
Attitude towards Women Managers in the Financial Organizations: A Study on Khulna City

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Abstract

In the context of growing concern about gender parity at the workplace, this study seeks to investigate employees' attitude towards women managers in the Banks and Insurance Companies in Bangladesh. Two groups of respondents – supervisors of the women managers (Branch managers) and other employees and officials from Banks and Insurance companies in Khulna region were selected for this study. A multistage sampling method has been used for the selection of sample respondents, who were interviewed with a structured questionnaire. Overall, the study reveals moderate attitude of the employees towards women managers in the work place. Specifically, they demonstrated a favourable attitude about women's equal rights responsibilities as men in the organizations; and society as a whole to recognize women as deserving as men of the top positions. On the other hand, their attitudes have been unfavourable towards women managers with regard to their ability and inclination to take up challenges and be aggressive in the demanding situations. Female employees reveal a more favourable attitude towards women managers than the male employees. Differences have also been found in the attitudes of the employees of different age groups. However, no substantial difference has been found between the Branch managers (reporting authorities of female managers) and the other employees.

1. Introduction

Along with sustained growth and expansion of the private sector, another key feature of the economy of Bangladesh is the increasing proportion of women in the work-force over the last two decades.

Although proportion of working women, among the women of working-age, is still

much lower in Bangladesh (36%) compared to some other developing countries (e.g. 67% in the East Asia), this rate is much higher than it was before '90s. During the past two decades, the number of financial institutions (banks, insurance companies, leasing companies etc.) has increased significantly. Financial organizations, especially banks have been one of the preferred sectors for women to work. Moreover, apart from garments sector,, the proportion of women in the workforce in financial sector has been relatively higher than many other sectors. Despite this increasing trend in the proportion of women in the workforce, their representations in the managerial positions are still significantly low.

The lower participation rate of women in the managerial positions is often due to the prevailing patriarchy and resulting resentment (in general) to women's subordination, which is believed to be a common feature of Bangladeshi society. Factors like family responsibilities, adverse socio-cultural (including law and order situations) conditions and women's general lack of expertise in some aspects also constraint women's capacity to perform in the managerial positions with same effectiveness as men. Gender parity studies in the context of Bangladesh are extremely rare. This study has been conducted with a view to investigate the attitude towards women working in the managerial positions in Bangladesh with particular reference to Banks and insurance companies in Khulna region.

This paper has been organized in the following manner.

The first section presents a review on literature that provides an insight about patriarchy and women's position in the socio-cultural context in Bangladesh and their implications in the perceived differences between male and female at the workplace. At the same time, it validates the variables and constructs used to evaluate attitude of employees towards women managers.

The subsequent two sections unfold the objectives of the study in details and describe the methodology of the study, which are followed by the section presenting results and discussions.

Final section states some limitations and highlights some prospective scholastic and empirical significance of the study and eventually, draws a conclusion to it.

2. Literature Review

An attitude can be defined as an enduring organization of motivational, emotional, perceptual, and cognitive processes with respect to some aspects of the individual's world (Krech

& Crutchfield, 1948). Allport (1935) defines attitude as a mental and neural state of readiness, organized through experience, exerting a directive or dynamic influence upon the individual's response to all objects and situations with which it is related.

Attitude alone does not alone direct an individual to behave in a certain way, but it is an important determinant of human behaviour as it is an abstraction from a large number of related act or responses; as Campbell (1958) emphasized attitude as a response co-variation in response to a set of social objects. Therefore, people are more likely to exert favourable and unfavourable (hostile) behaviour towards the object (or individual, group, event etc.) regarding which they possess positive and negatives attitude respectively.

Attitude towards women leadership at the workplace is directly shaped by overall attitude in the society about the general gender role perception, which is the outcome of intricate relationships of a number of factors related to many aspects of the society, such as- economy, culture, history, religion and so on. Although, theoretically, "leadership" should be attributed on the basis of capacity, resources and constraint of the incumbents, along with the existence of some task based performance measurement, in the patriarchal society, masculinity is often set as a condition for a leadership role since femininity is usually expected to assume the role of subordination in the society.

This section ventures to different concepts pertinent to the research issue by, first, describing women's perceived position in the socio-cultural context in Bangladesh; then by addressing some existing studies carried out on this issue in different contexts and reveal the variables used to evaluate attitude towards women leadership at the workplace.

2.1 Perceived role of Male and Female in the Society in General and in the Context of Bangladesh

Feminist scholars view patriarchy as a form of power by virtue of which, as they argue, men instinctively try to establish and retain gender supremacy over female (Tolman and Wang, 2005; Raphael, 2000; Yllo, 1993). Some scholars of 1970s and 1980s (Gelles, 1976; Dobash and Dobash, 1979; Hornung *et al.*, 1981; Kalmuss and Straus, 1982) hold that historically men have access to and control over productive resources that led to economic dependence of women on men in general, due to which, women are expected to assume the role of subordination to men.

As argued by the above scholars, such role perception of women is though a pervasive

phenomenon, this has been a much more wide spread and intense in the socio economic settings in the developing countries, including Bangladesh (Batliwala, 1994; Feldman, 2001). Due to poverty, low rate of education, and religious and cultural norm, patriarchy is deeply entrenched in these societies, and as a result, men (in these societies) have instinctive eagerness to assume the role of superiority over women. Muslims (about 85%) and Hindus (about 10%) collectively constitute about 95% of the population in Bangladesh. Because of the beliefs of these two major religions and also owing to the influence of traditions and culture, the acceptable norm for women has been to remain confined in the households and rear the children and other household works (Maddox, 2005; Khan, 2005). This in particular, has drawn attention to the complexities of gender relations and change in contemporary Bangladesh, and points to the danger of assuming that women's lives in Bangladesh are governed by their position in the household or private domestic sphere. In addition to social and religious norms and values, poverty itself (Maddox, 2005), and weak law and order situations resulting in a heightened risk of sexual violence (like verbal abuse, rape, abduction etc.), contribute to restrict the mobility of women (Khan, 2005).

Notwithstanding some significant achievements in the recent past, the picture of women's participation in education and employment in Bangladesh still remains dismal. Despite targeted government initiatives, girls' enrolment in school is much lower and their dropout rate is much higher than boys (Untherhalter, 2005; UN MGD report, 2005: UNDP, 2013). Furthermore, the Millennium Development Goals progress report for Bangladesh (Bangladesh Planning Commission, 2011) indicates that among the students in the tertiary education, only 28.26% are female. Female participations (of the age over 15 years) in the labour force are only 36% compared to 82.5% of male participation. Even in sectors that predominantly provide women employment (such as the garment sector), women are mostly employed in low skilled jobs and are paid less than their male counterparts (Khan, 2005).

Research evidences suggest existence of patriarchy in Bangladesh, and as a result, in general, there is a negative attitude about women assuming the leadership roles. For the sake of fair human resources practice, employees' motivation and, most of all, organizations' benefit, managerial positions should be awarded based on set rules and regulations, performances, competence and potentials of the employees. On the other hand, this can also not be denied that general resentments or even negative attitudes towards the managers not only constrain their

ability to make effective contribution to the organization, but also can cause employees' grievance and low morale which can be detrimental for the organization in many respects. Therefore, the attitude of the employees (overall and different aspects) about women managers at the workplace; whether or not attitudes vary among the employees of different groups (based gender, age, hierarchy etc.) and reasons for such variations warrant for investigation.

2.2 Evaluation of Employees' Attitude at the Workplace – Existing Studies

Although research evidences on attitude toward women leadership at the organizations are rare in the context of Bangladesh, substantial research efforts have been exerted on gender parity at workplace in general. Quite a large array of instruments has been used to measure attitude towards women leadership in the organization, among which use of three scales have been found very common. The oldest and probably the most extensively used among these three scales is *Women as Managers Scale (WAMS)* scale developed by Terborg *et al.* (1977). Other scales that have quite frequently been used to evaluate this phenomenon are *Attitudes Towards Women as Managers (ATWAM)* Scale developed by Herbert and Yost (1998) and *Attitudes Towards Women Managers (ATWOM)* scale developed recently by Aycan *et al.*, (2012). However, quite a number of studies (e.g. Güney, *et al.*, 2006; Adeyemi-Bello & Tomkiewicz, 1996; Preko, 2012) or related issues have also used a mixed scale of two or more scales.

For the studies conducted in recent times, WAMS has been the most widely used scale to measure attitudes of employees towards female managers (e.g. Sakalli & Beydogan, 2009; Lewis, 2010; Arkorful, *et al.*, 2014).

The WAMS was designed to measure general attitude towards female managers through asking for the opinions of the respondents on several issues such as intellectual capability of women; desirability of women in managerial roles; perception of pregnancy and menstruation as hindrances or not; stereotypes of women's societal roles; and ambition and emotional stability of women. The scale was developed in a format similar to that of the Likert scale. It contained 21 items (statements) each of which would be rated in 7 point scale. Considering the extensive use of this scale in the recent studies, the current study also used this scale for measuring the issues under investigation.

3. Objectives and Hypothesis

The overall objective of the study is to evaluate attitude towards the female managers in

the financial organizations with specific focus on Banks and Insurance companies. The broad objective has been broken down into following specific objectives:

To investigate overall attitude of the employees in the Banks and Insurance companies towards women managers and reveals the proportion of the employees possessing different levels of attitude. Employees' attitude with respect to different aspects of the women managers has also been investigated under this objective

To investigate if there is any difference in the attitude possessed by the superior authorities (reporting authorities) of female managers and the employees reporting to the female managers. Null hypothesis pertinent to this objective is:

H_0 (ii): there is no difference in the attitude towards female managers between superior authorities of women managers and the employees reporting to them.

To investigate if there is any difference in the attitude towards female managers among the employees of different age groups.

H_0 (iii): there is no difference in the attitude towards female managers among the employees of different age groups.

To investigate if there is any difference in the attitude towards female managers among the employees of different genders, the pertinent null hypothesis is:

H_0 (iv): there is no difference in the attitude towards female managers between the male and female employees.

4. Methodology

This study has been extracted from a larger research project carried out with a view to investigate attitude towards women leadership at the workplace in Bangladesh. Data used for this study has been collected from Banks and Insurance companies located in Khulna. The respondents were selected through a multistage sampling method.

First, a complete list of branches of all banks and insurance companies located in Khulna region was prepared, and then, followed by an enquiry about presence of women working in the managerial positions, a final list of 19 Banks (branches) and 2 Insurance companies were prepared for data collection. Out of the listed organizations, data were available from 15 Banks and both the Insurance companies. Hence, data were collected from 164 (including 125 male and 39 female) employees (including officers) reporting to the female

managers and all branch managers (all male) from 15 Banks and 2 insurance companies. From the remaining group, it was arbitrarily decided to select 50% of the total employees reporting to the women managers, with a male female ratio of around 3:1, for data collection from each organization. Employees from this group were interviewed based on convenient method of selection until the stipulated number was reached in the respective organizations.

A structured questionnaire was used for collecting data from the respondents of both groups. The questionnaire was developed based on slightly modified version of WAMS scale. The original WAMS scale consists of 21 attitudinal statements, being rated on a 7 points scale where a score “7” indicates highest level of agreement (“strongly agree”) and a score 1 indicates lowest level of agreement (“strongly disagree”). Based on the feedback of a pilot run of the questionnaire, two items (statements) were omitted and 2 and 3 items were included from ATWAM and ATWOM scale respectively. Therefore, total number of items in the questionnaire was 24. In the original WAMS scale, there are 10 statements with negative connotations. All these statements were used in the questionnaire, but their scores were reverse coded before analysis.

5. Findings and Discussions

As outlined in the objective section, findings of data analysis are presented and related discussions are made first, about overall attitude of the employees (including reporting authorities of the female managers) and their proportion possessing different level of attitude towards female managers. Then discussions are made about differences of attitude of various groups of employees towards female managers.

5.1 Overall Attitude and Proportion of the Employees Possessing Different Level of Attitude

As discussed in methodology section, a modified version of WAMS scale has been used for measuring attitude in this study. The scale consisted of 24 items (statements) and the responses were recorded in a 7 points scale based on the agreement levels of the respondents where a score “7” indicated highest level of agreement (strongly agree) and a score “1” indicated lowest level of disagreement (strongly disagree) to the respective statements. Total score obtained by an individual was divided total number (24) of items in order to calculate mean

($\bar{X}$) score of an individual respondent, which has been used as the measure of overall attitude of the respective individual respondent. Average of the mean scores (grand Mean, $\bar{\bar{X}}$) has been used as the proxy of overall attitude of all employees (or a group of employees), and was calculated by dividing the sum of mean scores of all respondents by their total number (n).

$$\bar{X} = \frac{\sum(\text{scores 24 items})}{24}$$

$$\bar{\bar{X}} = \frac{\sum(\bar{X} \text{ scores of individual respondent})}{\text{number of respondents (n)}}$$

Base on the study of Ali *et al.*, (2013), the ranges of $\bar{X}$ score from 5.50 to the maximum (7.00); from 4.00 to less than 5.50; and from 1.00 to less than 4.00 have been regarded as *Favourable attitude* ; *Neutral attitude*; and *Unfavourable attitude* respectively.

Table 1 below shows overall attitude of the sample respondents as well as their proportion possessing different levels of attitude towards the women managers:

As demonstrated in table above, mean score of all respondents is 4.84, which along with the concentration of large majority of the employees (little less than two third) in the level “Neutral”, suggest that, on the whole, employees in the banks and insurance companies have a moderate (or neutral) level of attitude towards female managers.

Table 1: Overall attitude and different levels of attitude of all respondents

Overall attitude		Different levels of attitude	
Mean ($\bar{X}$) score	4.84	Favourable	28 (15.5%)
Standard deviation	0.87	Neutral	109 (60.2%)
Standard Error	0.18	Unfavourable	44 (24.3%)

Along with the overall attitude, an investigation has also made about employees' attitudes towards 24 aspects incorporated in the scale used in this study. In order to do so, total score of all the employees on each item was divided by total number of respondents on that particular item. Table number 2 below demonstrates the level of attitude of the employees on 24 individual aspects (that were included in the scale) about women leadership.

$\bar{X}$ score of an individual item

$$= \frac{\sum(\text{scores of all respondents on individual items})}{n}$$

Table 2: Employees attitude on different aspects of women leadership

Level of attitude	Items
Favourable (item $\bar{X}$ score from 5.50 to 7.00)	Men and women should be given equal opportunity for participation in management training programs.
	Women have the capability to acquire the necessary skills to be successful managers.
	The business community should someday accept women in key managerial positions.
	Society should regard work by female managers as valuable as work by male managers.
Neutral (item $\bar{X}$ score from 4.00 to > 5.50)	It is less desirable for women than men to have a job that requires responsibility.*
	Women have the objectivity required to evaluate business situations properly.
	On the average, women managers are less capable in contributing to an organization's overall goals than are men.*;2
	It is not acceptable for women to assume leadership roles as often as men.*
	It is acceptable for women to compete with men for top executive positions.
	The issues of pregnancy and maternity do not make women less desirable employees than men.
	Women would no more allow their emotions to influence their managerial behaviour than would men
	To be a successful executive a woman does not need to sacrifice some of her femininity.
	On the average, a woman who stays at home all the time with her children is a better mother than a woman who works outside the home at least half time.*
	Women are less capable of learning mathematical and mechanical

	skills than are men.*
	Women are not ambitious enough to be successful in the business world.*
	Women cannot be assertive in business situations that demand it.*
	Women possess the self-confidence required of a good leader.
	Women are not competitive enough to be successful in business world.*
	Women cannot give priority to their work lives because of their family responsibilities.*
	Women are easy to communicate with than the male bosses.
	In a pressure situation, a women manager would be no more likely to break down than would be a male manager.
	Women bosses have limited technical and mechanical skills than the male bosses.*
Unfavourable (item $\bar{X}$ score from 1.00 to- >4 .00)	Challenging work is more important to men than it is to women.*
	Women cannot be aggressive in business situations that demand it.*

*Statements are Negative. Data encoding has been done converting the statements into positive form.

As can be noticed in the table, among 24 aspects, employees in the Banks and Insurance companies have *Favourable* attitude on 4 aspects (items) mostly related to their (women's) right to equal opportunity as men at the workplace and recognition by the organization and society of being as deserving as men for assuming top positions in the organizations. They revealed *Unfavourable* attitude towards two aspects related to women's inclination to take challenging responsibility; and their capacity to be aggressive in the demanding situations. Employees of banks and insurance companies revealed *Moderate* attitude about the remaining 18 aspects.

However, in the organizations, there are variations among employees in many respects that can also lead to a variation in their attitude. In order to have deeper insight about the research issue, the following section discusses attitude of different groups of employees based on their positions in the hierarchy and some other demographic factors.

5.2 Differences in Attitude among Various Groups of Employees

Differences in attitude were investigated among the employees with different positions in the hierarchy; their gender; and their age. Mean scores ($\bar{X}$) of employees of different groups were compared with the help of one way ANOVA test. Table 3 below shows the average scores ($\bar{X}$), standard deviations and standard errors of different groups of employees and results of ANOVA test.

As can be seen in table 3 above, average scores of the supervisors of the female managers (branch managers) as well as of the employees reporting to the female manager are in the “Neutral” range. The ANOVA test reveals that there is no significant difference (test F score 0.10 and significance level .752) between the mean scores of branch managers and employees reporting to the female managers. Therefore the null hypothesis “there is no difference in the attitude towards female managers between superior authorities of women managers and the employees reporting to them” cannot be rejected.

Table 3: Differences in attitude among various groups

Bases of difference	Groups	f	$\bar{X}$ of the groups	SD	Stand. error	Results of ANOVA test	
						F Stat.	Sig.
Hierarchy	Branch Managers	17	4.77	0.82	0.20	0.10	.752
	Subordinates	164	4.84	0.8	0.06		
	n	181					
Age	30 years and below	44	4.90	1.00	.15	3.24	.008
	31 year to 35 years	65	4.81	.77	.09		
	36 years to 40 years	21	5.38	.67	.14		
	41 years to 45 years	16	4.67	.75	.18		
	46 years to 50 years	13	4.85	.89	.24		
	Above 50 years	22	4.37	.86	.18		
	n	181					
Gender	Male	125	4.69	0.86	0.07	20.77	0.00
	Female	39	5.38	0.70	0.11		
	n	164					

With regards to the age groups, significant differences have been found among the employees in their attitude towards women managers (F stat 3.24, significance level 0.008), and therefore null hypothesis “there is no difference in the attitude towards female managers among

the employees of different age groups” can be rejected. However, as suggested by the mean scores of different groups of employees, this difference does not indicate any progressive difference among the age groups.

Although employees of all age groups have “Neutral” level attitude, employees of the age range between 36 years to 40 years, have relatively high average score (5.38), while the employees of the age above 50 years have relatively low average score (4.37). A paired comparison of the mean scores of different age groups (post hoc analysis) suggests that there are significant differences among the mean scores of only these groups with the other groups. While the mean scores of the other four groups do not have any significant differences with one another, there are significant differences of the mean score of age group 36 years to 40 years with those of all other groups, and there are significant differences of the mean scores of the age group above 50 years with those of other 3 groups.

With regards to the difference in the attitude towards female leadership among the employees of different genders, attitude score of the female employees is substantially higher than that of the male employees, which has also been found statistically significant by ANOVA test (F statistics 20.77, significance level .00). Therefore, the null hypothesis “there is no difference in the attitude towards female managers between the male and female employees” can be rejected.

One aspect should be noted regarding the differences in the attitude among the age groups and genders. Among all 17 branch managers under this study all were male. Furthermore, there were very little variations among them with respect to their age as 12 of total 17 of them belonged to the age range between 47 years to 53 years. Therefore, differences found in the attitude towards female managers among the respondents of different age groups and genders come mainly from the employees reporting to the employees reporting to the female managers.

6. Conclusion

The basis for selection of employees in the managerial positions should be made based on the competence and potentials of the employees. At the same time, active supports and loyalty of the subordinates for the managers are preconditions not only for the success of the managers, but also for overall interest of the organizational. In the context of increasing proportion of women in the labour force and growing concern for gender equity at the work

place, this study reveals some significant insight about the attitude of the employees towards women managers in the financial organizations, which is one of the priority sectors of the women to work. Although in the literature, Bangladesh is portrayed as a society with strong patriarchy, overall attitude towards women managers has been found “moderate” to “high moderate” among the employees of all groups. Employees revealed favourable attitude towards some particular aspects of women leadership such as their right to equal opportunity as men and recognition their ability to contribute to the organization equally as men. On the other hand, they revealed unfavourable attitude towards some particular aspects about women managers such as their inclination to take challenging responsibility and their capacity to be aggressive in the demanding situations.

However, there are some limitations that warrants for some caution for generalizing the findings of the study. The study is conducted only in the context of banks and insurance companies, and therefore it is not unlikely that attitude towards female managers in the other industries where job environment and job nature are substantially different can vary from what was found in this study. Similarly, as the study was conducted in the context of only Khulna city, replicating the study results may be bit risky in the context of other regions, especially those featured with unique and quite different religious norms and socio-cultural values.

This study is significant in scholarly and practicing view points as it highlights the need for some development measures in the area of human resources practices, especially in the financial institutions, and at the same time opens avenue for further research in related areas. This study identifies some aspects of women managers toward which employees attitudes are particularly unfavourable. It also identifies that employees aged above 50 years, compared to the others, have unfavourable attitude towards women managers. Further research efforts can be exerted to investigate the reasons of such pattern of attitude of different groups of employees.

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