Gender inequality and well-being of women in the South African banking sector: The effects of stereotyping, organisational culture, and voice climate

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Thesis accepted in fulfilment of the requirements for the degree *Doctor of Philosophy in Industrial Psychology* at the North-West University

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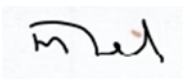


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ETHICS CLEARANCE

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Economic and Management Sciences Research
Ethics Committee (EMS-REC)

14 October 2021

Prof S Rothmann
Per e-mail
Dear Prof Rothmann,

EMS-REC FEEDBACK: 30072021 (Round Robin)
Student: Choeni, P (26848627)(NWU-00917-21-A4)
Study leader: Prof S Rothmann – PhD in Industrial Psychology

Your ethics application on, ***Gender inequality and well-being of women in the South African banking sector: The effects of stereotyping, organisational culture, and voice climate,*** which served on the EMSREC meeting of 30 July 2021, refers.

Outcome:

Approved as a minimal risk study. A number **NWU-00917-21-A4** is given for one year of ethics clearance.

Please note that the ethics approval of this application is subject to the Covid-19 protocols.

Kind regards,

Mark Rathbone

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ACKNOWLEDGEMENTS

To God be the glory, my unwavering strength and source of hope. It is by your grace that I have navigated this journey and reached this significant milestone.

No words can truly capture my gratitude for those who have walked this path with me. Every step of this PhD journey was illuminated by the encouragement and guidance of a network of mentors, friends, and family who made this possible.

I want to express my deepest gratitude to the many individuals who walked alongside me on this journey:

- Prof. Ian Rothmann, I am deeply grateful for your unwavering support, guidance, and encouragement throughout my PhD journey. Your expertise, patience, and insightful feedback have been invaluable to me. I consider myself truly fortunate to have had the opportunity to learn from you. Thank you for believing in me, especially when I lost faith in myself. You have been an exceptional supervisor, and your mentorship truly humbles me.
- Prof. Mirna Nel, thank you for your unwavering support as my co-supervisor.
- I extend my heartfelt thanks to the Optentia Research Unit and Lynn. I cannot fully express my gratitude for your unwavering support and encouraging words, which made my time at Optentia an unforgettable experience. I am also deeply grateful to Soraya, Victoria, Elizabeth, Anjonet, and Kele. Your presence and support made me feel like part of a family, and I am truly thankful for that.
- Meja South Africa, who collaborated with me during the data collection. This story would have been incomplete without your support.
- Hendia Baker, for ensuring the proper English readability of the final product.
- To my beloved mom in glory, we embarked on this journey together, and your steadfast love and encouragement have been my constant source of strength. Though you are no longer here to witness this achievement, I have felt your presence at every turn.
- To my family Mushe, Shepherd, Phathu, Prof. Costa, Dr Mirriam and all others, thank you for your support.
- Dr Cris Ndlovu, thank you for your support.

- To my wonderful friends, thank you for your constant support, laughter, and belief in me. Your encouragement helped me stay focused and motivated, even when the road seemed impossible.
- A special thank you to my PhD partners, Kgomotso, Suzzette and my colleagues. We have made it through this together.

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SUMMARY

Title: Gender inequality and well-being of women in the South African banking sector: The effects of stereotyping, organisational culture, and voice climate

Keywords: gender inequality, well-being, stereotyping, organisational culture, voice climate, capabilities**,** secure flourishing, intention to leave, structural equation modelling, self-bullying, banking sector, female, South Africa

This thesis investigated the capabilities essential for promoting gender equality and well-being among women in the South African banking sector. It identified capabilities for gender equality that are critical to enhancing employee well-being. The study also examined the role of organisational culture, gender stereotypes, self-bullying, and voice climate in influencing employees' well-being and their intention to leave the organisation.

Study 1 examined the relationship between gender equality capabilities, well-being, as well as flourishing and the intention to leave among women in South Africa. A cross-sectional survey was conducted with 257 women working in South Africa's banking sector, and data were analysed using exploratory and confirmatory factor analyses, descriptive statistics, correlational analyses, and latent class analysis. The results identified three latent classes: the robust capability set, the collectivist capability set, and the shelter/focused capability set. Women in the robust capability set reported significantly higher flourishing and lower intention to leave than those in the other sets. The findings suggest that enhancing the robust capability set for gender equality could improve well-being and retention, providing valuable insights for creating more inclusive banking workplaces. This study offers a framework for banking institutions aiming to empower women and create an inclusive work culture that supports women's success and retention.

Study 2 explored the relationship between organisational culture, stereotypes about women in management, self-bullying, and gender equality capabilities within the South African banking sector. A cross-sectional survey was conducted with 257 female bank employees, using a range of questionnaires on organisational culture, women in management, personal views, and gender equality capabilities. The findings revealed that male-centric workplace practices were negatively associated with self-compassion and positive stereotypes of women in management,

while they were positively associated with scepticism towards women leaders and isolation. In contrast, participative and nurturing organisational cultures were associated with increased self-compassion and reduced scepticism and isolation. The study highlighted that male-centric norms had a detrimental impact, whereas inclusive, supportive cultures promoted positive attitudes and reduced biases. Low male-centric practices, a high participative and nurturing culture, low scepticism towards women leaders, and reduced isolation, were significant predictors of higher gender equality capabilities. This study provided valuable insights into creating a female-inclusive organisational culture that could reduce negative stereotypes, promote gender equity, and lessen self-bullying for female management employees in the banking sector.

Study 3 investigated how voice climate and gender equality impacted the well-being of female bank employees, examining their emotional, psychological and social well-being to provide insights into creating inclusive organisational environments. A cross-sectional quantitative design was used to survey 257 female banking employees, and structural equation modelling explored the relationships between voice climate, gender equality, and employee well-being. The findings revealed that voice climate and gender equality were crucial for fostering emotional, psychological, and social well-being. A positive voice climate was associated with enhanced emotional satisfaction and operational effectiveness, while gender equality promoted fairness and better professional advancement opportunities. This study integrated voice climate and gender equality as dual drivers of employee well-being in the South African banking sector, offering innovative insights and practical strategies for creating inclusive, supportive workplaces that fostered employee flourishing.

Limitations of the study were reported, and recommendations were made for future research. Also recommendations for addressing the research questions/or for practical implementation were made

CHAPTER 1

INTRODUCTION

This thesis focused on gender inequality and the well-being of women in the South African banking sector. It specifically investigated the effects of stereotyping, organisational culture, and voice climate.

The purpose of this chapter is to introduce and contextualise the problem statement as well as to provide an overview of the study. This chapter provides a detailed description of the design, sampling, data collection, and data analysis methods that were used to accomplish the objectives of the study. In addition, an outline of the chapters is included.

The thesis follows an article format and consists of an overall introduction to the study, followed by three individual articles. Each article addresses a specific aspect of gender inequality within the South African banking sector, contributing to a comprehensive understanding of the challenges women face in the workplace. The articles are interlinked to present a holistic examination of the topic, and this introduction serves as the foundation for the subsequent detailed exploration in each article.

1.1 BACKGROUND TO, AND MOTIVATION FOR, THE RESEARCH

Considering the significant global advancements in diversity and inclusion within the workforce, organisations are increasingly recognising the importance of women's roles in the workplace and their participation in the labour market (Brown, 2019; Okatta et al., 2024). The proportion of female employees across various industries has been growing at a rapid pace (Ortiz-Ospina & Tzvetkova, 2017). Despite this progress, a notable gender disparity persists in leadership and management positions within organisations (Gallant, 2014). Brown (2019) attributes this ongoing gender gap to a lack of awareness and understanding of gender equality issues, which is often exacerbated by toxic workplace cultures.

Both women and men enter the corporate world. However, gender roles have always had an influence, be it in society, the family, or the working environment (Powell, 2011). Until the advent of democracy and the introduction of employment equity legislation and policy

frameworks in South Africa in the late 1990s, men dominated the workplace in number and in management positions (Department of Women, 2014). In contrast, women were required to dedicate themselves to family and caregiving obligations (Lamberti, 2018). The advancement of women in the past century has led to increased participation in the world of work (Lamberti, 2018). With this growing independence of women, their desire to attain career goals has also increased (Radu et al., 2017). Especially now that women make up most of the graduates at universities in Europe and developing countries such as South Africa, their aspirations to take up managerial positions are growing as well (Broekhuizen & Spaull, 2017). In 2015, out of almost five million tertiary education students who graduated in the European Union, 58% were women and 42% men (United Nations Educational, Scientific, and Cultural Organization [UNESCO], 2019).

In South Africa, the current dispensation of an unequal society can be ascribed to the history of apartheid (Rustin, 2018). South African history reflects a highly repressive society, especially towards women (Akala, 2018). Occupation reservations and segregation were legitimately standardised practices, where certain specific groups of people were not given opportunities based on their race and gender (Nkoana, 2010). Institutionalised practices kept women from participating in skilled and managerial positions and systematically marginalised them (Mello & Phago, 2007). In fact, in 1980, almost half (43%) of the black women in South Africa were employed as domestic workers (Nolde, 1991). Consequently, there was a systematic marginalisation of women in the job market, especially in positions of authority and decision-making.

Gender equality in society refers to a situation in which men and women, as equals, have the freedom to participate in all types of social activities without any restriction (Rolleri, 2012). It entails an equitable access to, and use of, resources, fair participation in relationships, the household, community, and political spheres, and safety or freedom from violence (Rolleri, 2012). Moreover, gender equality means that both women and men can equally access and benefit from societal, familial, and workplace resources, goods, and rewards. Gender inequality, in contrast, refers to the unequal treatment of individuals based on their gender (Das & Pathak, 2012). In contexts marked by gender inequality, women are typically marginalised in terms of decision-making processes and denied equal access to resources (European Commission, 2004). Eagly and Carly (2023) argue that gender inequality in the workplace often leads to unequal access to career opportunities or resources. There has been

an emphasis on gender equality in South African workplaces, mainly through the government's enactment of legislation such as the Employment Equity Act 55 of 1998 (Osituyo, 2018). However, women's representation in management positions is problematic. According to the Thornton (2020) report, in 2019, the proportion of women in senior management roles globally grew to 29%, but this percentage remained the same in 2020. In Africa and, particularly, in South Africa, the number of women in management positions, especially in the private sector, remains minuscule compared with the number of men (Matotoka & Odeku, 2021).

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The representation of women in management positions is a critical issue of global concern (Guramatunhu-Mudiwa, 2010). The International Labour Organization (ILO; 2017) reports that women are over-represented in support functions such as administration. Men tend to be concentrated in operations, as well as research and development – all viewed as critical areas of experience for chief executive officers (CEOs) and board-level executive positions. Interestingly, Africa has a higher proportion of women in executive committees, CEO roles, and board positions in private companies than the global average (Moodley et al., 2016). However, these figures vary significantly by region and industry, with industries traditionally dominated by men, such as heavy industry, seeing notably fewer women in leadership position (Baruah & Biskupski-Mujanovic, 2021). Women are under-represented at all levels of employment, and their numbers decrease in the higher tiers of corporate hierarchies (Dwivedi & Paolella, 2024).

Nevertheless, studies highlight that Africa is at the forefront of women's representation in management roles within the private sector (Catalyst, 2012; Uwazie, 2019). Studies on female representation in the African public sector present a nuanced view. Despite some progress, women continue to be significantly underrepresented in top leadership roles throughout Sub-Saharan Africa (Abate & Woldie, 2022). In Africa, women hold 38% of senior management positions, surpassing regions such as Eastern Europe (35%), Latin America (33%), the European Union (30%), North America (29%), and Asia-Pacific (27%) (Dellivard et al., 2016). In Africa, women hold 38% of senior management positions, surpassing regions such as Eastern Europe (35%), Latin America (33%), the European Union (30%), North America (29%), and Asia-Pacific (27%) (Dellivard et al., 2016). This indicates the significant progress Africa has made as evidenced by its exceeding global averages. However, representation still needs to double if Africa is to achieve gender equality in society, the family, and the

workplace (Dellivart et al., 2016). In Africa, women hold 38% of senior management positions, surpassing regions such as Eastern Europe (35%), Latin America (33%), the European Union (30%), North America (29%), and Asia-Pacific (27%) (Dellivard et al., 2016). This indicates the significant progress Africa has made as evidenced by its exceeding global averages. However, representation still needs to double if Africa is to achieve gender equality in society, the family, and the workplace (Dellivart et al., 2016).

While the Constitution of the Republic of South Africa (Act 108 of 1996) explicitly sets high standards for the protection of women, this remains abstract in terms of the status of women in the economy. In the South African private sector, female representation in senior management is 32% lower than in the public sector (39.3%) (Department of Labour, 2018). A study by Fajardo and Erasmus (2017) showed that 21% of South African companies have no women's representation in senior management roles. The Businesswomen's Association of South Africa (BWSA, 2017) also indicates that, although South African women account for 51% of the total population, they make up only 44.3% of the workforce, often concentrated at the lower levels in organisational structures.

Some factors leading to women's continued under-representation in management are highlighted in the literature (Moodley & Toni, 2016). One of these factors is the lack of fit between stereotype-based features of women and attributes essential for management roles (Hoyt & Murph, 2016). Kele and Pieterson (2015) confirm that gender stereotypes and assumptions about women's inability to perform managerial roles adequately are significant barriers that impede women advancing in their careers. Misconceptions are usually influenced by organisational cultures that emphasise male dominance in organisations (Moodley & Toni, 2016). Such organisational cultures result in women having little or no access to high-profile networks in the organisation, becoming barriers to women's advancement (Stainback et al., 2016). Hostile cultures discourage women from seeking promotion to management roles as a self-preservation strategy (Herbst, 2020). These cultures create an unconducive environment, which has a negative impact on employees' well-being in the workplace (Herbst, 2020).

In the 21st century, work-life balance has become an essential aspect of people's lives, making understanding employee well-being crucial, as it significantly influences an individual's quality of life, including happiness and health (Bartels et al., 2019). This is aligned with the capability approach (CA), which emphasises human development, freedom,

autonomy, and agency. As Robeyns (2005) outlined, the CA highlights the key concepts of functionings and capabilities in determining an individual's well-being, where functioning represents various achievements of individuals, such as maintaining good health, which can be either positive or negative. These concepts underscore the importance of enabling individuals to live flourishing lives, free from the constraints of gendered stereotypes and discriminatory organisational practices.

Work-related well-being is a functioning that can be expressed in terms of employees' subjective well-being, encompassing both their positive and negative emotional experiences and the subjective cognitive assessment of their work (Soh et al., 2016). From an employee's perspective, work-related well-being has been defined in various ways and has recently garnered significant attention from researchers (Guest, 2017; Taris & Schaufeli, 2015) due to its ability to predict work behaviours and employee outcomes, including absenteeism and other work-related behaviours (Nanda & Randhawa, 2019). According to the World Health Organization (WHO, 2018), mental health is a state of well-being in which individuals understand their abilities, cope with stress, work productively, and contribute to their communities. Mental health goes beyond the absence of mental disorders and is a fundamental part of health (WHO, 2018). Mental health is crucial, as it determines our ability to think, interact with one another, earn a living, and enjoy a healthy life, in general. On this basis, the promotion of, and emphasis on, mental health in the workplace are critical.

Nussbaum (2007) notes that while many beings and doings may have a negative value, they are still considered functionings. In this context, self-bullying represents a negative functioning that can arise as a result of gender-unequal practices in the workplace. Although research on gender equality and workplace bullying is well established in South Africa and globally (Gilbert et al., 2013; Smit, 2021), research on self-bullying is relatively scarce. Self-bullying occurs when individuals engage in harmful self-talk, leading to their feeling inadequate, unworthy, or inferior (Ahlers & Arylo, 2015). This internalised form of bullying involves an individual being both the perpetrator and the victim of negative self-criticism; yet it remains an area that requires further investigation to fully understand its implications in gendered work environments (Ahlers & Arylo, 2015).

Some studies have focused on how gender equality relates to positive aspects such as happiness in the workplace (Loots & Walker, 2015; Rustin, 2018) and job performance (Yang

et al., 2019). Despite findings that women's lives (compared with men's) have improved because of equality measures, their well-being has not improved (Bayeh, 2016). However, focusing only on the impacts of gender equality or inequality on women's well-being in society is not enough. Some studies have focused on how gender equality relates to positive outcomes such as workplace happiness (Loots & Walker, 2015; Rustin, 2018) and job performance (Yang et al., 2019). Despite findings that equality measures have improved women's lives compared to men's, their overall well-being has not seen equivalent progress (Bayeh, 2016). Simply focusing on the impact of gender equality on women's well-being is insufficient. Achieving gender equality in the workplace is a matter of fairness and brings tangible benefits to organisations. A diverse workforce with equal representation of women allows organisations to harness the full range of skills, knowledge, and talent they bring to the industry (Vohra et al., 2015).

Studies on industries like engineering and information technology have explored the under-representation of women, identifying contributing factors such as negative stereotypes, hostile work environments, and gender-based experiences like sexual harassment (Christie et al., 2017; Ramseook-Munhurrun et al., 2023; Verniers & Vala, 2018). Kanter's (1977) theory of proportional representation explains how the minority status of women in organisations often exacerbates stressors. Women in these settings may face additional pressure to outperform their male counterparts, as they are perceived to represent their gender as a whole rather than being evaluated as individuals. This additional stress can harm their mental health and career progression, making it crucial for organisations to address these disparities and create more inclusive, supportive environments for women.

Eagly et al. (2020) suggest that women may feel socially isolated because they are generally stereotyped as less competent where intelligence is concerned, especially in areas that require science and mathematics. Such perceptions are also ascribed to the aspect of culture, be it in an organisation or in a society where performance is usually attributed to gender (Eagly et al., 2020). Together, these factors may result in an unconducive climate, which has negative consequences for women's experiences. Based on that assumption, it is vitally important to also investigate whether women's well-being is affected due to them being under-represented in their workplace. As mentioned earlier, there are various reasons for women's under-representation in different industries. Similarly, it seems that the banking sector is one of the sectors with fewer women, especially in the higher organisational ranks. Women tend to be

more represented in the lower and middle managerial positions, but the number of women tends to decrease in the higher organisational positions (Stats SA, 2019, 2020).

Van der Schyff (2017) stresses that there could be several factors that explain women's under-representation in the top managerial levels in the banking sector. Women might face challenges in establishing organisational networks that are necessary for them to climb the corporate ladder (April et al., 2007). Furthermore, women's under-representation in top managerial positions in the banking sector might be because of a gap between the development of policies that emphasise gender equality and their actual implementation (Vyas-Doorgapersad & Bangani, 2020). Therefore, this study sought to investigate further whether other factors such as organisational culture, stereotypes, and voice climate could also be reasons for women's under-representation in the top organisational levels.

The capability approach

This study was grounded in the CA (Nussbaum, 2011, 2019; Sen, 1985a, 1985b). The approach is based on three concepts: capabilities, functionings, and freedoms. It is a broad normative framework for evaluating and assessing individual well-being and social arrangements, the design of policies, and proposals about social change in society (Robeyns, 2017). According to Nussbaum (2006), capability refers to one's ability to do valuable acts or to reach a valuable state of being. Sen (1999) considers capabilities to be a person's ability to do basic things such as meeting one's nutritional requirements or moving in public without shame.

Sen (1999) views functionings as a person's beings (physical or mental states) and doings (activities) that allow the person to participate in his/her society. Freedom is based on an opportunity and a process aspect. The opportunity aspect focuses on people's ability to achieve what they value rather than the process through which achievement comes about. According to Sen (1993), freedom concerns the procedure and process of free decisions. The CA provides a framework to analyse various social issues, such as well-being and poverty, liberty and freedom, development, gender bias and inequalities, justice, and social ethics (Robeyns, 2003).

Besides freedoms, the key constituents of the CA are functionings and capabilities. As mentioned above, functionings are the beings and doings of a person. A person's capability reflects the various combinations of functionings that the person can achieve (Sen, 1992). Therefore, capability is a set of vectors of functionings, reflecting the person's freedom to lead one type of life or another (Robeyns, 2017). Another core idea of the CA is that people have different abilities to convert resources into functionings. The factors that determine how a person can convert a resource into capabilities and functionings are called conversion factors (Sen, 1992). According to Robeyns (2017), another aspect that should be considered is whether people can convert available resources into capabilities. The ability to achieve certain doings and beings depends on the conversion factors. Conversion factors can be personal, social, or environmental (Robeyns, 2017). These factors are of great consequence because it is insufficient to merely understand the resources that one can use to achieve one's well-being; instead, one needs to know whether one can convert these available resources into functionings. In summary, the CA focuses on converting resources into individual capabilities and functionings.

To illustrate the application of the CA to gender equality, it is essential to recognise that this approach is suitable for assessing human development, as it provides valuable insights into issues such as inequality, poverty, and other deficiencies in capabilities (Nussbaum, 2006). Consequently, the CA appears to be highly relevant in the study of gender inequality. Robeyns (2017) developed 14 capabilities to conceptualise gender inequality. These are the ability (a) to be physically healthy and enjoy a life of normal length, (b) to be mentally healthy, (c) to be protected against violence of any sort, (d) to be part of social networks and to give and receive social support, (e) to participate in, and have a fair share of influence on, political decision-making, (f) to be educated and to use and produce knowledge, (g) to raise children and to take care of others, (h) to work in the labour market or to undertake projects, including artistic ones, (i) to be sheltered and to live in a safe and pleasant environment, (j) to be mobile, (k) to engage in leisure activities, (l) to exercise autonomy in allocating one's time, (m) to be respected and treated with dignity, and (n) to choose to live or not to live according to a religion (Robeyns, 2017). Three components of a capability may be relevant, namely, a value component, an enablement component, and an achievement component (Van der Klink et al., 2016).

The CA recognises that an individual's ability to function is influenced by both the availability of resources and their constraints (Robeyns, 2017). While women's value of gender equality in the workplace may reflect their capabilities, their ability to achieve these goals can be affected by their available resources and the constraints they encounter. Robeyns (2017) argues that resources are intended to support individuals in flourishing, and as such, the CA highlights the significant role that both resources and constraints play in shaping people's functioning. In the context of gender inequality in the workplace, these constraints may stem from gender and patriarchal stereotypes as well as the prevailing organisational culture. Additionally, the lack of key organisational resources, such as a supportive voice climate, may further contribute to the persistence of gender inequality in the workplace (Yang et al., 2023).

Heilman (2012) points out that gender stereotypes are widely held beliefs about the attributes of men and women, and these stereotypes create significant barriers for women, particularly when there is a perceived mismatch between their characteristics and the traits considered necessary for success in traditionally male-dominated roles. It is often assumed that senior management and executive positions are reserved for men with leadership qualities frequently linked to masculine attributes (Gaucher et al., 2011). This perception makes it difficult for women to be viewed as suitable candidates for senior roles (Hewlett, 2007; Kliuchko, 2011), as these stereotypes foster biased decision-making and negative performance expectations, ultimately hindering their advancement into such positions (Seo et al., 2017).

Organisational culture is one of the social factors that may hinder gender equality at work. Organisational culture is defined by Black (2004) as a set of norms, beliefs, and values shared by members of the organisation, and it influences how members interact with one another and the organisation. Male-oriented organisational cultures, characterised by hierarchical authority, independence, autocratic leadership, and top-down communication, create obstacles to women's advancement into senior positions by promoting values that favour the dominant gender, resulting in a power imbalance in the workplace (Igiebor, 2020). In contrast, cultures that emphasise power-sharing and interpersonal relationships, often more common in female-dominated settings, are more conducive to equality and the advancement of women (Meier & Hartell, 2009).

The under-representation of women in high-ranking positions is, thus, a result of traditional, male-dominated organisational cultures, where gender stereotypes and power dynamics favour men in leadership roles (Salas-Lopez et al., 2011). When organisations are successful, leaders often prefer to maintain and promote the current or existing culture (Herrera et al., 2012). Organisations tend to maintain the status quo through traditional organisational cultures with males in management positions in times of success and a glass ceiling for females who aspire to fill leadership roles (Herrera et al., 2012). However, organisational cultures that emphasise sharing power and equal opportunities are more likely to foster gender equality in leadership roles (Bortolotti et al., 2015).

Voice climate is a resource that can have a bearing on employees' ability to achieve gender equality at work. It creates an environment where every employee has the freedom and opportunity to come up with ideas and to air concerns (Fapohunda, 2016; Knol et al., 2021). An open voice climate encourages employees, including women, to express concerns and aspirations about managerial roles, whereas closed voice climates discourage open dialogue, forcing employees to voice concerns privately (Morrison et al., 2011).

Voice climate also plays a significant role in empowering individuals to develop a sense of self and to navigate challenges within the organisation (Ajmal et al., 2024). Defined as the shared perceptions of employees regarding the extent to which they are encouraged to speak up (Morrison et al., 2011), voice climate reflects the safety and effectiveness of communication in an organisation. Similarly, Holland (2019) states that an open voice climate provides all employees with the opportunity to call out unwelcome behaviour without fear or favour. Commonly, employees depend on their environment for behavioural cues. A climate that promotes employee voicing will likely enhance voice behaviours among employees (Morrison et al., 2011). Therefore, an open voice climate encompasses an environment that supports the voicing of ideas and concerns. Van Dyne and LePine (1998) contend that voice is a discretionary communication of views, suggestions, concerns, or opinions intended to improve organisational or unit functioning. The assumption is that some inequalities in the workplace are prevalent because employees are not given opportunities or the freedom to voice their concerns regarding those inequalities. In such situations, voice climate becomes an essential resource.

Ahlers and Arylo (2015) highlight the possible relationship between self-bullying and gender inequality. Self-bullying, as defined by Arylo (2018), refers to negative self-judgement that compromises well-being, causing individuals to feel inferior, ineffective, unlovable, or unworthy. It involves feelings of inferiority, ineffectiveness, unworthiness, or being unlovable. Ahlers and Arylo (2015) describe this as a critical, judgmental inner bully experienced daily by women, leading to anxiety and self-recrimination.

Self-bullying drives individuals to make poor choices and is followed by harsh self-criticism when outcomes are unfavourable (Neff. 2021). Self-bullying is known to have detrimental effects on mental health, including stress, mood disorders, anxiety, and depression (De Boise & Hearn, 2017; Gibson et al., 2021; Platt et al., 2015; Channar et al., 2011). Self-compassion, associated with emotional resilience, empowerment through self-kindness, and reduced internalised oppression, could be regarded as the opposite of self-bullying and might strengthen individuals' capabilities for gender equality (Neff, 2021). However, the link between workplace inequalities and negative outcomes like self-bullying suggests that gender inequality at work may also exacerbate this harmful functioning (Ahlers & Arylo, 2015).

Gender equality as a capability

Gender inequality remains a significant issue within the South African economy (Public Servants Association of South Africa [PSA], 2019). Achieving equal representation of women in management positions is crucial for progress (PSA, 2019), and gender equality plays a foundational role in fostering economic development (Dlanjwa, 2018). Addressing gender inequalities in the workplace is essential for tackling broader organisational challenges (Sharma, 2016). To effectively address these issues, it is necessary to invest in the skills and capabilities of individuals, enabling them to contribute to higher productivity and more inclusive work environments (PSA, 2019). Over the past few decades, several government policies have been introduced to combat societal inequalities, such as the establishment of the Commission for Gender Equality in South Africa (Terjesen et al., 2015).

Despite these efforts, significant disparities persist in South Africa's workforce. The government has continued to encourage both the private and public sectors to adopt affirmative action programmes to address workplace inequalities (Matotoka & Odeku, 2021). As previously mentioned, the Businesswomen's Association of South Africa [BWASA]

(2017), notes that, although women make up 51% of the population, they represent only 44.3% of the workforce, predominantly concentrated at lower levels within organisations. At the top management level, women hold just 11.8% of CEO or chairperson positions (BWASA, 2017). This under-representation highlights the ongoing challenge of achieving gender equality in management.

The CA argues that equality is measured in the realm of capabilities such that the central factor in the search for fairness relates to equalising opportunities for expanding an individual's capabilities (Terzi, 2005). Capabilities refer to an individual's potential or ability to achieve individual functionings (e.g., well-being) and organisational functionings (e.g., intentions to leave) (Robeyns, 2017). Capability is based on what individuals value and whether they are enabled to achieve what they consider to be valuable. According to Sanders et al. (2013), gender equality at work is what women value, and women are willing to take up senior positions at work. Achieving this depends on whether women can convert the resources at their disposal into functionings. Achieving gender equality at work is linked to what women value, as they are willing to take on senior roles if they are given the opportunity to do so. Whether women can convert the resources available to them into meaningful opportunities depends on their ability to use these resources to achieve their goals (Sanders et al., 2013).

As mentioned before, Robeyns (2003, 2017) outlines 14 dimensions that can be used to assess gender inequalities. These dimensions encompass the ability to maintain physical health and live a normal life, which also includes the opportunity to enjoy mental well-being, even in the work context. Individuals should be able to feel protected against any harm, also in a work environment. They should be capable of creating and keeping social networks in their workplaces and be empowered to participate in organisational and political decision-making. People should be able to attain their educational goals, so that they can use the knowledge and skills they have obtained. Moreover, individuals should be allowed to balance their work and family roles. They should have the freedom and opportunity to participate in the labour market and in any field for which they are qualified. People should have the opportunity to have decent shelter and to live and work in a safe and conducive environment. Every person should have the freedom and opportunity to be mobile. Additionally, individuals should be able to engage in leisure activities, even in their workplaces, and to exercise autonomy in managing their own time at work and at home. Individuals should have an opportunity to be respected and treated with dignity, and everyone has to have the ability to live his/her life

according to a religion. Achieving what one values depends on whether one is enabled to achieve what one values (Robeyns, 2017).

Mental health and intention to leave as functionings

According to the CA, functionings and capabilities are defined in a value-neutral way (Robeyns, 2017). Although most functionings are valuable, not all functionings have a positive value. Functionings are constitutive elements of human life that consist of both well-being and ill-being (Robeyns, 2017). Mental health is a state of well-being in which an individual understands his/her abilities, copes with the normal stresses of life, can work productively and fruitfully, and can contribute to his/her society (WHO, 2018). In line with the CA, complete human well-being (conceptualised on a scale from languishing to flourishing) could be studied. However, human flourishing or well-being should also consider qualities other than psychological aspects. Aside from mental health, such qualities should include physical health, character, and virtue (Węziak-Bialowolska et al., 2019).

Two recently developed models of flourishing, namely, *secure flourishing* (VanderWeele, 2017) and *flourishing at work* (Rothmann et al., 2019), are particularly relevant to this study. On the one hand, VanderWeele (2017) defines secure flourishing as a state in which all aspects of a person's life are thriving. The model conceptualises well-being across various domains, including happiness and life satisfaction, mental and physical health, meaning and purpose in life, character and virtue, close social relationships, and financial and material stability. On the other hand, Rothmann et al. (2019) define flourishing at work as a pattern of positive feelings and functioning. Their model identifies three key dimensions of flourishing at work: emotional, psychological, and social well-being. Emotional well-being at work is composed of job satisfaction, positive affect, and low negative affect. Psychological well-being includes autonomy, relatedness, competence, meaningful work, and learning. Lastly, social well-being at work is characterised by social acceptance, social actualisation, social contribution, social coherence, and social integration.

In line with these models, Robeyns (2017) highlights that functionings, while typically viewed in a positive light, are not inherently good or bad; they are value neutral. For instance, while flourishing is a positive functioning, there are also *negative functionings*, such as intentions to leave an organisation.

The *intention to leave*, another negative functioning, refers to an employee's plan to resign from his/her job. This behaviour reflects a person's intent to exit the organisation, which, if realised, leads to resignation (Treglown et al., 2018). According to Fithriyah and Setyaning (2024), employees often face significant challenges in balancing work and family responsibilities, which may prompt some to contemplate resignation. When employees leave an organisation, it results in negative outcomes, such as reduced productivity, lost profits, and the loss of valuable skills (Van Zyl, 2011). As such, retaining talented employees becomes crucial, and investigating the underlying causes of the intention to leave, such as gender inequality, becomes essential.

Gender inequality in the banking sector

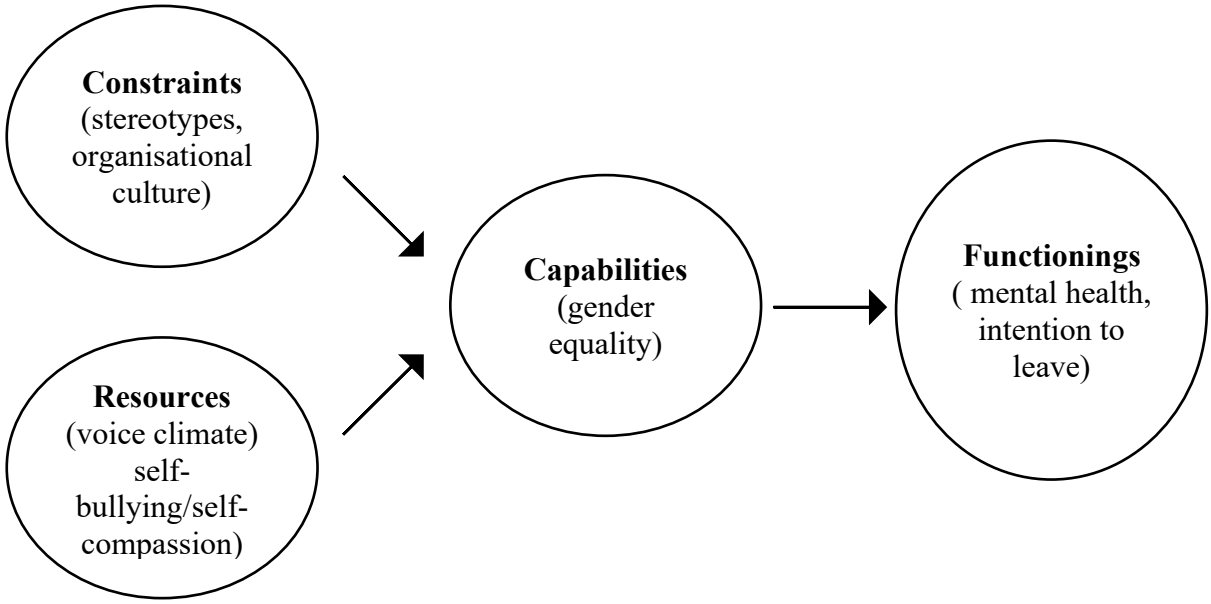
The banking sector has traditionally been related to a culture of male dominance. Women were often deterred from pursuing a career in finance and banking, with the fear that they might not fit in or might lack the necessary competencies required for the job (Chin et al., 2018). However, although women are now entering the banking sector in numbers, and many banks are deliberating on promoting women's representation, they are still under-represented in senior managerial positions (Stats SA, 2019). The South African financial sector, which encompasses banks, microlenders, and credit unions, is one of the largest employers in the country, accounting for approximately 2.5 million jobs (Stats SA, 2019). The banking sector significantly contributes to South Africa's gross domestic product (Stats SA, 2020). Among the 67 banks in the country, the largest five – Absa Group Limited, Standard Bank Limited, FirstRand Limited, Nedbank Limited, and Capitec – employed approximately 67% of the sector's workforce in 2018 (SA BANKSETA, 2019). While the Banking Association South Africa (2019) has reported progress in female representation across the sector, gender imbalance persists. Women dominate the lower and middle levels of organisational hierarchies, but their numbers decline significantly at higher levels (Stats SA, 2019). This highlights the need to address gender inequality and explore women's experiences in the banking sector. This then creates a need to investigate women's experiences in terms of gender inequality in the banking sector.

Conceptual framework

Figure 1 shows the components of the conceptual model.

Figure 1

A Model of Capabilities and Functionings (Adapted from Van der Klink et al., 2016)



Capabilities are represented by gender equality. Capabilities refer to values that are important to individuals in their specific context as well as the enablement and achievement of gender equality at work. Constraints (organisational culture and stereotypes) and resources (voice climate, self-bullying/self-compasssion) influence gender capabilities. Lastly, mental health, well-being, and intention to leave are functionings.

1.2 RESEARCH PROBLEM

Firstly, despite the ever-increasing studies on gender (in)equality and employee well-being, not as many studies have been conducted in a South African context. Existing studies, such as those by Albelda (2023) and Rustin (2018), have typically approached gender inequality from a feminist theoretical perspective. In contrast, this study sought to examine gender (in)equality from a capability perspective, exploring whether women valued equality and whether they were enabled to achieve it. Empirical research has already demonstrated a relationship between gender equality and various behaviours, including cyberbullying

(Benavides-Vanegas, 2020), workplace bullying (Salin & Hoel, 2013; Sayaseng, 2019), and self-esteem (Schwartz et al., 2005; Van Egmond et al., 2020; Zuckerman et al., 2016). Studies consistently show that the under-representation of women in managerial roles remains a global issue (Allen et al., 2016; Cho et al., 2015) particularly so in South Africa (BWSA, 2017; Catalyst, 2012; Chiloane-Tsoka, 2010). Hence, it was critical to investigate how gender inequality might affect mental health, self-bullying, and employees' intention to leave their jobs.

Secondly, scientific information was needed regarding the invariance of measures of gender inequality within the work context. Thirdly, although interventions have been put in place in South Africa to eradicate gender inequality at work, studies have shown that inequalities at work are still prevalent and perhaps emanate from social factors surrounding women. Therefore, further enquiry regarding gender stereotypes and organisational culture was needed (Akala, 2018; Dlanjwa, 2018; Stamarski & Hing, 2015; Wood, 2019).

Fourthly, there is a growing concern about the number of women managers exiting organisations (Jyrkinen, 2014). Romohai (2019) states that various reasons may cause women to leave their managerial positions: some leave because of economic reasons, while others leave for personal reasons. However, factors related to job satisfaction and unfavourable work conditions cause several female employees to want to leave their jobs as well (Romohai, 2019). Considering these challenges, this study aimed to explore whether gender inequality contributed to women's consideration of leaving their jobs. Additionally, the potential impact of organisational voice climate on the relationship between gender inequality and employee well-being has not been thoroughly investigated, and thus, further exploration was warranted.

1.3 SPECIFIC RESEARCH PROBLEMS

This study focused on the impact of gender inequality (or equality) on work-related well-being, self-bullying, and the intention to leave among female employees within the banking sector in South Africa. Furthermore, the specific research questions that emerged were crucial to this study.

The following were the specific research questions:

- Do capabilities for gender equality influence employees' secure flourishing and their intention to leave the organisation?
- Do capabilities for gender equality relate to organisational culture, stereotypes, and self-bullying among female employees in the banking sector?
- Do voice climate and capabilities for gender equality influence the well-being of female employees in South Africa's banking sector?

1.4 RESEARCH OBJECTIVES

1.4.1 General objective

The general objective of this study was to investigate capabilities for gender equality in the work context of women in the South African banking sector. Specifically, it aimed to examine how gender stereotypes, organisational culture, and voice climate influenced women's gender equality capabilities. Additionally, the study sought to explore the effects of these capabilities on the well-being of female employees and their intention to leave the organisation.

1.4.2 Specific objectives

The specific objectives of the study were as follows:

- To examine the influence of capabilities for gender equality on employees' secure flourishing and their intention to leave the organisation.
- To investigate the relationship between capabilities for gender equality and organisational culture, stereotypes, and self-bullying among female employees in the South African banking sector.
- To explore the impact of voice climate and capabilities for gender equality on the well-being of female employees in South Africa's banking sector.

Meeting the objectives of this study contributes to the collection of scientific information about capabilities for gender equality in the work context of women in the South African banking sector. This is crucial for developing strategies that promote gender equality, enhance the work environment, and improve the well-being of female employees. The findings are essential for

addressing gender stereotypes, shaping organisational culture, and fostering a positive voice climate, ultimately helping to reduce turnover intentions and support the retention and flourishing of women in the sector.

1.5 RESEARCH METHOD

This empirical study was based on the capability approach as its theoretical framework. The CA is a flexible framework used to assess people's functioning, evaluate social arrangements, and guide policies for social change. Its goal is not only to explain social issues, but also to provide a clear understanding of them. In this study, the focus was on the gender equality capabilities of women in the South African banking sector, looking at factors such as gender stereotypes, organisational culture, and voice climate.

1.5.1 Literature study

A literature study was done to gain an understanding of the concepts of gender inequality, work-related well-being, voice climate, stereotypes, and organisational culture. A further reason for doing the literature study was to understand the theoretical underpinnings of the CA and how it could be applied to gender equality for women in the work context.

1.5.2 Research design

A quantitative cross-sectional survey was used as the research design to assess the experiences of gender (in)equality among working women in terms of their capabilities. Cross-sectional research allowed for the efficient collection of participant data within a short time frame, as noted by Creswell and Creswell (2018). According to Spector (2019), cross-sectional designs are effective in revealing relationships between variables. Additionally, they provide insight into various potential explanations for these relationships (Spector, 2019).

Convenience sampling was employed to select female employees from multiple banks, encompassing a range of managerial levels. This sampling method was chosen for its practicality and efficiency in gathering data from a population that is readily accessible, given the study's focus on working women within the banking sector.

1.5.3 Participants

The study was conducted in selected financial institutions within the Gauteng province of South Africa. The researcher purposively selected participants for the study, focusing on the top five banks in the country: Absa, Standard Bank, FirstRand, Nedbank, and Capitec. These five banks were chosen due to their significant representation in the South African banking sector, accounting for approximately 67% of the workforce of the sector (South African BANKSETA, 2019).

The units of analysis for this study were women employed from lower, middle and senior management levels within the financial institutions. A stratified random sampling method was employed to ensure diverse representation of women across various job levels within the selected institutions. This approach involved dividing participants into strata-based levels – lower, middle, and senior job levels – and then randomly selecting participants from each stratum. Stratified random sampling is ideal for ensuring that each subgroup of interest is proportionately represented, providing a more accurate and comprehensive sample of the overall population (Babbie, 2012).

According to a report by Business Tech (2019), the total number of employees in each of the selected banks is as follows: Absa – 28 296, FirstRand – 48 780, Nedbank – 30 335, Standard Bank – 46 168, and Capitec – 13 710. Based on statistical recommendations, a minimum sample size of 300 participants was considered necessary for robust analysis (Comrey & Lee, 1992). A total of 257 participants was obtained from the initial sample of 300. Female employees were chosen as the unit of analysis to gain insights into their perceptions and experiences of gender inequality within their workplace environments.

1.5.4 Measuring instruments

The following measuring instruments were used in this study: a biographical questionnaire, the Capabilities for Gender Equality Questionnaire, the Organisational Culture Questionnaire, the Women as Managers Scale, an adapted version of the Personal Views Scale to measure self-bullying, the Voice Climate Scale, the Secure Flourishing Index, the Flourishing-at-Work Scale – Short Form, and the Turnover Intention Scale.

A biographical questionnaire was developed to gather data on participants' biographical characteristics. The questionnaire included questions regarding the participants' age, marital status, qualifications, job level/position and job tenure,

The *Capabilities for Gender Equality Questionnaire* (CGEQ) was compiled for this study based on the way capabilities were measured in the studies by Abma et al. (2016). The CGEQ consists of 18 items that measure three capability components: the importance of values, enablement or opportunity, and achievement or success. For this study, the selection of capabilities comprised the following seven values: (a) mobility; (b) earning a good income; (c) political empowerment; (d) mental well-being; (e) paid work and other projects; (f) education and knowledge; and (g) time autonomy. For each reported aspect, participants were asked whether (a) they thought the aspect was very important (e.g., "How important is it for you to earn a good income?"), (b) their work granted them sufficient opportunities to do it (e.g., "Does being paid for work or any other projects enable you to achieve your goals?"), and (c) they were able to succeed in realising it (e.g., "To what extent have you succeeded in doing so?"). The response items were scaled from 1 (*totally not*) to 5 (*to a great extent*). The reliability coefficient for the capability sets assessed in this study was acceptable and between .83 and .89, which is aligned with the findings of Murangi et al. (2022) and Ragadu and Rothmann (2023).

The *Organisational Culture Questionnaire* (OCQ; Cameron & Quinn, 2006) measures various dimensions of organisational culture, specifically focusing on perceptions of gender roles in leadership and collaborative practices within organisations. The OCQ consists of 13 items: Beliefs harmful to female inclusion (six items; e.g., "Top management believes it is more important for men to have a professional career than it is for women") and collaborative, accommodative, and caring organisations (seven items; e.g., "Employees are taken care of like members of a family", "Regardless of hierarchical level, employees take one another's views into consideration", and "Everyone shares responsibility for the failures, as well as the successes, of the organisation"). The items were rated on a seven-point Likert scale, ranging from 1 (*strongly disagree*) to 7 (*strongly agree*). Cronbach's alphas ranged from at least .70 to .90, which denotes acceptable reliability. Khan et al. (2012) found a Cronbach's alpha of .84 for the overall scale.

The *Women as Managers Scale* (WAMS; Peters et al., 1974) assesses gender stereotypes. The WAMS measures the attitudes towards women in managerial positions in a company (Powell & Butterfield, 2003). The scale was initially developed along three underlying dimensions: acceptance of women into managerial positions, female-specific barriers, and traits necessary for managerial success (Crino et al., 1981). The WAMS consists of 16 items representing the following factors: the general acceptance of women as managers (10 items; e.g., "Do you believe women can be just as effective as men in managerial roles?"); feminine barriers to full-time employment of females (five items; e.g., "Are family responsibilities a significant barrier for women seeking leadership roles?"), and personality traits attributed to managers (six items; e.g., "Do you think effective managers should be assertive and competitive?"). Every item was measured on a scale varying from 1 (*strongly disagree*) to 7 (*strongly agree*). The reliability coefficient for this instrument was .91 in previous studies (Powell & Butterfield, 2003; Schein, 2007). Powell and Butterfield (2003) found strong evidence for the construct validity of the WAMS. For this study, the exploratory reliability coefficient of .82 means that the WAMS is an acceptable measure for stereotypes.

An adapted version of the *Personal Views Scale* (PVS) was implemented to measure degrees of self-bullying. The scale was derived from the Self-Compassion Scale – Short Form (SCS-SF) by Raes et al. (2011). The adapted PVS questionnaire consisted of eight items and measured two factors, namely, self-compassion (e.g., "When going through a very difficult time, I give myself the caring and tenderness I need") and self-criticism (e.g., "When I fail at something that is important to me, I tend to feel alone in my failure"). The items were rated on a five-point Likert scale, ranging from 1 (*almost never*) to 5 (*almost always*). According to Babenko and Guo (2019), the reliability coefficient for this scale was .86. The exploratory reliability coefficient for all 12 items was .85, which implies that the PVS is an acceptable measure of self-bullying intensity.

The *Voice Climate Scale* (VCS; Van Dyne & LePine, 1998) was used to measure voice climate. The VCS consists of six items that are rated. Voice climate was measured on a seven-point Likert scale, ranging from 1 (*strongly disagree*) to 7 (*strongly agree*). Sample items from this scale are "I develop and make recommendations to my supervisor concerning issues that affect my work" and "I speak up and encourage others in my work unit to get involved in issues that affect our work". Previous studies reported Cronbach's alpha coefficients ranging from .89 to .93 (Frazier & Bowler, 2015).

The *Secure Flourishing Index* (SFI; VanderWeele, 2017) was utilised to measure well-being (conceptualised as secure flourishing). The SFI measures six domains (VanderWeele, 2017): (a) happiness and life satisfaction (e.g., "Overall, how satisfied are you with life as a whole these days?"); (b) mental and physical health (e.g., "In general, how would you rate your physical health?"); (c) meaning and purpose (e.g., "Overall, to what extent do you feel the things you do in your life are worthwhile?"); (d) character and virtue (e.g., "I always act to promote good in all circumstances, even in difficult and challenging situations"); (e) close social relationships (e.g., "My relationships are as satisfying as I would want them to be"); and (f) financial and material stability (e.g., "How often do you worry about being able to meet normal monthly living expenses?"). Two items measure each dimension. Items were measured on an 11-point scale (from 0 to 10). High scores indicated favourable responses. Węziak-Bialowolska et al. (2019) found that a one-factor model for the SFI fitted the data well. However, a higher-order factor model comprising six factors also fitted the data well. Their study supported the measurement invariance of the SFI in five culturally and linguistically diverse populations. Węziak-Bialowolska et al. (2019) reported internal consistencies greater than .80 for all the subscales and the total score.

The *Flourishing-at-Work Scale – Short Form* (FAWS-SF; Rautenbach & Rothmann, 2017) was administered for the assessment of work-related well-being at work. It is a 21-item measure that assesses individual flourishing or languishing at work. Participants indicated the frequency with which they experienced emotional well-being (positive affect, negative affect, and job satisfaction), social well-being (social acceptance, social actualisation, social contribution, social coherence, and social integration), and psychological well-being (autonomy, relatedness, meaningful work, learning, and work engagement). One of the items included for emotional well-being was "How often do you feel happy?", an item for social well-being was "How often do you feel a sense of belonging to this organisation?", and an item for psychological well-being was "How often do you feel confident to express yourself?". The responses were recorded on a six-point scale, ranging from 1 (*never*) to 6 (*every day*). The instrument was reliable and valid for use in a South African context, and internal consistencies ranged from .82 to .90 (Rautenbach & Rothmann, 2017).

The *Turnover Intention Scale* (TIS; Sjöberg & Sverke, 2000) was utilised to measure the intention to leave of female bank employees. The TIS consists of three items (e.g., "I feel that I could leave this job"). The scale of response items ranged from 1 (*totally disagree*) to 5 (*totally*

agree). For this study, the exploratory reliability coefficient of .81 meant that the TIS was an acceptable measure for intention to leave (ITL), which validated the findings of Rothmann et al. (2019) for the South African agribusiness case (alpha = .83).

1.5.5 Data analysis

The statistical analysis was conducted using Mplus 8.11 (Muthén & Muthén, 1998-2017), and SPSS 27 (IBM Corp., 2021). Measurement and structural models were tested through exploratory factor analysis and confirmatory factor analysis. The data was checked for multivariate skewness and kurtosis prior to exploring and testing models. The full information maximum likelihood (FIML) in Mplus 8.11 was used to deal with missing values. SPSS 27 (IBM Corp., 2021) was employed to compute descriptive statistics, Pearson correlations, and multiple regression analyses.

Model fit was assessed by means of goodness-of-fit indices and information criteria: the chi-square statistic (the test of absolute fit of the model), standardised root mean residual (SRMR), root mean square error of approximation (RMSEA), Tucker-Lewis index (TLI), and comparative fit index (CFI) (West et al., 2012). The Akaike information criterion (AIC), Bayesian information criterion (BIC), and sample-size adjusted BIC (ABIC) were utilised in addition to other fit indices. The AIC, which is a comparative measure of fit, was only applicable when estimating different models. The BIC indicates model parsimony (Kline, 2016), and the ABIC was used to reduce the penalty for larger sample sizes (Wang & Wang, 2020).

Reliability (ρ) of scales measured by items rated on a continuous scale was computed through a formula based on the sum of squares of standardised loadings and the sum of the standardised variance of error terms (Wang & Wang, 2020). Descriptive statistics (means and standard deviations), Pearson correlations and multiple regression analyses were used to investigate the data.

Latent profile analysis (LPA) was employed to study different capability profiles and flourishing profiles, using Mplus 8.11 (Muthén & Muthén, 1998-2017; Wang & Wang, 2020). The Bolck, Croon, and Hagenaars (BCH; Bolck et al., 2004) method was used to investigate how the capability profiles related to covariates (Asparouhov & Muthén, 2014; Bakk &

Vermunt, 2016). Several models with increasing latent classes were tested. A model was retained when it significantly improved over the reference model. Models were compared using the Akaike information criterion, Bayesian information criterion, and adjusted Bayesian information criterion values, the Lo-Mendell-Rubin likelihood ratio test, the adjusted Lo-Mendell-Rubin likelihood ratio test, and the bootstrapped likelihood ratio test (Wang & Wang, 2020).

1.6 RESEARCH PROCEDURE

1.6.1 Gaining permission to conduct research

The researcher first applied for ethics clearance from the Economic and Management Sciences Research Ethics Committee (EMS-REC) of the North-West University (NWU). The study was granted official ethical approval by the EMS-REC on 31 July 2021 (NWU-00917-21-A4). The researcher then approached the human resources (HR) departments of the selected companies to seek permission to conduct the study. After permission had been granted by the management of the participating institutions, the researcher requested that a contact person be assigned. The researcher discussed the purpose of the study, its aims, and its objectives with the contact person. During this discussion, the researcher explicitly explained that the study sought to investigate capabilities for gender equality in the work context of women in the South African banking sector. Therefore, the sample was composed of all women (including those who self-identified as women) from lower to senior organisational levels. After the discussion with the contact person, the researcher liaised with the contact person to schedule a group meeting with the potential research participants. To maintain confidentiality and anonymity, the researcher did not have any direct contact with the participants. The contact person acted as the intermediary and arranged the meeting with potential participants. During the meeting, the intermediary explained the purpose, aims, and objectives of the study to the participants, as well as the data collection procedures and the ethical and legal considerations, including issues of confidentiality and anonymity.

1.6.2 Collecting data

During the data collection process, a literature study guided the identification and development of unique capabilities valued by working women. It also informed the development and

formulation of the gender inequality/equality measurements, and a group of experts assisted in developing these measures. The measures were pretested using a small sample of working women (n = 20).

This was a cross-sectional study. A self-administered questionnaire was used to collect the data. Participants took at least 40 minutes to complete the questionnaire. Due to the COVID-19 pandemic, the questionnaires were administered using online platforms, such as Google Forms. The researcher generated a link for the questionnaire and shared it with the assigned contact person for each institution. Only English versions of the questionnaires were made available.

The contact person or intermediary sent the link to the participants. The landing page for the survey included the informed consent form, and participants were instructed to proceed with the survey only after they had provided informed consent. The researcher downloaded the responses and saved in a password-protected file, which was uploaded to OneDrive (also password-protected), so that the promoters and other authorised individuals could access it. In instances where certain participating institutions requested paper-based questionnaires, the researcher placed the questionnaires in an envelope and hand-delivered them to the assigned contact person.

The contact person distributed the questionnaires to the participants, and once completed, the questionnaires were submitted to the assigned contact person. The researcher then collected the completed questionnaires from the contact person.

1.6.3 Data management

To ensure that all promoters and authorised individuals had access to the data, the data was uploaded on OneDrive in a password-protected file, and the consent forms were kept in a separate file from the surveys. The data was used solely for research purposes in this study. The collected data was de-identified and will be stored for five years in a password-protected file.

1.6.4 Inclusion and exclusion criteria

This study sought to gain insight into females' experiences regarding capabilities for gender inequality in the workplace, and therefore, any person who self-reported as a female was included in the study. All females from the lower, middle, and senior management levels were included in the population. The study targeted permanent employees and temporary employees who had been employed for at least six months. Participants were required to have at least a Grade 12 qualification or higher to ensure that only individuals who were literate enough to read and answer the questions took part in the study. Males were excluded from the study, as the research sought to understand females' experiences of gender inequality.

1.7 ETHICAL CONSIDERATIONS

Leedy and Ormrod (2013) describe ethics as rules, guidelines, or principles that regulate and recommend behaviour as morally acceptable or unacceptable. The researcher adhered to several ethical considerations. From an ethical stance, the researcher followed ethical guidelines and obtained approvals from the NWU before entering the field. According to Allan (2015), the rights of research participants must be safeguarded at all times, and the research process should not cause any harm. The following ethical considerations were taken into account:

1.7.1 Informed consent

Potential participants were directed to a link, and the first page of the survey contained the consent form, where participants were required to read through the information included in the form and indicate their confirmation that they had read it and that they agreed with the content of the consent section. In cases where a paper-based survey was requested, a consent form accompanied the survey, and the participants had to first complete the consent form before completing the survey. The consent form provided details about the purpose of the study, the significance of their involvement, and how the findings would be utilised. Participants were informed of their right to withdraw from the study at any point. Additionally, it was emphasised that their personal information would remain confidential and anonymous.

1.7.2 Gatekeepers and mediators

Gatekeeper permission was obtained from the HR department of each participating company. Two steps were taken to obtain permission. Firstly, the researcher contacted the selected institutions' human resource departments to explain the research's aim and objectives. Secondly, once the human resource departments had granted permission and a contact person had been assigned, the researcher arranged an online meeting with the contact person and explained the study's aim and objectives and provided the intermediary with a brief description of the study. The intermediary was responsible for scheduling another meeting with potential participants, during which the intermediary explained the aims and objectives of the study. The participants were given an opportunity to ask questions and express their opinions before consenting to participate. The responsibilities and roles of each party were clearly outlined, and participants were informed that participation was voluntary. Participants were also informed that they could withdraw from the study at any time. Due to the coronavirus pandemic, it was not easy to physically reach out to the participants; hence, the study resorted to online questionnaires, which were sent to participants electronically, although paper-based questionnaires were made available on request.

1.7.3 Statisticians

The researcher and promoters performed all the quantitative statistical analyses.

1.7.4 Risks to participants

The purpose of the study was thoroughly explained to the participants, who were given the opportunity to ask any clarifying questions. This was a low-risk study. The only potential challenges or discomfort associated with participation included the time required to complete the questionnaire and the possible discomfort participants might have felt when reflecting on their own experiences. Although the study did not offer direct benefits to the participants, it provided valuable insights into capabilities for gender equality issues and the experiences of female bank employees, which could inform the development of interventions aimed at enhancing certain workplace conditions.

1.7.5 Privacy and confidentiality

The researcher ensured that all the surveys were de-identifiable. The survey did not contain any information that could make it possible to identify the participants based on their responses. No contact details or emails of the participants were requested. Questionnaires and consent forms were kept separately under lock and key to ensure safety and confidentiality. The ethics documents were accessible to all participating organisations and individuals. Furthermore, any additional documents, such as the proof of study approval from the research committee, consent, and information forms that participants received and completed, were also readily accessible. All the research data was safely kept. The research data was analysed collectively. The study data will be kept in a secure location for at least five years.

1.7.6 Benefits to participants

Participation in this study did not result in any direct benefits for the participants. However, gaining a better understanding of their capabilities may lead to the development of initiatives that foster a more diverse workplace, promoting gender equality. Consequently, the findings and recommendations could indirectly benefit participants if implemented in a way that supports these goals.

1.7.7 Dissemination of results to participants

The appropriate authorities (including HR managers and contact persons) were sent a thank-you email along with the study articles. Additionally, feedback sessions were offered as part of the email to provide a thorough explanation of the findings.

1.7.8 Data provision after research

On completion, a copy of the thesis was uploaded to the NWU repository, where it can be accessed for future research and reference. However, all personal identifiers of the participants were removed from the data to maintain privacy and confidentiality.

1.8 OUTLINE OF CHAPTERS

The chapters of this thesis are organised as follows:

Chapter 1:	Introduction
Chapter 2:	Capabilities for gender equality: effects on secure flourishing and intention to leave
Chapter 3:	Gender Inequality: The role of organisational culture, stereotypes, and self-bullying
Chapter 4:	Voice climate, gender equality, and well-being
Chapter 5:	Conclusions, limitations, and recommendations

IMPORTANT NOTE REGARDING COMPUTING CAPABILITIES

Following the procedure suggested by Abma et al. (2016), a summary score was calculated for each capability aspect to assess whether it formed part of the respondent's capability set. A capability aspect was included in respondents' capability set if they found the aspect important, were enabled to achieve it, and succeeded in achieving it. Individuals who found an aspect important (A), but lacked the opportunity to realise it (B) or failed to realise it (C) might demonstrate ineffective functioning. In contrast, respondents who regarded a capability aspect as important, were enabled to realise it, and succeeded in achieving it might function well. An aspect (range 1 to 5) was scored as part of the capability set when it was considered important (A = 4 to 5) and when the work environment offered sufficient opportunities (B = 4 to 5) and made it possible to realise it (C = 4 to 5). When individuals responded as follows, a capability aspect was not considered part of the set: (i) the capability was important (A = 4 to 5), but the workplace did not provide enough opportunities (B $\leq$ 3); (ii) the capability aspect was important (A = 4 to 5), but the person could not achieve it (C $\leq$ 3); or (iii) the workplace offered sufficient opportunities (B = 4 to 5), but the person could not achieve the aspect (C $\leq$ 3).

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CHAPTER 2

RESEARCH ARTICLE 1

Capabilities for Gender Equality: Effects on Secure Flourishing and Intention to Leave

Abstract

Orientation: Research on gender equality capabilities, well-being, and intention to leave among women is crucial in South Africa, where systemic barriers such as workplace discrimination and unequal opportunities persist despite gender equality policies. These challenges limit women's capabilities, hinder flourishing, and drive dissatisfaction, reflected in the intention to leave workplaces or societal contexts, highlighting the need for actionable solutions.

Objective: This study aimed to explore the capabilities that contribute to gender equality among female bank employees in South Africa, examine the connection between these capabilities and secure flourishing, and analyse how these factors influenced women's intention to leave their jobs.

Method: The study utilised a cross-sectional survey with 257 women working in the banking industry in South Africa. The results were analysed using exploratory and confirmatory factor analyses, descriptive statistics, correlational analyses, and latent class analysis.

Results: The analyses supported three latent classes, labelled as the robust capability set, the collectivist capability set, and the shelter/socially focused capability set. The robust capability set obtained statistically significantly higher scores on secure flourishing than the collectivist and shelter/socially focused sets. The robust capability set obtained statistically significantly lower scores on intention to leave than the shelter/socially focused set.

Implications: This study showed that enhancing the robust capability set for gender equality could improve female employees' well-being and retention, revealing ways to create inclusive banking workplaces. The results provided scientific information for shaping organisational policies, behaviours, or practices that fostered a fair and supportive work environment for women.

Novelty: This study contributes to the discussion on gender equality in the workplace by analysing the different levels of capabilities and how they affect work results. This model could offer a thorough framework for banking institutions aiming to foster an inclusive work culture that empowers women to succeed and remain dedicated to their roles.

Keywords: capabilities, secure flourishing, intention to leave, gender equality, latent class analysis

Introduction

Gender disparity continues to be an obstacle in various sectors, including the banking industry, in South Africa (Ruiters & Charteris, 2020). Despite efforts to increase awareness and implement initiatives to empower women, significant inequalities still exist, which harm women's financial status and career progression. The South African context is characterised by a complex socio-economic landscape that has historically marginalised women in the workforce, leading to unique challenges (Ramohai, 2019). Adisa et al. (2024) emphasise the widespread influence of stereotyping, exclusive organisational cultures, and the frequently dismissive or marginalising treatment of women's voices in professional environments, specifically in the banking industry.

Gender inequality refers to the unfair treatment or biased perception of people based on their gender, which leads to consequences affecting individual access to opportunities and benefits (Tinta et al., 2022). For instance, wages, job opportunities, education, reproduction rights, and leadership representation are affected (United Nations Entity for Gender Equality and the Empowerment of Women [UN Women], 2020). These disparities are manifest in economic spheres where women often encounter wage gaps and are disproportionately represented in lower-paying sectors (World Bank, 2023). Additionally, gender inequality restricts women's access to education, healthcare, and political representation, perpetuating cycles of poverty and marginalisation (Fernandez et al., 2021). Social norms and stereotypes further reinforce these inequalities, influencing societal attitudes and behaviours that limit women's potential and opportunities (Adisa et al., 2024).

Consequently, the devastating consequences of gender inequality include violations of human rights, economic inefficiencies due to underutilised talent, and heightened social tensions (Organisation of Economic Cooperation and Development [OECD], 2024). For example, women constitute more than half of Africa's population, yet their contribution to the gross domestic product (GDP) is less than 40%. Such disparities and socio-economic factors hinder women's financial inclusion, continually widening the gender inequality gap (Tinta et al., 2022). Considering these issues, organisations should prioritise programmes aimed at reducing gender inequalities and promoting a working environment that enables work-life balance, considering the costs related to recruitment, training, and the induction of new employees (Mofoluwawo, 2021).

With the global advancement of women's empowerment, there is a growing interest in their well-being and success because flourishing individuals demonstrate their full potential (Kuhumba, 2022). Several studies offer a lens for understanding how gender equality relates to positive aspects such as happiness in the workplace and job performance (Rustin, 2018; Yin et al., 2023). Despite findings that women's lives (compared with men's) have improved because of equality measures, their well-being has not improved (Nussbaum, 2023; Ryan & Deci 2020; World Health Organisation, 2024). Therefore, it is essential to investigate gender equality beyond its theoretical conceptualisation.

Gender inequality presents significant barriers for women, including workplace bias, entrenched societal norms, and stereotypes about their capabilities, which restrict access to education and career advancement (Du, 2024). Women often face disparities in accessing essential resources such as quality education, healthcare, and financial services, constraining their economic participation and autonomy (Hanek & Garcia, 2022). Moreover, there is a pressing need for female representation in political and leadership roles, which could amplify women's influence on policy and decision-making processes (Hessami & da Fonseca, 2020). Therefore, these challenges impede women's progress and underscore the need for targeted measures to advance gender equality (OECD, 2024).

Secure flourishing offers a framework for understanding the broader context of well-being and human development. Secure flourishing is when individuals experience subjective well-being and objective conditions that support their reaching their full potential and capabilities (Węziak-Białowolska, 2017). Achieving secure flourishing is crucial, as it reflects a comprehensive approach to assessing and promoting human welfare beyond mere economic indicators. It emphasises the importance of social justice, equity, and human rights in fostering conditions where individuals can thrive mentally, physically, and socially (VanderWeele, 2017). Policies and interventions aimed at promoting secure flourishing must address systemic inequalities, protect human dignity, and create environments where all individuals have the opportunity to lead fulfilling and meaningful lives (Bednar, 2023).

Women face wage gaps in employment and often work in insecure sectors, affecting their financial stability (Blau & Kahn, 2017). Social norms confine women to traditional roles, restricting their involvement in decision-making (Kabeer, 2021). Unequal access to healthcare and persistent gender-based violence further jeopardise their well-being and safety (UN

Women, 2020). These barriers reinforce systemic inequalities, highlighting the need for comprehensive reforms that address discrimination and promote equitable access to education, healthcare, and economic opportunities (Organisation of Economic Cooperation and Development [OECD], 2018).

Gender inequality also affects women's experiences in the workplace, influencing their intention to leave their jobs (Shandré & van Rensburg, 2021). Furthermore, intention to leave (ITL) can be a critical predictor of turnover, reflecting an individual's readiness to act on dissatisfaction and seek alternative employment opportunities (Ashcraft et al., 2016). Addressing gender inequality in the workplace requires comprehensive organisational strategies that promote pay equity, eliminate biases in hiring and promotion practices, foster inclusive cultures that embrace diversity, and provide supportive structures for career development and advancement based on merit rather than gender (UN Women, 2022). By addressing these issues, organisations may improve retention rates among women and enhance overall workplace satisfaction, productivity, and innovation (Smith & Sinkford, 2022).

Research has overlooked the impact of gender equality capabilities on women's flourishing within organisations and intention to leave their jobs. Loots and Walker (2015) advocate adopting a capability perspective to further social justice goals related to gender equality. Recent studies show a significant gap in understanding how gender equality initiatives influence women's career trajectories and overall well-being in private sector environments (Ali et al., 2024; Smith & Sinkford, 2022). While the amount of literature on gender equality in various sectors is growing, the focus is still on the academic and public sectors, leaving a substantial void in private sector research, especially within specific industries such as banking (Olivier & Govender, 2019).

Despite its relevance, the South African context is particularly underexplored, as gender disparities in this sector remain pronounced and affect women's well-being and retention (Oliphant, 2015; South African Banking Association, 2021). Furthermore, there is a need for a deeper understanding of how different dimensions of capabilities, such as political empowerment and income generation, affect women's well-being and professional retention. Research shows that political empowerment enhances job satisfaction and stability by enabling women to influence organisational policies (Kabeer, 2021). Similarly, income generation is vital for financial security, affecting women's career commitment (Beneria, 2022). A research

gap exists on how these capabilities collectively influence women's well-being and retention, particularly in specific industry contexts.

This study aimed to explore the capabilities that contribute to gender equality among female bank employees in South Africa, examine the connection between these capabilities and secure flourishing, and analyse how these factors influenced women's intention to leave their jobs. The study holds significant implications for policymakers, particularly considering the emphasis of the South African government on economic growth and development, with a continued focus on women's economic empowerment (Musetsho et al., 2021).

Capability approach

The capability approach (CA), developed by Sen (1999) and Nussbaum (2000), provides a framework for evaluating individual well-being and social justice. It focuses on what individuals are able to do and be, rather than merely their access to resources. The CA highlights the importance of expanding opportunities and freedoms to ensure humans flourish and address inequalities. Therefore, the CA is a valuable framework for improving global mental health and well-being (Robeyns, 2021). The key concepts within this approach include capabilities, functioning, and agency (Sen, 1999).

Capabilities refer to the real freedoms or opportunities that individuals have to achieve various functionings, representing the potential to pursue different ways of living (Sen, 1999; Robeyns, 2017). According to Sen (1999), capabilities are the set of alternative combinations of functionings that a person can achieve, focusing on what individuals can do and be, which reflects their freedom to choose from various valued ways of living. Robeyns (2017) defines capabilities as genuine or substantial freedoms to attain desired actions and states of being, highlighting that capabilities encompass both the potential to act and the freedom to realise one's aspirations. This comprehensive view of freedom extends beyond mere resource access to include the opportunities available for individuals to effectively and meaningfully utilise resources.

Functionings represent the various achievements or states of being that individuals value and have realised. They encompass tangible outcomes such as being well-nourished, healthy, educated, and engaged in social activities, manifesting an individual's capabilities (Robeyns,

2017; Sen, 1999). Nussbaum (2011) outlines a framework of central human capabilities essential for a flourishing life, where each capability corresponds to a specific functioning. For example, the capability for education enables functionings such as literacy and specialised knowledge, reflecting how the potential to pursue different ways of living is actualised in real-life achievements (Nussbaum, 2011). Recent studies further emphasise that understanding functionings is crucial for assessing well-being, as functionings provide a concrete measure of how capabilities translate into meaningful and valued outcomes.

Agency refers to the capacity of individuals to act autonomously and make choices that are aligned with their values and interests. It involves pursuing personal goals, making informed decisions, and influencing one's life and environment (Robeyns, 2017; Sen, 1999). Sen (1999) emphasises that agency is a crucial element of well-being and social justice, arguing that it goes beyond having resources or capabilities. Recent research further underscores the significance of agency in enhancing individual autonomy and personal empowerment, illustrating how it allows people to set and pursue their own goals and make decisions that affect their well-being and life trajectory (Kabeer, 2021). This perspective highlights the importance of viewing individuals not as passive recipients, but as active agents in their lives, which is crucial for fostering meaningful and sustained social change (Nussbaum, 2011). By framing well-being as the attainment of valued states and actions enabled by capabilities, the CA underscores that true well-being emerges from realising capabilities into actual functionings.

Sen (1999) does not prescribe a definitive list of capabilities. However, he outlined five essential instrumental freedoms – political freedom, economic resources, social opportunities, transparency guarantees, and security of protection – that underpin all capabilities and facilitate goal attainment (Blustein, 2008). In contrast, Nussbaum (2011) delineates a set of core human capabilities pertinent to the work environment, such as working as a human being, forming meaningful relationships, and exercising practical reason. Abma et al. (2016) further expands on this by identifying seven work-related capabilities, including utilising and developing knowledge and skills, participating in decision-making, and contributing meaningfully. Integrating these capabilities into a comprehensive framework enhances their value and effectiveness (De Wet & Rothmann, 2023; Van der Klink et al., 2016).

Gender inequality affects women's employment capabilities by restricting access to opportunities, hindering career advancement, and intensifying intersecting disadvantages.

Research shows that discriminatory practices limit women's access to high-quality jobs and impede career progression (Seguino, 2016). The gender pay gap, for instance, highlights how unequal compensation for equivalent work undermines women's economic potential and affects various life outcomes (Reshi, 2023). Moreover, women's under-representation in leadership roles and barriers to advancement due to persistent gender biases restrict their ability to achieve higher-functioning roles and limit their agency (Sampson, 2020). Recent studies show that gender biases hinder women's access to top leadership positions and career growth opportunities, contributing to their slower career progression compared to their male counterparts (Bol & Fogel-Yaari, 2023). These barriers affect women's career paths and reinforce broader systemic inequalities in organisational settings (Thelma & Ngulube, 2024) Additionally, adverse workplace environments, including harassment and discrimination, compromise women's well-being, undermining their psychological and physical health while constraining their professional growth (Johnke, 2019).

In contemporary employment contexts, the value of work extends well beyond its economic benefits (Van der Klink et al., 2016). To enhance retention and well-being among female bank employees, it is essential to understand the specific values they attach to their work and to develop strategies that address these values rather than merely focusing on factors leading to their departure (Dunghel, 2023). Robeyns (2017) suggests evaluating gender inequalities through a multidimensional framework encompassing 14 critical dimensions. These include ensuring physical and mental well-being, enabling freedom to lead fulfilling and professional lives, and safeguarding individuals against harm. Additionally, fostering social connections in the workplace, supporting active participation in decision-making, and providing educational opportunities are vital. Balancing work and family responsibilities, ensuring equal access to employment opportunities, and maintaining adequate housing and a safe work environment are also crucial, as is the provision of accessible leisure activities within work settings.

Gender inequality, secure flourishing, and intention to leave

Secure flourishing encompasses the ability to survive and thrive, fundamentally rooted in a sense of security (Janse van Rensburg et al., 2017; Knoesen & Naudé, 2018). For women, secure flourishing is a multifaceted concept that includes physical, emotional, societal, and job security. Physical security involves freedom from harm and health risks, while emotional security pertains to positive mental well-being and stress reduction. Societal security refers to

participating in societal roles without discrimination and within an environment that upholds women's rights, and economic security involves access to resources and opportunities for growth, such as education, employment, and financial independence (Claassens, 2016).

Economic security is a core dimension of secure flourishing, serving as a foundational element for individual well-being. Financial stability enables individuals to invest in critical areas, such as education and health, which are essential for overall well-being (Węziak-Białowolskaetal., 2017). It provides a stable platform on which individuals can build their capabilities and pursue personal and professional goals without the persistent threat of financial instability. In addition to economic security, psychological and social security are crucial for secure flourishing. Research highlights that a stable psychological environment characterised by freedom from stress, discrimination, and safety concerns plays a significant role in individual well-being (Hacker et al., 2018; Ryan & Deci, 2020). Moreover, supportive social networks and a sense of belonging are integral to achieving one's goals and maintaining overall well-being, as they enhance individuals' ability to thrive and pursue their aspirations (McBeath et al., 2018)

Blau and Kahn (2017) demonstrate that gender wage gaps significantly impact women's economic stability, affecting their ability to meet basic needs and invest in personal development. Similarly, Bertrand et al. (2019) and Kabeer et al. (2021) highlight how gender discrimination in hiring and promotion processes restricts women's career advancement, thereby constraining their capabilities and undermining their potential for secure flourishing. Evans et al., (2020), furthermore states that gender disparities in educational access and attainment impair long-term career prospects and personal growth, which, in turn, hamper secure flourishing by limiting career and income opportunities. Additionally, Diener et al. (2010) provide evidence that systemic gender inequality adversely affects life satisfaction, with women often experiencing lower levels of satisfaction due to entrenched barriers and societal expectations.

A study by Zammitti et al. (2021) found that women experienced lower levels of secure flourishing compared to men during the COVID-19 pandemic, attributing this disparity to compromised emotional and social well-being. This finding is aligned with recent research by Montazeri et al. (2022), which highlights how the pandemic disproportionately affected women's mental health and overall well-being, exacerbating pre-existing gender inequalities. The intersection of stress and systemic gender inequality might significantly intensify women's

feelings of insecurity, revealing how these factors collectively undermine their secure flourishing.

Intention to leave (ITL) refers to the inclination to terminate employment by an organisation, serving as a pivotal element in employees' decision-making processes regarding resignation (van der Vaart, et al., 2013; Zivkov et al., 2018). Women who perceive their work environment as discriminatory or oppressive are more likely to express a strong ITL, as this response often acts as a coping mechanism for addressing feelings of exclusion or suppression (Dall'Ora et al., 2015). Discrimination and restricted advancement opportunities frequently drive these intentions, contributing to widespread stagnation and marginalisation in the workplace (Ng & Sears, 2022).

A substantial body of research has explored employees' ITL in relation to gender. Sharma and Sherawat (2014) investigated gender differences in job satisfaction and turnover intentions among private university teaching staff, revealing that job pressure was the predominant factor influencing quitting intentions, with female employees reporting significantly higher dissatisfaction related to job pressure. Similarly, Miller and Wheeler (2015) found that women exhibited higher turnover intentions than men, a trend further corroborated by Mano-Negrin (2019), who reported that female staff members were more likely to intend to leave their jobs than their male counterparts. Mano-Negrin (2019) highlighted the significant impact of gender on actual turnover, noting that women often struggled more with adapting to technological changes and managing job stress than men.

Several studies have investigated the influence of workplace gender inequality on women's intention to leave their positions. A prominent factor is the gender pay gap. Baker et al. (2017) identify this disparity as significantly diminishing job satisfaction and increasing turnover intentions among women. They argue that substantial pay discrepancies foster feelings of inequity and undervaluation, prompting women to seek better opportunities elsewhere. Chen and Wu (2024) found that perceptions of unfair pay relative to peers substantially affected women's ITL, noting that women who perceived their compensation as inequitable compared to their contributions and male colleagues were more inclined to resign.

Further compounding these issues, Lawson et al. (2019) emphasise that limited career advancement opportunities and under-representation in senior positions exacerbate

dissatisfaction and turnover intentions among women. Hur (2022) adds that inadequate professional development and mentorship disproportionately affect women, leading to decreased job satisfaction and heightened turnover intentions. The lack of access to career-enhancing resources and networks can make alternative job opportunities seem more appealing (Jones & Cornish, 2012). In addition, Yu (2019) revealed that gender inequality in work-life balance policies, such as insufficient parental leave and inflexible working arrangements, could intensify stress and elevate turnover intentions among women.

In addition, the insufficiency of support systems encompassing mentoring, guidance, and emotional support further exacerbates women's inclination to depart from their current positions (Jawahar & Hemmasi, 2006). These support mechanisms are pivotal in cultivating an environment where women can thrive and fully leverage their capabilities (Casad et al., 2020) Without such frameworks, the challenges that women face are magnified, leading to heightened turnover intentions (Thomas, 2020)). Consequently, organisations must proactively address these deficiencies to mitigate the adverse effects on employee retention. By implementing robust support structures, organisations can reduce the rate at which women exit their roles and enhance overall employee morale and retention (Barnejee, 2019). This approach fosters a more inclusive and supportive work environment, benefiting the organisational climate and performance.

The CA underscores the crucial role of gender equality in enabling both men and women to participate fully in advancing economies and communities (Robeyns, 2003). This framework not only highlights the importance of gender equality but also provides a structured path for achieving it (Jain, 2020; Pepi Patron, 2019). By establishing gender equality as a foundational element, the approach sets the stage for enhancing individual capabilities. Consequently, improving women's capabilities promotes flourishing and reduces their intention to leave their positions.

In parallel, secure flourishing, indicative of an individual's capacity for long-term growth and success, is profoundly influenced by the presence or absence of gender equality (Anand, 2016). Studies have demonstrated that gender inequality has a negative impact on women's flourishing (Ragadu & Rothmann, 2023). Women with limited skills and opportunities are particularly vulnerable to the adverse effects of gender inequality, underscoring an urgent need for increased funding, support, and equality regarding capabilities in working environments

(Casad et al., 2020). Addressing these needs is critical for ensuring fair operational circumstances and enhancing the overall well-being of this vulnerable group (Murangi et al., 2022). The literature underscores the interconnectedness of gender equality, secure flourishing, and turnover intentions.

Achieving gender equality has been a prominent topic in the banking industry (Adisa et al., 2024). Women in South African banking have poor career progression prospects, mainly because of organisational structure, inadequate sponsorship, and hostile workplace conditions (Kobus-Olawale et al., 2021). Encouraging the professional advancement of female talent and investing in gender parity are crucial for fostering responsible growth, generating shareholder value, and positively impacting on society (Amore & Garofalo, 2016). The continued development of the workforce in the banking sector is profoundly influenced by increasing the representation of women in high-level positions and supporting their career progression (Kobus-Olawale, 2020; Rath et al., 2016). This focus on gender equality enhances institutional performance and drives broader societal benefits.

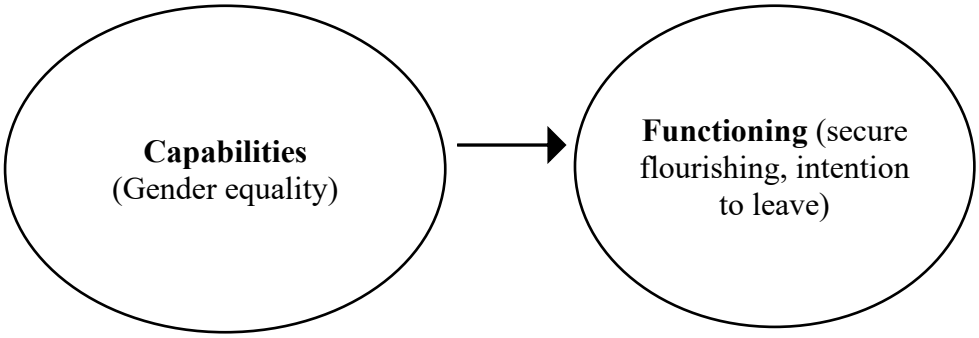
Current study: Objectives and hypotheses

The current study explores the associations between female bank employees' capabilities for gender equality, secure flourishing, and turnover intentions (see Figure 1). By examining how these factors interact, the study aims to uncover how a supportive, inclusive work environment that fosters gender equality and personal well-being can influence employees' decisions to remain in or leave their positions. This research seeks to contribute to a deeper understanding of the factors that affect employee retention, particularly among women in the banking sector, where equality and personal growth are increasingly critical.

The following hypotheses were set for this study:
Hypothesis 1. Capabilities for gender equality are positively related to secure flourishing.
Hypothesis 2. Capabilities for gender equality are negatively associated with employees' intention to leave.

Figure 1

A Conceptual Model of Capability for Gender Equality, Secure Flourishing and Intention to Leave



Method

Research design

A cross-sectional, quantitative design was implemented, which allowed for deductive inferences about associations among this study's key attributes. This research design is ideal for examining the connections between capabilities for gender equality, secure flourishing and intention to leave, as it enables data collection related to these variables at a specific moment in time, providing a snapshot of their relationships (Spector, 2019).

Setting and participants

This study adopted a quantitative approach by utilising a cross-sectional survey design. According to Spector (2019), a cross-sectional quantitative design makes it possible to draw inferences about correlations among variables. A sample of female participants working in the South African banking sector was sourced from the Gauteng province, and a sample size of 257 participants was obtained. Table 1 describes the demographic characteristics of the 257 surveyed female participants employed in the South African banking sector.

Table 1

Characteristics of the Participants (N = 257)

Variable	Grouping	Observations (*n*)	Frequency (%)
Gender	Female	257	100.00
	Male	0	0.00
Marital status	Single	100	38.91
	Divorced/Widowed	30	11.67
	Married	106	41.25
	Living with a partner	21	8.17
Age group	22-30 years old	61	23.74
	31-40 years old	159	61.87
	41-50 years old	37	14.40
Highest educational qualification	Grade 12/Diploma	26	10.12
	Bachelor/undergraduate degree	180	70.04
	Honours degree	35	13.62
	Master's degree	16	6.23
Job position	Junior management	157	61.09
	Middle management	75	29.18
	Senior management	25	9.73
Tenure in current job	1 year	57	22.18
	2 years	53	20.62
	3 years	62	24.12
	4 years	25	9.73
	5 years	21	8.17
	6 years	19	7.39
	7 or more years	20	7.78

The age of female employees ranged between 22 and 50 years, with most (61.87%) participants being in the 31 to 40 years age cohort. Of the participants, 41.25% were married, with 38.91% indicating that they were single, 11.67% revealing that they were either divorced or widowed, and 8.17% stating that they were living with a partner (cohabitating). Furthermore, regarding

employment status, most participants held junior-level management positions (61.09%), 29.18% held middle-level positions, and 9.73% held senior management positions.

The period of job tenure for all participants in their current institution ranged between one and 14 years. Furthermore, the job tenure responses showed that most females (24.12%) had worked at their current bank for three years, 22.18% had been employed at their current institution for one year, 20.62% of the participating females revealed that they had been working at their current bank for two years, and 33.07% of the participants reported that the accumulated experience at their current banking institution was more than three years. Concerning educational attainment, participants with an undergraduate degree as their highest qualification accounted for the largest share and comprised 70.04% of the sample. A small group of participants had only a matric or Grade 12 certificate, and combined with those who possessed a diploma, they made up 10.12% of the total sample. The most highly educated participants, holding a master's degree qualification, accounted for 6.23% of the sample, with 9.34% indicating that they had obtained an honours degree and 4.28% holding a postgraduate degree as their highest qualification. The study included female employees in the banking sector, from lower-level, middle-level to senior managerial roles, who self-reported as female. Only full-time employees willing to participate and provide informed consent were included. Employees outside the banking industry, male employees, temporary or contract workers, and those who did not consent were excluded

Measuring instruments

A *biographical Questionnaire* was developed to gather data on participants' biographical characteristics. The questionnaire included questions regarding the participants' age, marital status, qualifications, job level/position and job tenure.

The *Capabilities for Gender Equality Questionnaire* (CGEQ; Abma et al., 2016) is an instrument designed to assess gender-based disparities through the capabilities framework as initially conceptualised by Nussbaum (2000) and adapted by Abma et al. (2016). The development of the CGEQ involved a rigorous process of identifying relevant capabilities that reflected gender inequalities within various contexts. The Nussbaum (2000) capabilities approach provided the theoretical foundation for the CGEQ, emphasising the essential human functions necessary for a dignified life. Nussbaum (2000) outlines 10 central capabilities,

including the following: life; bodily health; bodily integrity; senses, imagination, and thought; emotions; practical reason; affiliation; and control over one's environment. These capabilities form the basis for evaluating the extent to which gender inequalities affect an ability to achieve these fundamental functions. Abma et al.'s (2016) conceptualisation of work capabilities can be used to focus on gender inequality. They identify capabilities that may be affected by gender disparities, tailoring the theoretical constructs to address different genders' unique constraints.

The CGEQ, thus, integrates these identified capabilities into its design to measure gender inequalities effectively. By focusing on these key capabilities, the CGEQ provides a nuanced assessment of gender inequality and informs targeted interventions to address these disparities. It comprises 18 questions to measure capabilities. The CGEQ measures three capability components: the importance of work values, enablement or opportunity, and achievement or success. For this study, the following dimensions were used: (a) mobility; (b) leisure activities; (c) religion; (d) earning a good income; (e) political empowerment; (f) shelter and environment; (g) life and physical health; (h) mental well-being; (i) bodily integrity and safety; (j) social relations; (k) education and knowledge; (l) domestic work and non-market share; (m) paid work and other projects; (n) work relationships; (o) setting your own goals; (p) time autonomy, and (q) contributing to something valuable.

For each reported aspect, participants were asked whether (a) they thought the aspect was very important (e.g., "How important is it for you to earn a good income?"), (b) their work granted them sufficient opportunities to do it (e.g., "Does your current work offer you enough *opportunities* to do that?"), and (c) they were able to succeed in realising it (e.g., "To what extent have you *succeeded* in doing so?"). The response items were scaled from 1 (*totally not*) to 5 (*to a great extent*). The reliability coefficient for the capability sets assessed in this study was acceptable and between .84 and .85, which aligns well with previous studies (Murangi et al., 2022; Ragadu & Rothmann, 2023).

The *Secure Flourishing Index* (SFI; VanderWeele, 2017) was utilised to measure well-being (conceptualised as secure flourishing). The SFI measures six dimensions (VanderWeele, 2017): (a) happiness and life satisfaction (e.g., "Overall, how satisfied are you with life as a whole these days?"); (b) mental and physical health (e.g., "In general, how would you rate your physical health?"); (c) meaning and purpose (e.g., "Overall, to what extent do you feel the things you do in your life are worthwhile?"); (d) character and virtue (e.g., "I always act to

promote good in all circumstances, even in difficult and challenging situations"); (e) close social relationships (e.g., "My relationships are as satisfying as I would want them to be"); and (f) financial and material stability (e.g., "How often do you worry about being able to meet normal monthly living expenses?"). Two items measure each dimension. Items were measured on an 11-point scale (from 0 to 10). High scores indicated favourable responses. Weziak-Bialowolska et al. (2019) found that a one-factor model for the SFI fitted the data well. However, a higher-order factor model comprising six factors also fitted the data well. Their study supported the measurement invariance of the SFI in five culturally and linguistically diverse populations. Weziak-Bialowolska et al. (2019) reported internal consistencies greater than .80 for all the subscales and the total score.

The *Turnover Intention Scale* (TIS; Sjöberg & Sverke, 2000) was utilised to measure the intention of female bank employees to leave. The TIS consists of three items (e.g., "I feel that I could leave this job"). The scale of response items ranged from 1 (*totally disagree*) to 5 (*totally agree*). For this study, the exploratory reliability coefficient of .81 meant that the TIS was an acceptable measure for ITL which validated the findings of Rothmann et al. (2019) for the South African agribusiness case (alpha = .83).

Research procedure

The researcher applied for ethics clearance from the North-West University Economic and Management Sciences Research Ethics Committee (EMS-REC) and was granted clearance (NWU-00917-21-A4). The researcher approached the selected banks' human resources (HR) departments and sought permission to conduct the research. The management of the participating institutions granted permission, and the researcher was assigned a contact person from each bank. The researcher and the contact person discussed the purpose of the study, the aim, and the objectives. After discussions with the contact person, the researcher scheduled a group meeting with the potential research participants. The role of the contact person from each bank was significant in planning sessions with the study participants. The information meetings were held through online platforms such as Zoom and Microsoft Teams. During these meetings, the intermediary explained the purpose of the study, its aims, and its objectives to participants. Thereafter, data collection was performed by distributing hard or electronic copies of the measuring instruments to participants with the help of the contact person assigned to the researcher by each bank. As the contact person selected the participants from among the

available female employees in managerial roles, convenience sampling was used, as the participants were easily accessible through the contact person's connections within the banks. The participants were assured of their safety, anonymity, and the confidentiality of their responses. Additionally, an informed consent form was attached as the first page of the questionnaire, ensuring that participants were fully aware of their rights and voluntarily consented to participate in the study.

Statistical analyses

The data was analysed using Mplus 8.11 (Muthén & Muthén, 1998-2017) and SPSS 27 (IBM Corp., 2021). Descriptive statistics and Pearson correlation coefficients were computed and contrasted using SPSS 27 (IBM Corp., 2021). Scale reliability estimates were calculated, and a cut-off value of .70 was used for scale reliability (Nunnally & Bernstein, 1994). The mean distal continuous outcome was computed across latent classes using the automatic Bolck, Croon, and Hagenaars (BCH) method (Asparouhov & Muthén, 2014; Bakk & Vermunt, 2016).

Latent class analysis (LCA) was applied using Mplus 8.11 (Muthén & Muthén, 1998-2017). Several models with increasing latent classes were tested. A model was retained when it significantly improved over the reference model. Models were compared using the Akaike information criterion (AIC), Bayesian information criterion (BIC), and adjusted Bayesian information criterion (ABIC) values, the Lo-Mendell-Rubin likelihood ratio (LMR LR) test (Lo et al., 2001), the adjusted LMR LR test (ALMR), and the bootstrapped likelihood ratio test (BLRT; Wang & Wang, 2020). Latent class analyses use entropy to assess classification quality; a value of 1 indicates a good classification, whereas a value lower than .60 is unacceptable (Geiser, 2013).

Results

Capabilities of participants

Table 2 reports the percentages of capabilities of the participants according to whether they were classified as capable or not capable across the spectrum of importance, opportunity, and achievement.

Table 2

Capabilities of Participants

Variable	Importance	Opportunity	Achievement	Capability	Combined
Mobility	3.89	23.74	36.19	37.35	Not capable
	96.11	76.26	63.81	62.65	Capable
Leisure activities	32.30	28.79	38.52	42.80	Not capable
	67.70	71.21	61.48	57.20	Capable
Religion	18.29	38.91	38.13	41.25	Not capable
	81.71	61.09	61.87	58.75	Capable
Earn a good income	0.00	40.47	48.25	49.81	Not capable
	100.00	59.53	51.75	50.19	Capable
Political empowerment	38.91	42.02	46.69	49.42	Not capable
	61.09	57.98	53.31	50.58	Capable
Shelter and environment	0.39	12.06	21.79	23.35	Not capable
	96.50	92.61	87.55	85.21	Capable
Life and physical health	0.00	4.3	7.00	7.00	Not capable
	100	95.7	93.0	93.0	Capable
Mental well-being	0.00	1.90	6.60	7.40	Not capable
	100	98.1	96.4	92.6	Capable
Bodily integrity and safety	0.00	1.90	3.50	4.30	Not capable
	100	98.1	96.5	95.7	Capable
Social relations	3.5	7.4	12,5	14.8	Not capable
	96.5	92.6	87.5	85.2	Capable
Education and knowledge	1.2	1.9	7.4	8.20	Not capable
	98.8	98.1	92.6	91.8	Capable
Domestic work and non-market share	2.30	8.9	12.8	14.8	Not capable
	97.7	91.1	87.2	85.2	Capable
Paid work and other projects	0.40	7.00	11.7	12.5	Not capable
	99.6	93.00	88.3	87.5	Capable
Work relationships	2.3	8.6	11.3	12.1	Not capable
	97.7	91.4	88.7	87.9	Capable
Setting your own goals	0.00	4.7	7.8	8.2	Not capable
	100	95.3	92.2	91.8	Capable
Time autonomy	0.80	11.3	14.0	14.4	Not capable
	99.2	88.7	86.0	85.6	Capable
Contributing to something valuable	0.00	9.70	13.6	14.0	Not capable
	100	90.3	86.4	86.0	Capable

Table 2 shows that most participants regarded the values across the 18 capabilities as important, with importance percentages ranging from 61.09% (political empowerment) to 100% (earning a good income, life and physical health, and mental well-being). The enabling opportunities varied significantly, with percentages ranging from 57.98% (political empowerment) to 92.61% (social relations), reflecting differing access to resources and opportunities across these domains. In terms of achievement, the results ranged from 50.19% (earning a good income) to 87.55% (social relations), indicating notable disparities between participants' perceived importance of these capabilities and their achievement. The highest levels of capability were reported in social relations (85.21%), life and physical health (93%), bodily integrity and safety

(95.7%), mental well-being (92.6%), education and knowledge (91.8%), and domestic work and non-market share (85.2%), suggesting greater success and access to opportunities in these areas. However, the aspects with the lowest levels of capability were earning a good income (50.19%) and political empowerment (50.58%), reflecting considerable barriers in these areas. Despite being highly important, participants reported significant struggles in the achievement of those capabilities. Other areas, such as mobility (62.65%), religion (58.75%), and leisure activities (57.20%), also showed lower levels of capability, further highlighting gaps between importance and achievement.

Domains like shelter and environment (76.65%), paid work and other projects (87.5%), work relationships (87.9%), setting your own goals (91.8%), and time autonomy (85.6%) exhibited moderate capability levels, reflecting that while valued, participants still faced barriers in fully achieving these goals. Lastly, contributing to the creation of something valuable was an important domain, with 100% of participants recognising its significance, though only 86% felt capable, indicating that while the opportunity to contribute is highly valued, many participants face challenges in its achievement.

Seven capabilities, mobility, leisure activities, religion, earn a good income, political empowerment, shelter and environment, and social relations, were selected because the responses showed variation. Table 2 indicates that most participants regarded the values as important, ranging from 61.09% (political empowerment) to 100% (earning a good income). The value opportunity or enabling results ranged from 57.98% (political empowerment) to 92.61% (social relations). Regarding the levels of achievement, the results ranged between 51.75% (earning a good income) and 87.55% (social relations). The percentages of capabilities for female bankers in descending order were social relations (85.21%), shelter and environment (76.65%), mobility (62.65%), religion (58.75%), and leisure activities (57.20%). Furthermore, Table 2 shows that, for female bankers' lowest capabilities in ascending order were earning a good income (50.19%) and political empowerment (50.58%).

Confirmatory factor analysis of secure flourishing and intention to leave

Confirmatory factor analysis (CFA) was applied to assess the measurement model of secure flourishing and the intention to leave.

CFA was utilised to validate the measurement models of the SFI and the TIS, employing multiple measurement models. Table 3 reports the goodness-of-fit measures for Model 1 to Model 4.

Table 3

CFA of Secure Flourishing and the Intention to Leave

Model	χ^2	*df*	AIC	BIC	CFI	TLI	RMSEA	SRMR
1	1664.96*	251	13256.48	13515.57	.58	.54	.15* [.14, .16]	.13
2	1140.64*	248	12738.17	13007.90	.74	.71	.12* [.11, .13]	.11
3	722.81*	242	12332.33	12623.00	.86	.84	.09* [.08, .10]	.10
4	261.14*	124	9618.63	9849.32	.93	.91	.07 [.05, .08]	.07

Notes: χ^2 = chi-square statistic; *df* = degrees of freedom; AIC = Akaike information criterion; BIC = Bayesian information criterion; CFI = comparative fit index; TLI = Tucker-Lewis index; RMSEA = root mean square error of approximation; SRMR = standardised root mean square residual; * $p < .01$.

Model 1 exhibited poor fit indices with a CFI of .58 and a TLI of .54, indicating inadequate model fit. The RMSEA of .15 and a high SRMR of .13 suggested that this model did not satisfactorily approximate the data, as evidenced by both indices exceeding acceptable thresholds. The significant chi-square statistic, furthermore, showed a lack of fit. Model 2 showed improved fit indices compared to Model 1, with a CFI of .74 and a TLI of .71. Although these values were closer to acceptable fit criteria, the RMSEA of .12 and SRMR of .11 still suggested that the model fit was suboptimal, but an improvement from Model 1.

Model 3 showed further improvement with a CFI of .86 and a TLI of .84, suggesting a better fit. The RMSEA of .09, within the acceptable range, along with a reduced SRMR of .10, showed that this model fitted the data more closely. The chi-square statistic was still significant, though less indicative of poor fit compared to previous models. Model 4 demonstrated the best fit among the models, with a CFI of .93 and a TLI of .91, both considered excellent. The RMSEA of .07 and SRMR of .07 indicated a good model fit, with values within the acceptable range. This indicated that Model 4 provided the best fit for the data compared with the others, in alignment with recent research highlighting that lower RMSEA and SRMR values alongside higher CFI and TLI values signify a more accurate model fit (Kline, 2023).

Descriptive statistics, reliabilities, and correlations of the scales

Table 4 presents the descriptive statistics, omega reliability metrics, and Pearson correlations of the variables. Following Nunnally and Bernstein (1994), the reliability coefficients for the three aggregate scales utilised in this study were acceptable at reliability (ω) > .70.

Table 4

Descriptive Statistics, Reliabilities, and Correlations of the Scales

Variable	ω	Mean	*SD*	1	2	3	4	5	6	7	8	9
1. MOB	.71	.63	.48	-	-	-	-	-	-	-	-	-
2. LA	.82	.57	.49	.29**	-	-	-	-	-	-	-	-
3. REL	.76	.59	.49	.20**	.20**	-	-	-	-	-	-	-
4. EGI	.81	.50	.50	.11	.06	.14*	-	-	-	-	-	-
5. PEM	.76	.51	.50	.31**	.29**	.08	.05	-	-	-	-	-
6. SAE	.76	.77	.42	.29**	.11	.11	.05	.17**	-	-	-	-
7. SR	.81	.85	.35	.17**	.12*	.11	.08	.40**	.05	-	-	-
8. Capset	.87	.79	.16	.56**	.48**	.40**	.41**	.58**	.37**	.52**	-	-
9. SecFL	.84	8.29	.97	.20**	.09	.16**	.19**	.17**	.10	.13**	.38**	-
10. ITL	.85	2.39	.74	-.16**	-.09	-.10	-.13*	-.19**	-.00	-.10	.27**	.33*

Notes: *SD* = standard deviation; MOB = mobility; LA = leisure and activities; REL = religion; EGI = earning a good income; PEM = political empowerment; SAE = shelter and environment; SR = social relations; Capset = capability set; SecFL = secure flourishing; ITL = intention to leave; factor scores were used to calculate the correlations; $p < .05$; $p < .01$; * $r > .30$: small effect; ** $r > .50$: large effect. The coded option response: well-being dimensions, minimum = 1 and maximum = 6; ITL, minimum = 1 and maximum = 5.

Table 4 demonstrates a statistically significant positive correlation (of medium effect) between the capability set and secure flourishing. The capability set was statistically significantly and negatively associated with intention to leave (medium effect). Five capabilities for gender inequality showed positive correlations of small effect with secure flourishing: mobility, religion, earning a good income, political empowerment, and social relations. Three capabilities for gender equality showed correlations with small effects with intention to leave: mobility, earning a good income, and political empowerment.

Latent class analysis

A latent class analysis was conducted on the seven capabilities collected, with the models contrasted for better fit based on the inclusion of varying latent classes. Table 5 and Figure 2 report the results of the models, ranging from one latent class to four latent classes.

Table 5

Comparisons of Capability Classes

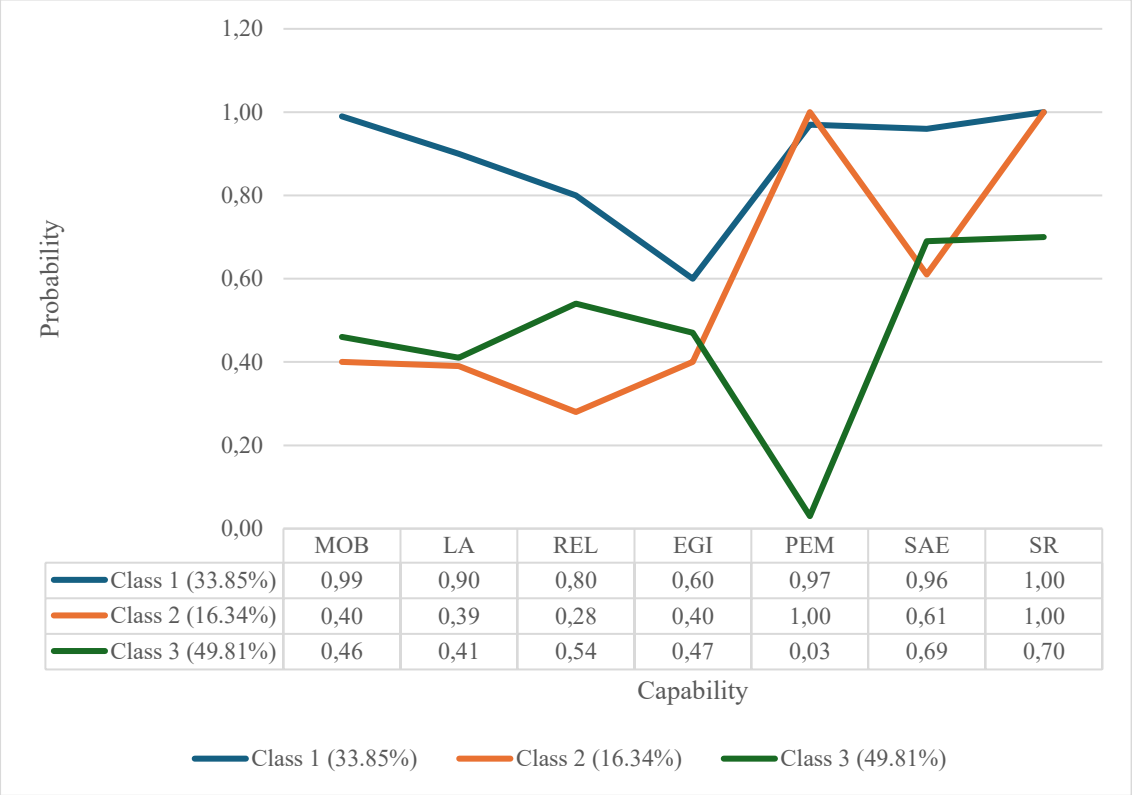
Class	AIC	BIC	ABIC	LMR LR test *p*-value	ALMR LR test *p*-value	BLRT *p*-value	Entropy	Smallest class membership
1-Class	2260.14	2284.98	2262.79	n/a	n/a	n/a	-	-
2-Class	2136.05	2189.29	2141.73	.000***	.000***	.000***	.74	87 (0.34)
3-Class	2124.09	2205.72	2132.80	.014**	.015**	.001**	.83	42 (0.16)
4-Class	2127.71	2237.73	2139.45	.058	.062	1.000	.84	27 (0.12)

Notes: AIC = Akaike information criterion; BIC = Bayesian information criterion; ABIC = adjusted Bayesian information criterion; LMR LR = Lo-Mendell-Rubin likelihood ratio test; ALMR LR = adjusted Lo-Mendell-Rubin test; BLRT = bootstrapped likelihood ratio test; *** $p < .001$ and ** $p < .01$ denote statistical significance at the 1% and 5% level, respectively. Capability set: MOB, LA, REL, EGI, PEM, SAE, SR.

Table 5 shows that the model with two latent classes had lower AIC and BIC values than the model with one latent class (△AIC = 2136.05 - 2260.14 = -124.09, △BIC = -95.69, and △ABIC = -121.05). Furthermore, the *p*-values (< .001) for LMR, ALMR, and BLRT of the Class 2 model were statistically significant at the 1% level. This confirmed that model 2 (with two classes) fitted the data better than the latent class 1 model. The model with three latent classes provided a statistically significant improvement on the model with two latent classes when the contrast was based on the AIC and ABIC values (△AIC = -11.96 and △ABIC = -8.94). However, if the BIC metric was evaluated, the result was inconclusive, as the model with two latent classes had a lower BIC than the one with three latent classes. The *p*-values for LMR, ALMR, and BLRT of the four-class model were not statistically significant. Three classes seemed to fit the data better than the other three models.

Figure 2

Latent Profiles of Capability Sets of Female Bank Employees



Notes: MOB = mobility; LA = leisure activities; REL = religion; EGI = earning a good income; PEM = political empowerment; SAE = shelter and environment; SR = social relations.

On average, the model with three latent classes provided the best fit. The proportions extrapolated from the three class models were 33.85% for Class 1, 16.34% for Class 2, and 49.81% for Class 3. This acceptable fit was complemented by a good entropy of .83, which matched the classification benchmark range (Wang & Wang, 2020). The average probabilities for the most likely latent class membership were also within acceptable bounds: Class 1 probability = .92, Class 2 probability = .86, and Class 3 probability = .98. Moreover, based on the chi-square test, there were no significant bivariate standardised residuals for all three classes, which, according to Sterba (2013), supports the assumption of local independence within classes.

Latent Class 1 (robust capability set) comprised 33.85% of the participants. The participants in this class demonstrated a high likelihood of endorsing a range of capabilities, with only a minor deviation in their ability to earn a substantial income. Latent Class 2 (collectivist capability set) represented 16.34% of the participants in the study. This group had a high likelihood of endorsing political influence and fostering social connections and shelter. In addition, these

women demonstrated a moderate inclination towards tackling social and environmental issues, although they displayed a low likelihood for other capabilities. Latent Class 3 (shelter/socially focused capability set) comprised 49.81% of the participants. This class showed moderate capabilities for religious involvement, income generation, leisure activities, and mobility. However, it demonstrated a low probability of endorsing political empowerment. This class also showed moderate probabilities of cultivating social connections and displaying concerns for housing and environmental matters.

The assignment of latent classes was based on the model's fit statistics, the likelihood of participants endorsing certain capabilities, and checks for statistical independence within the classes. This multi-step approach helped ensure that participants were correctly classified into the latent classes based on their distinct patterns of capabilities.

Table 6 shows the BCH findings of the approach tests of mean equality across latent classes.

Table 6

Equality Tests of Means Across Classes (Capability Sets)

Secure flourishing	Mean	*SE*	ITL	Mean	*SE*
Robust	8.65	0.10	Robust	2.24	0.08
Collectivist	8.12	0.19	Collectivist	2.22	0.11
Shelter/Socially focused	8.10	0.08	Shelter/Socially focused	2.55	0.06
	Chi-square	*p*		Chi-square	*p*
Overall test	16.35	.000**	Overall test	10.93	.004**
Robust versus collectivist	5.03	.025*	Robust versus collectivist	0.03	.865
Robust versus shelter/socially focused	16.11	.000**	Robust versus shelter/socially focused	7.18	.007**
Collectivist versus shelter/socially focused	0.01	.943	Collectivist versus shelter/socially focused	5.85	.016*

Notes: *SE* = standard error; ITL = intention to leave; * $p < .05$; ** $p < .01$.

The overall chi-square test for secure flourishing was significant ($\chi^2 = 16.35$, $p < .001$), indicating statistically significant differences in mean scores across the latent classes. The results regarding gender inequality and secure flourishing revealed that individuals in the

robust capability set had the highest mean score, which differed significantly from those in the collectivist (p = .025) and shelter/socially focused (p = .000) classes. This indicated that women in the robust capability set experienced higher levels of secure flourishing than the other two classes, while the collectivist and shelter/socially focused sets did not differ statistically significantly regarding secure flourishing.

The findings regarding intention to leave revealed that the politically capable class had the lowest mean score, reflecting the lowest intention to leave among the three classes. However, the difference between the robust and collectivist capability sets was not statistically significant (p = .865). Statistically significant differences were evident between the robust and shelter/socially focused capability sets (p = .007) and between the collectivist and shelter/socially focused capability sets (p = .016). The mean values showed that the robust and collectivist capability sets had lower scores for intention to leave.

The following hypotheses were accepted: (a) capabilities for gender equality are positively related to secure flourishing, and (b) capabilities for gender equality are negatively associated with employees' intention to leave. Enhancing gender equality-related capabilities improved secure flourishing and reduced intention to leave. These findings support the CA that gender equality improves employee well-being and retention.

Discussion

This study explored the associations between female bank employees' capabilities for gender equality, secure flourishing, and intention to leave. Capabilities serve as a crucial indicator of social justice by emphasising individuals' real opportunities to achieve well-being (Nussbaum, 2011; Sen, 1999). This highlights the importance of addressing systemic inequalities and barriers that hinder personal development (Robeyns, 2017). This approach shifts the focus from mere resource distribution to enhancing individual agency, ensuring that all members of society can pursue their unique aspirations and lead fulfilling lives (Robeyns, 2017). This study identified three distinct capability classes among the participants. The robust capability set exhibited a well-rounded set of skills and resources, positioning participants to thrive in both the personal and professional realms. The collectivist capability set had low economic capabilities and strong political capability but faced economic limitations that affected their overall flourishing. The shelter/socially focused capability set, had limited public capabilities,

indicating that while these employees might excel in domestic roles, their public capabilities were underdeveloped, potentially affecting their career progression and agency.

Interestingly, a significant majority of participants endorsed the importance of various values associated with these capabilities. Specifically, the value of earning a good income was seen as crucial by all respondents, while political empowerment was valued by a smaller proportion. This disparity highlighted the varying levels of importance attributed to different aspects of capability, which might influence employee secure flourishing and turnover intentions. When examining opportunity or enabling results, the range of responses further illustrated the nuanced experiences of these employees. Political empowerment scored low, indicating a perceived lack of opportunities in this area, whereas social relations received a more favourable assessment. This suggested that while employees valued social connections, they might feel marginalised in political contexts, potentially affecting their flourishing and turnover intentions.The achievement levels also presented a mixed picture. While female bank employees might excel at building relationships, achieving financial stability remained a significant challenge. This could have profound implications for their overall flourishing and retention.

The capabilities among female bank employees showed a clear hierarchy, with social relations ranking highest, followed by shelter and environment, mobility, and leisure activities. In contrast, political empowerment and earning a good income were the lowest-ranked capabilities. This pattern underscored the critical gap between the importance of capabilities and the actual opportunities and achievements associated with them, reinforcing findings from previous research that indicate that while capabilities are highly valued, the means to achieve them are often lacking (Abma et al., 2016; De Wet & Rothmann, 2023).

This study utilised latent class analysis to explore the capabilities of female bank employees. The robust capability class comprised 33.85% of participants and was characterised by a wide range of capabilities, except for earning a good income. The collectivist capability set included 16.34% of participants. This class exhibited high levels of political empowerment and social relations, echoing findings from earlier research that emphasise the importance of social networks and political engagement in enhancing job satisfaction (Casey et al., 2010; Laurison, 2016). Notably, this class demonstrated the lowest intention to leave their positions, indicating a strong sense of belonging despite economic limitations. The shelter/socially focused class

represented 49.81% of the participants and exhibited moderate capabilities in areas such as religious involvement, earning a good income, leisure activities, and mobility.

The findings on secure flourishing revealed that the robust capability class scored the highest, with a mean score differing significantly from both the politically capable and domestically capable classes. This suggested that a more diverse capability set contributed to higher levels of overall well-being, supporting the findings of Nussbaum (2011), who posits that a wide range of capabilities is essential for a fulfilling life. Moreover, the robust capability set demonstrated a strong inverse association with intention to leave, suggesting that employees with greater capabilities were less likely to quit. This relationship emphasised the importance of fostering gender equality and improving employee capabilities, as these efforts could lead to higher job satisfaction and increased loyalty to the organisation. Recent studies reinforce this notion, indicating that enhancing capabilities within the workplace can mitigate turnover intentions and promote a more stable workforce (Chang et al., 2019).

While some individual capabilities, such as mobility and leisure activities, exhibited only weak correlations with intention to leave, others (such as earning a good income and political empowerment) showed a more significant impact. This variation suggested that while all capabilities were important, certain areas warrant more focused development to reduce turnover intentions effectively. For instance, improving employees' economic and political empowerment can lead to stronger retention outcomes (Kabeer, 2021).

The findings of this study illustrated the intricate relationship between female bank employees' capabilities, secure flourishing, and intention to leave their positions. The research highlighted that a diverse set of capabilities significantly contributed to employees' secure flourishing and retention, emphasising the critical role of financial stability and social relations. Female employees in the robust capability class tended to experience higher levels of secure flourishing, indicating that broad skill sets enhanced their satisfaction and personal fulfilment. These findings supported the CA, which posits that enhancing individual capabilities can lead to better life outcomes (Nussbaum, 2011). Therefore, organisations must prioritise developing diverse capabilities among female employees to foster a more engaged and committed workforce, ultimately reducing turnover intentions (De Wet & Rothmann, 2023). These results highlighted the complexity of capabilities and their influence on secure flourishing and turnover intentions among female bank employees. The predominance of the domestically

capable class signalled a pressing need for organisations to address systemic barriers that hindered women's full participation and advancement in the workplace. By fostering environments that enhance economic and public capabilities, organisations can improve employee satisfaction and contribute to a more equitable workplace.

At a fundamental level, the results of this study provide key insights into the capabilities of female bank employees, shedding light on how these capabilities relate to their secure flourishing and intention to leave their positions. The findings suggest that a diverse set of capabilities, including financial stability, social relationships, and job-related skills, play a critical role in fostering employees' well-being and retention. When these capabilities are nurtured and supported, female employees tend to experience a greater sense of personal fulfilment and security, which reduces their desire to leave the organisation. The study emphasizes that enhancing these capabilities can create an environment in which female employees feel more engaged, valued, and committed to their roles, ultimately contributing to lower turnover rates. Despite the critical role banks play in supporting the success of the economy and contributing significantly to societal well-being, focusing on the development of diverse capabilities within the banking sector can enhance retention and foster a more stable, satisfied workforce. By investing in the growth of various skills and abilities, South African banks can create a work environment that not only attracts but also retains top talent, ultimately benefiting both the employees and the organisation. These findings also highlight the importance of addressing systemic barriers that may limit the growth of female employees' capabilities, ensuring that organisations foster an inclusive work environment where women can fully thrive.

Limitations and recommendations for future research

This study emphasised the strategic importance of enhancing specific capabilities, particularly political empowerment and income generation, to promote gender equality and reduce banking sector attrition through careful analysis and synthesis of theoretical constructs and empirical research. Future studies could use a longitudinal approach to trace causal trajectories and the long-term benefits of capability enrichment to better understand how these capabilities affect retention and well-being. The survey method used in this study limited causal inference. A subsequent experiment could examine whether increasing banking employees' sustainable income capacity would improve gender-based well-being and retention. The small sample size

of the study limited its external validity, preventing broad generalisations to all South African female bankers. Future research should include a more representative cohort.

Based on these findings, it is recommended that interventions aimed at improving employee secure flourishing should consider the different capabilities for gender equality. Specifically, enhancing capabilities and resources related to social relations and political empowerment may positively affect other areas, such as leisure activities and income. For practitioners and policymakers, it is crucial to address the factors that influence individuals' intention to leave, as negative associations with well-being dimensions suggest that improving overall satisfaction may reduce the likelihood of such intentions. Future research should continue to explore these relationships using longitudinal data to better understand causality and the impact of interventions over time.

Conclusion

This study examined the associations between female bank employees' capabilities for gender equality, secure flourishing, and turnover intentions. The findings highlighted a clear hierarchy of valued capabilities, with social relations being the most significant, followed by shelter, environment, mobility, and leisure activities. Notably, earning a good income and political empowerment ranked lowest, highlighting a gap between the importance placed on these capabilities and the actual opportunities available to achieve them. Three gender equality capability sets were identified: the robust, collectivist, and shelter/socially focused capability sets. This underscored the need for organisations to enhance both economic and political empowerment to support employee flourishing and retention, aligning with previous research emphasising the importance of addressing these disparities.

This study effectively linked the findings with the theoretical discourse surrounding gender equality and capabilities. It demonstrated how enhanced capabilities could lead to decreased intention to leave and enhanced well-being among female employees in the banking sector in South Africa. This validated the importance of the CA in analysing workplace dynamics and underscored the tangible outcomes of fostering an environment that supported women's values, empowerment, achievement, and well-being. In conclusion, this study highlighted the necessity for banks and similar institutions to address these disparities in capabilities. By fostering an environment that enhances individual agency and addresses systemic barriers, organisations

can not only promote gender equality but also reduce turnover intentions among female employees. Emphasising capability development across all dimensions will empower women to pursue their aspirations more fully, leading to a more equitable and flourishing workplace.

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CHAPTER 3

RESEARCH ARTICLE 2

Gender Equality: The Role of Organisational Culture, Stereotypes, and Self-bullying

Abstract

Orientation: Research regarding gender equality, organisational culture, stereotypes, and self-bullying is critical for developing effective strategies to promote equality, inclusivity, and well-being in organisations and society.

Purpose: This study examined the associations between organisational culture, stereotypes about women in management, self-bullying, and gender equality capabilities in a South African banking context.

Motivation for the study: Few studies in South Africa have focused on the nexus between organisational culture, stereotypes, self-bullying, and gender equality capabilities within the context of gender-unequal management positions in the banking sector.

Design/Methodology/Approach: A cross-sectional survey was used with a stratified random sample (N = 257) of female bank employees in South Africa. The Organisational Culture Questionnaire, the Women in Management Questionnaire, the Personal Views Questionnaire, and the Capability for Gender Equality Questionnaire were administered.

Main findings: Male-centric workplace practices were negatively associated with self-compassion and gender-positive managerial stereotypes and positively associated with scepticism towards women leaders and isolation. Participative and nurturing cultures were associated with self-compassion and reduced scepticism and isolation. The findings highlighted the negative impact of male-centric norms and the importance of supportive, inclusive workplace environments in promoting positive attitudes and reducing biases. Low male-centric workplace practices and a high participative and nurturing culture, low scepticism towards women leaders, and high isolation statistically significantly and negatively predicted the capability for gender equality.

Originality/Value: The study provided insights into addressing negative stereotypes to foster a female-inclusive organisational culture. A collaborative, accommodative, caring, and female-inclusive organisational culture will facilitate the infusion of critical capabilities that drive gender employment equity and lessen adverse self-bullying for female bankers.

Keywords: stereotypes, organisational culture, gender equality capabilities, structural equation modelling, self-bullying.

Introduction

The banking industry in South Africa reflects significant societal dynamics, particularly gender relations (Olivier & Govender, 2019). Despite global progress towards gender equality, there remains a considerable disparity in various professional settings, including in the banking industry in South Africa (Bosch, 2021). Gender disparities in the workplace make it difficult for women to obtain opportunities, fair compensation, and positions of authority (Adegbite & Machethe, 2020). Despite accounting for a sizeable portion of the banking sector in South Africa, women are noticeably under-represented in higher-level positions (Bishu & Headley, 2020). This gender imbalance may be influenced by both the overall organizational culture and the representation at higher levels within the sector (Kobus-Olawale et al., 2021)

From a global perspective, research reveals that women occupy only 29% of senior management roles worldwide (Catalyst, 2012). Similar studies indicate a consistent pattern where women hold fewer than 25% of executive and board positions within Fortune 500 companies (Catalyst, 2020). Research suggests that this disparity stems from biases in hiring and promotion practices, alongside entrenched cultural and societal norms regarding gender roles. In South Africa, various legislative programmes, policies, and statutory measures to eliminate gender inequalities and unfair discrimination in the workplace have been implemented. However, most women still face unfair discrimination (Malatjie & Mbajiorgu, 2024). South African labour force participation still reflects these disparities, with women's participation at 35.7%, while for males it is 64.3%. However, women constitute over 51% of the population of the country (Bobek et al., 2023). In all the top four occupational levels (top management, senior management, professionally qualified, and professional level), women are still under-represented, and men remain dominant (Musetsho et al., 2021). Stereotypically, the banking or financial services sector has been deemed typically male-dominated, and the culture is more supportive of male appointments to leadership positions (Olivier & Govender, 2019).

Some gender-related barriers and biases have diminished over time, yet gender stereotypes persistently hinder women's career advancement (Tabassum & Nayak, 2021). These stereotypes negatively affect opportunities for women's career progression where patriarchal expectations shape managerial behaviours and workplace perspectives. Globally, only 29% of senior management positions are held by women Grant Thornton (2020). The World Economic Forum (2017) highlights a persistent average gender gap of 32% across key areas: economic

participation and opportunity, educational attainment, health and survival, and political empowerment. Despite extensive policy efforts to promote gender equality, discrimination rooted in gender stereotypes persists.

A study by Mathew (2016) revealed that women primarily entered entrepreneurship through family businesses linked to their fathers and relatives. Their inclusion in these enterprises was predetermined by birth rather than choice. Despite their exposure to business operations, these women were often excluded as potential successors due to their gender (Lingas, 2013). Furthermore, traditional attitudes inhibit women from seeking employment outside the household or interacting with individuals beyond their family circle (Tabassum & Nayak, 2024).

For over four decades, researchers have investigated gender stereotypes and the characteristics deemed necessary for effective management (Berkery et al., 2013; Booysen & Nkomo, 2010; Eagly & Carli, 2021; Ellemers, 2018; Elsaid & Elsaid, 2012; Orser, 1994; Powell et al., 2021). These studies have adopted various paradigms and explored different contexts (Hentschel et al., 2019). However, Powell (2011) noted a shift among women, who are increasingly less likely to view management exclusively as a male domain. Stoker et al. (2012) found that the prevailing stereotype portrayed managers as masculine, and most individuals preferred male managers. Interestingly, female employees supervised by women and those in organisations with a higher proportion of female managers exhibited a stronger preference for feminine managerial attributes and female managers (Stroker et al., 2012)

Many studies have extensively investigated gender disparities in Western contexts (Begeny et al., 2020; Guimond, 2008; Wu & Cheng, 2018). Similarly, in Africa, particularly in South Africa, historical injustices such as apartheid have spurred significant scholarly attention to gender equality (Espi et al., 2019; Musetsho et al., 2021; Snodgras, 2017). However, there has been a noticeable lack of research on the nuances of gender inequality and stereotypes using the capability approach framework (Klasen, 2022). Moreover, there appears to be a significant gap in research addressing the connections between gender equality and women's experiences of self-bullying. While studies have explored various facets of gender equality, including representation in leadership, pay equity, and workplace discrimination, there is scant literature specifically examining how these factors contribute to or mitigate instances of self-bullying among women. Self-bullying, which encompasses internalised negative self-perceptions, self-

criticism, and the internalisation of societal stereotypes, remains relatively underexplored in the context of gender dynamics (Ahlers & Arylo, 2015).

In the South African context, while considerable research attention has been directed towards gender stereotypes and organisational culture, there remains a notable gap in understanding the specific dynamics and intersections between these two critical areas, particularly within the South African banking sector. Existing studies have often focused on broad themes such as gender representation in leadership, pay differentials, and workplace discrimination based on gender (Catalyst, 2020; Powell, 2018). However, there is limited exploration of how deeply ingrained gender stereotypes influence organisational culture within the banking sector, shaping norms, behaviours, and career progression opportunities (Benschop & Doorewaard, 1998). Specifically, the gap lies in the nuanced examination of how gender stereotypes manifest within the organisational context of South African banks. Furthermore, the impact of these stereotypes on individuals' experiences, particularly concerning phenomena such as self-bullying or internalised biases, remains underexplored. Research could delve deeper into how gendered expectations and biases shape employees' self-perceptions, career aspirations, and interactions with colleagues and clients within the banking sector.

Addressing this gap could provide valuable insights into developing targeted interventions and policies to promote a more inclusive and equitable organisational culture within South African banks. By examining gender stereotypes through a nuanced lens and understanding their interplay with organisational dynamics, researchers and practitioners can contribute to fostering environments where all employees, regardless of gender, can thrive and contribute fully to organisational success. In South Africa, where historical injustices under apartheid have shaped societal norms and structures, such studies help to dismantle discriminatory practices and promote a more inclusive society (Beyer et al., 2024; Jaga et al., 2018). Given the dual-jurisdictional nature of the banking sector, the approach of the South African economy to achieving gender equality holds significant relevance (Statistics South Africa, 2020).

Capability approach

The capability approach (CA) provides a framework for assessing individual and societal well-being. The approach stresses the importance of people living meaningful lives and doing what they value with their resources and opportunities (Robeyns, 2021). This study draws on the CA

articulated by Sen (1985a, 1985b) and Nussbaum (2011, 2023). It centres on three key concepts – capabilities, functioning, and freedoms – and serves as a comprehensive normative framework for evaluating individual well-being and societal arrangements, guiding policy design, and proposing societal transformations (Robeyns, 2017). Nussbaum (2011) defines capability as the capacity to perform valuable actions or achieve valuable states of being. Sen (1992) views capabilities as encompassing fundamental activities such as meeting nutritional needs or moving freely in public without experiencing shame.

Applying the CA to gender equality underscores its suitability for assessing human development by shedding light on inequality, poverty, and other capability deficits. Emon and Nipa (2024) and Nussbaum (2023) argue that promoting gender equality is essential for fostering economic development, making the CA particularly relevant. Robeyns (2017), furthermore, developed 14 capabilities to conceptualise gender inequality, encompassing aspects such as physical and mental health, protection from violence, social participation and political influence, education and knowledge production, caregiving responsibilities, employment and creative pursuits, living conditions, mobility, leisure activities, autonomy in time allocation, dignity and respect, and freedom of religious choice. Van der Klink et al. (2016) suggest that each capability comprises three pertinent components: a value component, an enablement component, and an achievement component.

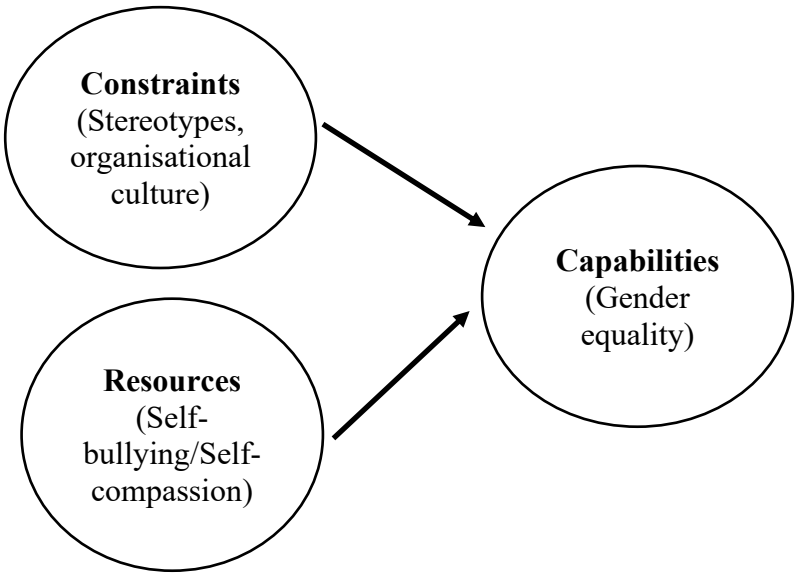
The CA acknowledges that the ability to function depends on the availability of resources and constraints (Robeyns, 2017). Although the extent to which women value gender equality at work may represent their capabilities, the availability of resources and the possible constraints might impact them. According to Robeyns (2017), resources are meant to enhance flourishing or enable people to flourish. Therefore, the CA emphasises that possible constraints and resources influence people's functionings. In this case, the assumption is that gender inequality at work may be a result of gender and patriarchal stereotypes and organisational culture.

Capability inequalities occur when groups have unequal access to opportunities and resources to achieve valued functionings (Dejaeghere, 2020). This concept includes education, health, and other well-being disparities, as well as income and wealth inequality (Robeyns, 2021). Capability inequalities are related to women being deprived of equal access, opportunities, and resources to achieve what they value the most. In the CA, capability inequalities refer to

disparities in people's ability to achieve valuable functionings and capabilities they have reason to value.

Figure 1

A Model of Capabilities and Functioning (Adapted from van der Klink et al., 2016)



Three variables are essential in the CA: capabilities and functionings, conversion factors, and individual agency and freedom. Capabilities are the real opportunities or freedoms a person has to achieve functionings. Functionings are the various things a person may value doing or being (such as being healthy, being educated, and having shelter). Capability inequalities, thus, concern the differences in people's actual ability to convert resources and opportunities into valuable functionings. Conversion factors are the personal, social, and environmental factors that influence a person's ability to convert resources into valuable functionings. Disparities in these conversion factors often arise, causing capability inequalities. For example, disparities in education and healthcare access, social norms, discrimination, and economic resources can all affect one's capabilities. The CA emphasises the importance of individual agency and freedom in choosing and pursuing valuable functionings. Capability inequalities can, therefore, also result from restrictions concerning people's agency, such as a lack of political freedoms, social norms that limit opportunities for particular groups (e.g., gender discrimination), or economic conditions that restrict choices. Overall, capability inequalities in the CA highlight the importance of not just focusing on income or material resources, but also enhancing people's real opportunities and freedoms to live the lives they have reason to value.

Women face systemic barriers that limit their abilities and prevent them from achieving important goals. Gender stereotypes, discriminatory workplace cultures, and limited resources and opportunities are issues (Khan, 2024). To address these inequalities, Nussbaum (2011) suggests improving women's abilities in education, health, and political participation; however, without policy intervention and willingness to adopt collective solutions to these issues, the challenges will continue to prevail (Lee, 2014).

Organisational Culture

The culture of an organisation refers to the underlying and accepted values that impart significance, guidance, and mobilisation, thereby positively affecting its overall capacity to address the challenges it encounters (Tran, 2021). It mirrors values, convictions, and customary behaviours, offering employees frameworks for interpreting situations they encounter while shaping their attitudes and actions. Insight into these foundational values allows organisations to avert internal conflict among employees and management. Organisational culture is widely recognised as the cause of inequalities and is often the target of gender equality change projects (Stamarski & Son Hing, 2015). The relationship between organisational culture and capabilities for gender inequality is multifaceted and complex (Sharma & Nisar, 2016). Organisational culture encompasses the shared values, beliefs, norms, and behaviours within a workplace. At the same time, capabilities for gender inequality refer to the organisational structures, policies, practices, and attitudes that either perpetuate or mitigate gender disparities (Campuzano, 2019).

Organisational culture often reflects societal norms and values regarding gender roles and behaviours. According to Thelma and Ngulube (2024), cultures that endorse traditional gender stereotypes may inadvertently reinforce gender inequalities through biased hiring practices, promotion criteria, and performance evaluations. Conversely, cultures that prioritise diversity, inclusion, and equity are more likely to foster environments where gender disparities are actively addressed and minimised (Gupta, 2019). Organisational leaders play a pivotal role in shaping and perpetuating organisational culture. Their attitudes and behaviours regarding gender equality, demonstrated through advocating for inclusive policies, promoting diverse representation, and addressing discrimination or bias, strongly influence the organisational climate (Cortis et al., 2022). Leaders who prioritise gender equality contribute to cultures that empower women and other marginalised groups, whereas those who perpetuate discriminatory

practices reinforce inequalities (McCarthy et al., 2021). The formal policies and informal practices within an organisation significantly affect gender equality capabilities. Policies related to recruitment, promotion, compensation, parental leave, flexible work arrangements, and harassment prevention can either mitigate or exacerbate gender disparities (Powell, 2018).

Similarly, organisational practices such as mentorship programmes, leadership development initiatives, and diversity training can contribute to a culture that supports gender equality by providing opportunities for skill development and advancement, regardless of gender. Organisational cultures characterised by open communication, transparency, and collaboration are more conducive to gender equality (McKinsey & Company, 2020). Cultures encouraging dialogue around diversity issues provide platforms for marginalised voices to be heard and value input from employees across all levels to foster environments where gender inequalities are more likely to be addressed (Nardone, 2018). In contrast, cultures prioritising hierarchy, competition, or exclusivity may marginalise women and hinder their ability to contribute fully. Effective feedback mechanisms are essential for identifying and addressing organisational gender inequalities (Catalyst, 2020). Cultures that promote regular performance feedback, encourage upward communication, and provide avenues for reporting discrimination or harassment create safer and more equitable work environments. Conversely, cultures that stifle dissent or discourage speaking out against injustices may perpetuate gender disparities by silencing those who advocate for change (Rutherford, 2011).

Overall, the relationship between organisational culture and capabilities for gender inequality is dynamic and reciprocal. Organisational culture is shaped by individuals' attitudes, behaviours, and practices (Hudrea & Andrianu, 2024). By understanding and actively addressing the cultural factors that contribute to gender disparities, organisations can create more inclusive and equitable workplaces where all employees have the opportunity to thrive (Kabeer, 2021). At the same time, much research has focused on pointing to potential obstacles to gender equality change (Benschop & Verlo, 2011; Du, 2024) and on establishing the necessary conditions for change. Gender inequality persists across various spheres of life, including the workplace, despite significant strides towards gender equality (Hu, 2024). Organisational culture plays a crucial role in shaping workplace dynamics, including issues related to gender equality (Jones, 2020). This then prompts the need to investigate the extent to which capabilities for gender inequality promote work culture.

Gender stereotypes

Gender stereotypes are preconceived notions or beliefs about individuals based on gender, often perpetuating societal norms and expectations (Tabassum & Nayak, 2021). In the workplace, stereotypes can manifest as assumptions about women's capabilities, leadership style, and suitability for certain roles compared with men (Chikwe et al., 2024). Stereotypes encompass perceptions regarding the qualities and duties associated with males and females (Haines et al., 2016). Frequently rooted in antiquated and mistaken notions of masculinity and femininity, such stereotypes permeate our culture and profoundly influence interpersonal communication (Ellemers, 2018). Their prevalence contributes to misinterpretations, misunderstandings, conflict, and other issues. For example, women may be interrupted more often, be less likely to be taken seriously, and be less likely to be promoted due to the stereotype that they are emotional and less assertive (Caleo & Heilman, 2013). Men may be seen as less compassionate, less understanding, and less likely to be able to handle difficult conversations due to the stereotype that they are logical and less emotional (Tabassum & Nayak, 2021).

Numerous researchers have delved into gender stereotypes and the essential traits expected in management roles (Berkery et al., 2013; Elsaid & Elsaid, 2012), employing diverse paradigms of gender stereotyping across various national contexts. The outcomes of these investigations indicate a perpetuation of the stereotypes identified in earlier studies. Both genders perceive men as more fitting for leadership roles, with men generally endorsing this belief more strongly than women (Griffiths et al., 2018; Koenig et al., 2011). Moreover, the research suggests that the notion of associating leadership with masculinity is prevalent worldwide. Recent studies, particularly in the USA, show a shift in women's perspectives, with fewer women inclined to consider management as exclusively male territory (Powell, 2011). The discussion above highlights the significant influence of sociocultural factors in either amplifying or diminishing adherence to stereotypical thinking patterns.

Self-bullying

Self-bullying is associated with behaviours of pushing and pressuring yourself to take self-sabotaging actions that are not in your best interests or that compromise your well-being (Ahlers & Arylo, 2015). Self-bullying entails that individuals say negative and hurtful things to themselves, and that they lack self-compassion (Neff, 2021). Consequently, they feel

inferior, ineffective, unlovable, or unworthy. Ahlers and Arylo (2015) mentioned that a silent epidemic is spreading quickly among women. Although no one seemed to be talking about it, it was evident in the workplace. This was a judgemental, critical, and inner bully that women experienced daily. Ahlers and Arylo (2015) point out that the inner bully creates anxiety and persuades individuals to make bad choices and then causes them to berate themselves when things fail to work out. Studies show that inequalities in the workplace can have adverse effects, such as stress, mood disorders, depression, and anxiety (Cohidon et al., 2009; Plat et al., 2016). Thus, self-bullying could be understood as a combination of the absence of self-compassion and a heightened sense of emotional isolation, where the individual is both self-critical and feels disconnected from others.

Self-bullying, which involves self-criticism marked by harsh self-evaluation and negative responses to perceived failures, is linked to various mental health issues and less favourable psychotherapy outcomes (Loew et al., 2019). It has been associated with depression, anxiety, eating disorders, self-harm, and suicidality (Sukmawaty & Retnowati, 2023). The Self-Compassion Scale (SCS) is commonly used to assess self-criticism, with recent studies indicating that a structure focusing solely on the negative aspects of self-judgment, isolation, and over-identification may provide better psychometric validity (Montero-Marín et al., 2016). While some self-criticism may lead to self-reflection and new insights, excessive and rigid self-criticism can have harmful effects (Maillard & Kramer, 2015). Therapeutic interventions aimed at reducing self-criticism could improve mental health outcomes. Organisational cultures that reinforce gender inequalities may perpetuate stereotypes and biases that contribute to self-bullying among affected individuals (Brussino & McBrien, 2022). For example, suppose women are consistently overlooked for leadership positions or are subjected to microaggressions based on gender. In that case, they may internalise these experiences and engage in self-deprecatory behaviour, leading to feelings of inadequacy.

Capabilities for gender inequality, such as unequal opportunities for advancement or discriminatory treatment, can erode individuals' self-esteem and self-worth (Dejaeghere, 2020). When women experience systemic barriers or discrimination within the workplace, they may internalise these negative experiences and engage in self-bullying behaviours, such as self-doubt or self-blame, which further diminish their confidence and resilience (Settles, 2004). Experiencing gender-based discrimination or exclusion in the workplace can take a significant psychological toll on individuals, leading to increased stress, anxiety, and depression

(Tabassum & Nayak, 2021). In response to these negative experiences, individuals may engage in self-bullying as a coping mechanism, engaging in self-criticism or negative self-talk to cope with feelings of powerlessness or injustice (Tran, 2020). Capabilities for gender inequality can contribute to the development of the imposter syndrome, where individuals doubt their abilities and attribute their success to luck rather than merit. Women may be more susceptible to the imposter syndrome in environments where they perceive themselves as unwelcome or undervalued due to systemic gender biases (Dejaeghere, 2020). This self-doubt can manifest as self-bullying behaviour, as individuals may constantly question their competence and feel undeserving of success. The relationship between capabilities for gender inequality and self-bullying can become cyclical, where experiences of discrimination or marginalisation lead to self-critical behaviour, which, in turn, reinforces feelings of inadequacy and perpetuates the cycle of self-bullying (Calvard, 2018 Patzak et al., 2017). Breaking this cycle requires addressing the root causes of gender inequality within organisations and fostering cultures of inclusivity, respect, and support.

Current study: Objectives and hypotheses

This study aimed to identify the gender equality capabilities of female bank employees in South Africa, that is, the valued aspects of their work that would ensure that they were enabled, had opportunities, and achieved, and to examine the association between such capabilities, organisational culture, gender stereotypes, and self-bullying.

Based on the reviewed background literature, the following hypotheses were posited:
H1: Capabilities for gender equality are positively associated with organisational culture.
H2: Capabilities for gender equality are associated with the stereotypes about women in the banking sector.
H3: A lack of capabilities for gender equality is positively associated with self-bullying.
H4: Organisational culture, stereotypes about women in the banking sector, and self-bullying predict a lack of capabilities for gender equality.

Method

Research design

A cross-sectional, quantitative design was implemented, which allowed for deductive inferences to be made about associations among the key attributes of this study. This research design is ideal for examining the connections between gender inequality, stereotypes, organisational culture, and self-bullying, as it enables data collection related to these variables at a specific moment in time, providing a snapshot of their relationships (Spector, 2019). This design facilitates deductive reasoning, allowing for the empirical examination of the study hypotheses regarding the interplay of gender inequality, stereotypes, organisational culture, and self-bullying. Moreover, the tangible evidence obtained from this method can guide policy and practice, promoting changes in organisations and culture (Rahman, 2016).

Setting and participants

Table 1 reports the demographic characteristics of the 257 surveyed female bankers in South Africa who participated in the study. Regarding the age cohort, most (61.87%) of the participants were aged between 31 and 40 years, with a range between 22 and 50 years. Furthermore, 41.25% of the surveyed women were married, with 38.91% responding that they were single, 11.67% reporting that they were either divorced or widowed, and 8.17% noting that they were cohabitating with a partner. Concerning job ranking, most employees held junior-level positions (61.09%), 29.18% said they were in middle-level positions, and a smaller share (9.73%) commanded senior banking positions.

Table 1

Characteristics of the Participants (N = 257)

Demographic variables	Grouping	Observations (*n*)	Frequency (%)
Gender	Female	257	100.00
	Male	0	0.00
Marital status	Single	100	38.91
	Divorced/Widowed	30	11.67
	Married	106	41.25
	Living with a partner	21	8.17
Age group	22-30 years old	61	23.74
	31-40 years old	159	61.87
	41-50 years old	37	14.40
Highest educational qualification	Grade 12/Diploma	26	10.12
	Bachelor/undergraduate	180	70.04
	Honours degree	35	13.62
	Master's degree	16	6.23
Job position	Junior management	157	61.09
	Middle management	75	29.18
	Senior management	25	9.73
Tenure at current job	1 year	57	22.18
	2 years	53	20.62
	3 years	62	24.12
	4 years	25	9.73
	5 years	21	8.17
	6 years	19	7.39
	7 or more years	20	7.78

Additionally, Table 1 reports that job tenure for the bankers in their current company ranged between one and 14 years. Moreover, the job tenure responses showed that most of the women (24.12%) had worked at their current bank for three years, 22.18% had been employed at their current institution for one year, 20.62% of the participants had been working at their current bank for two years, and 33.08% had gained more than three years' experience at their current

institution. Education as a signal of academic or skill set competence and reflected in the participants' current highest qualification revealed that having an undergraduate degree accounted for the largest group share (70.04%). Those with matric or Grade 12 certificates and diploma-carrying employees made up 10.12% of the total sample. The highly educated, master's degree bankers accounted for 6.23% of the sample. A total 13.62% indicated that they had obtained an honours degree.

Measuring instruments

A *biographical Questionnaire* was developed to gather data on participants' biographical characteristics. The questionnaire included questions regarding the participants' age, marital status, qualifications, job level/position and job tenure.

The *Capabilities for Gender Equality Questionnaire* (CGEQ) was compiled for this study based on the way capabilities were measured in the studies by Abma et al. (2016). The CGEQ consists of 18 items that measure three capability components: the importance of values, enablement or opportunity, and achievement or success. For this study, seven values or dimensions were selected as the capabilities, comprising the following: (a) mobility; (b) earning a good income; (c) political empowerment; (d) mental well-being; (e) paid work and other projects; (f) education and knowledge; and (g) time autonomy. For each reported aspect, participants were asked whether (a) they thought the aspect was very important (e.g., "How important is it for you to earn a good income?"), (b) their work granted them sufficient opportunities to do it (e.g., "Does being paid for work or any other projects *enable* you to achieve your goals?"), and (c) they were able to succeed in realising it (e.g., "To what extent have you *succeeded* in doing so?"). The response items were scaled from 1 (*totally not*) to 5 (*to a great extent*). The reliability coefficient for the capability sets assessed in this study was acceptable and between .83 and .89, which aligns with Murangi et al. (2022) and Ragadu and Rothmann (2023).

The *Organisational Culture Questionnaire* (OCQ; Cameron & Quinn, 2006) measures various dimensions of organisational culture, specifically focusing on perceptions of gender roles in leadership and collaborative practices within organisations. The OCQ consists of 13 items in two areas: harmful to female inclusion (six items; e.g., "Top management believes it is more important for men to have a professional career than it is for women") and collaborative,

accommodative, and caring organisations (seven items; e.g., "Employees are taken care of like members of a family", "Regardless of hierarchical level, employees take one another's views into consideration", and "Everyone shares responsibility for the failures, as well as the successes, of the organisation"). The items were rated on a seven-point Likert scale, ranging from 1 (*strongly disagree*) to 7 (*strongly agree*). Cronbach's alphas ranged from at least .70 to .90, which denotes acceptable reliability. Khan et al. (2012**)** found a Cronbach's alpha of .84 for the overall scale.

The *Women as Managers Scale* **(**WAMS; Peters et al., 1974) assesses gender stereotypes. The WAMS measures the attitudes towards women in managerial positions in a company (Powell & Butterfield, 2003). The scale was initially developed along three underlying dimensions: acceptance of women into managerial positions, female-specific barriers, and traits necessary for managerial success (Crino et al., 1981). The WAMS consists of 16 items representing the following factors: the general acceptance of women as managers (10 items; e.g., "Do you believe women can be just as effective as men in managerial roles?"); feminine barriers to full-time employment of females (five items; "Are family responsibilities a significant barrier for women seeking leadership roles?"); and personality traits attributed to managers (six items; e.g., "Do you think effective managers should be assertive and competitive?"). Every item was measured on a scale varying from 1 (*strongly disagree*) to 7 (*strongly agree*). The reliability coefficient for this instrument was .91 in previous studies (Powell & Butterfield, 2003). Powell and Butterfield (2003) found strong evidence for the construct validity of the WAMS. For this study, the alpha coefficient of .82 means that the WAMS is a reliable measure for stereotypes.

An adapted version of the *Personal Views Scale* (PVS) was implemented to measure degrees of self-bullying. The scale (12 items) was derived from the Self-Compassion Scale – Short Form (SCS-SF; Raes et al., 2011). The adapted PVS questionnaire consisted of nine items and measured two factors, namely, self-compassion (four items, e.g., "When going through a very difficult time, I give myself the caring and tenderness I need") and isolation (five items, e.g., "When I am feeling down, I tend to feel like most other people are probably happier than I am."). The items were rated on a five-point Likert scale, ranging from 1 (*almost never*) to 5 (*almost always*). According to Babenko and Guo (2019), the reliability coefficient for this scale was .86. The alpha coefficient for all 12 items was .85, which implies that the PVS is a reliable measure of self-compassion.

Research procedure

The researcher applied for ethics clearance from the North-West University Economic and Management Sciences Research Ethics Committee (EMS-REC) and was granted clearance (NWU-00917-21-A4). The researcher approached the selected banks' human resources (HR) departments and sought permission to conduct the research. The management of the participating institutions granted permission, and the researcher was assigned a contact person from each bank. The researcher and the contact person discussed the purpose of the study, the aim, and the objectives. After discussions with the contact person, the researcher scheduled a group meeting with the potential research participants.

The role of the contact person from each bank was significant in planning sessions with the study participants. The information meetings were held through online platforms such as Zoom and Microsoft Teams. During these meetings, the intermediary explained the purpose of the study, its aims, and its objectives to participants. Thereafter, data collection was performed by distributing hard or electronic copies of the measuring instruments to participants with the help of the contact person assigned to the researcher by each bank. As the contact person selected the participants from among the available female employees in managerial roles, convenience sampling was used, as the participants were easily accessible through the contact person's connections within the banks. The participants were assured of their safety, anonymity, and the confidentiality of their responses. Additionally, an informed consent form was attached as the first page of the questionnaire, ensuring that participants were fully aware of their rights and voluntarily consented to participate in the study.

Statistical analyses

The female bank employees data was analysed by means of a combination of SPSS 27 (IBM Corp., 2021) and Mplus 8.11 (Muthén & Muthén, 1998-2017). Exploratory factor analysis (EFA) was used to determine the number of factors. Principal factor analysis with a geomin rotation was employed to determine the factor structure of the measuring instruments. Confirmatory factor analysis (CFA) was utilised to investigate latent structures using a robust maximum likelihood estimator. The fit of the measurement models was assessed by making use of the following indices (West et al., 2023): the Tucker-Lewis index (TLI, > .90),

comparative fit index (CFI, > .90), root mean square error of approximation (RMSEA, < .08), and standardised root mean residual (SRMR, < .08).

Descriptive statistics and Pearson correlation coefficients were computed using SPSS 27. Scale reliability coefficient estimates were calculated, and a cut-off value of .70 was used for acceptable scale reliability (Nunnally & Bernstein, 1994). Bivariate correlation analysis was utilised to assess the association between capabilities and organisational culture, stereotypes, and self-bullying. Multiple regression analyses were employed to identify the underlying relationships between gender inequality, stereotypes, organisational culture, and self-bullying.

Results

Construct validity of the measures

Organisational Culture Questionnaire

A two-factor model was tested for the 13 items of the OCQ using CFA, and the following results were obtained: χ^2 = 192.89, *df* = 64, $p < .001$, RMSEA = .09 [.07, .10], $p < .001$, CFI = .99, TLI = .99, and SRMR = .04. The high RMSEA values (> .08) indicated that the model did not fit the data well. However, the high RMSEA values in the model could be attributed to the simplicity of the model and the small number of items per factor (four and five, respectively). Table 2 shows the factor loadings.

Factor 1 was labelled *male-centric workplace practices.* This factor indicated gender disparities in leadership and a preference for male leaders. Items loading on this factor suggested a culture that favoured men in management roles. Factor 2 was labelled *participative and nurturing culture*. This factor represented the collaborative and inclusive aspects of the organisational culture. It included elements related to joint decision-making, employee consideration, and familial care, which could indicate a supportive environment.

Table 2

Confirmatory Factor Analysis of the OCQ

Nr.	Item and description	Estimate	*SE*	Estimate/*SE*	*p*
	Male-centric workplace practices				
OCUL1	There are many more males than females in leadership roles.	.84	.03	32.90	.000**
OCUL2	Men tend to choose other men for project collaboration.	.90	.01	66.93	.000**
OCUL3	Men usually chair the important meetings in this organisation.	.92	.02	51.15	.000**
OCUL4	Top management believes it is more important for men to have a professional career than it is for women.	.91	.02	54.42	.000**
OCUL5	This organisation prefers to have men in high-level positions rather than women.	.87	.02	45.68	.000**
OCUL6	Women are not visible in management roles in this organisation.	.56	.04	13.99	.000**
	Participative and nurturing culture				
OCUL7	Management and supervisors are protective of, and generous to, loyal workers.	.68	.03	20.49	.000**
OCUL8	Regardless of hierarchical level, employees take one another's views into consideration.	.93	.02	55.86	.000**
OCUL9	Decisions about changes in work methods are made jointly by supervisors and employees.	.97	.01	185.52	.000**
OCUL10	Employees are taken care of like members of a family.	.96	.01	106.38	.000**
OCUL11	Everyone is kept informed about major decisions that affect the success of the organisation.	.88	.02	43.74	.000**
OCUL12	Everyone shares responsibility for the failures, as well as the successes, of the organisation.	.89	.02	48.66	.000**
OCUL13	Once someone has been hired, the organisation takes care of that person's overall welfare.	.44	.05	8.12	.000**

Notes: *SE* = standard error, ** $p < .01$

Women in Management Scale

Exploratory factor analyses with a Geomin rotation were carried out (in Mplus 8.11) on the 16 items of the WAMS. The results showed that five factors had eigenvalues higher than 1 (Factor 1 = 5.68, Factor 2 = 2.47, Factor 3 = 1.41, Factor 4 = 1.18, and Factor 5 = 1.05). Two factors (representing nine items) that explained 50.94% of the variance were interpretable.

Questionnaire Items 1, 2, 3, 6, 8, 10, and 16 did not fit the factor structure and were removed from the analyses. The fit of the two-factor model was tested using CFA, and the following results were obtained: $\chi^2 = 296.99$, $df = 26$, $p < .001$, RMSEA = .16 [.14, .18], $p < .001$, CFI = .94, TLI = .91, and SRMR = .08. The high RMSEA values (> .08) indicated that the model did not fit the data well. However, these high values could be attributed to the simplicity of the model and the small number of items per factor (four and five, respectively). Table 3 shows the factor loadings.

The two factors were labelled *gender-positive managerial stereotypes* and *scepticism towards women leaders*. The common theme in these statements revolved around gender equality and perceptions of women in managerial roles. Each statement addressed different aspects of gender-based assumptions, opportunities, and capabilities regarding women as managers. Items with high loadings in Factor 1 reflected support for women's leadership potential and equality, while those in Factor 2 highlighted stereotypes that undermined women's contributions and assertiveness in professional settings.

Table 3

Confirmatory Factor Analysis of the WAMS

No.	Item	Estimate	*SE*	Est/*SE*	*p*
	Gender-positive managerial stereotypes				
STP4	Men and women should be given equal opportunities for participation in management training programmes.	.93	.03	35.11	.000**
STP5	Women have the capability to acquire the necessary skills to be successful managers.	.84	.02	39.83	.000**
STP7	The development community should accommodate women fairly in key managerial positions.	.78	.04	21.68	.000**
STP9	It is acceptable for women to compete with men for top executive positions.	.82	.03	24.08	.000**
	Scepticism towards women leaders	.			
STP11	Women are less capable of learning mathematical and mechanical skills than men are.	.82	.03	25.65	.000**
STP12	Women are not ambitious enough to be successful in the working world.	.84	.03	32.14	.000**
STP13	Women cannot be assertive in business situations that demand it.	.79	.03	22.84	.000**
STP14	Women possess the self-confidence required of a good leader.	-.74	.04	-17.21	.000**
STP15	Women are not competitive enough to be successful in the working world.	.54	.06	9.76	.000**

Notes: *SE* = standard error, ** $p < .01$

Personal Views Scale

Exploratory factor analyses showed that the three items of the PVS did not measure what they were supposed to measure. These items represented self-judgement (Items 11 and 12), common humanity (Items 5 and 10), and overidentification (Item 1). These five items were removed from the analyses. A two-factor model was tested for the seven items of the PVS using CFA, and the following results were obtained: $\chi^2 = 83.94$, $df = 13$, $p < .001$, RMSEA = .15 [.12, .18], $p < .001$, CFI = .98, TLI = .97, and SRMR = .05. The high RMSEA values (> .08) indicated that the model did not fit the data well. However, the high RMSEA values in the model could be attributed to the simplicity of the model and the small number of items per factor (four per factor). Table 4 shows the factor loadings.

Factor 1, *self-compassion*, strongly focused on self-kindness and mindfulness. These items emphasised a proactive approach to self-care, highlighting the capacity for understanding and kindness towards oneself in challenging situations. Factor 2, *isolation*, encapsulated negative self-perception and judgement, as evidenced by significant loadings on items reflecting isolation and overidentification. High scores on Factor 2 suggested a critical inner dialogue and a lack of compassion towards oneself, which could adversely affect well-being. This underscores the importance of implementing strategies that promote positive self-dialogue and resilience.

Table 4

Confirmatory Factor Analysis of the PVS

Nr	Item	Estimate	*SE*	Est/*SE*	*p*
	Self-compassion				
SCOMP2	I try to be understanding and patient towards those aspects of my personality I do not like.	.89	.02	51.23	.000**
SCOMP3	When something painful happens, I try to take a balanced view of the situation.	.92	.03	31.00	.000**
SCOMP6	When going through a very difficult time, I give myself the caring and tenderness I need.	.69	.05	14.77	.000**
SCOMP7	When something upsets me, I try to keep my emotions in balance.	.69	.03	20.64	.000**
	Isolation				
SCOMP4	When I am feeling down, I tend to feel like most other people are probably happier than I am.	.67	.04	16.97	.000**
SCOMP8	When I fail at something that is important to me, I tend to feel alone in my failure.	.84	.02	35.90	.000**
SCOMP9	When I am feeling down, I tend to obsess about, and fixate on, everything that is wrong.	.97	.02	51.53	.000**

Notes: *SE* = standard error, ** $p < .01$

Descriptive statistics, reliabilities, and correlations of the scales

Table 5 presents the descriptive statistics and reliabilities of, and correlations between, the OCQ, WAMS, PVS, and CGEQ.

Table 5

Descriptive Statistics, Reliabilities, and Correlations of the Scales (N = 257)

Variable	ω	Mean	*SD*	1	2	3	4	5	6
1. MCWP	.81	2.23	1.18						
2. PNC	.76	5.63	1.33	-.45**					
3. GPMS	.82	6.28	0.93	-.17**	-0.12				
4. STWL	.76	1.70	0.73	.29**	-.37**	-.38**			
5. SCOMP	.76	4.60	0.51	-.25**	.52**	.07	-.30**		
6. ISO	.88	2.37	1.21	.38**	-.69**	.08	.41**	-.43**	
7. Capset	.71	0.79	0.17	-.36**	.49**	.01	-.34**	.31**	-.46**

Notes: *SD* = standard deviation; MCWP = male-centric workplace practices; PNC = participative and nurturing culture; GPMS = gender-positive managerial stereotypes; STWL = scepticism towards women leaders; SCOMP = self-compassion; ISO = isolation; Capset = capability set for gender equality; * $p < .05$, ** $p < .01$

The reliability coefficients (ω) of the scales ranged from .71 to .87, indicating acceptable to good internal consistencies. The correlation analysis revealed significant associations between the scales. The capability set for equality correlated statistically significantly and negatively with scepticism towards women leaders and male-centric workplace practices (both medium effects) and positively with participative and nurturing culture and self-compassion (both medium effects). The capability set for equality correlated statistically significantly and negatively with isolation (medium effect).

Male-centric workplace practices were statistically significantly and negatively related to self-compassion (medium effect) and gender-positive managerial stereotypes (small effect). However, they were positively related to scepticism towards women leaders (small effect) and isolation (medium effect). A participative and nurturing culture was statistically significantly and positively related to self-compassion (large effect). Such a culture was statistically significantly and negatively related to scepticism towards women leaders (medium effect) and isolation (large effect).

Multiple regression analyses

Next, multiple regression analyses were carried out with organisational culture (as measured by the OCQ), gender stereotypes (as measured by the WAMS), and self-bullying (as measured by the PVS) as independent variables and gender equality (as measured by the CGEQ) as the dependent variable. The results are reported in Table 6.

Table 6 shows that in Step 1 of the multiple regression analysis, low male-centric workplace practices and a high participative and nurturing culture statistically significantly predicted the capability for gender equality: $F = 45.67$, $p < .001$, $R^2 = .26$ ($\beta_{MCWP} = -.17$, $p = .005$; $\beta_{PNC} = .41$, $p < .001$). In Step 2, low male-centric workplace practices, a high participative and nurturing culture, and low scepticism towards women leaders statistically significantly predicted the capability for gender equality: $F = 25.50$, $p = .001$, $R^2 = .28$ ($\beta_{MCWP} = -.16$, $p = .021$; $\beta_{PNC} = .35$, $p < .001$; $\beta_{STWL} = -.18$, $p = .005$). In Step 3, low male-centric workplace practices, a high participative and nurturing culture, low scepticism towards women leaders, and low isolation statistically significantly predicted the capability for gender equality: $F = 25.50$, $p = .001$, $R^2 = .28$ ($\beta_{MCWP} = -.14$, $p = .023$; $\beta_{PNC} = .22$, $p = .008$; $\beta_{STWL} = -.14$, $p = .037$; $\beta_{STWL} = -.20$, $p = .010$).

Table 6

Multiple Regression Analysis for Culture, Stereotypes, and Self-bullying with the Capability for Gender Equality as a Dependent Variable

Variable	Beta	*SE*	β	*t*	*p*	*R*	*F*	*p*
Step 1						.51	45.67	.001**
Constant	.55	.06		10.03	< .001			
MCWP	-.02	.01	-.17	-2.84	.005**			
PNC	.05	.01	.41	6.84	< .001**			
Step 2						.54	25.50	.001**
Constant	0.71	0.12		5.92	< .001			
MCWP	-.02	0.01	-.16	-2.52	.012**			
PNC	.04	0.01	.35	5.22	< .001**			
GPMS	-.01	0.01	-.04	-0.68	.497			
STWL	-.04	0.02	-.18	-2.82	.005**			
Step 3						.56	18.61	.001**
Constant	.79	.14		5.46	< .001			
MCWP	-.02	.01	-.14	-2.29	.023*			
PNC	.03	.01	.22	2.68	.008**			
GPMS	-.00	.01	-.03	-.40	.693			
STWL	-.03	.02	-.14	-2.09	.037*			
SCOMP	.01	.02	.03	.41	.685			
ISO	-.03	.01	-.20	-2.61	.010**			

Notes: *SE* = standard error; MCWP = male-centric workplace practices; PNC = participative and nurturing culture; GPMS = gender-positive managerial stereotypes; STWL = scepticism towards women leaders; SCOMP = self-compassion; ISO = isolation; Capset = capability set for gender equality; * $p < .05$; ** $p < .01$.

Based on the findings of this study, hypothesis 1 is accepted. Capabilities for gender equality was positively related to a participative and nurturing organisational culture and negatively related to male-centric work practices Hypotheses 2, 3 and 4 were partially accepted. Concerning hypothesis 2, gender-positive managerial stereotypes predicted capabilities for

gender equality when organisational culture is controlled for. However, when organisational culture and self-compassion (as the opposite of self-bullying) was controlled for, low scepticism towards women leaders and low isolation (in addition to a supportive organisational culture) predicted capabilities for gender equality (hypotheses 3 and 4).

Discussion

This study investigated the association between gender equality capabilities, organisational culture, stereotypes, and self-bullying in a South African banking context. Female bank employees were the focus of this study because they faced low levels of inclusion in the top management and executive positions of banking sector institutions due to the organisational culture being affected by gender stereotypes, gender inequality, and employee self-bullying. The results confirmed that capabilities for gender equality was positively associated with organisational culture (high participative and nurturing organisational culture and the absence of male-centric work practices), gender-positive managerial stereotypes, and self-compassion (and specifically the absence of isolation).

The study revealed critical dynamics between the capability set for equality and workplace culture and practices. A strong capability set for equality among females was associated with lower scepticism towards women leaders and male-centric workplace norms, fostering acceptance of participative and nurturing cultures, and promoting self-compassion. Male-centric practices exacerbated isolation and scepticism towards women leaders and undermined gender-positive managerial stereotypes, highlighting their detrimental impact on gender equality. In contrast, a participative and nurturing culture enhanced self-compassion while reducing scepticism and isolation, fostering an environment conducive to equality. These findings underscore the importance of organisational practices that embrace inclusivity and compassion. Promoting participative cultures and challenging male-centric norms are essential for advancing equality and mitigating the adverse psychological effects that restrictive practices impose on women. Encouraging self-compassion and reducing isolation are crucial personal and organisational strategies to support female leaders and employees in achieving workplace equality.

These findings reflect the work of Boatwright and Egidio (2003), who identified the role of connectedness, gender roles, and self-esteem in shaping leadership aspirations among women,

with those possessing higher self-esteem and confidence showing greater willingness to engage in leadership roles. In environments where gender equality capabilities were strong, these factors were more likely to foster self-compassion, as women felt empowered to embrace leadership opportunities without being hindered by negative stereotypes or gendered expectations. Eagly and Karau (2002) highlighted the perception of leadership as a male-dominated sphere, with women often being socially conditioned to view themselves as less capable in leadership roles. According to Kameshwara and Shukla (2017), male-centric practices further deepened this gender bias, contributing to a workplace culture that undermined the potential for women to rise to leadership positions, as it perpetuated the belief that women were less qualified than their male counterparts.

A distinct division was found regarding organisational culture, with two main elements standing out: a participative and nurturing culture and male-centric workplace practices. These two elements imply that organisational culture plays a role in gender inequality in the workplace rather than just being the product of explicit policies. The male-centric workplace practices factor showed women's under-representation in managerial positions and frequent exclusion from important decision-making processes, which focused on gender differences in leadership roles. A deeply embedded gender bias in organisational structures and practices was indicated by items in this category, such as the preference for men in high-level posts and the under-representation of women in leadership roles.

Stamarski and Son Hing (2015) argue that gender discrimination in human resource practices arises from broader organisational structures and processes that reflect sexism within decision-making bodies. This aligns with the study's finding that male-centric practices, including the preference for men in high-level positions and the underrepresentation of women in leadership roles, are central to reinforcing gender inequality in the workplace. O'Connor (2020) found that gender inequality is reflected at a structural level in the under-representation of women in senior positions and at a cultural level in the legitimacy of a wide range of practices to value men and to facilitate their access to such positions while undervaluing women and inhibiting their access. Similarly, Herrera et al. (2012 highlight how deeply ingrained organisational practices favour male leadership, perpetuating gender bias in decision-making and hindering women's advancement.

However, a more progressive facet of organisational life was seen in the participative and nurturing culture factor, which emphasised cooperation, respect for one another, and inclusivity. Despite their importance, these principles were shown to coexist with the gendered norms of male dominance in leadership, indicating a conflict within organisational cultures that upheld gender inequity while concurrently promoting inclusivity. Both of these factors within an organisation suggest that while organisations may claim to foster supportive and collaborative environments, these values are often undermined by deeply rooted gender biases.

Recent studies emphasise the dual nature of organisational cultures, where progressive values of inclusivity often coexist with deep-rooted gender biases. In support of these findings, the literature confirms that while organisations may advocate for participatory and supportive cultures that emphasise cooperation and respect, these ideals are frequently undermined by gendered expectations of male dominance in leadership roles (Norman et al., 2018). Despite a preference for participative leadership, male leaders are consistently viewed as more effective and are more favoured than female leaders (Rhee & Sigler, 2015). Women in leadership positions face additional obstacles when adopting traditionally masculine leadership styles, as they are penalized for deviating from gender stereotypes (Rhee & Sigler, 2015). This tension within organisational cultures reinforces gender inequality, creating a discriminatory environment where women feel marginalised and experience higher levels of workplace stress (Palermo, 2010). These findings highlight the ongoing disparity between organisations' stated values of inclusivity and the actual experiences of women in the workplace.

Regarding stereotypes, the findings showed that positive stereotypes advocating for women, such as those advocating for women's nurturing, collaborative, or interpersonal abilities, improved female inclusion and fostered more supportive organisational environments. In particular, the study found that when recognised and embraced within organisational practices, positive stereotypes contributed to greater female participation in decision-making processes and enhanced opportunities for leadership roles. This is aligned with research that suggests that positive gender stereotypes can reduce barriers to women's advancement by promoting their perceived competence and suitability for roles traditionally dominated by men (Chikwe et al., 2024). When seen as empathetic, cooperative, and team-oriented, women are often more easily integrated into environments that value interpersonal skills, collaboration, and collective success. In this study, positive stereotypes were associated with more inclusive organisational cultures, such as those that promoted participative and nurturing practices. These

environments, which encouraged cooperation and shared responsibility, were found to be more welcoming and supportive of women, offering them a greater sense of belonging and an increased likelihood of career advancement. Positive stereotypes in the workplace can significantly improve women's self-esteem and confidence, thus reducing self-bullying. When acknowledged and reinforced by organisational policies and practices, these stereotypes allow women to feel more empowered, more supported, and less likely to doubt their abilities. As the findings suggest, the psychological safety provided by a culture that celebrates positive stereotypes facilitates a positive self-concept among women, which, in turn, reduces emotional distress and self-sabotaging behaviours.

However, while positive stereotypes can have some beneficial effects, their impact is not without limitations. Positive stereotypes, while increasing women's inclusion in some areas, may also inadvertently pigeonhole women into specific roles, especially those that are perceived as less strategic or lower in power. This can perpetuate a form of gender essentialism, where women are seen primarily for their 'feminine' qualities such as empathy. In this sense, positive stereotypes can unintentionally limit women's career trajectories, reinforcing the view that their value lies in specific roles rather than their full potential as leaders or decision-makers. In line with related research, Heilman (2012) notes that positive stereotypes can open doors for women by emphasising their communal traits, while negative stereotypes reinforce barriers to leadership positions (Chikwe et al., 2024).

The study showed that negative stereotypes about women, those that focused on women's mechanical skills, ambition, or assertiveness, hinder the development of a collaborative, accommodative, and caring organisational culture. These negative stereotypes, which depict women as lacking technical competence or being overly emotional and less assertive, continue to contribute to the exclusion of women from leadership roles and high-stakes projects. In male-dominated industries, these stereotypes can create an environment where women's capabilities are consistently questioned or devalued, leading to lower levels of trust and inclusion (Heilman, 2001). Negative stereotypes were most damaging in organisations that already exhibited male-dominated cultures, where the leadership and decision-making processes were overwhelmingly masculine in terms of both values and practices (Cyr et al., 2021). In these environments, women were not only sidelined due to their perceived lack of competence in masculine domains, but also faced more direct psychological consequences, such as increased self-

bullying. O'Brien et al. (2024) confirmed that in male-dominated sectors like sports, surgery, and trades, women struggle to rise to leadership roles due to these biases.

Low levels of male-centric workplace practices and a highly participative and nurturing culture were associated with the capability for gender equality. This finding underscores the pivotal role of organisational culture in fostering an environment where women can thrive and perceive themselves as equal contributors. Male-centric practices – often characterised by exclusionary norms, lack of representation, and limited upward mobility for women – undermine gender equality by creating barriers to access and opportunity. Conversely, participative and nurturing cultures signal inclusivity, collaboration, and support, which are foundational to empowering women. These results highlight the fact that dismantling rigid, patriarchal organisational norms and cultivating environments of trust, mutual respect, and inclusion are critical to promoting gender equality.

In addition to organisational culture, low scepticism towards women leaders also significantly predicted the capability for gender equality. This finding is in alignment with existing literature suggesting that stereotypes and biases against women leaders often limit their opportunities for advancement and recognition in male-dominated industries (Setyaningrum & Juansih, 2024). When scepticism towards women leaders is low, the organisational climate becomes more accepting of diverse leadership styles and perspectives, which can enhance women's perceived capabilities in the workplace. Thus, addressing gendered stereotypes and promoting positive representations of women in leadership roles are essential for advancing gender equality. Isolation emerged as a significant predictor of gender equality capability, alongside organisational culture and stereotypes. High levels of isolation (an element of low self-compassion) were associated with lower perceptions of capability for gender equality.

These findings have several practical implications for promoting gender equality in the banking sector. Firstly, efforts should be made to reduce male-centric workplace practices and foster participative and nurturing cultures. This can be achieved through leadership training, inclusive policies, and initiatives that celebrate diversity. Secondly, it is necessary to challenge stereotypes. Addressing scepticism towards women leaders requires targeted campaigns, mentorship programmes, and the visibility of successful women role models in the industry. While self-awareness and self-improvement are valuable, organisations should provide

resources for psychological support and resilience training to help women manage isolation constructively.

Limitations and Recommendations for Future Research

Numerous limitations were experienced in this study. Firstly, the use of a cross-sectional design on the effect of stereotypes and organisational culture on capabilities does not account for the evolution of their impact over time. In the future, a longitudinal, fixed-effects design will help address the time-invariant indigeneity bias that limits causal inferences from the current results. Secondly, a sample of only 257 female employees was used. This may not be a reflective sample of the national population of bankers in South Africa, since the survey period coincided with strict COVID-19 pandemic lockdown measures that concentrated the sampling to specific, accessible metropolitan areas. However, the findings did confirm some of the contexts observed in Barnard et al. (2023), Murangi et al. (2022), and Ragadu and Rothmann (2023).

A quantitative approach was used in this study. Future studies could benefit from qualitative and mixed-methods approaches, especially in assessing how racial groups differ in gender inequality relations. The study was limited to the South African banking sector, which may have unique gender dynamics not applicable to other industries or regions. Future research could explore different sectors or countries to assess whether these findings are generalisable. Additionally, the study focused exclusively on women, overlooking how men and non-binary individuals experience gendered organisational cultures. Future research could incorporate an intersectional approach, considering race, class, and gender diversity, to explore how different social identities have an impact on workplace experiences.

Conclusion

This study highlighted the complex and interconnected factors influencing the capability for gender equality among women in the banking sector. Stakeholders can create more inclusive workplaces where women's capabilities are recognised and fostered by addressing organisational culture, challenging stereotypes, and supporting personal development. These findings provide a roadmap for targeted interventions to achieve gender equality in traditionally male-dominated industries.

Stereotypes about women in management, organisational culture conditions, and isolation affect the capability set for gender equality. The capability for gender equality of female bank employees in South Africa may be compromised due to the absence of a supportive organisational culture and the persistence of constraining stereotypes (e.g., about women lacking mechanical skills, critical assertiveness, and ambition). This may cause a lack of capabilities, such as earning a good income, mobility at work, and harnessing political empowerment.

While this study contributes to the understanding of the complex relationships between gender equality capabilities, organisational culture, stereotypes, and self-bullying, there is considerable room for further research to build on these findings. By exploring these issues across different sectors, cultural contexts, and research designs, future studies could provide more comprehensive insights into how to foster a more inclusive and empowering environment for women in the workplace. Ultimately, advancing gender equality in professional settings requires addressing systemic barriers and empowering women through enhanced capabilities, psychological support, and organisational transformation.

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CHAPTER 4

RESEARCH ARTICLE 3

Voice Climate, Gender Equality, and Well-being in the South African Banking Sector

Abstract

Orientation: This study addressed the persistent challenge of gender inequality in the banking sector in South Africa, where women face disparities in pay, career progression, and leadership representation. Using the capability approach highlights the importance of fostering a supportive voice climate that encourages employees, especially women, to express concerns and contribute meaningfully to workplace dynamics.

Research purpose: The research investigated how voice climate and gender equality affected female employees' well-being in South Africa's banking sector. It examined the mental, emotional, and professional dimensions of well-being to provide insights into creating inclusive organisational environments that supported women's career development and overall well-being.

Motivation for the study: This study sought to bridge the gap between the lack of research on how voice climate and gender equality intersect to influence female employees' well-being, particularly in male-dominated industries. Given the critical role of the financial sector in the South African economy, improving women's workplace well-being would contribute to organisational sustainability and social equity.

Design/Methodology/Approach: A cross-sectional quantitative design was used to survey 257 female banking employees. The Capabilities for Gender Equality Questionnaire, Voice Climate Scale, and Flourishing-at-Work Scale – Short Form were administered. Structural equation modelling was used to test the measurement and structural models of voice climate, gender equality, and employee well-being.

Main findings: Findings reveal that voice climate positively influences the capability set for gender equality, which, in turn, enhances emotional well-being. Additionally, voice climate directly contributes to emotional, psychological, and social well-being improvements. These results underscore the importance of fostering a supportive voice climate to promote gender equality and well-being in the workplace.

Originality/Value: Exploring the combined effects of voice climate and gender equality as dual drivers of employee well-being in the South African banking sector offered innovative insights and practical strategies to build inclusive, supportive workplaces.

Keywords: gender inequality, voice climate, well-being, South Africa, banking sector

Introduction

In South Africa, the banking sector is pivotal in economic development and financial inclusion, serving as a cornerstone of the broader economy (Moloi, 2022). However, similar to other industries globally, the banking sector in South Africa has historically been characterised by significant gender disparities. These disparities are evident in various aspects, such as pay inequality, under-representation of women in leadership roles, and limited career advancement opportunities for female employees (Thelma & Ngulube, 2024). Despite considerable advancements in legal frameworks and policies to promote gender equality, women in the banking sector continue to face systemic barriers that affect their job satisfaction, career development, and overall well-being (Kobus-Olawale et al., 2021). Gender inequality in this sector is most visibly manifested in unequal access to senior roles, persistent gender-based pay gaps, and biases in recruitment and promotion practices (Olivier & Govender, 2019).

Beyond these disparities, the work environment shapes employee experiences and overall well-being. Specifically, the concept of voice climate, which refers to the extent to which employees feel that their opinions are heard and valued, significantly affects their workplace experience (Farndale et al., 2011). In environments where the voice climate is poor, meaning that employees feel their perspectives are undervalued or ignored, employees may experience frustration, disengagement, and a sense of powerlessness (Ravenswood & Markey, 2018). This can result in diminished job satisfaction and a reduced sense of flourishing, affecting their functional capacity and emotional well-being. Conversely, a positive voice climate has been linked to improved employee engagement, better job satisfaction, and greater overall well-being (Holland et al., 2017). In environments marked by gender inequality, a lack of voice may exacerbate women's challenges, as they are further marginalised in workplaces where their perspectives are not actively solicited or valued (Johnson, 2022; Shaukat & Khurshid, 2022).

The relationship between voice climate and gender equality has been increasingly recognised as fundamental to creating inclusive, supportive, and psychologically safe organisational environments (Christopher, 2023). Voice climate refers to employees' perceptions of the extent to which they can express their ideas, opinions, and concerns without fear of retribution or negative consequences (Morrison et al., 2011; Whiting et al., 2012). A positive voice climate has been associated with increased job satisfaction, organisational commitment, and overall employee well-being (Morrison & Milliken, 2000). Gender equality, in contrast, refers to the

equitable distribution of opportunities, resources, and recognition between men and women within an organisation (Wu & Cheng, 2016). Although both concepts have been studied independently, their combined influence on employee well-being, especially in emotional (e.g., job satisfaction and stress) and functional (e.g., job performance and career advancement) well-being, remains insufficiently explored, particularly within the South African banking sector.

In South Africa, despite the introduction of policies aimed at promoting gender equality and diversity in the workforce, gender disparities persist, particularly within male-dominated sectors such as banking (Musetsho et al., 2021). Women in the South African banking sector continue to face significant barriers, including a glass ceiling, pay gaps, and limited career advancement opportunities (Ryan, 2023). Research has shown that these barriers are structural and deeply embedded in organisational cultures that often marginalise women's voices and contributions (Adisa et al., 2024). While South African banking institutions have made strides in gender diversity, these efforts have frequently been insufficient to address the systemic challenges that limit women's participation and growth within these organisations (Olivier & Govender, 2019).

Despite these challenges, only a few studies have examined how gender equality and voice climate interact and jointly shape the well-being of female employees, particularly in high-pressure sectors such as banking. Much of the existing literature tends to treat these variables separately, focusing on either the role of gender equality in shaping workplace outcomes or the impact of voice climate on employee engagement (Nanni, 2023; Nguyen, 2021). However, research on how these factors collectively influence female employees' well-being, both emotionally (e.g., stress, motivation, and mental health) and functionally (e.g., job performance and role fulfilment), is limited. This is particularly critical in the South African banking sector, where organisational structures and cultural norms continue to have an impact on women's workplace experiences (Olivier & Govender, 2019).

The interaction of gender inequality, voice climate, and women's well-being in the South African banking sector creates a complex landscape that necessitates a refined understanding of the capability approach (CA). This review looked at how capabilities, as defined by Amartya Sen (1985) and Martha Nussbaum (2011), could be used to analyse and address women's challenges in this sector. The CA provides a framework for assessing individual well-being and social arrangements (Nussbaum, 2011). It emphasises what people can do and be – their

'capabilities' – rather than focusing solely on economic metrics or resources (Alkire, 2008; Sen, 1992). This approach is especially relevant in addressing gender disparities because it shifts the emphasis from equality of resources to equality of ability to pursue goals and achieve well-being, which is crucial in understanding the climate in the South African banking sector.

This research aimed to fill the gap in the literature by investigating how the intersection of gender equality and voice climate influenced the well-being of female employees in the South African banking sector. Specifically, the study sought to explore the combined effects of these factors on two critical dimensions of employee well-being: functional well-being (how effectively employees perform their roles and advance in their careers) and emotional well-being (how satisfied, motivated, and psychologically healthy employees feel in the workplace). Given the paucity of research on this integrated approach, this study aimed to provide insights into how a supportive voice climate, coupled with gender equality, could foster environments that enhanced the well-being and retention of female employees.

By examining the role of gender equality and voice climate in shaping female employees' experiences, this study could contribute to developing evidence-based policies and practices to support gender equality and employee well-being in the workplace. The findings could provide valuable insights for organisational leaders, human resource management practitioners, and policymakers in the South African banking sector, offering strategies for creating more inclusive and supportive work environments that fostered the well-being and success of female employees. This study investigated the association between voice climate, well-being, and gender equality in the banking sector in South Africa

Gender equality

The banking sector in South Africa remains a challenging environment for women, particularly those from previously disadvantaged backgrounds. Gender inequality persists, especially regarding career progression, pay disparities, and workplace culture (Oliphant, 2015). The CA (Nussbaum, 2011; Sen, 1985) offers a sound theoretical framework for understanding how gender inequality can be mitigated, particularly by focusing on women's capabilities to achieve desired career and well-being outcomes. The CA emphasises not just formal equality, but also individuals' ability to function effectively and realise their potential, which is particularly relevant in addressing the multidimensional challenges faced by female employees in the South

African banking sector. Despite efforts to create more inclusive environments through affirmative action and gender diversity policies, South African women, especially those from historically marginalised racial groups, continue to face significant barriers in the banking sector (Olivier & Govender, 2019). A combination of structural barriers, such as gendered expectations, glass ceilings, and pay gaps, continues to hinder their career advancement. Women in the South African banking sector are often relegated to lower-paying, lower-status roles, particularly in leadership and decision-making positions (Olivier & Govender, 2019).

Recent studies highlight the continued gender disparity at the top levels of the banking sector, where women are under-represented in senior roles (McArthur, 2023). These inequalities persist, in part, due to deep-rooted cultural and systemic biases, such as male-dominated leadership styles, which reinforce the marginalisation of female employees (Adisa et al., 2024). Furthermore, implicit biases around women's capabilities and emotional responses often result in women being overlooked for leadership roles or high-stakes assignments (Fritzman & Samdal, 2024). While policies aimed at reducing gender inequality exist, they often fail to address the underlying cultural and systemic issues that sustain these inequalities in practice (Ryan, 2023).

Voice climate, gender equality, and employee well-being

The CA (Nussbaum, 2011; Sen, 1985) offers a robust framework for assessing well-being, focusing on people's freedoms to achieve the lives they value. It moves beyond the mere availability of resources or opportunities (e.g., job access). It emphasises the importance of functionings, which are the various states of being and doing that an individual can achieve, such as being healthy, participating in decision-making, or experiencing job satisfaction. At the heart of the approach is the idea that agency, or the ability to make choices and pursue goals, is central to human flourishing (Sen, 1999). Within this framework, gender equality and a positive voice climate are critical for expanding female employees' capabilities, enabling them to perform effectively in their roles (functional well-being) and experience positive emotional states (emotional well-being).

In the workplace, functionings reflect both how employees feel (emotional well-being) and how effectively they function in their roles (psychological and social well-being). Female employees, particularly in male-dominated sectors such as banking, often face challenges that limit their well-being. For instance, women may feel excluded from important decisions or

undervalued due to gendered expectations, affecting their job satisfaction and mental health (Kobus-Olawale et al., 2021). A lack of gender equality and the absence of a supportive voice climate can severely hinder these functionings, preventing women from achieving their full potential at work.

A positive voice climate, where employees feel safe to express their opinions and concerns without fear of retribution, is crucial for enhancing functional and emotional well-being. According to Morrison et al. (2011), a healthy voice climate empowers employees, fostering an environment where they feel respected, valued, and capable of making meaningful contributions. When women are encouraged to speak up and actively participate in workplace decisions, their capabilities expand, enabling them to feel and function well (Skakon et al., 2010).

The concept of agency is vital in the context of gender equality. Agency is the capacity to act and make choices that shape one's life and environment (Sen, 1985). For female employees, especially in the South African banking sector, gender inequality often restricts their agency (Olivier & Govender, 2019). They may be overlooked for promotions, excluded from key projects, or expected to conform to traditional gender roles (Muñoz Boudet et al., 2013; Parry, 2021). The CA argues that empowering women with the agency to make choices through policies promoting gender equality, mentoring, and inclusive decision-making processes can directly improve their functional and emotional well-being (Sen, 1985). For instance, organisations that prioritise gender equality and a supportive voice climate allow women to exercise agency in both their personal and professional lives, leading to higher job satisfaction, career progression, and mental health (Nussbaum, 2011). Female employees in environments where they can contribute their ideas and challenge existing norms experience greater autonomy, fostering both emotional, psychological and social well-being. This autonomy, integral to the CA, is crucial for women's development in traditionally male-dominated sectors such as banking (De Clercq & Brieger, 2022).

The CA offers an integrated framework for understanding the impact of voice climate and gender equality on the well-being of female employees in the banking sector. By focusing on functionings and agency, the CA emphasises the need to create environments where women are not only provided with equal opportunities, but also empowered to act, make choices, and flourish. The ability to speak up (voice climate) and have access to equal opportunities (gender equality) directly affects women's well-being by enhancing their capabilities to perform their

roles effectively and experience positive emotional states (Adisa et al., 2024; Kuvaas & Dysvik, 2010).

Understanding and addressing gender inequality and its impact on the well-being of women in the South African banking sector relies heavily on the concept of voice climate. Voice climate pertains to employees' perceived capacity and autonomy to articulate their viewpoints, apprehensions, and ideas within the work environment (Frazier & Bowler, 2015). Similarly, Yang et al. (2023) highlight that the concept is fundamental when examining gender dynamics, as how people communicate can either reinforce gender inequality or contribute to achieving gender equality and improving the well-being of women. However, within the South African banking sector, where men have traditionally dominated, the prevailing atmosphere often reflects broader societal gender norms, resulting in marginalising or suppressing women's voices (Bishu & Headley, 2020; Zhao & Wry, 2016).

While policies for women's equity and empowerment have been promulgated for decades, studies, however, still indicate that in settings with a hostile atmosphere for expressing opinions, women are less inclined to feel at ease in voicing their thoughts (Biswas et al., 2021), offering suggestions (Maltz & Borker, 2018), or questioning established norms (Derks et al., 2016). Consequently, this perpetuates gender disparities (Jayachandran, 2015; Rothman, 2015). The absence of vocal expression not only hinders women's chances of progressing in their careers, but also negatively affects their overall job contentment and psychological welfare, as they may experience a sense of being underappreciated or disregarded in their professional positions.

An encouraging vocal atmosphere can improve the articulation of varied viewpoints, which is essential for fostering innovation and promoting efficient decision-making within the banking sector (Al-dalahmeh et al., 2018). Voice climate serves as both an indicator of gender equality and a catalyst for organisational success and employee well-being (Choi et al., 2017). Nevertheless, to establish a favourable atmosphere for communication in the South African banking sector, it is necessary to implement specific measures to overcome the structural obstacles that hinder women from thoroughly engaging.

Employee well-being has become a critical focus of organisational research, particularly in the context of fostering healthy, productive, and sustainable work environments. The Flourishing-

at-Work Scale (FAWS; Rautenbach & Rothmann, 2017) provides a comprehensive framework for measuring employee well-being. The scale is grounded in positive psychology and emphasises a holistic understanding of well-being, viewing it as a dynamic interplay of how employees 'feel' and 'function' at work. The FAWS offers a multidimensional assessment of well-being, comprising three key aspects: emotional well-being, psychological well-being, and social well-being (Rothmann et al., 2019).

Emotional well-being refers to employees' subjective experience of their emotions in the workplace. It encompasses the extent to which employees feel positive emotions such as happiness, job satisfaction, and enthusiasm and the absence of negative emotions such as stress, burnout, and anxiety (Erum et al., 2020; Redelinghuys et al., 2019). According to Chang (2024), emotional well-being is about experiencing positive emotions and reducing negative emotional states that can diminish job satisfaction and performance. Emotional well-being is vital for employees' motivation and engagement at work, as positive emotional states have been linked to higher productivity, creativity, and organisational commitment (Bakker & Demerouti, 2017). In the South African banking sector context, gender equality, organisational support, and the voice climate may influence female employees' emotional well-being. When employees feel they are valued, heard, and treated equally, they are more likely to experience positive emotions, which, in turn, enhances their job satisfaction and overall well-being (Caesens et al., 2017).

Psychological well-being includes employees' sense of meaning, purpose, and alignment with organisational values (Rothmann et al., 2019). It refers to how individuals perceive their work as contributing to their personal growth, self-actualisation, and life goals (Ryff & Singer, 1998). Employees who experience high psychological well-being feel that their work is meaningful and aligned with their values, enhancing their engagement and commitment to the organisation. Psychological well-being is crucial for employees' long-term satisfaction and retention (Geldenhuys et al., 2014). For female South African banking sector employees, psychological well-being is often influenced by organisational factors such as gender equality policies, leadership opportunities, and workplace inclusivity (Adams et al., 2020; Olivier & Govender, 2019). When women perceive that their work contributes to a broader societal or organisational mission and is aligned with their personal values, they are more likely to experience greater psychological well-being. Employees who experience psychological well-being feel competent

and capable in their roles, which leads to higher levels of job performance, productivity, and career advancement (Kuvaas & Dysvik, 2010).

Social life forms the basis for understanding social well-being by examining its benefits through individuals' evaluations of their circumstances and the effectiveness of institutions (Keyes, 1998). This understanding revolves around five key aspects (Keyes, 1998, 2024): social integration (feeling aligned with shared values and goals and being part of a larger social structure), social acceptance (perceiving others in the organisation as generally accepting and positive), social contribution (believing in one's value as a meaningful member of the institution and having something important to offer), social actualisation (maintaining a hopeful perspective on the institution and its potential), and social coherence (finding the social environment understandable and meaningful).

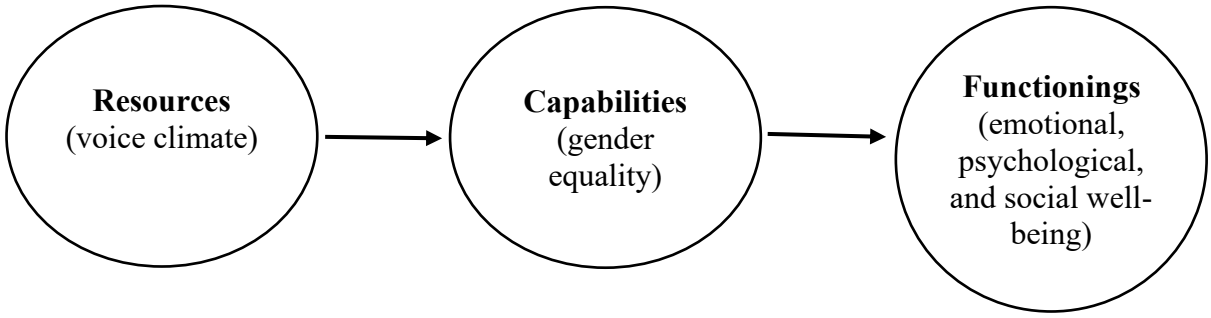
In the workplace, voice climate, gender equality, and well-being are interconnected. A positive relationship exists between the voice climate, particularly the dimensions of encouragement, safety, and efficacy, and job satisfaction, work engagement, and affective commitment (Ditchburn & Hames, 2014). A positive voice climate in male-dominated fields can mitigate the negative effects of poor workplace climates (Settles et al., 2007). The presence of gender diversity at organisational levels has a positive impact on women's well-being when the workplace climate is perceived to be positive (Miner-Rubino et al., 2009). Voice behaviour positively correlates with employee well-being and is influenced by psychological meaningfulness and social worth (Duan et al., 2020). Women's voices are strengthened when women receive effective leadership and mentoring (Settles et al., 2007).

In the South African banking context, the intersection of gender equality, voice climate, and employee well-being is crucial. A positive voice climate and gender-inclusive environment allow women to feel heard, valued, and empowered emotionally and functionally, thereby improving their overall well-being (Pillay & Subban, 2020). This integrated approach, which focuses on feeling and functioning well, is essential for creating supportive and sustainable work environments where employees, particularly women, can thrive. This holistic view of well-being is particularly relevant in understanding the complex dynamics in sectors where gender inequality and voice climate can significantly affect individuals' well-being. Organisations can create environments that foster individual and organisational success by focusing on emotional, psychological, and social well-being (Weziak-Bialowolska et al., 2021).

Therefore, understanding and improving employee well-being, particularly in the context of gender equality and a supportive voice climate, are essential for ensuring that employees flourish (Olivier & Govender, 2019; Rothmann et al., 2019). Figure 1 illustrates an integrated model of resources, capabilities and functioning's.

Figure 1

A Model of Capabilities and Functionings;



Source: Adapted from Van der Klink et al. (2016)

Current study: Objectives and hypotheses

The current study explored the intersection of gender equality, voice climate, and employee well-being within the South African banking sector, specifically focusing on how these factors influenced female employees' ability to 'feel well' and 'function well' (Rothmann et al., 2019). In particular, the study examined how gender inequality in pay gaps, under-representation in leadership roles, and limited career opportunities interacted with the voice climate of an organisation, where employees might feel that their perspectives were either heard and valued or dismissed and ignored.

This research aimed to fill the gap in the existing literature by providing an integrated analysis of how these elements collectively shaped the well-being of female employees. By investigating the dynamic relationship between gender equality and voice climate, the study intended to offer insights that could inform policies and practices designed to improve women's emotional and functional well-being in the South African banking sector. Ultimately, the study sought to create insight and knowledge about more inclusive and supportive workplaces that fostered the overall flourishing of all employees, regardless of gender.

The following hypotheses were set for this study:

Hypothesis 1. Voice climate is statistically significantly associated with capabilities for gender equality.
Hypothesis 2. Voice climate and capabilities for gender equality statistically significantly predict emotional well-being (hypothesis 2a), psychological well-being (hypothesis 2b), and social well-being (hypothesis 2c).

Method

Research design

Due to the numeric coding nature of the survey, a cross-sectional quantitative design was implemented, which allowed for deductive inferences about associations among the key attributes in this study (Spector, 2019).

Setting and participants

Table 1 reports the demographic characteristics of the 257 surveyed female bank employees in South Africa who participated in the study. Most (61.87%) of the practitioners were aged between 31 and 40 years, with a range from 22 to 50 years. Furthermore, 41.25% of the surveyed women were married, with 38.91% responding that they were single, 11.67% reporting that they were either divorced or widowed, and 8.17% noting that they were cohabitating with a partner. Concerning job ranking, most employees held junior-level positions (61.09%); 29.18% noted that they were in middle-level positions, and a smaller share (9.73%) held a senior position.

Table 1

Characteristics of the Participants (N = 257)

Demographic variables	Grouping	Observations (*n*)	Frequency (%)
Marital status	Single	100	38.91
	Divorced/Widowed	30	11.67
	Married	106	41.25
	Living with a partner	21	8.17
Age group	22-30 years old	61	23.74
	31-40 years old	159	61.87
	41-50 years old	37	14.40
Highest educational qualification	Grade 12/Diploma	26	10.12
	Bachelor/undergraduate degree	180	70.04
	Honours degree	35	13.62
	Master's degree	16	6.23
Job position	Junior management	157	61.09
	Middle management	75	29.18
	Senior management	25	9.73
Tenure at current job	1 year	57	22.18
	2 years	53	20.62
	3 years	62	24.12
	4 years	25	9.73
	5 years	21	8.17
	6 years	19	7.39
	7 or more years	20	7.78

Source: Author's work

Table 1 also reports that job tenure for the participants in their current company ranged between one and 14 years. Most participants (24.12%) had worked at their current bank for three years, 22.18% for one year, 20.62% for two years, and 33.08% more than three years. Participants holding an undergraduate degree accounted for the largest group share (70.04%). Those with matric or Grade 12 certificates and diploma-carrying employees comprised 10.12% of the

sample. Participants with master's degree accounted for 6.23% of the sample. A total of 9.34% indicated that they had obtained an honours degree, and 4.28% had a postgraduate degree.

Measuring instruments

The *Capabilities for Gender Equality Questionnaire* (CGEQ) (Abma et al., 2016; Murangi et al., 2022) comprises 18 questions to measure capabilities. The CGEQ measures three capability components: importance of work values, enablement or opportunity, and achievement. For this study, the selection of capabilities comprised seven values or dimensions: (a) mobility; (b) earning a good income; (c) political empowerment; (d) mental well-being; (e) paid work and other projects; (f) education and knowledge; and (g) time autonomy. For each reported aspect, participants were asked whether (a) they thought the aspect was very important (e.g., "How important is it for you to earn a good income?"), (b) their work granted them sufficient opportunities to do it (e.g., "Does being paid for work or any other projects *enable* you to achieve your goals?"), and (c) they were able to succeed in realising it (e.g., "To what extent have you *succeeded* in doing so?"). The response item scale ranged from 1 (*totally not*) to 5 (*to a great extent*). The reliability coefficient for the capability sets assessed in this study was acceptable and between .83 and .89, which aligns with Murangi et al. (2022) and Ragadu and Rothmann (2023). . For this study the Cronbach alpha coefficient was .70 hence it was reliable.

The *Voice Climate Scale* (VCS; LePine & Van Dyne, 1998) was used to measure voice climate. The VCS consists of six items that are rated. Voice climate is measured on a seven-point Likert scale, ranging from 1 (*strongly disagree*) to 7 (*strongly agree*). Sample items from this scale are "I develop and make recommendations to my supervisor concerning issues that affect my work" and "I speak up and encourage others in my work unit to get involved in issues that affect our work". Frazier and Bowler (2015) reported Cronbach's alpha coefficients ranging from .89 to .93 for the VCS. For this study the Cronbach alpha coefficient was .76 hence it was reliable.

The *Flourishing-at-Work Scale – Short Form* (FAWS-SF; Rautenbach & Rothmann, 2017) was administered to assess work-related well-being at work. The FAWS-SF consists of 21 items that measure individual flourishing or languishing at work. Participants indicated the frequency with which they experienced emotional well-being (positive affect, negative affect, and job satisfaction), social well-being (social acceptance, social actualisation, social

contribution, social coherence, and social integration), and psychological well-being (autonomy, relatedness, meaningful work, learning, and work engagement). One of the items included for emotional well-being is "How often do you feel happy?", an item for social well-being is "How often do you feel a sense of belonging to this organisation?", and an item for psychological well-being is "How often do you feel confident to express yourself?". The responses were recorded on a six-point scale, ranging from 1 (*never*) to 6 (*every day*). The instrument was reliable and valid for use in a South African context, and internal consistencies ranged from .82 to .90 (Rautenbach & Rothmann, 2017). For this study the Cronbach alpha coefficient ranged from .78 to .86.

Research procedure

The researcher applied for ethics clearance from the North-West University Economic and Management Sciences Research Ethics Committee (EMS-REC) and was granted clearance (NWU-00917-21-A4). The researcher approached the selected banks' human resources (HR) departments and sought permission to conduct the research. The management of the participating institutions granted permission, and the researcher was assigned a contact person from each bank. The researcher and the contact person discussed the purpose of the study, the aim, and the objectives. After discussions with the contact person, the researcher scheduled a group meeting with the potential research participants. The role of the contact person from each bank was significant in planning sessions with the study participants. The information meetings were held through online platforms such as Zoom and Microsoft Teams. During these meetings, the intermediary explained the purpose of the study, its aims, and its objectives to participants. Thereafter, data collection was performed by distributing hard or electronic copies of the measuring instruments to participants with the help of the contact person assigned to the researcher by each bank. As the contact person selected the participants from among the available female employees in managerial roles, convenience sampling was used, as the participants were easily accessible through the contact person's connections within the banks. The participants were assured of their safety, anonymity, and the confidentiality of their responses. Additionally, an informed consent form was attached as the first page of the questionnaire, ensuring that participants were fully aware of their rights and voluntarily consented to participate in the study.

Data analysis

This study analysed data using SPSS 27 (IBM Corp., 2020) and Mplus 8.11 (Muthén & Muthén, 1998-2017). Maximum likelihood estimation with robust standard errors (MLR) was used to conduct confirmatory factor analysis (CFA). To assess the model fit, the following goodness-of-fit indices were employed: the chi-square statistic (the test of absolute fit of the model), standardised root mean residual (SRMR), root mean square error of approximation (RMSEA), Tucker-Lewis index (TLI), and comparative fit index (CFI) (West et al., 2023). Values higher than .90 are required for TLI and for CFI, while values over .95 indicate excellent fit. RMSEA and SRMR values less than .08 indicate acceptable model fit (Wang & Wang, 2020). For this study, the CFI was .95, the TLI was .94, the RMSEA was .06, and the SRMR was .10.

Scale reliability was assessed using omega values. Pearson correlation coefficients (*r*) were calculated to determine the relationship between voice climate, gender inequality, and well-being. Regression analyses were utilised to investigate the effects of voice climate and gender equality on well-being. Structural equation modelling (SEM) examined the interrelations between voice climate, gender equality (Capset), and well-being. SEM was chosen because it could simultaneously analyse multiple relationships and evaluate both direct and indirect effects among variables. The model demonstrated a satisfactory fit, indicated by a CFI exceeding .90 and an RMSEA below .08, affirming the structural validity of the proposed relationships. The fit indices indicated a strong alignment between the theoretical model and the data, demonstrating that SEM was suitable for examining the intricate relationships among voice climate, gender equality, and well-being.

Results

Testing the measurement model

Confirmatory factor analysis was used to test one-, three-, and five-factor measurement models of voice climate, capabilities for gender equality, and well-being (i.e., flourishing at work). Latent variables were calculated based on the survey items, which were as follows: (a) voice climate (three items), capabilities for gender equality (seven items), and well-being (17 items). Model 1 consisted of 27 items that measured one latent variable. Model 2 consisted of three latent variables: voice climate (three items), capabilities for gender equality (seven items), and

well-being (17 items). Model 3 consisted of five latent variables: voice climate (three items), capabilities for gender equality (seven items), emotional well-being (three items), psychological well-being (nine items), and social well-being (five items). The fit statistics of the measurement models are reported in Table 2.

Table 2

Measurement Models of Voice Climate, Capabilities for Gender Equality, and Well-being

Model number	Model	χ^2	*df*	CFI	TLI	RMSEA	95% CI	SRMR
1	One-factor	1398.43**	324	.87	.86	.11	[.11, .12]	.16
2	Three-factor	1147.07**	321	.90	.89	.10	[.09, .11]	.14
3	Five-factor	570.07**	114	.97	.97	.06	[.05, .06]	.09

Notes: χ^2 = chi-square; *df* = degrees of freedom; CFI = comparative fit index; TLI = Tucker-Lewis index; RMSEA = root mean square error of approximation; CI = confidence interval; SRMR = standardised root mean square residual; ** $p < .01$.

Table 2 shows that Model 3 fitted the data the best. Table 3 shows the standardised estimates, standard errors, and statistical significance of the items of the different dimensions.

Table 3 presents the results from testing a measurement model that examines the relationships between the predictor variables: voice climate, gender equality, and well-being. The standardised loadings of items on the targeted latent variables were all statistically significant ($p < .001$). These results provided evidence for the construct validity of the measurement model.

Table 3

Standardised Estimates for the Five-factor Model

Nr	Item	Estimate	SE	Est/SE	*p*
Capability set					
1	Mobility	.58	.08	7.36	.000**
2	Leisure activities	.40	.09	4.33	.000**
3	Religion	.32	.10	3.15	.000**
4	Earning a good income	.47	.10	4.68	.000**
5	Political empowerment	.82	.07	11.86	.000**
6	Shelter and environment	.29	.10	2.94	.000**
7	Social relations	.88	.09	9.46	.000**
Emotional well-being: How often have you …					
1	felt happy?	.89	.02	44.79	.000**
2	felt particularly interested in something?	.97	.02	65.84	.000**
3	felt grateful?	.84	.03	32.87	.000**
Psychological well-being: How often have you …					
8	felt confident to think or express your own ideas and opinions?	.79	.03	24.92	.000**
9	felt good at managing the responsibilities of your job?	.82	.03	24.52	.000**
10	felt really connected to other people at your job?	.83	.03	27.36	.000**
11	found yourself learning often?	.89	.03	35.95	.000**
12	felt that your work was meaningful?	.94	.02	6.70	.000**
13	felt that the work you did served a greater purpose?	.93	.02	44.48	.000**
14	focused a great deal of attention on your work?	.91	.02	38.95	.000**
15	got excited when you performed well on your job?	.82	.03	24.25	.000**
16	felt energised when you worked?	.81	.03	28.71	.000**
Social well-being: How often have you …					
17	felt you had something important to contribute to this organisation?	.93	.03	28.05	.000**
18	felt that you really belonged at this organisation?	.67	.04	17.96	.000**
19	felt that this organisation was becoming a better place for people like you?	.81	.03	23.87	.000**
20	felt that people at your organisation were basically good?	.83	.03	28.09	.000**
21	felt that the way your organisation operated made sense to you?	.77	.04	17.99	.000**
Voice climate					
1	I develop and make recommendations to my supervisor concerning issues that affect my work.	.94	.06	15.13	.000**
2	I speak up and encourage others in my work unit to get involved in issues that affect our work.	.95	.05	18.55	.000**
3	I speak to my supervisor with ideas for new projects or changes in procedures at work.	.81	.07	12.57	.000**

Notes: *SE* = standard error; ** $p < .001$.

Descriptive statistics, reliabilities, and correlations

Table 4 presents the descriptive statistics, omega reliabilities, and correlations between the latent variables. The results in Table 4 provide evidence for the reliability of the different scales (ω > .70; Nunnally & Bernstein, 1994).

Table 4

Descriptive Statistics, Reliabilities, and Correlations

Variable	Mean	*SD*	ω	1	2	3	4
1. Voice climate	6.88	0.45	.76	-	-	-	-
2. Capability set	0.79	0.17	.71	.38**	-	-	-
3. Emotional well-being	5.16	1.09	.86	.50**	.53**	-	-
4. Psychological well-being	5.75	0.41	.86	.53**	.26**	.56**	-
5. Social well-being	5.50	0.59	.78	.31**	.14	.32**	.74**

Notes: *SD* = standard deviation; * $p < .05$; ** $p < .01$; $r > .30$ (medium effect); $r > .50$ (large effect).

Table 4 shows that voice climate was statistically significantly and positively related to the gender equality capability set and social well-being (both medium effects) and statistically significantly and positively related to emotional and social well-being (both large effects). The capability set for gender equality was statistically significantly and positively related to emotional well-being (large effect) and psychological well-being (small effect).

Testing the structural model

Structural equation modelling was used to test the structural model of voice climate, capabilities for gender equality, and well-being. The following fit statistics were obtained: $\chi^2 = 570.07$ ($df = 314$; $p = .001$), CFI = .97, TLI = .97, RMSEA = .06 [0.05, 0.06, $p = .079$], SRMR = .09. Table 5 shows the standardised regression coefficients of emotional, psychological, and social well-being on voice climate and gender equality capabilities. Figure 2 shows the structural model of voice climate, capabilities for gender equality, and well-being of females in the banking sector.

Table 5

Standardised Estimates of the Structural Model of Voice Climate, Capabilities for Gender Equality, and Well-being

Variable	Estimate	SE	Est/SE	*P*
Capability set ON				
Voice climate	.38	.10	4.02	.000**
Emotional well-being ON				
Voice climate	.35	.08	4.53	.000**
Capability set	.40	.09	4.41	.000**
Psychological well-being ON				
Voice climate	.51	.09	5,46	.000**
Capability set	.07	.11	.61	.540
Social well-being ON				
Voice climate	.07	0.12	2.52	.012**
Capability set	.03	0.10	0.29	.776

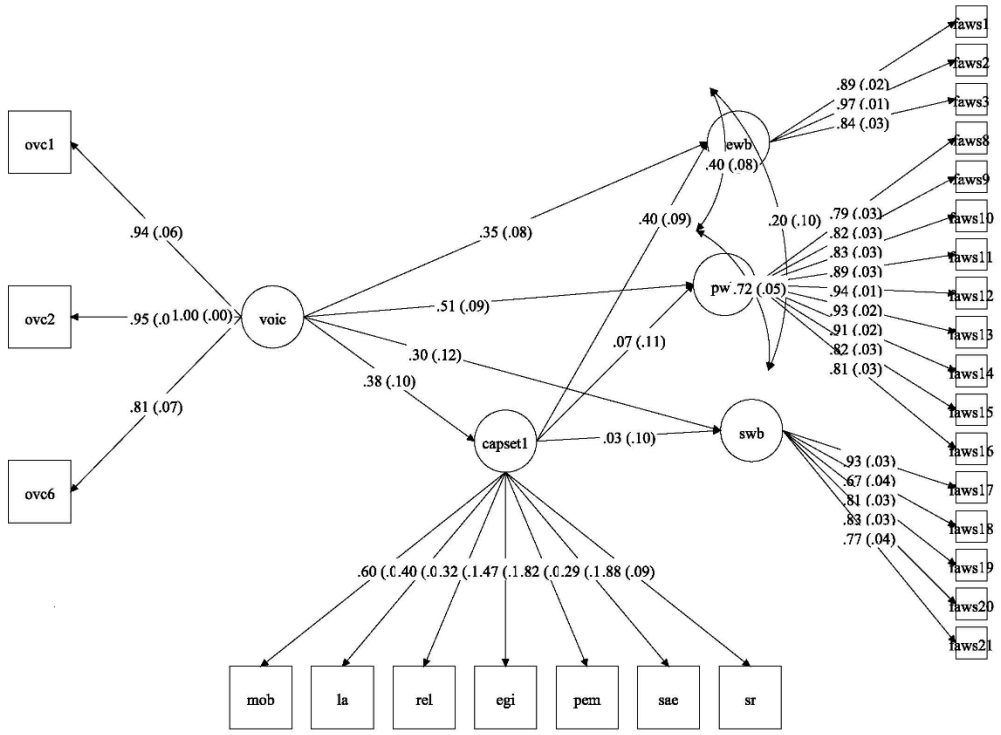
Notes: *SE* = standard error; ** $p < .01$.

Table 5 and Figure 2 show that voice climate statistically significantly affected the capability set for gender equality as perceived by females in the banking sector (β = .38, *SE* = .10, $p < .001$; $R^2 = .15$). Voice climate (β = .35, *SE* = .08, $p < .001$) and the capability set for gender equality (β = .40, *SE* = .09, $p < .001$) statistically significantly affected the emotional well-being of females in the banking sector ($R^2 = .39$). Voice climate (β = .29, *SE* = .08, $p < .001$) statistically significantly affected the psychological well-being of females in the banking sector ($R^2 = .29$). Finally, voice climate (β = .07, *SE* = .12, $p < .001$) statistically significantly affected the social well-being of females in the banking sector ($R^2 = .10$).

Based on the above-mentioned results, hypothesis 1 is accepted. Voice climate is statistically significantly predicted capabilities for gender equality. Hypothesis 2a is also accepted; voice climate and capabilities for gender equality statistically significantly predicted emotional well-being. Hypotheses 2a and 2b are partially accepted: only voice climate statistically significantly predicted psychological and social well-being.

Figure 2

A Structural Model of Voice Climate, Capabilities for Gender Equality, and Well-being



Notes: voic = Voice climate; capset = Capability set; ewb = Emotional well-being; pwb = Psychological well-being; swb = Social well-being.

Discussion

This study aimed to investigate the role of voice climate and gender equality in the well-being of female bank employees in South Africa. It highlighted the essential influence of voice climate and gender equality on employee well-being. Applying structural equation modelling revealed significant pathways through which both voice climate and gender equality capabilities influenced well-being in organisational settings. Incorporating the CA provided a compelling lens through which to interpret these findings.

The study underscored the foundational role of a positive voice climate in enhancing well-being and enabling gender equality capabilities. By fostering an inclusive environment where women can speak up without fear, the banking sector could drive meaningful improvements in both well-being and workplace equality. The large effects on emotional and social well-being

revealed the profound influence of workplace dynamics on female bankers' mental health and relationships, both within and outside work.

The connection between gender equality capabilities and emotional well-being suggests that empowering women to navigate structural inequalities significantly boosts their emotional resilience and satisfaction. However, the smaller effect on psychological well-being hints at the need for complementary interventions, such as mentoring and leadership programmes, to reinforce personal growth and self-actualisation (Settles et al., 2007).

Sen (1999) argues that the freedom to have a voice and be heard is central to human flourishing. For employees, being able to influence their work environment and contribute to organisational decisions can enhance their sense of well-being and ability to perform their roles effectively. This is aligned with studies on organisational voice, which found that when employees felt that their input was valued and incorporated, they experienced greater psychological satisfaction and increased motivation (O'Reilly & Cummings, 2020). Therefore, the voice climate in this study functioned as a critical enabler of employees' capabilities, helping them realise their potential for emotional fulfilment and productive functioning.

The capability to participate and access equal opportunities in the workplace was closely tied to the well-being of individuals. A gender-equal workplace ensures that women and men have equal chances to engage in meaningful work, develop professionally, and achieve their career goals (Kuhn, 2020). Gender inequality often limits the capabilities of women in the workforce, restricting their ability to achieve full well-being and career satisfaction (Miner-Rubino et al., 2009). By removing these barriers, organisations promote fairness and enhance all employees' capabilities, leading to improved functioning and overall well-being.

The good fit of the model suggests that voice climate and gender equality are critical capabilities that shape employees' well-being in meaningful and measurable ways. The structural integrity of the model underscores the importance of these capabilities in fostering well-being across emotional, psychological, and social well-being dimensions. The results correspond to the existing literature that emphasises the significance of voice climate in promoting workplace well-being. Holland et al. (2017) found that supportive voice climates improved job satisfaction and engagement by enabling employees to articulate their concerns and ideas without apprehension. Morrison et al. (2011) similarly demonstrated that a positive

voice climate cultivated employee trust and diminished workplace stress, resulting in improved emotional outcomes. These studies corroborate the current research, emphasising that a favourable voice climate enhanced employees' emotional well-being, notably increased happiness, and diminished stress.

The correlation between gender equality and well-being is extensively documented. Research by Robeyns (2017) demonstrated that equitable workplace practices enhanced women's capabilities, allowing them to pursue their professional objectives effectively. Furthermore, Olivier and Govender (2019) confirmed that gender inclusivity in South Africa's banking sector enhanced employees' job well-being and productivity, in alignment with the focus of this study on cultivating supportive organisational cultures.

Nevertheless, certain studies present contrasting viewpoints, especially concerning the constraints of voice climate in tackling systemic issues. Biswas et al. (2021) observed that even in positive voice climates, women frequently encountered structural impediments, including implicit biases and a glass ceiling, which obstructed their functional well-being. This suggests that although voice climate is essential, its impact may be influenced by wider organisational and societal elements. Kwon et al. (2016) contend that without comprehensive reforms targeting workplace hierarchies, the advantages of a favourable voice climate might be compromised, particularly in male-dominated sectors such as banking.

The results of this study confirmed that voice climate where employees felt free and supported to express their opinions, ideas, and concerns played a critical role in shaping gender equality capabilities. This finding is aligned with the idea that inclusive workplace practices foster an environment where females perceive enhanced opportunities to achieve gender equality (Cooper et al., 2021). A supportive voice climate likely encourages policies and practices that reduce gender disparities, ensuring that women can thrive professionally. Banking institutions should focus on enhancing voice climate through open communication channels, psychological safety, and leadership that values employee input. Doing so could directly contribute to reducing gender inequality perceptions and fostering a more equitable workplace (Eibl et al., 2020).

Concerning capabilities for gender equality and well-being, the results indicated that when females perceived greater capabilities for gender equality, they experienced higher levels of

emotional well-being (Qian, 2017). This suggests that fair treatment, equal opportunities, and supportive policies reduce stress, frustration, and other negative emotions while enhancing satisfaction and happiness. The association between capabilities for gender equality and psychological well-being confirmed the profound impact of perceived gender equality on females' sense of purpose, self-acceptance, and personal growth (Duan et al., 2020). When women feel that they can achieve their full potential in the workplace without bias, they are likely to experience higher levels of psychological flourishing. Voice climate also significantly predicted social well-being, emphasising its importance in fostering stronger connections, mutual respect, and a sense of belonging. Voice climate likely strengthens women's ability to build meaningful relationships and feel integrated into their professional communities

The study underscored the importance of creating an equitable work environment where women felt empowered and valued. Voice climate serves as the foundation for promoting gender equality capabilities, which, in turn, drives various dimensions of well-being. This interrelationship highlights that structural and cultural changes within an organisation can significantly improve female employees' quality of life and work. These findings advocate for a holistic approach to workplace gender equality, where systemic, cultural, and individual factors are addressed to promote both organisational success and female employees' flourishing (Kulkarni, 2009).

These findings have significant implications for organisational policies. Firstly, institutions in the banking sector should enhance the voice climate by promoting policies and practices that encourage open dialogue, active listening, and constructive feedback. Leadership development programmes focusing on inclusive practices can support this goal. Secondly, institutions should empower gender equality capabilities by implementing initiatives that address systemic gender imbalances, such as mentorship programmes, equitable promotion practices, and training on unconscious bias. Thirdly, institutions should provide access to mental health resources, peer support networks, and team-building activities that strengthen relationships and personal resilience. Finally, institutions should offer opportunities for skill development, meaningful work engagement, and recognition to support female bankers' psychological well-being.

Limitations and recommendations for future research

The cross-sectional design employed to investigate the relationships in this study was a limitation because it fails to account for temporal changes, thereby constraining causal inferences. Although significant relationships between voice climate, gender equality, and well-being were observed, the directionality of these relationships could not be definitively determined. It is possible that improved employee well-being could influence perceptions of voice climate and gender equality rather than vice versa. Future research could adopt a longitudinal design to examine how these constructs evolve and explore the causal direction of the relationships.

The sample of this study might not fully represent the broader population of employees across different industries, sectors, or countries. While the sample appears diverse, cultural, organisational, or contextual factors might influence the results. The impact of voice climate and gender equality on well-being might vary across sectors or regions. Furthermore, the sample of 257 female employees might not accurately reflect the wider South African banking workforce, particularly as the COVID-19 lockdown limited sampling to an accessible metropolitan region. Nonetheless, the results are consistent with earlier research conducted by Murangi et al. (2022) and Ragadu and Rothmann (2023). Future research could enhance the quantitative methodology of the study with qualitative or mixed methods, particularly investigating racial group disparities in gender inequality dynamics. Future research should also consider cross-cultural studies and industry-specific investigations to examine how these relationships might differ across different organisational settings and geographical contexts.

The study relied heavily on self-reported data, particularly in measuring employee perceptions of voice climate, gender equality, and well-being. Self-reported data is subject to various biases, including social desirability bias, where respondents may overstate their agreement with socially desirable views (e.g., gender equality) or understate their dissatisfaction with them. To mitigate this, future studies could employ multi-source data collection (e.g., supervisor or peer reports) or use objective workplace conditions and well-being measures to complement self-reported data.

While the study demonstrated significant direct relationships between the variables, it did not explore potential mediators or moderators that might influence these relationships. For

example, personal traits such as self-esteem, emotional intelligence, or coping strategies could moderate the impact of voice climate and gender equality on well-being. Alternatively, organisational variables such as leadership style, organisational culture, or workplace support systems could mediate these relationships. Future research could explore these potential mediators and moderators to better understand the pathways through which voice climate and gender equality influence well-being.

Conclusion

This study showed that voice climate and gender equality positively contributed to women's well-being in the banking sector in South Africa. The study highlighted the critical role of voice climate and capabilities in shaping well-being outcomes for women in the workplace. A deliberate focus on fostering an enabling voice climate and promoting gender equality capabilities can drive the improved emotional, psychological, and social well-being of female employees in the South African banking sector. A positive voice climate, where employees feel valued and empowered to speak up, boosts emotional satisfaction and functional efficacy. Gender equality, fair representation, policies, and advancement also help women's professional and personal development. This study concluded that workplace culture had to include an affirmative voice climate and gender equality initiatives. These factors are crucial for emotional and functional well-being, especially in male-dominated fields such as banking. By addressing these critical dimensions, organisations can create equitable, supportive, and flourishing workplaces for all employees and the organisation.

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CHAPTER 5

CONCLUSIONS. LIMITATIONS, RECOMMENDATIONS AND CONTRIBUTIONS

This chapter provides the conclusion to the study, which was derived from the research objectives central to the development of the articles. This chapter also presents the limitations, recommendations, and directions for future research.

5.1 CONCLUSIONS

The general objective of this study was to investigate the capabilities of gender equality in the work context of women in the South African banking sector. Specifically, it aimed to examine how gender stereotypes, organisational culture, and voice climate influenced their capabilities for gender equality and to explore the effects of these capabilities on their well-being and intention to leave the organisation.

The first article (Chapter 2) sought to examine the influence of capabilities for gender equality on female employees' secure flourishing and their intention to leave within the South African banking sector. The second article (Chapter 3) evaluated the relationship between capabilities for gender equality, organisational culture, stereotypes, and self-bullying among female employees in the South African banking sector. The third article (Chapter 4) examined the impact of voice climate and capabilities for gender equality on the well-being of female employees in South Africa's banking sector.

Capabilities for gender equality, employees' secure flourishing, and their intention to leave

Article 1 examined the effect of capabilities for gender equality on employees' secure flourishing and intention to leave. The study was based on a sample of 257 female employees from all organisational levels within banks across the Gauteng province. The instruments used to perform this task were the Capabilities for Gender Equality Questionnaire, the Secure Flourishing Index that measured well-being (secure flourishing), and the Turnover Intention Scale, which was employed to gauge the likelihood of female employees leaving their jobs.

Data analysis was conducted using Mplus 8.11 and SPSS 27. Descriptive statistics and Pearson correlation coefficients were computed in SPSS. Latent class analysis was performed in Mplus 8.11, testing multiple models with increasing latent classes. The optimal model was selected based on improvements of fit and assessed using AIC, BIC, ABIC, LMR LR, adjusted LMR LR, and BLRT values. Classification quality was evaluated using entropy, with values closer to 1 indicating better classification.

The study identified three distinct groups of female employees based on their capabilities. The the robust capability set possessed a broad range of skills and resources that supported their personal and professional development. Despite facing challenges with economic stability, this group exhibited the highest levels of secure flourishing, meaning that they felt most fulfilled and satisfied in their roles. They were also the least likely to consider leaving their jobs, highlighting the importance of diverse capabilities for job retention and overall well-being.

The second group, the collectivist capability set, showed strong political empowerment and valued social relations, but faced significant economic limitations. Despite these financial challenges, this group had the lowest turnover intentions, indicating that their sense of belonging and political engagement contributed to their secure flourishing and stability within the organisation. The third group, the shelter/socially focused capability set, had strong domestic capabilities, but weaker public or career-related capabilities. While they excelled in personal or family roles, their limited career development opportunities suggested that they were less likely to thrive in professional environments, which could have an impact on their career progression and overall sense of agency.

The study found that most participants placed great importance on earning a good income, while political empowerment was less valued. However, the gap between what employees valued and what they were able to achieve was evident. Specifically, economic stability and political empowerment were identified as key factors influencing turnover intention. Employees in the robust capability set, who had a more diverse range of capabilities, were more satisfied with their jobs and less likely to leave, highlighting the need for organisations to support a broad array of employee capabilities. Additionally, the findings emphasised the significant impact of economic and social capabilities on job satisfaction and retention. Capabilities such as financial stability and political empowerment had a stronger influence on

employees' decisions to stay in their jobs, suggesting that focusing on these areas could help reduce turnover.

Capabilities for gender equality, organisational culture, stereotypes, and self-bullying among female employees in the South African banking sector

The second objective of the study was to examine the relationship between gender equality capabilities, stereotypes, organisational culture, and self-bullying among female employees in the South African banking sector. The study respondents were made up of a sample of 257 women working in South African banks across the Gauteng province. The respondents included employees from all organisational levels. To meet this second objective, the following measuring instruments were used: the Capabilities for Gender Equality Questionnaire, the Organisational Culture Questionnaire, the Women as Managers Scale, and an adapted version of the Personal Views Scale used for assessing self-bullying. The data collected from the female bank employees was analysed using SPSS 29 and Mplus 8.11. Exploratory factor analysis identified the number of factors, while principal factor analysis with geomin rotation determined the factor structure. Confirmatory factor analysis examined latent structures using a robust maximum likelihood estimator. Measurement model fit was assessed. Descriptive statistics and Pearson correlation coefficients were computed in SPSS 27, and scale reliability was evaluated with a threshold of .70. Bivariate correlations assessed the relationships between capabilities, organisational culture, stereotypes, and self-bullying, while multiple regression analyses explored the links between gender inequality, stereotypes, organisational culture, and self-bullying.

The findings revealed that a strong capability for gender equality was positively linked to supportive organisational cultures, gender-positive stereotypes, and self-compassion. Specifically, participative and nurturing cultures promoting inclusivity were associated with lower levels of scepticism towards women leaders and reduced self-criticism, fostering an environment conducive to equality. Conversely, male-centric practices, characterised by exclusionary norms and gender biases, exacerbated isolation and hindered women's leadership opportunities.

This study also highlighted the dual nature of organisational culture, where progressive values of inclusivity coexisted with deeply rooted gender biases. Positive stereotypes that emphasised

women's nurturing and collaborative qualities were found to enhance female inclusion and self-esteem, although they might inadvertently have limited women's career opportunities by confining them to stereotypical roles. Negative stereotypes, such as those questioning women's competence and assertiveness, were found to contribute to their exclusion from leadership roles, particularly in male-dominated cultures.

The study emphasised the need for organisations to challenge male-centric practices, promote participative cultures, and address gender stereotypes to advance gender equality. Reducing scepticism towards women leaders, fostering self-compassion, and providing support for managing self-criticism were also crucial strategies to empower women in the workplace. These findings underscored the importance of creating inclusive and supportive organisational environments that would enable women to thrive and contribute equally.

Capabilities for gender equality, voice climate, and employee well-being

The third article (Chapter 4) investigated the role of voice climate and gender equality in the well-being of female bank employees in South Africa. The study respondents were made up of a sample of 257 women working in South African banks across the Gauteng province; the respondents included employees from all organisational levels. To meet the third objective, the following instruments were used: the Capabilities for Gender Equality Questionnaire, the Voice Climate Scale, and the Flourishing-at-Work Scale. The study used SPSS 27 and Mplus 8.11 to analyse data, employing maximum likelihood estimation with robust standard errors (MLR) for confirmatory factor analysis. Model fit was assessed using several goodness-of-fit indices. The model demonstrated a good fit with CFI = .95, TLI = .94, RMSEA = .06, and SRMR = .10. Scale reliability was checked using omega, and Pearson correlation coefficients were utilised to explore relationships between voice climate, gender inequality, and well-being. Regression analyses were employed to examine the effects of these factors on well-being. Structural equation modelling was utilised to analyse the interrelations between voice climate, gender equality, and well-being, with the model showing satisfactory fit, confirming that structural equation modelling (SEM) was appropriate for the objective of the study.

Using SEM and regression analysis, the research revealed that both voice climate and gender equality capabilities significantly affected employees' emotional and functional well-being. A positive voice climate, where women felt safe and supported when voicing their opinions, was

found to enhance emotional and social well-being, fostering a sense of inclusion and reducing stress. The study highlighted that a supportive voice climate, where women could freely express concerns and ideas, improved mental health and strengthened interpersonal relationships both inside and outside the workplace. In addition, gender equality capabilities empowered women to overcome structural barriers and positively influenced emotional well-being by boosting resilience and job satisfaction. However, the impact on psychological well-being was less pronounced, indicating a need for complementary interventions, such as mentoring and leadership programmes, to further support women's personal growth and self-actualisation.

The study is in alignment with the capability approach, emphasising the importance of expanding individuals' freedom and opportunities to achieve well-being. By fostering an environment where women are empowered to navigate gender inequalities and contribute to decision-making processes, organisations can significantly improve their employees' well-being (Thelma & Ngulube, 2024). The findings reflected the existing literature on the relationship between voice climate and employee satisfaction, showing that when employees felt their input was valued, it enhanced job satisfaction and motivation. Furthermore, gender equality in the workplace was found to be crucial for well-being, as providing women with equal access to career advancement and professional development allowed them to reach their full potential. The research confirmed that gender-inclusive practices promoted fairness, increased career satisfaction, and supported overall well-being, reinforcing the notion that gender equality capabilities are essential for fostering a thriving workforce.

Despite these positive findings, the study also acknowledged challenges related to systemic barriers that persisted even in supportive voice climates. Studies have pointed out that implicit biases and a 'glass ceiling' still limit women's opportunities in male-dominated industries such as banking, even when a positive voice climate exists. This suggests that while a supportive voice climate is critical, it must be accompanied by broader organisational reforms to address structural inequalities. This study emphasised the importance of creating a work environment that promoted both a positive voice climate and gender equality capabilities to improve overall well-being. Practical recommendations included enhancing voice climate by encouraging open dialogue and active listening, implementing gender equality initiatives such as mentorship programmes and unconscious bias training, and providing resources that would support mental health and professional development. These steps can contribute to reducing gender disparities,

enhancing employee satisfaction, and fostering a more inclusive and supportive work environment for female employees.

Overall, the study assessed the gender equality capabilities and well-being of female bank employees, focusing on the roles of organisational culture, secure flourishing, stereotyping, voice climate, and turnover intentions. It highlighted a significant gap between the capabilities women valued and the opportunities available to achieve them, notably in the areas of economic and political empowerment. The research identified three distinct gender equality capability sets: robust, collectivist, and shelter/socially focused, emphasising the need for organisations to enhance economic and political empowerment to improve employee flourishing and retention. The study is aligned with the CA, demonstrating how enhanced capabilities can reduce turnover intentions and improve well-being.

The CA provides a comprehensive framework for evaluating individual well-being and social arrangements by emphasising the distinction between means (resources) and ends (achievements), with a focus on substantive freedoms or capabilities rather than just outcomes (Nussbaum, 2001; Robeyns, 2021; Sen, 1990). In the context of gender inequality, this approach has been instrumental in revealing the disparities between men and women across various dimensions of life, including economic, social, and political freedoms (Robeyns, 2003). Research has identified different capability sets among employees in workplace settings, suggesting that those with more robust capabilities report higher levels of decent work and personal flourishing (Ragadu & Rothmann, 2023). This reinforces the idea that enhancing capabilities, such as access to resources, autonomy, and empowerment, is crucial for improving employee well-being.

Moreover, the CA has proven valuable in addressing gender inequality within specific cultural and social contexts. For instance, it has been applied to reform patriarchal interpretations of religious values that restrict women's employment opportunities, such as in Islam, thereby offering a pathway to challenge gendered barriers and promote gender equality in traditionally restrictive environments (Syed, 2007). However, avoiding prescriptive interpretations of well-being within the capability framework is important as well as recognising the diversity of individual and cultural values that shape people's aspirations and choices (Syed, 2007).

In this study, the CA was particularly relevant, as it highlighted the importance of assessing gender equality capabilities and how they affected female employees' well-being and retention. The findings of the study revealed a significant gap between the capabilities women valued (such as political and economic empowerment) and the opportunities available to achieve them. This gap is aligned with the existing literature, which demonstrates that disparities in access to capabilities can significantly affect gender equality in the workplace (Barnerjee, 2016). These findings are consistent with the capability approach, which suggests that enhancing women's capabilities, particularly in the realms of empowerment, social relations, and agency, can lead to better well-being and greater retention in the workforce (Nimi, 2009). In this way, the capability approach serves as a valuable tool for assessing and addressing gender inequality in organisational settings (Robeyns, 2003).

Research indicates that organisational culture and gender stereotypes significantly shape women's workplace experiences and well-being. For instance, perceived gender equity has been shown to positively influence employee well-being, particularly for women, by creating an environment where women feel supported and valued in their roles (Chawla & Sharma, 2019). However, gender stereotypes, such as the belief that women lack critical skills or ambition, can undermine female employees' capabilities, particularly in areas such as income, career mobility, and political empowerment. These stereotypes often create barriers to career development and limit opportunities for women to reach their full potential in the workplace (Senland, 2015).

Furthermore, studies suggest that interventions aimed at gender equality, such as training programmes or policies that focus solely on altering women's behaviours, can inadvertently reinforce these stereotypes rather than address the deeper structural inequalities that shape their workplace experiences (Ryan & Morgenroth, 2024). This is in alignment with the findings of the current study, which revealed that organisational culture and the persistence of these stereotypes could significantly limit women's capabilities. The study emphasised the need to shift the focus from fixing individual women to transforming the organisational context to better support their skills, motivations, and career development.

Moreover, the importance of a supportive culture in reducing psychosomatic strain and improving well-being is well documented. Research shows that a supportive work culture can alleviate stress by reducing work-home interference, particularly for women (Beauregard,

2011). This finding is consistent with the results of this study, which confirmed that fostering a positive voice climate where women felt heard and valued could improve emotional and functional well-being. The study found that emotional well-being was notably influenced by gender equality capabilities and a supportive voice climate. In contrast, psychological well-being showed a smaller effect, highlighting the need for additional interventions, such as mentoring or leadership programmes, to reinforce personal growth and self-actualisation.

Research indicates that a voice climate environment in which employees feel they can express their opinions and concerns without fear of negative consequences plays a critical role in shaping employee well-being and organisational outcomes. A supportive voice climate has been linked to enhanced psychological safety, empowerment, and meaningfulness, all of which contribute to improved psychological well-being and job attitudes (Hasan & Kashif, 2020; Frazier & Fainshmidt, 2012). These benefits are particularly relevant in fostering positive employee engagement and satisfaction, which are critical for retention and performance. However, gender differences in perceived voice climate exist, with women often reporting lower perceptions of a positive voice climate compared to men, especially in individualistic societies where competition and individual achievement are emphasised (Yang et al., 2023).

The current study is aligned with this body of literature, emphasising the importance of creating a supportive voice climate to promote gender equality (Morrison et al., 2011; Settles et al., 2007). It found that when women felt empowered to contribute their opinions and participate in decision-making processes, they experienced greater psychological satisfaction and trust, as well as reduced stress, all of which positively influenced their mental health and well-being. These findings corroborate research showing that voice climates that value employee input contribute to improved job satisfaction, engagement, and overall well-being (Ditchburn & Hames, 2014). Additionally, psychological empowerment, as mediated by a supportive voice climate, enhances voice behaviour and improves organisational outcomes, including performance and customer service (Frazier & Fainshmidt, 2012).

This study supports the findings by Duan et al. (2020), which highlight that when psychological safety is high and employees perceive their social worth, they are more likely to engage in voice behaviour. This contributes not only to personal well-being, but also to better organisational performance. In the context of female employees in the banking sector, this study found that emotional and social well-being were notably improved when a positive voice

climate was in place, confirming its importance as a tool for fostering an inclusive and gender-equitable workplace.

5.2 LIMITATIONS

Several limitations to this study should be acknowledged to ensure a better understanding of the results and their implications. Firstly, while the study offers valuable insights, the cross-sectional design limits the ability to draw causal inferences. The current methodology captured associations at a single point in time. It, therefore, cannot account for temporal changes or the directionality of the relationships between voice climate, gender equality capabilities, and employee well-being. To address this limitation and strengthen causal conclusions, future research could employ a longitudinal design, which would allow for the observation of changes over time and offer a clearer understanding of how changes in voice climate and gender equality capabilities might influence well-being. Specifically, utilising a fixed-effects model would help mitigate potential time-invariant endogeneity bias by accounting for unobserved individual differences that could influence both the predictors and outcomes of interest, thus providing more robust and valid causal inferences (Wynn, 2020).

Secondly, the sample size and sampling method present additional limitations. This study relied on convenience sample of female employees across all the managerial levels, which might not fully capture the diversity or experiences of the broader population of female bankers in South Africa. The sample was concentrated in specific metropolitan areas, largely due to the constraints imposed by the COVID-19 pandemic, which limited the researcher's ability to access a more geographically diverse group. The lockdown measures of the pandemic meant that the survey was predominantly conducted in areas with easier access, potentially skewing the sample towards employees in urban centres with more established banking sectors. To improve the generalisability of future studies, a more diverse, nationally representative sample would be necessary, with researchers taking care to ensure inclusion from both metropolitan and rural areas across South Africa and across different levels of banking institutions.

5.3 RECOMMENDATIONS

5.3.1 Recommendations to solve the research problems

Enhance economic and political empowerment

This study revealed a significant gap between the capabilities women valued and their opportunities to achieve them, particularly in political and economic empowerment areas. Addressing this gap is essential for improving employee flourishing and reducing turnover intentions (Ragadu & Rothmann, 2023). The study recommends that organisations should create targeted initiatives that promote economic empowerment (e.g., equitable pay and financial support for career development) and political empowerment (e.g., leadership opportunities and participation in decision-making processes). These initiatives can help bridge the gap between the capabilities that women value, such as economic and political empowerment, and the opportunities available to them.

Transform organisational culture to support gender equality

This study found that gender stereotypes and organisational culture significantly influenced women's workplace experiences and well-being, often undermining their capabilities, especially in areas such as career mobility and income. By addressing these cultural and structural barriers, organisations can empower women to reach their full potential (Chawla & Sharma, 2019; Senland, 2015). Organisations should comprehensively review their organisational culture and implement policies that promote gender equity and challenge harmful gender stereotypes. Such strategies can include offering unconscious bias training, promoting inclusive leadership practices, and fostering an organisational culture that values diversity and equality.

Shift from fixing women to transforming organisational contexts

Interventions that focus on altering women's behaviours rather than addressing the deeper structural inequalities often reinforce stereotypes and fail to produce sustainable changes. A shift towards transforming the organisational environment to support women's development will have a more meaningful and lasting impact (Ryan & Morgenroth, 2024). Instead of

focusing solely on interventions that 'fix' women (such as training programmes or behaviour modification), organisations should focus on transforming the organisational context to better support women's capabilities, skills, and career development. This includes improving access to career advancement opportunities and providing support for women to navigate systemic barriers.

Promote a supportive voice climate

In this study. a supportive voice climate significantly improved emotional well-being and psychological safety, reducing stress and enhancing job satisfaction. A positive voice climate can empower women to contribute meaningfully to decision-making, thus improving their overall well-being and reducing turnover intentions (Frazier & Fainshmidt, 2012; Hasan & Kashif, 2020). Organisations should foster a positive voice climate to enhance employees' emotional and functional well-being, where employees, particularly women, feel safe and empowered to express their opinions, concerns, and ideas without fear of retaliation. This can be achieved by implementing mechanisms that allow for open communication, active listening, and regular feedback.

Provide mentoring and leadership development programmes

While a supportive voice climate can improve emotional well-being, this study found that psychological well-being was affected to a lesser extent, suggesting that additional interventions, such as mentoring or leadership programmes, are needed to reinforce personal growth and self-actualisation (Beauregard, 2011). These programmes can play a key role in bridging the gap between women's potential and their actual opportunities for advancement. To further enhance psychological well-being and career advancement, organisations should offer mentoring programmes and leadership development opportunities specifically targeted at female employees. These programmes can provide women with the skills, support, and confidence to advance in their careers and challenge any barriers they face due to gendered expectations.

5.3.2 Recommendations for future research

The current study highlighted the importance of gender equality capabilities in fostering well-being and reducing turnover intentions. Future studies can help refine and develop more effective strategies for addressing gender disparities in the workplace (Syed, 2007). Future research should explore the broader context of gender equality capabilities in diverse organisational settings, industries, and cultures. This research should focus on understanding how different organisational practices, policies, and cultures influence the capabilities and well-being of female employees. For future research, it is essential to explore the intersectionality of gender equality capabilities across diverse industries, organisational contexts, and cultural settings. While this study focused on female bank employees in South Africa, expanding the research to include different sectors and countries will provide a more comprehensive understanding of how gender equality capabilities vary in different organisational and cultural environments. This broader approach can help identify industry-specific barriers and opportunities for enhancing gender equality and uncover contextual factors that influence women's ability to access the capabilities they value, such as economic and political empowerment.

Future studies should also investigate the long-term effects of interventions aimed at enhancing gender equality capabilities in the workplace. Research could explore the sustainability of initiatives such as leadership development programmes, voice climate improvements, and organisational culture transformation. Understanding how these interventions affect female employees' well-being and retention over time – and whether they lead to sustained changes in workplace dynamics – would provide valuable insights for organisations seeking to create lasting, positive changes in gender equality and employee satisfaction.

5.4 CONTRIBUTIONS OF THE STUDY

Scientific contributions of the research

This study offers a substantial and innovative contribution to comprehending gender equality, voice climate, stereotypes, turnover intentions, and employee well-being in the South African banking sector by integrating theoretical frameworks, rigorous methodologies, and practical

insights. Its contributions encompass theoretical, empirical, and practical aspects, enhancing the domains of gender studies, organisational psychology, and workplace well-being.

Theoretical contributions

This research uniquely utilises the capability approach to investigate the impact of workplace factors on women's capabilities for gender equality. The study emphasises capabilities (i.e., what employees can accomplish with their resources and environment), shifting the focus from merely addressing workplace disparities to empowering women to attain significant outcomes.

This study makes a significant contribution to the understanding of gender inequality in the workplace by applying the CA to assess the well-being and capabilities of female employees in the South African banking sector. By focusing on the specific capabilities that women value, such as economic and political empowerment, the study highlights the gap between these aspirations and the opportunities available to achieve them. Identifying three distinct gender equality capability sets – robust, collectivist, and shelter/socially focused – provides valuable insights into how different aspects of capability, including social relations, mobility, and income, play a role in women's well-being and retention in the workplace. This contributes to the broader discourse on gender inequality by demonstrating how enhancing these capabilities can reduce turnover intentions and improve overall well-being, thus offering a framework for addressing gender disparities in organisational settings.

Empirical contributions

This study is among the initial investigations that furnish empirical evidence connecting capabilities for gender equality and well-being while focusing on the role of organisational culture, stereotypes, secure flourishing, voice climate, and intention to leave within the South African banking sector. The study utilises advanced statistical methods, including structural equation modelling and latent class analysis, to establish strong correlations between these factors and their influence on women's professional and personal development. It provides critical insights into how structural and cultural impediments, such as stereotyping and patriarchal organisational norms, diminish women's potential and obstruct their career advancement.

Pragmatic contributions

This study offers practical recommendations for cultivating inclusive workplace environments, highlighting the significance of leadership training, equitable policies, and safe channels for employee expression. It delineates essential interventions, including rectifying pay disparities, fostering transparent promotion practices, and establishing customised mentorship programmes, which organisations can adopt to improve gender equity and employee well-being. These contributions are vital for sectors such as banking, where systemic gender inequalities are widespread.

Contextual pertinence

Considering the socio-economic significance of the South African banking sector, the findings of this study are both timely and consequential. The study underscores the enduring structural disparities obstructing women's advancement and suggests strategies that correspond to national economic inclusivity and social equity objectives. This research offers a thorough and innovative understanding of the impact of workplace dynamics on gender equality and employee well-being, presenting scientific insights and practical solutions that are globally pertinent and contextually relevant. The interdisciplinary approach facilitates future research and policymaking, underscoring its significance as a foundational study in this field.

Moreover, the study contributes to the growing body of research on the role of organisational culture and stereotypes in shaping gender equality capabilities. By examining how gendered assumptions and stereotypes affect women's career development and their access to key capabilities, such as income, mobility, and political empowerment, the study underscores the need for organisational transformations that go beyond individual interventions. The findings advocate for a shift in focus towards improving organisational culture and fostering a supportive voice climate, which can significantly enhance women's emotional and functional well-being. These contributions offer practical implications for organisations seeking to foster gender equality and improve retention, providing a theoretical and empirical foundation for future efforts to address systemic barriers to women's empowerment in the workplace.

5.5 Reflection on doctorateness and the development of gender equality capabilities

Reflecting on my doctoral journey, this study has contributed to my academic and personal growth, deepening my understanding of gender equality. Through the capability approach (CA), I gained insight into how empowering individuals with the right capabilities can shape organisational outcomes. The research process strengthened my ability to engage with complex gender-related issues, refine my research design, and apply advanced techniques such as structural equation modelling and latent class analysis. Exploring capabilities like political and economic empowerment has reshaped my perspective on equity in the workplace. On a personal level, it heightened my awareness of systemic barriers faced by women, reinforcing my commitment to advocating for gender-equal workplaces. The capabilities I developed have empowered me to challenge gender stereotypes and contribute to creating supportive environments for women. This journey has cultivated resilience and adaptability, and I am confident that these capabilities will continue to guide my academic and professional endeavours, driving my commitment to gender equality and well-being in organisational settings.

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