Veiling careers: comparing gendered work in Islamic and foreign banks in Pakistan

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Research focusing on gender and work highlights the need to study the lived experiences of women in the workplace in order to further theorise and dissect the barriers to gender equality (Brannan and Priola, 2012; De Simone and Priola, 2015). Most knowledge on gender inequality in the workplace draws on studies based on Western societies and highlights cultural complexities and their effects on the lives of Western women (Priola and Brannan, 2009). In recent years, however, scholars have started to unpack the experiences of professional working women in areas such as South Africa (Steady, 2005), the Middle East (Al-Lamky, 2007; Metcalfe and Rees, 2010; Tlaiss and Kauser, 2011) and Asia (Kabir, 2013; Radhakrishnan, 2009; Syed and Ali, 2013), and have highlighted the need for further understanding of gender issues in non-Western countries. However, whilst there has been increasing research interest on non-Western contexts, empirical research is still limited.

In attempting to respond to such need, this chapter explores the gendering of banking work in Pakistan and compares work practices observed at two distinct banks: one is the branch of an Islamic bank, and the other is a branch of a multinational North American bank. The chapter discusses gender in relation to Islamic principles and values and provides an overview of the social and cultural context of the research, based in the Pakistani city of Lahore. It then highlights the research methodology, before presenting the findings of the two ethnographic studies. The chapter concludes by outlining the implications of the study and warns about the unproblematic application of concepts such as 'career' to different cultural realities.

GENDER AND ISLAM

Pakistani society is heavily influenced by Islamic principles and is represented by a patriarchal system (Critelli, 2010; Gazdar, 2008; Hapke, 2013) that 'enables men to dominate women and maintain power and control of resources. This social organisation revolves around male privileges where men wield moral authority, have control of the wealth and ownership of properties, and influence and control political and economic leaderships' (Haghighat, 2014, p. 54). Islamic gender relations are generally depicted as oppressive to women. The patriarchal nature of Islamic norms is thought to be hostile to women's empowerment, education, equal access to resources and equal participation in political and economic affairs (Haghighat, 2014). Metcalfe (2006) argues that the debate on gender and Islam revolves around the concept of *Qiwama*, which is based on verses 4:34 of the Quran, which are seen as among the most contentious verses and at the core of debates about the roles, rights and status of men and women in Islam. The verses report that: 'Men are the protectors and maintainers [*qawwamun*] of women, because God has given the one more [strength] than the other, and because they support them from their means. Therefore the righteous women are devoutly obedient, and guard in [the husband's] absence what God would have them guard' (Quran, 4:34).

By seeking support within these verses and highlighting that, in the history of religion, prophecy was granted to men rather than women, the orthodox clergy argues that all privileged roles should be occupied by men, who have inherent authority and the qualities to lead the nation, prayer and the family (Yousuf-Ali, 2010). In the Islamic world, women are subjugated in the name of religious norms and Western feminism is not perceived as an effective measure for supporting claims for equality (Afshar, 1987). While Western feminists deem that practices which subjugate women are introduced by men, in Islam the separation between the sexes and the authority of men over women are considered divine rules. Gendered practices described as tools for marginalising women in the Western world are instead perceived as the means for maintaining women's honour and modesty in most Islamic countries. It is therefore argued (e.g., Mernissi, 1991; Metcalfe, 2006; Sidani, 2005) that a different approach to gender equality is needed in order to challenge, both theoretically and practically, the exclusion and marginalisation of women.

Authors (e.g., Aslan, 2005; Badran, 2002) who question the application of Western-oriented feminism to support Muslim women's rights highlight the need for a religiously embedded approach to gender equality and often identify with a movement called Islamic feminism. This feminist approach focuses on the rights and empowerment of women through the paradigm of faith (Islam) and synthesise a philosophy of gender based on Islamic principles of equality and justice for all (Badran, 2011). Islamic feminists argue that the Quran and Sunnah promote ideas of justice, egalitarianism and equality between women and men (Mirza, 2008), and that patriarchal interpretations of the holy texts are responsible for the oppression of women (Wadud, 1999, 2009). Islamic feminism is:

A feminist discourse and practice that drives its understanding from the Quran, seeking rights and justice within the framework of gender equality as part and parcel of the Quranic notion of equality of all insaan (human beings) and calls for implementation of gender equality in the state, civil institutions, and everyday life. (Fawcett, 2013, p. 1)

Evidence reported in support of gender equality includes the fact that the Prophet Muhammad introduced many rights for Arab women, such as the rights to education and inheritance (Aquil, 2011), in the first community he established in Medina approximately 1400 years ago. After the death of the Prophet, oral religious knowledge was translated into written scriptural literature, mostly by men influenced by their understanding of gender relations of the time and their political interests (Mirza, 2008). Feminist scholars emphasise that emancipation and equality for Muslim women requires a return to the true and authentic Islam of the original sources and to interpretations which separate cultural customs from moral imperatives (Cooke, 2004; Mernissi, 1991).

Several aspects of female oppression within Islam are associated to the concept of modesty and to the institution of purdah. 'Modesty' refers to the dignity and reputation of women and, in terms of behaviour, is also manifested in the covering of the sexual body (particularly in Middle Eastern countries). Dressing and interactions between men and women are the central aspects of Islamic modesty. Women need to 'guard their modesty in terms of eye contact, dressing, ornamentations and walking style' (Syed, 2010, p. 152) and hide any references to their sexual body by covering their bosoms and wearing the veil outside of the house (Ruby, 2006). The manifestation of modesty in terms of dressing, in particular the veil, has a significant role in the lives of Muslim women, and its effects on working and non-working contexts and interactions has been explored by several authors in Western (e.g., Rootham, 2015) and non-Western contexts (e.g., Omair, 2009). In fact, studies have highlighted how the practice of wearing a veil influences women's careers in terms of gaining employment, performing work and gaining acceptance by peers (Reeves et al., 2013; Unkelbach et al., 2010), and can, overall, frame their career trajectories and opportunities (Ghumman and Ryan, 2013). Rootham (2015) reveals how in France, where wearing the veil is banned in schools and the full face covering is banned in all public spaces, women have to abandon teaching careers or chose to take on work in other countries because they do not want to compromise on their mode of dressing. Similarly, Pasha-Zaidi et al. (2013) illustrate the experiences of work discrimination of South Asian Muslim women in the United States. In several Muslim countries, however, the veil is often a necessity to participate in the labour market or in certain sectors. Different countries and different workplaces enforce a more traditional or more modern take on dressing and veiling (Omair, 2009) which is influenced by religious as well as cultural pressures.

Purdah (literally meaning 'curtain') refers to the limited mobility of women and the absence of social interaction with men outside of their family (Mirza, 1999; Papanek, 1971). This is manifested through the physical separation of men's and women's spaces and the confinement of women to the home, preventing women from accessing leadership roles and, in some contexts, formal employment. Public space, in fact, is considered as 'provocative and offensive' (Storti, 1990, p. 66), whereas the private space of the home (*chardiwari*, the four walls of the house) is the 'sacred domain' that provides shelter to women and protects their chastity and honour (Syed, 2010, p. 151). While the veil and purdah are discussed in the Quran and other scriptures, it is important to realise that they were practices present across the Middle East, the Byzantine Empire, Persia and India before the advent of Islam, and that religious writings reproduced local practices (Sherif, 1987).

The restriction of women's mobility has drastic effects on their work, career and overall participation in social life (Rehman and Roomi, 2012; Syed, 2008). As Shaheed and Khawar (1981) highlighted, it severely impacts on women's employment and it is the main reason for women's engagement in informal employment, particularly in home-based work. This was echoed by other studies (e.g., Akram-Lodhi, 1996; Kazi, 1999; Weiss, 1992) confirming that women in Pakistani cities are restrained in their ability to work outside of the home, and prevented from improving their livelihood. While in the last decades women have been joining the formal labour market in greater numbers, socio-cultural norms of family honour often compel them to join feminised occupations, which entail minimum interactions with men (Jafree et al., 2014; Kazi, 1999). Demographic factors (such as, age, education and marital status) and socio-economic status (education level of the head of the house, family income and geographical location) also significantly impact upon women's employment and whether and where they will work (Faridi et al., 2009).

RESEARCH CONTEXT

The Islamic republic of Pakistan is a country situated in South Asia and shares its border with India, Afghanistan and Iran. Pakistan is officially an Islamic state, where approximately 95 per cent of the population is Muslim. Urdu is the national language of Pakistan, but other regional languages (Punjabi, Sindhi, Saraiki and Pashto) and international languages (Arabic and English) are also spoken. More than 60 per cent of the population lives in rural areas, where agriculture is the dominant economic activity (Pakistan Bureau of Statistics, 2013a). The five provinces of Pakistan are characterized by substantial economic, cultural and language differences.

Women's position within society and their participation in the economic activities of the country has been influenced by the socio-political changes experienced by Pakistan since its creation in 1948 (Raza and Murad, 2010). The 1970s and 1980s were characterised by sharia ruling and the deep isolation of women; during these recent times women's labour participation was very low, reaching single digits in some of the regions. More recent governments, however, have introduced legislation such as the Discrimination Convention of 1996, the Equal Remuneration Convention of 2001, and protection against the harassment of women in the Workplace Act of 2010, to support and encourage women's participation in the economic development of the country. Furthermore, quotas for the employment of women in the public sector and civil services (10 per cent), in national and provincial assemblies (20 per cent) and in local governing bodies (33 per cent) have been introduced (Ali, 2013). The higher educational attainment of women, together with legislation and the economic conditions of the country in recent years, have influenced women's labour participation, which still remains among the lowest in the world. While traditionally the highest proportion of Pakistani women workers were employed in agriculture, more recently many women have been entering sectors such as retail, service and hospitality which were once the exclusive prerogative of men (Ellick, 2010).

While strict segregation rules have been abolished in most work environments, the practice of purdah still limits the mobility of women and their career opportunities and advancement. In Pakistan, female labour participation is one of the lowest in the world and currently stands at approximately 24 per cent, compared to that of men which is 83 per cent (International Labour Organization, 2014; Pakistan Bureau of Statistics, 2013b). Almost three-quarters of economically active women work in agriculture (75 per cent of all women in the labour force), followed by the service sector (13.8 per cent) and industry (11 per cent) (Pakistan Bureau of Statistics, 2013b). The gender gap in terms of employment varies significantly across provinces: for example, the percentage of female labour participation in both formal and informal sectors at different hierarchal positions in Punjab (the largest and more liberal province of Pakistan) is the highest, at 27.8 per cent; while in Sindh province it is the lowest, at 13.5 per cent (Pakistan Bureau of Statistics, 2013a).

THE STUDY

The research presented in this chapter is based on two ethnographic case studies of two different banks: a Western multinational bank and an Islamic bank, both located in Lahore, the second city of Pakistan. Both banks are among the largest and are widely present within the major cities of Pakistan. The branch of the multinational foreign bank (referred to hereinafter as 'Continental') employed 12 people (five women working in both managerial and non-managerial-level positions), and the branch of the Islamic bank employed 52 people (six women working in non-managerial-level positions). The Islamic bank operates according to sharia-compliant financial principles.

The ethnographic methodology adopted included participant and non-participant observation and semi-structured interviews. Furthermore, company documents helped in gaining more information about the banks and their internal policies. The first author worked as an intern in both banks, for six weeks in each. The interviews were conducted following a few initial weeks of observations, when a rapport had already been established with the participants, and were completed within the six-week periods. All interviews took place in a private place within the bank premises, were digitally recorded with the permission of the participants, lasted between 35 and 70 minutes and were conducted in a mix of Urdu and English. All women at both branches were interviewed, and a selection of the men according to their different roles, hierarchical position and availability. The number of interviews and the detailed profiles of interviewees from each bank are given in Table 23.1.

Interview transcripts and observation data were organized using the software Nvivo, which supported the creation of codes and the identification of relationships between codes, and contributed towards the development of themes among the data. Examples of themes are: work performance, work and family, gendering of space, women's reputation, modesty and discrimination. Each case study was analysed separately. It was felt that such case-by-case analysis allowed a more reflexive interpretation and analysis and provided an opportunity to think about each case study differently (Monrouxe, 2009). The final stage of analysis involved the comparison of the case studies.

The analysis of the case studies data shows how organisational processes and patterns of work in the two financial institutions are not only gendered and embedded in patriarchal systems, as we had expected, but are also heavily influenced by the organisational cultures that characterise these different banks. As the analysis below shows, work patterns in Continental bank are closely aligned with Western financial practices, emphasising customer service and the sale of financial products; whereas Islamic bank enforces gender segregation and emphasises women's modesty. The analysis below presents the different banking values that characterise both banks, before presenting an analysis of gendered practices and how these are differently affected by the different cultures and focus of the banks.

Doing Banking Differently

The culture observed at Islamic bank is characterised by an orientation towards financial processing and operation and can be defined as 'paternalist masculine'. On the other hand, the culture at Continental bank could be defined as 'competitive masculine', highly driven by sales targets and focused on customer service. The division of labour observed in Islamic bank clearly mirrors the operational orientation of the bank; in fact, among the 52 employees, 34 were engaged in operational activities and 18 were engaged in sales and customer-oriented activities. The bank is the largest in Pakistan and, since its beginning in early 2000, has satisfied the needs of religious customers (currently approximately 40 million) for sharia-compliant finance. Paternalistic masculinity (Collinson and Hearn, 1994) focuses on practices associated with the moral basis of the organisation rather than on stimulating competition. This was apparent in Islamic bank, where all practices (including gender relations, as is discussed in the following section) were embedded in sharia principles.

At Continental bank, competition and sales appeared to underline most work conducted at the branch. The division of labour also reflected the bank's customer focus, with several positions allocated to customer service, such as relationship manager, relationship officer, floor relationship manager and customer service officer. Most of these positions were dominated by women who, differently from those in Islamic bank, were perceived as more suitable due to their caring attitude towards the customer. The banks' clientele is mainly composed of high- and middle-class businessmen, civil servants and professionals.

Despite having a much smaller infrastructure than Islamic bank, Continental bank is one of the largest foreign banks in Pakistan, and one of the top five banks in terms of profit (information retrieved from organisational documents). With the exception of the general banking officers, the majority of workers at the branch were engaged in selling activities, seeking large deposit accounts and selling bank products such as insurance policies and savings certificates. In order to achieve the sale targets, employees needed to actively pursue customers. As Imran (man), a relationship manager, suggests:

I have been assigned a target to increase the portfolio [customer deposits] and to generate revenue from other sources, such as by selling insurance, mutual funds and other bank products . . . Selling is not an easy task. We are constantly looking for customers. Sometimes we call clients and visit them in their offices in order to offer them our products . . . To achieve the targets I need to maintain good customer relations by providing them with excellent services. It requires smart, efficient and quality work, along with patience and good communication skills

These different cultures and ways of doing banking at Continental bank and Islamic bank contribute towards shaping employees' careers, in particular women's careers, and have specific repercussions on gender relations. As the analysis below shows, the roles occupied by women in the two banks and the career possibilities for women and men are significantly impacted upon by the bank's culture and work practices. These offer vastly different gender subtexts in the two banks.

Gendering Banking Work

In Islamic bank, paternalist masculinity (Collinson and Hearn, 1994) was not only evident in relation to the observance of strong moral (and religious) principles, but was also evident in the treatment of women who were viewed as weak and in need of protection from the aggressive business world. They were segregated to support roles in non-customer-facing offices and limited in the career choices offered to them by the bank. During informal conversations and interviews, women and men explained that the bank followed Islamic orthodox principles not only in relation to financial practices but also in relation to purdah and gender segregation. All positions involving frequent interaction with customers (who were mostly men) were occupied by men. Compared to Continental bank, in Islamic bank women could not work in customer service positions, nor in marketing or investment banking, except when they needed to provide service to a very limited number of women customers. In addition to gender segregation in relation to job roles, spatial segregation was also enforced within the allocation of office space. It was argued that this ensured that the modesty of women was maintained in the workplace:

The modesty of women is the core feature of Islamic values and being an Islamic bank, we follow and emphasise this. In our banks, women are not allowed to work in front line roles . . . Miss Halema works at the cash counter only because of our women customers who are not comfortable in dealing with men. (Malik, man, operation manager)

Gender segregation was viewed positively by the women, who conveyed that it allowed them to feel safe and protected from sexual harassment. During an interview, Fatima (woman), working in the credit department, explained how she and her other female colleagues were harassed by male customers when she worked as a customer service officer in a private bank. She said: 'Working at the front position was a horrible experience . . . Customers stared and commented on your physical appearance. One customer made such a vulgar comment about my friend that we were too embarrassed to look at each other'.

While, on the one hand, work at the Islamic bank allows women who follow the practice of purdah to access to a career in banking, on the other hand working on the processing side prevents them from experiencing the core features of banking work, and from further progressing and reaching more senior roles which require good knowledge of the different areas of work. As Mobeen (woman) asserted: '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'. Ayesha (woman, credit analyst) stated: 'We are isolated. We don't know what is going on . . . We miss a lot of things . . . We can't sit next to the male group and learn from their experience. All of this is important for a banker.' Such strict segregation creates the feeling of otherness among women and while, paradoxically, it allows them to work and maintain their modesty, it also excludes them from learning the core features of the banking work and from pursuing career opportunities and advancement in the banking sector.

Compared to Islamic bank, the working practices at Continental bank support the integration of men and women. Women worked at different positions in customer service, investment banking and marketing, and had similar sales targets to those of their male colleagues. The culture and practices grounded on sales of Continental bank, however, appeared to affect women's career in specific ways. The meeting of sales targets is more challenging for women because their male peers can engage in networking activities with customers, during work and outside of working hours. In order to protect their modesty and reputation, women cannot be seen in public places with men who are not members of their family. As Saira (woman), a floor relationship manager working in Continental bank, explains below, women have to find other ways to achieve their sales targets, while still fulfilling what is socially expected from a modest woman:

We cannot make the sales as they do, by visiting clients and by having friendly chats with them because these are not acceptable for us. It does not mean that we don't or can't achieve the targets . . . we provide good services to visiting clients in the branch and pitch them our products. For example, if a customer has an issue regarding his cheque book and is queuing at the cashier, I greet and ask him about the issue. I take him to my desk and offer him a cup of tea, I solve his issue while he is having a tea and I propose our products to him. To achieve the targets, we have to work hard while staying inside the branch.

Furthermore, women engage in telephone campaigns with existing clients. As Amara (woman), a relationship officer, said: 'This is a man's job . . . related to marketing . . . but we find more creative ways. We call clients and invite them to the branch for a casual cup of tea. We follow up existing clients and ask them to recommend us to their family and friends'. While women do interact with customers within the bank premises, they make sure that their behaviour is not perceived negatively by either customers or colleagues. To maintain their reputation, conversation and interaction style are constantly self-monitored to ensure that men (and any observers) do not perceive inappropriate friendliness. To satisfy customers' needs, women reported that sometimes they work longer hours and seek alternative ways for increasing their portfolio, while still maintaining their respect and modesty. In Continental bank it was also observed that male workers corroborated to ensure that the modesty of and respect for their female colleagues were maintained. In fact, as women were not permitted to have customer meetings outside of the bank's premises, in cases of essential field visits women would be accompanied by a male colleague. As men are considered the protectors of women's modesty (Metcalfe, 2007) in Pakistani society, we observed how male colleagues in the bank construct themselves as guardians of women's modesty:

For outside sales, we mostly prefer to go ourselves. Sometimes, when a women needs to visit her clients we don't let her go alone. We can't say to a woman 'go and get the stuff from the market' so how can we say to her to go and visit a male client[?], this is our responsibility and is against our religious values. (Imran, man, senior relationship manager)

When a customer calls me for a meeting outside [the bank], my manager does not allow me to go alone. He prefers to send a male colleague first, but if the work can't be executed without my presence then he will send a male with me for my comfort and security. (Maryam, woman, senior relationship manager)

Socio-economic class also appeared to influence women's confidence and performance. Higher-middle-class individuals tended to be educated in co-educational schools, generally had a more open upbringing, and appeared more confident in their interactions with clients and colleagues, particularly when compared with

the women who studied in the single-sex system and were brought up in a more traditional environment. In conversations with the women, it also emerged that often their families dictated whether they could leave the bank's premises for work purposes or not. These constraints led to variations in women's work achievements:

A woman who belongs to a low class has less confidence and has certain restrictions. If a client says to her 'get the documents from the office and let's meet in a coffee shop' she will hesitate and drop the sale. On the other hand, women from the upper class, who often graduated from institutions abroad, are very sharp and confident. They request a male colleague to go with them but they would not drop the sale. This is my personal experience. (Waqas, man, senior relationship manager)

The demands of organisational practices based on competitive masculinity intersect with the social demands of modest femininity and produce multiple strategic responses oriented to maintain the identity of women as 'modest successful bank workers'. This process of identity negotiation is intersected with institutional discourses of socio-economic class and family pressures.

CONCLUSIONS

The study discussed the impact of gendered organisational cultures in creating qualitatively different regimes of gender inequalities in the Pakistani context. It brought to the fore the importance of critically analysing gender practices at the intersection between the organisational and the society levels, and highlighted how social norms, embedded in religious traditions, are negotiated differently accordingly to the specific culture of the workplace.

While gender inequalities were conspicuous in the segregated traditional workplace of Islamic bank, the modern mixed-gender workplace of Continental bank appeared to attenuate the overt representation of gender difference. However, the dynamic of gender patterns in the allocation of formal and informal roles to women and men became evident in the study, which showed not only the difficulties that women face in progressing from customer service to higher managerial roles, but also how the gender division of roles in society was clearly reproduced in the work environment.

The implications that a patriarchal society, organised according to orthodox Islamic values, has for women's careers is evident in the findings that emerged from this study. In traditional workplaces, such as Islamic bank, women engage in work, but do not pursue a career, as they accept the limitations that gender segregation imposes on career progression. In workplaces that have been influenced by modern (Western) pressures to abandon strict orthodox Islamic rules, women appear to consider the possibility of career progression and success; however, they are also conscious of the fact that women's careers are beset by cultural norms that prevent them from having the same opportunities as men. While the study highlights the constraining possibilities for a woman to pursue a career in Pakistan, it also raises fundamental questions on whether concepts such as 'career', as intended in the Western world, can actually be applied, unproblematically, to other world regions and other cultural realities.

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Table 23.1 Profiles of interviewees in Islamic bank and Continental bank

Islamic bank

Name	Gender	Age (years)	Marital status	Job title
Malik	M	43	Married	Branch operation manager
Ahmad	M	38	Married	Sales officer
Mudasir	M	35	Married	Personal Banking officer
Kashif	M	30	Married	Personal Banking officer
Mubashir	M	39	Married	Sales Manager
Ali	M	30	Single	Sales processing
Raza	M	29	Single	Service quality Officer
Waseem	M	28	Married	Audit manager
Mobeen	F	30	Single	Card processing
Afeefa	F	28	Single	Credit analyst in trade department
Fatima	F	41	Married	Credit analyst in credit department
Ayesha	F	31	Married	Credit analyst in credit department
Sameena	F	28	Single	Telephone operator
Helema	F	28	Single	Cashier
Rajab	M	54	Married	Credit manager

Continental bank

Name	Gender	Age (years)	Marital status	Job title
Hina	F	24	Single	Floor relationship manager
Saira	F	25	Single	Floor relationship manager
Amara	F	27	Single	Relationship officer in sales
Safa	M	34	Married	Relationship officer in trade
Maryam	F	33	Married	Senior relationship manager in sales
Imran	M	30	Single	Senior relationship manager in sales
Waqas	M	32	Married	Senior relationship manager in sales
Deeba	F	36	Married	Operation manager
Rizwan	M	44	Married	Branch operation manager