Sociology & Cultural Research Review (SCRR)
Available Online: https://scrrjournal.com
Print ISSN: 3007-3103 Online ISSN: 3007-3111
Platform & Workflow by: Open Journal Systems

Markets, Women, and Patriarchy: A Case Study of Exploitation in Pakistan's Banking Sector

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ABSTRACT
Women's participation in Pakistan's banking sector is often portrayed as a sign of modernization and progress. But when listening closely to the voices of women inside these institutions, a more complicated story emerges. This article draws on the case of a 24-year-old banker who spoke candidly about her first months in the profession. Her reflections, originally shared in Urdu through a semi-structured questionnaire, reveal the everyday realities of being hired for visibility rather than skill, of facing routine harassment from clients and colleagues, and of having little faith in institutional systems that claim to offer protection. Her words echo wider debates in feminist theory. The tendency to value women for appearance and "marketability" rather than merit is consistent with what Fredrickson and Roberts (1997) call objectification. At the same time, her account shows how patriarchal authority and neoliberal market logics overlap, leaving women both celebrated as symbols of modern professionalism and exploited as tools of profit. She put it simply: "Merit alone cannot help women succeed. Institutions use both our skills and our appearance for their own benefit." This case study highlights the contradictions of women's labor in Pakistan's banking sector. Employment is framed as empowerment, yet the structures around it reproduce inequality. By situating lived experience alongside Objectification Theory, Walby's (1990) account of patriarchy, and feminist political economy, the paper shows how market expansion and patriarchal norms work together to commodify women's work while undermining their dignity.

Keywords: *Women's Labor; Banking Sector; Objectification; Workplace Harassment; Patriarchy; Feminist Political Economy; Pakistan*.

Introduction

Over the past two decades, more women have entered Pakistan's labor market, especially in services. Banking is often singled out as proof of this shift—glossy brochures and recruitment drives highlight young women behind desks and counters as symbols of professionalism and progress. On the surface, it looks like inclusion. Yet the reality is rarely so simple. For many women, the workplace does not offer an escape from patriarchy; it reflects it. A young banker in this study, only two months into her job, put it bluntly: *"My degree did not matter much. I got the job through my uncle. This sector usually prefers to hire women, especially in sales."* Her words suggest that women are recruited less for competence and more for their ability to attract clients. Visibility, not merit, becomes the condition of entry.

This visibility, however, comes with constant risks. The same respondent described how ordinary professional interactions were routinely undermined: *"Almost every other day, someone tries different tactics—an invitation to dinner, an offer of help in exchange for favors, requests for my phone number, even compliments about nail polish. Most of it has the same purpose: to get my number."* Harassment here is not an exception but part of the daily rhythm of work.

The contradictions are hard to ignore. Banks project a progressive image, but internally they assign women to roles that commodify their presence. They speak of opportunity but reproduce inequality. These dynamics resonate with feminist theories of objectification, which explain how women are valued for their bodies or marketability rather than skill (Fredrickson & Roberts, 1997). They also fit within broader critiques of patriarchy and political economy, where, as Walby (1990) and Kabeer (2004) note, women's labor is shaped by overlapping systems of cultural control and capitalist demand.

This paper builds on these insights by examining one case in depth. The testimony of a 24-year-old banker, gathered through an Urdu questionnaire, is used to explore how harassment, objectification, and institutional silence intersect in the banking sector. While this is only one story, it speaks to broader patterns: the paradox of women being celebrated as "modern workers" while their dignity is quietly eroded by systemic inequality.

Addressing these questions is not only an academic exercise but also a political one. It requires recognizing workplace harassment as more than isolated incidents of misconduct; it is a manifestation of deeper structural forces where patriarchy and capitalism converge. By framing women's struggles in the workplace as both social and political, this study seeks to contribute to feminist scholarship on gender and labor in South Asia while also underscoring the urgency of reform in Pakistan's institutional and cultural landscapes.

To explore these issues, the paper is organized into five main sections. The literature review engages with existing scholarship on workplace harassment, objectification theory, and feminist critiques of political economy, situating the Pakistani case within broader global and regional debates. The methodology section outlines the qualitative case study approach and explains the rationale for using an Urdu-language questionnaire to capture authentic testimony. The discussion and analysis section interprets the respondent's experiences through thematic categories—hiring practices, harassment, psychological impact, institutional silence, and political critique—while connecting them to theoretical frameworks. The paper concludes by highlighting the structural nature of women's exploitation in Pakistan's banking sector and by offering recommendations for both institutional reform and broader societal change.

Literature Review

Scholars across feminist traditions have long argued that women's work cannot be understood without looking at the cultural and political structures that surround it. The workplace is not a neutral space; it carries the same hierarchies and expectations that govern households and communities. In Pakistan, this means that women enter the labor force already marked by patriarchal constraints on mobility, respectability, and authority. Research consistently shows that these constraints follow them into offices, classrooms, and markets (Shaheed & Mumtaz, 1991).

One way of making sense of women's experiences in such environments is through Objectification Theory. Fredrickson and Roberts (1997) describe how women are often judged on appearance or sexual availability rather than ability. This is not just an individual prejudice—it shapes how organizations structure opportunities. In industries where client interaction is central, women are hired into highly visible roles that double as marketing strategies. Their presence becomes part of the product. Studies from South Asia (Saeed & Fatima, 2020) show that women in banking and hospitality are recruited for their "presentability," while men are clustered in technical or decision-making posts. This gendered division of labor is subtle, but persistent.

At the same time, harassment remains a routine part of professional life for many women. Pakistani studies highlight that even with laws on the books—like the 2010 *Protection Against Harassment of Women at the Workplace Act*—reporting is rare. Bari (2016) notes that women often keep silent out of fear: retaliation from superiors, reputational damage, or simply the sense that nothing will change. International work echoes this point. Hearn and Parkin (2001), writing about European contexts, argue that legal frameworks are only as strong as the cultures that enforce them. In places where silence is rewarded and resistance punished, harassment continues unchecked.

To understand why this silence endures, feminist political economy offers a broader lens. Sylvia Walby (1990) argues that patriarchy and capitalism do not operate separately but reinforce one another. Women are confined by cultural expectations on the one hand and exploited for profit on the other. In South Asia, Naila Kabeer (2004) has shown how globalization has drawn more women into service industries but often under precarious terms—short contracts, low wages, and constant vulnerability. In Pakistan, women's employment is celebrated as a marker of progress, yet remains entangled with inequalities both inside the home and inside institutions (Shaheed & Mumtaz, 1991).

Other scholars focus on the politics of respectability and visibility. Toor (2012) argues that women's labor is accepted only when it conforms to middle-class ideals of propriety. Yet the very visibility that makes them employable also exposes them to surveillance and harassment. Banking illustrates this contradiction clearly: women are showcased as evidence of modernization, but in practice they become hyper-visible targets for objectification.

Taken together, this scholarship helps situate the testimony presented in this paper. The theories of objectification, patriarchy, and feminist political economy provide a language for understanding why women in Pakistan's banking sector are welcomed as workers, yet simultaneously undermined as professionals.

Scholarship specific to Pakistan has highlighted both progress and persistent challenges. The passage of the *Protection Against Harassment of Women at the Workplace Act* (2010) was hailed as a milestone, yet empirical studies reveal limited implementation. Noreen and Khalid (2012) found that while organizations formally adopt anti-harassment policies, women are often discouraged from reporting violations due to fear of retaliation, reputational harm, and mistrust in institutional mechanisms. More recent research suggests that the banking sector, with its emphasis on client relationships, has become a site where women are both highly visible and deeply vulnerable (Hafeez, 2019). This reflects what Moghadam (2005) calls the "patriarchal bargain": women are permitted entry into public and economic life, but only

within structures that continue to prioritize male authority and institutional profit over gender justice.

Taken together, this body of literature points to several gaps. Much research has focused on legal frameworks or broad surveys of workplace harassment but has not sufficiently captured the lived experiences of women in specific sectors like banking. Nor has it always foregrounded the voices of women themselves in articulating how patriarchy and market logics converge in their daily lives. This study seeks to address that gap by grounding theoretical insights in the case of one young female banker in Pakistan, whose testimony illustrates how exploitation operates not only at the level of interpersonal behavior but also within institutional and political structures.

Methodology

This study adopts a qualitative case study approach to explore the intersection of patriarchy, market culture, and women's workplace experiences in Pakistan. A case study design was chosen because it allows for in-depth engagement with lived realities, highlighting nuances that are often overlooked in survey-based research. By situating one woman's narrative within broader theoretical and political frameworks, the study aims to show how individual experiences reflect systemic patterns of gendered exploitation.

Data Collection

Data for the study was collected through a semi-structured questionnaire administered to a 24-year-old female banker employed in a sales role. The questionnaire was originally designed in Urdu to ensure the respondent could articulate her thoughts and experiences in her native language without the barrier of translation during the interview process. This choice was deliberate: sensitive topics such as harassment are best discussed in a linguistic and cultural register that makes respondents comfortable. Responses were later translated into English for analysis and presentation.

The questionnaire was divided into six sections: (1) background information, (2) workplace environment and hiring practices, (3) experiences of harassment and objectification, (4) psychological and professional impact, (5) reporting and organizational response, and (6) broader political and social reflections. This structure was intended to move from the personal to the structural, capturing both the immediate lived experiences and the respondent's reflections on larger institutional and societal dynamics.

Ethical Considerations

Given the sensitivity of the subject, the respondent's identity has been anonymized. No identifying details of the bank or specific individuals are disclosed. The respondent participated voluntarily and was informed about the academic purpose of the research. Care was taken to translate her testimony in a way that preserved meaning and tone, while avoiding sensationalism.

Data Analysis

Responses were analyzed thematically. Key themes were identified across the narrative, including:

- Hiring practices and objectification,
- Experiences of harassment from clients and colleagues,
- Managerial coercion and implicit pressure,
- Psychological and professional consequences,

- Institutional silence and non-reporting,
- Political reflections on patriarchy and capitalism.

These themes were then interpreted through the lenses of objectification theory, feminist political economy, and scholarship on workplace harassment in South Asia. The aim was not only to document one individual's experiences but also to show how they resonate with wider patterns identified in feminist theory and empirical studies.

Discussion and Analysis

The experiences shared by the respondent shed light on how women's entry into Pakistan's banking sector is shaped by both organizational logics of profit and entrenched patriarchal norms. Her narrative illustrates how institutions simultaneously "invite" women into the workplace and subject them to forms of objectification and harassment that compromise their autonomy.

Hiring Practices and the Commodification of Women

The respondent openly admitted that her education played little role in her recruitment: *"My degree did not matter much. I got the job through my uncle. This sector usually prefers to hire women, especially in sales."* This statement underscores how women are disproportionately funneled into client-facing positions, where their visibility is used as an organizational resource. Objectification Theory (Fredrickson & Roberts, 1997) helps explain this phenomenon: women are valued not for their competencies but for their capacity to attract male clients. This commodification reflects the intersection of capitalism and patriarchy, where women's presence is strategically deployed to increase profits while their professional worth remains under-recognized.

Harassment as a Daily Reality

Harassment was described as a routine experience rather than an exception: *"Almost every other day, someone tries different tactics—an invitation to dinner, an offer of help in exchange for favors, requests for my phone number, even compliments about nail polish. Most of it has the same purpose: to get my number."* Her account reflects what Fitzgerald et al. (1997) classify as a hostile work environment, where pervasive behaviors—from suggestive comments to persistent solicitation—create conditions of insecurity and discomfort. Importantly, her narrative also highlights how harassment is normalized to the extent that women expect it as part of the job.

Managerial Power and Implicit Coercion

Perhaps the most concerning element of her testimony involves managerial misconduct: *"In the early days, my branch manager would call me into his office under the pretext of meetings, but instead talked about irrelevant things. One day, he gave me his number, expecting me to call. When I didn't, he held a grudge and pressured me with threats of transfer."* This dynamic reflects MacKinnon's (1979) argument that sexual harassment is fundamentally an abuse of power. In the hierarchical and male-dominated structures of Pakistani banking, women's refusal to comply with such advances can directly endanger their career security.

Psychological Impact and the Burden of Resilience

The respondent vividly described the psychological toll of these experiences: *"The early days were very hard. I felt anger, distrust, anxiety, and even hopelessness about whether women could succeed on merit in this society."* Yet she simultaneously positioned her persistence as necessary: *"Later I realized that if a woman wants to stand on her own feet in this society, she*

must face these things. That thought helped me continue." This dual narrative reflects Kandiyoti's (1988) patriarchal bargain—women endure systemic oppression while finding ways to adapt and survive within it. The burden of resilience thus becomes both a survival strategy and a symptom of institutional failure.

Silence, Non-Reporting, and Institutional Failure

Despite the existence of the *Protection Against Harassment of Women at the Workplace Act* (2010), the respondent chose not to report her experiences: *"The system exists only on paper. In my experience, I have never seen or heard of a woman using it effectively. When I considered reporting, influential people advised me not to risk it so early in my career."* This experience reflects what Noreen and Khalid (2012) also observed: many women in Pakistan choose not to report harassment because they fear backlash, damage to their careers, or the social stigma that often follows such disclosures. The respondent in this study expressed a similar hesitation, noting, *"When I thought about reporting, some influential people in the organization advised me not to. They said it could create personal enmity and harm my career, especially since I was just starting out."* Such pressures to remain silent—sometimes reinforced by colleagues themselves—allow harassment to remain hidden and, in doing so, strengthen the patriarchal norms that already shape workplace cultures.

Patriarchy, Politics, and the Market

The respondent herself made a striking link between her own struggles and the larger structures around her: *"Merit alone cannot help women succeed. Institutions use both our skills and our appearance for their own benefit. This society is not ready to let women progress without compromise."* Her words point to what Walby (1990) describes as patriarchy's systemic and multi-institutional nature, where women's subordination is not limited to the household but extends into workplaces and markets. At the same time, her reflection speaks to the contradictions of neoliberal reform in Pakistan. Women have been drawn into the service sector in greater numbers, yet the conditions under which they work remain precarious. As Moghadam (2005) reminds us, globalization often celebrates women's presence as a sign of modernity while leaving intact the exploitative practices that shape their everyday realities. The case study reveals how women in Pakistan's banking sector are hyper-visible as workers yet invisible as rights-bearing citizens in both state and organizational frameworks.

The Political Economy of Women's Exploitation

The respondent's experiences cannot be reduced to individual misconduct or organizational negligence alone. They reveal a deeper structural problem that lies at the intersection of state policy, political economy, and patriarchy. While Pakistan has enacted progressive legislation such as the *Protection Against Harassment of Women at the Workplace Act* (2010), the respondent's testimony makes clear that these laws remain largely symbolic. Their implementation is weak, reporting mechanisms lack credibility, and women are often advised to remain silent to avoid reputational harm. This gap between legislation and enforcement highlights the fragility of the state's commitment to women's protection, suggesting that gender justice is often subordinated to other political priorities.

From a broader political economy perspective, the entry of women into Pakistan's banking sector is part of the neoliberal transformation of the economy. Since the 1990s, financial liberalization and privatization have expanded the service sector, creating new employment

opportunities for women. Yet, as feminist scholars of globalization (Kabeer, 2004; Moghadam, 2005) argue, these opportunities are often shaped by precarity and exploitation. Women are celebrated as symbols of modernization and progress, but their presence is simultaneously commodified: their visibility is used to attract clients, while their vulnerability is ignored. In this way, the market does not liberate women but repackages their subordination in the language of economic growth.

The respondent's reflections on how "merit alone cannot help women succeed" directly speak to this contradiction. Institutions operate as sites of patriarchal bargaining, where women are granted entry on the condition that they tolerate harassment, implicit coercion, and the erosion of their dignity. This bargain is reinforced by political silence: mainstream political parties rarely foreground workplace harassment as a central issue, treating it instead as a marginal concern. Women's rights are often mobilized rhetorically—especially in international forums—yet remain poorly institutionalized in practice.

Thus, the respondent's story is not only about harassment in one bank branch; it is emblematic of how patriarchy, neoliberal reforms, and weak governance converge in Pakistan. The politics of women's labor is shaped by this convergence: women are made hyper-visible as workers in the market, but invisible as rights-bearing citizens within state and organizational structures. This paradox underscores the need to situate harassment not as isolated incidents but as systemic political failures, deeply tied to the ways power, profit, and patriarchy intersect in contemporary Pakistan.

Conclusion

The story presented in this paper is, at one level, just a single case. A young woman, only months into her first banking job, describes what it feels like to enter a workplace that promises professionalism but delivers harassment and silence. Yet her words point to something much larger: the way institutions in Pakistan combine patriarchal hierarchies with market imperatives, using women's presence to signal progress while quietly exploiting it.

Her testimony captured this contradiction in plain language: *"Merit alone cannot help women succeed. Institutions use both our skills and our appearance for their own benefit."* What she described resonates strongly with Objectification Theory (Fredrickson & Roberts, 1997) and with Walby's (1990) analysis of patriarchy as systemic and multi-institutional. It also echoes the insights of feminist political economy, where neoliberal reforms may open doors to employment but rarely dismantle the inequalities that women carry into the workplace (Kabeer, 2004; Moghadam, 2005).

The implications are both institutional and political. On paper, Pakistan has mechanisms like the *Protection Against Harassment of Women at the Workplace Act* (2010). In practice, however, women remain reluctant to use them, fearing retaliation or reputational harm. This gap between legislation and lived experience is not accidental—it reflects a state and organizational culture that treats women's dignity as negotiable. Political parties, too, tend to highlight women's employment as a sign of modernization without seriously investing in safe and equitable conditions.

The case also reminds us that resilience has its costs. The respondent chose not to quit. She framed this decision as strength, but it also points to the limits of choice in a context where survival often means enduring exploitation. Her story is emblematic of many others across

Pakistan's labor market, where women are asked to perform professionalism while absorbing harassment as routine.

Change will not come from symbolic gestures or glossy recruitment campaigns. It requires real enforcement of laws, transparent systems of accountability, and workplaces that recognize women as professionals first, not as marketing tools. More broadly, it requires political will: a recognition that the dignity and safety of women at work is not a marginal issue but central to questions of democracy, justice, and economic development.

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