

Investigation of Glass Ceiling Phenomenon: Empirical Evidence from the Banking Sector of Bangladesh

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Abstract

The survey sought to measure the perception of 400 employees (male and female) in the banking sector of Bangladesh covering three districts namely Rangpur, Dinajpur and Niphamari. The aim of the study is to examine the effective factors of glass ceiling, for which female employees are being influenced in the workplace. 'Glass ceiling' means an invisible obstacle to the advancement of women in the organizational structure. The study emphasized on Logistic Regression Model for dichotomous outcome variables 'Yes (1)' and 'No (0)'. And Levene's test was used for Likert five point scale questionnaires in case of comparison among men and women. The study found that there was no difference in the types of bank, salary or equal treatment of both men and women. Women were divided when it comes to appointing them to important positions, delegating authority, moving to the top at workplace. Finally, the researchers found a strong effective factor in influencing the women while assigning in a vital post as the cause of the demotivation of female employees in banks.

Keywords: Glass ceiling, invisible barrier, equal importance, discrimination, delegation of authority.

Introduction and background of the study

Banking sector is putting a significant contribution to the financial and social life of Bangladesh. This sector employs a large number of workers and provides training in human resource development. Women employees are leading a significant portion of the human resources employed in the banking sector in the country. The present study will be looked at how public and private banks are evaluating women executives in human resources. The bank and its staffing policy support equal employment opportunities (EEO) across the country. Women employees have been holding the several levels of positions in the structure of banking corporations since they started financial transactions.

The term 'glass ceiling' has two dimensions in the public sector- (i) the nature of barriers that limit women's progress and (ii) women's own perceptions in the workplace. The role of women worldwide is undergoing a dramatic change. Gender equality is a concept that women and men enjoy equal opportunities and results. Women and men have equal dignity; enjoy the same human rights; play an equally valuable role in their national, economic, social and cultural development and enjoy the benefits of the equality (Gender Policy, 2014; The Constitution, 1972). At the present time there is a common impediment to women around the world in the services of banks, telecom

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industry, airline professionals, doctors, journalism etc. Bangladesh is no exception. The IWPR measured and showed the wage gap in the United States income inequality between men and women. Causes of inappropriate part of women to spend time for family and child care instead of father (IWPR, 2019). Another observation of this report was that the way female employees were treated by the bank in various posts. Rahman and Khan (2020) conducted an empirical study on the women's position in the banking sector of Bangladesh. The study revealed that the women employees were negligible at top level showing the position whereas 85% of men and 15% of female and 25% at entry level position. For this, the researchers attempted to find out the reasonable factors behind the invisible barrier (glass ceiling) for the motivation and satisfaction of women in the banking sector of Bangladesh.

Literature review of the research context

The burning issue of 'glass ceilings' was created to describe the subtle obstacles that hindered the advancement of women or minorities in the 1980s or decades (Merida, 2013). The study showed that the same work was performed by senior managers and partners, but post-senior managers received about 40 to 50 percent less compensation for their work than equity partners (Almer, 2011). These post-senior positions include post-senior manager positions and "driving gender inequality" between partners. It maintains gender inequality between senior manager positions and partners after creating opportunities for success in the profession. Men cannot accept female bosses and co-workers even if they feel that female peers are not adequate enough to take a level of decision making that affects their careers and that female co-workers are dominated by male co-workers (Rezina and Mahmud, 2017). The research has been shown that Bangladeshi corporate sectors have been dominating women in male society since before they started. Social values, culture, norms and religious beliefs do not allow women to make decisions. They are left behind socially and mentally (Hossain, 2016). A separate participant in a study reported that researcher declined a higher level position due to family obligations because it would take a lot of dedication and time to be accepted (Wedenfeller, 2012). The study considered accounting as a political structure involved in perpetuating inequality with reference to the global gender challenges (Haynes, 2018). In that study, researcher examined the glass ceiling within the context of the accounting professions. The study found that the availability of holiday policies is strongly linked to the decline in South Korean output (Jang et al., 2016). Other issues involve family conflicts among female workers due to domestic chores. One survey highlighted that women were restricted from top management and having not fairly nominated to the delegation (DoA) (Saleem, Rafiq, and Yusaf, 2017). The study found that there were many barriers for women in higher executives and managerial positions, as well as the impact of glass ceilings on women's recruitment and promotion. One research article argued that women's representation in the civil service is on the rise, but the presence of women in higher positions was much lower, indicating the existence of some barriers to women's advancement (Kabir and Haque, 2016). The authors also raised formal and informal questions about the progress of public service. The study explored the impact of relevant factors, including current socio-cultural and economic changes in the country, on factors that may make gender differences in the choice of conflict management styles and

measures of Bangladeshi managers (Sogra, 2014). The study extracted the causes of glass ceiling in the telecommunications industry in Bangladesh and finds that the career growth of female employees was significantly lower than that of men (Habib, 2015). The study analyzed the significance of different glass ceilings conducted in different Asian countries for more than three decades. The study found that the glass ceilings existed in the study included a multi-regional aspect that was classified regionally (Remya and Arasu, 2017). Surveys and reports have shown that the employment rate in Bangladesh's banking sector decreased by 12.23% from 13.73% of the previous year's 2017 (Mehedi and Sumon, 2017). The proportion of female executives who have reached higher positions shown a negligible figure obtained from the BIBM survey (www.dailyasianage.com/April 2017). Central Bank of Bangladesh (BB) officials said that women workers did not come to the country through the newly launched bank (BB Official, 2017). The study was conducted on the basis of different issues of women and their status, socio-economic situation. A study designed to present the effects of the glass ceiling on job satisfaction and job decisions for private sector organizations such as banking and telecommunications in Bangladesh (Nazmul, Islam and Alam, 2016). The study found that female employees in the banking sector were more satisfied than those in the telecommunications sector and also found that there was no significant correlation between glass ceiling variables with female employee job satisfaction, but overall significant statistically changes in glass ceiling factors about decisions. The reasons for the glass ceiling were concerned due to discrimination by their male colleagues, social insecurity, moving to higher positions and changing jobs for the better. Married female employees were not willing to transfer the existing job. Another study was prepared to identify the glass ceiling issues and career barriers for female employees to communicate in RMG sector leadership positions in Bangladesh (Islam and Jantan, 2017). The study identified that women and employees were influenced by three ideological perspectives such as Bangladesh's organizational culture, social values and the lack of career counselors for leadership positions in the RMG sector in Bangladesh. The study showed the discriminatory position of female employees in the corporate sector in Bangladesh (Kamal and Sabrin, 2014). The survey emphasized that female employees have contributed to society but these positions were at a lower level. The study also identified the reasons for the unstable position of women in this male-led organization and suggested strengthening women's participation. The existence of glass ceilings is likely to create significant problems for researchers studying the judgment and decision-making process of top decision-makers, as a lack of women for such sampled results in selection bias that includes gender-based differences in professional judgment and decision-making. For example, research suggested that teams made up of more women are more productive and efficient (Woolley et al., 2010), which was relevant to the nature of team-based monitoring (Trotman et al., 2015). The explicit factor of glass ceiling in the Lebanese banking sector was studied based on middle and top level managers (Jamali et al., 2006). The glass ceiling study area was not related to HRM practice in the banking industry. Bangladeshi and Pakistani women often expect to do a lot of housework which keeps them (women) away from organizational jobs. Fits compared to Bangladesh and Pakistan in terms of autonomy /women's movement in India (Jejeebhoy and Sathar, 2001). Female audit partners were more effective in mitigating their clients' earnings management efforts female analysts issue more accurate forecasts than male analysts (Kumar, 2010) and

female CFOs are more likely than male CFOs (Huang and Kisgen, 2013) to decide that shareholder values are higher. Similarly, studies relying on students or lower-level staff as proxies for high-level decision-makers will have problems with predictive validity, as those studies will not be able to control for real-world selection bias and low proportions of women that arise from the glass ceiling effect.

The proportion of women in the management position in the EU is 37%. Jamaica holds the highest position 59.3% of women in the management structure of companies and the lowest management position is occupied by 5.4% of Bangladeshi's women (ILO, 2015). According to the Global Gender Gap, Bangladesh ranks 11.4% of women at the senior level and 6.6% of men (WEFs, 2020). The total number of female employees in the banking sector of Bangladesh is 17.88%. Women accounted for 18.33% in private banks and 31.96% in foreign banks. The average percentage of women's participation in specialized banks was 0.88%. On the other hand, it has been observed that non-banking financial institutions have 16% female employees. BB statistics showed that the presence of women in top level jobs in banks was 8.49% and the proportion of women on the boards of banks was 13.34% (BB, 2019). The present study sought to explore the effective causes of glass ceiling in influencing the motivation of women in the banking sector in Bangladesh.

Hypotheses (NH)

- H₀₁: There is no significant difference between gender and equal importance in the bank.
- H₀₂: There is no difference between the nature of bank and equal treatment of male and female employees in the bank.
- H₀₃: There is no significance difference between gender and pay discrimination in the banking sector.
- H₀₄: There is no significant relationship between designation and pay discrimination of the male and female employees in the bank.
- H₀₅: There is no difference between the type of bank and pay discrimination in the banking sector.
- H₀₆: There is no difference between present pay and discrimination of the both male and female employees in the banks.
- H₀₇: There is difference between gender (male and female) and glass ceiling in case of assigning vital post in the banking sector of Bangladesh.
- H₀₈: There is no difference of logistic support provided regarding glass ceiling phenomenon in the bank.
- H₀₉: There is no relationship of advancement in case of glass ceiling phenomenon in the banking sector.
- H₁₀: There is no association of discrimination in recruitment and selection regarding glass ceiling phenomenon in the bank.
- H₁₁: There is no difference between gender and delegation of authority in the banking sector of Bangladesh.
- H₁₂: There is no difference assigning women in the vital post and glass ceiling phenomenon in the bank.
- H₁₃: There is no relationship difference between the nature of bank and glass ceiling phenomenon.

Objectives of the study

The main objective of the study is to investigate the effective factors of glass ceiling phenomenon on employee motivation in the banking sector of Bangladesh.

- Identify the factors accountable for pay discrimination in Banks.
- To examine whether gender affects glass ceiling in Banks.
- To investigate how nature of banks affect glass ceiling.

Methodology of the Study

The study is causative in nature which was conducted on the basis of primary and secondary sources. Through random sampling (SRS), 400 employees (320 and 80 employees of public and private banks, respectively) were selected who were working in the banking sector in the three districts of Rangpur (41.5%), Dinajpur (42.8%) and Nilphamari (15.8%) in Bangladesh. The number of respondents in case of male and female ratio was considered as the secondary data which was collected from Bangladesh Bank Rangpur Office. The female employees are less than the number of male employees. This is why; the female employees are 80 out of 400 respondents. The bank branches and respondents have been selected proportionately. Primary data were collected from participants through direct perceptions such as 'yes', 'no' and 'something' for Logistical Regression. Five Point Likert's Scale used and designed the questionnaires for assembling data from the participants. Logistic regression have been used due to outcome variable (yes=1 and no=0) dichotomous (Peng, J.C. et al., 2002). Estimated data such as Logistic Regression and Levene's t-test for means equality were used to analyze the collected data IBM SPSS. Previous articles, journals, publications of annual reports, dailies, collection of secondary information from banks, websites etc. were reviewed in the context.

Data Analysis and Findings

Table 1: Demographic responses of the respondents (bank employees, N= 400)

Demographic profile of the respondents				Type of bank		Reading score	
		Freq.	Percent	Public	Private	Mean	S.D
Gender	Male	334	83.5	263	71	1.165	0.372
	Female	66	16.5	57	9		
	Total	400	100.0	320	80		
Age group (year)	<30 years	16	4.0	11	5	42.448	9.300
	31-40 yrs	222	55.5	172	50		
	41-50 yrs	55	13.8	35	20		
	>50 yrs	107	26.8	102	5		
Marital status	Married	396	99.0	318	78	1.010	0.099
	Unmarried	4	1.0	2	2		
Religion	Islam	357	89.3	286	71	1.110	0.321
	Hindu	43	10.7	34	9		
Type of bank	Public	320	80.0	320	80	1.200	0.401
	Private	80	20.0	320	80		
Designation (Equi)	-	-	-	-	-	5.505	1.319
Experience (Group)	-	-	-	-	-	15.628	11.212
Present basic pay	-	-	-	-	-	35512	14256

In the above demographic profile (Table 1), regarding 400 employees in identified area where the percentage of male and female were 83.5% and 16.5% respectively. Most of the 222 employees (55.5%) were between the ages of 31-25. The proportionate between types of bank were 80% and 20% of the respondents came from public banks and private banks respectively. Most participants (83.5%; 'yes' section) agreed with the statement of equal importance. Employees (75.8%, 'yes' section) made their statement that female employees had decreased performance due to additional family responsibilities. It was found that there is no pay inequality (98%, 'no' category). Work-related logistical support was evenly distributed (87.3% agreed). There was no bias in the staffing process (73.25% agreed). There were some barriers to the advancement of women in the organization structure (67.8% of the respondents agreed). It was found that there was gender inequality in the gender cage (63.3% agreed). It was also noted that bias was created when scheduling an important post (55.3% agreed).

The following Table 2 summarizes the level of satisfaction among the existing staff in the bank. The survey found that there is a lower level of satisfaction with the appointment of women representatives (63.3%) as well as women (55.3%) in significant positions.

Table 2: Score matrix of high, moderate and low perception (>50%)

Glass ceiling (Scale and freq.)	High	Moderate	Low	Remarks
Job related logistic support equally distributed	87.3%	11.3%	0.3%	Observed that female employees working in banks are highly satisfied with logistical support, growth and recruitment and selection policies.
Observing barrier to women advancement in the banking job	67.8%	25.5%	6.8%	
No discrimination in recruitment and selection	94%	6%	0%	
<i>Discrimination in the delegation of authority</i>	6.3%	30.5%	63.3%*	*** Low level of satisfaction and female staff face challenges in assigning delegates and key positions.
<i>Problem to assign women employee in a vital post</i>	11.5%	33.3%	55.3%**	

Developing Logistic Regression Model for the perception of the respondents directly:

(Shown in Table 3 and Table 4 a & b)

Logistic Regression (LR) is well fit for describing and testing assumptions/ hypothesis about the association between a categorical/dichotomous outcome variable (Yes, No) and one more continuous estimator factors for the classified results. This regression does not represent a linear relationship between two variables (Akinicis, et al., 2005). In this model the Wald Statistic (Adu-Gyamfi, 2016, p.34) was used to assess the statistical significance of the coefficient (β) value. If the Beta (β) coefficient value is positive and greater than $\text{Exp}(\beta)$, the outcome will be effective i.e., $\text{Exp}(\beta) > 1$. And if the value of β is negative, it represents less effective when $\text{Exp}(\beta) < 1$. The present study attempted to signify the information about perception of the banks' employees through using the dichotomous variables and Likert scale. Thus, the LR model applied in case of equal

treatment and importance (EI), female performance (FP) and pay discrimination (PD) in the study (shown in the Table 3, 4, and 5).

Data Analysis

This section outlines the process of analyzing the primary data collected from survey with the application of inferential statistical tools for finding answers of research questions set for the study. Analysis has been organized in line with the sequence of research questions.

Equal Importance (EI)

EI indicates equal treatment of employees in the workplace. The present study seeks to justify habits of equal importance to both male and female employees in banking industry.

The Table 3 stated that the glass ceiling of equal importance and do have a strong relationship with each other (Wald $p < 0.05$) and satisfied according to hypothesis. Therefore, there was no impact on equal importance and gender (H_{01} has been supported). In the equation, the nature of the bank was highly effective (since β was positive and 5 times more important, $\text{Exp}(B) = 5.296$, Wald $p = 0.000$) in case of equal treatment of both male and female. There was an impact in equal importance and the nature of bank regarding glass ceiling since H_{02} was not sustained. In the equation, it was also realized that the women employee influenced by the type of bank (public and private). Therefore, the equation, $\hat{Y}(\text{EI, Estimated}) = -3.38(\text{constant}) - 0.13 + 1.67 - 0.09$

Table 3: Equal importance (EI) of male and female (Effective when $\text{Exp}(B) > 1$)

Variables	β	S.E.	Wald	df	Sig.	Exp(B)	Remarks
Gender	- 0.13	0.404	0.096	1	0.757	0.882	Less effective and insignificant
Bank type	1.67	0.303	30.18	1	0.000	5.296	Significantly effective
Edu. qualification	- 0.09	0.206	0.199	1	0.655	0.912	Less effective and insignificant
EI Const.	- 3.38	0.803	17.74	1	0.000	0.034	Less effective but significant

NB: Variable(s) independent: Gender, type of bank, educational qualification (Edu. qua).
Dependent: Equal importance (EI constant). LB & UB stand for lower boundary and upper boundary

Pay discriminations

Pay discrimination indicates the situations where employees are paid not in an equal rate rather a discriminated ways in terms of gender or others.

The Table 4 (b) supported the hypotheses model. It was observed that gender and marital status were effective with the pay discrimination but not statistically significant (respectively β 17.113 and β 10.971; Wald $p > 0.05$). There is no difference between male and female in case of glass ceiling in the banking sector (H_{03} accepted). The designation of the employees was the most effective factor in case of pay discrimination (β 1.191, $\text{Exp}(B) = 3.290 > 1$ and Wald p -value $0.037 < 0.05$). This is cause to accept the alternative hypothesis

and Ho4 was rejected. There was effectiveness between present designation and pay discrimination in the bank. The nature or type of bank was less effective with the pay but statistically significant ($\beta = -3.356$, and $p = 0.001 < 0.05$, H_{o5} not supported, $\text{Exp}(B) < 1$). Thus there was a significant relationship between the nature of bank and pay discrimination. On the other hand, it was observed and the significance difference between present pay and pay discrimination regarding gender issue in the bank (since H_{o6} been rejected). Educational background was ineffective in case of pay. Experience as well as present basic pay was not effective with the pay discrimination. The equation may be $\hat{Y}(\text{PD, Estimated}) = -9.397$ (constant) + 17.113 - 0.091 + 10.971 - 3.052 + 1.91 - 5.356 + 18.3 - 8.101 - 2.177 - 0.02

Table 4 (a): Model Summary (Pay Discrimination)

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square	Remarks
1	35.683 ^a	0.101	e0.569	~57% variance explained
a. Estimation terminated at iteration number 20 because maximum iterations have been reached. Final solution cannot be found				

Table 4 (b): Pay discrimination (PD) 'yes' category (Effective when $\text{Exp}(B) > 1$)

		B	S.E.	Wald	df	Sig.	Exp(B)	Remarks
Step 1 ^a	Gender	17.113	3874.88	0.000	1	0.996	2705+	Highly effective but insignificant
	Age	(-0.091)	0.092	0.989	1	0.320	0.900	Less effective and insignificant
	Marital	10.971	11740.0	0.000	1	0.999	58182	Less effective and insignificant
	Religion	(-3.052)	1.565	3.805	1	0.051	0.047	Significant but less effective
	Desig	1.191	0.570	4.365	1	0.037	3.290	Significantly effective
	NBank	(-5.356)	1.601	11.19	1	0.001	0.005	Significantly effective
	Location	18.300	1607.06	0.000	1	0.991	8862+	Effective but insignificant
	Edu.Quali	(-8.101)	1748.18	0.000	1	0.996	0.000	Not effective
	BDip	(-2.177)	0.882	6.097	1	0.014	0.113	Significantly less effective
	Experi	-0.02	0.055	0.150	1	0.699	0.979	Insignificant and less effective
	PBP	0.000	0.000	5.29	1	0.021	1.000	Significantly not effective
Cons (PD)	(-9.397)	13525.2	0.000	1	0.999	0.000	Insignificantly not effective	
Variable(s) entered on step 1: Var01=Gender, Var02=Age, Var03= Marital Status, Var04=Religion, Var05.1= Designation (Desig), Var06= Nature of Bank (N Bank), Var08.1= Location (Loca), Var09.1= Educational Qualification (Edu. Quali), Var09.3=Banking Diploma (BDip), Var10=Experience (Experi) and Var11.1=Present Basic Pay (PBP) Constant: Pay Discrimination (PD).								

It is noted in Table 5 that the overall value of all factors was not negligible due to $p > 0.05$; that is, not all alternative estimates were sustained. It was found that there was a significant relationship between glass ceiling and assigning female in the vital post practices in the banking sector ($p = 0.048 < 0.05$; H_{07} null hypothesis rejected). The overall mean value was 3.721 about extent level. It can be noted that there was no significant relationship of glass ceiling and male and female (overall_GC, $p = 0.463 > \alpha$). Thus, there was an effect of glass ceiling phenomenon in case of male and female in the sampled banks.

Table 5: Glass ceiling phenomenon of male and female in the bank (compiled from Annexure A)

Factors	Male		Female		Levene's t-Test for Equality of Means		
	Mean	SD	Mean	SD	MD	t	Sig.
Logistic supp.	3.898	0.357	3.879	0.329	0.019	0.408	0.683
Advancement	3.599	0.616	3.667	0.591	-0.068	-0.824	0.411
No discri_R&S	4.145	0.510	4.136	0.426	0.013	0.199	0.842
Disc_DoA	3.557	0.626	3.636	0.516	-0.079	-1.102	0.273
Assig_vitalpost	3.407	0.695	3.600	0.656	-0.184	-1.981	0.048
Overall_GC	3.721	0.561	3.784	0.504	-0.060	-0.66	0.451

NB: MD = Mean Difference; SD = Standard Deviation; 95% Conf. Interval of the Difference; Sig. (2-tailed).

NB: The Levene's test indicates the significant difference of F Statistics so the top line (equal variance assumed) is appropriate for the explanation ($p > .05$). It reveals from the line that null hypothesis is true ($p > .05$) thus accepted (Annexure A: Output Table 1-4). If $p < .05$ then the bottom line (equal variance not assumed) is appropriate for explanation and thus the alternative hypothesis is accepted (**Annexure A: Output Table 5**).

GC in perspective of gender regarding the types of bank

Hypotheses: There is no difference between male and female employees on receiving logistic supports, advancement, recruitment and selection, DoA and assigning in the vital post in regarding the nature of banks.

Table 6 noted that the p -values of all the elements are highly significant since $p < 0.05$; that is, all null hypotheses have been rejected (from H_{09} to H_{013}). Therefore, there was highly association of especially advancement/promotion, recruitment and selection, delegation of authority, assigning women in the important post regarding glass ceiling phenomenon in the public and private bank. H_{08} is accepted. The overall average (mean) value of a public bank was higher than that of a private bank. It was found that there was disparity between the representatives of delegating authority in the case of female employees (mean value of male and female was 3.653 and 3.238 respectively). Employees of private bank opined that there was a problem in assigning women in a vital post. The remaining other factors are observed positively concerned in the glass ceiling phenomenon in the private bank of Bangladesh. There was highly significant effect of glass ceiling in case of logistic support, advancement, recruitment and selection, delegation of authority, assigning women in the vital post of the bank ($p < 0.05$).

Table 6: Glass ceiling phenomenon in the public and private banks (Annexure B)

Factors	Public Bank		Private Bank		Levene's Test for Equality of Means			Remarks on mean
	Mean	SD	Mean	SD	MD	F	Sig.	
Logistic support	3.913	0.343	3.825	0.382	0.088	1.993	0.064	Existing significant relationships among the factors of glass ceiling in the bank.
Advancement	3.672	0.556	3.363	0.750	0.309	4.129	0.001	
No discrimi_R&S	4.234	0.467	3.800	0.461	0.434	7.466	0.000	
Discrimi_DoA	3.653	0.544	3.238	0.733	0.416	5.668	0.000	
Assign_vital post	3.575	0.614	2.888	0.712	0.688	7.936	0.000	
Overall_GC	3.810	0.505	3.423	0.608	0.387	5.438	0.010	

NB: MD = Mean Difference; SD = Standard Deviation; 95% Conf. Interval of the Difference; Sig. at 5% level of significance (2-tailed). The Levene's test indicates the significant difference of F Statistics so the top line (equal variance assumed; (Annexure B: Output Table Section 1) is appropriate for the explanation ($p > .05$). It reveals from the line that null hypothesis is true ($p > .05$) thus accepted. If $p < .05$ then the bottom line (equal variance not assumed) is appropriate for explanation and thus the alternative hypothesis is accepted (Annexure B: Output Table Section 2 to 5).

Table 7: Overall results of null hypotheses (NH); from Table 3-6

NH	p-value	Remarks	Impact/ relationship of glass ceiling factors
H ₀₁	$p = 0.757$ (Table 3)	Accepted	No relationship exists between the gender and equal treatment in the bank.
H ₀₂	$p = 0.000$ (Table 3)	Rejected	There was a highly relationship of the nature of bank and equal treatment.
H ₀₃	$p = 0.997$ (Table 4)	Accepted	No significance difference between gender and pay discrimination in the bank was observed.
H ₀₄	$p = 0.042$ (Table 4)	Rejected	There was a statistically significant difference between designation and pay discrimination regarding glass ceiling in banks.
H ₀₅	$p = 0.013$ (Table 4)	Rejected	Glass ceiling does have an impact on the nature and type of bank regarding pay discrimination.
H ₀₆	$p = 0.021$ (Table 4)	Rejected	There was a significant relationship of male and female employee regarding pay discrimination in the banking organization.
H ₀₇	$p = 0.048$ (Table 5)	Rejected	There was a significant difference between gender (male and female) and glass ceiling phenomenon in case of assigning vital post in the banking sector.
H ₀₈	$p = 0.064$ (Table 6)	Accepted	There was a highly relationship of advancement, recruitment and selection, delegating authority, <i>assigning vital post</i> , and nature of bank regarding glass ceiling phenomenon in the banking sector observed (H ₀₉ -H ₁₃). Null hypothesis is supported (H ₀₈). Thus there is no difference of logistic support in terms of glass ceiling phenomenon in the bank.
H ₀₉	$p = 0.001$ (Table 6)	Rejected	
H ₁₀	$p = 0.000$ (Table 6)	Rejected	
H ₁₁	$p = 0.000$ (Table 6)	Rejected	
H ₁₂	$p = 0.000$ (Table 6)	Rejected	
H ₁₃	$p = 0.010$ (Table 6)	Rejected	

Conclusion

The researchers found that the overall glass ceiling of public banks was higher than that of private banks. It should be concluded that identifying the availability of sampled banks can re-evaluate the three factors by determining particularly important assignments, inequality in DoA and prospects for advancement for female employees thereby increasing employee satisfaction and motivation. This is why female employees are relegated to the banking organization. For overcoming the challenges regarding glass ceiling women currently know better and how they fight for that. In recent times, women represent 49.6% of the world's working people. If so, a 26% contribution to income will be added to GDP by 2025. It is expected that women's participation in the job market have increased since the rate rose to 4% in 1974, but it was found to be 35.6% in 2016 (<https://idlc.com/>). Now women are able to move forward with strong enrichment and confidence, eliminating mental stigma and stereotyped mentality adapting with male staff. It is expecting that women have broken down in their careers concerned in "Glass ceilings" by developing their distinctive characters and overcoming household burdens. Women still refer to career advancements as balanced work and personal life as a common struggle (Weidenfeller, 2012). The researchers recommended further study to look at the incidence of glass ceilings on a larger scale.

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Annexure A: Levene's Test for Equality of Variances (Output Table 1 to 5)

Output Table 1: Logistic supports (Male and Female)

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference (MD)	SE Diff.	95% Confidence Interval of the Difference	
									Lower	Upper
Job related logistic support equally distributed	Equal variances assumed	.005	.944	.408	398	.683	.0194	.047	-.074	.113
	Equal variances not assumed			.432	97.8	.667	.019	.044	-.070	.109

Output Table 2: Advancement (Male and Female)

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference (MD)	SE Diff.	95% Confidence Interval of the Difference	
									Lower	Upper
Barrier to women advancement in the banking job	Equal variances assumed	1.513	.219	-.824	398	.411	-.068	.082	-.230	.094
	Equal variances not assumed			-.847	95.1	.399	-.067	.080	-.227	.092

Output Table 3: Recruitment and selection (R & S)(Male and Female)

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference (MD)	SE Diff.	95% Confidence Interval of the Difference	
									Lower	Upper
No discrimination in the R & S	Equal variances assumed	2.836	.093	.199	398	.842	.013	.067	-.118	.145
	Equal variances not assumed			.225	105.4	.823	.013	.060	-.104	.131

Output Table 4: Delegation of authority (DoA)(Male and Female)

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference (MD)	SE Diff.	95% Confidence Interval of the Difference	
									Lower	Upper
No discrimination in the DoA	Equal variances assumed	5.23	.023	-.969	398	.333	-.080	.082	-.241	.082
	Equal variances not assumed			-1.102	106.7	.273	-.080	.072	-.222	.064

Output Table 5: Vital post(Male and Female)

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference (MD)	SE Diff.	95% Confidence Interval of the Difference	
									Lower	Upper
Problem to assign women employee in a vital post	Equal variances assumed	2.607	.107	-1.98	398	.048	-.184	.093	-.360	-.001
	Equal variances not assumed			-2.06	96.1	.042	-.184	.089	-.361	-.007

Annexure B: Levene's Test for Equality of Variances (Output Table Section 1 to 5)

Independent Samples Test: Public and Private Bank										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	MD	SE Diff.	95% Confidence Interval of the Difference	
									Lower	Upper
1. Logistic support equally distributed	Equal variances assumed	8.209	.004	1.99	398	.047	.088	.044	.001	.174
	Equal variances not assumed			1.9	112.9	.064	.088	.047	-.005	.180

2. Barrier to women advancement in the bank	Equal variances assumed	27.76	.000	4.13	398	.000	.309	.077	.162	.457
	Equal variances not assumed			3.46	101.7	.001	.309	.089	.132	.487
3. No discrimination in the R & S	Equal variances assumed	.698	.404	7.47	398	.000	.434	.058	.320	.549
	Equal variances not assumed			7.52	122.6	.000	.434	.058	.320	.549
4. No discrimination in the DoA	Equal variances assumed	18.12	.000	5.7	398	.000	.416	.073	.272	.560
	Equal variances not assumed			4.75	101.8	.000	.415	.088	.242	.589
5. Problem to assign women employee in a vital post	Equal variances assumed	.065	.800	8.7	398	.000	.688	.079	.532	.843
	Equal variances not assumed			7.9	110.2	.000	.688	.087	.516	.859