

# **“Glass Ceiling” and Career Progression: The Women Bank Employees in Metro Manila**

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## ***Abstract***

*Merging human capital theory and social feminism as groundwork, this research examines the perceptions of women bank employees about the glass ceiling and its effects on career progression. The glass ceiling is viewed by women as an invisible barrier that hinders and or delays their career advancement because of gender discrimination. Data for this study were obtained from two banks in Metro Manila through six focus group discussions (FGD) and 10 key informant interviews (KII) with an inclusion criteria. Women bank employees of at least 25 years of age, either an officer or rank-and-file, and has spent at least five years working for the target banks were considered for the study. The significant findings include: (a) the subjects perceived that the glass ceiling has been cracked with the appointment of women to top and middle management positions; (b) women bank employees experience gender stereotyping brought about by societal roles, which is influenced by Filipino culture and practices; (c) due to societal roles assigned to women, some experience a career plateau, struggles in navigating new assignments and difficulties in getting a promotion; and (d)*

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*labor unions and the bank management should work together to provide a more conducive working experience for women employees, specifically their participation in vital decision-making.*

**Keywords:** glass ceiling, women employees, career progression, banking industry, organizational policies, statutory provisions, labor unions, management

## **Research problem and significance of the study**

Women have integrated themselves into the workforce and have significantly contributed to the gross national product (GNP) in the Philippines; however, society remains patriarchal and women tend to be highly concentrated in administrative, secretarial and support functions and underrepresented in managerial jobs. According to Metcalf and Rolfe (2009), occupational concentration is evident in these positions in the finance industry. Women are also confronted with difficulties in advancing in their careers, especially in leadership roles, which require a more specific educational background and experience. Thus, men are usually at the frontline in this aspect in the workplace (Wirth, 2001; Bruton, 2013). It is for these reasons that the phenomenology of the glass ceiling and career progression of women in the banking industry were studied.

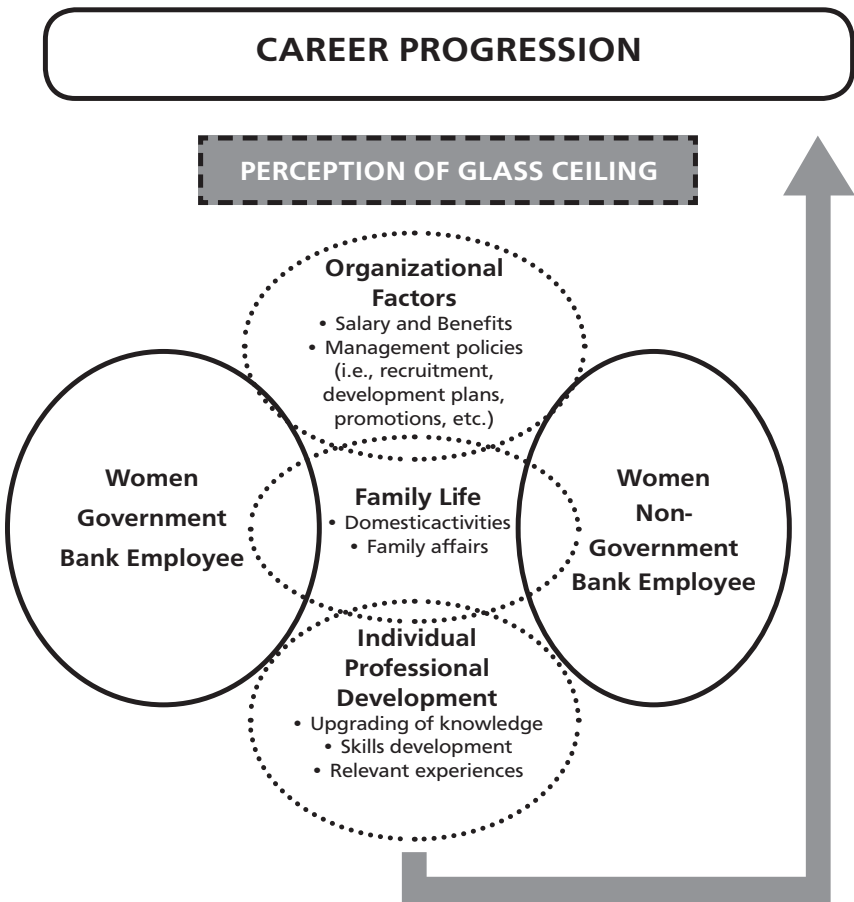
To better understand the glass ceiling in the Philippine context, the following statements served as the blueprint of this study: 1) describe the glass ceiling phenomenon based on women bank employees' perspectives; 2) identify the challenges faced by women bank employees that relate to the glass ceiling; 3) compare and contrast the career experiences of women bank employees in non-government and government banks; and 4) explore the best practices and areas for improvement in managing women bank employees in non-government and government banks.

Two theories served as groundwork for the study, namely social feminism and human capital theories. Social feminism is concerned with developing programs to improve working conditions of women in society (Routledge, Taylor and Francis Group, 2011). Social feminism is a combination of Marxism and feminism and tackles inequality in power, distribution and social patterns (Myers, 1997). Another basis for

this study is the human capital theory, which explains that disparities in professional success and monetary rewards depend on the human capital investment in the form of educational attainment, specialized education or enhancement of professional skills (Kaba, 2013).

The research looked into women bank employees' experiences at work, their domestic situations and their personal aspirations. The responses of non-government and government bank employees were compared and salient themes were derived based on FGDs and KII responses.

Figure 1. Conceptual Framework



## **Research framework and methodology**

This study, being descriptive and exploratory in nature, is focused on explaining the attitude of women bank employees on the glass ceiling and how it affects their career progression. The study also compared the responses of women working in government and non-government banks on the glass ceiling. The conceptual framework illustrates how women bank employees' attitude towards the glass ceiling influence their career progression. It is for this reason that organizational factors, family set-up and individual professional development were taken into consideration since the interplay of these would either accelerate or slow down their career growth.

Multiple FGDs were implemented as one of the methods used in this study. Three groups with six to eight women employees from both banks were considered in the study. The respondents were employed by their respective organizations for at least five years and were at least 25 years of age, based on the inclusion criteria from the framework. The FGD respondents were a mix of randomly selected rank-and-file employees and officers, which provided diverse responses on the phenomenology of the glass ceiling in their organizations. KIIs were also conducted on four managers in both banks to supplement data gathered from the group discussions. The participants were chosen based on their tenure, position and knowledge of the topic. Apart from supplementary data on the glass ceiling, both banks managers on headcount management and manpower planning were interviewed for their respective company's promotion policies. These factors provided the study more specificity in the occurrence of the glass ceiling since the respondents belonged to the higher echelons of the organization and could provide testimonies based on their experiences as they rose from the ranks. Ten KIIs were conducted in both banks.

## **Findings and discussion**

Seventeen respondents from Bank A were considered for the study, of whom nine were single, seven married and one was a widow. All respondents were college graduates and one had units in post-graduate

studies. Fifty-three percent (n=9) of the respondents were in the following units in the organization: Total Quality Management, Systems Quality Management and Human Resources. The remaining 47 percent (n=7) belonged to the following : Forex Stations, Top Management, Project Management, Loans Adjustment, Risk Management, Financial Control and Loans. Their monthly salaries were between PhP10,000-PhP25,000, but others claimed their salaries were between P25,000 and PhP100,000. All (n=17) were regular employees who have been with the company for an average of 14 years. Also, 82% (n=14) of the respondents were non-labor union members.

Like Bank A, Bank B respondents (n=17) were also mostly single (n=9). Five were married, one was a widow and one was separated. All respondents (n=17) were college graduates and six had completed post-graduate studies. Three respondents had also taken up units in post-graduate studies. Forty-seven percent (n=8) of the respondents were either in Human Resources or function as a Division Chief for their respective business unit's section. Other respondents were from Change Management, Administrative and Marketing units. Their monthly salaries were between PhP25,000 and PhP50,000, but a couple of respondents earned from PhP10,000 to PhP25,000 and PhP50,000 to PhP75,000. All respondents had a regular employment status, had been with the company for an average of 17 years and were mostly labor union members (n=13).

### ***Glass Ceiling: its meaning through women bank employees' perspective***

The definition provided by most respondents was "invisible barrier." Others defined glass ceiling as "unequal ratio of men and women," "age and gender discrimination," and "scrutiny on women." Yolly, an FGD respondent from Bank B, defined glass ceiling as a challenge encountered by working mothers. Ms. B gave a more comprehensive meaning that encompassed all the themes that describe the glass ceiling.

*“[Glass ceiling is a] psychological term usually used in organizations to mean the highest possible level that a person, not necessarily women, [can] reach in an organization.”*

Women have the competency to progress in their careers provided they are given the resources and opportunities, and that there will be no roadblocks to hinder their access to these. The definitions provided by the respondents reiterate the claims of Mendehall and Oddou (2000). The authors define glass ceiling as an unseen barrier, usually portrayed as subtle and noticeable biases ranging from personal to organizational. These biases hinder women from advancing in their careers and going up the corporate ranks. The existence of the “invisible barrier” is explained by Ms. L, an FGD respondent from Bank A:

*[Glass ceiling is] something you imagine, it's there but you know there is a limit you need to go beyond in your current role.*

Ms. S, another FGD participant from Bank A, provided more context on Ms. L's response:

*It's like an unseen barrier... Something that prevents you from moving further [sic] because there is a ceiling. Parang hanggang dito ka lang. [It's like an unseen barrier. Something that prevents you from moving up because there is a ceiling. It's like being stagnant.]*

These explanations respondents are also in line with the response of Bank B KII Respondent 1<sup>1</sup>. Her concept of glass ceiling was:

*Glass ceiling: Parang there is a certain limit dictated by the society... that there is a certain level sa career ng mga babae na hanggang dun lang yung pwede nila i-reach. Basically, paternal ang society. Nagkaroon ng stereotype na ang babae hanggang*

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<sup>1</sup>Actual names of research participant were concealed to maintain respondent confidentiality and to ensure rich and detailed accounts of their glass ceiling and career progression experiences.

*dito lang.* [Glass ceiling. It's like having a certain limit dictated by society... that there is a certain level in women's careers that they can only reach. Basically, our society is paternal. This is caused by stereotyping women's [career] progression.]

These explanations support Macaraig's (2004) claim that the glass ceiling has become a hindrance to women's careers and is caused by the customs and traditions society has bestowed on women. These practices inculcated in the Filipino culture also stem from the patterns of behavior of the nuclear family, where men are "*haligi ng tahanan*" or "pillar of the home" and women are expected to be the "*ilaw ng tahanan*" or "light of the home." However, women's participation in the workforce means decreased time from the household and increased purchasing power for the family.

Another angle given by respondents is limitation in age and gender. They said the glass ceiling is not necessarily experienced by women alone; it can also be experienced by older employees or by racial, ethnic or religious minorities and other genders seeking progression. They also believe that men have more access to opportunities. Below are some responses from the FGD and KII that support these claims:

*"Population wise, mas maraming lalaki...pati yung opportunity for them."* ["Population wise, there are more men [in the workforce]... and there are more opportunities for them."] - KII Respondent 2 from Bank A<sup>1</sup>

*"[Glass ceiling is] a psychological term usually used in organizations to mean the highest possible level that a person, not necessarily woman is able to reach in an organization."* - KII Respondent 4 from Bank A<sup>1</sup>

*"So yung glass ceiling, para siyang unofficial, parang invisible barrier na hinders women or ibang minority groups to climb up the corporate ladder."* ["Glass ceiling is like an unofficial, invisible barrier that hinders women or minority groups from climbing the corporate ladder."] -

*Lane, FGD respondent from Bank B*

*“Women are an example of those affected by the glass ceiling, but it could be minorities as well.” – KII Respondent 3 from Bank A<sup>1</sup>*

*“Context ko ‘nun is you put certain limitations in terms of age or gender.” [“My understanding of it is that you put certain limitations in terms of age or gender.”] – Ms. O, FGD respondent from Bank A*

These claims support Pai and Vaidya’s (2009) findings that gender identity is responsible for the disparity of males and females in organizations, most especially employees in top management. The issue on age is also supported by Simpson and Altman (2000) in Pai and Vaidya (2009), where they claim that the glass ceiling is much felt by women over 35 years of age. According to Greenfield (2015), older women may experience more discrimination than older men because physical appearance matters a lot in women’s employment. As for minorities being included in the glass ceiling phenomenology, Castaneda (2008) affirms its existence is due to their plight in organizations and their lack of representation in corporate boardrooms.

Considering with these aspects, it can be deduced that age and gender play vital roles in women’s participation in the labor market and in their success in the corporate world. Cultural bias contributes to discrimination among women. Young professionals are believed to bring in more value to the organization through their technological expertise, innovative ideas and appearance. On the other hand, the older professionals who seek employment or career progression are more likely to be turned down because of their increased healthcare needs, heightened likelihood to be widowed and fewer years in the workforce (Weinreb, 2011; Rikleen, 2016).

### ***Individual professional development***

Two themes arose from the analysis of the individual professional



development domain: job assignment and accessibility of opportunities. Relating these to the social feminism and human capital theory framework, women are assigned social roles because of their gender.

There were instances when women bank employees experience limitations on job assignments because of their gender, primarily for safety and security reasons. This is in line with the findings of Zhao (n.d.) and Wirth (2001) that social perception of male and female job capacity plays a vital role in the assignments that would be given to them.

Another aspect of job assignment that can be looked into is the appointment of women employees to different roles during their stay in the bank. There were instances when women felt they lacked the competency to take on the role, or were confined to jobs that the bank classified as women-appropriate. Below is a testimony that supports this finding:

**Ms. M:** *"Some time last year, I was given a different role. So it really wasn't just recruitment but a bit of career management. It's something new but I felt that I didn't have enough competency, enough knowledge to do so. Now, I can say na parang the challenges are still there but I learned to adapt more. I was adaptable before, I was flexible before, but now yung resilience ko parang mas kaya ko siya."* ["Sometime last year, I was given something different. It really wasn't just recruitment but a bit of career management. It is something new but I felt that I didn't have enough competency, enough knowledge to do so. Now, I can say that even if the challenges are there, I learned to adapt and be flexible. I now have the resilience to do my new function."]

Gender stereotyping contributes to the incidents experienced by women bank employees. Due to observed differences between men and women, negative stereotypes on women limit their opportunities. A study conducted by Pavlova et al. (2014) noted that stereotyped messages can influence performance. Men and women can perform equally well if they are not given the notion of who the better gender

is. Wirth (2001) and Swoboda (1995) also affirm the explanations acquired from the Philippine banks. They state that women tend to be confined to a narrow range of occupations and have the tendency to be clustered in service industries primarily because of the social perception of women's gender roles. These complications can be attributed to organizations' business processes such as recruitment policies and corporate culture. While respondents claim female dominance in their organizations and existing initiatives that are pro-women, they still experience unseen societal barriers on gender roles in the workplace. It cannot be denied that women are constantly under the threat of stereotype and if women attempt to break this, they are perceived as aggressive or bossy rather than as leaders (Pavlova, 2014).

Apart from limitations on job assignments, the accessibility of job opportunities also varies between the banks. A factor that contributes to the variations is the generation the respondents belong to. The younger the members of the workforce, the more skills need to be acquired to experience career progression. Older members have acquired more professional skills given their work experience throughout their working years. Also, older members of the workforce have usually progressed in their careers, hence making the career ladder narrower for them. From these findings, it can be deduced that work experience can determine potential opportunities for employees.

Having said these, the availability of opportunities can also be associated with the age of employees. The younger workforce has a variety of options in entry level positions, while options are limited for those who are older due to tenure and scarcity of available positions as they go up the corporate ranks (Greenfield, 2015).

### ***Family life***

Undeniably, family life can influence an employee's activities in the workplace, which employees of both agreed on. In the pursuit of gender equality, there have been challenges and changes in men and women's roles in the family. Filipino families have shifted to a more egalitarian approach, giving women an equal opportunity in decision-making and division of labor due to their participation in the workforce (Marilao,

1992). Women have also started to move forward in their careers and are seeking higher education for economic reasons (Pe-Pua, 2003).

To understand women bank employees' challenges in this circumstance, it would be practical to look into the themes that emerged from the discussion. These are responsibilities with family and financial considerations. According to Ozbilgin and Pines (2007), family commitments influence occupational choices and working practices, which will be supported by the succeeding accounts from the respondents.

Work in the office is a stressful situation in itself. Juggling pressing deadlines and important meetings, working one's way and adapting to different personalities in the workplace are enough responsibilities to take on. In the case of women with families, especially mothers, dealing with career responsibilities on a full-time basis and attending to the family's needs after a day's work can be exhausting. Williams (2006) confirmed that due to women employees' commitment to their role as mothers, they are unintentionally setting aside their work, which results to inadequate work performance. However, even with the challenges of motherhood and of the workplace, mothers weigh actions and decisions regarding quitting for economic reasons.

Due to the responsibilities assigned by society on women to care for children, there are instances when prioritization needs to be done, i.e., attending to important responsibilities at work or taking a leave to be present for the children. However, there were respondents who claimed this predicament depends on the position of a woman employee in the organization. Additionally, women also mentioned that absenteeism for personal reasons, particularly the family, takes a toll on their promotion. This finding is supported by Paringer (1983) who declares that unscheduled work absences may translate to costs on employers depending on the amount of work at any given day. Paringer (1983) also proposes a solution to resolve absenteeism: to penalize workers with high absenteeism by giving them less pay or reducing their chances for promotions.

With women gaining educational advantage and career opportunities, household responsibilities are then split between the mother and the father. The amount of time a woman allots for her duties as a mother is reduced, especially if she is taking on the role

of the breadwinner. There are also fathers who take on the role of the “house husband” while their wives take on the responsibility of providing for the family (Pe-Pua, 2003; Olah et al., 2014).

With the Philippines having closely-knit families, children are expected to give back to their families, especially to their parents. Once children have started working, they are expected to provide care and assistance to younger siblings also as a way of giving back to their parents. One of the respondents, Ms. H, shared:

*My two siblings are still studying, so pag may event sila, parent-teacher meeting, ako na umaattend. I still want to have time for myself pero I make it a point na pagdating sa kanila may mabibigay ako. Lalo na pag may nagkasakit or kailangan dalhin sa ospital. [My two siblings are still studying, so when they have parent-teacher meetings in school, I am the one who attends. I still want to have time for myself but I make it a point to have time for my siblings, especially when one of them is sick or needs to be brought to the hospital.]*

This phenomenon is explained by Parreñas (2001). He says the Filipino family is nuclear in structure and its members have a strong sense of obligation to each other. This sense of solidarity with the family extends, although to a lesser extent, to consanguineal, affineal and fictive kin. In this sense, independent women bank employees are still expected to support their families.

The demands placed by society on women are indeed a lot and as a result, working women experience difficulties managing their emotional well-being. Some respondents revealed there were instances when pressure at work can sometimes be brought home, especially if there were a lot of responsibilities to deal with.

According to Blithe (2015), there is a tendency for working women to have a “second shift,” which involves household work executed in addition to their paid employment. Blithe’s literature revealed that women spend 41 hours a week on childrearing and house work compared to men who only spend 21 hours on these tasks. This duty can result to physical and emotional devastation

for working women. Women's additional hours of unpaid work for household chores reflect the gap between men and women's time spent on housework (Khazan, 2016). Apart from household chores, childrearing is another unpaid work put upon working mothers. These responsibilities are social roles dictated on women which can be shared between men and women. With men and women sharing responsibilities in the household, women would have more time and opportunities to contribute economically. It is also an opportunity for women to develop their skills for better career options in the long run. Women bank employees also reported they have been encountering financial issues. They carry the responsibility of supporting the family's needs, in addition to taking care of them. Ms H, an FGD respondent from Bank A, shared her financial responsibility with her family:

*Ako kasi yung naiwan dito with my siblings (to work abroad) so I have to be always available for them and for their needs. I get support from my parents financially sa bahay, sa mga gastusin. Pero ako mismo, I make it a point na I'm financially available for emergency situations. I support myself while I'm here (in Manila) tapos when I go home, dumadaan ako sa grocery. I make sure na may kakainin yung mga kapatid ko even before I leave Bulacan to go back to Makati. [My parents left me with my siblings (to work abroad) so I have to be always available for them and their needs. I get financial support from my parents for expenses at home. However, I make it a point that I am financially available for any emergency situation. I support myself while I'm here (in Manila) and when I go home, I do grocery shopping for my siblings. I make sure they have something to eat before I leave Bulacan to go back to Makati.]*

This account is in conjunction with the closely-knit ties of Filipinos and the culture of children giving back to their families once they start working. As a result, they have to split their income between their personal needs and their families.

It is in the Filipino culture to observe a debt of gratitude or

*utang na loob* to one's parents. Children are expected to be eternally indebted to them for giving them life and providing for their needs in their growing years. *Utang na loob* is a form of social control that operates within the family and failure to conform results in feelings of shame or *hiya* (Jackson, 2006). With women's responsibilities to their own families and having to take care of their parents during old age is the concept of the sandwich generation. The sandwich generation comprises individuals who support both their family and parents. According to Vejbhumi's study (2009) on sandwich generation, females are more likely to physically care for their parents. The study also found that sex is an important factor in caregiving, with women taking on this role. This is due to the expectation on women to be in charge of the welfare of the family (Vejbhumi, 2009). In this study, however, the expectation on women is more on the financial aspect, rather than on caregiving.

Meanwhile, at Bank B, the respondents shared their experiences regarding salary limits due to a compensation structure that prescribes a maximum salary depending on grade and position. The only way to get higher compensation is to be promoted. A promotion in title also means a promotion in salary grade. Ms. J articulated:

*Ako since medyo matagal na dito, wala naman akong na-experience na ganyan with regards [sic] to salary or other benefit [sic]. Ang untog na sinasabi namin is salary pero regardless of gender yun. Salary na loyalty or walang promotion. Meron kasi sa amin na pay grade. Mayroon limit yun na hanggang doon lang ang salary mo. Kunwari, kapag PhP 20,000, hindi ka na mag-iincrease kasi yun na ang ceiling unless ma-promote ka. [Since I have worked for a number of years already here, I haven't experienced any problem with regard to salary or other benefits. The "ceiling" we've been talking about is the salary grade in government agencies, which is applicable to anyone working for the government regardless of gender. You're staying [in the organization] because of loyalty even without promotion. For example, if you are earning PhP 20,000, your salary will not increase because that's the*

"ceiling" for your salary grade, unless you get promoted.]

Ms. A provided more substance regarding the government organization's pay scheme. She mentioned that government organizations follow a compensation matrix, unlike in private organizations where the basis of compensation is performance.

*Iba sa government, iba sa private. Yung sa government, mandated yun. It's in our law na mayroong matrix na sinusunod unlike sa private, which is yung pinanggalingan ko. Sa private companies, call nung mga tao na magmanage kung ibibigay nila or not. They will bargain [sic] with you. [The pay scheme in government organizations is different from that of the private sector. In the government, a matrix is followed as mandated by law. Whereas in private organizations, the pay depends on the bosses' decision and they can decide if they will be giving pay increases or not. They can negotiate with their employees.]*

In February 2016, Executive Order No. 201 was issued to standardize the pay scheme for government personnel. Some of the changes were raising the minimum salary for Salary Grade 1 and minimizing the difference to at least 70 percent of the median to bring it closer to their private counterparts (in <http://www.gov.ph/2016/02/19/executive-order-no-201-s-2016/>). However, government employees still receive lower salaries compared to their private counterparts.

Women employees in Bank B are also paid more than women employees in Bank A. However, comparing their average years of service, Bank B women employees have also earned the amount LBP women employees are receiving through the number of years in service and their work experience.

### ***Organizational factors***

The organization employees belong to can have an impact on their activities due to the kind of culture they participate in and people they interact with. Organizational culture is created by its people and is

dependent on the values and goals employees prioritize. It also acts as an unspoken language through norms and behaviors they operate on. Work culture is the heart of every organization because it serves as a guide for employees on how to think, feel, value and act through socially shared ideas, beliefs and meanings (Alvesson, 2013). Oftentimes, little attention is given to work culture, but it is important that this aspect is examined, because it also contributes to workplace performance.

The demand for better-skilled employees has been an ongoing trend for 50 years. Before, manual dexterity and physical strength were the basis for employment, at par with acceptable standards of living. As the years rolled by, employment shifted preference to jobs that require verbal, mathematical, organizational and interpersonal skills. With innovation came the emerging technologies and globalization, which paved the demand for technical skills (in <https://www.dol.gov/dol/aboutdol/history/herman/reports/futurework/report/pdf/ch7.pdf>). It is of utmost importance to be up-to-date in terms of skills to become more sought-after and valuable in an organization. One of the challenges women face is the need to exhibit promising qualifications as evidenced by a response from Ms. O, an FGD respondent from Bank A:

*Women should be extraordinarily intelligent, or extraordinarily innovative or creative.*

Women are also assigned to certain jobs because of their perceived qualities. Tin, an FGD respondent from Bank A shared her personal experience:

*Sabi sa akin ng boss ko, mas okay nga daw na puro kami girls kasi documentation kami sa policies and manuals. So [kapag] lalaki daw lahat ng tauhan niya o staff, baka daw lahat mag-resign kasi nga boring daw yung work namin kasi lahat papel, basa. [My boss said it is better to have an all-women team because we are primarily dealing with documentation of policies and manuals. He also said that if his staff members were all men, they might resign because of the*



tedious paperwork we are doing.]

Management perceives and expects women to possess skills such as attention to detail and organization. This is in line with Baridon and Eyler's study (1994), some of the jobs that women are confined to are clerical and administrative. Swoboda's study (1995) also supports this finding because women workers have the tendency to be clustered in the service industry due to society's perception of gender roles.

Meanwhile, there were no reported issues in terms of Bank B respondents' placement in their current positions since the banks has policies covering employees' career advancement.

Apart from the qualification standards set, other factors considered in career advancement were behavior, readiness for the next role, on-the-job experience and the organization's budget. Bank A also considers the credit standing of employees to be promoted.

Supervisors of women bank employees are another consideration in career progression. This theme emerged when the respondents were probed regarding their experiences working with male and female bosses. Respondents said there were differences in working with the two gender groups. They said women were more emotional and attentive to details, whereas men were more straightforward and output-oriented. They also said their immediate supervisors had preferences when it came to choosing direct reports. Men were usually favored because they were less emotional. Meanwhile, women were preferred when the nature of the job and the skills required were in line with their perceived special "talents" such as greater dexterity, nimbleness and great attention to detail (Clement and Shalla, 2007). With these differences in behavior, job segregation and differences in socioeconomic opportunities happen in the workforce (Bose and Spitze, 1987). This segregation and preference for men or women lead back to the human capital theory, where men and women are assigned roles based on the skills perceived by society.

### ***Gender discrimination in the banking industry***

Based on the testimonies of women bank employees, gender

stereotyping exists both in both banks. Due to the culture of banks where men are in the front line and with the social roles assigned to men and women, role segregation happens unnoticeably. This can be explained by society being accustomed to assigning roles on the basis of gender (Estlund, 2003). A situation that can support this is a response from Bank B that women are expected to be physically attractive, especially during training facilitation. Ms. J, a respondent from Bank B, provided context on this claim:

*Kasi sa training sa amin, di ba parang in general, you don't want your trainers or anyone na haharap sa tao na hindi maayos yung hitsura. So you don't want parang ikaw yung from the operations tapos especially for the field, you don't want someone na bibigyan ka ng trabaho tapos sobrang unpleasant yung hitsura niya. For example nag-evaluate ng speakers kasi nag-speak naman kami sometimes. Mas madami yung comments na ganoon, pag female yung speakers. Kasi pag male yung speakers, syempre hindi naman sa parang tanggap na ay di masyadong attractive si kuya or tama lang. It's something [attire] that participants notice. Pero pag babae yung speaker tapos hindi talaga siya masyado pleasant, or hindi masyado maganda, or mapapansin yung sapatos, mapapansin yung clothes. Ganoon. [In training, you wouldn't want your trainers to look unpleasant. Having worked for operations, especially on field, you wouldn't want to see anyone unpleasant. There are instances when we roll out training courses and we get evaluated. We get a lot of comments on female trainers. Participants are okay with male trainers who are not too physically attractive. Whereas for female trainers who do not look pleasant and are not physically attractive, participants will notice the clothes and shoes they are wearing. The overall look is something that the participants notice.]*

Meanwhile, in Bank A, there were no reported male and female preferences in terms of task assignments. They also said that they do not see gender as a hindrance in pursuing higher positions and positions

previously held by men. Below is a statement that supports this:

**Ms. O:** *Positions previously occupied by a male can be occupied by a female and vice versa. Wala pa lang siguro sa history ng Bank B na babaeng president, but a sister bank is headed by a lady president.* [Positions previously occupied by a male can be occupied by a female and vice versa. Although there has not been a female president in the history of Bank A, sister bank is headed by a lady president.]

These variations are due to the differences in how the public and private sectors operate. Rainey et. al. (1976) in Baarspul (2009) attests to the differences in these sectors in management, motivation, objectives and planning. Although there were respondents who confirmed the existence of the glass ceiling, there were some who claimed it does not exist. These differences in responses were brought about by their unique experiences and background which influence the way they viewed situations in the workplace.

### ***Career progression***

On the aspect of career progression, promotion, training opportunities, career pathing and career challenges were the themes that surfaced during the discussion. Promotion is treated differently in both banks. At Bank A, employees experience difficulty in getting a promotion even if they have been given notice that they are already promotable. Below is a testimony from an FGD respondent:

**Ms. K:** *This year lang din... nasabihan ako ng boss ko and na-inform ako regarding my promotion for level B. Pero until now, natapos na yung date... nagre-review na ako... wala pa din yung level B na exam. So parang minsan napapaisip din ako, "Meron bang years para sa ganito based dun sa observation sa ibang staff na kasama ko and sa mga dating staff dun sa department ko... parang nine years or seven years bago sila naging officers."* [This year, I was informed by my boss of my promotion to Level B. However, until now, I haven't received any notification to take the level B exam and

the testing date has already passed. Sometimes, I can't help but think, "Is there a number of years needed for promotion?" In my observation of other staff members I work with and with previous staff members in our department, it takes nine or seven years before they become officers.]

Bank A's promotion policies are metrics-based and heavily reliant on merits. However, the key informant on promotion policies, refuted this claim. Apart from the merits, other factors affect the decision to promote employees such as tenure, experience, readiness for the next position, on-the-job experience, budget and credit standing.

At Bank B, age is a factor in progression. Older employees seem to be satisfied with their careers and are more focused on their families. However, age as a factor in progression may only be a perception since qualifications and assessment of the recommending authority are the primary determinants in career progression. Respondents from Bank B also mentioned that career progression is for the younger members of the workforce. This is supported by the following discussion:

**Ms. L:** *Yung career progression para talaga sa mga bata, kasi mga bago pa sila.* [Career progression is really for the young professionals because they are still new in the workplace.]

**Ms Y.:** *Kasi syempre kapag matagal ka na di ba at least parang na-reach mo na yung gusto mo.* [When you have stayed long enough in the organization, you have, at least, reached what you want in your career.]

**Ms. L:** *Kaya nag-aantay ka na lang din ng magandang retirement. Usually naman, ganun naman talaga, di ba. Yung mga 60 na yung goals [sic] natin ay (to relax).* [That's why I'm just waiting for an attractive retirement package. Usually, this is how it goes for older employees. Those

who are 60 years of age, their goal is just to relax.]

To address the slow pace of employee progression, job rotation is offered to employees as an option when career plateau is experienced.

Training is vital to an individual's professional growth, as well as an organization's. Both banks have provisions for training and employees are given the liberty to choose courses that would be advantageous in their current roles. At Bank A, premium is given to high-performing and well-trained employees while graduate studies and certification programs are encouraged for Bank B employees. When it comes to career pathing, both banks' employees have programs that support their employees training and development, regardless of the employees' gender. However, in terms of support provisions, Bank B is more employee-friendly. Apart from opportunities for employee transfers, rewards are also given to those who complete post-graduate studies. Incentivizing the pursuit to accelerate one's career is beneficial as incentives have a high impact on performance and behavior (Zoltners et. al., 2006).

Experiencing roadblocks in one's career is inevitable. Respondents shared the challenges in navigating new assignments, promotions and career plateau. Some respondents from Bank A attested to experiencing career plateau and have been in their position for four or more years. According to Gust (2006), women miss out on promotions because of occupational and industry segregation, gender stereotyping on occupations, less investment on women to qualify them for positions, balancing energies between work and household demands and preferential treatment for men. There were also respondents who attested to having low self-assessed competencies once they get expanded roles. Bank B respondents, meanwhile, also have challenges in workload distribution and promotion. Women are usually given workloads that are more than what their position requires of them but not get paid correspondingly. Clearly, promotion is an aspect of employment that needs to be reviewed by both banks, but they are on the different sides of the spectrum on this matter.

### ***Providing better working experience for women bank employees***

There are efforts to address the stereotypes that bar women in certain jobs from career advancement (Wasbeek, 2004). In both banks, the unions, management and the women themselves are influential in providing a better working experience for women. Unions act as representatives of rank-and-file employees and serve as the spokesperson to the management. Negotiations by unions with the management, however, are solely for collective bargaining agreements (CBA) and not so much on the escalation of work-related issues and gender sensitive programs.

The management of both banks also implement benefits prescribed by law. However, Bank B takes it a step further by promoting women's rights through the inclusion of medical procedures, wellness activities and leave credits for women employees. Meanwhile, Bank A management has rolled out flexibility in work schedules and work from home options so women can tend to their domestic responsibilities. The two banks have their own set of benefits but are incomparable as each has a different set of priorities, values, culture and population composition.

With society becoming more egalitarian between men and women on the decision-making process, women employees are starting to step up in terms of raising work-related concerns and discussing matters that concern their jobs. An open door policy is observed in both banks. However, respondents from both banks testify that there are still areas for improvement in terms of communication in the workplace. For Bank B, top down communication is good but the bottom up communication needs to be refined. The respondents' impression is that management is unaware of the concerns of the lower ranks in the organization. Bank A respondents said while they get an opportunity to be a part of the solution, the method used to gather their point of views can be limiting as it is done only through employee surveys. They said investing time and personal interaction to address issues are aspects that can be further improved.

### **Summary, conclusion, and recommendation**

Glass ceiling, a Western terminology, is a phenomenon experienced by

women that hinders them from advancing in their jobs. In this study, most respondents from both banks, regardless of position, claim the glass ceiling does not exist. However, women respondents claim that they are expected to take on the feminine roles because it is what the Filipino culture expects of them. Women have been integrating themselves in the workplace by assuming men's roles and responsibilities. Women are even appointed to management positions.

The banking industry is perceived to be a man's world because it is income-generating and client-facing. Relating this to the smallest unit of society, in the family, men are expected to be the decision-makers and to provide for their families. Similarly, in the banking industry, it is mostly men who are front liners and leaders, leaving fewer opportunities for women. Wirth's (2001) study reveals that female representation in the financial industry may be a challenge as the work in this line of business requires a specific educational background and experience which men usually have because they are the front liners in this industry.

From this research, it can be deduced that the glass ceiling has been broken in both banks because there have been appointments of women to top management. The banks are women-dominated and have had female presidents. Bank B also has a 66-34 percent population breakdown, with women as the dominant gender.

While both banks have surpassed the challenge of placing women on the top of the organizational hierarchy, gender is still taken into consideration in women's job assignments. Because of their perceived roles, women are assigned to jobs which are perceived as women-appropriate even if in this day and age, the Filipino working culture has become more gender sensitive and egalitarian.

The glass ceiling affects women in many aspects. Women bank employees' professional development, family life and the organization they belong to influence how they are viewed in their respective jobs and how the glass ceiling works in their lives. While some women bank employees disprove the existence of the glass ceiling, the way women are perceived can be brought about by unconscious bias due to societal roles. This contributes to the perception that their attention is divided between work

and their personal lives, hence contributing to difficulties in career progression.

Support for women in the workforce is provided by labor unions and the management in both government and non-government banks. However, labor unions and management need to be more unified in their strategies to provide better work experiences for the workers, regardless of gender, rather than operating as independent bodies. They also need to increase gender awareness and responsiveness since unions are generally still gender-blind or man-oriented.

In order to provide women a satisfying work experience, this study recommends the following:

- ***Provision of development plans for progression opportunities.*** Women may experience a plateau at some point in their careers due to task confinement brought about by 1) women's perceived roles in the society and 2) women's reproductive role in nuclear families. Given these challenges, development plans are an imperative in their careers. They should also be equipped with relevant skills that will keep them abreast in the labor market. Development plans are instruments that can also be used by employers to aid career progression. Women can be provided with training opportunities and career experiences that relate to their skills and tie this up with trends in the labor market. This way, they can prepare themselves for the evolving workforce and make career progress.
- ***Improved transparency on employment and promotion opportunities.*** Both banks have employment and promotion policies in place which are reviewed once or twice a year, depending on the need. Metrics, performance appraisals and 360-degree feedback from colleagues should be made transparent to employees to provide them with a better picture of their performance. The social roles assigned to women should be disregarded to allow a more objective approach in decision-making on the following aspects: hiring, job assignments, job rotations, employee-initiated transfers



and promotion.

- ***Amendments on organizational policies.*** The standard eight-to-five job schedule in the workplace might no longer be as applicable as it used to be due to the changes on how the workforce operates in the recent years. When women started to integrate themselves as part of the workforce, they still pursued their regular duties as primary caregivers in their respective homes. As a support provision to the complicated situation of women, reliable organizational policies pertaining to flex time and benefits that cater to women's welfare can be crafted and eventually implemented. While there are existing policies for these in the workplace, these might need to be reviewed since these only provide women a leeway for a schedule that would allow them to meet their responsibilities at home, but does not really address the flexibility of working arrangements.
- ***Strengthening collaboration between labor unions and management.*** While labor unions are existent in both government and non-government banks, it is necessary to strengthen their ties with the management. Unions and management may operate as separate bodies in terms of identifying ways and means to provide better working experiences for women. However, they should unify their decisions to come up with reasonable benefits favorable both to the employers and the employees.
- ***Increased awareness on and enforcement of statutory policies pertaining to women in the community.*** While there are a number of laws that cater to women's rights and welfare, implementation in the community remains a challenge. It is on the aspect of enforcement that it falls short. Women must also be made aware and reminded of their rights and privileges by utilizing different channels of information dissemination, such as the mass media and the social media. Law-enforcing bodies should also be vigilant in ensuring that organizations comply with the

statutory policies for women and that the community observes the provisions that protect women.

- ***Accessibility to affordable and quality day care centers.*** Generally, working mothers experience challenges in alter-casting roles as caregivers for their children and attending to their full-time jobs. This situation can contribute to absenteeism and eventually to poor performance. While the establishment of day care centers is already a requirement in some government organizations, it would greatly assist working mothers in the private sector to have access to affordable and quality day care centers. Not only will it provide them extra hands to cope with their responsibilities, it will also contribute to increased productivity and performance in the workplace.

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