# TO BE OR NOT TO BE A WOMAN? – HIGHLY EDUCATED WOMEN'S PERCEPTIONS OF GENDER EQUALITY

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### **ABSTRACT**

The majority of studies worldwide indicate gender differences and inequality in terms of education, horizontal and vertical/hierarchical occupational segregation, compensations, and work values and preferences. However, highly educated women, as a specific workforce group, are rarely explored in that context.

Our starting point is that highly educated women suffer less inequality in the workplace, as well as in their private lives relative to the generally accepted stereotype. To verify our proposal, both secondary and primary researches were conducted. Secondary data refer to field of education, participation in knowledge-intensive activities, hierarchical status, and pay gap of highly educated women in selected European countries compared to men, while primary data reveal perceptions of highly educated women in Croatia on women's contextual career factors (social, organizational and personal), and personal critical incidents experiences concerning equality. The primary research was conducted on a sample of 675 highly educated women in Croatia coming from different educational and occupational groups. Results are presented for the total sample, and tested for statistical differences according to respondents' demographic characteristics (age, marital status, number of children, level and field of education, hierarchical position, working experience, and industry). In addition to that, some of the results are compared with highly educated men's perceptions of women's career contextual factors and female colleagues' experiences (n = 177).

Although secondary data reveal the existence of gender segregation, it is far less present among highly educated women. Primary data imply that highly educated women do not perceive contextual factors to negatively influence their careers, even though they had some negative gender-related experiences. Paper concludes with equality initiatives recommendations based on research results, and interviews conducted with HRM and general directors from MNCs with best equality practices.

#### **Kev words**

gender segregation, gender equality, highly educated women, perceptions, EU, Croatia

## 1. INTRODUCTION

Despite societal, governmental and organizational efforts to promote gender equality in the society and workplace, women in both developed and developing countries continue to experience inequality in terms of education, employment status, industry of work, hierarchical positions, compensations, career advancement, etc. (e.g. Burke & Singh, 2014; Hernaus, Pološki Vokić & Aleksić, 2014; Schweitzer et al., 2011; WEF, 2013). The multiple reasons for gender gaps come from the gender essentialism hypothesis – the notion that men and women are innately and fundamentally different in interests and skills (England, 2010). Gender essentialism not only encourages stereotypes about women's status and role in the society and labour force, especially in some cultural clusters (e.g. Elamin & Omair, 2010; Pološki, 2001), but encourages traditional choices of women (England, 2010). Even in more gender egalitarian national cultures, women and men continually occupy highly differentiated sex roles (e.g. male breadwinner and female homemaker), resulting in the greater likelihood

of women taking the primary responsibility for home and family in addition to paid work/career (Seierstad & Kirton, 2015).

However, latest researches imply that in the knowledge economy gender egalitarianism is gaining a momentum over gender stereotyping (e.g. Hernaus, Pološki Vokić & Aleksić, 2014; McDaniel, 2008; Muusida & Picchio, 2014; Walby, 2011), leading to greater gender equality than ever before. Women are more represented in the workforce, they caught up men in rates of higher-education graduation, they increased their training and representation in formerly male-dominated professional fields (such as science, technology, engineering and mathematics – STEM), as well they entered many previously male-dominated occupations (such as management, law and politics) (e.g. Costa et al., 2014; England, 2010; Schweitzer et al., 2011).

Since the 1950s, gender equality has been widely accepted as a socially and economically important goal (Muusida & Picchio, 2014). Apart from affirmative actions, which aim at ending women discrimination through the legal apparatus, an economic standpoint motivates organizations to pursue greater gender diversity, as the female labour force constitutes an important reservoir of ability that companies must employ to cope effectively with changes in business environment (e.g. Bender & Scotto, 2014; Boeker et al., 1985).

Abovementioned is especially true for highly educated women because they represent a pool of professional and executive talents. However, highly educated women, as a specific workforce group, are rarely explored in the gender segregation context. Therefore, the aim of our study was to assess the industry participation, hierarchical status, and pay gap of highly educated women compared to men, as well as highly educated women's perceptions on contextual career factors and personal critical incidents experiences concerning equality.

In the following sections, apart from the theoretical background, results of both secondary data analysis and primary research are presented. The theoretical background discusses main gender segregation areas analysed afterwards in the secondary research, as well as the rationales for primary research hypotheses development. Next, secondary data referring to highly educated women equality in the labour force in European union (EU) (educational, horizontal and vertical occupation segregation, and pay gap) are presented, followed by the description of methodology and results of primary research conducted in Croatia, aimed to assess highly educated women's perceptions on contextual and experienced career development obstacles. The paper concludes with equality initiatives recommendations based on theoretical and empirical research results, as well as interviews conducted with HRM and general directors from MNCs with best equality practices in Croatia.

# 2. THEORETICAL BACKGROUND

## 2.1.Secondary research background – Gender segregation areas

Five main areas of gender segregation could be detected: (1) educational segregation, (2) horizontal occupational segregation, (3) vertical/hierarchical occupational segregation, (4) pay segregation, and (5) segregation in values and preferences.

**Educational segregation**, covering both formal education and development opportunities within organizations, is nowadays less present than couple of decades ago (e.g. Eurostat, 2011), when women were not encouraged to enrol higher educational levels as their role in society and family was not the one of a breadwinner. Even though higher education has the potential to raise the expectations of women and lead them to search for jobs that suit their qualifications, many studies demonstrate that having higher levels of education does not lead to equality between male and female (e.g. Costa, 2014). Furthermore, women continue to pursue a "female" education profile, which locks them later into "female" segments of the

labour market (Zimny, 2002). Women still choose and are directed toward the more female-typical fields of study, such as arts, humanities and social sciences (e.g. England, 2010; Schweitzer et al., 2011; Zimny, 2002), and are not encouraged to pursue education and careers in business or STEM (e.g. Schweitzer et al., 2011; Walby, 2011; Williams, 2015). Furthermore, although some argue that they are not being pushed out by bias, but are choosing to forgo careers in STEM to attain better work-family balance, researches reveal that exactly bias, not pipeline issues or personal choices, pushes women out of science (Williams, Phillips & Hall, 2014). A consequence of using gender stereotyping when deciding on further education is as well still present in organizations, as women continue to receive fewer development opportunities than men (e.g. Vallone Mitchell, 2000).

Horizontal occupational segregation, indicating that men and women work in occupations heavily populated by same-gender employees, is frequently documented (e.g. Stier & Yaish, 2014). Women still chose or are channelled into professions stereotypically associated with women – child care, teaching, nursing, clerical work, service and sales work, as well as staff functions such as human resources or accounting (e.g. Charles, 2003; Gupta et al., 2009; Schweitzer et al., 2011). Compared to female-dominated professions, traditionally male professions are manufacturing, craft, management, engineering, as well as line functions (e.g. Browne, 2006; England, 2010; Schweitzer et al., 2011). More to it, burdened by both economic and family responsibilities, many contemporary women choose 'women-friendly' jobs that do not offer high economic rewards, opportunities for upward mobility or status, but suit women's preferences to accommodate their dual roles through safer work, conventional working hours, flexible working arrangements, and lower penalties associated with work separation (e.g. Gupta et al., 2009; Stier & Yaish, 2014). Such choices lead as well to the incidence of over-qualification and over-skilling of women (Ziemann, 2015).

**Vertical/hierarchical segregation**, implying that managerial positions are reserved for men, is firmly established not only in masculine but as well in feminine societies around the world. There is a lower share of women in managerial and executive jobs globally, and the higher the organizational level, the more glaring the gender gap (e.g. Busch & Holst, 2011; Dolado, Felgueroso & Jimeno, 2003). Even in industrialized countries, the number of women attaining higher positions or on international assignments remains low, which suggests that differences in career patterns and organizational opportunities among men and women still persist (Gripenberg et al., 2013).

Although the male-female wage gap has decreased in the past generation, the **pay segregation** is still present worldwide (e.g. Stier & Yaish, 2014; Weichselbaumer & Winter-Ebmer, 2005). The wage gap is documented to be higher for low educated women and within low-prestige occupations (blue-collar jobs), while lower for high-prestige jobs (e.g. college graduates and academic jobs) (e.g. Mussida & Picchio, 2014; Weichselbaumer & Winter-Ebmer, 2005). Additionally, women still earn less than men because they are more likely employed in lower paying industries and in jobs with less career potential (Schweitzer et al., 2011), but as well because of the stereotype of their minor value for organizations compared to men (e.g. direct discrimination).

Segregation in values and preferences of men and women is considered to originate in their biological and psychological characteristics (e.g. Heim & Golant, 1993; Helgesen, 1995, Moir & Jessel, 1995; Nelson, 1995). Researchers revealed that women rate family priority significantly higher than career priority, i.e. they give priority to home roles of partner and parent (Burke & Singh, 2014). As such, many working mothers have less interest in management positions and for engaging in related activities, such as professional associations (Zimny, 2002). Human capital theorists suggest that because of the aforementioned, women frequently choose to trade off income and advancement for other job attributes, such as having shorter or more flexible working hours (Tolbert & Moen, 1998), and tend to have

lower salary and career expectations than men (e.g. Gasser, Flint & Tan, 2000; Schweitzer et al., 2011). It is also argued that women, as they are more interpersonally-oriented than men, have more relational priorities – value job attributes that allow social contacts, friendly work environments, good interpersonal relationships, and greater opportunities for social rewards (e.g. Carlson & Mellor, 2004; Freeman, 2003; Lambert, 1991; Mooney Marini et al., 1996; Schweitzer et al., 2011; Stier & Yaish, 2014; Vallone Mitchell, 2000). On the other hand, men give priority to variables that meet individual needs, are more responsive to monetary and career-related rewards, and search for power and leadership (e.g. Carlson & Mellor, 2004; Freeman, 2003; Lambert, 1991; Mooney Marini et al., 1996; Tolbert & Moen, 1998). In other words, men tend to prioritize pecuniary rewards while women, as a result of traditional gender-role socialization, prefer socially worthwhile professions and tend to place greater emphasis on relationship than on competition for rewards (e.g. Blackburn et al., 2002: Rowe & Snizek, 1995).

## 2.2.Primary research background – Hypotheses development

There are many contextual factors detected to obstruct women in advancing their careers. Obstacles to women's career development could be assigned to three main groups social, organizational and personal obstacles, as exhibited in Table 1.

Table 1 Main obstacles to	women's career development	
Social obstacles  Traditional viewing of women's roles in society (predetermined to be good housewives, wives and mothers)	Organizational obstacles  Lack of organizational policies and programs that enable work-life balance (e.g. flexible working arrangements, child care)	Personal obstacles  Work-life balance priority Choosing womenfriendly jobs (jobs without overtime,
<ul> <li>Stereotyping about women's emotional over-sensitivity</li> <li>Valuing women's appearance over their knowledge, skills or abilities</li> <li>Lack of gender quotas (in politics, corporate boards, management, etc.)</li> </ul>	<ul> <li>Aversion to employ, train and develop, or promote women to higher levels (especially mothers with little children as they are considered to be less available and less committed)</li> </ul>	<ul> <li>travelling, etc.)</li> <li>Personal decision of not accepting higher managerial positions</li> <li>Stereotyping the role of women in the own family</li> <li>Lack of networking</li> </ul>
<ul> <li>Lack of female role models in society</li> <li>Men's beliefs that women are not as capable as men in performing the most demanding jobs (e.g. managers, politicians, physicians)</li> <li>Women's beliefs that they are not as capable as men in performing the most demanding jobs (e.g. managers, politicians,</li> </ul>	<ul> <li>"Glass ceiling"</li> <li>Insensibility of organizations toward mothers (e.g. overtime and travel demands, business meetings after the regular working time)</li> <li>Lack of gender diversity awareness trainings for both men and women</li> <li>Lack of women mentoring programs</li> </ul>	time
physicians)		

Our first hypothesis relates to factors that highly educated women in Croatia perceive as obstacles for their careers:  $H_I = Highly$  educated women in Croatia do not perceive contextual factors to affect their career development significantly; while our second hypothesis deals with respondents' experiences of unequal treatment because of their gender:  $H_2 = Highly$  educated women in Croatia do not experience widespread gender inequality. Our both hypotheses assume no gender discrimination of this specific group of employees, as highly qualified and skilled employees, no matter of their gender, are the most valued and desired human capital. Knowledge workers add the most economic value and are the greatest determinant of the worth of their organizations, as organizations with the highest degree and quality of knowledge work tend to be the fastest-growing and most profitable (Davenport, 2005). This should imply that highly educated women are being treated equally.

Except for contextual obstacles to women's career development, it is increasingly debated that the gender segregation in the labour market is partially the result of choices made by women (Stier & Yaish, 2014). The phenomenon of "leaky pipeline" suggests that women enter the pipeline but subsequently decide to leave the career field due to personal priorities (Schweitzer et al., 2011). As highly educated women are welcomed in the workforce, our assumption is that it is primarily their choice to leave the pipeline:  $H_3 = Career\ tracks\ of\ highly\ educated\ women\ in\ Croatia\ are\ primarily\ a\ matter\ of\ personal\ choice.$ 

Finally, as for women's career success and advancement the importance of having a supportive husband or partner is noted (e.g. Sandberg, 2013 after Burke & Singh, 2014), our final hypothesis deals with highly educated men's perceptions of their colleagues equal career opportunities. Because of their background, we expect them to be egalitarian oriented:  $H_4$  = Highly educated men's perceptions about Croatian women obstacles to career development do not differ significantly from women's perceptions.

# 3. HIGHLY EDUCATED WOMEN EQUALITY IN SELECTED EUROPEAN COUNTRIES AND CROATIA – SECONDARY DATA

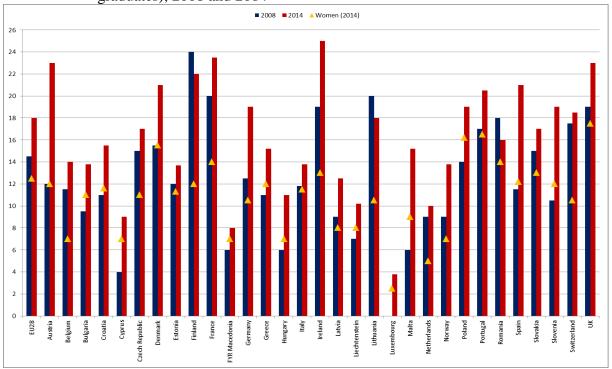
Secondary data analysis refers to field of education, participation in knowledge-intensive activities, hierarchical status, and pay gap of highly educated women in selected European countries compared to men.

# 3.1. Field of education, participation in knowledge-intensive activities and hierarchical status of highly educated women

The overall employment rate for women in Europe is around 63%, compared to around 75% for men aged 20-64 (European Commission, 2014, pp. 2). Women are the majority of part-time workers in the EU, with 34,9% of women working part-time against only 8,6% of men (European Commission, 2014, pp. 2). In the same time, women are increasingly better educated than men. However, prevailing gender stereotypes still shape male and female choices concerning the preferred fields of study.

In the EU, women represent only 37,5% of students pursuing science, mathematics, and computing construction degrees (Eurostat, 2011). Despite the growth of female tertiary graduates in science over the past few years, women still engage in different fields of study than men and remain under-represented in science and technology fields in all Member States (see Figure 1). At the postgraduate level, the share of women in these fields declines further and yet again in the transition to the workplace. In 2012 women accounted for 47,0% of top-level graduates (ISCED 6: post-graduate programmes above master's level) and in 2013 they held only 35,5% of total research positions (Eurostat, 2016b).

Figure 1 Tertiary graduates in science and technology in European countries (% of total graduates), 2008 and 2014



Source: Eurostat (2016a)

In the EU28, the number of people employed in knowledge-intensive activities<sup>1</sup> as a share of total employment increased slightly from 34,2% in 2008 to 35,9% in 2014 (Eurostat, 2016b). As a general trend, between 2008 and 2014 the employment share in knowledge-intensive activities increased in all Member States (except for Italy, which maintained the same level). Countries where the share increased substantially were Luxembourg and Croatia (5,7 percentage points each), followed by Ireland, Portugal, Estonia, Spain, Cyprus, Malta, Greece, Slovenia, Latvia, Denmark and the Czech Republic (Eurostat, 2016b). All of these countries experienced a period of continuous relative growth of 3,0 to 5,0 percentage points. In 2014, the female employment rate in total knowledge-intensive activities in EU28 was 44,0%, exceeding the men's share in all countries. In selected Southeast Europe (SEE) countries, higher percentage than EU28 average was reported in Hungary and Romania, while in Croatia this share was slightly lower than EU28 average (see Table 2).

Table 2 The share of women in knowledge-intensive activities in EU-28 and SEE (%), 2008-2014

	2008	2009	2010	2011	2012	2013	2014
EU28 (average)	42,7	43,5	43,7	43,8	43,9	43,9	44,0
Austria	41,0	42,1	42,7	41,9	42,6	43,5	43,5
Bulgaria	33,3	33,7	34,7	34,8	34,9	35,5	36,2
Croatia	35,7	36,2	37,4	37,0	37,9	41,0	42,4
Former Yugoslav Republic of Macedonia	n.a.	n.a.	n.a.	31,0	32,4	30,6	31,1
Greece	39,6	39,6	40,0	40,3	41,6	42,8	42,2
Hungary	44,0	44,8	44,9	44,6	44,4	44,8	44,4
Italy	41,6	42,0	41,9	41,9	40,8	40,7	41,0
Romania	24,2	25,2	25,7	26,1	25,6	25,7	25,2

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<sup>&</sup>lt;sup>1</sup> An activity is classified as knowledge-intensive if employed tertiary educated persons (according to ISCED 97 levels 5+6, according to ISCED 2011 levels 5 to 8) represent more than 33% of the total employment in that activity (Eurostat, 2016d).

Slovakia	40,1	41,2	42,3	43,3	42,3	41,5	41,7
Slovenia	41.0	41,5	43,4	44,7	46,3	45,0	44,5

Note: n.a. – not available Source: Eurostat (2016a)

Empowering women in tertiary education and enhancing their employment opportunities in the R&D sector is an essential part of EU's research and innovation policy (Eurostat, 2016b). Improving gender equality in science education could promote research, innovation and ultimately long-term growth by increasing the number of scientists and engineers. It is also important for reducing occupational segmentation in the labour force and improving gender equity in the labour market (Eurostat, 2016b).

Concerning the vertical occupational distribution of highly-educated women, they are under-represented in senior positions, in particular at the top level. In 2013, they only made up 17,8% of board members in the biggest publicly-listed companies across the EU and only 4,8% of the chairs of these boards, while the proportion of female chief executive officers (CEOs) was 2,8% (European Commission, 2014, pp. 6).

## 3.2.Pay gap of highly educated women

A large part of empirical studies on labour market gender inequalities focuses on the wage gap. The gender pay gap refers to the difference between men's and women's pay based on the average difference in gross hourly earnings of all employees. It reflects ongoing discrimination and inequalities in the labour market which, in practice, mainly affect women.

The gender pay gaps in European countries are shown in Table 3. The data represent the difference between average gross hourly earnings of male and female paid employees as a percentage of average gross hourly earnings of male paid employees. The gender pay gap varies across Europe. In 2014 it was below 10,0% in Italy, Malta, Poland, Romania and Slovenia, but wider than 20,0% in Czech Republic and Slovakia. Although the overall gender pay gap has narrowed in the last decade, in some countries the national gender pay gap has actually been widening (e.g. Portugal and Romania). The gender pay gap exists even though women do better at school and university than men (on average, in 2012, 83,0% of young women reached at least upper secondary school education in the EU, compared to 77,6% of men, more to it, women represented 60,0% of university graduates in the EU (European Commission, 2014, pp. 2)).

Table 3 The gender pay gap in European countries (%), 2007-2014

	2007	2008	2009	2010	2011	2012	2013	2014
Austria	n.a.	n.a.	n.a.	26,2	n.a.	n.a.	n.a.	n.a.
Belgium	10,9	10,9	10,7	10,7	10,6	10,5	10,4	10,3
Bulgaria	12,6	12,9	13,9	13,9	13,9	15,5	14,3	14,2
Croatia	n.a.	n.a.	n.a.	4,6	3,1	1,1	7,3	13,1
Cyprus	n.a.	27,8	27,1	16,8	16,6	16,7	16,5	16,1
Czech Republic	n.a.	25,0	24,2	19,9	20,9	20,5	20,1	20,0
Denmark	n.a.	18,2	17,4	16,4	17,2	17,4	16,8	16,5
Finland	n.a.	21,6	21,4	20,9	20,3	20,1	19,2	18,7
France	n.a.	n.a.	16,0	16,2	16,1	15,7	15,7	15,3
Germany	n.a.	n.a.	n.a.	22,5	n.a.	n.a.	n.a.	n.a.
Greece	n.a.	n.a.	n.a.	12,9	n.a.	n.a.	n.a.	n.a.
Hungary	17,4	18,0	17,5	18,0	18,0	19,8	18,5	14,7
Ireland	n.a.	14,0	14,2	14,0	13,1	15,2	n.a.	n.a.
Italy	5,0	4,4	4,5	4,7	5,5	6,9	7,0	7,0
Latvia	n.a.	n.a.	n.a.	16,0	n.a.	n.a.	n.a.	n.a.
Lithuania	23,0	21,8	15,6	14,9	12,1	12,9	13,5	15,1
Luxembourg	11,9	11,2	10,5	9,9	n.a.	n.a.	n.a.	n.a.

Malta	2,8	5,5	4,9	5,6	4,2	4,4	3,9	4,0
Netherlands	19,6	19,0	18,4	17,3	16,4	15,3	14,1	13,7
Poland	12,7	10,3	7,8	5,3	6,6	7,8	8,2	8,6
Portugal	7,6	9,0	9,1	10,6	13,7	15,2	13,4	15,3
Romania	4,8	5,0	5,3	8,2	8,2	8,1	8,2	8,2
Slovakia	n.a.	19,4	22,0	19,7	20,6	21,8	20,1	21,2
Slovenia	2,9	2,4	-2,4	-0,6	1,3	2,2	3,5	2,5
Spain	17,2	16,4	16,9	16,1	17,4	18,8	18,2	18,2
Sweden	n.a.	17,7	16,4	16,2	16,3	16,3	15,8	15,2

Note: n.a. – not available Source: Eurostat (2016a)

Across the EU economy gender pay gap was 17,3% in 2008, 16,2% in 2011 and 16,4% in 2012 (European Commission, 2014, pp. 12). According to available data for selected EU countries in 2014, women earn on average 13,4% less than men. However, we can observe a decreasing trend of gender pay gap from 2008 across EU countries.

The gender pay gap is generally much lower for new labour market entrants and tends to widen with age. More to it, differences over age groups can have different patterns across the countries. Finally, the gender pay gap might increase with age as a result of the career interruptions women experience during their working life, particularly older women unable to benefit from specific equality measures which did not yet exist when they started to work (Eurostat, 2016c).

Education might play an important role in shaping the gender pay gap. The European Commission (2005) indeed reports that education is the most important observed characteristic explaining the level of wage inequality between men and women. Therefore, we analysed average gross hourly wages of women and men, and the gender pay gap by the level of education, based on the last available data (see Table 4).

Table 4 Average gross hourly wages of women and men (in euro), and the gender pay gap by the level of education in EU-27, 2006

	Low le	evel of ed	ducation	Medium level of education			High level of education		
	Women	Men	Gender	Women	Men	Gender	Women	Men	Gender
	wonten	Men	pay gap	women	Men	pay gap	wonten	Men	pay gap
Belgium	11,8	14,3	17,0%	13,7	15,8	13,0%	21,1	24,7	15,0%
Bulgaria	0,7	0,9	22,0%	0,8	0,9	17,0%	1,4	1,9	24,0%
Cyprus	5,7	8,5	33,0%	7,1	9,8	28,0%	12,7	16,2	22,0%
Czech Republic	2,6	3,3	21,0%	3,4	4,1	18,0%	5,4	7,8	31,0%
Estonia	1,9	2,9	33,0%	2,4	3,6	32,0%	3,9	5,5	29,4%
Finland	11,6	14,6	19,0%	11,9	15,0	20,0%	16,1	22,2	27,0%
France	11,2	12,8	12,0%	12,9	14,7	12,0%	17,2	13,1	25,0%
Germany	9,8	10,7	8,5%	14,1	17,4	19,0%	21,1	28,5	26,0%
Greece	6,5	7,9	17,0%	7,2	8,7	17,0%	10,2	13,2	23,0%
Hungary	2,1	2,3	9,0%	2,6	2,9	8,0%	4,8	7,0	31,0%
Italy	9,3	10,7	13,0%	11,6	14,0	17,0%	20,2	11,7	11,0%
Latvia	1,4	2,0	28,0%	1,7	2,2	22,0%	3,3	4,1	17,0%
Lithuania	1,6	2,1	26,0%	1,7	2,3	26,0%	3,1	3,9	19,2%
Luxembourg	12,2	14,5	16,0%	17,2	17,7	3,0%	24,3	30,1	19,0%
Netherlands	9,3	12,3	23,4%	12,4	15,8	21,0%	17,6	23,6	25,0%
Poland	2,1	3,1	30,0%	3,1	3,7	17,0%	6,2	7,5	17,0%
Portugal	4,0	5,2	23,0%	5,8	7,7	25,0%	12,4	15,6	21,0%
Romania	1,1	1,3	15,0%	1,4	1,6	13,0%	3,2	3,7	14,0%
Slovakia	1,7	2,1	18,0%	2,4	3,0	21,0%	4,0	5,9	32,3%
Spain	6,5	8,2	20,0%	7,8	10,4	25,0%	10,9	14,2	24,0%
Sweden	12,6	14,8	15,0%	13,4	15,8	15,0%	16,6	21,5	23,0%
United Kingdom	10,9	13,6	20,0%	13,9	17,8	22,0%	23,0	29,5	22,0%

Source: Institute for the equality of women and men (2010)

Table reveals that, as a general rule, earnings increase in line with a person's level of education, with men's earnings always being higher than those of women within the same education level. The effect on the pay gap is not straightforward, however. The pay gap is higher amongst people with the highest qualifications in the Czech Republic, Estonia, Finland, France, Germany, Hungary, the Netherlands and Slovakia. It ranges from 25,0% in France and the Netherlands to 32,3% in Slovakia. Furthermore, the narrower pay gap amongst those with lower education levels may be partly explained by women's participation in the labour market, since women who have received little education join the labour market less frequently and are also more likely to take career breaks or give up paid work in order to look after children (Institute for the equality of women and men, 2010). The average earnings of women in this group are probably higher than it would be if less educated women were in the labour market as well (Institute for the equality of women and men, 2010).

Career-building and individual pay negotiations amongst those with the highest qualifications play important role, since they often cause a widening of the pay gap (Institute for the equality of women and men, 2010, pp. 81). Additionally, as already mentioned, women and men do not enrol same studies and this might be reflected in the pay gap as each field of education is rated differently in the labour market (Institute for the equality of women and men, 2010, pp. 82). Finally, despite women's high levels of education, equal or even superior to men's, women find it harder to obtain jobs with the best salaries and come up against the "glass ceiling" (Institute for the equality of women and men, 2010, pp. 81).

# 4. HIGHLY EDUCATED WOMEN'S PERCEPTIONS OF CAREER DEVELOPMENT FACTORS IN CROATIA – PRIMARY DATA

## 4.1. Methodology

Starting from the premise that highly educated women suffer less inequality in work place and in their private lives, and in order to get their perceptions on that issue, we decided to conduct an on-line survey on a sample of highly educated women from diverse industries. We designed a questionnaire that, apart from demographic data (age, marital status, number of children, level and field of education, hierarchical position, working experience, and industry), consists of five sections of questions related to our research problem. Questions capture not only the perceptions of factors influencing women's carriers, but also answers about critical incidents regarding gender inequality issues our female respondents have experienced, and male respondents have witnessed or heard of.

We used a snowball-sampling procedure, ending up with 675 female respondents, which represents 0,28% of a total number of highly-educated employed women in Croatia (Eurostat, 2016a). To compare their perceptions with those of men, we posed the same questions to a sample of 177 highly educated males. Samples' characteristics are presented in Table 5.

Table 5 Samples' characteristics

		Female	Male
		sample	sample
		(n = 675)	(n = 177)
Average age (yrs)		40	42
Marital status (% of sample)	Married/living with partner	66,4	74,6
	Divorced	6,2	2,3
	Widow/widower	1,6	0,6
	Single	25,8	22,6
Average number of children		1	1

Educational level (% of sample)	Baccalareaus	9,8	7,3
2000min 10 : 01 (70 01 Sumple)	Master	54,5	50,3
	Post-graduate specialization	12,9	6,2
	Master of science	11,3	13,6
	Ph.D.	11,6	22,6
Area of education (% of sample)	Social sciences	69,0	65,5
	Humanities	6,4	0,6
	Technical sciences	13,0	27,1
	Natural sciences	4,1	2,8
	Medical sciences	5,9	3,4
Hierarchical level (% of sample)	Top management	19,1	26,6
_	Middle management	23,7	26,0
	Lower management	14,7	7,3
	Non-managerial position	42,5	40,1
Average number of working years		15	17
Industry (% of sample)	Financial and insurance services	14,4	11,3
	Education	14,1	22,6
	Scientific, technical and professional industries	8,9	8,5
	Public services	8,6	4,0
	Other services	9,3	9,0
	Information and communication	7,9	6,8
	Construction	6,8	7,9
	Trade	5,6	4,0
	Medical and social care	4,9	2,8

Data were analyzed with IBM SPSS Statistics 23 by using descriptive statistics to calculate relative frequencies and mean values, and by using inferential statistics to test for statistical significances of demographic variables, and existence of significant differences in women's and man's responses (non-parametric Pearson's hi-square, Pearson correlation coefficients and Mann-Witney U tests depending on the type of variables).

#### 4.2.Results

At the beginning of the questionnaire, we asked our female respondents to assess their satisfaction with their career development in general. On average, they graded their satisfaction with 3,6 (on a scale from 1 to 5), pointing that they are neither satisfied nor unsatisfied with their careers. However, 65,5% of them confirmed that they are satisfied or extremely satisfied, while only 13,3% of them said that they are unsatisfied or extremely unsatisfied with their careers. Concerning demographic variables, their answers depend on their education ( $\chi^2 = 42,437, p = 0,000$ ), and hierarchical level ( $\chi^2 = 74,847, p = 0,000$ ).

As far as timeliness of their career development is concerned, 52,1% stated that they are satisfied or extremely satisfied, 23,4% said that they are unsatisfied or extremely unsatisfied, while the rest of the respondents were neither satisfied nor unsatisfied. On average, their satisfaction is graded with 3,3 (on a scale from 1 to 5), meaning that they are on average neither satisfied nor unsatisfied with their career timeliness. Again, their answers statistically differ taking into account their hierarchical level ( $\chi^2 = 105,403, p = 0,000$ ).

When asked to judge which of the personal, organizational and social factors negatively influenced their careers, the majority of our female respondents reported minimally negative or no negative influence. They rated their opinions on a scale from being extremely negative to not being negative, as shown in Table 6.

Women's perception of diverse factors influencing their career development Table 6

(% of sample)

	(% of sample)				
		Extremely negatively influenced	Negatively influenced	Minimally negatively influenced	Did not negatively influenced
Per	sonal factors				
1.	Balancing between private/family and business part of life	4,0	29,2	38,5	28,3
2.	Traditional view of women's role in own family (being dominantly a housewife, wife, mother, etc.)	4,6	15,7	30,1	49,6
3.	Own personal judgment to refuse a job with many extra working hours and travelling, etc.	7,0	25,6	29,0	38,4
4.	Own personal judgment to refuse a top management position	3,0	17,0	27,1	52,9
5.	Lack of personal time for business networking	10,4	29,8	32,4	27,4
	ganizational factors	10,1	<b>2</b> >,0	52,:	
6.	Lack of organizational policies that enable work-life balance (flexible working hours, jobsharing, child care, etc.)	9,2	21,6	34,5	34,7
7.	Lack of empathy for working mothers within organizations (overtime and travel demands, business meetings after working hours, etc.)	8,0	19,4	31,6	41,0
8.	Employer's aversion to employ women	4,7	11,7	23,9	59,7
9.	Employer's aversion to invest in women's training and development	6,8	14,4	22,4	56,4
10.	Employer's aversion to promote women up the ladder	10,7	20,9	28,1	40,3
11.	Lack of gender diversity awareness trainings for both men and women	7,0	22,5	29,2	41,3
12.	"Glass ceiling" (the invisible barrier that prevents women to take top management positions)	11,7	24,7	28,7	34,8
	Lack of women mentoring programs	7,6	23,1	31,1	38,2
	cial factors	10.5	27.5	20.0	25.5
	Traditional view of women's role in society (being dominantly a housewife, wife, mother, etc.)	10,7	25,6	28,0	35,7
15.	Lack of quota system that enables greater share of women (in politics, managerial or supervisory boards, top positions, etc.)	9,3	17,0	27,9	45,8
16	Less visible female role models in society	8,4	24,3	30,8	36,4
	Stereotype that women are emotionally over- sensitive	11,1	26,1	30,8	32,6
18.	Assessment of women based on their appearance, and not on their knowledge, skills or abilities	11,1	24,1	32,0	32,7
19.	Men's belief that women are less capable for the most demanding jobs (managers, politicians, physicians, etc.)	13,5	26,7	31,7	28,1
20.	Women's belief that women are less capable for the most demanding jobs (managers, politicians, physicians, etc.)	8,7	19,7	33,5	38,1

However, our female respondents perceive that some personal factors did negatively influence their career. 29,2% of them report difficulties in balancing between their personal and business life, which is probably related with their decision to refuse a job with many extra working hours and travelling (emphasised by a quarter of them), as well as their inability to

find enough time for business networking (29,8%). Concerning the **organizational factors**, one third of our female respondents perceive that the aversion to promote women to higher positions negatively or minimally negatively influenced their careers. Furthermore, one quarter of them sense a "glass ceiling" as an obstacle for their careers. As far as **social factors** that negatively influence women's career development are concerned, around one quarter of our female respondents think that they are still perceived being over-emotional, through their traditional roles of housewives, wives and mothers, and being less capable for the most demanding jobs.

Some of previously presented factors are differently perceived depending on demographic characteristics of our respondents. Marital status of our female respondents influenced their answers regarding five items (item  $1 \rightarrow \chi^2 = 43,833, p = 0,000$ ; item  $3 \rightarrow \chi^2 =$ 34,796, p = 0,000; item  $5 \rightarrow \chi^2 = 37,434$ , p = 0,000; item  $6 \rightarrow \chi^2 = 25,555$ , p = 0,002; item  $7 \rightarrow \chi^2 = 43,262$ , p = 0,000). The perception of influence of employer's aversion to invest in women's training and development depends on their educational level ( $\chi^2 = 31,575, p =$ 0,002). Next, there is a negative, although week to medium correlation between women's perceptions of influences of items 1, 3, 4, 5, 6, and 7, with the number of children they have (for all p = 0.000). Women having more children think that balancing between private/family and business life influences their career development more than those with fewer children (item 1). Female respondents with more children say that they refused a job with many extra working hours and travelling (item 3), as well as management positions they were offered more often compared to their colleagues with fewer children (item 4). Furthermore, having more children usually leaves less personal time for business networking (item 5) – accordingly, respondents having more children perceive this factor more negative. The more children our respondents have, the more they assess the lack of organizational policies that enable work-life balance (like flexible working hours, job-sharing, or child care) as a negative influence (item 6). They feel the same about lack of empathy for working mothers within organizations – they think that demands for extra working hours, business meetings organized after working hours, and frequent business trips have more negative influence on their career compared to respondents with fewer children (item 7).

Female and male respondents have different perceptions of different factors influencing women's careers. We confirmed statistical differences in a series of items (at p = 0,000) with men perceiving their impact more negatively, except for the five following ones: lack of personal time for business networking (item 5), lack of mentoring programs for women (item 13), less visible female role models in society (item 16), stereotype that women are emotionally over-sensitive (item 17), and men's belief that women are less capable for the most demanding jobs (such as managers, politicians, physicians, etc.) (item 19), indicating that women and men asses equally only the influence of these factors on women's career development.

In addition to that, we asked our female respondents to report whether they ever found themselves in a certain undesirable situation concerning gender inequality. As presented in Table 7, the majority of them didn't have negative experiences. However, there were experiences that confirmed different treatment of men compared to women (experienced by more than one third of respondents) – salary inequality, and stereotypes about traditional woman's role of being a mother (items 1, 2 and 7). These results correspond to the previously described women's career obstacles perceptions.

Table 7 Experiences of gender inequality (% of sample)

I ho	ave experienced (WOMEN)	Wor	nen	Me	en
I ho	ave heard or experienced that my female colleagues encounter (MEN)	YES	NO	YES	NO
1.	that, comparing to my salary, my male colleague gets better salary for the same job.	47,3	52,7	29,9	70,1
2.	that, during my job interview, my potential employer asked if I am married and do I plan to have children.	44,7	55,3	66,7	33,3
3.	that, during my job interview, I've been told that management positions are "more appropriate for men than women".	15,3	84,7	23,2	76,8
4.	that I've been asked how my new and better paid job corresponds with my private plans.	29,8	70,2	29,4	70,6
5.	to be described as <i>less feminine</i> (tough like man) when being persistent about my views during discussions.	30,1	69,9	22,6	77,4
6.	not to be asked to join social gatherings organized after working hours, because of my family duties.	21,5	78,5	20,9	79,1
7.	to be asked who is looking after my children when I work after regular working hours.	36,3	63,7	42,9	57,1
8.	that my boss got angry when I announced to be pregnant.	13,2	86,8	28,8	71,2

As presented in Table 7, 47,3% of our female respondents experienced to be paid less for the same job. Different experiences reported depend on their educational level ( $\chi^2 = 31,575$ , p = 0,000), as well as industry they work in ( $\chi^2 = 75,123$ , p = 0,000). 44,7% of our female respondents experienced that, during a job interview, a potential employer asked if she was married and had a plan to have children, while 36,3% of them were being asked who is looking after their children during overtime. Our respondents assessed differently the latter situation based on their marital status ( $\chi^2 = 95,220$ , p = 0,000).

Some of the experiences were differently judged according to respondents' demographic characteristics. Answers about being described as *less feminine* (item 5) differed depending on educational ( $\chi^2 = 17,995, p = 0,001$ ) and hierarchical level ( $\chi^2 = 50,223, p = 0,000$ ), as well as marital status ( $\chi^2 = 16,395, p = 0,001$ ). Our respondents reported different experiences about not being asked to join social gatherings organized after working hours because of their family duties (item 6) according to the hierarchical level ( $\chi^2 = 16,813, p = 0,001$ ) and marital status ( $\chi^2 = 45,392, p = 0,000$ ). Based on their marital status they assessed differently the situation of boss getting angry when they announced to be pregnant (item 8) ( $\chi^2 = 22,534, p = 0,000$ ). As well, the correlation matrix revealed that there is a medium to strong correlation between the number of children of our female respondents and experiences described in items 6, 7, and 8.

The analysis of our male respondents' answers (see Table 7) shows that they in general experienced less women discrimination at work. Men gave statistically different answers regarding three situations. They claimed that they have not witnessed or heard about variances in salaries between men and women (item  $1 \to \chi^2 = 17,093$ , p = 0,000), but they admited having witnessed or heard of women being asked for plans about having children (item  $2 \to \chi^2 = 29,971$ , p = 0,000), and of bosses not having empathy for women announcing their pregnancy (item  $8 \to \chi^2 = 24,942$ , p = 0,000). However, their answers on the rest of critical incidences related to gender issues (five of them) do not differ significantly from women's answers.

As visible in Table 8, our female respondents concluded that their careers are the consequence of both external and personal circumstances (47,6%) or primarily a consequence of their personal choice to balance private and business life (43,6%). Only a small percentage of them assign their career development primarily to external circumstances such as the position of women in society, "glass ceiling" or similar (8,9%). The table also reveals the distribution of women's responses according to their hierarchical status, the only demographic variable identified to be somewhat relevant for differences in their answers (p = 0.083). As

evident, the higher the hierarchical status, the more confident women are that their careers depend exclusively on them. Additionally, a very positive finding from the equality activists' perspective is the finding that less than 6% of women on higher managerial positions and only around 11% of women on lower managerial positions passively await the external environment to manage their careers.

Table 8 Women's perceptions of their career development circumstances (% of sample)

		Career development primarily a consequence of					
		external circumstances	both external an personal circumstances	personal circumstances			
Hierarchical level	Top management	5,4	43,4	51,2			
	Middle management	5,0	51,2	43,8			
	Lower management	11,1	46,5	42,4			
	Non-managerial position	11,8	47,7	40,4			
Average (all hierard	chical levels together)	8,9	47,6	43,6			

At the same time, 66,1% of our male respondents perceive that women's careers are the result of both external and personal circumstances, and only 31,1% of them that it is a consequence of their own choices and efforts. Consequently, as expected, the difference between women's and men's responses is statistically significant ( $\chi^2 = 21,475, p = 0,000$ ).

## 5. DISCUSSION AND CONCLUSION

## **5.1.**Empirical contribution

Our starting premise that highly educated women suffer less inequality at their working places, as well as in their private lives is supported with our research findings.

Secondary data analysis revealed that despite the growth of female tertiary graduates over the past decades, women still engage in different fields of study than men, and remain under-represented in science and technology fields. However, in 2014, the female employment rate in total knowledge-intensive activities in EU28 was 44,0%, exceeding the men's share in all countries. Women are under-represented in senior positions, in particular at the top level, where in EU in 2013 they represented less than 5,0% of top positioned managers such as chairs of the boards or CEOs, which is certainly a challenge for future gender equality policies. On average, women in the EU in 2014 earned 13,4% less per hour than men, but we can observe a decreasing trend of gender pay gap from 2008 across EU countries. Moreover, as a general rule, women earnings increase in line with their level of education, but they still find it hard to obtain jobs with the best salaries and come up against the "glass ceiling". Altogether, although still present, educational, horizontal, vertical, and pay segregation of women is decreasing, especially for highly educated women.

A primary research revealed that highly educated women in our sample do not perceive various social, organizational and personal factors as significant obstacles for their career development. In 60% to 85% of cases they assess these factors not to influence or minimally influence their careers, assuring a solid ground for *accepting* our *first hypothesis*. When asked about their experiences of gender inequality, except for pay gap and discrimination because of the intention or having children (experienced by around 40% of women), the majority of our female respondents revealed that they have never experienced it. They have never been under-valued because of their gender or judged as less feminine if being determined, they did not experience undesired interest in their private life or family duties, or a situation that their pregnancy was being accepted with irritation (all revealed by around 60% to 90% of respondents). This enables us to *accept* our *second hypothesis*.

However, it has to be mentioned that still around a third of our respondents say that balancing private and business life, refusing more time-demanding jobs, lack of time for networking, "glass ceiling", and stereotypes about women's over-sensitivity, traditional roles and lower capabilities compared to men, negatively influence their careers' development to some extent. Aforementioned implies that our female respondents, due to either personal-situation specifics, lack of organizational policies or still immanent prejudices in society, have to make a considerable effort in order to balance their personal, family and business goals. This is in line with Seierstad and Kirton (2015) conclusion that work-life balance is complex and demands different sources of support at the national, workplace and private (family and friends) levels. Roxburgh (1996) similarly points that employed women in multiple roles are exposed to unique stressors, such as childcare responsibilities, and gender-specific role experiences.

Furthermore, our findings correspond to Burke and Singh (2014), who found that levels of both career and family priority are associated with personal demographics. Especially marital status manifested to be a relevant demographic variable shaping women's perceptions. However, number of children, field of education, hierarchical position and industry of work were found to impact women's perceptions only to a minor degree, while age, level of education and working experience were not found to relate with respondent's answers at all.

Concerning our third hypothesis that dealt with who decides on a career track of a highly educated female employee, we found that a great portion of our respondents (43,6%), especially female top managers, believe that their careers are primarily a matter of their personal choice. 47,6% of our respondents believe that their careers' progress is impacted both by external and personal decisions, but only 8,9% of them leave their careers completely in somebody's else hands. As highly educated women in our sample have entirely or at least partially an internal locus of career control irrespective of their marital status or motherhood (no statistical significant differences revealed), our *third hypothesis* could be *supported*. The majority of respondents do believe that it is, at least partially, their choice to leave or stay in the pipeline.

Finally, we found that men in general have significantly different perceptions of obstacles women face throughout their professional careers. Although they report that they have encountered fewer women discriminating behaviours in their working environments, they perceive explored personal, organizational and social obstacles to influence women's careers more negatively than women. This implies that our *fourth hypothesis* has to be *rejected*. Fortunately, a research done by Elamin and Omar (2010) reveals that the single, unemployed, young and educated males report less traditional attitudes towards working females, as well as that the age was found to be the most important predictor of the males' attitudes towards working females, which brings optimism for future generations.

### **5.2.**Theoretical contribution and limitations

This research contributes to the prior literature by giving an insight in highly educated women's position and prospect in the workforce. Previous research mostly analyse gender differences and inequality in terms of education, horizontal and vertical/hierarchical occupational segregation, compensations, and work values and preferences, while highly educated women, as a specific workforce group, are rarely explored in that context. Our research fills in the gap in this area.

More to it, our research setting is Croatia, a young market economy within the EU, but with a history of communist business and governmental model, where women were treated – at least on a declarative level – as equal to men. Unlike our research, the majority of previous research deals with gender-equality issues in western countries and developed economies. Our

contextual research framework is a country which is a successor of a former communist system present in Central and Eastern Europe (CEE). Equality in politics and working spheres was the underlying principle of that system. Unlike liberal democratic systems, women's employment in politics, science and engineering was encouraged and supported by institutional frameworks.

Women's labour market participation in the CEE during communist times has been the highest in the world, and their representation in professional managerial levels, political administration and scientific fields has been high when compared to European equivalents (Wirth, 2001). However, even in those times skilled jobs in heavy industry were staffed by men and were the most valued and best-paid jobs in socialist countries, while clerical, administrative and service jobs, filled primarily with women, were ranked at the bottom and paid significantly less (Metcalfe & Afanassieva, 2005).

This contextual research framework, apart from being our point of differentiation, is also a limitation when discussing our research results. It is probable that our respondents' "family legacy" influences general opinions and attitudes regarding women's position in family, organization and society. The results, therefore, may be more rooted in the past, then in today's reality. Another limitation that should be addressed when reporting our results refers to the fact that our female respondents were not asked about the employment status of their partners, and whose career has a priority, as well as about the level of partner's participation in family responsibilities. This should be taken into account when analysing how marital status affects women's career and family priorities.

### **5.3.Practical implications**

Pološki (2001) points that, since women have to coordinate work with family responsibilities, new and improved thinking and acting philosophy toward women in organizations, and better organizational policies, programs and processes concerning women became a necessity. Starting from her suggestions and our research findings, we consulted HRM and general managers from five MNCs doing business in Croatia with developed gender equality practices. They confirmed that their main target is not only to have a gender-balanced management teams, but that they make great efforts in helping their employees balance their private and business lifes. This corresponds to one of our findings – that life in balance seems to be a great endeavour of highly educated working women.

Altogether, the implications for managers could be clustered on two levels: (1) philosophical and formal level – inclusion of gender-equality in core organizational values, meaning that organizations support gender equality in everyday communication and cooperation; development of organizational programs oriented to gender diversity awareness, like seminars, forums, intranet or web sites with the content that promotes gender equality; supporting and sponsoring programs oriented to women empowerment, both within organizations and in civil society; and (2) practical level – mentorship and networking programs for women; development of organizational policies that enable work-life balance (flexible working hours, telework, "Friday in slippers", job-sharing, child care, paid leave for special family events (i.e. first school day or other important moments in children's life), financial support for mothers during maternity leave, or bringing children to work in order for

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<sup>&</sup>lt;sup>2</sup> Companies in our sample are from telecommunication industry, FMCG (with pharmaceutical emphasis), public, postal services, B2B construction industry, and tobacco industry. The majority of the companies have balanced proportions of highly educated women and men at different management levels, with differences originating from the type of industry (65% of highly educated women in pharmaceutical industry, as opposed to 28% of highly educated women in B2B construction industry). Companies from the sample are equality-oriented, which is presented in their UN Global Compact annual reports, and confirmed by supporting The European Social Charter or by different certificates and prizes that they got at both national and international levels, like EQUAL-SALARY and MAMFORCE COMPANY<sup>©</sup>.

them to understand what parent's responsibilities and business duties are). As far as implications for policy-makers are concerned, they should promote women's potentials and abilities to balance between stereotypical and modern roles nationally by giving more space to women in political decision-making processes.

Aforementioned implications could help highly educated working women to "have it all" – a successful and high commitment career, and a satisfying home and family life. In other words, they enable women not to choose between family and career priority, but to manage both work and family roles.

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