



**The Status of Women in the Accounting
Profession in the Jordanian Private Sector: An
Exploratory Study**

**وضع النساء في المهن المحاسبية في القطاع الخاص الأردني:
دراسة استكشافية**

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**Thesis submitted in partial fulfillment of the requirements for
the degree of Master in Accounting**

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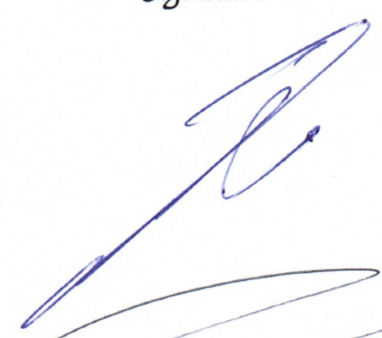

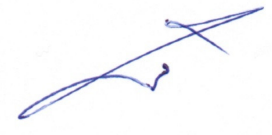
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Dedication

This thesis is dedicated to my beloved father and mother who raised me to be the person I am today.

To my brothers and sisters for loving me unconditionally and putting up with me in hard times.

At last I dedicate it to my friends for their unforgettable continued support.

I LOVE YOU ALL AND WILL ALWAYS REMEMBER YOU

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Abstract

The Status of Women in the Accounting Profession in the Jordanian Private Sector: An Exploratory Study

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This study aimed at exploring the status of women in the accounting profession in Jordan by analyzing the differences between males and females working in accounting-related jobs in Jordan in terms of their personal characteristics and the effects of workplace conditions on them, and the effects these factors may have on pay levels and job progress for both sexes, and whether there is any discrimination against women in the accounting profession. The study also aimed to compare the status of women in accounting-related jobs in Jordan with that in developed countries.

To achieve that, the study followed a qualitative approach and employed semi-structured interviews with 31 individuals (men and women) who work in accounting-related jobs (such as accounting, financial management, internal auditing, and external auditing). Thematic analysis was the method used to analyze the contents of the interviews.

Findings showed differences between men and women in accounting-related jobs in Jordan due to the nature of the individual and to the Jordanian culture and the adaptation to the conditions of the workplace. These differences were found to have an effect on the pay levels and job progress of both sexes, with some discrimination against females on these issues. Despite being an international phenomenon, discrimination against women in accounting-related jobs was found to be larger in Jordan than in developed countries due to the characteristics of the Jordanian society and culture and the characteristics of the Jordanian workplace.

The study suggested several recommendations. These include that schools and universities add teaching soft and communication skills to teaching academic knowledge, and the improvement of work conditions in companies

and organizations and their surrounding environment (such as improving transportation systems), and that the government increases its monitoring over compliance with laws and regulations made to encourage more integration of women in the Jordanian workplace, especially in accounting-related jobs.

الملخص

وضع النساء في المهن المحاسبية في القطاع الخاص الأردني: دراسة
استكشافية

إعداد: رشا سمير قاسم

إشراف الدكتور: مضر علي عبد اللطيف

هدفت الدراسة إلى استكشاف وضع النساء في المهن المحاسبية في الأردن و ذلك من خلال دراسة الفروق بين الرجال و النساء العاملين في المهن المحاسبية من ناحية الصفات الشخصية للفرد و ظروف العمل ومدى تأثير ذلك على الرواتب و التطور الوظيفي للجنسين و احتمالية وجود تمييز ضد المرأة في ذلك، كما كان من أهداف الدراسة مقارنة وضع النساء في المهن المحاسبية في الأردن مع مثيلاتها في الدول المتقدمة.

و لتحقيق ذلك تم استخدام منهجية البحث النوعي من خلال عمل مقابلات نصف مقيدة

مع واحد و ثلاثين شخصا الإناث و الذكور العاملين في المهن المحاسبية في الأردن

(كالمحاسبة و الإدارة المالية و التدقيق الداخلي و الخارجي). و قد تم استخدام أسلوب تحليل

المواضيع المتماثلة في تحليل إجابات أسئلة المقابلة.

أظهرت النتائج وجود فروقات بين الرجال و النساء العاملين في المهن المحاسبية و ذلك

لأسباب متعددة منها طبيعة الفرد و ثقافة المجتمع الأردني و كذلك مدى إمكانية التأقلم مع

ظروف العمل، و أن هذه العوامل تسبب فجوة بين الرجال و النساء فيما يتعلق بالرواتب و

التطور الوظيفي. كما اظهرت النتائج أن التمييز ضد النساء في المهن المحاسبية - و إن كان

ظاهرة عالمية - إلا أنه في الأردن أكبر منه في الدول المتقدمة بسبب التقاليد الاجتماعية و

الظروف الخاصة بسوق العمل بالإضافة إلى إعداد نظام للتقييم بحيث تكون المكافآت و

العلاوات تعتمد مدى الكفاءة و الإنتاجية و الفعالية في العمل و ليس فقط على الخبرة.

اقترحت الدراسة عدة توصيات منها ضرورة إضافة برامج تعليم المهارات و تنمية

الشخصية بجانب التعليم الأكاديمي في المدارس و الجامعات و تحسين ظروف العمل في

الشركات و المؤسسات و البيئة المحيطة بها (مثل تحسين أنظمة المواصلات)، و كذلك قيام

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Chapter One

General Framework of the Study

- (1-1) Introduction**
- (1-2) Study Problem**
- (1-3) Significance of the Study**
- (1-4) Study Questions**
- (1-5) Study Scope, Place and Time**
- (1-6) Study Limitations**
- (1-7) Study Terminology**

(1-1): Introduction

The role of women in various working sectors has recently generally improved, not only in the developed countries, but also in the developing countries, of which Jordan is one. This has occurred through the application of laws and regulations and the establishment of several associations committed to focus on women rights. For example, in Jordan we can find the National Federation of Jordanian Business, and Professional Women and Arab Women Organization of Jordan as examples of these associations. On the other hand, lots of those laws and regulations have not been used in practice in the professional world even in the USA and the UK, as was found in several studies which have been undertaken to examine the relatively low number of women in the professional accounting industry who have advanced in their career and positions. Examples of studies on gender discrimination against women include Whiting and Wright (2001); Broadbent and Kirkham (2008); Dambrin and Lambert (2008); and Kornberger, Carter and Ross-Smith (2010). While there are arguments that this difference in numbers is somewhat decreasing (see Dambrin and Lambert, 2011), the likelihood of gender discrimination still exists in large.

This motivated the researcher to study the gender balance in the accounting profession in Jordan and find whether there is an existence of any professional discrimination that is shown through the salaries or promotion gaps between female and male Jordanian accountants. Since Jordan is a relatively conservative context, expected by some to have a relatively larger gender gap, compared to less-conservative, more-developed contexts (Yeganeh and May, 2011), it makes a potentially very interesting environment to study gender issues in the accounting profession in.

(1-2): Study Problem

After the great improvement in social, educational, economic, technical and accounting life conditions, we still find a shy participation for women especially in advancement and leadership roles.

The researcher attempted to explore the status of women in the accounting profession and in what matters they differ from their male counterparts and how would that impact their job prospects in different accounting jobs. In particular, the study is interested in the nature of the difference among male and female

workers in accounting-related jobs in terms of personal characteristics and work characteristics, and how would that impact their job prospects, and whether that will cause discrimination against women, especially in the areas of pay and job progress. The study will attempt to discuss these findings in terms of the Jordanian context. This will be then compared with findings from more-developed countries, and differences discussed and analyzed.

(1-3): Significance of the Study

According to the GlassHammer website reports, many women begin their jobs in accounting and finance fields and they love it and succeed in it but they leave it much sooner than expected (Vasquez, 2009). This may cause a lag in the number of women in the upper management and leadership that makes an imbalance in decision making. In addition, experimental studies found that women and men respond differently to the risk when they face it because women are looking for more warranties before taking risk decisions (University of Southern California, 2011).

The issue of gender and gender discrimination in the accounting profession was covered in many studies in developed countries (see for example Whiting and

Wright, 2001; Broadbent and Kirkham, 2008; Dambrin and Lambert, 2008; Kornberger, Carter and Ross-Smith, 2010). This study attempts to explore this issue in a developing country, Jordan, and discuss the findings taking this context in concern.

(1-4): Study Questions:

1. How do personal characteristics (such as competitiveness, decisiveness, leadership ability, desire for responsibility, ability to handle pressure, and career aspirations) differ between males and females in accounting-related jobs in Jordan?
2. How do work requirement attributes (such as qualifications, work experience, number of working hours, effect of family responsibilities, and mobility) differ between males and females in accounting-related jobs in Jordan?
3. What impact may personal and work requirement characteristics have on females working in accounting-related jobs (such as accounting and financial management and auditing)? And could these factors lead to discrimination between males and females in terms of payment and other job progress issues?

4. Could the findings of this research be attributed to special characteristics of the Jordanian context, and how do they differ from findings of similar research in more-developed countries?

Note: As the study is qualitative and exploratory in nature, no hypotheses are set to be tested. The study aims to explore a phenomenon in its reality and context and report on that, rather than testing a predetermined set of hypotheses (see Kvale and Brinkmann, 2009). Many similar studies published in highly prestigious journals have employed such an approach (See for example Curtis and Turley, 2007; Hassan, 2008; and Abdullatif and Al-Khadash, 2010).

(1-5): Study Scope, Place and Time:

This study covers the status of women in accounting-related jobs in Jordan. It utilized data from 31 semi-structured interviews with male and female accounting professionals, which were conducted in April, May and June, 2013.

(1-6): Study Limitations

Limitations of this study include the relatively small size of the study sample due to the nature of the interview method, although this is justified by the value that was received from in-depth information gained from the interviews, compared, for example, to what can be generated from alternative research methods, such as questionnaire surveys. However, the researcher selected a sample that included knowledgeable individuals who arguably enriched the findings and represented the study population in a very good way that enhances generalizability of the study findings.

Another limitation of this study is that the researcher excluded accountants working in the public sector because of the significantly different work circumstances, such as the salary scale, raises and promotions depending on the service years rather than on the work quality.

(1-7): Study Terminology

Gender Discrimination: is the different treatment between females and males which gives the best life opportunities to the male according to society culture, traditions and sometime legal frameworks in some countries.

Personal characteristics: As used in this study, personal characteristics are attributes that describe the individual's character, regardless of the effects of any external workplace factors.

Workplace conditions: As used in this study, workplace conditions are factors other than the individual's own personal characteristics (as defined above) that are present in the work environment or related to it, and may affect how the individual performs his/her work and is rewarded for it.

Accounting-related jobs: As used in this study, accounting-related jobs include accountants, financial managers, financial analysts, external auditors, and internal auditors.

Semi structured interviews: Interviews that “rely on a certain set of questions and try to guide the conversation to remain, more loosely, on those questions. However, semi structured interviews also allow individual respondents some latitude and freedom to talk about what is of interest or importance to them” (Hesse-Biber and Leavy (2011, p.102). “This format allows a series of questions to be asked, but in no fixed order. Additional questions may be asked, as the interviewer sees fit, to examine associated issues that arise in the course of the interview” (Smith, 2011, p.127).

Chapter Two

Theoretical Framework and Previous Studies

(2-1) Introduction

(2-2) Women in Accounting History

**(2-3) Difficulties that Female Accountants may
Face During their Work**

**(2-4) Theories on Gender Issues in the
Workplace**

(2-5) Women in Jordan

(2-6) Previous Studies

**(2-6-1) International Studies of Gender Issues in
Accounting**

**(2-6-2) Jordanian Studies of Women Work
Problems**

**(2-7) The Difference Between this Study and
The Above Mentioned Studies**

(2-1): Introduction

Inequality between females and males in accounting-related jobs is considering as a global phenomenon. The researcher has attempted to study it in the Jordanian context, a developing country, and try to compare it with the situation in developed countries. In this chapter, the researcher begins by reviewing the literature about women in accounting-related jobs and any discrimination they might face. Previous studies are also listed and the contribution of this study is presented afterwards.

(2-2): Women in Accounting History

Historically, the accounting industry in the USA has had many opportunities for women after the Second World War but, as was known at that time, the accounting jobs were not appropriate ones for them. By the year 1930 over 66% of accountants who worked as bookkeepers were women and less than 4% of the college students were girls. This figure increased in the year 1985 to be over 50% as a result for the huge accounting jobs opportunities (eNotes, 2012). Wootton and Spruill (1994) report that “in 1940, of the approximately 16,000 CPAs in the United States, only 175 were women”. Many

companies hired accountant women as secretaries, but the first accountant women hired as a staff accountants were at Arthur Andersen in 1965 (Wootton and Spruill, 1994). Australian accountant women faced the same discrimination as in the USA and the UK, but had their opportunities after the world wars because most men were joining the army before finishing their studies and left their jobs that were then occupied by the qualified women, recruited after being rejected by the same firms and associations (Cooper, 2010). But the accountant women students were increasing rapidly through the following years to be, for example, over 50% in the USA in 1985 (eNotes, 2012). The difference was also in the work responsibilities, as in the 21st century women were not only hired as bookkeepers, but also occupied several financial and accounting job levels in the firms (eNotes, 2012).

(2-3): Difficulties That Female Accountants May Face During Their Work

Generally, women face several challenges based on the social culture and traditions reflected through their families and colleagues' treatments. As is known, the accounting sector was seen as complicated and tough that only men can handle it, the issue that motivated women to choose other majors for academic studies, and resulted in a low share for women working at accounting

jobs. Some female accountants experience discrimination by moving them to another department or rejecting them because of their lack of sufficient confidence, or just telling them that they are not wanted for hiring given that they have children and may therefore ask for leaves and vacations (Lord and Robb, 2010). Accountant women also face many more obstacles than men, as shown by discrimination in salaries and promotions even though they both have the same qualifications (Fasci and Valdez, 1998). American audit firms noticed that even though over 50% of accounting program graduates were women in 1991, their share at entry level in accounting jobs was relatively low and shows low continuing advancement and high turnover as a reflection of salaries and work environment dissatisfaction (Reed, Kratchman and Strawser, 1994).

In Nigeria, which has growing entrepreneurship employment opportunities, compared to other developing countries, a large number of women work for organizations with low capital or family ownership, but their numbers in other organizations are significantly lower compared to men in the same sector because of the discrimination, according to some suggestions (Singh et al, 2011). Irish female accountants faced discrimination for several reasons like refusal of men to work under female managers and taking orders from them as a

result of male prejudice, and were are crowded in jobs with low salaries (Brennan and Nolan,1998).

Females are likely to face conflicts while trying to balance between their work tasks and their family responsibilities, thus causing them to leave their jobs even if they have the needed skills and experience to be promoted and get high positions (Fogarty, 1996) . According to Jacqueline Akerblom, the national managing partner for women's initiatives and programs at Grant Thornton, the talented female accountants leave there auditing jobs because of the auditing job characteristics and obligations that need support from the family, something the male has, but the female has to provide (Vasquez , 2009). Audit job requirements and pressure causes stress that affects women more than men (Collins, 1993).

The late entrance of women into the accounting industry caused a lack in the number of them in leadership positions. However, some studies found that characteristics of women, especially under stress or when facing the risk (where they might lack sufficient confidence), or their lifestyle choice which focuses on family responsibilities at home, make a good explanation for the gap between

men and women working in accounting firms (Dambrin and Lambert, 2011) . Women might get lower salaries because of their shyness to negotiate to increase the salary, compared to their male colleagues. Also, maternity vacations let working women miss training and face various changes in work environment when returning (Broomfield, 2010).

The low number of women in managerial positions urged business researchers to study this phenomenon, especially when the management picture reflects only the male image (Ericksson and Kovalainen , 2008). Male management behavior and lack of training caused a low participation of women in high positions. This is exacerbated by the society culture which raises girls to accept the orders and boys to issue them. That gives the prospect of management as a male role, without accepting a female management role (Zubaidi, Alsammerai and Ahmad, 2011).

The National Union for Professional and Business Women in Jordan was established in 1976, and was the first association to support working women in the Arab world through making good relations with the governmental organizations in order to provide those women financial facilities and

consulting. (عائش و آخرون، 2008). Providing feminist framework and daily activities helps women to develop their involvement in the organizations especially after they exploit their society history and analyze it (Lehman , 2012), such as interview questions which include personal issues including marriage and pregnancy, family responsibilities and the lack of support from families and managers. Most companies in Jordan avoid hiring women with children especially when that number of employed women is over 20 because of the Labor Law which requires them to establish a nursery, or just ignore it since the government usually does nothing against them, the fact that makes women afraid of asking about this nursery. Male job seekers sometimes think that women have greater chances to be hired especially in small companies because of their attractiveness and stylish looks, while; on the other hand, women sometimes find that they have higher qualifications than men to assume the same job. Women in upper management levels face a problem in that most of their colleagues are men who shy from discussions and work negotiations because they are afraid of losing their faces in front of a woman or taking orders from her. In other words, the small participation of Jordanian women in work despite having good grades in higher education certifications may result from the effects of the laws and social values.

(http://www.wikigender.org/index.php/Gender_Equality_in_Jordan).

Some of the suggested factors which may cause the inequality in the accounting profession are personal characteristics, career aspirations, qualifications and working experience, and work conditions. These factors may reflect on the employees' productivity and the evaluation process which lead to the raises, bonuses, rewards, trainings and promotions.

(2-4): Theories on Gender Issues in the Workplace

Many female accountants have the same social and cultural values even when they have different positions in the organizational structure levels, but their responsibilities and authorities may affect the communications and relationships between each other and with others at the same time. Even in the feminist modern theories in business research there is missing information, such as the women employee experiences, which should be taken seriously, especially when it's involved in their work relationships and impacts on their employees. (Ericksson and Kovalainen , 2008).

There are several feminist theories referred to in the literature. This section refers to two of them in order to be later used in interpreting the findings of this study. These two theories are:

1) ***“Interpersonal Behavior”***:

According to Eitzen, Zinn and Smith (2010), this theory deals with character differences between males and females and how that may affect their behavior.

It is observed that the male takes direct, sometimes aggressive decisions and has high confidence which can be seen from his decisions on tackling risks. On the opposite, the female is negotiable, consults others, is committed to the family responsibilities, and takes conservative decisions. This argument may interpret why males are more likely to occupy leadership positions in organizations, compared to females. Research found that women may not frequently occupy upper positions because of their ambitions that do not match those of men. This can be reflected in women’s lower likelihood to achieve high qualifications and professional certificates (Whiting and Wright, 2001) .

1) *Structure Theory:*

According to Whiting and Wright (2001), this theory argues about how the workplace's own structures affect on female inequality through organization conditions such as salaries, evaluation, trainings and other benefits. A suggested explanation for that may be the mentor role, since male mentors are arguably more helpful to their male colleagues through networking not only in the workplace, but also on the social level, like going to play a sport or do other activities out of work, while their female colleagues cannot join them and negotiate work issues, share their views, and get more efficient results. This is especially in high positions where it is less expected to have female mentors (Whiting and Wright, 2001).

The above theories may summarize what is referred to as attributes and attitudes that affect the career path and development, earning discrimination and workplace segregation, since it may be found that women stick with the old system with less aspirations and less advancements and sometimes they do not have the ability to move to train or otherwise look for power positions, because they have to balance between the job and family commitments.

Personal and social factors potentially affect the movement of the professional women and men accountants in their career paths. These include self confidence, leadership skills, the ability to handle the required responsibilities, and dependent children and elderly family members which may restrict the mobility, etc (Whiting and Wright, 2001). This study therefore attempts to explore the effects of personal characteristics and workplace conditions on the job prospects of females in Jordan, and discusses the results taking into account the characteristics of the Jordanian context.

Various studies; such as (Komori, 2008) and (Whiting and Wright, 2001) have suggested that if there is an inequality in treatment between females and males in the workplace, it will mainly be caused by personal characteristics and/or workplace conditions.

Personal characteristics mean the natural differences between females and males in general and how these differences affect their work in accounting – related jobs. These attributes include decisiveness in decision making, leadership ability, career aspirations and desire for responsibility, ability to

handle pressure and high volume workloads, commitment to quality and adaptation to change.

As for workplace conditions, there are various factors that are involved in the work environment and may cause inequality between females and males in accounting – related jobs. These include competitiveness in qualifications, competitiveness in work experience, job descriptions, effect of marital status and family responsibilities, mobility and number of working hours (including working during vacation).

These personal characteristics and workplace attributes will make the main factors analyzed in this study.

(2-5): Women in Jordan

Jordan is a traditional society country, but since several years ago Jordanian women have had an improvement in their economic and social status according to the law which decreed that they have the same right as males in owning their assets and manage their companies and open bank accounts and receive loans or any other facilities (OECD, 2010)

Women rights were included in Jordanian regulations only after issuing the Jordanian Constitution in 1952 (المادة رقم 21) الأردني includes separate rules to protect working women and insist on the equality between women and men in wages (التل، 1985) . The law also covers the relationship between the employer and the employees whether they were males or females, such as having the same contract conditions and the same salaries and vacations (excluding maternity vacation). It is useful mention here that there is negotiation about giving males also paternity leave. The law states that if a company has 20 female employees or more it should have a children nursery in the same building in order to help working mothers look after their children during working hours and to make the work conditions more attractive and encourage women not to leave their jobs (قانون العمل الأردني ، 1996).

The social security law deducts a periodical percentage of 6.5% directly from the female and male employee's salaries and the employers have to contribute 12.25% from their employees' same salaries. These deducted amounts are to assure the employees (female and male) on their pensions, medical expenses, and maternity salaries for women and unemployed salaried under particular conditions. It issued a new law that allows housewives who are not employed to contribute a specific monthly amount to be under the social security umbrella (قانون الضمان الإجتماعي الأردني ، 2010) .

Several statistical tables are presented to show the progress of females in employment and education in Jordan, with a focus on business careers

Table (2-1)

Jordanian population (in thousands) for selected years

YEAR	MALE	FEMALE	TOTAL	% FEMALE
1961	469.4	431.4	900.8	% 47.89
1979	1,115.8	1,017.2	2,133.0	% 47.69
1997	2,352.1	2,153.9	4,506.0	% 47.80
2000	2,501.4	2,355.6	4,857.0	% 48.50
2003	2,693.5	2,536.5	5,230.0	% 48.50
2007	2,950.0	2,773.0	5,723.0	% 48.45
2009	3,082.0	2,898.0	5,980.0	% 48.46
2010	3,151.0	2,962.0	6,113.0	% 48.45
2011	3,221.1	3,027.9	6,249.0	% 48.45

Source: دائرة الإحصاءات العامة - الأردن

According to the above table we find that the percentage of females in the total population for the mentioned years is 48.096%. There was approximately a stable growth of the numbers of females during the past years

Table (2-2)

Students graduating from commerce, accounting and business administration specializations in Jordanian universities for selected years

YEAR	MALE	FEMALE	TOTAL	% FEMALE
1969	176	22	198	% 11.11
1979	483	232	715	% 32.45
1989	888	318	1,206	% 26.37
1997	1,615	739	2,354	% 31.39
2001	2,545	1,371	3,916	% 35.01
2004	3,847	1,789	5,636	% 31.74
2007	4,954	2,712	7,666	% 35.38
2009	6,163	3,340	9,503	% 35.15
2011	5,436	3,712	9,148	% 40.58

Source: دائرة الإحصاءات العامة - الأردن

Table (2-2) shows figures indicating that the lowest percentage for graduate female students was in the year 1969 with 11.11% and the highest was in the year 2011 with 40.58%, indicating a significant growth in female business graduates through years.

Table (2-3)

Jordanian workers for the years 2006 – 2010

YEAR	MALE	FEMALE	TOTAL	% FEMALE
2006	912,065	143,782	1,055,847	% 13.62
2007	961,059	179,387	1,140,446	% 15.73
2008	991,990	180,711	1,172,701	% 15.41
2009	1,024,524	195,991	1,220,515	% 16.06
2010	1,033,015	320,293	1,353,308	% 23.67

Source: دائرة الإحصاءات العامة - الأردن

In the above table the researcher notices that female employees almost doubled from 13.618% in 2006 to 23.67% in 2010 and that reflects the increase in the number of educated women, as mentioned earlier.

Table (2-4)

**Jordanian employees' average salaries in (JOD) for the period from
2006 to 2009**

YEAR	MALE	FEMALE	TOTAL	% FEMALE
2006	291	249	540	46.11%
2007	315	277	592	46.79%
2008	364	314	678	46.31%
2009	379	327	706	46.32%

Source: دائرة الإحصاءات العامة - الأردن

As we can see in Table (2-4) the female employees' average salaries during the years (2006 – 2009) were lower than these of males. Such findings make the female-supportive associations ask the government to activate what the Salaries Equality Agreement No. 100, which was issued in 1951 and confirmed in 1966 to reduce this gap especially in the private sector. (صرايرة، 2010)

(2-6): Previous Studies

(2-6-1): International Studies of Gender Issues in Accounting:

- 1. (Whiting and Wright, 2001) entitled: “Explaining gender inequality in New Zealand accounting profession.”**

The study used a questionnaire to survey views of accountants in New Zealand, and found that accountant women were paid less and held lower job status than their male colleagues because of gender discriminations and letting women have less working hours.

- 2. (Welsh and Bremser, 2005) entitled: “Accounting faculty research collaboration: A study of relationship benefits and gender differences.”**

This study examined the relationship between the collaborative accounting academic research prepared by the accountant’s academics and its influence on their promotions. The questionnaire tool was used and the results

of the study showed that 46% of the respondents considered the co-author that had a significant influence on their career development also found that men were more likely to be co-authors rather than women.

3. (Devonport, 2007) entitled “Women in accounting: Their careers and membership of the Institute of Chartered Accountants in New Zealand.”

The researcher studied the women accountants in New Zealand in the 20th century and their work relationship and their contribution to the major accounting association by analyzing the previous studies and statistics. The study found that women have played a lesser role than men in the accounting profession.

4. (Broadbent and Kirkham, 2008) entitled: “Glass Ceilings, glass cliffs or new world? Reviewing gender and accounting”

This study analyzed the professional and academic experiences through the previous 30 years to know the achievements of accountant women in academic and professional roles. It concluded that despite the development through the previous years, accountant women’s opportunities in working and academic roles face obstacles that limit their progress.

5. (Dambrin and Lambert, 2008) entitled: “Mothering or auditing? The case of two Big Four in France”.

This study used 24 interviews with male and female auditors in two big-four auditing firms in France. It studied the relationship between women numbers in high level positions and motherhood and found that there was gender balance at the entry level, but the gender gap showed a significant difference through in the upper levels in the firms’ structures because of the obstacles which women faced during their progress, especially when they had to get the balance between their career development and their childcare.

6. (Kornberger, Carter and Ross-Smith 2010) entitled “Changing domination in a big four accounting firm: Flexibility, performance and client service in practice”.

This empirical study found that the gender balance in the accounting high level positions could happen by applying some flexible working programs. It also found that one of the Big Four audit firms gave high opportunities for accountant women progress and made an impressive change in gender equity in high level positions.

7. (Kumar, 2010) entitled: “Gender imbalance in accounting profession: Evidence from Botswana”.

This study used questionnaires and interviews in selected training institutions in Botswana and examined whether there was a gender balance in the academic and working life. The results showed that numbers of female students are more than those of males, but in the working life their numbers were much lower.

8. (Lord and Robb, 2010) entitled “Women students and staff in accountancy: The Canterbury tales”.

This study covered data from the University of Canterbury including statistics of the female academic staff in the department of accountancy for the years from 1980 up to 2006 and statistics for them at various universities in New Zealand and examined the experience women face as academic staff and students. It found that their numbers are much lower than those of men because of gender discrimination in families and colleague relationships.

9. (Cooper, 2010) entitled: “Accounting by women: Fear, favour and the path to professional recognition for Australian women accountants.”

This study traced the history of Australian women accountants and membership in the public accountant associations path. Through analysis of the gathered data it found that Australian women accountants faced the same discrimination as their British counterparts, but they accepted it because of the monetary shortage.

(2-6-2): Jordanian Studies of Women Work Problems:

1. شتيوي و وريكات و العموش (1995) بعنوان (اتجاهات المواطنين الاردنيين نحو عمل المرأة):

This study explored Jordanian attitudes toward women's work outside home using the questionnaire method. Findings show that 76.93 % of the study sample accept to let their mothers, wives, sisters and daughters work outside their homes, and most of them retain the same opinion even if the woman has children, but the majority of the sample prefer women to pursue traditional careers, such as education, nursing and sewing. This means that

the acceptance and the support depend on the nature of the job and its related environment.

2. (Guegnader et al, 2005) entitled: “Unemployment in Jordan”.

This study investigated the reasons of unemployment in Jordan and found that 15% of Jordanians were unemployed for several reasons. One of the reasons was the social and cultural obstacles to women’s full integration into the labor market. The study recommended promoting equal opportunities between women and men by providing guidance and support to young women.

3. (Peebles et al., 2007) entitled: “Factors affecting women’s participation in the private sector in Jordan.”

The objective of this study was to examine the Jordanian women’s participation in the private sector plus looking for the factors that affect their role .The study research looked into few major private sector companies in the fields of pharmaceuticals, communications and internet service providers in Jordan. It found that the social view that limits Jordanian women’s productive role is still dominant in the mindsets of many employees, and that social attitudes also influence women’s decisions about what kind of work they will seek and accept.

**4. (AWO, NGOs, Members of the Campaign, 2012) entitled:
“Substantive equality and non-discrimination in Jordan.”**

The study found that many women are kept under control of their husbands, brothers or fathers, and are deprived from their right to control their resources, and that some activists are calling the government to activate article 72 of the Labor Law that requires companies and organizations in Jordan with more than 20 female employees to establish day cares within their respective offices for the employee’s children, a regulation that most companies don’t comply with, and that makes women’s lives with balancing work and family responsibilities even more difficult.

**5. (Abed and Al -badainah, 2013) entitled: “The impact of auditor’s
gender on audit fees: Case of Jordanian auditors.”**

This study examined the relationship between the gender type and the payment level for the auditors in Jordan countries by interviewing 10 Jordanian auditors: (five males and five females) using a semi-structured interview design. It found that there is no relation or impact of gender type on the payment level. Moreover, the results show that women are more

committed to their jobs. The authors noticed that when they interviewed female auditors they escorted a male monitor with them and they were looking at their monitors before answering any question, although the interviewers were females too (both researchers are females).

(2-7): The Difference between this Study and Previous Studies

The main difference between this study and previous studies is that previous studies in foreign countries covered gender issues in contexts having significantly different characteristics than those of the Jordanian context. On the other hand, the Jordanian studies covered gender issues in general but, to the researcher's best knowledge, no single study covered issues regarding gender in the accounting profession in Jordan. This study has the potential for a significant contribution to knowledge in this area regarding Jordan in particular, and relatively similar Arab and other developing countries in general.

Chapter Three

Method and Procedures

- (3-1) Introduction**
- (3-2) Study Approach**
- (3-3) Study Population**
- (3-4) Study Sample**
- (3-5) Study Method**
- (3-6) Analysis Method**

(3-1): Introduction

This chapter presents the study methodology and procedures used in this study. It discusses the study approach, population, sample, study method, and analysis method.

(3-2): Study Approach

This is an exploratory study, so in order to find about the status of women in their working places in Jordan the researcher will use oral interviews. This is a qualitative approach that is arguably most likely to suit this type of study since the exact issues to ask are not very clear given the lack of sufficient relevant literature, especially in Jordan. The findings of these interviews will be supported by an analysis of the theoretical background and previous studies and published reports.

(3-3): Study Population

In order to study the status of women as accounting professionals, the research population will consist of females and males who are working in accounting-related jobs in the Jordanian private sector. The jobs generally include roles of accountants, financial managers, financial analysts, internal auditors and external auditors. As an initial threshold, individual to be included in the defined population should have at least ten years experience.

The study population consists of both males and females. This is considered as being useful since it will allow collecting views from both genders on the status of women in Jordanian accounting-related jobs. This approach of defining the study population was preferred as it offers comparative views and eliminates to some extent the possibility of bias that may occur when females only are selected as a study population for a gender-related topic

(3-4): Study Sample

Initially, the researcher sought to interview about 30 individuals with at least ten years of professional accounting–related experience (some or all of it in Jordan). However, especially in the female group, the researcher found that there are very few females who meet the above mentioned conditions. Therefore, the ten years minimum experience condition was relaxed to a minimum of six years in some cases for the sample of females (although six females from the sample had over ten years experience). As for the sample of males, the minimum experience was nine years for one interviewee, with all of the rest having ten or more years of professional experience.

The final sample consisted of 31 interviewees, of which 17 were males and 14 were females. The vast majority of these individuals had at least ten years of professional experience. 18 individuals - ten males and eight females - (about 58% of the population) had some extent of international experience in accounting – related jobs. This means having worked outside Jordan and/or worked for an international institution in Jordan (In fact, one of the interviewees is not a Jordanian). This is important since the interview questions asked about

comparing the status of women in accounting – related jobs in Jordan and in developed countries.

More details about the interviewees is mentioned in table (3-1). While most of the interviewees did not mind that their names and company names be revealed, it was decided that it is preferable not to mention these explicitly, but rather to use codes. Table (3-1) shows the codes given. It is worth mentioning that although some interviewees are given job titles apparently outside the definition of accounting-related jobs (including CEO), all have ample accounting-related experience.

Table (3-1)**Affiliations of sample members**

Number	Number of years of professional experience	Position	Position Code	Gender	Gender Code
1	18 Years	Portfolio financial analyst	C	Female	2
2	16 Years	Audit partner and university academic	B	Female	2
3	16 Years	CFO	C	Female	2
4	15 Years	Financial manager	C	Female	2
5	12 Years	Financial manager	C	Female	2
6	10 Years	Financial manager	C	Female	2
7	10 Years	Financial manager	C	Female	2
8	9 Years	Chief accountant	A	Female	2

9	9 Years	Accounting analyst	A	Female	2
10	7 Years	Assistant financial manager	B	Female	2
11	7 Years	Senior auditor	B	Female	2
12	7 Years	Chief accountant	A	Female	2
13	7 Years	Financial analyst	C	Female	2
14	6 Years	Deputy financial manager	C	Female	2
15	Over 30 years	Retired audit partner	B	Male	1
16	25 Years	Head internal auditor	D	Male	1
17	25 Years	Financial manager	C	Male	1
18	21 Years	Financial manager	C	Male	1
19	20 Years	financial manager	C	Male	1
20	20 Years	Auditor (small audit firm) and university academic	B	Male	1

21	20 Years	CFO	C	Male	1
22	20 Years	Financial manager	C	Male	1
23	17 Years	CEO	B	Male	1
24	16 Years	CFO	C	Male	1
25	15 Years	Financial director	C	Male	1
26	14 Years	Financial manager	C	Male	1
27	13 Years	Head of internal audit	D	Male	1
28	13 Years	CFO	C	Male	1
29	13 Years	Assistant CFO	A	Male	1
30	10 Years	Financial manager	C	Male	1
31	9 Years	Senior auditor	B	Male	1

(3-5): Study Method

As the study is exploratory in its nature and no sufficient relevant literature exists, a qualitative approach based on interviews was chosen for this study. The type of interview questions is semi-structured, in order to have control on the discussion, but allow the interviewee the chance to elaborate on his/her points and aid the exploratory nature of the study (Eriksson and Kovalainen, 2008).

The interviews were conducted in the period from April 2013 to June 2013. Due to time constraints, all interviews were conducted in Amman, apart from one that was conducted by Skype. The interviews were conducted either at the interviewee's workplace or in a public place. All but one interview (since the interviewee refused recording the interview) was recorded and later transcribed. The length of the interviews ranged from about half an hour to about 2.5 hours, depending on the time allowed by the interviewee.

(3-6): Analysis Method

As this is a qualitative study, the main method is thematic analysis. Thematic analysis is a form of analysis where "the researcher focuses analytical techniques on searching through the data for themes and patterns" (Glense, 2011, p.187). Similarly, Eriksson and Kovalainen (2008, p.309) define thematic analysis as "A form of analysis which has the theme or category as its unit of analysis, and which looks across data from many different sources to identify themes".

Responses to interview questions were classified into themes for useful analysis, and quotes from individuals were added for emphasis.

The interviews included asking questions about the differences between females and males in accounting – related jobs in Jordan that can be attributed to their personality; (including decisiveness in decision making, leadership ability, career aspirations and desire for responsibility, ability to handle pressure and high volume workloads, commitment to quality and adaptation to change). The differences that could be attributed to the workplace conditions included competitiveness in qualifications, competitiveness in work experience, job

descriptions, effect of marital status and family responsibilities, mobility and number of working hours (including working during vacation).

The questions also included the potential effect of these factors on pay level and job progress, and whether there is any discrimination against females regarding that, and whether there are differences between Jordan and the developed countries related to this issue.

For testing face validity, the initial interview questions were shown to three academics in Middle East University (Names in appendix 2). Comments from them were included to amend the question list before it was finalized.

Chapter Four

Study Findings

(4-1) Introduction

(4-2) Personal Characteristics:

(4-2-1) Decisiveness in decision making

(4-2-2) Leadership ability

**(4-2-3) Career aspiration and desire for
responsibility**

**(4-2-4) Ability to handle pressure and high
volume workloads**

(4-2-5) Adaptation to change

(4-2-6) Commitment to quality

(4-3) Workplace Conditions

(4-3-1) Competitiveness in qualifications

(4-3-2) Competitiveness in work experience

(4-3-3) Number of working hours (including working during vacation)

(4-3-4) Effect of marital status and family responsibilities

(4-3-5) Mobility

(4-3-6) Job description

(4-4) Effects of Personal Characteristics and Workplace Conditions on Pay and Job Progress

(4-5) Jordanian Context Characteristics' Effects on Findings and Whether Jordan Differs from Developed Countries

(4-1): Introduction

In this chapter the findings of the study interviewees are reported. They are based on the main themes emphasized in the interview questions list (see appendix 1). Responses to questions on whether the Jordanian context affects the status of women are included in the relative factor groups, as the questions were asked in the interviews as part of each question. A separate discussion of the issue of the Jordanian context is included in the fifth chapter of this thesis.

While the study sample include both men and women, the differences between their views were not very significant. Therefore, the analysis does not intend to emphasize this difference except in a few areas where it is highlighted.

(4-2): Personal Characteristics

Most of the interviews reported that work success depends more on personal characteristics and ambitions of the individual than on gender. They see that the Jordanian culture does not have a large effect on the individual's success, and that work success depends more on the person him/herself.

However, it has been found that some interviewees report that the Jordanian culture, society and tradition have a negative effect on females, compared to males. For example, one of the external auditors said that females should not work in the accounting and finance sector in general, and at the audit field in specific. (B1) said

These fields are tough and pressurizing, and the natural characteristics of females do not fit for such jobs, as opposed to males. He suggested that internal design, nursing and teaching are more suitable for females, while accounting-related jobs are more suitable for the males as their characteristics, both physically and mentally, are suitable for handling pressure, working for long hours, communicating with different clients (especially aggressive ones) located in different places outside Amman, and making wise decisions without being affected by emotions. If females insist to take accounting-related jobs then they should be old enough and trained to act like men and eliminate any feminine characteristics

All but one of the interviewees said that females should have the full support from their families at first, and then have the support of their school and university, and finally their managers, in order for them to succeed in work and not be discriminated against. This view might be attributed to the fact that

females in Jordan are generally being brought up as dependable on the males, and this makes affect their personality and limit their work success.

(4-2-1): Decisiveness in decision making

Most findings show that decisiveness in decision making depends on personality, but some interviewees see that males are tougher in taking decisions because the society raises men as the ones who give orders, and that men are more confident and wise in making decisions, while women are prone to involving their emotions in the decision making process.

However, more than 15 financial managers and auditors see that if women have good training and when their families are used to listen to their views they can be tougher and more confident. Some interviewees argue that this is made clearer when females reached high positions, such as senior and management levels. According to these interviewees, this phenomenon is found more in the developed countries than in Jordan, because in the developed countries, females tend not to be raised to accept the orders from their monitors without negotiations. It was also reported that the international and big firms are trying to eliminate any discrimination against females in this area through

encouraging them and giving junior staff from both sexes the needed training they might have missed in university, school and home. While international organizations are doing some efforts on reducing discrimination against women in promotion opportunities, Jordanian firms are lagging in this area.

Examples of views that are positive about the abilities of females as decision makers included the following two quotes:

A (C2) said

I was reporting to a female and admired how she was taking great and quick decisions. The clients also asked her for consulting.

An (A2) said

Females are more confident in their decisions because they take them after studying the issue carefully and because they take care of details by nature.

Nevertheless, there were some negative views on the ability of female managers to make decisions. For example, two males (A1) and (C1) reported that

They were reporting to a female boss who was taking tough decisions and asking them to follow her orders without listening to their views. Most of these decisions were incorrect, and this behavior led both of them to leave their positions under her.

This issue was mentioned by Welsh and Bremser, (2005) , Peebles et al.(2007) and Abed and Al -badainah, (2013).

(4-2-2): Leadership ability

As for leadership ability, the interviewees generally saw that both sexes are equal on that, but that the Jordanian society puts obstacles in the face of females, limiting their ability to show their capabilities, especially at the junior levels. However, some interviewees argue that if females achieve higher positions, such obstacles may be alleviated. A female in a high audit position (B2) said that according to her experience

Business owners in Jordan prefer working with a high position female because of trust; as female are rarely doing illegal acts, compared to males who take this risk.

Some CFOs find that while both males and females have similar leadership abilities, in the Jordanian culture males are given more opportunities, as the masculine mentality refuses to have a female managing a male. One male from the audit profession (B1) extended that by arguing that females are perceived as not suitable even to manage females, describing the relation between a

female manager and her female subordinate as “hell”. Another male interviewee (C1) said

Generally, male accountants look to be leaders because in their culture reporting to a female is a shame

Most of interviewees see that such an argument makes a big motivation for females to prove how their organizing skills and ideas challenge this limitation and show how they can outperform males on leadership abilities. This issue was discussed by Welsh and Bremser (2005).

(4-2-3): Career aspiration and desire for responsibility

Finding generally shows that at the junior level males have a clearer vision for their career path and that this reflects how ambitious they are through asking for more responsibilities. On the other hand, at the junior level females do not have a clear vision about their career, given that they are brought up to concentrate on social stability, so they don't have a clear vision about whether they will complete their career path. This also applies after they are already working in the field, as their ambitions and career aspirations and responsibility taking is affected by their social background. Nevertheless,

some interviewees argue that after females pass this first step of work they can be more focusing on their career path and taking as much responsibilities as males, this depending on personal characteristics rather than gender. However, other social factor may also impact the situation of women at later stages of work. For example, according to a male CFO (C1)

Females have big ambitious and work very hard until the moment they are engaged, then they may abandon all of their experience and leave their jobs, or if they stay working they stop taking more responsibilities and stick to the same position with its routine responsibilities, rather than take more challenging positions

On the other hand, a female in a highly financial accounting position (C2) argues that

This criterion depends more on the person him/herself, whether they are ambitious or motivated to move on and develop their career path.

The Jordanian society was reported to be more affected by differences between males and females than developed countries because of the traditional values and the culture. A female financial manager (C2) reported refusing to take an opportunity and have a big leap in her career path because her husband told her that he is the man and the one responsible for securing the money, and in

no way would he leave his business to go with her or leave her travel to other locations alone. This issue was discussed by Devonport (2007), Dambrin and Lambert (2008) and Kumar (2010)

(4-2-4): Ability to handle pressure and high volume workloads

Most interviewees reported that ability to handle pressure and high volume workloads is not affected by gender, as both females and males have the ability to work under pressure. However, some interviewees see that married women avoid handling heavy pressure because of having other family responsibilities, and that this is the same as Jordan as in developed countries.

In addition, some opinions argued that females are multi-tasked and can concentrate on different tasks at the same time. To the contrary, males tend to be unable to focus on more than one task at the same time, and that means that females can handle high volumes of workloads and different responsibilities in a more efficient way, compared to males. This issue was discussed by Dambrin and Lambert (2008) and Kornberger, Carter and Ross-Smith (2010).

(4-2-5): Adaptation to change

Most interviewees agreed that generally females show more stability and commitment to work in their organizations. They (especially married ones) tend not to accept better financial offers if they include being further from the home and family, need for traveling to other countries, need for adapting to new job environments and conditions, or lack of flexibility in leaving hours (for example, if the current work allows the female to pick children from schools). Females also do often not take the change decisions themselves but ask their husband, father or brother. This is different between Jordan and more developed countries, where females are likely to be more adaptable to change. To the contrary, males look for better positions and better salaries and take that opportunity without thinking twice. This is a summary of the views of interviewees when the change is moving from one organization to another.

But if the change will be at the same company then females are more flexible in taking that change than males because of their nature, as they like stability at the same company but changing their routine there. Females consider their workplace as their home and look for having the better practice and procedures to adapt more than males.

Other opinions see that adaptation to change does not depend on gender but on age, as younger individuals, males or females, tend to adapt easier than older ones, because the older ones cannot adapt to change after all of their experience, while fresh or junior staff take training for new systems and adapt.

One female CFO (C2) argues

that this depends on the manager not on the gender of the employee because as a human, one generally refuses the changes but if the manager has an open discussion with his/her staff and discusses with them the advantages of using the new polices or procedures they can suggest new ideas and feel that they are an effective part of it, and that the change decision is their idea, this will encourage them to do their best to implement the change

(4-2-6): Commitment to quality

Most views of the interviewees report that females are more detailed and more organized and that this helps them to provide the needed reports in more efficient ways than their male's colleagues who do not have patience to do tasks but prefer to give an approximate result which sometimes by experience is accurate. Males tend not to care about the tidiness of their work and how

they got the results. Most external auditors prefer, at the orientation stage, to send both females and males to the client because they find that females concentrate more on the details which sometimes are small but make a big effect, and that females do stick to the orders exactly, the fact that helps in many cases, especially those involving fraud.

Other CFOs see that this depends on the experience and how you can rely on your subordinate regardless of their gender, and find that each manager should be a leader not a boss and give their staff the needed coaching to concentrate on their positive skills and reduce their negative ones.

(4-3): Workplace Conditions

Interview findings reported that there are differences between females and males in accounting-related jobs, and that these differences result mainly from the Jordanian culture, and that Jordan lags behind developed countries on the workplace conditions factor. In the following subsections these differences are described in detail.

(4-3-1): Competitiveness in qualifications

Generally, interviewees report that males tend to have more qualifications for similar positions because they were brought up and told that they are responsible to secure the money for their families. This makes them have a clearer vision about their career path and try to get more certificates to reach the aspired positions and get extra salaries. On the other hand, females are used to be raised to the values that social stability for a certain age is more important and they tend to focus on it. But once they pass this stage (which is the age between 25 – 30 years) they can clearly focus on their jobs.

However, recently we can find there are increasing numbers of females who complete their higher education and participate in professional certificate courses. They are taking their studies more seriously than males because they consider it as a challenge they have entered by their choices, not as with men who pushed by the society to do this in order to handle their social responsibilities by generating the money. This is shown by the higher achievements and grades that females are getting, compared to that of males. To the contrary, in the developed countries because both females and males are

responsible and do not have the pressure of the society traditions, as is the case in Jordan, it can be seen that sometimes the number of females who are taking professional certificates is much more than that of their males colleagues.

On the other hand, some interviewees see that in Jordan most married males are not looking for new qualifications, and if they have a good position they usually stick to it without looking for any added values because they have family commitments which sometimes stop their adventurous ambition and they end up unable to handle the pressure. If this is true to some extent, then it can be argued that competitiveness depends on the person and how he/she is seeing him/herself with their career path. This implies that the marriage responsibilities may limit ambition for having new certificates that need more efforts, time and money. This issue was discussed by Kumar (2010) and Kornberger, Carter and Ross-Smith (2010).

(4-3-2): Competitiveness in work experience

Findings show clearly that males have more work experience than females. This is added to males having diversification in their experience years because they are more exposed and the society helps them and supports them by allowing them to travel without getting permission from their mentors and thinking about their family responsibilities. Females sometimes leave their jobs even if they have a good position because of a move or travel by their families or because of engagement and marriage. They also take maternity leave and other types of vacations more than males, the fact that makes them less attractive to employers who cannot do with a top financial officer taking long leave. See in general, males tend to have better experience given that they are exposed to more challenges and environments, compared to females. Most of interviewees see that males have diversification in their experience, something rarely found in females in Jordan because of the culture which allow males to work for late hours without holding similar responsibilities for their children, and to go to different locations (especially in the audit sector) and make social networking after working hours with their colleagues and managers, the fact that helps to develop the male's character as a person and let him learn from others experience more than females .This issue doesn't exist in developed

countries because females are more exposed and travel more freely. This issue was discussed by Kumar (2010) and Kornberger, Carter and Ross-Smith (2010).

(4-3-3): Number of working hours (including working during vacation)

Generally, most interviewees show that on the criterion of number of working hours they prefer working with males. This is because accounting – related jobs have high seasons and closing times which need urgent reports at specific periods of time and that causes a pressure to make the staff work for late hours. In Jordan, this cannot fit with females because of society traditions (even if there are facilities to work from home but on some point they should be at office especially at high level positions to control and follow-up with other staff). If the females are married then taking care of their children will take time and may not enable them to deliver the work at the needed time. Other interviewees see that even if females want to work for late hours or on vacations in Jordan, the poor and insecure transportation system would prove to be an obstacle for them to do that and affects their achievements and progress. One female financial manager (C2) said that

She was working for late hours (sometimes 10 pm) and is single and from an open-minded family, yet she was having conflict with them for this. On the other hand, her relative male colleagues are welcomed even if their productivity working late is less than her.

Another female in a high audit position (B2) said

As she is the manager she works frequently for late times and in vacations. She also tries to make sure that her female employees go back to home safely, even if they are no later than 9 pm.

A Male CFO's (C1) opinion is that

females in accounting – related jobs should not take many vacations, especially in high positions, since there are lots of updates and need for urgent decisions which could not wait until the manager comes back, or sometimes there is need to call for work on late hours, an issue that is not a problem for male employees but a big problem for female employees. This is exacerbated by, for example, the maternity vacation.

One female financial controller (C2) even argues

In developed countries no way to find any male or female staff working after the original working hours, and they even close their working mobile phones and refuse politely to answer calls because it is their own time. Sometimes if they accept to work after the end of the working hours it is only if it is paid.

This issue was discussed by Whiting and Wright (2001), Devonport (2007), Peebles et al. (2007), Dambrin and Lambert (2008) and Lord and Robb (2010).

(4-3-4): Effect of marital status and family responsibilities

It seems from the findings of the interviews that the factor of marital status and family responsibilities has its effects on the career success of females more than males in Jordan. For example, one male financial manager (C1) argues that

Single males do not concentrate on their jobs until they get engaged or married. To the contrary, females have full concentration on their jobs until they get engaged or married, when most of them leave their jobs although some have good positions.

Another female in a high banking position (C2) gives an example

Her female colleague left her good position at a bank because her brothers got a good job opportunity outside Jordan and the whole family will leave Jordan, so she sacrificed her job even though she is a single .

This is similar to another reported case when a female external auditor was not given permission by her parents to travel for a new job at another branch of her Big Four audit firm.

A male internal auditor (D1) told the researcher about two examples

1- He faces a lot of situations in Jordan where the females' mentors join them at the interview .

2- He rejected one female because her mother called him on his phone at the next working day to ask a permission for her daughter to leave to take lunch with the family.

Clearly, several interviewees said that such cases will not be seen in developed countries.

On the other hand, most females leave their jobs because they cannot balance between the job-related responsibilities and their home responsibilities, and they therefore give the priority to their families although they occupy high positions. They sometimes refuse promotion offers because they know that they will mean traveling several times and having more responsibilities. In developed countries, women tend to get married at older ages and have fewer children, the facts that limit such issues, compared to the case in Jordan. In addition, males and females in developed countries tend to share family responsibilities more than the case in Jordan, where many responsibilities are assigned to the female. This implies that the Jordanian society is to some extent caring about males more than females and not supporting female workers. This issue was discussed by

Whiting and Wright (2001), Devonport (2007), Peebles et al. (2007), Dambrin and Lambert (2008) and Lord and Robb (2010).

(4-3-5): Mobility

Generally, most of the interviewees agree that mobility affects females more than males in Jordan because of the poor and insecure transportation. This makes a smaller difference in developed countries, since transportation is generally safer and works for 24 hours seven days a week. Actually, one female in a high banking position (C2) said that

she rejected a good opportunity with good anticipated experience because the company was located out of Amman, the fact that makes her need to drive about one hour to reach the location using highway streets, as this is dangerous, especially in Winter and dark. *She asked the researcher: If my car tire needs to be repaired what shall I do?*

Other male interviewees see that even during important meetings the female staff may ask permission to leave even before 15 minutes of the end of that meeting because someone from her family is waiting outside to take her home, an act that absolutely no male will do.

One female financial manager (C2) said that

Most of her male's staff comes to work together in the same car, especially in winter times, in order to help each other when they face any problem during driving on streets that may be in bad conditions. Obviously, females cannot do that and are therefore disadvantaged.

Some managers may see this as a legal way to make females staff quit their jobs because they are signing a contract which includes that the company has the right to make the employee hold different positions in different locations and branches. These managers know that many families will not accept that for their daughters or wives. This implies that employers are sometimes manipulating the regulations and laws for their own benefits. This issue was discussed by Dambrin and Lambert (2008).

(4-3-6): Job description

All of the interviewees agreed that job descriptions are generally related to the industry itself not to the gender of the employee. However, sometimes even if job description is included in the staff contract as a package, in the cases where the location of the job is far and there is need to be there late, companies directly asked a male to take this job. If the location is not secure (such as being in a state of war) both males and females tend to refuse going there, but the manager can more convince the male to take this task that potentially gives him

good experience and may lead to quicker promotion and higher salary than his female colleague.

It is interesting to note that some interviewees said that this case is less frequent in developed countries, given that in many cases asking for the gender of the applicant is not allowed, and insisting on such an issue may make the applicant consider suing the company.

(4-4): Effects of Personal Characteristics and Workplace Conditions on Pay and Job Progress

Some interviewees argued that all personal characteristics and workplace conditions affect on the payment level and job progress. This is because males have much more diversified experience that affects the way they deal with their work or communicate with clients. This is in addition to the better professional networking males tend to have that plays a big role in finding new high positions with highly paid salaries for males rather than females.

Other interviewees saw that the evaluation, job progress and payment level depend on the quality of work of that employee (regardless of gender), rather than their experience and qualifications. Some financial managers see that qualification is not the main criterion to evaluate the employee work, but rather the evaluation depends on his/her quality of work.

More than 18 interviewees with high positions and significant experience pointed that females are receiving lower salaries than their males colleagues at the same position and possessing the same experience (some high position external auditors and financial managers [(B1), (C2) and (C1)] argued that this applies even in developed countries) because the females in Jordan take their jobs more seriously and find them as a challenge, so they tend to accept any salary just to prove they can handle it in an efficiency way. Other interviewees argued that females do not have the payment negotiation commitment like males, and the employers take this into account when hiring females. Some prefer hiring females although they take several long vacations but their quality of work deserves it. This issue was discussed by Whiting and Wright (2001), Dambrin and Lambert (2008), Kornberger, Carter and Ross-Smith (2010), Cooper (2010), AWO, NGOs, and Members of the Campaign (2012) and Abed and Al -badainah, (2013) .

(4-5): Jordanian Context Characteristics' Effects on Findings and Whether Jordan Differs from Developed Countries

This subsection discusses the views of interviewees on the differences between the Jordanian society and those of more-developed countries, and the potential impact this might have on the status of women in accounting-related jobs in Jordan and how they might differ from men. Given the need for international experience for the interviewee to be able to comment on this issue, the views reported below are mainly from interviewees with ample international experience (That is, interviewees who worked abroad and / or worked for international companies and / or international audit firms). As reported in Chapter 3, the majority of the sample have such experience.

Individual quotes are not emphasized in this section to avoid unnecessary repetition, as most quotes reported earlier apply to some extent to this section.

Several studies discussed how the Jordanian culture plays a role in unequal treatment between males and females in professional life. These studies include (1995) شتيوي و وريكات و العموش, Guegnader et al, (2005), Peebles et al. (2007) Abed and Al -badainah, (2013), which talk about the discrimination in general like putting social obstacles in front of women, the factor that raises the unemployment rate for women, compared to men. Many male mentors encourage their daughters, wives and sisters to work in specific fields, such as education and nursing, but do not prefer them to work as managers or auditors. Despite the issue of women having resources and being supported by some local laws and regulations, according to the Jordanian culture they generally still follow what their male mentors prefer and do not tend to work as managers. The above mentioned studies were discussed in more detail in Chapter 2.

As for personal characteristics all interviewees except one reported that females in Jordan are generally being brought up as dependable on the males, and this may affect their personality and limit their work success. Most interviewees argued that decisiveness in decision making depends on personality, but some interviewees see that males are tougher in taking decisions because the society raises men as the ones who give orders, and that men are more confident and wise in making decisions, while women are prone to involving their emotions in

the decision making process. According to these interviewees females are taking tougher decisions in the developed countries than in Jordan, because in the developed countries, females tend not to be raised to accept the orders from their supervisors without negotiations. However, some interviewees argued that this mainly applies to junior level jobs, and is likely to be reduced if the woman stays for longer and is promoted to more senior jobs.

This view about women in accounting-related jobs in Jordan was seen by some interviewees to imply that Jordanian women are generally less likely than men to aspire for better salaries (given the women's dependency on men), and that women think for longer about changing jobs if they are comfortable with the workplace conditions. This is to the contrary to females in more-developed countries who tend to have a higher degree of responsibility to raise money than the Jordanian females. Also, the issue that Jordanian women tend to marry earlier and have more family responsibilities than their counterparts in more-developed countries might limit their career aspirations.

Findings show clearly that males have more work experience than females, in terms of number of years and diversity. Males are more exposed to different cultures and work circumstances, and they travel more often than females.

.This issue is less existent in developed countries because females are more exposed and travel more freely. A similar issue occurs with working for late hours and using public transport, as a number of interviewees reported that females in accounting-related jobs in Jordan face workplace conditions that do not allow them to work for late, even if they want to do so. The poor public transport system in Jordan exacerbates this problem. Clearly, more-developed countries have less of these issues than Jordan.

In summary, it seems from the discussion throughout this chapter that it can be concluded that there is some level of inequality between females and males in the workplace in Jordan due to several factors, and that these factors may lead to females receiving lower salaries and job progress prospects. Several interviewees mentioned this on many occasions throughout this chapter. Compared to the situation in more-developed countries, it can be concluded that the gender inequality gap facing women is even larger due to social conservatism factors in Jordan. This conclusion is also generally supported by a number of international studies. For example, the International Labour Office – Geneva (2007) reported that from 173 countries around the world the lowest participation of women in the labor force was in the Middle East and North

Africa, while the highest was in Europe and North America. The report argued that by the effective usage of labor market policies, the salary gap between males and females has been narrowed in the UK. Yeganeh and May (2011) talked about the gap in the work opportunities, qualifications and legalism over 53 countries. They found that the gap is wider in more conservative societies, and that autonomy may lead to gender equality. It is clear that Jordan is more conservative than more-developed countries, and that the latter have more autonomy. Volpe and Murphy (2011) attempted to understand why married women choose to leave their jobs. Contrary to findings of this thesis that women leave mainly due to social factors such as effects of males and family responsibilities, they found that married women's career exit decisions are affected by structural constraints shaping their social network, the woman's identity, and the outcomes of exit. As concerning accounting-related gender studies, it can be seen that a significant number of the studies discussed earlier in this thesis (see Whiting and Wright, 2001; Broadbent and Kirkham, 2008; Komori, 2008; Dambrin and Lambert, 2012) rarely ever mention social conservatism as a current reason for gender discrimination against women in the workplace, but rather emphasize other factors, such as workplace conditions.

Chapter Five

Conclusions and Recommendations

(5-1) Conclusions

(5-2) Recommendations

(5-1): Conclusions

This thesis highlighted the differences between females and males in accounting-related jobs in Jordan and compared them with the situation in the developed countries. A summary of the findings and conclusions are reported below, classified under each main research question.

- 1. How do personal characteristics (such as competitiveness, decisiveness, leadership ability, desire for responsibility, ability to handle pressure, and career aspirations) differ between males and females in accounting-related jobs in Jordan?**

It was found from the interviews that personal characteristics depend on the individual person not on his/her gender. However, the Jordanian culture plays a big role in the issue since females are raised to accept orders and males to give them in most Jordanian families. This form is extended to schools and universities which do not include soft and communication skills in their teaching programs. While both males and females are negatively affected by that, the negative effect is shown more on females, who already lack personal skills. Educational organizations

should teach their students how to be leaders, not to be bosses with a mentality that makes them not accepting orders or even hearing suggestions from females.

According to many interviews, females were found to be more adaptable to change and committed to quality than males, but males tend to have better leadership and decision making abilities, for reasons related to both their nature and their social upbringing. Males, especially at the junior levels, were reported to have clearer career aspirations and willingness to take responsibilities, but there was no clear difference between males and females regarding ability to handle pressure.

2. How do work requirement attributes (such as qualifications, work experience, number of working hours, effect of family responsibilities, and mobility) differ between males and females in accounting-related jobs in Jordan?

It can be seen from the interviews that since the Jordanian culture plays its role on the personal characteristics which are involved deeply in working requirements that means that absolutely there will be a

clearly difference between males and females regarding workplace conditions.

It was generally found from the interviews that while both males and females do possess academic, and often professional certificates, males were found to have better experience, due mainly to them having more jobs, frequently in different countries, and having better professional networking.

Females were found to be generally lacking, compared to males, in terms of their mobility (especially under poor transportation) and their ability to work additional hours (due to carrying most of the burden regarding family responsibilities). This to some degree affects the job descriptions for jobs occupied by women, as in Jordan there are still many jobs in the accounting area that women do not generally enter or stay in, especially at very high levels.

3. What impact may personal and work requirement characteristics have on females working in accounting-related jobs (such as accounting and financial management and auditing)? And could these factors lead to discrimination between males and females in terms of payment and other job progress issues?

The previously reported findings show the differences between males and females in terms of personal characteristics and workplace conditions will generally likely have a significant effect on the pay levels and job progress prospects of males and females. Male accountants generally have better qualifications and experience and accept harsher workplace conditions. In addition, the society and culture still favor males for leadership positions and this is likely to lead to better pay and job prospects for males.

In summary, it seems from the discussion throughout this chapter that it can be concluded that there is some level of discrimination against females in the workplace in Jordan due to several factors, and that these factors may lead to females receiving lower salaries and job progress prospects. These factors include that some requested personal

characteristics and qualities are generally more available in males than in females given both their nature and their social and cultural upbringing. In addition, males in Jordan tend to accept harsher work conditions, and are therefore more requested than women.

4. Could the findings of this research be attributed to special characteristics of the Jordanian context, and how do they differ from findings of similar research in more-developed countries?

Previous studies mentioned in the second chapter of this study have shown that discrimination against women in accounting-related jobs is a worldwide phenomenon. However, it can be argued that this phenomenon in Jordan may have different characteristics. It can be compared under both personal characteristics and workplace conditions.

As for personal characteristics, the social and cultural upbringing of females those less likely than their counterparts in more developed countries to have leadership and decision making abilities, or have high career aspirations and desire for responsibilities. As for workplace conditions, females in Jordan are

less likely than their counterparts in developed countries to possess the needed qualifications and experience, and face some problems in the workplace, such as limited mobility and ability to travel and more family responsibilities. Indeed, Jordanian women are more likely than their counterparts in developed countries to get married early and have more children.

This is likely to lead to inequality between women and men in accounting-related jobs in terms of pay and job progress. This discrimination is exacerbated with the lack of sufficient monitoring of these issues and the lack of employee unions and similar organizations that care for sufficient compliance with work laws and non-discrimination in the workplace.

(5-2): Recommendations

At the end of this thesis and based on the findings, the researcher suggests the following recommendations:

1. There is need to spread the awareness between the families to believe that females can be seen in the high level positions and take the right decisions in accounting – related professional jobs. This is because if the society is to develop, this starts with the family and how children are raised to have positive personal skills.
2. Besides the family responsibilities, the educational organizations, such as schools and universities should include soft and communication skills in their teaching programs to develop their students.
3. Given the very poor public transportation system in Jordan, employers in accounting-related jobs should provide secure and good transportation for their employees especially after normal working hours and for women
4. The government should monitor and prosecute the organizations and companies that do not follow the laws that concern facilitating the working conditions for female employees.

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Appendix 1

Interview Instrument

Question 1: Differences between male and female accountants in Jordan regarding personal characteristics

- a) May you compare between male and female accountants and auditors in Jordan regarding their **decisiveness in decision making**? Compared to the situation in developed countries, does the Jordanian environment and culture affect your views regarding women in accounting positions.
- b) May you compare between male and female accountants and auditors in Jordan regarding their **leadership ability**? Compared to the situation in developed countries, does the Jordanian environment and culture affect your views regarding women in accounting positions.

- c) May you compare between male and female accountants and auditors in Jordan regarding their **career aspirations and desire for responsibility**? Compared to the situation in developed countries, does the Jordanian environment and culture affect your views regarding women in accounting positions.
- d) May you compare between male and female accountants and auditors in Jordan regarding their **ability to handle pressure and high volume workloads**? Compared to the situation in developed countries, does the Jordanian environment and culture affect your views regarding women in accounting positions.
- e) May you compare between male and female accountants and auditors in Jordan regarding their **adaptation to change**? Compared to the situation in developed countries, does the Jordanian environment and culture affect your views regarding women in accounting positions.
- f) May you compare between male and female accountants and auditors in Jordan regarding their **commitment to quality**? Compared to the situation in developed countries, does the Jordanian environment and culture affect your views regarding women in accounting positions.

Question 2: Differences between male and female accountants in Jordan regarding work conditions

- a) May you compare between male and female accountants and auditors in Jordan regarding their **competitiveness in qualifications**? Compared to the situation in developed countries, does the Jordanian environment and culture affect your views regarding women in accounting positions.
- b) May you compare between male and female accountants and auditors in Jordan regarding their **competitiveness in work experience**? Compared to the situation in developed countries, does the Jordanian environment and culture affect your views regarding women in accounting positions.
- c) May you compare between male and female accountants and auditors in Jordan regarding their **number of working hours (including working during vacation)**? Compared to the situation in developed countries,

does the Jordanian environment and culture affect your views regarding women in accounting positions.

- d) May you compare between male and female accountants and auditors in Jordan regarding the **effect of marital status and family responsibilities**? Compared to the situation in developed countries, does the Jordanian environment and culture affect your views regarding women in accounting positions.
- e) May you compare between male and female accountants and auditors in Jordan regarding their **mobility**? Compared to the situation in developed countries, does the Jordanian environment and culture affect your views regarding women in accounting positions.
- f) May you compare between male and female accountants and auditors in Jordan regarding their **job descriptions**? Compared to the situation in developed countries, does the Jordanian environment and culture affect your views regarding women in accounting positions.

Question 3: The differences between male and female accountants in terms of pay and job progress.

- a) May you give us your views on the likely effect of the **personal characteristics** of male and female accountants and auditors in Jordan on their **pay levels**? Compared to the situation in developed countries, does the Jordanian environment and culture affect your views regarding women in accounting positions.
- b) May you give us your views on the likely effect of the **personal characteristics** of male and female accountants and auditors in Jordan on their **job progress**? Compared to the situation in developed countries, does the Jordanian environment and culture affect your views regarding women in accounting positions
- c) May you give us your views on the likely effect of the **work conditions** of male and female accountants and auditors in Jordan on their **pay levels**? Compared to the situation in developed countries, does the

Jordanian environment and culture affect your views regarding women in accounting positions

- d) May you give us your views on the likely effect of the **work conditions** of male and female accountants and auditors in Jordan on their **job progress**? Compared to the situation in developed countries, does the Jordanian environment and culture affect your views regarding women in accounting positions.

Appendix 2

Reviewers of the interview instrument

The interview questions list was reviewed by:

	Name	University
1.	Professor. Abdalnaser Nour	MEU
2.	Dr. Osama Omar Jaara	MEU
3.	Dr. Abdulraheem Alqaddoumy	MEU