

Issues and Challenges Faced by Young Pakistani Female Bankers in terms of Gender discrimination, Job Satisfaction and Turn Over Intention

Syeda Mahera Husaina^{a*} & Arsiah Bahron^b

^{ab}Universiti Malaysia Sabah

Abstract

The study aims to measure and investigate the issue and challenges faced by young female bankers in terms of gender discrimination. The research examines that how discrimination in banks reduces the employee's job satisfaction level, trust on organization which ultimately leads to employee intention to quit the organization. The study also investigates the mediating effect of job satisfaction on gender discrimination and employee's turnover intention. A total set of 237 questionnaires were used for the statistical data requirement. Based on quantitative research approach the data analysis was done by using SPSS and Smart PLS software version 3.0. Bootstrapping was conducted from the collected statistical data, which shows a mediating effect between gender discrimination, employee turnover and job satisfaction. The result shows that 4 out of 5 hypotheses are significantly correlated at $p < 0.01$. In addition, results also indicate that gender discrimination has a significant influence on employee job satisfaction level, turnover intention but trust of employee over organization is not affected.

Keywords: Gender discrimination, job satisfaction, employee turnover intention, trust

1 Introduction

Unfair or prejudicial treatment of any race, sex or ethnicity can be termed as inequality. Gender-unequal treatment is witnessed in many walks of life including domestic life, educational attainment and businesses. This phenomenon can be seen all over the world and discrimination can be witnessed in many walks of life including domestic life and businesses. This phenomenon can be seen all over the world, but gender inequality is particularly noticeable in South Asia (Klasen, 1994). Delavande and Zafar, (2013) have highlighted that Pakistan is a country where this phenomenon is severe, for instance in the labor market, females aged 20 to 30 with a college degree earn on average 28% less than their male counterparts.

*Corresponding author Tel.: +601124031220
E-mail address: mahera_me@hotmail.com

In Pakistan; female labor force participation rate is 15%, which is low in comparison to other countries having similar GDP (Klasen and Wink, 2003; ADB Briefs, 2016). According to the annual gender gap index by the Geneva-based showed Pakistan ranking at 141 out of 142, only second to last in global gender equality (Dawn, 2014).

Arshad (2016) indicates that the banking sector in Pakistan is facing a huge transformation and increased competition among banks for several years due to economic conditions and it has been investigated that employees are highly influenced by gender discrimination which results in low level of job satisfaction that further enhances absenteeism and employee turnover. Pakistan is an under researched country in terms of gender inequality (Raphel, 2014) and very little or less attention has been given to the issues of young officer level female workers especially in a private banking sector. In terms of gender empowerment measurement ranking, Pakistan ranks 92 in 94 countries (UNDP, 1998). Channar et al., (2011) research scores shows that female employees were more discriminated in private sector than in public sector organizations. Another study done in private sector organizations in Pakistan, concluded that highly skilled women workers despite of all the aptitude would receive fewer promotions relative to men (Sattar et al., 2013). As per the survey report, it's evident that percentage of women decreases as per their seniority rises. The results show that at non-management level 47% are women and 53% are men whereas, at middle level 41% are women and 59% are men and the figures go further down when it comes to the highest level in management executives that 29% are women and 71% are men which is a serious imbalance and organizations need to address this issue (Roach and Lee, 2015)

Performance wise the banking sector of Pakistan is most advance institutions and continues to be improved (Business, 2017). A huge representation of female employees is found in banking industry of Pakistan. But unfortunately, despite of being so advanced the female employee faces a lot of challenges in terms of workplace harassment, gender inequality, equal pay and promotions. All these issues negatively impact the personal life and health of the employee (Abid et. al, 2013).

2 Literature Review

Discrimination or gender discrimination can be defined as "the provision of the one-sided gains earned by people of different attributes despite having the same education and merit" (Cohn, 2000). Perceived inequality is found to have a positive relationship with work tension and organizational commitment such as trust over the organization by the employee. It may also give rise to conflicts and disagreements which in turn make the work environment worse, effecting employees job satisfaction as well (Sanchez and Brock, 1996).

Different dimensions of gender inequality in Pakistan were investigated in other studies (Khalid and Aroosh, 2014). According to Pakistan labor force survey the ratio of females in the labor force of Pakistan was 14 percent in 1999-2000, and 4 percent during the years 1988-1999. In contrast, the ratio of women labor force in other Asian countries is significantly higher; 42 percent in Bangladesh, 32 percent in India, 41 percent in Nepal (World Bank, 2012), and the highest being in Sri Lanka where 6.6 million of Workers are females which makes more than 50% of the female population (Qidwai et al., 2008). Job Satisfaction is the level of content or the sense of accomplishment a person feels from doing their job. It is one of the most explored parts of organizational psychology and is necessary to understand in terms of leadership and job design. Job satisfaction may depend on various factors which include colleagues, pay and individual duties performed in a certain role (Lu, While and Barriball, 2005); (Taber and Alliger, 1995). It can be further defined as a general attitude of an individual toward his/her job (Yousef, 2016). Job satisfaction depends on various factors context covers not just the treatment an employee obtains, but also the workloads he has. Pressuring employees with too much work as well as powerlessness or absence of job security leads to a lack of commitment to the organization. These factors are known to have a negative impact on the satisfaction, commitment and productivity (Adenuga, 2015). Resigning from the organization is much easier step than being stuck in the intention to quit (Blau, 2000). According to Bigliardi et al., (2005), turnover intention begins with the dilemma of employees whether to stay with work or to quit; in most cases, employees usually have high intents to leave (Mowday et al., 1982). A recent study on private banks from Bangladesh explores the reasons of employee turnover; the study reveals that despite of excellent benefits and perks still employee turnover occurs regularly. The important factors discussed in study are transfer of jobs, tangible and intangible compensations, unrealistic targets, inconsistency of supervision, physical stress (Tanchi, 2015)

Scholars have collected considerable evidences regarding the variable trust. It is very necessary for the development of the organization. It has been found through researches that that coworkers are inclined to trust those fellow colleagues who are also trusted by the team leaders rather than coworkers who were less trusted (Lau and Liden, 2008). Organizational equal treatment has an important effect on turnover of employees. When employees perceive a lack of fairness that is, they are not treated equally. As a result of apparent discrimination turnover intention may increase and the employee's moral declines (Ozer and Gunluk, 2010). A recent study on turnover from Pakistan and USA indicates that employees experiencing constant discrimination in terms of gender (sexual harassment) will have higher chance of quitting (Rebecca et al., 2014). Previous researches examines that gender inequality has a prominent effect on job satisfaction (Channar et al., 2011).

Livanos et al., (2009) studied the labor market of UK and Greece, and found a significant level of gender discrimination. These gender discrimination acts are also seen in the overall pay scale. As per a survey, it was reported in the faculty members of universities of Pakistan that women faculty experienced gender discrimination, therefore, had lower level of job satisfaction. Pakistan face discriminatory barriers in key elements of a gender inequality model; those of a strongly conventional national culture and the internal structure dynamic of the institution (Shaukat et al.,2014). An employee's dissatisfaction with work has a significant effect on his/her commitment to the organization, and leads them to turnover from the organization physically and mentally (Pathak, 2012). It has been observed, that women workers perceive more gender inequality in the workplace, and these discriminatory policies may lead to an increased propensity to be dissatisfied with their job and to plan to leave their positions (Carr et al., 2000). To study gender discrimination, we consider a specific part of social and financial interfaces: trust. Our attention on trust originates from the vast literature demonstrating that trust improves productivity. Hence:

H1: There will be a significant positive relationship between gender discrimination and turnover intention in female employees

Gender discrimination may lead to the employee devaluing their job which may lead to lesser commitment to work. Employees compromise their job due to bad work environment, peer attitude and other issues that facilitate discrimination (Wadha, 2006). Further study has showed higher level of turnover in depressed and discriminated females than male as females are expected to quit their jobs from time to time, and later seek other job opportunities. This leads to a great problem faced by organizations which can be termed as turnover. The turn over results in wastage of invested time and money and money of the organization therefore its causes can be uprooted. Several studies have marked the findings that organizations which suffers from gender discrimination issues losses their valuable workers due to increase in employee turnovers and ultimately ends in bearing high turnover costs to hire new employees.

H2: There will be a significant negative relationship between gender discrimination and job satisfaction in female employees.

As found by a research there is a valid difference between the pay scales and benefits offered to male and female employees with the female employees having the unfavorable end. Such discrimination can lead to dissatisfaction towards ones job (Truman et al., 1994). In one of study conducted on faculty members of university, it was investigated that there is a significant experience of inequality for women faculty member than their counterparts, especially when it comes to reward nominations in the departments which undermines the level of job satisfaction for females.

The research hypothesis also reveals that these faculty members who work in more highly ranked departments happens to be more satisfied from their work then those who are employed in less highly ranked departments (Hesli and Lee, 2013).

H3: There will be significant negative relationship between job satisfaction and turnover intention for female employees.

Job satisfaction has been defined as a pleasing and emotional state resulting from the appraisal of one's job. The level of Job satisfaction is one the main factors that leads the employee's intention to leave their jobs. Moreover, it is significant for both managers and the employee's viewpoint to understand the factors or the reasons that mediate the relationship between job stress and turnover intention. Job satisfaction has been repeatedly identified as the main reason why employees leave their jobs (Barak et al., 2001). In past number of studies have reported a strong negative relationship between job satisfaction and intention to leave the organization (Price and Mueller, 1981; Shore and Martin, 1989; Chan and Morrison, 2000); Mahdi et al., 2012). It has been investigated that dissatisfaction with the job, availability of employment alternatives, low organizational commitment, job stress and lack of social backing are the strongest reasons of turnover or intention to leave (Barak et al., 2001).

H4: There will be a significant positive relationship between gender discrimination and turnover intention of the employee mediated by job satisfaction.

It has been established through researches that gender inequality can affect job satisfaction as discussed by (Channar et al., 2011) in their work which shows that gender inequality negatively impacts satisfaction, commitment and motivation level of employees while increasing the stress level in the employees. Considerable amount of study has showed that the important work outcomes of job satisfaction, organizational commitment, and employee turnover intentions all are related to the experience of gender discrimination (Fitzgerald et al., 1997; Knapp et al., 1997). Research also shows that the rate of employee turnover is largely influenced by the dissatisfaction of employees within that work environment which eventually leads to a lesser contribution to the work at hand (Tracey and Hinkin, 2008).

H5: There will be a significantly negative relationship between gender discrimination and trust over organization by the employee.

Gender discrimination may also have a prominent effect on trust of an employee over the organization. Trust between organization and individuals within the organization are highly necessary for employee wellbeing and organization stability. Studies suggest that women are less trusting than men as a reason to be facing more inequality then the other gender (Glaeser et al., 2000). Interpersonal trust is a persistent phenomenon that is experienced in organizational life.

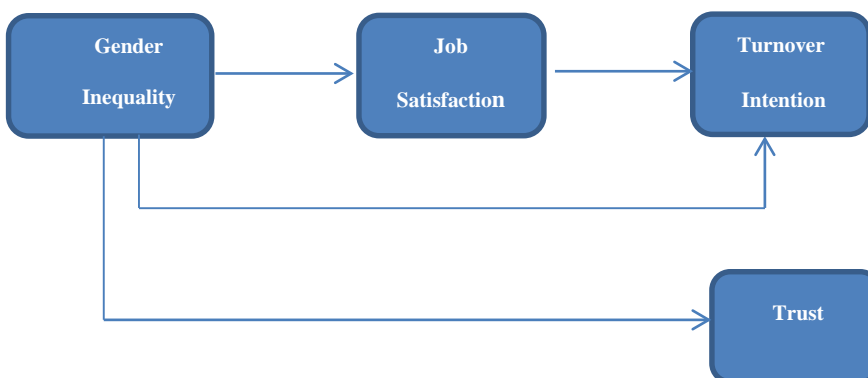
Trust empowers people to take risks, if there is a trust in a relationship then there is the feeling that others will not take advantage of me. Fundamentally, it has been observed by many theorists that employees tend to group themselves with others on certain objectives and attributes such as race, age, and gender (McAllister, 1995).

3 Methodology

Research Design

The study is done with quantitative research approach which involves data collection and conversion in numeric form in order to draw inferences by applying statistical solutions. Using 4 questionnaires, data is collected from the head offices young female officers) of two private banks of Pakistan. A total number of 237 respondents were used in this study to conduct the data analysis. The key profiles of the respondents examined in this study are age, year of service and marital status. The respondents were all female bank employees. Procedures used for data analysis contains principal component analysis (PCA) and PLS-SEM Structural model. These statistical tools used in our research to analyses the questionnaire items.

The purpose of this research is to investigate gender discrimination and its effects. Gender discrimination in this study is an independent variable because it is one of the leading social problems all over the world. Trust and turnover intention are the dependent variables. The mediator variable used in this study is job satisfaction which mediates the relationship between gender discrimination and turnover intention. The framework built up by examining feminist theory which focuses on gender discrimination, gendered job markets and inequitable wage scales, which reduces employee turnover and brings job satisfaction (Kim and Hong, 2016). Furthermore, the approaches are illustrated by a framework in Figure 1.



Sources: (Tooksoon and Mudor, 2011; Saeed and Waseem, 2014; Arshad, 2016)

4 Data Analysis and Findings

Principal component analysis

Principal component analysis (PCA) is performed by entering all measurement variables. The results suggested that one single factor of the unrotated factor solution is 14.964 percent of variance explained.

Reflective Measurement Models Evaluation: First order constructs

The study conducted PLS-SEM to assess the reflective outer models. The criteria assessment included the indicator reliability (composite reliability cronbach's alpha), convergent validity (average variance extracted, AVE) and discriminant validity (Fornell-Larcker criterion and cross loadings) as suggested by (Hair *et al.*, 2011). The reflective measurement model's result is shown in Table 2

Discriminant Validity

It is described as the extent of how a construct is different from other constructs. Therefore, in order to determine the discriminant validity, the AVE value of each construct is obtained utilizing the Smart PLS algorithm function. With reference to the results obtained, all square roots of AVE exceeded the elements in corresponding row and column. By using the Fornell-Larcker criteria, the square root of the AVE exceeds the correlations between the measure and entire other measures (Jauhar and Kaur, 2016). Thus, result demonstrated in Table 1 satisfied the criteria of discriminant validity, hence it is confirmed that the Fornell and Larker's criterion is fulfilled.

Table 1 Discriminant Validity: Fornell-Larcker Criterion

Model Construct	JS	GD	TO	TI
Job Satisfaction	0.712			
Gender Discrimination	-0.184	0.721		
Trust	0.258	0.288	0.728	
Turnover Intention	-0.377	0.464	0.093	0.736

Table 2 Internal Consistency Reliability and Convergent Validity

Constructs	Scales	Items	Loadings	AVE a	CR b	Cronbach's	Alpha(a)
Gender Discrimination	Reflective	GD1	0.761	0.52	0.896	0.868	
		GD2	0.77				
		GD3	0.637				
		GD4	0.737				
		GD5	0.747				
		GD6	0.69				
		GD7	0.65				
		GD8	0.766				
Turnover Intention	Reflective	IS1	0.769	0.541	0.855	0.789	
		IS14	0.693				
		IS15	0.739				
		IS17	0.698				
		IS2	0.775				
Job satisfaction	Reflective	JS10	0.821	0.507	0.802	0.672	
		JS3	0.603				
		JS5	0.716				
		JS9	0.691				
Trust	Reflective	TO5	0.706	0.53	0.769	0.554	
		TO8	0.615				
		TO9	0.845				

Average variance extracted (AVE) = (Summation of the square of the factor loadings)/{(summation of the square of the factor loadings) + (summation of the error variance)}

Composite Reliability (CR) = (square of summation of the factor loadings)/{square of the summation of the factor loadings) + (square of summation of the error variance)}

There are many researchers have given many different cut off values on factor loadings for items retention, which ranges from 0.35 to 0.70 (Habing, 2003; Memon and Rehman, 2014). In this study, loadings of 0.05 or more are considered minimum acceptable value and significance. The result indicated that the loadings of all items value between 0.603 to 0.845 which exceeded the cut off value of 0.05. Moreover, the composite reliability (CR) for all ranges between 0.769 and 0.896 which exceeded the recommended value of 0.70 (Gefen, Straub and Boudreau, 2000; Hair et al., 2010) while for Cronbach's alpha ranges between 0.554 to 0.868, many methodologists recommend a minimum α coefficient between 0.65 and 0.8 and α coefficients that are less than 0.5 are usually considered as not acceptable, which mean exceeded the recommended value (Goforth, 2015). The result indicated that the average variance extracted (AVE) value range between 0.507 to 0.541 which exceeded the recommended value of 0.50 (Bagozzi and Yi, 1988; Hair et al., 2010; Farrell and Rudd, 2009).

Moreover, all the indicators that are loaded are higher than the other latent variables which indicate that own loadings are higher than its loadings on the other latent variables as can be shown in Table 4.6. However, the square root of average variance extracted (AVE) exceeded the squared correlations between the latent variables and there latent variables as shown in table 4.7 (Chin 2010; Chin, 1998). Overall, it can be concluded that the measurement model in this research has indicated satisfactory by the evidence of overall reliability, convergent validity and discriminant validity.

Note: Items IS3, IS4, IS5, IS6, IS7, IS8, IS9, IS10, IS11, IS12, IS13, IS16, IS18 from turnover intention are deleted due to low loadings below 0.5, whereas JS1, JS2, JS4, JS6, JS7, JS8 from job satisfaction and items TO1, TO2, TO3, TO4, TO6, TO7, TO10, TO11, TO12 from Trust scale are also deleted.

Structural Model Evaluation: First Order Constructs

The assessment of the structural model, the path coefficients are obtained for the structural model of relationships which testing the hypothesized relationships among the constructs. The hypotheses of the research models are tested using bootstrapping procedure with 5000 subsamples, which has recommended guidelines from (Chin, 1998; Hair et al., 2011). The significance of the path coefficients is based on the t-value. The SmartPLS 3.0 results for the structural model relationships and the significance of hypothesis testing are shown below:

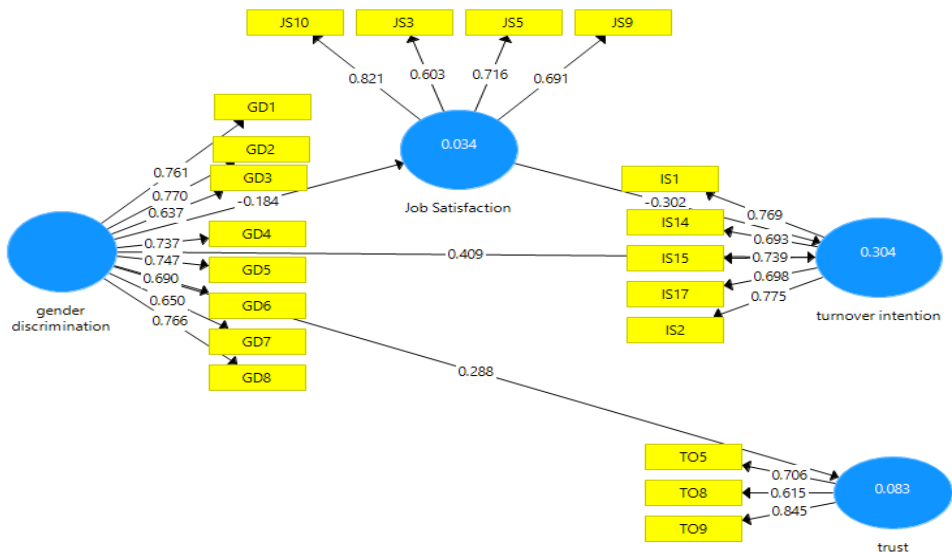


Table 3 Significance Testing Results of Structural Model

H	Path	Beta (β)	Strd. Error (SE)	T-Value*	Decision
H1	Gender discrimination -> Job Satisfaction	-0.184	0.074	2.483	Accepted
H2	Gender discrimination -> turnover intention	0.409	0.06	6.843	Accepted
H3	Gender discrimination -> trust	0.288	0.066	4.376	Rejected
H4	Job Satisfaction -> turnover intention	-0.302	0.06	5.038	Accepted
H	Mediating Effect				
H5	Gender discrimination > Job Satisfaction > turnover intention	0.056	0.027	2.076	Accepted

The results shown above suggested that four hypotheses are accepted. While only one is rejected. For H1, the relationship between gender discrimination and job satisfaction is significant with $\beta=-0.184$ and $t=2.483$ at $p<0.01$ indicating that the gender discrimination has direct influence on job satisfaction of employee. Whereas, for H2 significant result investigates that there is a positive relationship between Gender discrimination and turnover intention with significance of $\beta=0.409$ and $t=6.843$ at $p<0.05$ which indicates that employee will quit the job if the organization have gender discrimination. Similarly, H3 indicates the relationship between Gender discrimination and trust of employees over organization with $\beta=0.288$ and $t=4.376$ that is employees' trust over organization is not negatively related to discrimination. Furthermore, for H4 Job Satisfaction and turnover intention shows a significant negative relation with the $\beta=-0.302$ and $t=5.038$ at $p<0.05$ which indicates that if employees are satisfied with their work then they will not leave the job. For H5, the relationship between gender discrimination and turnover intension mediated the job satisfaction shows a significant relation with the $\beta=0.056$ and $t=2.076$ at $p<0.05$ which indicates that if there is no job satisfaction of the employees there will have be a turnover at work place.

5 Discussion, Limitations of Study and Conclusion

The above-mentioned results suggest that gender discrimination has direct influence on job satisfaction and employee turnover intention, which means that employee, will quit the job if the organization incurs gender discrimination. However, as per the result gender discrimination and trust of employees over organization with $\beta=0.288$ and $t=4.376$ that is employees' trust over organization is not negatively related to inequality. Furthermore, job satisfaction and turnover intention shows a significant negative relation which indicates that if employees are satisfied with their work then they will not leave the job. Further the variables gender discrimination and turnover intention mediated by job satisfaction shows a significant relationship which indicates that if there is no job satisfaction of the employees there will have an intention to quit. As the data are collected through self-reported questionnaires, therefore, disclosing about discrimination in organization was difficult task for the female staff and some of them may not want to answer truthfully. Few respondents may have been reluctant to report sensitive information in survey partly because they are worried that the information is kept secret or not.

The study couldn't fully focus the broader spectrum due to lack of cooperation from the higher female management because of the Human resource policy matters of the banks. The results interestingly highlight some important points that cannot only benefit the banking sector but can also be applied to other multi- disciplinary organizations. Since four hypotheses in the research are proved to be significant therefore, it is clear that the outcomes of this study manifest a considerable amount of inequality present in the two leading banks and if this issue of gender inequality is remained unaddressed, then these firms may face high turnover costs, low morale and dissatisfaction of job by the employees.

References

- Abid, A. M., Jabbar, A., Sarwar, A., Akhtar, N., & Iqbal, J. (2013). Problems Faced By Working Women In Banking Sector Of Bahawalpur. *Interdisciplinary Journal of Contemporary Research in Business*, 5(1), 490-503.
- Adenuga, O. A. (2015). Impact of Occupational Stress on Job Satisfaction and Mental Health of First Bank Employees: *Implication for Personnel Psychologists*. *Science*, 1(1), 15-21.
- Arshad, S. H. (2016) Gender Discrimination and Job Satisfaction. *International Journal of scientific research and management IJSRM*, (05) Pages-4136-4150
- Barak, M., Nissly, j., Levin, A. (2001). Antecedents to Retention and Turnover among Child Welfare, Social Work, and Other Human Service Employees: What Can We Learn from Past Research? A Review and Meta-analysis. The University of Chicago Press, 7, 4, 625-661.
- Blau, G. (2000). Job, organizational, and professional context antecedents as predictors of intent for interrole work transitions. *Journal of Vocational Behavior*, 56(3), 330-345.
- Bagozzi, R. P., & Yi, Y. (1988). On the evaluation of structural equation models. *Journal of the academy of marketing science*, 16(1), 74-94.
- Business.(2017).BankingSector,<http://fp.brecorder.com/2017/03/20170310152686/>
- Carr, P. L., Ash, A. S., Friedman, R. H., Szalacha, L., Barnett, R. C., Palepu, A., & Moskowitz, M. M. (2000). Faculty perceptions of gender discrimination and sexual harassment in academic medicine. *Annals of internal medicine*, 132 (11), 889-896.
- Channar, Z.A., Abbasi, Z., & Ujan, I.A.(2011). Gender Discrimination in Workforce and its Impact on the Employees. *Pak. J. Commer. Soc. Sci.* 5 (1), 177-191
- Chan, E.-Y. and Morrison, P. (2000), Factors influencing the retention and turnover intentions of registered nurses in a Singapore hospital. *Nursing & Health Sciences*, 2: 113–121. doi:10.1046/j.1442-2018.2000.00046.x
- Chin, W. W. (1998). The partial least squares approach to structural equation modeling. *Modern methods for business research*, 295(2), 295-336.
- Cohn,S.(2000). Race, Gender and Discrimination at work. Boulder, CO: Westview Press
- Dawn. (2014). Pakistan at bottom in gender equality global ranking - Pakistan - (n.d.).Retrieved April 7, 2017, from <https://www.dawn.com/news/1140919>
- Delavande, A., & Zafar, B. (2013). Gender discrimination and social identity: experimental evidence from urban Pakistan.
- Fitzgerald, L. F., Drasgow, F., Hulin, C. L., Gelfand, M. J., & Magley, V. J. (1997). Antecedents and consequences of sexual harassment in organizations: a test of an integrated model. *Journal of Applied Psychology*, 82(4), 578.
- Gefen, D., Straub, D., & Boudreau, M. C. (2000). Structural equation modeling and regression: Guidelines for research practice. *Communications of the association for information systems*,4(1), 7.
- Glaeser, Edward, David Laibson, Jose Scheinkman, and Christine Soutter. 2000. Measuring trust. *Quarterly Journal of Economics* 115(3): 811-846.
- Goforth, C. (2015). Using and Interpreting Cronbach's Alpha. University of Virginia Library, Available at:< <http://data.library.virginia.edu/using-and-interpreting-cronbachs-alpha>.
- Habing, B. (2003). Exploratory factor analysis. University of South Carolina-October, 15, 2003
- Hair, J. F., Black, W. C., Balin, B. J., & Anderson, R. E. (2010). *Multivariate data analysis: Maxwell Macmillan (International Editions)*.

- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2011). PLS-SEM: Indeed a silver bullet. *Journal of Marketing theory and Practice*, 19(2), 139-152.
- Hesli, V. L., & Lee, J. M. (2013). Job Satisfaction in Academia: Why Are Some Faculty Members Happier Than Others?. *PS: Political Science & Politics*, 46(02), 339-354.
- Jauhar, J. Kaur, M., (2016). Gender Diversity in Management: Women Inequality In organizations. *Asian Research Journal of Business Management*
- Khalid, M., Aroosh, R.(2014).Outcomes of Gender Discrimination, A Study of Female workers in Banking Sector of Pakistan, *Journal of Business and Management*,16(7) 38-48
- Kim, M. C., & Hong, E. (2016). A red card for women: Female officials ostracized in South Korean football. *Asian Journal of Women's Studies*, 22(2), 114-130
- Klasen, S., & Wink, C. (2003). " Missing women": Revisiting the debate. *Feminist Economics*,9(2-3), 263-299.
- Klasen, S. (1994). "Missing women" reconsidered. *World Development*, 22(7), 1061-1071.
- Lau, D., Liden, R.C.(2008).Antecedents of Coworker Trust: Leaders' Blessings. *Journal of Applied Psychology*, 93(5), 1130 –1138
- Livanos, I., Yalkin, C. and Nunez, I. (2009). Gender employment discrimination: Greece and the United Kingdom, *International Journal of Manpower*, 30 (8), 815-834.
- Lu, H., While, A.E. & Barriball, K.L.(2005). Job satisfaction among nurses: a literature review, *International Journal of Nursing Studies*, 42,(2), 211.
- Mahdi, A. F., Zin, M. Z. M., Nor, M. R. M., Sakat, A. A., & Naim, A. S. A. (2012). The relationship between job satisfaction and turnover intention. *American Journal of Applied Sciences*, 9(9), 1518.
- Memon, A. H., & Rahman, I. A. (2014). SEM-PLS analysis of inhibiting factors of cost performance for large construction projects in Malaysia: perspective of clients and consultants. *The Scientific World Journal*, 2014.
- Merkin, Rebecca S., and Muhammad Kamal Shah. "The impact of sexual harassment on job satisfaction, turnover intentions, and absenteeism: findings from Pakistan compared to the United States." *SpringerPlus* 3.1 (2014): 215.
- McAllister, D. J. (1995). Affect-and cognition-based trust as foundations for interpersonal cooperation in organizations. *Academy of management journal*, 38(1), 24-59.
- Mowday, R. T., Porter, L. W., & Steers, R. M. (1982). *Employee-organizational likages: The psychology of commitment, absenteeism, and turnover*. New York: Academic Press
- Ozer, G., & Günlük, M. (2010). The effects of discrimination perception and job satisfaction on Turkish public accountants' turnover intention
- Pathak, D.(2012) Role of perceived organizational support on stress-satisfaction relationship: An empirical study, *Asian Journal of Management Research*, Online open Access publishing platform for Management Research.
- Price, J. L., & Mueller, C. W. (1981). A causal model of turnover for nurses. *Academy of management journal*, 24(3), 543-565.
- Qidwai, S. W, Ayub, S., and Azam, S. I. (2008), Impact of working status on their lives: A survey of working women at a teaching Hospital in Karachi, Pakistan, *Pakistan Journal of Medical Sciences*, 24(4), 506-11
- Raphel, A. (2014). *Women, girls and Malala: Research on gender and education in Pakistan, and beyond*. Journalist's Resource
- Roach, M., Lee, S. (2015). *Women At Work Is It Still A Man's World?. Great Place To Work*
- Sanchez, J.I., Brock. P.(1996). Outcomes of Perceived Discrimination among Hispanic Employees: Is Diversity Management a Luxury or a Necessity? *Academy of shiq Management Journal*, 39(3): 704-719

- Sattar, T., Imtiaz, M., & Qasim, M. (2013). Gender Biased Discriminatory Factors Affecting the Career Progression of Female Employees in Private Organizations of Multan City (Pakistan). *occupations*, 4(3).
- Shore, L. M., & Martin, H. J. (1989). Job satisfaction and organizational commitment in relation to work performance and turnover intentions. *Human relations*, 42(7), 625-638.
- Shaukat, S., Siddiquah, A., & Pell, A. W. (2014). Gender Discrimination in Higher Education in Pakistan: A Survey of University Faculty. *Eurasian Journal of Educational Research*, 56, 109-126.
- Taber, T.D. & Alliger, G.M.(1995). A task-level assessment of job satisfaction, *Journal of Organizational Behavior*, 16(2), 101
- Tanchi, K. R. (2015). Analyzing the Factors Influencing Employee Turnover in Private Commercial Banks in Bangladesh.
- Tracey, B. & Hinkin, T. (2008). Contextual factors and cost profiles associated with employee turnover. *Cornell Hospitality Quarterly*, 49(1), 12-27.
- Truman, G.E and Baroudi, J.J, (1994). Gender Differences in the information system Managerial Ranks: An Assessment of Potential Discriminatory Practices, 18 (2), 129-142
- UNDP. (1998). The Human Development Report. Human Development Report.
- Wadha, V.(2006). The True Cost of Discrimination, Bloomberg Business Week extracted from Money, L:<http://yourbusiness.azcentral.com/gender-discrimination-affect-workplace-2546.html>
- World Bank. (2012). Gender Equality and development. World development Report
- World Bank. (2012). Toward Gender Equality in East Asia and the Pacific: A Companion to the World Development Report—Conference Edition.
- Yousef, D. (2016). Organizational commitment, Job satisfaction and Attitude towards Organizational Change: *A study in the International Journal of Public Administration*