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Administrative Sciences

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Suggested Citation: AlSayed, Niveen M.; Randall, Julian (2023) : Feminist emergence in a traditionally male industry: Case from Jordan. The Jordanian banking industry, Administrative Sciences, ISSN 2076-3387, MDPI, Basel, Vol. 13, Iss. 2, pp. 1-22, <https://doi.org/10.3390/admsci13020039>

This Version is available at:

<https://hdl.handle.net/10419/275504>

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Article

Feminist Emergence in a Traditionally Male Industry: Case from Jordan—The Jordanian Banking Industry

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Abstract: Purpose: This research explored the role of female managers as change agents and the “problem of making women visible,” specifically in top management positions in in Jordanian banking industry. **Methods:** This research design is built on the basis of qualitative research, analyzing the perceptions in the mind of research subjects. Interviews were conducted with 32 participants from the Jordanian banking industry. **Findings:** Our research has revealed different and important insights into the changing role of Jordanian female workers, not only in such a male-dominant industry but also more broadly in Jordan’s wider society, in which the Arab masculine culture has been dominant. The positive impact of increased acceptance of females’ roles is significantly evident in our research, and we support the assertion that women can survive and prosper in the face of Arab or Eastern culture traditions. In addition, we asserted that females’ managers are deemed to be internal change agents through their knowledge, experience, and leadership traits and behavior. **Conclusions:** We shed the light on emancipation, in which females have had the opportunity to cross previous social and taken-for-granted boundaries, and which has eroded gender-biased boundaries and behavior as a response to the situational demands.

Keywords: female change agents; women empowerment; gendering presumptions; emancipation; change agency



Citation: Alsayyed, Niveen Mazen, and Julian Randall. 2023. Feminist Emergence in a Traditionally Male Industry: Case from Jordan—The Jordanian Banking Industry. *Administrative Sciences* 13: 39. <https://doi.org/10.3390/admsci13020039>

Received: 7 November 2022

Revised: 19 January 2023

Accepted: 20 January 2023

Published: 30 January 2023



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1. Introduction

Exploring female influence on change agency in the Jordanian banking industry is one of our research aims since gender discrimination has become an essential element in the field of organization and management studies (Martin 2001). However, organizational studies on gender emphasize the biological needs in which human bodies are viewed as a base of gender discrimination. This is unjustified because there is no causal connection between gender and body; rather it is a network of connections, interactions, and influences that produce gender relations (Gherardi 2003). Therefore, the importance of the human body in organizational studies is derived from social interactions and behaviors that help in determining individuals’ abilities to achieve their tasks in organizations (Melucci 1996; Hassard et al. 2000). Both Gherardi (2003) and Calás and Smircich (1992) significantly contributed to the feminism debate in the field of organizational studies where they both present diverse opinions and thoughts. Among the different types of feminism are: Liberal Feminism (focused on denying gender inequalities); Radicals Feminism (concerned with the dominant patriarchal behavior); Psychoanalytic Feminism (refuted the “biological determinism of gender and sexuality”); Marxist Feminism (emphasized minimizing gender oppression and division of labor by gender); Social Feminism (concerned with the complex intersections between gender, race, class, and sexuality); Post-Structuralism/Postmodern Feminism (focused on the power of linguistic practices in describing “the binary categories male and female.”) (Scott 1986, p. 1067); and Third World/Post-Colonial Feminism (concerned with instability of gendering analysis and its logical consequences).

2. Gender Studies

Many researchers studied discriminatory behavior against woman. For example, the study of Joanne [Martin \(1990\)](#), followed by Silvia [Gherardi \(1994, 1995, 2003\)](#), and then Patricia [Martin \(2003\)](#). This shows that, while the gendering issue is still difficult and sensitive to study, there is a great interest of studying discriminatory and harmful as well as unjust actions and behavior ([Czarniawska 2006](#)).

[Czarniawska \(2006\)](#) presented the most important difficulties in studying gendering. One of these difficulties represents the presumptions about gendering that are “taken for granted” such as (1) the role of men and women in society, (2) the “interpretations” about good or bad performance, which should be measured based on merit, that is dependent on personal traits to justify treating women as a “special group”, (3) gendering “symbolic practices or rituals”—specifically in the third world and Islamic countries—which are still in place although modernity aspects have become prominent in organizations that are working in these countries ([Latour 1993](#); [Czarniawska 2006](#)). Another difficulty is that coercive gendering practices in organizations, which represents the abuse of femininity in specific types of jobs, such as flight attendants ([Hochschild 2012](#)), who suffer from the burden of “doing gender unto other.” Finally, the “un-appropriateness” of the methodological techniques, such as finding the right time or lacking the credibility, as well as lacking the required attention to discrimination reports provided by women ([Czarniawska 2006](#)).

[Czarniawska \(2006\)](#) claimed that using fiction would be a possible alternative of studying gendering issues to overcome the difficulty of conducting such types of research in a conventional way similar to that of scientific research. This is—according to [Czarniawska](#)—because fiction enables the researcher to employ life experience events as a part of discourse which plays a major role in shaping these events. This can be applied to organizational studies to gain insights into a job environment in order to include gendering issues. This implies that credibility can be achieved because of the effective nature of fiction in transmitting the realities, as well as actual details, of the work environment through ethnographical representation ([Czarniawska 2004, 2006](#)). Ethnography is a type of qualitative research that concerns social interactions in a given environment to provide an in-depth insight into issues such as culture, space, community, group, environment, life, observation, interaction behavior, and communication ([Czarniawska 2006](#); [Togia and Malliari 2017](#); [Jamali 2018](#)).

Many years before the study of ([Czarniawska 2006](#)), and in a similar manner, [Martin \(1990\)](#) claimed that the deconstructive approach would be helpful in studying gendering issues. Deconstruction represents “an analytic strategy that exposes, in a systematic way, multiple ways a text ‘can be interpreted to reveal ideological assumptions in a way that is particularly sensitive to the suppressed interests of members of disempowered, marginalized groups’” ([Martin 1990](#), p. 340). This means that a deconstructive approach employs subjectivity and reflexivity (the author reflecting on their own responses to events) in contrast to impersonality in organizational studies. Hence, deconstruction helped in revealing gender dichotomies or conflicts suppressed between the lines of a story by rewriting it in such a way, as if the protagonist was a man, to reveal any hidden ideologies behind the story.

Also, [Essers \(2009\)](#), employed the use of life stories in analyzing multiple identity constructions of female entrepreneurs; she believed that this approach would be an effective way to understand gendering issues through the analysis of “partiality,” “inequality,” and “emotions” that may have an impact on our interpretations ([Essers 2009](#)). She emphasized the difficulty of determining the degree to which the researcher has the freedom to write and interpret life stories and events in such a feminist project. In other words, and from a narrative perspective, the researcher is responsible for writing and interpreting the life experiences of the research subjects ([Rhodes and Brown 2005](#)), and this also would have a crucial impact on both social and professional levels ([Calás and Smircich 1992](#)). In our research, we adopted such a narrative approach that helped in interpreting and writing our subjects’ experiences in a masculinity-dominated society where man has the power and authority over woman.

2.1. Gender Studies in Western Countries

Different gender studies have been conducted in different cultural and national contexts. To begin with, in Western countries, the gendering issue has been linked with inequalities such as race, ethnic group, and class to shed the light on the relationship between power and inequality (Crenshaw 1989; McCall 2001; Korpi et al. 2013). Since race, class, gender, and ethnicity issues in such Western countries as the United States are more evident, studying such discriminatory behavior is important to reveal the patterns of intersection between “race and gender” (Collins 1990) as well as “class and gender” (McCall and Orloff 2005). Therefore, inequalities in such countries have been defined in terms of individuals’ capabilities and resource accessibility to make advances (e.g., income level, standard of living), and hence the key factor to differentiate woman in these countries is “being inside the labor force” This includes their capabilities and resource accessibility to select among different ways of living (Hobson 2011; Lewis and Giullari 2005; Robeyns 2005; Korpi et al. 2013).

Some researchers of gender diversity in the international literature have emphasized the positive relationship between the presence of women and organizational performance (Carter et al. 2003; Smith et al. 2006; Francoeur et al. 2008; Krishnan and Parsons 2008; Reguera-Alvarado et al. 2017; and Willows and van der Linde 2016). Other researchers studied issues related to mum-workers in Australia, such as maternity leave and its impact on protecting the rights of women returning from such leave, as well as increasing the gendering gap through the “working mum” appellation without the existence of the appellation of male employees as “working dads” (Charlesworth 1999).

Meyerson and Scully (1995) described minorities in organizations as tempered radicals. Tempered radicals are organizational members who “identify with and are committed to their organizations and also to a cause, community, or ideology that is fundamentally different from, and possibly at odds with the dominant culture of the organizations” (Meyerson and Scully 1995, p. 585). Those members include people with different characteristics such as gender and sexual orientation as well as race. These minorities must strive to overcome the conflict between their “personal and professional” identities and, because of that, they would require a different type of internal change agent who actively either resists or complies with the material control to span the challenges they face in their organizations (Meyerson and Scully 1995; Zanoni and Janssens 2007).

Thus, gender studies in Western countries (e.g., North American and Western European contexts) have focused on gender roles and work, and the effects of job characteristics on men and women’s responsibilities, in addition to family-related factors that impact a woman’s progress and advancement opportunities (Bartunek 1986; Aycan 2004; Metcalfe 2008; Omar and Davidson 2001; Powell 2000).

Galindo-Reyes et al. (2016), studied gender inequalities in rural Bolivia represented by demoting women’s role in society. Researchers of this study have developed an inclusive cooperative proposition to overcome different discriminatory and taken-for-granted gendering assumptions. Such a proposed model represents an attempt to present a new collaborative initiative to empower women in rural areas.

Padilla-Meléndez et al. (2022a) argued that studying indigenous women entrepreneurs is dependent on many factors, such as diversity and differentiation in the field, confidentiality and privacy of social and cultural levels, the distinctiveness of studied areas and countries, the linkages between economic and social aims, and future research attempts that would contribute to the knowledge in the field.

Also, Padilla-Meléndez et al. (2022b), claimed that little research has been conducted about women entrepreneurs in marginalized and poor countries. Hence, they studied individual traits of Bolivian women and concluded that such traits as resilience and personal development approach can have a strong impact on the development of their entrepreneurial ventures, in addition to the importance of woman empowerment, training, and development, which have strong impacts on spanning different boundaries surrounding them.

Other researchers have studied the entrepreneurship endeavors of formal immigrants. For example, [Chreim et al. \(2018\)](#), claimed that different ethnic, human, social, and economic resources can have a strong impact on the success of such endeavors. In addition, family construction, immigration duration, educational level, and partners' positions in the industry are considered as crucial factors in understanding different gendering challenges Thai women practitioners face in achieving their business activities in Sweden spas and small shops ([Webster and Haandrikman 2017](#)).

Another important study in the field is [Galletta et al. \(2022\)](#), which investigated the role of female directors and managers in the improved performance in the banking industry, building on prior studies in 48 different countries over the period of 2011–2019. Researchers claimed that the increased number of females in the designated positions (e.g., directors and managers) would have a strong impact on organizational performance, particularly its financial performance, in addition to females' positive contributions in building strong beneficial external networks with organizational partners and stakeholders, and internal social networks inside the organization.

In a similar manner, [Duflo \(2012\)](#) have emphasized woman empowerment as a key for economic development through minimizing gender inequalities and different discriminatory behaviors toward women. [Jha and Sarangi \(2018\)](#) went beyond that to study how women have an impact on corruption by focusing on female labor force participation and their presence in the parliament. Researchers claimed that women's presence in parliament has a causal and negative impact on corruption while other measures of female participation in economic activities are shown to have no effect. This of course suggests that women are not inherently less corrupt.

2.2. Gender Studies in Non-Western Countries

Turning to gender studies in non-Western countries, we found these studies building on gender studies' assumptions in the Western context. In contrast, the value system and the socialization process in a non-Western context is totally different from that of America and Europe ([Lilly et al. 2006](#)). For example, patriarchal behavior in addition to the role that the female plays in family and childhood care are considered as mandatory requirements in India's culture and value system ([Sharma and Kaur 2019](#); [Wentling 2003](#)). Moreover, long working hours ([Wood and Newton 2006](#)), "job security, work–life balance, and workplace well-being" have strong impacts on women's progress and development, in which all of these features tend to be higher for male employees than their female counterparts as a result of gender based differences ([Garg et al. 2014](#)). In addition, [Sharma and Kaur in \(2019\)](#) studied the "glass ceiling" that female managers encounter in the service sector in India in terms of organizational boundaries such as job advancement policies and discriminatory practices toward women, as well as societal boundaries that are created by a woman's responsibilities to her family and the family–work balance.

In the banking industry, [Wentling in \(2003\)](#) studied the twin roles of working women in Delhi and how they cause tension and conflict due to the dominant social structure and the difficulty in changing the attitudes of men and women, even though it can help to overcome direct conflict. Work–family conflict was the focus of researchers in terms of the ability to make work–family balance ([Lilly et al. 2006](#)). The impact of work overload and work times impacts on healthy work–life balance ([Skinner and Pocock 2008](#)). In addition, the vital role of females in economic development have been studied ([Hyder et al. 2009](#)).

Moreover, the gender issue has been studied in Islamic as well as the Arabic context where conservative culture and value-systems play a significant role ([Shteivi 2015](#)). This is represented in traditions and beliefs about the major role that the female should play in her family (caregiver or housewife) in addition to the strong belief that the male is only responsible for meeting his family requirements through his work outside the home, as income earner as well as protecting female and his family ([Ali 2013](#); [Fiksenbaum et al. 2010](#)). One example is [Essers's \(2009\)](#) study on how Islamic affiliation influences migrant entrepreneurs

of Moroccan and Turkish Origins, in which the researcher claimed that “stereotypical image of Islamic affiliation” weakened their promotional and progress opportunities.

2.3. Gender Studies in the Arab World

Although there is a lack of gender diversity studies in the Arab world, there are a number of studies in the Middle East where Arab culture is dominant. These studies have emphasized the relationship between sociocultural barriers and women’s career advancement (Tlaiss and Kauser 2011; Yaseen 2010), as well as the perceptions and experiences of female managers on their career advancement (Hutchings et al. 2010).

Trad (2016) studied Lebanese women’s positions as a key pillars of the Middle Eastern society’s structure and, more specifically, their families. Researchers claimed that however the roles of Lebanese women in society, family, and work have been changed, they still encounter different challenges due to the fact that Lebanon is a Middle Eastern country, and they still need to overcome such challenges to be empowered enough and to reach full participation capabilities.

Alqahtani (2020) conducted a literature review on several challenges and problems that women usually face. Such problems would lead to role conflict. Imbalance between family and work demands creates conflict at the work–life interface. Such challenges can be resolved by applying some strategies such as flexible working hours, recruitment and retention of valuable work force, reduced employee stress, health benefits, and so on.

Similarly, in the banking sector, there are some studies on organizational policies and practices in terms of fewer benefits for women such as maternity leave, flexible working hours, and job advancement opportunities (Kelly and Breslin 2010; Omair 2010). Female participation in senior management levels in the banking sector has been researched, and the findings indicate that women’s contributions in management can help reinforce a “gender-inclusive” culture (Omair 2010; Hutchings et al. 2010).

In addition, the relationship between personality traits and management roles has been studied, and the results showed that these traits in females’ personalities (transformational leadership) are different from males’ personality traits (transactional leadership) and, because of that, females can readily succeed in management roles (Madden 2011; Broadbridge and Weyer 2007; Tlaiss and Kauser’s 2011).

2.4. Gender Studies in Jordan

In Jordan, research on gender focuses on biases and discriminatory actions against female managers and the low progression of female managers in comparison to their male counterparts (e.g., Qasem and Abdullatif 2014; Radwan et al. 2017; Ahmad and Alshbiel 2016). For example, Banihani and Syed in (2017) studied the impact of social stereotyping represented by men’s prejudicial ideas and beliefs about women’s abilities to succeed in the workplace due to patriarchal behavior and values, rooted in Jordan’s value system as a part of the Arab culture. Caputo et al. (2016) emphasized women’s empowerment in Jordan through some international as well as local bodies, which call for increasing women’s empowerment at both a business and society level. In addition, there is research on changing attitudes towards gender roles in Jordan’s society as a result of the impact of modernity in Jordan (Shteivi 2015). Shteivi (2015) claimed that there is a correlation between “education and gender equality” as well as “employment and gender equality.” In other words, the higher educational level, and the higher employment rate, result in more acceptance of female roles, in addition to the acceptance of female roles in urban areas rather than rural areas.

On the other hand, Peebles et al. (2007) emphasized the discriminatory behavior against married women in the private sector as a result of Jordan’s social structure, despite the fact that women in Jordan have gained rights with regards to pregnancy, maternity, paternity, onsite childcare, and night work. However, laws still impose constraints with regards to some prohibited industries limiting a woman’s choice, unequal treatment between women and men in terms of retirement, and tax relief, in addition to considering a

woman as a secondary breadwinner unless she claims that she is a primary breadwinner (due to the presence of dependents of the female employee). In addition, the impact of glass ceiling boundaries was represented by organizational policies privileging the presence of masculine culture and social value system in Jordan on females' career advancement. Glass ceiling boundaries represent organizational traditions which block the access of women to higher level positions while men have greater opportunities to grow and advance in organizational structure (Smith 2007; Al-Manasra 2013). Al-Manasra's study in (2013) sheds light on organizational practices that are not supportive of women, in which senior managers' decisions on women's career progress can be influenced by male attitudes as a result of the male-dominant culture in Jordan.

Qasem and Abdullatif (2014) examined women's status in accounting jobs in Jordan, studying the differences between men and women in terms of the job characteristics and work conditions and their impact on job advancement and pay levels. Then the researchers compared women's status in Jordan with developed countries and found that these differences between males and females basically depend on the individual employee, either male or female. However, at the same time, there is the important role of Jordan's patriarchal culture and value-system, in which male attitudes still prevail, specifically the notion that females should accept orders and males give these orders, not only on family level but also in schools and universities. This includes the male's basic assumption or belief that he is the boss and the only one who has the right to give orders in the workplace, and does not accept or even listen to female suggestions. This negatively influenced females' communication and interpersonal skills, which, in turn, influenced their progress and career advancement (Qasem and Abdullatif 2014).

Gender Studies in the Jordanian Banking Industry

As we mentioned earlier, gender diversity studies in Jordan and in the Jordanian banking industry are limited (Mohammad et al. 2018). In this section, we will present an overview of the only two studies that have been conducted on gender diversity in the Jordanian banking industry, as the banking sector in Jordan has widely been ignored from the previous studies due to their strict system (Ahmad and Alshbiel 2016).

1—Ahmad and Alshbiel (2016). This study explored gender diversity in the Jordanian commercial banks and shed the light on the role of women in the boardroom in the banks covered by this study. The researchers examined the impact of the CEO's and director's gender on the bank's performance in the period between 2004 and 2013. They found that performance in the banks with female CEOs and directors was lower than those with male CEOs. This result has been attributed to the style that female CEOs or directors adopted, which focused more on "harmonious relationship" (Ahmad and Alshbiel 2016, p. 5). However, others criticized this study as it used a "dummy variable" in which there is only one female that held a CEO position in Jordanian banks at the time of the study (Mohammad et al. 2018) and that first appointments are often to failing organizations.

2—Mohammad et al. (2018) studied the relationship between the rate of women occupying designated positions in the Jordanian banking industry and its financial performance. This group of researchers found that the percentage of women occupying top positions in the Jordanian banks had no negative impact on the bank's financial performance, and this result contrasted with the other studies in developed countries. Because of that, they recommended an increase in the percentage of women included in the Jordanian banks' boards of directors and top positions. This would help improve their financial performance through "the potential positive impact" that females have in the boardroom or in the top positions. Similar to the claims in the studies mentioned above, Mohammad et al. (2018) claimed that Jordan's social structure had an impact on organizational practices and policies, and, because of that, the percentage of women in higher-level positions is still relatively low. In other words, Jordan's culture represented in its social value systems has consequences for organizational structure and culture, and this appears in the discriminatory behavior that decision makers often exhibit (Qasem and Abdullatif 2014; Radwan et al. 2017).

3. Research Method

3.1. Research Design

As our research is exploratory research in its nature, we employed qualitative methodology to understand the perceptions (what people feel/experience) that underlie and influence behavior (what people do) (Silverman 2013). This approach helped us in deriving data from the context of events, occurrences, and the participants' perceptions of these events to help researchers in the development of new concepts and the discovery of theories (Gorman et al. 2005; Gioia et al. 2013) to extend the existing knowledge, as well as aid the discovery of newly emerging concepts and themes (Gioia et al. 2013; Togia and Malliari 2017).

This research is interpretive by nature, in which we aimed at studying how "people constructing their organizational realities know... what they are trying to do and can explain their thoughts, intentions and actions" (Gioia et al. 2013, p. 17). Therefore, we adopted a constructed grounded theory approach which aims at an "interpretive understanding of historically situated data, specifying the range of variation, and aiming to create a theory that has credibility, originality, resonance, and usefulness" (Charmaz 2014, p. 236).

In this respect, both substantive and formal theory were grounded in our research data to clarify our emerging findings (Glaser and Strauss 1967). Although there is a supposition that the organizational world is socially constructed, knowledgeable actors contribute to the construction of organizational realities through their role in providing an ethnographic description of peoples' interactions, behavior, thoughts, and experiences in organizations (Gioia et al. 2013). This provided the context in which our research subjects expressed their voices, which is crucial in the data collection process (Gioia et al. 2013; Charmaz 2014; and Shepherd and Williams 2014). We analyzed our empirical data through the lens of existing underpinning theory to develop new knowledge and emergent concepts that enabled us to construct the context for our formative theory (Gioia et al. 2013).

3.2. Site of the Research

Jordanian banking will serve as the basis of the context for this research. Based on survey questions that will be conducted, face-to-face open-ended questions of semi-structured interviews will be prepared and administered to top executives, human resource managers, and experts, as well as non-managerial employees.

Researchers have chosen Jordan as Jordan's culture is still considered as one of the Arab masculine cultures where male power and dominance is clear and, in turn, this produces new organizational as well as societal practices and arrangements (Shteivi 2015). This, of course, can be viewed in the different aspects in females' lives in Jordan, in which some females hold designated and leadership positions either in the banking industry or other sectors in Jordan.

Therefore, our research significance represents our attempt to add new, distinctive knowledge about female agency in the Jordanian banking industry by reading the future of such a male dominant industry, where a female's ability is crucial to resolve the conflict between her personal and professional identity.

3.3. Population and Sample

Our research population consisted of four Jordanian banks. Therefore, we referred to the annual report of the Association of Banks in Jordan (2017), in which the Jordanian banking industry consists of 24 banks; 16 are Jordanian banks and 3 of them are Islamic banks. In addition, there are 9 foreign banks and 1 of them is a foreign Islamic bank. Services of these banks covered almost all parts of the kingdom through their 806 branches and 70 offices. The number of employees working in the 24 banks is 20,573 employees (male and female).

Researchers started the interviews using a pilot study with 4 experts and practitioners at the first stage. Then, regarding the responses to the survey questionnaire, researchers

conducted interviews with top executives, middle and lower-level managers, and non-managerial employees.

In qualitative research, the number of interviews depends on the research purpose and the analytical level the theorist pursues. Thus, researchers needed to saturate concepts (theoretical saturation) rather than data (Charmaz 2014; Murphy et al. 2017). Saturation of concepts refers to “the point at which gathering more data about a theoretical category reveals no new properties nor yields any further theoretical insights about the emerging grounded theory” (Charmaz 2014, p. 345).

3.4. Data Collection

The methods of collecting data employed in this study involved determining and selecting specific banks in Jordan to conduct semi-structure interviews. These interviews have been conducted by researchers with the participants being both managers and employees who offered in-depth information about the major important aspects of this research.

All participants in the study provided important insight on female managers' roles in the Jordanian banking industry. Such data were collected in four Jordanian banks that had experienced significant developmental changes in their systems, policies, and procedures during the last three to four years.

To make research data rich, applicable, and varied, interviews have been conducted in local banks that range from large to medium sized with no less than 700 employees.

Interviews were conducted in Arabic language—the language of the subjects—for the purpose of understanding the research topic in the mind of the subjects. The answers were transcribed by researchers with handwritten notes recorded at the end of each interview (Silverman 2005).

3.5. Data Analysis

Researchers decided to analyze data manually in spite of the existence of assistive software programs that are commonly used in analyzing qualitative research, such as (Nvivo) and (CAQDAS), that help researcher in sorting, retrieving, and linking data electronically. This is because researchers believe that such software programs do not carry out the “thinking” process of grounded theory researchers who perform scripting, coding, categorizing, and creating the new theory from research data (Weitzman 1999). That is, the employment of software programs in grounded theory approach is neither mandatory nor adequate. For example, some functions such as cut and paste or annotation functions cannot be performed through these software programs.

Thus, high quality analysis is attainable through the employment of manual analysis only. Therefore, and as a qualitative interpretative research, software programs with all advantages are not a fundamental mechanism of analysis, and humans can perform coding, categorizing, and conceptualizing process.

Phases of Analysis:

In order to explore the research objectives, the data will be coded and analyzed using the following steps:

1. Identifying initial coding (Charmaz 2006, 2014; Locke 2002; Murphy et al. 2017) through linking the experiences described by participants in order to identify basic cases, problems, solutions, and actions (Gioia et al. 1994) followed by making comparisons (Glaser and Strauss 1967) as well as organizing and analysing data through highlighting some parts of the information and linking the information to a specific note to the extent that they intersect with each other. The purpose of initial coding is to keep all possible directions open (Charmaz 2006). This process is regularly repeated to refine coding for future interactions until the potential themes emerge. Researchers continued to define coding to find linkages and distinctions in order to narrow the categories and subcategories of emerging themes (Gioia et al. 2013).

In our research, we started the coding process from the first four interviews, and here the general themes and the most significant insights started to appear, insights such as females' roles and the boundaries they faced in such a male dominant industry.

2. Focused coding and aggregating first order codes to subthemes and themes through moving from initial coding into more focused categories and subcategories (Strauss and Corbin 1998; Charmaz 2006, 2014). During this stage, the researcher determines the similarity of responses and the dissimilarity of responses, and these responses are equally important and sometimes more significant. Irrelevant categories will be removed, and structural categories emphasized. Consequently, the goal is to accurately locate "the most salient categories" from the data (Charmaz 2006, 2014). In doing so, the researcher continues to work on two levels: the first one is considering all the data from informants and their terms, and the second level is extracting the raw data to reach theoretical levels of the themes and dimensions, as well as the narratives (Gioia et al. 2013). At this point, the researcher can reveal tentative answers to the research questions and common structures (themes) or connections among cases (Gioia and Chittipeddi 1991; Gioia et al. 2013). Figure 1 shows a sample interview with codes in the margins.

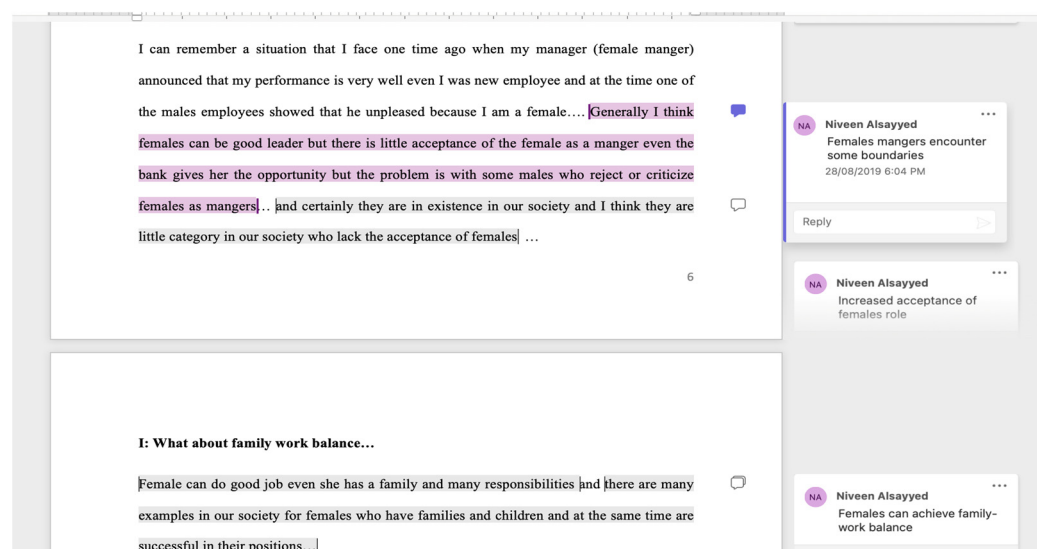


Figure 1. Sample interview with codes.

3. Axial coding: that is "a type of coding that treats a category as an axis around which the analyst delineates relationships and specifies the dimensions of this category" (Charmaz 2014, p. 341). By relating categories to subcategories, determining the properties of a category, and recollecting data together and reconstructing codes after they have been fractured during initial coding, consistency is given to the emerging analysis (Locke 2002; Charmaz 2006; Strauss 1987). Figure 2 depicts sample axial coding from our transcripts.

4. Aggregating theoretical dimensions by extracting data to aggregate structural and theoretical dimensions and then refining views of the linkages between dimensions (Shepherd and Williams 2014). One important strategy should be employed during the process. That strategy is "memo writing," in which the researcher documents the detailed notes on transcripts early and frequently to "interrogate" data, "scrutinize" categories, and reflect emergent concepts (Charmaz 2006, 2014; Murphy et al. 2017). In doing so, the researcher starts to construct a theoretical framework that is related to emerging concepts (Gioia et al. 2013; Charmaz 2014; Murphy et al. 2017) and examines the appropriateness between the data, emerging concepts, and dimensions through the arrangement of theoretical concepts and pass-through data (Glaser and Strauss 1967; Locke 2002). Figure 3 depicts a sample of highlighted themes.

Researcher - Subject	Emerging 1 st order codes	Quotable quotes
S10	The importance of woman empowerment	empowering woman and the focus was on unequal job opportunities for women comparing to men is one of the factors that caused economic downturn in Jordan.
	Equal Job opportunities	job opportunities not other than that because each of them either man or woman has its own circumstances and requirements.
	Females are higher performers	females are more competent, dedicated, committed, precise, and also honest than males counterpart.

Figure 2. Sample axial coding.

Researcher - Subject	Emerging 1 st order codes	Quotable quotes	Theoretical categories
S10	The importance of woman empowerment	empowering woman and the focus was on unequal job opportunities for women comparing to men is one of the factors that caused economic downturn in Jordan.	Increased acceptance of females' role
	Equal Job opportunities	job opportunities not other than that because each of them either man or woman has its own circumstances and requirements.	Organisational Policies and Practices
	Females are higher performers	females are more competent, dedicated, committed, precise, and also honest than males counterpart.	Increased acceptance of females' role

Figure 3. Sample highlighted research themes.

4. Discussion

4.1. Developing Female Capability

In all 32 interviews with different members working in the Jordanian banks from different organizational levels, and by which the researcher investigated the stories and narratives that recount females' roles, our female participants were from different positions and experience in the Jordanian banks. Our female participants were as follows: five customer service officers, one customer relationship officer, one call center employee, one senior quality officer, one assistant department manager, one assistant branch manager, one support branch manager, one support department manager, one branch manager, and one director of training and development sector.

Our results significantly indicate that the females' roles are crucial, and this has been reflected in our results not only in female responses but also in male responses. The more interesting finding is that females themselves in this study admitted that they do not face actual boundaries from the society or banks, and they have equal job opportunities like their male counterparts. The only concern for some of them was how to make a work–family balance, and they believe that they actually did, in addition to some gendering issues that they rarely encountered from their male peers.

The following parts of the study will present our research results in detail.

4.1.1. Female's Encountered Boundaries at Work

Our participants reported that boundaries women faced in the Jordanian banking industry revolved around family and societal boundaries. There was a focus on a woman's capability to overcome boundaries she encountered in the banking industry in such an Arabic conservative culture. For example, a former CEO in one of the studied banks said:

“In Jordan Valley it was strange for people to accept a female branch manager or employee . . . but in Amman the capital of Jordan the case is different as this is acceptable, and people has grown to expect that”. (S1, B1)

Also, another participant who works as a senior operation officer said:

“The only thing that I can talk about is long working hours and late at night in the bank as we are in our culture have some traditions specifically if she is a married woman and have a family . . . so this would be a boundary from our society as Eastern society not from the work environment”. (S27, B2)

One of the interesting responses was from a female support department manager, who shed the light on the increased number of females in management position. She said:

“It is clear in our bank that there is a large number of a division head from female most of them have and they are successful . . . but regarding the granted rights for females in the bank, they are not similar of that for the males . . . for example man can include health insurance enrolment for his wife and children but on the other hand female is not permitted to do so”. (S23, B4)

Overwhelmingly, responses from our research participants in our studied banks indicate that our culture in the Middle East and in Jordan views that a woman’s role in society, and specifically her core responsibilities toward her family and children, creates boundaries. In the following section we will discuss these types of boundaries.

4.1.2. Family Is a Female Responsibility

Family emerged as a significant factor in all scripts and during our interviews. It was the first answer to our question on the boundaries or difficulties that women encountered in the Jordanian banking industry. In addition, it is worth mentioning that our female participants, to a large degree, agreed on what other male counterparts reported, in which they both reported the presence of the difficulties presented by family responsibilities. Moreover, the majority of our participants reported how females need to make more effort than males to fulfil all these responsibilities. For example, a female branch manager in one of the studied banks said:

“As a woman there was a personal worry in which I felt guilty toward my children and my family, and the extent of my ability to create a balance between work, family and study at the same time”. (S31, B3)

Moreover, one female customer service officer said:

“For me, I did not face any restrictions but for some other families, some females specifically in faraway areas in Jordan. Females have some restrictions and here we are talking about Eastern culture in which it’s not accepted and not permitted for females to stay late outside home in the night”. (S15, B2)

Interestingly, our participants’ responses indicated that females in the Jordanian banking industry have demonstrated how they overcame these difficulties and succeeded. Hence, women in the Jordanian banking industry had the ability to span such boundaries and proved that by succeeding and achieving high performance in a varied range of job types and ranks, and this will be discussed in the last section in our study.

So, we would say that the family is predominantly a female’s responsibility in Jordan’s culture, and this may indeed hinder her career progression at the work. This may be due to her need to find an equitable family–work balance. This result resonates Alqahtani’s claims in 2020 about the strategies needed to resolve family–work imbalance, such as flexible working hours, recruitment and retention of valuable work force, reduced employee stress, and health benefits.

4.1.3. Taken for Granted Gendering Presumptions:

On the other hand, despite our senior participants emphasizing the fact that females are higher performers in the Jordanian banking industry, they also reported the presence of

some societal constraints to the acceptance of females working in the banking industry and, more specifically, in far away areas from Amman. These responses are mirrored in other male and female participant's responses in all our banks. Terms such as "not permitted," "not like a man," and "prefer to deal with man," recurred throughout our scripts.

Here, we would say that while family and children's responsibilities were significant in our results, there was less evidence reported by our participants on the lack of acceptance of females' roles in the banking industry in Jordanian society. Exceptional cases were towns or cities that are far away from Amman, the capital of Jordan, where people still adhere to the eastern Arab culture that restricts the role of females.

Our participants reported these boundaries as the difficulty of staying for long hours, and, if she is married, she has to arrive home before her husband's arrival time. In addition, as reported by those participants, males in Jordan's culture still refuse to exchange men's and women's domestic roles, and this can create difficulty for women to strike an equitable balance between family and work.

For example, one male senior operation officer (S25, B1), who works in a bank in Amman, the capital of Jordan, and his wife (S26, B1), who works in a different branch in a faraway region from Amman, and she finds difficulty because of that. Here, the actual boundary that emerged was females working outside Amman in some of the rural or Bedouin areas where people are more conservative in adhering to traditional Arab culture toward woman, and here again we can see that males themselves create such boundaries as they nurture such specific traditions and beliefs. Thus, the negative impact of cultural boundaries represented by Jordan's culture regarding a woman's role in society, in addition to the adherence to the old beliefs in some areas in Jordan, emerged, and this created constraints on females' progress.

This shows the conservative patriarchal attitudes that reflect the traditional Arab culture towards the role of women that is constrained by her responsibility as a wife. These results are not surprising; Jordan is one of the Arab countries where culture and traditions are widely impacted by Islamic principles that strongly value marriage and children, as well as the woman's role as a wife (Jawad 1998; Banihani and Syed 2017).

Moreover, there was a consensus in our participants' responses about the nature of the job in terms of the bank's location or long working hours and sometimes the complexity of the job. For example, one female participant (S17, B3) who works as a director of training and development sector reported that a female sometimes creates the boundary for herself. Here, the complexity of Jordan's social reality about a man's role and capability, that are rooted and enforced in the Arab culture, lead a woman to believe that she is not capable, even though she is.

Thus, we would not only support Banihani and Syed's (2017) claims that females' progress and advancement opportunities would be influenced by a female's self-esteem and how she thinks about herself and her ability to participate and engage and succeed in the workplace. However, we would go further and assert that some females in Jordan hold some "taken for granted" assumptions, and this may be due to the way that their parents nurtured them in such a patriarchal masculine society (Czarniawska 2006).

Here, it is worth mentioning that many factors such as social and cultural levels, the distinctiveness of the studied areas, and the linkages between economic and social aims would impact our results (Padilla-Meléndez et al. 2022a).

4.1.4. Organizational Policies and Practices

Also, our participants commented on organizational policies and practices. For example, a single female participant (S16, B4) who works as a senior quality officer described how she did not face gendering boundaries, and the bank offers equal job advancement opportunities. However, there were some stories from her friends in which some of the bank rules and practices relevant to maternity issues brought delay to their progress. Such difficulties represented by the constructed inequality in Arab society and its impact, which still appears in other organizations, were evident in our participants' responses of both

genders. This included females' rights in terms of medical insurance, maternity leave, and its consequences regarding promotion and career advancement opportunities.

Another example that supports this view was from one male participants (S27, B2) who reported how top management decisions would be affected when they decide to assign some positions for some females as managers concerned about maternity leave. He stated that this represents a trend in the majority of the Jordanian banks and companies in Jordan, and this may hinder females' progress; because of that, females would lose some job advancement opportunities. Although India's culture and context is different from Jordan's, our findings support [Sharma and Kaur \(2019\)](#) regarding the "glass ceiling" that female managers encounter in the service sector in India. This, according to [Sharma and Kaur \(2019\)](#), represents job advancement policies and discriminatory practices toward women as organizational boundaries which can cause the family-work balance conflict. These similar results may be due to the nature of India's culture that is characterized by authoritarian traditions toward women, which is similar to Jordan's culture as a patriarchal culture reflected in organizational policies and practices as a part of the business context.

Thus, we contend that despite the growing number of female workers in the Jordanian banking industry, they would still face boundaries based on the cultural traditions in Jordan. This is part of the Arab culture characterized by masculinity, to some extent, and in the separation of male and female roles in society, family, and work, as well. Such cultural boundaries as emerged in our findings represent the work-family conflict, the difficulty of adjusting the interchangeability of men and women role, males' thoughts and beliefs about the female's role, the nature and complexity of some jobs, and inequality in some issues related to a woman's rights in work and career advancement opportunities.

What distinguishes our study from the previous studies in the Arab world is that, although our participants have a consensus on the presence of these issues, at the same time, they reported that females demonstrate a persistence regardless of these difficulties. Almost in all cases, they have overcome these barriers to holding a designated position in the Jordanian banks, such as CEO or deputy general director, in addition to the other middle and lower-level management positions.

The female participants in our study believe that performance is the only judge in the process. Therefore, researchers would assert that even though there is a strong relationship between the boundaries that females face to their progress, women can overcome these boundaries and progress successfully through their abilities to play their roles in organizations. This shows that there is no necessary causal relationship between body and gender in which gender and organizational relationships can be redefined in such a manner as to provide cultural-intellectual variety into conventional thoughts of feminism by reflecting the interrelations among organizational members and situated social practices ([Gherardi 2003](#)).

The fact that women in our studied banks had the ability to span such difficulties or boundaries was evident in our results. This was represented by two themes; the first of which was represented by the increased acceptance of females' roles in Jordan and the degree of support they have had on both work and family (including husbands) levels.

The second one was represented by successful performance being considered the only judge and means of spanning the above-mentioned boundaries. Although female married managers and assistant managers perceived that husband and children added more responsibilities, they emphasized that their marriage did not have a negative impact on their career. Instead, they argued that they have had their husbands' and families' support, in which they emphasized the expression of "support and understanding," and this helped them to achieve a work-family balance. These themes will be discussed in the following sections of the study.

Our results support the results of [Trad \(2016\)](#) who claimed that however the role of Lebanese women in society, family, and work has been changed, and however Lebanon is one of the first movers in supporting women freedom and equality in the Arab region and is perceived as a combination of the Western and the Middle Eastern culture and practices,

they still encounter different challenges that would hinder their participation and progress in the workplace.

4.2. Increased Acceptance of Females' Role

Studies claimed that gender roles in Jordan have changed during the last years as a response to cultural, economic, social, and political changes. Hence, there is a strong shift in the awareness toward females' status in Jordan's society (Shteivi 2015). Increased acceptance of females' roles is one of the findings in our research. For example, a male Branch Manager (S21, B2) said: "In my opinion and from my 15 year of experience, I think females can work same as males and there are no boundaries hinder their progress never ever in the bank or in the society for example she can go in a specific task for a far distance places and she meets managers of the factories and she do a good job and she come back to her home normally and safely with all respect from other."

Another example is that when a female director of training and development in one of the studied banks emphasized women empowerment by saying:

"Our bank adopted the program of women's market since 2014 and our bank is the first bank in Jordan that adopted such idea . . . Such program supports women and in our bank we are calling for women empowerment and gender inclusion and this is popular in our bank . . . I did not face any discriminatory behavior, but this would be a human nature". (S17, B3)

Our participants reported the increased acceptance of a female's working role in Jordan's society, and specifically in the banking industry, as a vehicle to span the above-mentioned boundaries to career development. As reported by our participants, this may be due to the impact of recent changes occurring in Jordanian society and the new requirements, characterized by our participants as difficult, due to economic change in Jordan, as well as the need to meet the aspects of modernity (Shteivi 2015).

Thus, we would say that all of this required the female to get involved in helping her family, husband, and children respond to these new requirements. Therefore, there was no other choice for males but to accept the reality that the female has the ability to play a crucial role in helping herself and her family, as well as her society.

In our findings, there was a consensus among the senior executive group that a woman has the ability to play an important role in the Jordanian banking industry, and the belief that a female as only a housewife has changed over the years. For example, a former CEO, an expert instructor, and a researcher in the topic of women empowerment in Jordan confirmed that females in Jordanian banks have equal job opportunities as males, with some exceptions in some regions in Jordan in which society is still restrictive toward "women working". Even though the case in Amman is different from faraway destinations, the female role has changed in these areas though, of course, not in the same way in the capital. He reported that females' involvement and participation have increased, and senior management do not have any biases towards males. Instead, they were looking for those with high performance and who are doing their jobs in the right way. Here, increased acceptance of females' roles started to emerge, in addition to clear evidence that the gendering issue has been reduced to a large degree.

Terms such as "women support," "equal job opportunities," and "women inclusion" provided a clue about the increased acceptance of females' roles and how the gendering issue has become different now in Jordan and Jordanian banks since economic conditions for families in Jordan forced them to accept that a woman can help the man in improving their joint standard of living. Other groups' participants shared a common belief that there is a cultural conversion in Jordan, either in the capital of Jordan or even in the other rural areas. For example, the quote of (S5, B2), a male senior customer service officer, was quite explicit about the cultural conversion in Jordan, and here cultural conversion emerged as a property that characterizes increased acceptance of the female's role at work. This includes a female's rights in education, work, and participation in political and economic life, as well as equal job opportunities.

Further, increased awareness of the female's role has become embodied in the culture of Jordanian banks. One male project manager, (S29, B3) with 14 years of experience supported this view, adding that in his view some females are more successful than males. Thus, competency and high performance are the keys to evaluate females' roles, not the gender itself. A consensus between males about the competency and high performance of a woman was clear, in which our participants reported that her experience, skills, and knowledge and its impact on the overall performance are vital. Once again, they claimed that the gendering issue does not play a role and females now hold top positions in the Jordanian banks.

There was an awareness of the female's role and of how the evaluation of female performance should be based on their knowledge and skills not on gendering basis. For example (S21, B2), a male branch manager with 15 years of experience confirmed that females play their roles in the bank the same way as males, regardless of the nature and complexity of the job. Here, it became evident that males themselves have the awareness and acceptance toward a female's role, and the gendering issue is not fundamental anymore as increased acceptance of the female's role at work continues to unfold.

In addition to males' perspectives that gendering issues are not significant and cannot hinder a female's progress, female participants in our study emphasized that equal job opportunities are available for both genders. For example, a female assistant manager (S3, B2) emphasized that she had to deal with one old manager who held a traditional male attitude. Despite that, she stressed that this was an individual case and she believed that this is because he still adheres to the old values and traditions with regard to women's roles in Jordan's society

Here, another female branch manager said: "It was not easy for me, but my husband and family and the bank supported me to complete my education while I am working at the same time" (S31, B3). Here, terms such as "support," "equal job opportunities," "advancement opportunities," and "gendering is not existence" emerged in the responses of female participants, and supported the males' claims about the increased acceptance of a female's role in Jordan and, more specifically, in the Jordanian banking industry.

Thus, researchers would suggest that the increased acceptance of a female's role has developed in terms of the reduced impact of gendering on females' managerial roles and how organizational members perceive her role based on her knowledge, experience, and performance, rather than the distinction between male and female genders.

Here, we would say that the increased acceptance of females' roles is evident through raising the awareness that females are capable of doing their work in the way that men do, and organizations can take the advantage of females' knowledge, experience, and leadership (Gherardi 2003).

Hence, we would support Galindo-Reyes et al. (2016), in which women's empowerment to overcome different discriminatory and taken-for-granted gendering assumptions can be achieved through different collaborative initiatives on both the family and work levels. This can be attributed to the cultural changes that happened in Jordan as a result of the increased aspects of modernity, openness, and globalization, in addition to the role of government in supporting and empowering woman equally as men in society.

In the following section we will present females' roles and performance as another important vehicle to span boundaries that females encounter in the Jordanian banking industry.

4.3. Females' Role and Performance

While the previous section included a discussion on the evidence from our participants' narratives about raising the awareness and the acceptance of female's role as a key strategy to span gendering boundaries, this section represents females' high performance as an important strategy that helped to a large degree in spanning such boundaries, and this, in turn, helped them in holding designated positions in the Jordanian banking industry based on their merit.

Participants in this research reported the high performance and the important role that females played in the Jordanian banking industry. Traits such as “competency,” “dedication,” “preciseness,” “discipline,” and “honesty” were recurring in our results, and this made a strong positive impact on the overall females’ performance. Our participants’ phrases implied that female concerns about completing their work on time and helping and supporting others, as well as the importance of controlling and monitoring function, were important. In addition to these emerged properties, experience and knowledge emerged in our participants’ narratives. For example, a male deputy general manager with 30 years of service (S2 B4), reported that the existence of females in this industry and, more specifically, in such designated positions tends to be a normal behavior in Jordanian banks. He said: “There was a professional woman with high skills . . . when I studied her CV. I decided to give her an opportunity to be a branch manager and she did very well . . . She developed herself very well and this seemed obvious in her performance reports . . . She is now the manager of the main branch in our bank . . . There are also at least 10 empowered females who work as branch and middle managers and a large number of females’ workers”.

The emergent terms as “developed herself,” “her performance,” and “empowered female” means that there is a link between empowerment, self-development, and ICAs qualities. Another example from a male chief support and operation sector with 30 years of service emphasized that view by depicting real evidence on a female’s role in the Jordanian banks through her strong personality, knowledge, educational level, and management skills, which are all important for her progress—as he believes. He said: “We have a good number of females in designated positions... For example, 2 branches managers and assistant of executive manager in the head office... to be honest they are successful and strong females as a manager... if the female has a strong personality, good management skills, good educational level, and sufficient knowledge why not! She can gain a good opportunity. Another examples represent the manager of financial audit department, contracts manager and almost half of our employees are females in different levels” (S30, B4).

In the same vein, our participants supported this view about female managers. They reported the importance of the leadership behavior that emerged in terms of listening to others, leading by example, and protecting employees, as well as discipline with flexibility.

Not only male participants reported these qualities. Our female participants also reported similar responses. For example, (S26, B1), a female customer service officer said: “I have dealt with different females’ managers two of them were branch managers and one of them was senior . . . I think they have discipline and control more than males” ((S12, B2), a female Senior Relationship Officers). Another example is that from a female branch manager, who said: “Listening to them and taking their opinions in consideration . . . I treat them very well, but I have to be strong and strict because giving staff the complete freedom would negatively affect performance. They felt that I am with them and supporting them in the case of any problem . . . I am here to protect them . . . So, they are very loyal to me and to work”. (S31, B3)

The majority of our participants’ quotes show that our female participants supported the above-mentioned emerged qualities, and further confirmed females’ skills variety and their desire to work hard and achieve high performance.

Thus, the focus on knowledge, self-confidence, and helping and developing others emerged evidently in the majority of our participants’ responses. For example, a female director of training and development sector (S17 B3) emphasized that the desire and the drive for a female to become a leader in this industry gives her promotional and advancement opportunities. Properties such as “females are serious and successful,” “have the desire to achieve,” “can achieve work–family balance,” and “leadership skills” were evident in our females’ responses.

From the above discussion, there was a shared perspective among our research participants that the female in the Jordanian banking industry not only has had the ability to achieve the balance among her multiple responsibilities, but she has also achieved high

performance in different positions and levels. Thus, we would support [Mohammad et al.'s \(2018\)](#) claims about the importance of increasing the female share in the boardroom, since this can improve a bank's financial performance through the potential positive impact they have.

Moreover, we go beyond that to say that females in such a male dominant industry have had the ability to span the conflicts among their personal and professional identities. In other words, the linkages between the description of females' qualities and change agency roles were evident in our research. Therefore, we would assert that the qualities of female managers are similar to the change agent's qualities (e.g., knowledge and experience, self-development skills, and interpersonal skills) ([Kane and Levina 2017](#); [Wright 2009](#)). Because of that, females as a "minority" or "margin group" can be good and different internal change agents who actively either resist or comply with regulative control to span the challenges they face in their organizations through micro-emancipation ([Zanoni and Janssens 2007](#)).

However, the context of [Galletta et al.'s \(2022\)](#) study is different. Our results resonate their results about the positive impact of the increased number of females in the designated positions (e.g., directors and managers) on organizational performance, particularly financial performance.

5. Research Findings

From the above discussion, our findings indicate a conversion in Jordan's culture as a whole and in the Jordanian banks' culture regarding the "taken for granted" assumptions and behavior toward females. This, to a large degree, reflects the erosion of previous gender-biased boundaries in the Jordanian banking industry.

As indicated in our research findings, the boundaries that females encountered in the Jordanian banking industry emerged in terms of familial and societal constraints and limitations in Jordan. At the same time, the increased acceptance of females' roles and females' high performance also emerged in our results as crucial strategies to span such boundaries.

What is interesting in our results is that there was a consensus in our participants' responses on the fact that women in Jordan are becoming empowered enough to span such old-fashion societal boundaries. This may be due to changes that happened in Jordan because of openness and globalization in addition to the role of government in supporting and empowering woman equally as men in society. This reflects the third world feminists' perspective, which is concerned with globalization's and internationalization's roles in changing the presumptions that are dominant in Arab culture towards gender and, more specifically, the patriarchal society and the problem of "women in development" ([Gherardi 2003](#)).

6. Conclusions and Implications

This study explored one of our research aims to examine the "problem of making women visible" ([Gherardi 2003](#)), specifically in top management positions, as a result of the "manager-think male attitude" inherited in the minds of males ([Schein 2007](#)). This is because gendering issues and discriminatory behavior are becoming an important part in institutional and managerial practices ([Martin 2000](#)), and Jordan and the Jordanian banking industry still lack studies in the field ([Mohammad et al. 2018](#); [Banihani and Syed 2017](#)).

Our research findings are distinct from the previous research findings in the field of gender organizational studies in Jordan. There is, apparently, a widespread feeling among our research participants, both males and females, that women's performance is the judge and females have already gained significant job advancement opportunities in Jordanian banks.

Thus, empirical evidence was provided about the fact that women in the Jordanian banking industry hold critical positions such as CEO, board of directors membership, and top management, as well as middle and lower-level management. In addition, results

indicate that the percentage of females working in the Jordanian banks is almost equal to their male counterparts.

Another important implication in our research is that both male and female participants believe that family–work balance and the nature of the job are not considered as immovable boundaries that hinder their career progress or prevent them from holding management roles. They have already spanned such boundaries and won increased acceptance, awareness, and support in society, as well as their family’s and bank’s support. This may be because of significant changes as a result of modernization and the new economic conditions that Jordan has experienced (Shteivi 2015).

Therefore, the positive impact of increased acceptance of a female’s role is significantly evident in our research, in which organizational members are perceiving women’s roles based on their knowledge, experience, and performance rather than the distinction between male and female. Thus, we support the assertion that women can survive and prosper in the face of Arab or Eastern culture traditions as a result of the strong impact of globalization and internationalization in changing attitudes toward gender equality in Jordan, which is characterized by the dominant culture towards gender assumptions and, more specifically, the patriarchal society (Shteivi 2015).

Hence, female managers have the ability to play a crucial role in the same manner as men, in which women’s inclusion has had a positive impact on change agency as well as on organizational performance. (Carter et al. 2003; Smith et al. 2006; Francoeur et al. 2008; Krishnan and Parsons 2008; Reguera-Alvarado et al. 2017; and Willows and van der Linde 2016).

Moreover, this research has been conducted during a change phase in the Jordanian banks. We asserted that female managers are deemed to be internal change agents through their knowledge, experience, and leadership traits and behavior that are felt strongly by our participants, both males and females (Meyerson and Scully 1995; Zanoni and Janssens 2007).

We would assert that our findings contribute to the knowledge in the field of gender studies in the Jordanian banking industry where there is a lack of such type of studies. At the same time, there is a great interest in the field in Jordan due to the core changes that have occurred in Jordan’s environment, represented by political, economic, and social conditions. Consequently, this requires us to shed the light on the changing role of women in Jordan and in the Jordanian banking industry.

Furthermore, we have emphasized the increased realization of females’ capabilities and its positive impact on decision makers’ decisions in the Jordanian banking industry, and this supports Mohammad et al.’s (2018) claims about the potential impact of females’ participation in the boardroom and senior management positions as well.

We also argued that our study is unique in comparison with other studies in the Arab world. This may be due, in part, to the nature of Jordan’s culture, which is characterized by moderation and adherence to the Arab culture as well as by Islamic beliefs. In other words, there is a balance between Arab culture traditions and modernity. Here, we would say Jordan’s moderation, in addition to Jordan’s economic context, has encountered strong obstacles as a result of all of the political conditions that have forced the government and women, as well as men, not only to accept but also support the notion of women’s empowerment, and admit to the critical role of women and treat them as an integral part in all life aspects (Shteivi 2015).

7. Contributions of the Research

This research has been conducted in Jordan, whose culture is embodied in the Arab culture, to examine the “problem of making women visible” (Gherardi 2003) and, specifically, in top management positions as a result of the “manager-think male attitude” imbued in the minds of the many male managers (Schein 2007). Our research findings provide important implications on females’ influence on change agency in the Jordanian banking industry, in which this sector lacks previous studies (Ahmad and Alshbiel 2016). More interestingly, it has been conducted in an environment characterized by changing gender roles as a result of modernization initiatives in Jordan (Shteivi 2015).

In addition to that, our contribution to the field of gender studies represents the uniqueness of our findings, which are distinct in comparison with previous studies in Jordan because of two reasons: The first one is that our findings contrast with the previous studies in Jordan, which showed a consensus among males' and females' opinions and attitudes about the gender issue, in which there was a consensus on female leadership traits and behavior in terms of knowledge sharing, helping others, supporting, and developing others' capabilities.

Moreover, the more interesting finding is that some male participants admitted that a woman can perform her job better than some men, and this, to a large extent, supports Shteivi's 2015 claim that there is a strong shift in attitudes towards gender role equality in Jordan. The second reason is that we conducted this study in the Jordanian banking industry, which lacks gender studies to shed light on how females demonstrate significant achievement in both higher as well as lower-level positions.

With regard to the academic debate, we would argue that the significance of our findings represents the shift in gender studies from the focus on how male attitudes towards accepting the presence of females in organizations have been changed over the years in the Arab world, and particularly in Jordan, which emphasizes the study of women's roles and their potential positive impact on organizational performance. Hence, we can go beyond that in our future research to compare males' and females' performances and their ability to succeed in strategic management decisions linked to the micro-emancipation which offers organizational and societal development.

Despite that our results cannot be generalized to all contexts, we contributed to this field of knowledge as our findings revealed new insights into the changing role of woman in Jordan and, specifically, in the Jordanian banking industry. Here, women have demonstrated the ability to span different family and societal boundaries and discussed their impact on banks' practices and policies as well as female-related decisions. This is different from the previous studies in the field in Jordan, as well as in developing countries.

Author Contributions: Conceptualization, J.R. and N.M.A.; methodology, J.R. and N.M.A., validation, J.R. and N.M.A.; formal analysis, N.M.A.; investigation, J.R. and N.M.A.; resources, J.R. and N.M.A.; data curation, N.M.A.; writing—original draft preparation, N.M.A.; writing—review and editing, J.R. and N.M.A.; visualization, J.R. and N.M.A.; supervision, J.R.; project administration, J.R. and N.M.A. All authors have read and agreed to the published version of the manuscript.

Funding: This research received no external funding.

Institutional Review Board Statement: The study approved by The university of Aberdeen—Business School's Ethics Committee (Ethical Committee/The University of Aberdeen #39, date of 26 June 2019). for studies involving humans.

Informed Consent Statement: Informed consent was obtained from all subjects involved in the study.

Data Availability Statement: Not applicable.

Conflicts of Interest: The authors declare no conflict of interest.

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