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How to cite:

Priola, Vincenza and Chaudhry, Shafaq A. (2021). Unveiling Modest Femininities: Sexuality, Gender (In)equality and Gender Justice. *British Journal of Management*, 32(2) pp. 306–321.

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Version: Accepted Manuscript

Link(s) to article on publisher's website:

<http://dx.doi.org/doi:10.1111/1467-8551.12390>

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Unveiling modest femininities. Sexuality, gender (in)equality and gender justice

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Abstract

The article theorises the juxtaposition between gender justice and gender equality within Islamic feminism, through the empirical analysis of gender practices in Pakistani banks. Theoretically grounded within Islamic feminism and informed by secular feminism, the paper discusses the findings emerged from two ethnographic studies aimed at exploring the influence of ‘religiously motivated’ patriarchal norms on experiences of gender inequalities in financial institutions in Pakistan. The research reveals that distinct practices and expectations exist in different organisations, specifically in the context of Islamic banks when compared with western banks operating in Pakistan. Gender oppression, thus, assumes different meanings, as gender norms and sexualities are differently negotiated by women and men in the two banks. While the Islamic bank enforces gender segregation and isolation and limits interactions among the genders according to orthodox Islamic practices, the multinational western bank provides a more equal and integrated work environment, though we observed the exploitation of femininities to pursue business objectives. The discussion further theorises Islamic feminism by problematising gender justice and its relation to gender equality in Pakistani workplaces and society.

Key words: Gender, diversity, inclusion, Islamic feminism, banking.

Introduction

Despite the greater labour participation of women in male-dominated occupations (e.g. banking, finance, law, medicine and engineering), there is ample evidence that differences in men and women's careers (i.e. in pay, promotion, horizontal and vertical segregation) continue to persist across the world. Research into gender and sexualities is well established within management and organisation studies (e.g. Acker, 1998, 2006, 2012; Brannan & Priola, 2012; Gherardi, 1995; Gherardi & Poggio, 2001; Martin, 2003; Nentwich & Kelan, 2014; Parsons & Priola, 2013) and its contribution has been crucial to current understandings of gendered relations and practices in work and organisations. However, to fully understand the complexities of gender (in)equalities in organisations, more research is still needed to explore the effect of social institutions, such as religion, on workplace practices and discourses (Pedulla & Thebaud, 2015).

Extensive research has documented gender inequalities in Western countries, still several authors (e.g. Ainsworth, et al., 2014; Charles, 2014; Syed, et al., 2009) highlight the need to explore gender inequalities in employment in non-western contexts. They also raise questions about the applicability of western-centric research to non-western societies (Steady, 2005; Syed, 2008). Institutions such as professions, state, family and religion, among others, are entrenched in cultural norms and beliefs and shape everyday relations, behaviours and identities (Thornton, et al., 2012). Such institutions are also important in framing gender ideologies, practices of sexuality, masculinities and femininities, and have the power to restrain and/or facilitate women and men's opportunities as well as experiences (Branisa, et al. 2013; Pathak, et al., 2013). An important institution often overlooked by management and organisation studies scholars is religion and its intimate connections with sociocultural norms within organisations (Tracey, 2012). Religiously embedded social norms are often rooted in patriarchal values and influence gender norms regarding women and men's access to education, power, social and economic opportunities in many cultural contexts. (Norris & Inglehart, 2004; Sen, 2007).

Islam, among the dominant religions, is often depicted as the most repressive and chauvinistic on measures such as women's rights, employment, appearance and life expectancy (Deif, 2004). Patriarchal Islamic norms are considered hostile to women's empowerment and their equal access to political and economic decision-making (Carvalho, 2013; Haghghat, 2014). Several studies explore the patriarchal nature of Islam and/or Islamic societies (e.g. Alexander & Welzel, 2011; Aydin, 2013; Hamdan, 2006; Kandiyoti, 1991; Read & Bartkowski, 2000), whilst others highlight the obstacles that hinder Muslim women's labour participation (e.g. Al-Lamky, 2007; Bayanpourtehrani & Sylwester, 2013; Haghghat, 2005; Haghghat-Sordellini, 2009; Pio & Syed, 2013). Despite the increased interest in recent years on issues concerning women's rights in Islamic contexts, limited empirical research has examined the influence of religiously motivated norms on the work and organisational experiences of women pursuing a career in male dominated occupations. Furthermore, several of the studies that have explored the impact of religious practices, norms and ideologies on the lives of Muslim women are carried out in the West with women living in Europe and/or the USA (e.g. Ghumman & Ryan, 2013; Reeves & Azam, 2012; Reeves, et al., 2013). Such research, while insightful, provides a limited picture, applicable only to the specific western context studied.

In response to the need to explore the differences in women's experiences of inequalities across non-western male-dominated organisations, this article explores the influence of 'religiously motivated' patriarchal norms, in shaping different experiences of gender inequalities in two financial institutions in Pakistan. Drawing on two ethnographic case studies of a multinational western bank and a multinational Islamic bank in Pakistan, the study has two aims. The first is to make visible the complexities of experiences of gender inequalities by Muslim working women; the second is to bring to the fore the sexual dimension of organisational practices within a cultural reality where sexuality-related issues are repressed from any public discourses. Theoretically the paper brings together secular and Islamic feminist¹ theories and advances such

theoretical knowledge by demonstrating how the variety of context-specific gendered experiences produce different challenges for achieving gender equality. Empirically the paper explores gendered practices in the banking sector by examining how Islamic norms regarding 'modesty' intersect with issues of sexuality and create distinctive patterns of inequalities across different organisations.

To address the research aims the article begins with an overview of gendered relations within Islam drawing on the theorizing of Islamic feminism. It then outlines the context of women's employment in Pakistan before explaining the research methodology. The paper then presents the empirical findings emerged from the two studies. The discussion theorises the research findings and advances current Islamic feminist contributions by problematising the notion of gender justice and its relation to gender equality in Pakistani workplaces and society.

Gender and Islam

The investigation of the work experiences of Pakistani women cannot prescind from a scrutiny of Islamic gender practices. In Islamic societies the "*Quran*", "*Sunnah*" (the practices, traditions, customs and rituals of the prophet Muhammad) and "*Hadith*" (the traditions accumulate after Muhammad's death) are used as the main sources of guidance in all aspects of life, in one's public as well as private life but also in social, economic and legal matters. While for Muslims there is no margin to challenge the authenticity of the Quran, as is considered the 'word of the Divine', the credibility of some Hadiths is an area of debate among Muslim clergy and academic scholars (Abdul Rahman, 2007; Bartkowski & Read, 2003). In fact, it is generally the exegesis (translation and interpretation) of the sacred texts that is contested by Islamic feminists and critical scholars.

An important feminist debate on gender and Islam revolves around the principle of “*Qiwama*”, which refers to man’s superiority and his financial responsibility towards the woman (Metcalf, 2006). It centres on the Quran verses 4:34 which defines men’s authority over women (*qawwamun*), women’s obedience (*qanitat*) and the consequences of women’s rebellion (*nushuz*). Islamic feminists offer reformist interpretations of these versesⁱⁱ, and deconstruct *patriarchy* and discourses of women’s *modesty* (Al-Hibri, 1997; Wadud, 1999). Patriarchy is grounded on man’s financial provision for the family and his supremacy in public life; while modesty refers to the preservation of the dignity and good reputation of women. According to Islamic orthodoxy, women are required to “guard their modesty in terms of eye contact, dressing, ornaments and walking style” (Syed, 2010, p.152) and to hide reference to their sexual body by covering their bosoms and wear the veil outside of the home (Ruby, 2006). Islamic modesty has its roots in the Quran (Surah Light, 24:31) where it is stated that women should lower their gaze and guard their ‘unseen’ (often interpreted as honour, chastity and husband’s property) in the presence of non-mahramⁱⁱⁱ men.

Islamic feminists (e.g. Barlas, 2001; Mernissi, 1991; Moghadam, 2004; Mubarak, 2004) argue that the patriarchal exegesis of the Quran should be historicised and open to criticism and that exegetes (generally male) were influenced by their misogynist cultural context. Thus, for Islamic feminists it is important to consider who interpreted the text, how and in which context and to propose alternative interpretations. They recognise that the text promotes the different treatment of women and men in relation to the financial maintenance of women and inheritance, but argue that the literal meaning of the word “*Qawwamun*” recognises the man’s role as the financial provider of the household rather than its ruler. They refer to other Quranic verses where women are portrayed as full human beings and partners in the relationship of marriage. Barlas (2001) also reports that the concept of modesty is equally applicable to both men and women and that in the same chapter of the Quran, men are also addressed to cover the area

between the naval and the knee. Wadud (1999) asserts that women and men may not be portrayed as equal in the Quran, but that a more holistic reading of the text reveals its foundation on justice and equity. Some Islamic feminists recognise that equality cannot be applied to all aspects of life, and encourage the fostering of complementary gender roles, seeking justice and equity for women based on a non-hierarchical understanding of the differences between women and men (Moghadam, 2002).

The juxtaposition between gender equality, gender justice and equity is often debated by Islamic feminists and is founded on articulations of differences (physical and emotional) between men and women. Equality between men and women refers to their freedom “to develop their personal abilities and make choices without the limitations set by stereotypes, rigid gender roles and prejudices”. It “means that the different behaviours, aspirations and needs of women and men are considered, valued and favoured equally” (Pavlic, et al., 2000, p.5). Gender equality refers to equality of opportunities and outcomes. Gender equity and gender justice, on the other hand, allow differential treatment according to the respective needs of women and men. A different treatment should be fair, just and equivalent in terms of rights, benefits, obligations and opportunities.

Islamic feminists who embrace the notion of gender justice offer a reinterpretation of the sacred texts to promote a consciousness shift in Muslim’s theological understanding and everyday practice. They attribute the patriarchal values of the Muslim world to historical conditions (Ahmed, 1992) and to economic factors (Rose, 2008), rather than to Islam directly. They also suggest that practices and beliefs associated to women’s modesty and honour are entrenched in cultural as much as in religious norms, as they are rooted in the institution of purdah (veil and physical separation) which pre-dates Islam (Shaheed, 2010; Papanek, 1971).

Purdah as a fundamental practice of exclusion

The institution of purdah is a system of gender-based norms that ensure modesty and honour for Muslim women (and men). The Quran emphasises the ‘drawing of the curtain’ (veil) to avoid the gaze of unknown men and addresses women to stay within the home, to avoid unnecessarily wandering outside and to speak softly to protect their modesty. Within the institution of purdah, the public space is seen as “provocative and offensive” for women (Storti, 1990, p.66), whereas the veil and ‘chardiwari’ (four walls of house) are deemed to be the ‘sacred domains’ (Syed, 2010, p.151), because they protect their chastity and honour. Women should hide from public life to control men’s lust (Tayeb, 1997) and, therefore, should be excluded from leading and/or participating in economic and mixed-gender social activities (Marmenout, 2009).

These beliefs are used to justify the exclusion and oppression of Muslim women in society and in work contexts, and have been challenged on many levels by secular and Islamic scholars (e.g. Barlas, 2002; Sidani, 2005). In fact, the cultural customs based on purdah pre-date Islam and have been embedded as religious values to the extent that they are now seen as a fundamental part of Islamic principles (Hamdan, 2006). Indeed, the practice of the veil was present across the Middle East, the Byzantine Empire (including all Mediterranean nations), Persia and India, before the advent of Islam in the 7th century (Barlas, 2001; Sherif, 1987). As well as disputing the religious meaning of purdah, Islamic feminists challenge the patriarchal exegesis of the Quran in relation to the ‘guarding of the unseen’, interpreted as the female body and, instead, argue that it refers to the ‘guarding of their faith and religious obligation’ (Ali, 2006) or of the ‘marital covenant’ in the husband’s absence (Al-Hibri, 2003).

The practice of purdah varies across and within Muslim countries and goes beyond religious practice, it affects women’s sense of self, and the possibilities and modalities within which they

engage in work relationships (Chaudhry & Priola, 2018; Masood, 2019). The boundaries of modesty and dressing are affected by economic, political, and social reasons (Patel, 2012), as women and men engage with this practice differently accordingly to differences across classes, rural-urban regions and practices of religion (Critelli, 2010) While in recent times there has been a resurgence of the veil across the Muslim world (Binzel & Carvalho, 2017), meanings of modesty remain contested. As illustrated by this study modesty and gender practices are affected by the complex and multidimensional meanings of Islamic/social values, by personal values and the culture of the work organisation. These aspects intertwine with individual and group pressures for change, as highly educated workers engage with demanding careers and their associated challenges. Below we outline the research context and methodology, before presenting the analysis.

The Research Context: women and work in Pakistan

In Pakistan female labour participation is one of the lowest in the world and is currently 24%, compared to that of men, which is 83%^{iv} (ILO, 2015). Significant variations are found across provinces: in Punjab (the largest and more liberal province) is 26%, while in Baluchistan (tribal area) is the lowest at 10% (Pakistan Bureau of Statistics, 2014). Additionally, the gap in participation is more pronounced in urban areas (14%) when compared with rural areas (52%), where many women are engaged in agricultural work.

These figures are the result of a sharp rise in women's economic participation in recent years (approximately 10% increase since 2000), influenced by several factors including the increased literacy rate, awareness of women's rights, globalisation and the fragile economic situation of the country (inflation rate averaging 9% since 2000) (Ali, 2013). Recent legislations^v and the introduction of quotas for the employment of women in the public sector and civil services

(10%), in national and provincial assemblies (20%) and in local governing bodies (33%) have also encouraged women's participation and access to non-traditional sectors (Ali & Knox, 2008; Syed et al., 2009), including the service sector, retail, finance, IT, engineering and medicine.

Mixed-gender working environments, rare in the 1980s, are now common places, particularly in urban areas. Such social changes appear to breach the traditional notion of physical separation of the genders and can complicate work interactions between men and women, but also affect the ways in which women dress and present themselves in public. Styles of women's dress in Pakistan varies widely depending on the geographical location but also on the nature of the place (open public space, enclosed public place, private place) and ranges from the niqab (a veil that covers the whole body and face) to the shalwar kameez (loose trousers and a long blouse) worn with the dupatta (a loose scarf covering the head)^{vi}. Western-style dressing is also becoming more visible (Weiss, 1998; Khan, 2007). In recent times "the lack of a consistent set of rules on how to dress and interact with the opposite sex, opened a discursive space for women" and has affected the meaning of "modest Muslim Pakistani woman" (Grünenfelder, 2013, p.601). The evaluation of modest behaviour and dressing is, more so in current times, based on personal and collective interpretations and definitions. The boundaries of modesty are, thus, defined within the social environments (Mirza, 1999) and are strongly influenced by class, education, family backgrounds and locality as well as individuals' values.

Research Methods

The research is based on two ethnographic studies aimed at observing the in-situ work experiences of employees within two branches of two multi-national banks in Lahore. The first is a sharia compliant bank (called here Islamic bank) present in different countries in Asia and

Middle-east and the other is an American bank (called here Continental bank) operating across the world. The branch of Continental bank (CB) employed 16 people (5 women) and the branch of Islamic bank (IB) employed 52 people (6 women). Both banks are widely present within the major cities of Pakistan. Islamic bank has been in operation since the early 2000s and is one of the first and largest sharia compliant banks in Pakistan. One of the authors worked as an internee for a period of six weeks in each bank, during which time she participated in daily work activities and supported the customer service desk, the account opening desk and the sales department. She recorded the participant observations on a field diary and carried out 24 in-depth semi-structured interviews across the two branches (15 in IB and 9 in CB). All eleven women employed at both banks were interviewed (6 in IB and 5 in CB) as well as 13 men (9 in IB and 4 in CB). The criteria chosen for selecting the male interviewees were based on two factors: the wish to include men from different hierarchal position and at least one man from each department. Branch managers had no influence on the selection of interviewees.

The two banks had different business objectives, IB's business model centred on operational activities^{vii}, whilst CB concentrated on retail and business banking with a strong focus on the sale of financial products. Job designations at IB were predominantly operational, whereas at CB most roles were customer focused. This difference could be the reason why at CB there was a preference for using managerial titles, although this could reflect the American model of the parent company. The interviews were conducted alongside the participant observations, although they started following approximately two weeks into the field-work to allow familiarisation with the participants. They included questions related to the research aims and others aimed at clarifying specific aspects emerged during the observations. The interviews were conducted in private meeting rooms within the banks' premises, lasted between 35 and 70 minutes and were conducted in a mix of Urdu (language of Pakistan) and English (the official language of both workplaces). They were audio-recorded, transcribed verbatim and translated

in English by one of the authors and cross checked by the other. In order to preserve anonymity, pseudonyms were used for the organisations and the respondents. The study followed the ethics guidelines of the authors' university which also granted ethical approval. All participants were informed that the internee was a researcher based at a British university and that she would be conducting interviews and observe work practices for the purpose of academic research. Observations and interviews were integrated by the examination of company documents to gain a bigger picture of the organisations and their practices. Table 1 provides an overview of the employees interviewed.

Table 1: Profile of interviewees in Islamic and Continental banks

<u>ISLAMIC BANK</u>				
Name	Gender	Age (Years)	Marital Status	Job Title
Afeefa	F	28	Single	Credit analyst in trade department
Ayesha	F	31	Married	Credit analyst in credit department
Fatima	F	41	Married	Credit analyst in credit department
Helema	F	28	Single	Cashier
Mobeen	F	30	Single	Card processing
Sameena	F	28	Single	Telephone Operator
Ahmad	M	38	Married	Sales officer
Ali	M	30	Single	Sales processing
Kashif	M	30	Married	Personal Banking officer
Malik	M	43	Married	Branch operation manager
Mubashir	M	39	Married	Sales Manager
Mudasir	M	35	Married	Personal Banking officer
Rajab	M	54	Married	Credit manager
Raza	M	29	Single	Service quality Officer
Waseem	M	28	Married	Audit manager
<u>CONTINENTAL BANK</u>				
Name	Gender	Age (Years)	Marital Status	Job Title
Amara	F	27	Single	Relationship officer in sales
Deeba	F	36	Married	Operation manager

Hina	F	24	Single	Floor relationship manager
Maryam	F	33	Married	Senior relationship manager in sales
Saira	F	25	Single	Floor relationship manager
Imran	M	30	Single	Senior relationship manager in sales
Rizwan	M	44	Married	Branch operation manager
Safa	M	34	Married	Relationship officer in trade
Waqas	M	32	Married	Senior relationship manager in sales

As a Pakistani woman, the researcher had much in common with the female interviewees. In view of this fact she was conscious of her demeanour in terms of dressing and behaviour; following local customs she addressed senior managers and older men as sir or uncle. She adopted the same dress code as the employees, thus in Islamic bank she attended work covered with a black abaya (a robe-like over-garment) and head scarf, whereas, in Continental bank she wore the colourful shalwar kameez (loose trousers and long blouse) without head covering. The boundaries between the ‘insider’ (internee and Pakistani) and ‘outsider’ (researcher working at a UK university) roles were flexible and continuously shifted, as the researcher felt placed in different ‘positional spaces’ (Mullings, 1999, p.340) by men and women at different times. For example, during lunchtime and breaks she observed how women treated her as a colleague, sharing work and personal stories. Men, conversely, saw her as a modern, educated woman with Western exposure, and discussed views and experiences they might not have discussed with their female colleagues. The different ‘positional spaces’ allowed the researcher to ask questions she wouldn’t have asked as a colleague and might have favoured greater openness, as participants viewed her as one of their own, though detached from the same issues.

Data Analysis

Data were analysed in an iterative manner. Interview transcripts and observation notes were entered on Nvivo (qualitative data analysis software) for an initial exploration and coding of the data. The codes produced with Nvivo focused on women and men's experiences of work, performance, career practices, gender issues, social, religious and cultural expectations regarding women's behaviours at work and in their social environment. The authors, then, categorized these codes emerged from the data into wider themes. Themes (i.e. dressing, working hours, relationships with clients, relationships among colleagues, work and management expectations, family relations) were listed with illustrative key quotes, to show the variety of perspectives emerging from the different individuals. Following Talja's (1999) suggestion we examined the themes to identify differences, inconsistency and internal contradictions in the participants' accounts, before scrutinising for regular patterns. In a second stage, to identify particular meanings associated to organisational and social norms, we teased out the discourses, intended as 'systems for the formation and articulation of ideas in a particular period of time' and within a particular society (Alvesson & Kärreman, 2000, p.1126).

Discourse is defined as "a process of meaning-making through talk and structure" (Oswick, 2012, p.473) and discourse analysis refers to "the study of how meanings are produced, and of which meanings prevail in society" (Iedema, 2008, in Oswick, 2012, p.473). In our analysis we used critical discourse analysis (Lazar, 2005) to reconnect the text and talk (linguistic practices) to the social practices in order to analyse how societal power relations are reproduced through the participants' talks. The analysis below focuses on two discourses. The first concerns the *modesty* of women as embedded in gendered norms related to specific social/religious values within the workplaces. The second discourse relates to how *sexuality*^{viii} is constructed in both banks and explores how its manifestations and exploitations are differently negotiated by the women at the two organisations.

Doing Modesty

Working as an internee in CB allowed the identification of specific patterns of work and a masculine ethos associated to a competitive and sales-driven culture, accompanied by long working hours. The performance of workers was measured by the accomplishment of specific sales targets and the acquisition of new high deposit accounts. Employees were expected to do all they could to secure new investments, including visiting current and prospective customers at work or home and socialise with them during or outside of working hours.

“Men achieve sales targets before us. They are overachievers in sales. A man can talk to a client informally, like a friend, because he has some extra stuff to talk about, such as cricket and politics; this creates an informal relationship, which helps him to sell the products. He can also meet the client anywhere. But this is not same for us, while we talk to the client we have to be limited in what we say and how we say it and cannot have a frank and open behaviour as this might be misinterpreted”.
(*Hina, w, CB*)

The establishment of good relationships with customers, and the possibility of networking with them (this included attending events, going out for meals and other social gatherings) was the key to achieve the ambitious sales targets. However, as in Pakistan most of the bank customers are men, men bankers were at great advantage as they could develop relationships with them, visit them at work or at home and meet them in public places, during or after working hours. In contrast, women were prevented from engaging in the same networking practices. The concept of modesty, embedded in the practice of purdah, restricts women’s mobility and limits free interactions between women and men. Such cultural norms do not allow women to visit male customers at work nor to have close interactions with non-family men. Women are expected to

safeguard their selves; engaging in relationships (not necessarily intimate) with men could compromise not only their own but also their family's honour, good reputation and pride.

I feel that the biggest challenge for women here is to maintain their reputation. People challenge your modesty in a second. They start making up stories about you as soon as you are talking to a male colleague about anything that it's not a work concern. For preserving your good reputation you have to maintain distance from men even if you have a friendship with them. This is the biggest challenge for a woman, that she works efficiently and maintains her reputation as well. (*Fieldwork conversation with Salma, w, CB*)

“Our male colleagues here treat us with respect and so they should. There are certain ethical norms for dealing with women ... When a customer asks to meet somewhere that is not the bank, the manager does not allow me to do the visit on my own. He will send a man first, and only when the work can't be executed without my presence, then he would send a male colleague with me for my comfort and security”. (*Maryam, w, CB*)

Maryam's position challenges any secular notion of gender equality, as she recognises social differences between women and men. However, in denying the possibility for equality she implies that there can be gender justice for women, when appropriate organisational practices are put in place. Social discourses of modesty, honesty and respect are entwined with patriarchal conceptualisations of the idealised Islamic femininity, but also to specific narratives of (hetero)sexuality according to which men have a natural urge to engage in sexual behaviours and it is the woman's duty to regulate sexual expressions in social situations. The view that women should monitor their and others' demeanour to protect themselves from men's predatory behaviours is not at all dissimilar from Western narratives of female sexuality (Hird & Jackson, 2001), however the logic emerged in this study renders the role of the gatekeepers of morality particularly complex. Within this patriarchal logic, it is the duty and responsibility of the woman to maintain her modesty and to control men's sexual behaviour; men within her family or

workplace are also guardians of her modesty and must support her in this attempt to ‘de-sexualise’ public interactions. Therefore, the manager (man?) must find solutions to avoid private meetings between female bankers and male customers, and a male family member should chaperone women to and from work, whenever possible.

As a woman you need to move securely and be very careful in how you come to work. I cover myself properly with a dark chador [a head-to-toe robe]. I remove it when I come to the bank because I know the atmosphere here and I can easily walk with a dupatta around my neck (*Fieldwork conversation with Hina, w, CB*)

Across both banks there were some crucial differences that impacted on women’s work. In IB women were segregated to non-customer facing positions, social interaction between them took place mainly during the lunch hour and the occasional break, as they generally spent their time at their desk. Interactions between women and men were strictly limited to work necessities. Career opportunities for women were limited and informal talks with them revealed that their orthodox constructions of modesty was more important to them than any career ambition or progression. Banking was seen as a good financial opportunity for women with higher degrees, and working at IB helped them to fulfil their religious values.

“In Islam, modesty is fundamental for every woman and being an Islamic bank, we follow this. In our banks, women are not allowed to work in front line roles. We have four personal banking officers, but they are all men. Even our receptionist is a man”. (*Malik, m, IB*)

While at IB there were not internal rules preventing women from progressing to managerial roles, their segregation to ‘back-office’ departments made advancement almost impossible in practice. The strict observation of purdah precluded access to roles that involved interactions

with male customers and colleagues and the lack of experiences in such roles meant that they could not apply for senior positions.

“... we are not bankers, in fact we are clerks ... We do not deal with the technical side, the revenue and profit generating side of banking” (*Mobeen, w, IB*)

“We are isolated. We don't know what's going on We miss a lot of things” (*Ayesha, w, IB*)

In CB there was an equal opportunity policy according to which men and women should be treated equally and were expected to ‘freely’ interact to accomplish their work in the most effective way. Meetings, field visits and training courses had to be attended by all employees, regardless of gender. Men and women were expected to demonstrate similar commitment to their work and often workload compelled them to travel home late in the evening. This posed problems for some of them as they felt exposed to the judgement of others. Respect and modesty are very fragile and working women, more than others, are constantly subject to scrutiny. While masculine work practices, such as long working hours, can make difficult for everyone to fulfil work and life commitments, in the case of Pakistani women such difficulties are further exacerbated by cultural norms associated with respect and reputation.

Social imperatives of motherhood and domesticity often appear to conflict with the practices of western-owned organisations (Nemoto, 2013; Ogden et al., 2006) and these tensions might affect Pakistani women to a greater extent than Western women. The consequences linked to the disregard of modesty norms can affect women's lives well beyond the walls of their organisations (Chaudhry & Priola, 2018). In an organisational culture where career and salary are directly affected by sale performance, women find themselves in a subordinate position to

men, with no clear possible alternative for change. During the fieldwork, however, it emerged that, rather than pulling out from customer facing positions, women at CB developed several strategies that allowed them to successfully engage with the competitive sale culture.

“While we can’t visit clients ..., it does not mean that we can’t achieve the targets. We adopt different ways, for example we call customers and invite them to the branch to discuss their account over a cup of tea; we follow up existing clients and ask them to recommend us to their contacts. We provide good services to clients who are visiting the branch. For example, if a customer is queuing for a chequebook issue, I go and greet him and offer to solve his issue at my desk. I offer him a cup of tea and once I have addressed his issue, I propose him our products. To achieve the targets, we have to work hard while staying inside the branch”. (*Ayesha, w, CB*)

Even though in Pakistan women are socialised to be modest and pious, at CB they are clearly expected to conform to masculine practices regarding performance and to show assertiveness. As the fieldwork progressed it also appeared evident that the women employed at CB felt privileged to work for a western organisation, which offered them career prospect and policies such as marriage and maternity leave, which are rarely available in private organisations. Working for a foreign bank was also associated with high social status and respect and represented a good career opportunity for highly educated women and men.

The exploitation of sexuality and modest femininity

During the first field visit at CB it appeared that the branch was dominated by women as the three customer service desks were occupied by women and one of the cash counters was also attended by a woman. However, as I spent time in the bank, I realised that the sales and

operations departments were male dominated. Women, in fact, were mainly employed at the customer service desks and only one woman was an operation manager. In contrast, in IB all women worked in non-customer facing positions, in what were called the back offices, except for one teller who worked at the cash desk at certain times to serve women customers. As highlighted below, Islamic orthodox values are embedded in all practices at IB.

“The setup here provides us security. We work in the back offices and are not treated as a tool to generate business, as women in other banks are; they are often employed in those roles to allure male customers in. [...] In terms of amount of work we do, there is no difference between men and women. They never assign me less work because I am a woman and also they expect me to process each case efficiently and with the same level of professionalism”. (*Sadia, w, IB*)

The enforced gender segregation in place at IB facilitates the tacit communication of traditional Islamic values to customers and potential employees alike. It also allows women to differentiate themselves from other women working in foreign-owned banks who are perceived negatively for interacting with male customers. Gender equality is not valued at IB, instead equal work expectations ensure that gender justice is somehow observed. Orthodox Islamic dressing and purdah are important symbols of identification for the women working at IB. Rather than be perceived as tools of oppression, as they are considered by many western ideologies, these are seen as mechanisms that ensure the observance of religious beliefs and the ‘de-sexualisation’ of the female body. In informal discussions with the women employed at IB it emerged that Islamic orthodox practices allow them to feel liberated from the sexual objectification of women that they believe takes place in ‘foreign’ banks, where women are positioned in customer service roles to attract more male customers and increase the bank’s profit. We feel, however, that it is the hegemonic gender regulation within IB and the national context that

sustain the acceptance of organisational practices that maintain women in marginalised positions (Benschop and Doorewaard, 2012).

During the field work at CB, I was eager to understand the specific reasons for the numerical dominance of women in customer service positions. In Pakistan most banks' customers are men and it became evident that a specific strategy was adopted by this bank: women employees were considered to have a positive impact on the behaviour of customers and contributed to generate extra sales for the bank. This was openly recognised by employees, both men and women, who felt that it allowed the reciprocal exchange of benefits.

“Women are mostly relationship officers and there is a concrete reason for this, because in any private organization the traffic of male customers is higher than that of female customers. Sometimes, customers can get nervous and can be impertinent, however in the presence of women they behave nicely and ... calm down easily. ... The presence of women has a positive impact on the business of a company. It is basic human psychology that people prefer to visit the branch that has more female staff. There is a branch in XX road, which is called ‘the women branch’, they are all women except the tellers, tea boys and cleaners The employees of this branch don’t go anywhere searching for business, but it’s one of the top branches in Lahore, the reason is because the majority of staff are women”.
(Naveed, m, CB)

Employees recognise that by placing women in front line customer service positions and expecting them to dress and behave attractively (CB has a dress code for women and men), CB exploits feminine sexuality, within the limits of what is socially appropriate. The literature on the sexualisation of customer service in the form of attractive bodies is well established (e.g. Filby, 1992; Warhurst & Nickson, 2009) and sexualisation practices are widely recognised in the service sector in the western world. Research has shown how several occupations, such as flight attendants (Tyler & Abbott, 1998), waitresses (Erickson, 2004) and consultants (Fleming, 2007) employ sexuality to the benefit of the person or organisation. The ethics of such practices

is considered questionable, particularly because it is generally those sexual expressions and bodies that support managerial pursuits that are encouraged (Knights & Thanem, 2005), however, at CB women are conscious of this strategy and use it to their own advantage. For instance, Salma a 25 years old customer service officer, highlights the benefits that women can derive from working in western organisations:

“Banks prefer women at the customer service desk for increasing the inflow of customers, as more people will come to the bank if it is a woman who serves them. That’s why banks prefer that a fresh face sits at the front desk, rather than a man with moustache ... that is also why we are expected to be presentable. Your personality and dress sense matter a lot in a big organization and it’s important for progression, along with multi-tasking skills”

“It is not only for my career but also for myself, this job gives you a confidence which as a graduate you don’t have. The back-end jobs [no customers-facing] do not give you the type of grooming and the levels of confidence which this job has given me”.

For these educated women, front line positions not only allow them to demonstrate high performance and achieve the sales targets (and the additional pay), but they also represent opportunities for self-development and social exchange. As Hina mentioned during an informal conversation: *‘Your personality is polished by working; practical work teaches you more than academic knowledge. Here I have the freedom to socialize and it gives me financial independence’*. Similarly, Maryam reported:

“This is quality time and I get to interact with people from all walks of life. I know how the community and the commercial sector function. Also, I don’t depend upon others for my financial needs, I don’t rely on my family support. I prefer to earn my own and I see myself as a smart, refined person and a good communicator, also as result of doing this job”.

In a society where gender relations are based on gender segregation, front line service jobs have significant impact on women's lives. This goes beyond financial independence and touches upon one's sense of self-worth, fulfilment as well as one's sense of belonging to a community and wider society. While the banks exploit women sexuality and attractiveness to pursue business objectives, women themselves take advantage of what these positions can offer not only in terms of opportunities for career progression, but also for enhancing their confidence and improving their cultural capital. In a social context where women's interactions are highly policed and where women are often prevented from accessing economic and social opportunities, gender equality is replaced by gender justice, intended as the economic and social liberalisation of women (as different from men) within the respect of Islamic teachings. The different treatment of women is, therefore, perceived as (somehow?) 'fair' and 'just', albeit unequal.

Discussion and conclusions

This article makes important contributions to debates concerning gender equality and sexuality in organisations. In relation to gender equality, it challenges conceptualisations of gender and women rights widely intended in the global north as the right to "make the most of their lives and talents" regardless of "where, what or whom they were born, what they believe, or whether they have a disability" (Equality and Human Right commission -UK-, 2017). We scrutinised western conceptualisations of gender equality through the lens of women's experiences of 'religiously motivated patriarchal norms' to show how rigid definitions, developed in the global north, cannot necessarily be sustained to support women rights in different cultural contexts. In analysing two different Pakistani organisations, this study contributes to (Islamic) feminist

theories by offering a more complex and nuanced conceptualisation of gender equality, which encompasses a wider political commitment to deconstruct inequalities, patriarchy and gendered discourses of men's superiority and authority. While Islamic feminism represents a way for speaking about the rights of Muslim women and the gendered nature of practices within the boundaries of the faith (Coleman, 2010), our findings offer a complex picture of women experiences of inequalities and warn against the adoption of gender justice, in place of gender equality.

The variety of context-specific gendered experiences produce different challenges for achieving gender equality in Pakistani workplaces, though we advocate the cautionary use of terms such as 'equity' and 'justice', often used in place of gender equality. It can be argued, in fact, that these terms might imply a subjective judgement of what exactly 'equivalent' and 'just' mean and support an essentialist construction of gender differences. In questioning the standard by which the achievement of gender justice is to be judged, Dehban (2017, p.1), for example, argues that the 'natural' difference between men and women in relation to motherhood is often used by policy-makers in Islamic countries to "push women back to the private sphere of the house and restrict their presence in the public sphere under the explanation and realization of gender justice". The acceptance of essentialist differences between women and men was evident in both banks as women policed each other and critiqued other women (in IB) or reproduced the exploitative service culture of their organisation (in CB). The challenge of socio-cultural 'traditions', that are generally reproduced as religious predicaments within Islam demands involvement with the orthodox traditions to historicise the (re)interpretation of theological arguments of male supremacy, guardianship and female and male sexual body.

It is the specific reference to the sexual body that we feel is the missing element of analysis within much of the Islamic feminist literature. Our study shows how organisational attempts to

desexualise the workplace remain vain. Similarly to what highlighted by western-based research (e.g. Burrell, 1984; Hearn & Parking, 1995; Pringle, 1989; Priola et al, 2014, 2018; Sullivan, 2014), sexuality is pervasive in organisations and is embedded in work activities through dressing, language and non-verbal behaviours (Arthur, 1999). This study shows how organisational and cultural norms give meaning to the body and the manifestations of (de)sexualised interactions. As highlighted by several scholars (e.g. Burrell, 1984; Hearn et al., 1989; Fleming, 2007) the dynamics of sexuality, power, control and resistance are made visible within attempts to desexualise organisations and this was evident, with different dynamics, in both banks. The gender implications of sexuality in the workplace are revealed in the common, and generally accepted perceptions across most societies, that women must be modest, avoiding overly sexualised behaviours, while still maintaining their feminine sex appeal (Bartky, 1988). While sexuality cannot be eradicated from the workplace, it is thus controlled and differently regulated to meet organisational and social expectations about what is encouraged and acceptable (Brewis et al., 2014). In this sense organisational sexuality takes on an important political significance because organisational processes converge to reproduce a cultural system that, in relation to sexuality, mostly reflect the gendered systems within societies.

The practices observed at CB revealed sexual processes similar to those observed in many western service organisations, however they appeared strikingly different from the gender practices observed at IB. We revealed how the two banks are the sites of different practices of sexuality and gender (re)production. The gender-subtext and the distribution of positions exposed the influences of the banks' ownership, institutional and patriarchal norms, organisational financial objectives and the social needs of the new generation of educated women and men. Structural, cultural and identity processes, clearly interplay with social and organisational power structures and with dynamics of accommodation and resistance by women (and men) (Benshop and Doorewaard, 2012).

In CB the patterns of work interaction and socialization are neither based on the western practices of the banks' head offices, nor are they based on orthodox patterns of segregation, as found in IB. The formal discourse of gender equality present in the bank's policies, allows women access (at least formally) to all positions and functions of the organisation, though women are more numerous in customer service positions, which fulfils economic (bank's) and social (women's) objectives. In reproducing work practices which might appear in contradiction with the institution of purdah, all workers, including male colleagues and managers, corroborate to ensure that the modesty and respect of women is maintained within the bank premises, but leave intact the dominant masculine orthodoxy. In CB women reproduce particular femininities aimed at creating economic capital for the bank and social capital for themselves. Conversely, in IB, women follow orthodox practices aimed at 'protecting' (segregate?) women while reinforcing the sexual hierarchy of society. Here the gendered ideal worker (Acker, 1992) is not simply masculine but it has to have a male body; paradoxically inequality is masqueraded as 'fair' work. In both banks the interrelations between gender, sexuality, patriarchy and organisation create a complex arena which requires women to fulfil the expected (masculine) performance as bankers, while attempting to conform to the (feminine) values and behaviours imposed by cultural norms.

In such complex system of reciprocal exploitation, women workers negotiate their modesty and respectable femininity by confronting the conflicting expectations of the organisation and society in several manners. They keep distance from male colleagues, limiting the conversations as much as possible to work-related matters. They work 'efficiently' within the bank premises, take shorter breaks than their male colleagues and try to complete their work faster. They find alternative modes of being successful, and rather than seeking new customers outside the bank's premises, they consciously use their femininity to pursue financial opportunities when customers visit the branch. The social norms about respectable and modest

femininity that are applied to dressing within the Pakistani society, are also negotiated 'differently' as women fulfil social imperative of modesty by wearing a head scarfs or a full body cover in the journey between home and work. The concept of Islamic modesty is, thus, reshaped within the workplace to fulfil organisational and personal needs.

From a western-centred perspective we may interpret CB's practices as objectification of women's sexualisation, while the structures at IB as oppressive to women. However, the complexities of the gender relations reported in the analysis highlights that such interpretations are too simplistic and that there is the need for an alternative social and political discussion of gender inequalities (and feminism) that moves away from the discursive emphasis on 'rational equality' that permeate gender and feminist research in the West. As highlighted by Islamic feminism, the complex and often contradictory ways in which equity, justice and gender rights are conceived in the Islamic tradition requires an engagement with the socio-cultural-religious rationales from which Islamic traditions emerged. The construction of Islamic women as uniform and oppressed produces a homogeneous group that does not reflect the inherent variety of each woman's lived experiences and hides the specificities of the work (and social) contexts within which they belong.

The study evidenced current challenges for defining and achieving gender equality in Muslims contexts and calls for a critique to those approaches that mimic the 'equal opportunities' policies of western governments and organisations. We argue that any attempt to introduce gender equality in Pakistani workplaces should be integrated within wider social and cultural changes aimed at deconstructing patriarchy and gendered discourses of modesty and men's superiority.

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ⁱ We occasionally use the expressions ‘secular feminism’ and Islamic feminism’ to distinguish between the feminist literature articulated outside of any religious framework (western feminism but also feminism from the global south), from the feminism emerged in the Muslim world which is concerned with religion precepts. We also acknowledge that these two terms do not refer to homogeneous movements or theoretical perspectives and that they, instead, encompass different approaches and viewpoints.

ⁱⁱ For a discussion about interpretations of this passage see: Bakhtiar L. (2011), The Sublime Quran: The misinterpretation of Chapter 4 Verse 34, *European Journal of Women's Studies*, 18(4), pp. 431-439.

ⁱⁱⁱ In Islamic law a mahram is an unmarriageable kin with whom a sexual relationship is considered incestuous.

^{iv} Most economically active women work in agriculture (75%), followed by the service sector (14%) and industry (11%) (Pakistan Bureau of Statistics, 2014)

^v Among these we highlight the 1996 Discrimination Convention, the 2001 Equal Remuneration Convention, and the 2010 Protection against harassment of women in the Workplace Act.

^{vi} Other common outfits are: the *abaya*, a long dark over-garment, generally worn with the *jijab* (a headscarf that covers the hair, ears and neck but not the face), and the *chador*, a cloak that covers the body and the hair but not the face.

^{vii} In complying with Sharia law, IB operations reflect the beliefs of Muslim communities that exploitative gains, also known as *riba* or usury, are prohibited. Therefore they mainly focus on the management of savings rather than the sale of financial products.

^{viii} We denote sexuality as a discourse referring to the ways in which people experience, express and behave sexually. It refers to physical, emotional or social feelings and behaviours and also encompasses how men and women are expected to behave in relation to and with each other within a given social environment. Here we are not specifically referring to sexuality in relation to sexual orientation, however it is evident that heteronormativity is represented in the discursive and sociocultural practices reproduced in the organisational and national contexts studied.