

Kingdom of Bahrain, with a capital base of BD. 303.9 million (US\$ 806 million). (source: www.bbkonline.com)

High standards in Corporate Governance have been fundamental in maintaining BBK’s leading position within the local and regional banking sector and the community. Continuous review and adherence to strong corporate governance practices helped enhance compliance levels according to international standards and in line with the policies of regulatory authorities and statutory requirements in the Kingdom of Bahrain and other countries where BBK operates. (source: www.bbkonline.com)

3. Tables, Figures and Equations

Conceptual Framework

The research is a qualitative & quantitative study of the status and situation of women’s equality and discrimination in terms of work environment, wage gap, opportunity and harassment for effectiveness of fair treatment in BBK. Further, the study surveys and interprets the data obtained from the responses of the bank management and staff. (The diagram below demonstrates the conceptual framework of this study).

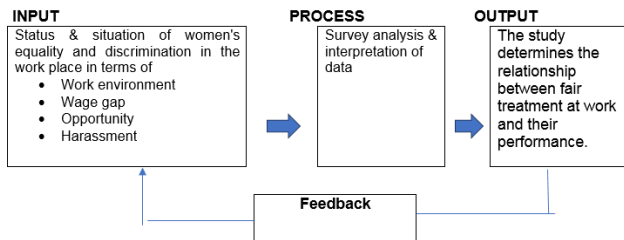
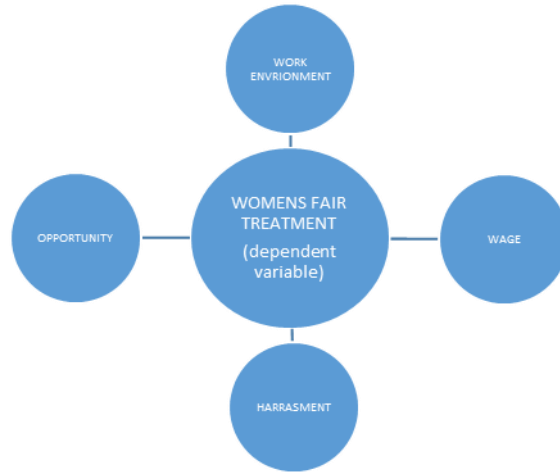


Figure 1: Conceptual framework of the study

The following drawing is relating to the positive relationship of women unfair treatment and its impact on performance or productivity, benefits, and fair treatment. The dependent variable is the Women’s fair treatment and the independent variables are the work environment, wage, opportunity and harassment.



The study was conducted with the female employees of the bank and was divided into two groups – Management and staff at BBK with an average of 239 female employees and sample study of 70.501 (computation formula mentioned below). The data gathered through the survey after it was disseminated and composed into tables and diagrams utilizing the Microsoft Excel 2018 – answers from the poll were broken down utilizing Weighted Average mean, Percentage and frequency (Hidayat and Al-Hur, 2011.) The sample size is computed using: $n = \frac{N}{1 + Ne^2}$ Where n is the sample size, N is the population size, and e is the level of precision = 0.1 are assumed. $\frac{239}{1 + 239(0.1)^2} = \frac{239}{3.39} = 70.501$

To determine the different variables among the respondents, the weighted mean was computed. The Likert scale used in the interpreting of the means for the respondents bases on the level of effectiveness of the women’s fair treatment at BBK.

The data gathered from the survey was interpreted and analyzed using the following statistical tools:

1. To compute the percentage of each score:

$$\% \text{ Distribution} = \frac{F}{N} \times 100$$

Where:

F = frequency of an element or answer.

N = total number of elements or answers.

2. To obtain the Weighted Mean – The arithmetical average when the entire scores are added and divided by number of elements:

$$\bar{X} = \frac{\sum X}{N}$$

Where:

M = mean.

$\sum X$ = sum of the scores / measures in the series.

N = number of cases.

Questionnaire Analysis

The frequency and percentage of respondents are shown for each degree of agreement category as Strongly disagree (SD), Disagree (D), neutral (N), Agree (A) and Strongly agree (SA).

Women equality in terms of Work Environment

Compensation	Employees		Management		Composite Mean	Interpret
	Mean	Interpretation	Mean	Interpretation		
1. colleagues will have lower expectations of women because of gender.	3.60	Agree	2.30	disagree	2.95	MA
2. People make too big of a deal of gender inequality in the workplace.	3.30	moderately agree	4.10	Agree	3.70	A
3. Unfair women treatment in the work place is mainly found at large in GCC countries.	3.70	Agree	2.30	disagree	3.00	MA
4. Gender-specific biases or obstacles exist at workplace.	3.50	Agree	2.20	disagree	2.85	MA
5. unemployment rate higher for women than that of men.	3.80	Agree	3.10	Moderately Agree	3.45	MA
Overall Mean	3.58	A	2.80	MA	3.19	MA

The table presents the descriptive statistics of work environment. Five questionnaire items accumulate the responses related to this. From the above table, it can be noticed that the respondents “Employees” overall mean is 3.58 i.e. they agree with women’s equality and discrimination in the work place.

However, the “Management” overall mean is 2.80 i.e. they moderately agree. The management disagree that there is inequality at the workplace for women but however moderately agree that unemployment rate is higher for women than that of men with a mean of 3.10

The combined weighted mean of both respondents is 3.19 i.e. they moderately agree with the inequality at the work environment.

Women equality in terms of Work Environment

Compensation	Employees		Management		Composite Mean	Interpret
	Mean	Interpretation	Mean	Interpretation		
1. The salary gaps among the genders.	4.30	Agree	2.20	disagree	3.25	MA
2. Women are getting paid less because of gender.	3.90	Agree	1.80	disagree	2.85	MA
3. You are satisfied with your current salary.	2.90	Moderately Agree	4.20	Agree	3.55	A
4. women also earn less than men in their lifetime and thus they have worse pension	4.20	Agree	2.30	disagree	3.25	MA
5. High educational achievements are no safeguard for women	3.80	Agree	1.90	disagree	2.85	MA
Overall Mean	3.82	Agree	2.48	disagree	3.15	MA

The table 2 presents the descriptive statistics of wage gap. Five questionnaire items accumulate the responses related to this. From the above table, it can be noticed that the respondents “Employees” overall mean is 3.82 i.e. they agree with inequality in women’s wage gap in the work place. The employees do believe there is wage gap between the genders.

However the “Management” overall mean is 2.48 i.e. they disagree. The management however agree that people are satisfied with current salary with a mean of 4.20

The combined weighted mean of both respondents is 3.15 i.e. they moderately agree with the wage gap at the work place.

Women equality in terms of opportunity

Compensation	Employees		Management		Composite Mean	Interpret
	Mean	Interpretation	Mean	Interpretation		
1. You have less opportunity for career development because of your gender.	3.70	A	3.30	MA	3.50	Agree
2. You have less time to devote to your career because of your gender.	2.90	MA	1.80	D	2.35	MA
3. Women have been unfairly denied a promotion in organization.	4.20	A	2.00	D	3.10	MA
4. A maternity leave will interfere with a future promotion or professional opportunity.	3.80	Agree	2.30	D	3.05	MA
5. lack of access to the labour market for women	3.90	A	2.40	D	3.15	MA
Overall Mean	3.70	Agree	2.36	D	3.03	MA

The table 3 presents the descriptive statistics of opportunity. Five questionnaire items accumulate the responses related to this. From the above table, it can be noticed that the respondents “Employees” overall mean is 3.70 i.e. they agree with inequality in women’s opportunity in the work place.

However, the “Management” overall mean is 2.36 i.e. they disagree. The management however moderately agree that women have less opportunity for career development because of gender with a mean of 3.30

The combined weighted mean of both respondents is 3.05 i.e. they moderately agree with the inequality in opportunity at the work place.

Women equality in terms of harassment

Compensation	Employees		Management		Composite Mean	Interpret
	Mean	Interpretation	Mean	Interpretation		
1. Enduring the offensive conduct becomes a prerequisite to continued employment.	3.30	Moderately Agree	1.70	disagree	2.70	MA
2. offensive jokes, slurs, name-calling, physical assaults or threats are used	3.00	Moderately Agree	2.30	disagree	2.60	MA
3. Sexual harassment at the workplace is increasing.	3.20	Moderately Agree	1.50	disagree	2.85	MA
4. female banker loses higher post and taunted for not being "leader material."	4.00	Agree	1.80	disagree	2.80	MA
5. Demeaning demands based on gender	3.00	Moderately Agree	2.00	disagree	2.95	MA
Overall Mean	3.30	MA	1.86	D	2.78	MA

The table 4 presents the descriptive statistics of Harassment. Five questionnaire items accumulate the responses related to this. From the above table, it can be noticed that the respondents “Employees” overall mean is 3.30 i.e. they moderately agree with harassment in the work place.

However, the “Management” overall mean is 1.86 i.e. they disagree. The management totally disagree that there is any kind of harassment at the workplace because of gender or any other reasons.

Situational difference in equality in terms of work environment and discrimination

	Employees		Management		Composite Mean	Interpret
	Mean	Interpretation	Mean	Interpretation		
1. developing the right policy at workplace.	2.20	Ineffective	4.10	Effective	3.15	Moderately Effective
2. everyone understands the policy and that it operates effectively in practice.	3.10	Moderately Effective	4.20	Very Effective	3.65	Effective
3. process for resolving complaints of discrimination that do arise	2.10	Ineffective	4.15	Effective	3.12	Moderately Effective
4. encourages employers to look beyond the minimum legal requirements of equal opportunity law and to strive for best practice	2.00	Ineffective	3.60	Effective	2.80	Moderately Effective
5. effective equal opportunity policy will set out in clear and simple terms what is – and isn't – acceptable workplace behavior	3.20	Moderately Effective	4.00	Effective	3.60	Effective
Overall Mean	2.52	Ineffective	4.01	Effective	3.26	Moderately Effective

In table 5 the situations in which women's equality and discrimination in the work place is usually presented in terms of work environment policies were tabulated.

The employees consider policies towards discrimination at workplace as ineffective with a mean of 2.52. However the employees do consider everyone understands the policy and that it operates effectively in practice and effective equal opportunity policy will set out in clear and simple terms what is – and isn't – acceptable workplace behaviour.

whereas the Management say its effective with a mean of 4.01. The overall mean is 3.26 i.e they are moderately effective.

Situational difference in equality in terms of wage gap and discrimination

	Employees		Management		Composite Mean	Interpret
	Mean	Interpretation	Mean	Interpretation		
1. the impact of gender equality wage policies on hiring decisions.	2.10	ineffective	4.20	Very Effective	4.10	Effective
2. company policies are reducing wage gap among genders	4.00	Effective	4.80	Effective	4.40	Effective
3. austerity measures and the changes to the hiring policies	2.00	Ineffective	3.00	Moderately Effective	2.50	Ineffective
4. Women's competences and skills are evaluated	2.00	ineffective	4.00	Effective	4.00	Effective
5. Pay scales for jobs requiring similar skills, qualifications or experience	3.50	Effective	3.90	Effective	3.70	Effective
Overall Mean	2.72	ineffective	3.98	Effective	3.74	Effective

In table 4.6, the situations in which women's equality and discrimination in the work place is usually presented in terms of wage gap policies were tabulated. The employees consider policies towards wage gap discrimination at workplace as ineffective with a mean of 2.72. However, the employees do consider company policies are reducing wage gap among genders. Whereas the Management say its effective with a mean of 3.98. The overall mean is 3.74 i.e. they are effective.

Situational difference in equality in terms of Opportunity and discrimination

In table 7 the situations in which women's equality and discrimination in the work place is usually presented in terms of opportunity policies were tabulated.

Here both the employees and management consider opportunities in the banking industry as effective with a mean of 3.46 and 4.04 and the overall mean is 3.75

	Employees		Management		Composite Mean	Interpret
	Mean	Interpretation	Mean	Interpretation		
1. Empowerment of women in the workforce.	4.00	Effective	4.20	Strongly Effective	4.10	Effective
2. women to the company are recognized and utilized	3.80	Effective	4.00	Effective	3.90	Effective
3. businesses take part in gender equality measures and see their revenue increase as a result	3.00	Moderately Effective	3.70	Effective	3.35	Moderately Effective
4. allowing women more power and control in the workplace allows businesses to diversify decision-making, resulting in higher revenue.	2.50	Ineffective	3.40	Effective	2.95	Moderately Effective
5. businesses provide equal access to company-supported education and vocational training programs.	4.00	Effective	4.90	Strongly Effective	4.45	Strongly Effective
Overall Mean	3.46	Effective	4.04	Effective	3.75	Effective

Situational difference in equality in terms of harassment and discrimination

	Employees		Management		Composite Mean	Interpret
	Mean	Interpretation	Mean	Interpretation		
1. Employers can be held legally responsible for acts of discrimination and sexual harassment that occur at work or are connected to the workplace.	3.50	Effective	4.80	Strongly Effective	4.15	Effective
2. Having a strong and unambiguous equal opportunity policy is a powerful tool for preventing discrimination and sexual harassment in the workplace	3.30	Moderately Effective	4.00	Effective	3.65	Effective
3. help minimise confusion or uncertainty among staff and managers	3.60	Effective	4.90	Strongly Effective	4.25	Strongly Effective
4. reduce the risk of an employer's liability for acts of discrimination and sexual harassment in the workplace	4.00	Effective	4.60	Strongly Effective	4.30	Strongly Effective
5. Awareness among employees	3.00	Moderately Effective	3.70	Effective	3.35	Moderately Effective
Overall Mean	3.48	Effective	4.40	Strongly Effective	3.94	Effective

In table 8 the situations in which women's equality and discrimination in the work place is usually presented in terms of harassment policies were tabulated.

Here both the employees and management consider harassment policies in the banking industry as effective with a mean of 3.48 and 4.40 and the overall mean is 3.94.

The relationship between the status and the situations in which discrimination against women at work in the Kingdom of Bahrain.

		Mean	Mean Difference	t	Sig. (2-tailed)	Interpretation
work environment	Status	3.19	-0.07	1.673	.101	Not significant
	Effectiveness	3.26				
wage gap	Status	3.15	-0.59	.893	.376	Not significant
	Effectiveness	3.74				
Opportunity	Status	3.03	-0.75	2.468	.017	Not significant
	Effectiveness	3.75				
Harassment	Status	2.78	-1.16	2.708	.009	Not significant
	Effectiveness	3.94				

Table 9 indicates the perception of significant relationship between the status and the situations in which discrimination against women at work in the Kingdom of Bahrain. From the survey conducted it can be noticed that with regard to the status of women's equality and discrimination in the work place in terms of work environment, wage gap, opportunity and harassment, the employees overall agree as they feel the work environment has considerable discrimination against women. With regard to the level of effectiveness of women's equality and discrimination in the work place policies in terms of work environment, wage gap, opportunity and harassment, the employees find the policies adopted by the companies are moderately effective whereas management thinks they are very effective. Therefore the researcher conclude that there is no significant relationship between the status and the level of effectiveness of women's equality and discrimination in the work place in terms of work environment, wage gap, opportunity and harassment

The problem encountered by the respondents in the women's equality and discrimination in the work place in the Kingdom of Bahrain

The problems encountered by the respondents	Management	Employees	Composite Mean	Qualitative Description
women empowerment policies	4.00	1.84	2.92	neutral
international standards for office discrimination based on gender	3.70	1.68	2.69	neutral
Effective training on harassment	3.50	1.56	2.53	neutral
HR staff take gender complaints seriously	3.80	2.16	2.98	neutral
International standards not followed	4.30	1.68	2.99	neutral
discrimination based on gender are considered	4.20	1.56	2.88	neutral
Total	3.92	1.81	2.86	neutral

The table 4.10 shows that the problems encountered by the respondents during the implementation of the questionnaire survey for the women's equality and discrimination in the work place in the Kingdom of Bahrain has a mean of 2.86 i.e. they are neutral. Management agrees with the overall policies and find no problems faced. However, the employees disagree and find

fundamental policy issues with the company on gender discrimination.

Respondent classification

Population size	239
Margin of error	5%
Confidence level	95%
Sample size	70.501

Table 3.1

Respondents	Sample size	Percentage
Management	20	24.4%
staff	50.5	75.6%
TOTAL	70.5	100%

3.5 Research instruments

The research instruments used in this study are questionnaires, observations, secondary and primary research. The research study also used scale as follows:

Scale	Range	Interpretation	Description
5	4.50-5.00	Strongly agree	The respondents strongly agree with the women's equality and discrimination in the work place
4	3.50-4.49	Agree	The respondents agree with the women's equality and discrimination in the work place
3	2.50-3.49	Neutral	The respondents neutral with the women's equality and discrimination in the work place
2	1.50-2.49	Disagree	The respondents disagree with the women's equality and discrimination in the work place
1	1.00-1.49	Strongly disagree	The respondents strongly disagree with the women's equality and discrimination in the work place

4. Conclusions

Based on the findings of the study, the conclusions are as follows:

- 1: The status of women's equality and discrimination in the work place needs further improvement
- 2: The women's equality and discrimination in the work place policies approach is slightly effective and needs further enhancement

3: There is a need to completely implement effective management of policies for women's equality and discrimination in the work place

4: The hypothesis of the study is accepted on the different variables of the study. However the variable on strong relationship between level of effectiveness and the of level of women's equality and discrimination in the work place.

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Customer services representative in BBK (BANK OF BAHRAIN AND KUWAIT), manage a team of employees dedicated to handling questions and concerns from people who is banking with ensure staff members know how to respond to inquiries in line with the organization's policies while maintaining positive relationships with the customer base. it's all about how their group performs. To maximize productivity and quality customer care, they perform a range of core duties. Among the most common are

He is a dynamic, technical-oriented professional and trainer specialized in various retail department , supports a company's customer service activities by directing and overseeing team members, resolving customer questions or complaints, and developing programs and procedures to enhance productivity and performance. Customer service team leads work in a variety of industries, helping organizations deliver outstanding customer support and develop customer relationships. Because this role balances direct customer support with team coordination and oversight, customer service team leads frequently serve as



liaisons between a company and its customers, working with sales and accounts receivable teams to drive repeat customers and help organizations meet profitability goals.