at work.

Thirdly, due to the chosen research question and framework, the thesis occasionally trades clarity for rich insights into observed processes. The findings of this study did offer the possibility of more nuanced analysis while exploring the interactions between the macro, meso and micro levels of influence; however, this was beyond the scope of the thesis. This is an important area for future research that would provide a more comprehensive picture of women's career experiences.

Finally, undertaking participant observation would have enabled me to observe female managers' daily interactions at their workplace and probe more detailed questions during the interviews thereby providing additional insights on organisational culture and practices. However, my gatekeepers explained that my request would be refused on the grounds of data sensitivity as bank managers' daily tasks frequently involved dealing with client requests, which required strict confidentiality.

10.5 Future research

In this section a number of potential future research avenues are proposed. The thesis made two theoretical contributions to institutional theory. First, the thesis expanded the role of agency by demonstrating how women pursue different coping mechanisms/strategies depending on their organisational context. By using the relational framework, future institutional arguments should continue to consider the active role of individuals and explore other conditions that may relate to the socially and institutionally structured nature of agency. This will add new insights to the dynamic relationship between agency and structure. Second, this thesis revealed the existence of intrasectoral variations regarding women's career opportunities by documenting how different organisational cultures and practices co-existed within the Turkish banking sector, depending on the organisations' capital structure (i.e. Western, Turkish or Islamic). When dealing with institutional challenges and pressures, researchers often assume that organisations within an industry/sector will react the same way (DiMaggio & Powell 1983). The findings of this thesis challenge this assumption. Thus, more empirical research on intrasectoral variations is needed to shed light on the conditions that affect the heterogeneity of organisational practices and policies.

In addition, the research suggests that there is scope for a greater focus on the intersectionality of religion and women's work and gender identity. Various Islamic practices and traditions exist amongst Muslim majority countries (Metcalf 2007) and therefore understanding religion's implications for gender equality issues in the workplace, may play a vital role in integrating more women into the labour force in these national contexts. Furthermore, recent research has also suggested that Western countries experience difficulties in integrating minority groups such as migrant Muslim women (MMW) into their mainstream workforce (Faiza et al 2017). An enhanced awareness of the challenges that migrant Muslim women experience in terms of socio-cultural and religious pressures may help resolve the challenges that inhibit them from fully participating in the workforce.

Finally, further research may also explore how men's perspectives on their roles and responsibilities in the work and family spheres impact women. While the majority of the interviewees in this study suggested that they had supportive partners, they also acknowledged that domestic responsibilities and child-care were still overwhelmingly considered to be "women's problems". Therefore, studies that explore organisational settings and environments that increase male champions for promoting gender equality in domestic and work responsibilities may help play a vital role in achieving gender parity in the future.

10.6 Conclusion

This final chapter began by providing an overview of the thesis. The implications were considered and it was suggested that although all women, to some extent, experienced career constraints due to gender role stereotypes, some women were able to overcome these constraints by demonstrating individual agency and a strong commitment to their careers. In turn, the study also showed that organisational culture and practices, and in particular establishing standardised and gender-neutral practices, were key determinants for women's career aspirations. Finally, the chapter considered the limitations of this study, followed by suggestions for future research.

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APPENDICES

APPENDIX 1- INFORMATION SHEET (ENGLISH VERSION)

INFORMATION SHEET FOR PARTICIPANTS

REC Reference Number: LRS-15/16-3515



Title of study: Women's career experiences in the Turkish banking sector: A consideration of personal, organisational and societal influences

I would like to invite you to participate in this research project, which forms part of my PhD research. You should only participate if you want to; choosing not to take part will not disadvantage you in anyway. Before you decide whether you want to take part, it is important for you to understand why the research is being done and what your participation will involve. Please take time to read the following information carefully and discuss it with others if you wish. Ask me if there is anything that is not clear or if you would like more information.

The aim of the study is to examine the career experiences of Turkish female banking professionals across different organisational contexts. In particular, I am interested in exploring a comprehensive range of personal, organisational and societal influences affecting women's careers. The interview will enable you to reflect in confidence on these issues.

Your participation is voluntary. What is said in the interview is regarded as strictly confidential and will be held securely until the research is finished. If you change your mind, you are free to stop your participation and to have your data withdrawn without giving any reason up to 8 weeks after your interview. All data for analysis will be anonymised. In reporting on the research findings, I will not reveal the names of any participants or the organisation where you work. At all times there will be no possibility of you as individuals being linked with the data.

Your interviews will be collected via an interview and should take approximately 1 hour. It will be based on the interview guide but is designed to be flexible so as to meet your needs. On request, you will be able to view the questions before the interview and will not have to answer any questions, which will make you feel uncomfortable. With your consent, I will arrange to interview you in a private area (for confidentiality reasons), e.g. book a room at your office, or at a suitable venue in a local public site if

you prefer. The interview will be audio-recorded, subject to your permission. Recordings will be deleted after coding.

The UK Data Protection Act 1998 will apply to all information gathered within the interviews and held on password-locked computer files and locked cabinets within King's College London. No data will be able to be linked back to any individual taking part in the interview.

Please note that all participants will be treated equally, underpinned by highest confidentiality and collaboration, regardless of any possible acquaintance between the interviewer and interviewee prior to the interviews.

If you have any questions or require more information about this study, please contact me using the following contact details:

Didem Taser Erdogan

King's College London, Department of Management, Franklin-Wilkins Building, 150 Stamford Street, London SE1 9NN

Email: Didem.taser@kcl.ac.uk

Tel: +44 (0) 7542328397

If this study has harmed you in any way or if you wish to make a complaint about the conduct of the study you can contact King's College London using the details below for further advice and information: Professor Janet Walsh, Professor of Human Resource Management and Employment Relations. Department of Management, Social Science and Public Policy, janet.walsh@kcl.ac.uk, + 44 (0) 207848 3963

Thank you for reading this information sheet and for considering taking part in this research

APPENDIX 11- CONSENT FORM (ENGLISH VERSION)

CONSENT FORM FOR PARTICIPANTS IN RESEARCH STUDIES

Please complete this form after you have read the Information Sheet and/or listened to an explanation about the research.



Title of Study: Women's career experiences in the Turkish banking sector: A consideration of personal, organisational and societal influences _____

King's College Research Ethics Committee Ref: LRS-15/16-3515

Thank you for considering taking part in this research. The person organising the research must explain the project to you before you agree to take part. If you have any questions arising from the Information Sheet or explanation already given to you, please ask the researcher before you decide whether to join in. You will be given a copy of this Consent Form to keep and refer to at any time.

I confirm that I understand that by ticking/initialling each box I am consenting to this element of the study. I understand that it will be assumed that unticked/initialled boxes mean that I DO NOT consent to that part of the study. I understand that by not giving consent for any one element I may be deemed ineligible for the study.

Please tick
or initial

☐

Please tick
or initial

1. *I confirm that I have read and understood the information sheet dated [28/06/16 V.1] for the above study. I have had the opportunity to consider the information and asked questions which have been answered satisfactorily.
2. *I understand that my participation is voluntary and that I am free to withdraw at any time without giving any reason. Furthermore, I understand that I will be able to withdraw my data up to 2 weeks after my interview.
3. *I consent to the processing of my personal information for the purposes explained to me. I understand that such information will be handled in accordance with the terms of the UK Data Protection Act 1998.
4. *I understand that my information may be subject to review by responsible individuals from the College for monitoring and audit purposes.
5. I understand that confidentiality and anonymity will be maintained and it will not be possible to identify me in any publications
6. I agree that the research team may use my data for future research and understand that any such use of identifiable data would be reviewed and approved by a research

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ethics committee. (In such cases, as with this project, data would/would not be identifiable in any report).

7. I understand that the information I have submitted will be published as a report and I wish to receive a copy of it.

☐

8. I consent to my interview being audio recorded.

☐

Name of Participant

Date

Signature

Name of Researcher

Date

Signature