A Comparative Study of Female Accountants' Career Progression in the Public vs Private Sector

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By

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A dissertation submitted in partial fulfillment of the requirements for the award of the Master in Accountancy degree in the Department of Accountancy at the Faculty of Economics, Management and Accountancy at the University of Malta

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Abstract

Title: A Comparative Study of Female Accountants' Career Progression in the Public vs Private Sector

Purpose: This study explores the factors influencing the career progression of female accountants in Malta, with a comparative lens on the public and private sectors. It aims to understand how gendered expectations, organisational practices and sector-specific dynamics affect women's professional development and leadership opportunities in the accounting profession.

Design: A qualitative research approach was adopted, involving semi-structured interviews with female accountants working in both sectors.

Findings: This research identified several key factors influencing the career progression of female accountants. Across both sectors, personal resilience and ambition played a major role. In the public sector, participants highlighted the benefits of structured progression and job security, though opportunities for advancement were perceived as limited and slow. In contrast, the private sector offered more dynamic career prospects but was often shaped by informal networks and less supportive policies, creating challenges for women balancing career and family responsibilities. Organisational policies and informal networks were found to be influential yet inconsistently applied across sectors.

Conclusions: The study concludes that although progress has been made, systemic barriers and sectoral discrepancies still hinder equal career advancement for women. Female accountants in the private sector often face more intense expectations and limited support, whereas the public sector, while more accommodating, presents slower progression pathways.

Value: This research addresses a critical gap in the literature by offering a unique sector-specific perspective on gender disparities in the accounting profession through a comparative examination of female career progression in Malta’s public and private sectors. The insights generated are not only academically significant but also practically valuable for policymakers, educators and organisations seeking to foster gender equity and fully leverage female talent in the profession.

Keywords: Gender Equality, Career Progression, Public vs Private Sector, Female Accountants

To the memory of my beloved Nannu Toni

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Table of Contents

Abstract....................i
Acknowledgments....................iii
Table of Contents....................viii
List of Figures....................ix
List of Tables....................x
List of Abbreviations....................xi

CHAPTER 1 INTRODUCTION.................... 1
1.1 Introduction.................... 2
1.2 Background Information.................... 2
1.2.1 Gender Inequality in Professional Sectors.................... 2
1.2.2 Gender Disparities in the Accounting Profession.................... 3
1.2.3 Progress Towards Gender Inclusivity in Accounting.................... 3
1.2.4 Career Opportunities in Public and Private Sectors.................... 4
1.3 Rationale.................... 4
1.4 Research Objectives.................... 5
1.5 Scope and Limitations.................... 6
1.6 Dissertation Outline.................... 6

CHAPTER 2 LITERATURE REVIEW.................... 8
2.1 Introduction.................... 9
2.2 Global and Historical Milestones Toward Gender Equality in the Workforce.. 9
2.3 Gender Disparities in the Accounting Profession.................... 14
2.3.1 Systemic Barriers in Women's Career Advancement.................... 15
2.3.2 Gender-Based Promotion Factors.................... 17
2.3.3 The Influence of Societal Expectations.................... 18
2.3.4 Life-Course Perspective on Career Progression.................... 19
2.4 Public vs Private Sector Work Environments for Female Accountants........ 19

2.4.1 Shifting Career Motivations: Early-Stage Attraction vs. Long-Term Stability in Public and Private Sectors 19
2.4.2 Structural Barriers and Sector-Specific Limitations 20
2.4.3 Sectoral Gaps in Training and Development 22
2.5 Perceptions of Work-Life Balance in Accounting 23
2.5.1 Organisational Culture and Work-Life Balance 24
2.5.2 Flexible Work Arrangements and Career Progression 24
2.5.3 Sectoral Differences in Work-Life Balance Perceptions 26
2.6 Gender-Based Mentorship and Networking Opportunities 27
2.6.1 The Role of Mentorship in Career Development 27
2.6.2 Networking Strategies 29
2.7 Conclusion 30

CHAPTER 3 RESEARCH METHODOLOGY 31
3.1 Introduction 32
3.2 Preliminary Research 33
3.3 Research Design 33
3.3.1 Research Philosophy 34
3.3.2 Approach to theory development 35
3.3.3 Research Strategy 35
3.3.4 Methodological choice 35
3.3.5 Time horizon 36
3.4 Data Collection Methods 36
3.4.1 Secondary Data Collection Method 36
3.4.2 Primary Data Collection Method 37
3.4.3 Research Tool 37
3.4.4 Sampling Strategy 38
3.4.5 Research Participants 38
3.4.5.1 Private Sector Participants 39
3.4.5.2 Public Sector Participants 40
3.4.6 Interview Process 41

3.4.7 Interview Format, Duration and Timeline 41
3.5 Data Analysis 42
3.6 Research Ethics 42
3.7 Limitations 43
3.8 Conclusion 43

CHAPTER 4 FINDINGS 44
4.1 Introduction 45
4.2 Objective 1: Factors Influencing Career Progression 45
4.2.1 Influential Factors in Career Progression 46
4.2.2 Perceived Influence of Gender 47
4.2.3 Sector's Impact on Career Goals and Aspirations 48
4.2.4 Informal Networks and Relationships 48
4.2.5 Mentorship and Networking 49
4.3 Objective 2: Impact of Organisational Policies and Practices 50
4.3.1 Perceptions of Organisational Policies 50
4.3.2 Support for Family Responsibilities 51
4.3.3 Fairness of Promotion and Appraisal Systems 52
4.3.4 Impact of Specific Organisational Policies 52
4.3.5 Implementation vs Practice: Discrepancies in Organisational Policy 53
4.3.6 Societal Expectations 54
4.3.7 Work-life Balance 55
4.4 Objective 3: Perceptions on Discrepancies in Career Opportunities between Sectors 55
4.4.1 Perceptions of Career Advancement Opportunities Across Sectors 56
4.4.2 Career Progression Structures and Clarity 56
4.4.3 Perceptions of Career Breaks 57
4.4.4 Experiences of the Glass Ceiling and Glass Cliff 58
4.4.5 Training and Professional Development Opportunities 59
4.5 Objective 4: Female Leadership Opportunities and Recommendations 59
4.5.1 Representation in Senior Positions 60

4.5.2 Gendered Traits and Leadership Perception 60
4.5.3 Leadership Programs and their Perceived Effectiveness 61
4.5.4 Recommendations for Improving Career Progression for Women......... 62
4.6 Conclusion 63

CHAPTER 5 DISCUSSION.. 64
5.1 Introduction 65
5.2 Objective 1: Factors Influencing Career Progression 66
5.2.1 Influential Factors in Career Progression.. 66
5.2.2 Perceived Influence of Gender 66
5.2.3 Sector's Impact on Career Goals and Aspirations 68
5.2.4 Informal Networks and Relationships 68
5.2.5 Mentorship and Networking 69
5.2.6 Conclusion: Factors Influencing Career Progression............................. 70
5.3 Objective 2: Impact of Organisational Policies and Practices 70
5.3.1 Perceptions of Organisational Policies 70
5.3.2 Support for Family Responsibilities 71
5.3.3 Fairness of Promotion and Appraisal Systems 72
5.3.4 Impact of Specific Organisational Policies 73
5.3.5 Implementation vs Practice: Discrepancies in Organisational Policy..... 74
5.3.6 Societal Expectations 75
5.3.7 Work-life Balance... 76
5.3.8 Conclusion: The Impact of Organisational Policies and Practices 77
5.4 Objective 3: Perceptions on Discrepancies in Career Opportunities between Sectors.. 78
5.4.1 Perceptions of Career Advancement Opportunities Across Sectors 78
5.4.2 Career Progression Structures and Clarity 79
5.4.3 Perceptions on Career Breaks... 80
5.4.4 Experiences of the Glass Ceiling and Glass Cliff.................................. 81
5.4.5 Training and Professional Development Opportunities.......................... 82
5.4.6 Conclusion: Perceptions on Discrepancies in Career Opportunities between Sectors.. 83

5.5 Objective 4: Female Leadership Opportunities and Recommendations 83
5.5.1 Representation in Senior Positions 84
5.5.2 Gendered Traits and Leadership Perception 84
5.5.3 Leadership Programs and their Perceived Effectiveness 85
5.5.4 Recommendations for Improving Career Progression for Women 86
5.5.5 Conclusion: Female Leadership Opportunities and Recommendations 87
5.6 Conclusion 87

CHAPTER 6 SUMMARY, CONCLUSIONS AND RECOMMENDATIONS 88
6.1 Introduction 89
6.2 Summary 90
6.3 Conclusion 91
6.4 Recommendations 92
6.4.1 Ensure Transparency in Career Progression 92
6.4.2 Promote Equity Through Inclusive Organisational Practices 92
6.4.3 Make Flexibility Standard, Not Gendered 93
6.4.4 Evaluate Employees Based on Results, Not Presence 93
6.5 Areas for Further Research 93
6.6 Concluding Remarks 94

REFERENCES 95
List of Legislation 105

APPENDICES 106
Appendix 1 – Interview Questions 107
Appendix 2 – Letter of Introduction 111
Appendix 3 – Information Letter 112
Appendix 4 – Consent Form 114

List of Figures

Figure 1.1: Chapter 1 Outline 2
Figure 1.2: Dissertation Outline 7

Figure 2.1: Chapter 2 Outline 9
Figure 2.2**:** Labour Force Participation Rate by Gender in Malta (1990-2025) 11
Figure 2.3: Labour Force Participation Rate by Gender in Middle East & North Africa (1990-2025) 12
Figure 2.4: Labour Force Participation Rate by Gender in High-Income Countries (1990-2025) 13
Figure 2.5: Global Labour Force Participation Rate by Gender (1990-2025) 14

Figure 3.1: Chapter 3 Outline 32
Figure 3.2: The Research Onion (Source: Saunders et al. 2007, p.30) 34

Figure 4.1: Chapter 4 Outline 45
Figure 4.2: Factors Influencing Career Progression 46

Figure 5.1: Chapter 5 Outline 65

Figure 6.1: Chapter 6 Outline 89

List of Tables

Table 3.1: Background of Private Sector Participants 39

Table 3.2: Background of Public Sector Participants... 40

List of Abbreviations

ACCA	Association of Chartered Certified Accountants
AICPA	American Institute of Certified Public Accountants
AWA	Alternative Work Arrangements
Big Four	The largest global accounting firms: Deloitte, PwC, EY, KPMG
CEO	Chief Executive Officer
CFA	Chartered Financial Analyst
CIPFA	Chartered Institute of Public Finance and Accountancy
CPA	Certified Public Accountant
CPE	Continuing Professional Education
HR	Human Resources
ICAEW	Institute of Chartered Accountants in England and Wales
IFRS	International Financial Reporting Standards
MCS	Management Control Systems
MIA	Malta Institute of Accountants
NCPE	National Commission for the Promotion of Equality
NSO	National Statistics Office
UK	United Kingdom
WLB	Work-Life Balance
WLDP	Women-Specific Leadership Development Programs

CHAPTER 1

INTRODUCTION

1.1 Introduction

This dissertation explores the career progression of female accountants in the public and private sectors of Malta. By investigating sector-specific experiences and challenges, the research aims to deepen our understanding of gender disparities in accounting.

As illustrated in Figure 1.1, this chapter introduces the context and rationale for the study, outlines the research objectives and explains the scope and limitations. It concludes with an overview of the dissertation structure.

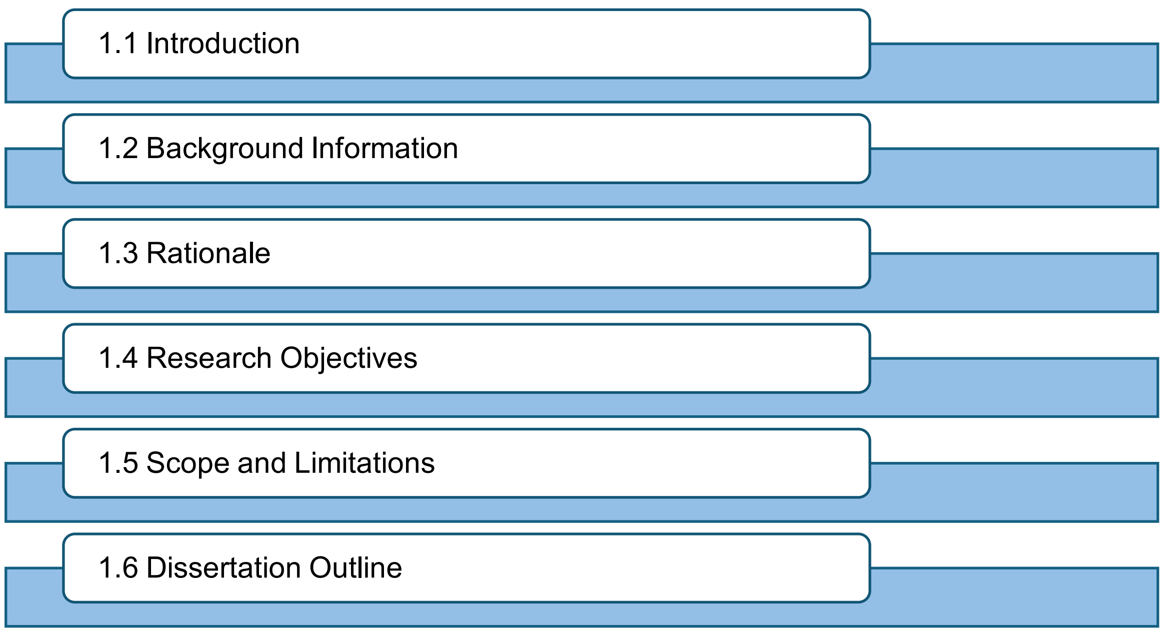

Figure 1.1: Chapter 1 Outline

1.2 Background Information

1.2.1 Gender Inequality in Professional Sectors

Across various professional sectors, gender inequality remains a significant barrier affecting women's career advancement. Despite global attempts to promote gender equality, gaps in opportunity between men and women continue to exist, negatively affecting women's career trajectories (Ramdhony, Oogarah-Hanuman et al. 2013).

These inequalities are particularly pronounced in professional environments where expectations and business practices lack uniform recognition or enforcement.

1.2.2 Gender Disparities in the Accounting Profession

Despite its well-established professional standards, the accounting profession continues to illustrate the gender-based career disparities that persist today. Men typically experience smoother career progression, while women often face interruptions due to factors like part-time work or career breaks, resulting in significant differences in compensation and promotion rates between genders (Richardson 1996). These differences are not just one-off cases but part of a wider system, reflecting broader societal issues and underscored by legal obligations. Addressing these inequalities requires targeted interventions and policy changes to ensure equal opportunities for all. As the accounting profession evolves and increasingly embraces diversity, understanding and addressing these challenges becomes even more critical.

1.2.3 Progress Towards Gender Inclusivity in Accounting

Recent reports from the Association of Chartered Certified Accountants (ACCA) highlight a positive trend towards gender inclusivity in the accounting profession. In the United Kingdom (UK), for example, women now constitute nearly half of the workforce in accounting and auditing, holding a substantial 46% share (Babic 2023). This statistic is encouraging as it suggests a shift towards more inclusive practices within the profession. Since 2018, there has been a noticeable increase in the percentage of female members across various accountancy bodies globally, with the Chartered Institute of Public Finance and Accountancy (CIPFA) being the only exception. The Institute of Chartered Accountants in England and Wales (ICAEW) has seen the most significant growth, with female membership rising by 2% during this period. In 2022, ACCA reported the highest percentage of female students, reaching 60%, indicating a positive trend towards increased female participation in the accountancy profession (Financial Reporting Council 2023).

1.2.4 Career Opportunities in Public and Private Sectors

Accountancy professionals, upon acquiring the necessary qualifications, have a wide range of career opportunities available to them, spanning both the public and private sectors. The public sector, characterised by government control, offers stability and a unique opportunity to contribute directly to public welfare. This sector includes various entities classified into general government bodies and public corporations, all of which are tasked with delivering essential services and public goods (Mangion 2021, Mehta n.d.). The public sector's primary goal is to offer vital services and assistance to every citizen, ensuring the wellbeing and prosperity of both individuals and the community as a whole (Nancholas 2023).

Conversely, the private sector is marked by its independence from direct government oversight and offers diverse career paths. These include public practice, which provides auditing, taxation and advisory services, as well as specialised roles in internal reporting and management accounting for individual organisations in the industry. The dynamic nature of the private sector offers ample room for professional development and potential rapid career progression for those who can navigate its fast-paced environment (Crossman 2017).

1.3 Rationale

The subject of gender disparities within professional fields, particularly accounting, remains a critical area of investigation due to its implications for equality, organisational performance and economic development. Focusing on female accountants' career progression in the public versus private sectors offers a unique lens through which to explore sectoral differences in career-related imbalances. This research aims to contribute significantly to the field by shedding light on systemic, organisational and societal factors influencing career paths. By exploring differences in career progression, barriers, and outcomes between the two sectors, this study seeks to uncover the key challenges and factors affecting female advancement. Such insights are invaluable for policymakers, educational institutions and organisations committed to fostering gender equity and maximising talent utilisation across sectors. Consequently, this research not only fills a gap in the existing literature but also serves as a cornerstone for developing informed strategies to support female professionals in accounting.

Previous research, including Camilleri's 2015 study on 'Career Advancement for Women Accountants in Maltese Auditing Firms – An Analysis,' Chircop's 2019 investigation titled 'Female Accountants in the Public Service,' and Rapa's 2022 exploration of 'Gender Fluctuations in the Maltese Accountancy Profession: An Investigation,' lays the groundwork for understanding gender disparities within accounting. Additionally, Mangion’s 2021 study on 'The Public/Private Sector Career Choice' provides insights into the differing dynamics between the public and private sectors. However, a targeted analysis comparing the career progression of female accountants in the public and private sectors offers the potential for more current and relevant findings. This is the study's contribution. This approach builds on existing knowledge while highlighting key differences and similarities in women's career advancement across sectors.

1.4 Research Objectives

The primary aim of this research is to explore and understand the differences in career progression opportunities and the challenges faced by female accountants in the public versus private sectors. To achieve this aim, the research objectives are structured as follows:

1. To identify and compare the key factors influencing career progression for female accountants in the public and private sectors.

2. To assess the impact of organisational policies and practices on the career development of female accountants in both sectors.

3. To analyse the discrepancies in career opportunities for female accountants between the public and private sectors.

4. To explore participants' perspectives on female leadership opportunities and their recommendations for improving women's career progression.

1.5 Scope and Limitations

This study explores the career progression of female accountants in Malta's public and private sectors, examining factors influencing advancement, the impact of organisational policies, discrepancies in career opportunities, and leadership pathways through qualitative interviews. The focus on the Maltese context allows for a deeper understanding of sector-specific practices, cultural influences, and the local regulatory environment. While the research provides valuable insights, it is limited to the accountancy profession, even though gender-related career challenges are also prevalent in other industries. Additionally, the qualitative nature of the research and the small sample size limit statistical generalisability. Finally, the study captures participants' perspectives at a single point in time, due to time constraints.

1.6 Dissertation Outline

This dissertation is organised into six chapters.

Chapter 1 - Introduction: Introduces the study by outlining the background, research objectives, rationale, scope and limitations.

Chapter 2 - Literature Review: Presents a critical review of existing literature related to gender disparities, career progression, sectoral differences and leadership opportunities within the accounting profession.

Chapter 3 - Research Methodology: Details the research methodology, including the data collection methods, research design and ethical considerations.

Chapter 4 - Findings: Presents the results of the interviews, organised by key themes aligned with the research objectives.

Chapter 5 - Discussion: Interprets the findings in light of the literature and compares experiences across sectors

Chapter 6 - Summary, conclusions and recommendations: Provides the conclusion, summarising the main findings, outlining recommendations for practice and future research and acknowledging the study's limitations.

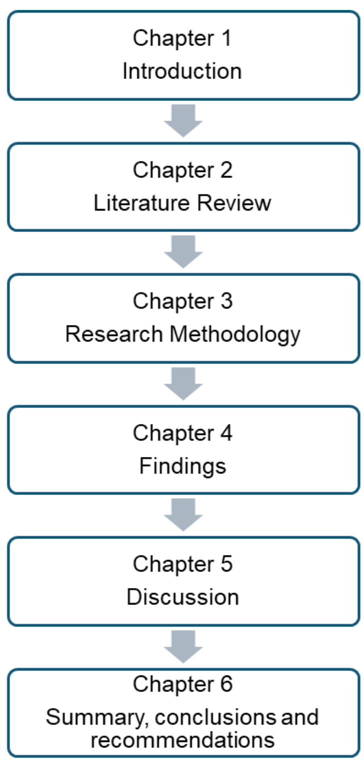

Figure 1.2: Dissertation Outline

CHAPTER 2
LITERATURE REVIEW

2.1 Introduction

This chapter presents a review of existing literature related to gender disparities and career progression, with a focus on the accounting profession, comparing the public and private sector contexts. The aim is to provide a comprehensive understanding of the issues female accountants face, which will guide the research conducted in this study. Figure 2.1 depicts the chapter's outline.

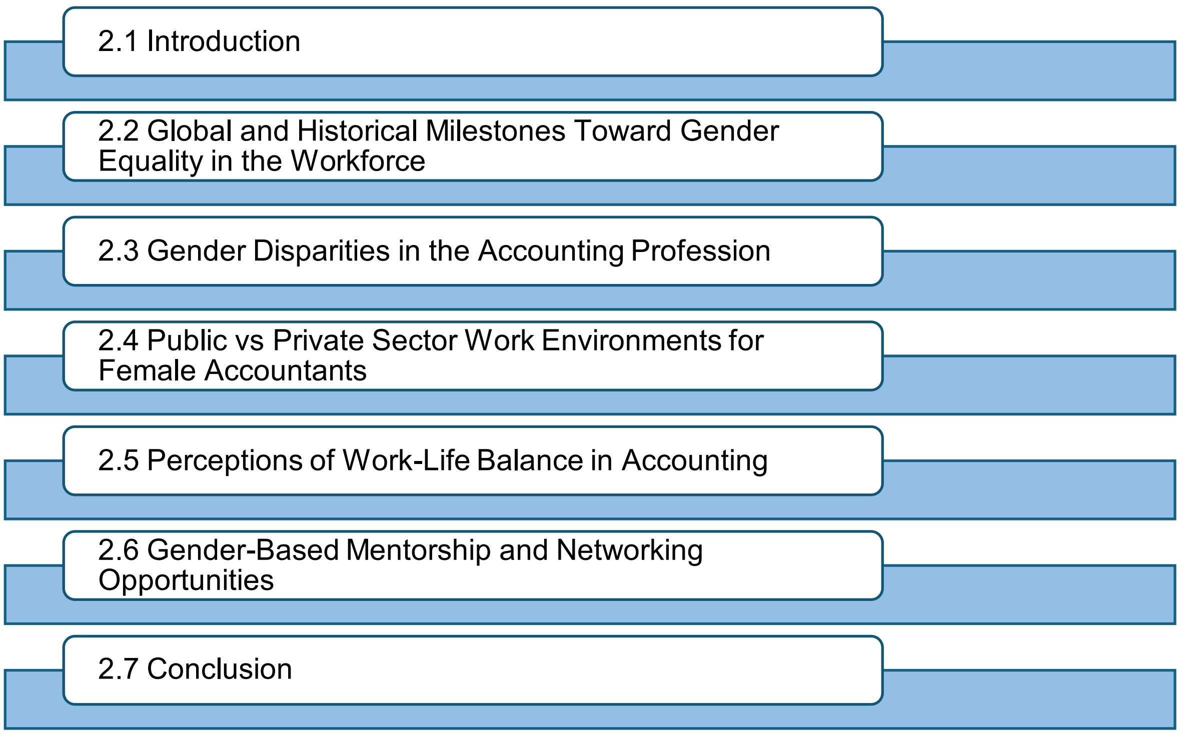

Figure 2.1: Chapter 2 Outline

2.2 Global and Historical Milestones Toward Gender Equality in the Workforce

The fight for gender equality has long been an issue of global concern, emphasised by the United Nations Sustainable Development Goal (SDG) 5. It underscores the need for equality across all sectors as a basic human right and a necessary condition for a well-functioning society. Despite some global progress, significant barriers remain. It is estimated that without drastic changes, it will take centuries to eliminate harmful practices like closing gender gaps in leadership and removing discriminatory laws. Comprehensive reforms are required to dismantle these systemic barriers to achieving true gender equality by 2030 (United Nations n.d.).

Since the early 19th century, women have encountered significant obstacles in academic and professional domains. A major turning point in the struggle for gender equality occurred in 1848 with the Women's Rights Movement, initiated by the historic convention in Seneca Falls, New York. Led by Elizabeth Cady Stanton and Lucretia Mott, the convention produced the "Declaration of Sentiments, Grievances and Resolutions," which boldly proclaimed, "We hold these truths to be self-evident: that all men and women are created equal", drawing directly from the preamble of the United States Declaration of Independence (History, Art and Archives 2007). This event marked a critical starting point, establishing a blueprint for future achievements by women. Notable figures such as Victoria Woodhull, the first woman to run for the U.S. presidency in 1872, Lettie Pate Whitehead, who became the first female director of the major U.S. corporation Coca-Cola in 1934 and Margaret Floy Washburn, the first woman to receive a PhD in psychology, all played pivotal roles in this movement. These women embodied the perseverance and determination that have driven the ongoing fight for equality in both education and professional arenas, inspiring generations to come (Doherty 2014).

In Malta, gender disparities in labour force participation are notable (Figure 2.2). In 2023, female labour force participation stood at 56.9%, compared to 72.9% for males. Figure 2.2 illustrates the trend in Malta's labour force participation rates by gender from 1990 to 2025, showing a gradual increase in female participation over time, though a gap remains between genders.

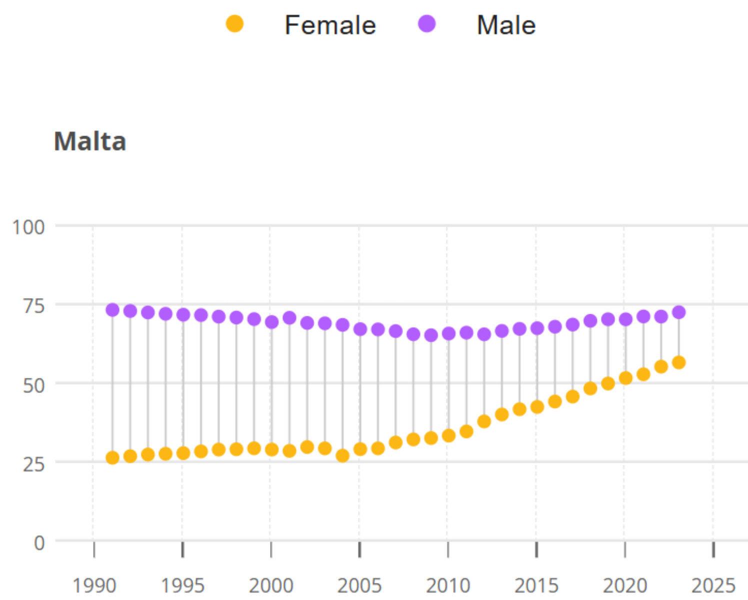

Figure 2.2: Labour Force Participation Rate by Gender in Malta (1990-2025)
(Source: World Bank website
https://genderdata.worldbank.org/en/economies/malta#:~:text=In%20Malta%2C%20the%20labor%20force,labor%20force%20participation%20has%20increased)

When comparing this data to other regions, such as the Middle East and North Africa (Figure 2.3), high-income countries (Figure 2.4) and global averages (Figure 2.5), Malta's gender gap in labour force participation becomes more evident. While female participation in Malta has increased, the disparity is still more pronounced than in many high-income countries, as shown in Figure 2.4, where female participation has remained more stable and higher over the same period.

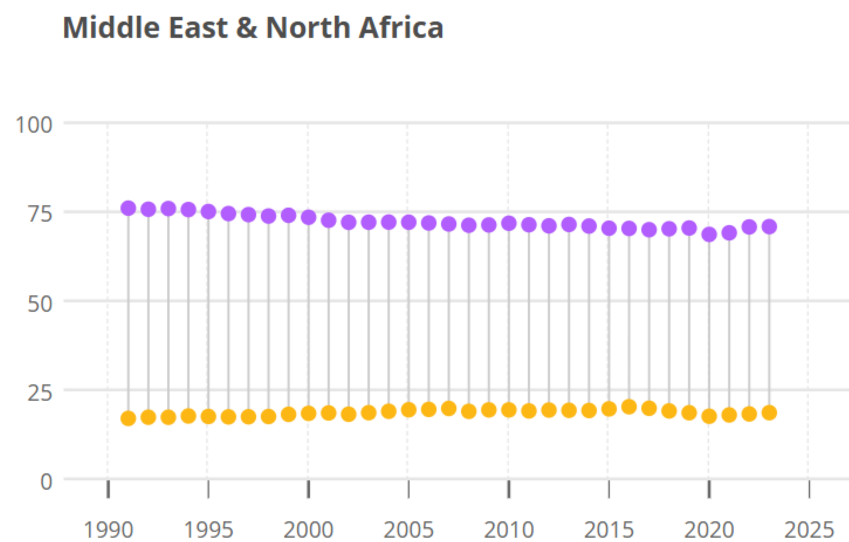

Figure 2.3: Labour Force Participation Rate by Gender in Middle East & North Africa (1990-2025)

(Source: World Bank website https://genderdata.worldbank.org/en/economies/malta#:~:text=In%20Malta%2C%20the%20labor%20force,labor%20force%20participation%20has%20increased)

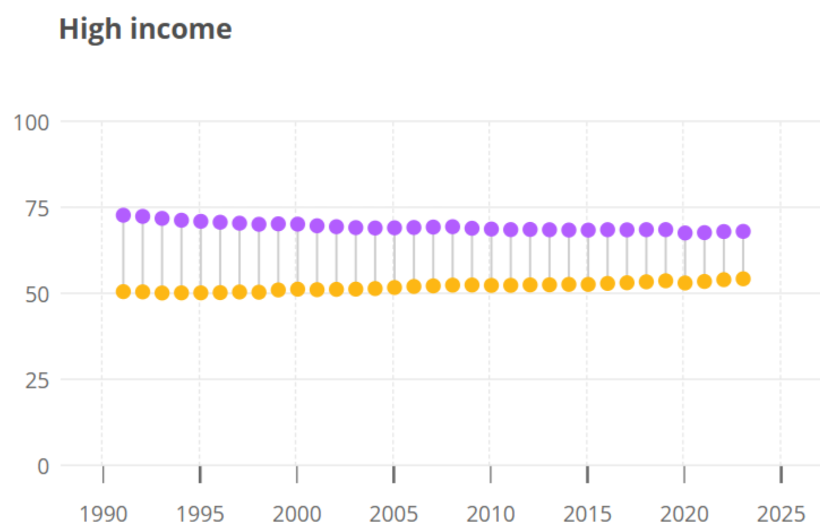

Figure 2.4: Labour Force Participation Rate by Gender in High-Income Countries (1990-2025)

(Source: World Bank website https://genderdata.worldbank.org/en/economies/malta#:~:text=In%20Malta%2C%20the%20labor%20force,labor%20force%20participation%20has%20increased)

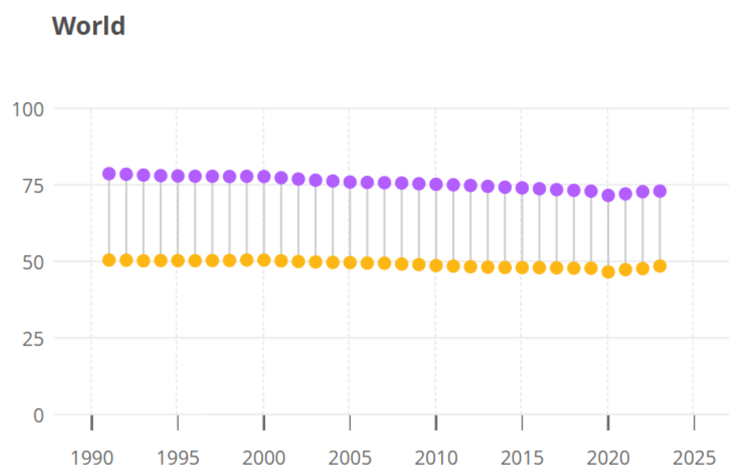

Figure 2.5: Global Labour Force Participation Rate by Gender (1990-2025)
(Source: World Bank website
https://genderdata.worldbank.org/en/economies/malta#:~:text=In%20Malta%2C%20the%20labor%20force,labor%20force%20participation%20has%20increased)

Such imbalances in workforce participation form an essential foundation for exploring how gender disparities continue to affect professional trajectories, including within the accounting profession.

2.3 Gender Disparities in the Accounting Profession

In Malta, the accountancy profession is regulated by the Accountancy Board and supported by the Malta Institute of Accountants (MIA), which sets professional standards and ethics. Despite these frameworks, gender disparities persist. A survey conducted by the MIA and MISCO in 2019 reported a 20% gender pay gap among accountants with over ten years' experience, with the gap widening at senior levels.

The study also found that fewer than 5% of firms offered structured career-break arrangements, limiting long-term earning potential and pension outcomes for women. While more recent profession-specific data is scarce, broader financial sector statistics indicate persistent inequality, with the financial and insurance sector recording a 24.3% gender pay gap in 2022 (MFSA 2022). Research by Camilleri (2015) and Vella (2023) highlight the role of cultural norms, client perceptions, and small-market dynamics in shaping career progression for Maltese accountants.

Globally, the accounting profession's well-established standards have not eliminated gender-based career disparities. Studies show that men typically experience smoother career progression, while women often face interruptions due to part-time work, career breaks, and systemic biases in promotion and compensation (Richardson 1996). These structural barriers continue to limit women's advancement to senior roles despite comparable qualifications and experience.

2.3.1 Systemic Barriers in Women's Career Advancement

The concept of the "glass ceiling" has become central in discussions around gender disparities in career advancement. Abidin, Penafort et al. (2009) characterise it as an "invisible and unbreakable barrier" that prevents certain groups, notably women and minorities, from progressing professionally despite qualifications and merit. The hierarchical structures inside many organisations maintain these hurdles, frequently hindering women's paths to higher-level managerial roles even in settings with active diversity and inclusion policies (Nanaya 2023).

Those who overcome the glass ceiling may meet a phenomenon known as the "glass cliff," where they are often put in risky leadership roles that are more likely to fail. According to the gender-stress misidentification model, such roles lead to elevated stress and make women feel less connected to their organisation, which worsens their underrepresentation in top positions. An example of a glass cliff scenario is when a woman is appointed to lead a project already in decline, often after replacing a male manager. This places added pressure on her to succeed while managing the challenges of a failing initiative (Ryan, Haslam et al. 2008).

Rapa's (2022) study sheds light on persistent gender disparities in the accounting field. Female accountants report significant income gaps and limited access to senior positions, despite an increasing number of women entering entry-level roles. However, this shift has not yet led to equal representation at the top, where men still dominate leadership positions such as Chief Executive Officers (CEOs) and directors. Data from the National Statistics Office (NSO) supports these findings, showing that men in finance roles continue to earn higher base salaries than women. Notably, 40% of women in Rapa's study perceived a gender pay gap, reflecting ongoing vertical segregation that hinders career progression. While there have been strides toward inclusivity, women's continued underrepresentation in leadership reveals structural barriers that remain deeply rooted (Rapa 2022).

In response to these gender disparities, many organisations have implemented women-specific leadership development programs (WLDPs) aimed at fostering female advancement into senior roles. However, the effectiveness of such programs remains uncertain. Kimball, Reichard et al. (2021) argue that while these initiatives can provide networking, skill-building and leadership identity development, they often fall short if not grounded in evidence-based design and paired with broader organisational change efforts. Without addressing systemic barriers, such as organisational culture and second-generation gender bias, WLDPs risk reinforcing the notion that women alone must adapt to succeed, rather than challenging the structures that sustain gender inequality in leadership. This critique complements wider concerns in the literature that diversity initiatives, when focused solely on individual development, may fail to confront the root causes of women's underrepresentation in senior positions.

2.3.2 Gender-Based Promotion Factors

Promotion within accounting is influenced by factors such as networking, self-advocacy and organisational culture, which differ in their accessibility and effect on women. Research by Camilleri (2015) highlights that women often downplay their accomplishments and hesitate to pursue promotions unless they feel fully qualified. This tendency to undervalue one's achievements contributes to the larger problem of promotion inequities, as gendered expectations discourage women from actively seeking advancements (Camilleri 2015).

Mercieca (2022) expands on this by discussing intrinsic biases in leadership assessments, where traditionally "masculine" traits, such as assertiveness and decisiveness, are often prioritised over traits like collaboration and diligence, which are stereotypically considered "feminine." This preference, ingrained in corporate assessment cultures, influences promotion decisions, undervaluing the competencies that many women bring to leadership roles. These findings align with the Role Congruity Theory, which suggests that bias occurs when gender stereotypes conflict with the traits people expect from leaders (Eagly, Karau 2002). Specifically, because societal norms assign supportive, caregiving traits to women, those who display these characteristics may be viewed as less fitting for leadership roles, impacting their chances for promotion (Mercieca 2022).

Moreover, a study by the Chartered Financial Analyst (CFA) Institute explores how gender identity influences promotion rates within Australia's financial services sector. According to the findings, men received unsolicited promotions (promotions offered without asking) at a significantly higher rate than women. This "gifted advancement" is thought to compound financial advantages for men, as they benefit from more frequent and unrequested career progression opportunities. However, women who actively requested promotions were more likely to receive them than men, challenging the notion that women avoid doing so due to societal expectations. This study also suggested that men who had taken career breaks were more likely to request a promotion upon re-entering the workforce. This trend contributes to the “motherhood penalty, fatherhood bonus,” where men gain an advantage after career breaks, while women do not see the same benefits, often experiencing setbacks instead (Crowe, Ryan et al. 2024).

2.3.3 The Influence of Societal Expectations

Societal norms and cultural beliefs place distinct pressures on women in professional fields, shaping their career paths (Olayemi Omowumi 2024). For instance, in Malta, women have traditionally been seen as wives and mothers, “confined to the home and family”. Male dominance has been widely accepted across Maltese society, with “most women accepting this state of affairs” (The Malta Independent 2014). The Catholic Church's influence has further reinforced these ideals of a submissive, caring wife and a respected, authoritative husband, embedding expectations of domestic commitment for women and societal leadership for men. Beyond childcare, many Maltese women also bear responsibility for dependent extended family members, further intensifying the societal pressure to prioritise family over career (Camilleri 2015).

These cultural and religious expectations extend into the workplace, forming subtle yet persistent barriers that hinder women’s career advancement. Camilleri (2015) notes that while women often start on equal footing with men, family-related expectations increasingly disadvantage them, especially during key career stages. As a result, leadership aspirations become entangled with caregiving demands (Camilleri 2015).

One specific manifestation of societal expectations is the perception of motherhood as a barrier to career advancement. For example, in Big Four firms, it’s perceived as a drawback for women’s career paths, limiting access to senior roles (Tiron-Tudor, Faragalla 2018). Seychell (2007) found that societal expectations and family duties slow women’s career progress, leading to fewer executive-level roles, more part-time work and frequent interruptions, all of which contribute to pay gaps and the glass ceiling within the accounting profession.

2.3.4 Life-Course Perspective on Career Progression

The life-course perspective offers a useful framework for understanding how the timing of major life events, such as motherhood, interacts with women's career trajectories. This approach highlights that the impact of caregiving depends heavily on when these responsibilities occur relative to key career stages, such as the partnership track or leadership transitions (Elder 2003). For instance, female accountants who have children earlier in their careers may encounter greater barriers to promotion compared to those who enter motherhood after reaching senior positions.

2.4 Public vs Private Sector Work Environments for Female Accountants

The contrasting work environments of the public and private sectors create distinct career paths for female accountants, each with unique challenges and benefits that influence career progression.

2.4.1 Shifting Career Motivations: Early-Stage Attraction vs. Long-Term Stability in Public and Private Sectors

Career motivations within the accounting profession differ significantly between sectors, with private-sector roles often appealing to early-career accountants, especially for those prioritising rapid growth and financial reward. Mangion's (2021) study underscores this preference, showing that private-sector positions are attractive to new professionals for their fast-paced advancement, diverse client interactions and competitive starting salaries. For many, these elements foster high career satisfaction during the early stages, offering a dynamic experience that supports rapid skill acquisition and visibility within the profession (Mangion 2021).

However, this early appeal can shift over time. Female accountants, in particular, may find that the demands of the private sector, such as extended hours, intense client engagement and performance-driven advancement, may become less compatible with evolving personal priorities or work-life balance (WLB) preferences later in their careers. As career motivations realign, some may transition to public-sector roles that offer stability, a clear hierarchical structure and a predictable progression path, aligning more closely with long-term satisfaction. This trend highlights how sector preferences can change, with retention rates potentially higher in the public sector for mid-to-late career professionals seeking a balanced, steady career path. Consequently, the private sector often experiences higher turnover rates as early-career satisfaction decreases, driving some female accountants to pursue the structured and secure work environment of the public sector as they progress professionally (Mangion 2021).

In Manyangadze's (2018) study, it was found that both male and female accountants demonstrate comparable ambition and commitment to career progression. However, female accountants in public practice show a greater tendency towards balancing career progression with personal priorities as their careers advance. This finding underscores how the distinct professional trajectories within public practice influence female accountants' career orientation differently than those in industry or public sector settings, where security and organisational structure often shape their long-term goals (Manyangadze 2018).

2.4.2 Structural Barriers and Sector-Specific Limitations

The public and private sectors present unique structural barriers for female accountants, often shaped by regional factors. In the public sector, structural limitations like the "glass ceiling" often hinder upward mobility. Chircop's (2019) study reveals that despite policies promoting equitable advancement, many female accountants experience stagnation at mid-management levels, where fewer opportunities for advancement are available. Cullen and Christopher's (2012) study extends this perspective by illustrating how regional factors influence career satisfaction in the public sector, with advancement often more attainable in larger urban centres than in smaller or rural markets. For female accountants in smaller or highly competitive markets, the limited availability of senior roles intensifies the glass ceiling effect, making career progression challenging even in equity-focused public sector environments.

In the private sector, career advancement for female accountants often hinges on access to informal networks and trust-based relationships, especially in countries like Germany, where small to medium-sized firms rely on personal connections for promotions. This can disadvantage women who lack these connections, reinforcing gender and class biases and limiting opportunities for those from diverse backgrounds (Kokot 2014). Conversely, in the UK, while more formalised structures are in place, they do not fully eliminate gender-based biases. Gender disparities can still emerge through subtle subversions of formal processes (Castilla 2008). Although the UK's liberal market model is intended to support merit-based advancement through structured performance appraisals and reviews, research indicates that informal practices such as favouritism or exclusion from key social networks can still undermine women's career progression (Powell 1987 and Martin 2006). Furthermore, the pressure to conform to "male-dominated" norms may discourage women from pursuing leadership roles or openly addressing inequalities within these structured environments. Moreover, partnership paths in both Germany and the UK further complicate progression, as success often depends on developing client relationships, an area typically dominated by male networks. Additionally, market mechanisms like recruitment and performance metrics, while intended to be objective, may contain implicit biases, impacting women's career growth by holding them to differing expectations than their male peers (Kokot 2014).

2.4.3 Sectoral Gaps in Training and Development

Differences in training and development underscore another divide between public and private sector opportunities. Big Four firms and other public practice firms are generally perceived as leaders in training provision, with Bagley, Dalton et al. (2012) attributing this perception to the prestige and comprehensive training offered by Big Four firms, which attract junior accountants seeking robust skill development. Similarly, Nouri and Parker (2013) note that training within accounting firms can enhance career advancement prospects, further increasing their appeal. Bugeja (2019) further supports this view, observing that professionals in public practice often regard their training as superior to that available in industry roles. However, Crossman (2017) found that the intensity of training in public practice can be perceived as a drawback, as some employees feel it imposes an excessive burden.

In contrast, Gauci (2015) and Chircop (2019) suggest that warrant holders in the private sector receive more targeted training and broader exposure than those in the public sector. Cassar (2018) also highlights that autonomous organisations outside of the Central Government offer substantial training programs, indicating that training quality within the public sector varies. Interviews in Mangion's (2021) study further clarify these sector-specific practices, with one interviewee mentioning that public sector warrant holders are encouraged to pursue Certified Public Accountant (CPA) courses with expenses covered by the government through incentive schemes. Another interviewee added that the government sometimes creates tailored training programs and allocates dedicated funds. Both governmental and private entities reportedly sponsor specialised courses offered by audit firms, while Big Four firms provide in-house Continuing Professional Education (CPE) hours, coordinated by Human Resources (HR) and department partners, reinforcing their reputation for superior training. However, findings from Mangion’s (2021) study challenge the assumption that public practice training is inherently superior, suggesting that its dominance may stem more from necessity than clear advantage. Public sector employees express general satisfaction with their training options, which include flexible access to courses from various providers, including audit firms (Mangion 2021).

Additionally, Mangion’s (2021) study notes that professional courses and certifications are often tailored to the private sector, focusing on technical areas like auditing and taxation, which can boost professional confidence and support a competitive edge in client interactions. This can disadvantage public sector accountants, who may find themselves lacking sector-specific skills in public sector roles, potentially limiting their career flexibility, as it may leave female accountants feeling less prepared when facing industry shifts or pursuing transitions to the private sector. The disparity in training resources not only affects perceived competency but also limits adaptability in public roles, potentially reinforcing a sense of career constraint and impacting career satisfaction over time (Mangion 2021).

2.5 Perceptions of Work-Life Balance in Accounting

WLB has become a key concern for accounting professionals given the job's demanding and high-pressure nature. Achieving WLB involves allocating time properly between work responsibilities and personal commitments, such as family, personal interests and community involvement (Smith, Smith et al. 2016). Originating in the 1930s, the concept was influenced by industrial advancements, global competition and workforce shifts (Korkmaz, Erdogan 2014). This was initially exemplified by W.K. Kellogg’s shift to shorter work shifts to boost productivity and motivation (Berk, Gundogmus 2018). Research has since confirmed that WLB boosts employee motivation, since less conflict between work and personal life allows employees to better meet both professional and familial responsibilities (Aydemir, Dinc 2015).

2.5.1 Organisational Culture and Work-Life Balance

Organisational culture significantly impacts how WLB is seen within accounting firms, with management structures and expectations often influencing accountants' willingness to prioritise career advancement over personal life. Particularly among junior accountants, Ladva and Andrew (2014) describe how management control systems (MCS) within big multinational companies create a "web of control" that normalises long hours and self-discipline. Time budgeting, efficiency pressures and career growth expectations promote values that prioritise firm objectives over personal WLB, separating formal WLB policies from actual practices (Ladva, Andrew 2014).

Similarly, Khavis, Krishnan et al. (2021) reveal that while career opportunities and firm culture influence employee satisfaction in Big Four firms, WLB remains a low priority. This study links WLB with audit quality, suggesting that realistic expectations within firm culture can improve both wellbeing and performance. In high-stakes environments like the Big Four, WLB policies often exist in theory but lack practical support (Khavis, Krishnan et al. 2021).

2.5.2 Flexible Work Arrangements and Career Progression

Flexible work schedules are vital for female accountants balancing career and family. Popular options that enhance job satisfaction and improve employee retention include remote work, part-time schedules and flexible working hours. However, these arrangements are often viewed with scepticism, as many fear they may hinder career progression. As a result, many seek employers who support family-friendly policies without compromising professional growth. These gender-based preferences for WLB underscore the varied expectations and career obstacles that women continue to encounter (Smith, Smith et al. 2016).

Despite their popularity, WLB programs do not always support advancement. Almer and Single (2007) observe that participation in WLB programs, particularly among women, often results in career penalties. Female accountants engaging in alternative work arrangements (AWAs) may face reduced access to challenging assignments and slower promotion rates, as supervisors may interpret WLB efforts as reduced commitment.

Ely and Padavic (2020) argue that women’s stalled career advancement is less about family choices and more about the culture of overwork embedded in many firms. In their study of a global consulting firm, they found that both genders experienced work-family conflict, but women were more likely to be told to take internal or part-time roles, limiting their career growth and reinforcing gender inequality. Despite evidence to the contrary, the company’s leaders insisted that women’s personal choices were the main problem, ignoring the systemic issue of unsustainable work demands. Their findings highlight that flexible work arrangements, while well-intentioned, can worsen inequality when the broader organisational culture remains unchanged.

The American Institute of Certified Public Accountants (AICPA) (2019) notes that while women make up 47% of large CPA firms, they account for only 23% of partners, suggesting a potential link between WLB practices and limited career progression for women in high-level roles. On the other hand, recent evidence suggests a shift in workplace attitudes toward WLB programs. Knight and Taylor (2021) highlight broad agreement on the WLB benefits of AWAs, though views on their impact on career advancement remain mixed, reflecting uncertainty about their long-term professional implications.

2.5.3 Sectoral Differences in Work-Life Balance Perceptions

WLB perceptions vary considerably between public and private sector accounting roles, with different levels of support and cultural attitudes influencing employees' experiences. Big Four employees report high levels of work-family conflict and burnout, driven by a profit-focused culture. In contrast, smaller accounting firms and industry roles tend to support flexible arrangements to retain talent, particularly women with family obligations (Buchheit, Dalton et al. 2015). The COVID-19 pandemic further impacted WLB across sectors by increasing remote work options; however, maintaining a balance remains challenging during peak workload periods. While profit-driven priorities still limit the private sector's ability to provide strong WLB measures, Mangion's (2021) research shows how some private companies are adjusting to these developments by using teamwork and flexible policies.

In Malta, WLB is actively supported in the public sector through flexible policies such as teleworking, flexible hours, reduced hours and parental leave (OPM 2020). This is designed to attract and retain employees, particularly women who wish to balance family life with career progression (Gauci 2015). Many female accountants transition to the public sector for better hours and more predictable WLB measures (Chircop 2019). Respondents in Chircop's study expressed that public sector roles prioritise WLB over career advancement, making them an appealing choice for those prioritising family life alongside professional commitments. Similarly, Mangion's (2021) findings show that public sector employees perceive superior WLB benefits, with respondents acknowledging that the government's emphasis on flexibility compensates for the limited salary growth and slower career progression associated with public sector roles.

Further reinforcing national WLB standards, the Maltese government introduced the Work-Life Balance for Parents and Carers Regulations (S.L. 452.125) in 2022 in line with EU Directive 2019/1158. These regulations establish minimum rights for employees across all sectors, including paternity leave, paid and unpaid parental leave, carers' leave, and the right to request flexible working arrangements.

Employers are legally required to consider such requests and are prohibited from discriminating against employees for exercising these rights. While implementation may vary across organisations, this legislation signals a formal commitment to WLB at a national level and sets a legal foundation for more equitable treatment of working parents and carers.

2.6 Gender-Based Mentorship and Networking Opportunities

2.6.1 The Role of Mentorship in Career Development

Mentorship is widely recognised as essential to career development, offering mentees support and knowledge to navigate challenges and prepare for senior roles. Hewlett (2013) describes it as a ‘one-way energy flow,’ where mentors channel their resources entirely toward advancing their mentees’ skills and confidence. This dedicated guidance not only helps mentees navigate professional challenges but also equips them with the competencies required for senior roles. In male-dominated fields like accounting, mentorship plays a crucial role in helping women overcome workplace barriers and advance into leadership (Camilleri 2015).

Despite the existence of formal mentorship programs in some firms, Camilleri (2015) reveals that many female partners relied on informal mentoring relationships, often with male advocates. Moreover, female mentees with access to female mentors highlighted the unique benefits of these relationships, noting that female mentors provide not only guidance but also enhanced visibility within the organisation. Shared gender experiences enabled these mentors to provide more relevant insights, reinforcing their unique impact. However, the continued reliance on informal structures indicates a gap in accessible, structured mentorship opportunities for women in accounting. While the National Commission for the Promotion of Equality’s (NCPE) 2015 initiative is the only formally documented national mentorship program for women in Maltese research, emerging initiatives suggest a growing but underresearched landscape (Mercieca 2022). Such programs can help female mentees understand the expectations and responsibilities associated with senior roles, thereby enabling them to build the “professional identity” necessary for career progression (Washington 2007). Without these programs, women may struggle to cultivate the leadership attributes valued at higher organisational levels.

Beyond guidance, mentorship inspires ambition. Keiran (2017) supports this, emphasising that mentors encourage younger professionals to pursue their careers. Additionally, mentorship relationships with female seniors who are also mothers are particularly valuable as they can offer practical advice and strategies for effectively balancing work and family (Siew, Haja Maideen et al. 2018). However, the lack of female mentors limits women’s access to relatable guidance, which can stall career progression (Hewlett 2013). Jackson (2001) highlights the impact of the “old boys’ network,” which often accelerates men’s career growth through informal, male-dominated mentorship and networking systems. By favouring males in securing essential support and opportunities for advancement, these networks reinforce gendered access to resources. This phenomenon is further examined by Adetula, Nwobu et al. (2014), who attribute slower career advancement for female accountants to limited access to training, mentorship and networking opportunities, all of which are pivotal for professional growth (O’Brien, Bringa et al. 2010). These barriers reflect an implicit organisational bias that restricts women’s career trajectories.

Successful mentorship relationships, irrespective of gender, are built on mutual trust, compatibility and shared values, which help mentees gain confidence and direction (Levine, Mechaber et al. 2013). Mentorship requires a deep commitment, sometimes resulting in scenarios where mentees advance to positions equal to or even surpassing those of their mentors (Morley 2012). Moreover, mentoring can benefit both mentors and mentees, as mentors receive institutional recognition while mentees acquire valuable skills and professional networks. This relationship demonstrates the broader benefits of mentorship while also emphasising the emotional investment required (Kalpazidou, Faber 2016).

2.6.2 Networking Strategies

Townsend and Larbie (2013) describe networking simply as interacting and forming connections, while Guiliano (2009) compares it to the male custom of developing professional relationships on the golf course. Fundamentally, people are more inclined to work with those they know, trust and feel comfortable with, underscoring the importance of networking for professional advancement. Nowadays, there are many networking possibilities, ranging from global conventions to social media platforms readily accessible to professionals (Camilleri 2015).

According to the Grant Thornton International Business Report (2015), women approach networking differently. While some value in-person gatherings, others favour the flexibility of digital networking, which can complement or continue in-person interactions. Nevertheless, traditional networking events, like activities after working hours, present difficulties for many, especially women, as they often clash with family obligations, making it difficult for some women to participate. Because of this, many women seek out daytime networking alternatives, such as business breakfasts or coffee meetings. Unlike men, who may negotiate deals during sports outings or other social events, female professionals adjust networking practices to meet their commitments (Grant Thornton 2015).

In fields like accounting, since networking is essential to job progress and exposure, women seem especially skilled at creating supportive networks within their firms (Townsend, Larbie 2013). Although respondents to Camilleri's (2015) survey all had differing opinions on what networking is, they all agreed that building relationships is crucial to success. Interestingly, despite social media being an increasingly common networking tool in modern professional life, many female interviewees emphasised the importance of personal connections rather than online networks. This traditional association of networking obstacles, primarily with women, was contradicted in Manyangadze’s findings which revealed that men scored higher on a "networking/socialisation difficulties" scale.

Research by Grant Thornton (2015) and Cahusac and Kanji (2014) suggests that networking is approached differently by men and women, which affects women's job advancement, mainly due to men often having greater access to networking resources. In addition, organisational cultures with masculine expectations, such as long hours and participation in late-night events, can also create barriers to networking and advancement for women.

2.7 Conclusion

This chapter critically examined global and local developments toward gender equality in the workforce, with a particular focus on the accounting profession. The literature highlights how structural barriers, societal expectations, WLB challenges and unequal access to mentorship and networking continue to limit women’s advancement, despite increasing female participation in the field. Sectoral differences between public and private environments further shape career outcomes. By identifying these key themes, the literature review provides a strong foundation for the next chapters and supports this study’s aim to address sector-specific gaps and contribute to a deeper understanding of female career progression in accounting.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction

This chapter outlines the methodology employed to address the research objectives. These include identifying and comparing the factors influencing career progression for female accountants in the public and private sectors; assessing the impact of organisational policies; analysing discrepancies in career opportunities between the two sectors; and exploring participants' perspectives on female leadership opportunities and recommendations for improving women's career progression.

Figure 3.1 provides an overview of this chapter's structure.

Figure 3.1: Chapter 3 Outline

3.2 Preliminary Research

The identification of the broader research area set the groundwork for this study since it later helped to develop the particular research topic. This process was guided to produce a solid understanding of the topic by taking an in-depth look at existing literature. Secondary data played a key role in shaping the research focus, particularly regarding the career progression of female accountants, viewed from both international and national perspectives. In the initial stages, a thorough analysis of foreign literature, including books, scholarly publications, peer-reviewed academic journals and reports, was undertaken. Special attention was also given to studies conducted in Malta to effectively contextualise the research within the local setting.

3.3 Research Design

The research design serves as the underlying plan that ensures research questions are effectively addressed. One widely recognised framework for structuring research methodology is Saunders' (2007) Research Onion, which provides a step-by-step approach to designing a research strategy (Figure 3.2). The Research Onion consists of six layers: research philosophy, research approach, methodological choices, research strategy, time horizon and techniques and procedures. The following subsections outline the specific research design adopted in this study in alignment with this framework.

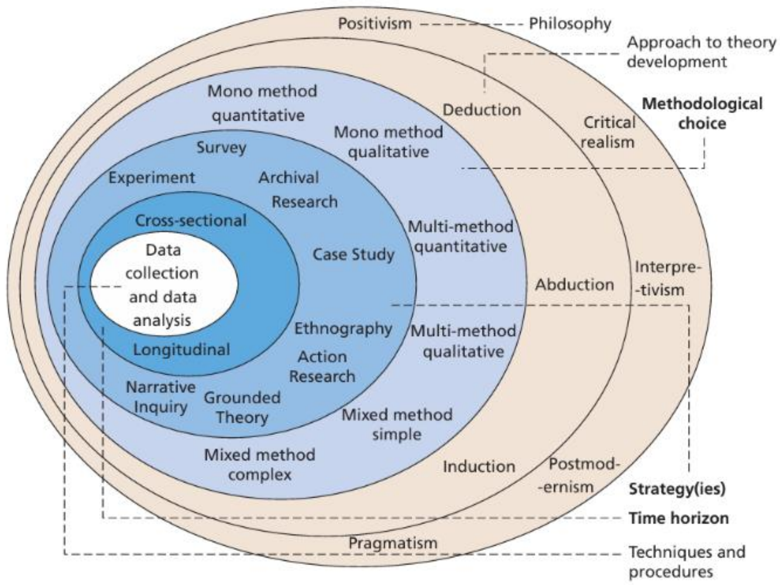

Figure 3.2: The Research Onion (Source: Saunders et al. 2007, p.30)

3.3.1 Research Philosophy

Research philosophy refers to the beliefs that shape how knowledge is viewed and created in a study. It plays a crucial role in determining how research questions are formulated, which methods are chosen and how findings are interpreted (Saunders, Lewis et al. 2021). The choice of philosophy stems from ontological assumptions (the nature of reality) and epistemological assumptions (how knowledge is acquired) (Crotty 1998).

Common research philosophies include positivism, interpretivism and pragmatism (Phair, Warren 2025). This study adopts an interpretivist approach, focusing on understanding people's experiences within their social settings. Interpretivism is especially well-suited for analysing participants' distinct career perceptions and attitudes because it recognises the subjective nature of reality and individual differences.

3.3.2 Approach to theory development

The research approach in Saunders' Research Onion defines how a study engages with theory and reasoning, guiding data collection and analysis. It includes three main methods: deductive, inductive and abductive. The deductive approach starts with existing theory, formulates hypotheses and tests them through data collection. In contrast, the inductive method starts with data collecting to investigate a phenomenon, spotting trends that lead to theory development, yet results are not guaranteed. Combining elements of deduction and induction, the abductive approach begins with an unexpected observation and works backwards to ascertain the most plausible explanation (Saunders, Lewis et al. 2021). Since this study seeks to explore career progression among female accountants in two different sectors without relying on a pre-existing theory, it follows an inductive approach, relying on qualitative data from interviews to derive insights.

3.3.3 Research Strategy

The research strategy serves as the methodological bridge between the chosen research philosophy and the methods used for data collection and analysis (Denzin, Lincoln 2018). This study uses a case study approach, which enables an in-depth exploration of a specific topic within its real-life setting (Yin 2018). The ‘case’ in question focuses on female accountants and their career progression across both public and private sectors. This allows for a deeper understanding of the factors influencing their professional growth, aligning with the study’s objectives.

3.3.4 Methodological choice

The methodological choice involves selecting a quantitative, qualitative, or mixed-methods design based on the research objectives. While qualitative research investigates non-numerical data to get in-depth insights into personal experience, quantitative research stresses numerical data and statistical analysis (Marczyk, DeMatteo et al. 2005). Mixed-methods research combines qualitative insights with numerical data to provide a balanced viewpoint (Creswell, Creswell 2018). According to Saunders, Lewis et al. (2021), this allows for different data collection methods and richer analysis.

Given the study's inductive nature, a qualitative, mono-method approach is the most suitable choice. Using semi-structured interviews as the only method allows for in-depth exploration of participants' experiences, challenges and views, particularly those that numbers alone cannot fully capture.

3.3.5 Time horizon

According to Saunders, Lewis et al. (2021), there are two types of time horizons: the cross-sectional and the longitudinal studies. For this study, a cross-sectional research design is adopted, as data is collected at a single point in time (Saunders, Lewis et al. 2021). Cross-sectional studies are particularly suitable when time and resource constraints exist, as they deliver a snapshot of the phenomenon under study, rather than tracking changes over an extended period, as in longitudinal designs (Bryman 2007).

3.4 Data Collection Methods

3.4.1 Secondary Data Collection Method

Secondary data refers to information that has been previously collected and analysed by other researchers (Mazhar, Anjum et al. 2021). In this study, secondary data collection played a key role, particularly in the development of the literature review. This involved an organised search and review of peer-reviewed journal articles, academic books and credible online sources such as Google Scholar. This process helped identify key themes which shaped the design and focus of the primary data collection.

3.4.2 Primary Data Collection Method

This study used semi-structured interviews as its primary data collection method. A set of predefined questions addressed topics like career progression, WLB, mentorship and organisational policies. However, as noted by Saunders, Lewis et al. (2021), semi-structured interviews are non-standardised, allowing flexibility to omit, rephrase, or add questions depending on participants' responses. Follow-up questions were also used to gain deeper insights.

This approach aligns with the qualitative, interpretivist and inductive design, facilitating rich, detailed data on female accountants' career trajectories in both the public and private sectors.

3.4.3 Research Tool

A semi-structured interview schedule was designed as the primary research tool, providing consistency in key topics while allowing flexibility for follow-up questions. The 34 open-ended questions, grouped into eight thematic sections, were designed from literature review themes and directly aligned with the study's four objectives. Questions for Objective 1 addressed factors influencing career progression; Objective 2 explored organisational policies, family-friendly measures, and promotion systems; Objective 3 compared career opportunities across sectors; and Objective 4 focused on female leadership representation and recommendations. The interview schedule was reviewed by the supervisor prior to data collection to ensure its relevance, clarity and alignment with the research objectives.

3.4.4 Sampling Strategy

A purposive sampling approach was adopted to ensure the inclusion of participants capable of providing relevant insights. Government entities were identified through the official government website, while accounting firms were sourced from the Accountancy Board website. A random selection of thirty-five organisations was contacted via email and telephone to determine whether they employed female accountants willing to participate. Those contacted by email received a letter of introduction signed by the Head of Department, as presented in Appendix 2. Thirteen organisations responded positively and provided contact details of potential interviewees. These individuals were subsequently approached via email with a second letter, the Information Letter, shown in Appendix 3, endorsed by the dissertation supervisor, outlining the study's purpose and assuring confidentiality. This process resulted in a final sample of 17 female accountants.

3.4.5 Research Participants

Participants were female accountants working in either the public or private sector, each with at least four years of experience to ensure sufficient exposure to career progression challenges. A total of 17 female accountants participated, with an almost equal distribution between the public and private sectors.

To maintain confidentiality, neither the names of the companies and government entities nor those of the interviewees are disclosed. Instead, participants have been assigned coded identifiers: private sector participants are labelled PR1–PR9 and public sector participants are identified as PS1–PS8.

3.4.5.1 Private Sector Participants

Private sector interviewees range from 26 to 50 years old, with 4 to 30 years of experience. Most hold senior roles and have worked solely in the private sector, except for one participant with eight years of public sector experience, offering valuable comparative insight for this study. A summary of the private sector participants, sorted in order of experience, is presented in Table 3.1.

Interviewee	Age	Years of Experience	Position	Education	Sector Experience	Work Arrangement
PR 1	50	30	Senior Manager	MIA and CPA	22 yrs Private, 8 yrs Public	Reduced hours
PR 2	40	20	Senior Manager	Bachelors	Private Sector only	Full time with reduced hours
PR 3	41	19	Tax Director	Bachelors	Private Sector only	Full time with reduced hours
PR 4	40	17	Senior Manager	Bachelors	Private Sector only	Full time
PR 5	30	8	Assistant Manager	Masters	Private Sector only	Full time
PR 6	27	7	Manager 2	ACCA	Private Sector only	Full time
PR 7	27	7	Audit Manager	ACCA	Private Sector only	Full time
PR 8	27	5	Senior Team Leader	Masters	Private Sector only	Full time
PR 9	26	4	Assistant Manager	Masters	Private Sector only	Full time

Table 3.1: Background of Private Sector Participants

3.4.5.2 Public Sector Participants

Public sector interviewees ranged in age from 25 to 50, with 4 to 28 years of professional experience (Exp.). Unlike private sector participants, most had worked in both sectors. Several reported career breaks due to family responsibilities and some benefit from reduced hours, though workloads often exceed official schedules. A summary of these participants, ranked by years of experience, is seen in Table 3.2.

Interviewee	Age	Exp. (Yrs)	Position	Education	Sector Experience	Work Arrangement
PS 1	50	28	CFO	Bachelors	17 yrs Private, 11 yrs Public	Full time
PS 2	48	25	Financial Controller	ACCA	12 yrs Private, 6 yrs Public (7 yrs off-childcare)	Reduced hours
PS 3	47	25	Director for Finance	Bachelors, F.I.A., C.P.A.	Started in private, transitioned to public	Full time
PS 4	37	20	Financial Controller	ACCA	6 yrs Private, 14 yrs Public	Full time
PS 5	39	17	Account Executive	ACCA	12 yrs Private, 5 yrs Public	Full time
PS 6	25-34	7	Senior Finance Officer	Masters	5 yrs Private, 2 yrs Public	Reduced hours
PS 7	25-34	7	Senior Compliance Officer	Masters	4 yrs Private, 3 yrs Public	Full time
PS 8	25-34	4	Intelligence Analyst	Masters	3 yrs Private, 1 yr Public	Full time

Table 3.2: Background of Public Sector Participants

3.4.6 Interview Process

The interview questions, as presented in Appendix 1, were formulated based on the literature review and aligned with the study's objectives. After drafting these questions, the researcher and supervisor reviewed them, implementing any changes before the first interview. Following the first interview, the questions were refined further to eliminate redundancies and improve clarity. This yielded a final set of 34 questions, grouped into eight sections, each tied to the study's objectives and key themes from the literature.

Some participants requested access to the interview questions before the interview and these were provided upon request. On the day of the interview, each participant was given a consent form, shown in Appendix 4, outlining the study's confidentiality measures. Additionally, participants were asked for permission to record the interview to facilitate accurate transcription and analysis.

3.4.7 Interview Format, Duration and Timeline

The interviews were conducted either online or in person, based on participant preference. The average duration of the interviews was 55 minutes, ensuring sufficient depth while respecting participants' time constraints.

For the public sector interviews, a total of eight participants took part in the study: five interviews were conducted online, one was held in person at the interviewee's workplace and two participants chose to provide their responses via email. In the private sector, nine interviews were conducted, with five held online and four conducted in person at the participants' respective workplaces. Overall, 17 interviews were conducted.

3.5 Data Analysis

The data for this study was analysed using Thematic Analysis, a method that offers a clear yet flexible way to interpret qualitative data (Braun, Clarke 2006). This method involves four key stages: becoming familiar with the data, coding, identifying themes and relationships and refining themes (Saunders, Lewis et al. 2021). The analysis process began with a close reading of the interview transcripts to get familiar with the content. The next step was coding, whereby important data points were given descriptive labels to group responses depending on similar meanings. The search for themes started once the complete data set was coded, grouping related codes to identify trends and relationships consistent with the study objectives. Finally, these themes were refined and tested to ensure that they accurately reflected the participants' insights. This method made it possible to conduct an organised but interpretive study of the career development of female accountants in the public and private sectors, guaranteeing that the conclusions were both significant and systematically arrived at.

3.6 Research Ethics

All data was managed with strict confidentiality, assigning coded identifiers to each participant. Approval for primary data collection was obtained from UREC, FREC and the FEMA Ethics Committee. When contacting potential interviewees, an information letter was provided, signed by the researcher and dissertation supervisor and each participant also signed a consent form, reinforcing the ethical standards and anonymity measures in place.

3.7 Limitations

One of the main challenges faced in this study was the difficulty in recruiting participants, particularly from the public sector. Communication with public sector entities proved more challenging, resulting in delays in scheduling and conducting interviews.

Another limitation relates to potential response bias. Since the study relies on self-reported experiences, participants' responses may have been influenced by personal experiences and their workplace culture. This could result in subjective insights rather than purely objective accounts of career progression.

Lastly, while a larger sample size could have added more depth to the analysis, the interviews conducted reached a point where responses became repetitive, indicating data saturation. This implies that the main themes and patterns pertinent to the research were already well-captured.

3.8 Conclusion

The research methodology outlined in this chapter enabled the collection of data relevant to the study's objectives. The next chapter presents the key findings that emerged from this process.

CHAPTER 4

FINDINGS

4.1 Introduction

This chapter presents the findings arising from the interviews. The findings are organised in four sections, representing the four objectives of this study, as illustrated in Figure 4.1.

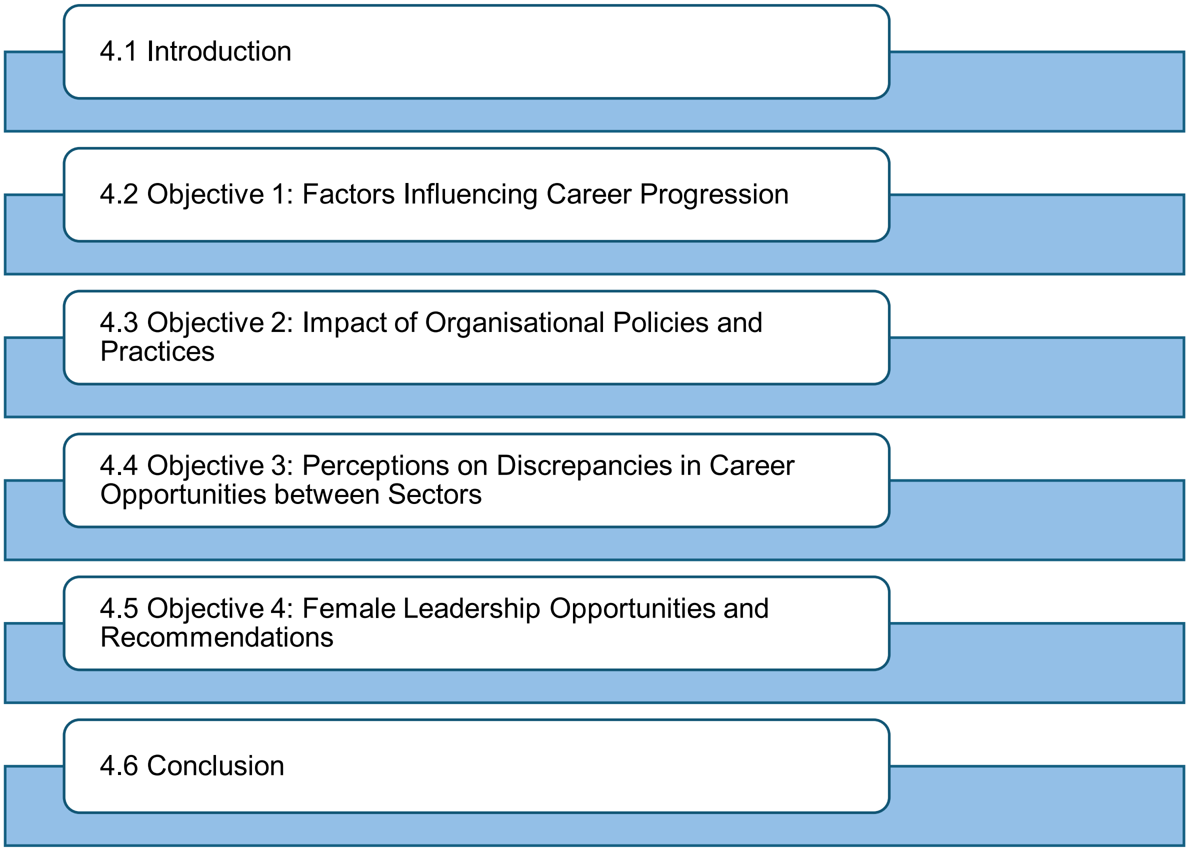

Figure 4.1: Chapter 4 Outline

4.2 Objective 1: Factors Influencing Career Progression

The first objective of this study is to identify and compare the key factors influencing career progression for female accountants in the public and private sectors. The factors are identified in Figure 4.2 and the related findings are described in the ensuing sub-sections.

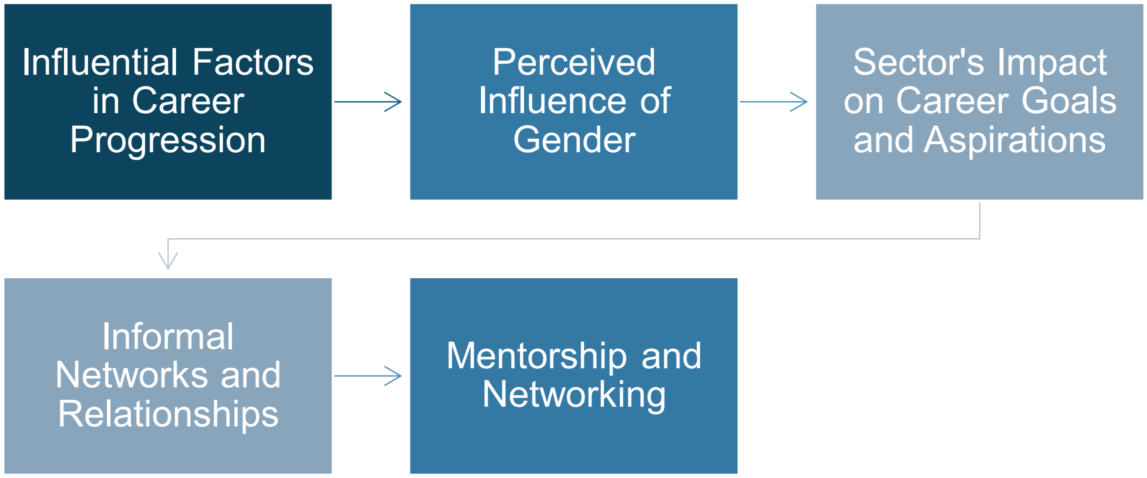

Figure 4.2: Factors Influencing Career Progression

4.2.1 Influential Factors in Career Progression

Private sector participants consistently described their progression as being influenced by personal determination, technical competence, confidence and a strong work ethic. Many emphasised the value of exceeding expectations and being proactive. PR8 explained that success came from believing in oneself and "*putting in the hard work*," while also taking ownership and staying engaged with clients' needs. PR4 linked her development to confidence and exposure, stressing the need to "*try to do that extra thing*", such as public speaking. PR1 said she was driven by the enjoyment of the work rather than money or status. PR6 shared that curiosity and the desire to learn, especially through exposure to diverse clients, shaped her progression. Specialisation also emerged as a factor, with PR2 observing that, for instance, audit offers a clearer path, while tax is more demanding due to its "*constantly changing*" nature.

Moreover, public sector participants highlighted support systems, skills and personal confidence. Many mentioned workplace culture, noting that encouragement and trust from colleagues and management enabled growth. PS7 shared, "*the fact that I feel free to work without micromanagement results in growth of character*." PS8 added, "*If you don't believe in yourself or the work you do, it will take a toll on you*." PS4 underlined the need for supportive superiors, especially when balancing work and family. Skills were often identified as crucial, with PS3 and PS6 considering them essential for progression.

4.2.2 Perceived Influence of Gender

In the private sector, participants gave mixed responses when asked about the role of gender in their career progression. PR9 shared that even when a colleague gave "*100% at work*" after maternity leave, she was still overlooked for promotion. PR4 admitted her commitment decreased during early motherhood, which affected her progression. PR3 recounted being passed over for a partner position in favour of a younger male colleague, despite having more experience. She observed a pattern where "*partners are men and directors are women*." In contrast, PR1, PR 6, PR 7 and PR8 stated that gender had not affected their careers. PR7 said that having women in managerial roles felt quite normal.

In the public sector, most participants acknowledged that gender could influence progression, especially around motherhood and flexible working. PS5 stated that she missed an opportunity while on maternity leave, while PS6 stated plainly that "*being a woman affects your career progression if you are planning to start a family*." PS4 remarked that even in organisations promoting family-friendly policies, "*Once you reach a certain level, it becomes harder to work flexibly*." PS1 expressed that despite working long hours, "*they prefer men*" in top positions. Two particular participants, PS7 and PS8, felt that the public sector is more equitable, with women in senior roles balancing career and family. As PS7 said, "*At least in the public sector, I feel more encouraged that I can reach a senior position*."

4.2.3 Sector's Impact on Career Goals and Aspirations

Participants described the private sector as motivating and full of opportunities, with systems that rewarded ambition and performance. PR2 said seeing others progress inspired her to grow professionally. PR6 noted that exposure to large clients accelerated her development and learning. However, PR3 and PR5 pointed out the sector's demanding nature, mentioning long hours and personal sacrifices that affected WLB.

In the public sector, views on career aspirations were more mixed. Some interviewees described it as more stable and supportive, particularly for working mothers. PS5 and PS6 compared their roles to previous private sector experiences, stating that while progression was slower, the public sector offered more flexibility and long-term sustainability. PS3 noted that she chose to remain in the public sector despite lower salaries because of its family-friendly policies. On the other hand, PS4 disagreed with the perception that the public sector lacked complexity, explaining that she dealt with technical work like VAT returns and IASs, similar to private firms. PS7 shared that after scaling back her ambitions in a toxic private firm, she regained motivation in the public sector's more supportive environment.

4.2.4 Informal Networks and Relationships

Views on the role of informal relationships in career progression varied across participants. In the private sector, PR1 and PR6 noted that their firms used structured and objective promotion systems. PR6 explained that "*it won't matter if you're friends with the manager*," as evaluations were based on feedback from multiple colleagues.

However, others acknowledged that informal networking influenced visibility and integration. PR9 observed that "*the friendliest and most outgoing people sometimes succeed more*," while PR2 said that being known within the team led colleagues to collaborate more readily, strengthening one's reputation. PR7 added that "*having relationships in the workplace make you feel more comfortable, which keep you motivated*."

In the public sector, most participants stated that progression was based on merit, although informal relationships were still seen as beneficial. PS2 and PS4 highlighted the value of respect and teamwork, noting that while relationships improved operations, they should not influence promotions. PS3 remarked that trust with management was essential for career development. PS8 said that "*informal networking leads to better communication, especially in large teams*". PS7 contrasted sectors, saying that in the private sector, "*it was more like a competition, who will earn the most, who will stay the latest*," while the public sector offered emotional support and aided leadership growth.

4.2.5 Mentorship and Networking

In the private sector, most participants stated that mentorship was accessible but typically informal and self-initiated. PR6 shared that support was available for those who sought it, describing mentors as "*go-to*" people for both professional and personal matters. PR8 and PR9 noted that leadership style mattered more than gender, while PR3 felt female mentors offered greater relatability, especially on WLB. Views on 'old boys' networks' varied. PR5 and PR8 reported no exclusion, whereas PR3 and PR4 mentioned male-dominated social circles among senior staff that created informal hierarchies. PR3 described these alliances as politicised and difficult to penetrate. Networking events were generally viewed as beneficial. PR9 noted that, for example, attending MIA events expanded her professional circle and

PR6 believed that socialising helped internal collaboration, though promotions remained performance based.

Public sector participants emphasised mentorship, particularly in the early stages of their careers. PS1 explained that post-graduation support was essential for applying theory to practice. PS8 said regular meetings with her manager helped build trust. Mentor gender was not a major concern for most, though PS8 said she preferred speaking to women about certain topics. Some, like PS5, described observing ‘old boys’ networks,’ where a group of men “*joined forces to bring people from their former company*,” but others, including PS3 and PS4, had not encountered them. Networking events were valued, but family responsibilities sometimes limited participation. PS7 appreciated that in her current role, after-hours events were not mandatory and most activities occurred during working hours, respecting employees' time.

4.3 Objective 2: Impact of Organisational Policies and Practices

The second objective of this study is to assess the impact of organisational policies and practices on the career development of female accountants in both sectors.

4.3.1 Perceptions of Organisational Policies

Participants from the private sector generally appreciated flexible working policies, though their application varied. PR6 said her hobbies helped her stay motivated: “*To perform well at work, I need to do my hobbies*.” PR5 noted that “flexible working helps us manage the day as we want,” while PR8 added that such policies supported not only working mothers but also general life needs like appointments or personal errands. PR7 stated that flexibility improved focus, saying, “*Your mind is fresher and more focused, which leads to better results*.” However, some participants noted limitations. PR9 explained that despite hybrid work being permitted, some managers expected full in-office attendance during busy periods.

In the public sector, flexible hours and WLB programs were seen as helpful and widely accepted. PS1 said that WLB was important for everyone, including those without children. PS2 shared that flexibility gave her the “boost to continue working and work even harder,” even with a reduced salary. PS3 noted that “*the more you advance, the more hours you need to work, so it’s a bit impossible to stay on reduced hours*.” Family-friendly options like teleworking and childcare support were also seen as key reasons to remain in the public sector.

4.3.2 Support for Family Responsibilities

Private sector participants generally viewed support for family responsibilities positively. PR3 stated that “*without flexibility, I can’t work*,” highlighting how essential such support was for managing parenting duties. Several mentioned family-oriented measures like reduced hours and the option to bring children to the office during holidays. One participant also referred to the extension of urgent family leave by the government as beneficial. However, challenges still emerged. PR2 recalled a situation where her reduced hours became a barrier to promotion, explaining, “*Although I gave my all during working hours, it was still a stumbling block*,” and noted that her manager had to advocate for her consideration.

In the public sector, family support policies were widely seen as a key strength. Interviewees described access to teleworking, flexible scheduling, reduced hours and elder care support. PS4 noted that mothers could work 16 hours from home and that flexibility also applied to caring for elderly parents. PS5 shared that she could put her children to bed and continue work later, saying, “*I’m not stuck in a rigid 9 to 5*.” PS3 and PS6 also described their organisations as supportive overall, despite occasional misunderstandings from management.

4.3.3 Fairness of Promotion and Appraisal Systems

Perceptions of fairness in promotions and performance appraisals varied in the private sector. Some participants described transparent systems with regular check-ins and structured feedback. PR5 explained, "*Feedback is requested from multiple people and decisions are made with HR and partners*." PR7 noted that her firm used ongoing meetings rather than relying solely on an annual review. Others questioned the fairness of such systems. PR9 recounted that a colleague missed a promotion after not being assigned a key task, despite no fault of her own. PR1 shared that she was overlooked for promotion despite high scores, being told she was recently promoted and still young. PR4 noted that working part-time had limited her advancement, even when her performance remained strong.

In the public sector, experiences were similarly mixed. Some participants described structured procedures, including interviews for scale progression. PS8 said this system was "*more rewarding*" than automatic promotions. Others raised concerns about subjectivity. PS1 remarked that "*performance appraisals can be subjective… they already know who they want to promote*." PS3 preferred regular communication to formalised processes. PS2 observed that flexibility could sometimes lead to negative assumptions, "*after I had kids and needed to leave early or take time off when they were sick, it started to shed a negative light*."

4.3.4 Impact of Specific Organisational Policies

Participants in the private sector described various organisational policies that influenced their career progression. PR6 highlighted training opportunities, such as International Financial Reporting Standards (IFRS) updates, as helpful for professional development and client service. PR4 explained that transitioning to full-time work at her own pace enabled her promotion, crediting flexible scheduling. PR3 appreciated the existence of emergency and unpaid maternity leave, stating that even without using them, their availability offered reassurance. Others shared less positive experiences. PR2 recalled that her promotion was initially questioned due to her reduced hours, showing how internal attitudes can limit the impact of policy. PR1 reported feeling discouraged after being excluded from promotion despite scoring well, due to her age and recent advancement.

In the public sector, participants also described policies that shaped their career decisions. PS2 cited flexible start and end times and home-working options as essential for maintaining her role as a parent. PS8 appreciated the introduction of childcare services and wellness policies, even though she had not used them, as they contributed to her decision to stay. However, PS5 reported being ineligible for certain roles while working reduced hours. PS3 added that in some departments, management roles were less accommodating of WLB policies, limiting their reach at higher levels.

4.3.5 Implementation vs Practice: Discrepancies in Organisational Policy

Private sector participants described a gap between formal policies and their actual implementation. PR2 explained that while flexibility was officially offered, employees often had to "*prove themselves more*" to use it without judgment. She noted that in a previous role, requesting telework was uncomfortable, while her current workplace encouraged it, resulting in improved motivation. PR3 appreciated having access to policies like unpaid maternity and emergency leave, even if not directly used. However, she observed that extended leave could still impact career progression, regardless of performance. Several participants felt that while family-friendly policies were becoming more common, their effectiveness depended on management attitudes and workplace culture.

In the public sector, most participants stated that WLB policies were generally well implemented. PS7 commented that while policies were "*a bit stricter*," improvements in flexibility were evident. Some concerns remained, however. PS3 noted that senior staff were still expected to work longer hours and PS4 said that although WLB was promoted by the government, not all entities followed it consistently. Nonetheless, most participants agreed that flexibility had improved following COVID-19, with PS4 highlighting a cultural shift: "*Management changed, everything progressed*," particularly in relation to teleworking, which became standard practice.

4.3.6 Societal Expectations

Private sector participants expressed mixed views on the influence of societal expectations. PR6 and PR9 acknowledged traditional beliefs that women should prioritise caregiving but did not see these as permanent barriers. PR6 stated, "*I do not agree with society's expectation that I stop working; but I agree with stopping for a short time to care for my baby*." PR1 and PR3 felt that support systems, such as childcare and shared responsibilities, enabled them to maintain their careers while raising families. PR7 reflected that her choice to raise her children herself was culturally influenced but not enforced by her workplace. Several participants noted that flexible or part-time arrangements were viewed as limiting. PR2 and PR5 observed that colleagues who did not take up flexible options tended to progress faster. PR9 felt that part-time work was associated with "*not giving your full effort*."

In the public sector, participants reflected on both societal and familial expectations. PS4 recalled her partner initially discouraged her ambitions, expecting her to "*stay home with the kids*," but later became supportive, a shift that empowered her further. PS7 described feelings of guilt when prioritising work over caregiving, stating, "*It bears a heavy weight on us women*." While part-time work was generally supported, PS1 observed that women who opted for these arrangements were still indirectly disadvantaged.

4.3.7 Work-life Balance

Participants in the private sector consistently described WLB as important but difficult to maintain in high-demand roles. PR5 noted that long hours affected her mood and personal life, while PR1 described feelings of anxiety during peak periods. PR6 shared that she managed personal time by planning ahead and coordinating with her manager. Views differed on whether advancement was based on performance or visibility. PR8 and PR9 believed results mattered more than hours, while PR6 commented that staying late could reflect inefficiency. However, PR3 and PR5 felt that being seen working long hours still influenced perceptions of commitment. In addition, many participants valued remote work. PR6 preferred working from home for better focus and PR7 said it improved motivation and results. PR3 found that it allowed her to manage family responsibilities without sacrificing performance.

Public sector participants described WLB as a strong feature of their employment. PS8 stated that flexibility was normalised and extra hours were understood. PS3 said she chose to remain in the public sector for this reason, despite caring for four children. Most participants believed that performance now outweighs mere availability, particularly in the public sector. PS4 pointed out that younger managers have brought a shift in mentality, favouring quality over quantity: "*It used to be about time, but now the focus is more on results.*" As for remote work, participants overwhelmingly praised its impact. PS6 stated plainly that remote working is what makes her current job viable, especially while working reduced hours.

4.4 Objective 3: Perceptions on Discrepancies in Career Opportunities between Sectors

The following differences between the private and public sectors with regards to career opportunities arose from the interviews and thus reflect the opinion of the research participants.

4.4.1 Perceptions of Career Advancement Opportunities Across Sectors

Many participants in the private sector had no direct experience working in the public sector, but several shared general impressions. PR6 stated that in her firm, "*if I am ready to be a manager and have the skills to do so, I will be promoted, even if there are already five managers*". PR3 expressed concerns about political influence in public sector promotions, saying, "*I know of instances where someone skips to a much higher position due to political decisions*." PR4 also felt that public promotions were more about connections than performance. PR5 noted that private sector environments, particularly in large firms, created pressure to advance, as progression was tied to the company's culture and expectations.

Public sector participants with experience in both sectors stated that advancement was more flexible in the private sector. PS1 explained that "*in the public sector, there are more restrictions and strict guidelines… some people don't want to go through the hassle to promote you*." PS2 similarly felt that opportunities are more limited in the public sector. However, not all views were negative. PS7 shared that she had been *"given the opportunity to go abroad for work three times"* and was encouraged to develop professionally. PS8 acknowledged that while progression was slower in the public sector, it felt "*more rewarding*" due to the structured effort involved.

4.4.2 Career Progression Structures and Clarity

Some private sector participants described career progression as structured, particularly in firms with formal evaluations. PR4 explained that in her organisation, advancement depended on "r*eaching certain goals during annual evaluations*." Others noted that progression varied by company type. PR1 shared that in family-run businesses, it could be biased toward relatives, regardless of merit. Still, most participants agreed that the private sector offers clearer expectations and measurable targets.

Moreover, public sector respondents described promotion systems as formal and regulated. PS3 explained that "*a call needs to be issued every time and a process of interviews has to be carried out*." PS4 commented that everything must be documented, unlike in private firms, where processes can be more flexible. While this formality was seen as fair, it also introduced complexity and delays. PS5 observed that progression sometimes skipped steps, with junior employees advancing directly to managerial positions. PS7 reflected that in the private sector, progression could feel imposed, with some employees being promoted even if they were not ready, while the public sector follows a more documented procedure.

4.4.3 Perceptions of Career Breaks

Private sector participants expressed varied views on how career breaks are handled. PR6 stated that her colleague returned to the same position after maternity leave without difficulty. PR2 believed that reintegration depended on the employee's reputation, noting it was easier for those considered technically strong. PR3 believed breaks could be viewed negatively in the private sector and saw the public sector as more flexible, with options like extended leave of up to five years. PR7 added that re-entry in the private sector was difficult due to the technical and fast-paced nature of the work, saying, "*Even though you study it, you need to practice it to be on track.*"

Career breaks were described as more accepted and structurally supported in the public sector. PS2 noted that three years of leave per child is allowed and widely respected. PS3 and PS6 confirmed that such breaks were normalised, with many opting for reduced hours or telework instead of full absence. However, some participants still faced limitations. PS4 recalled missing a promotion while on leave, when an external candidate was hired. PS8 noted that, in comparison to the private sector, breaks are tolerated but not consistently respected, leading to potential resentment or backlog for returning employees.

4.4.4 Experiences of the Glass Ceiling and Glass Cliff

Experiences with the glass ceiling, the invisible barriers preventing women from reaching top management, were divided in the private sector. PR5 and PR6 said they had not encountered visible barriers to advancement. Others described more subtle forms of gender bias. PR9 noted that women were sometimes perceived as unable to handle leadership roles due to family responsibilities, stating they were seen as "*not ready to bear the responsibility of work*." PR4 believed such challenges were more common for mothers of young children. PR2 reported working alongside women in senior positions but acknowledged they had made personal sacrifices, such as hiring full-time nannies or delaying career advancement until their children were independent.

Most participants were unfamiliar with the concept of the glass cliff, a term for when women are given leadership roles during periods of risk or instability. While they had not experienced it, PR1 expressed concern about being promoted simply to meet diversity targets rather than on merit.

Public sector views on the glass ceiling also varied. Some had not encountered it directly, though a few reflected on past experiences in the private sector. PS1 said she "*wasn't given any importance when decisions were taken*" while in management in the private sector. PS8 described subtle but clear experiences of being dismissed in client meetings: "*he used to always interrupt me when I was speaking... Certain decisions were taken without me, even though I worked on the client 24/7*." Others felt age was a bigger factor than gender. PS4 believed she was overlooked not because of being a woman, but because management was much older and perceived themselves as more knowledgeable. Public sector participants were largely unfamiliar with the glass cliff, with no clear reports of gender-based risky promotions.

4.4.5 Training and Professional Development Opportunities

Private sector participants generally agreed that training and development opportunities were accessible and equitable. Many noted that technical updates and CPE were built into their roles. PR6 mentioned that training hours are needed to maintain her warrant and PR8 shared that each employee had an allocated training budget for technical or soft skills. PR4 and PR5 stated that training was based on rank or role, not gender. Ongoing development was seen as a strong point of private sector work, supporting both confidence and career progression.

In the public sector, participants also reported that training opportunities were available and increasingly encouraged. PS3 and PS7 noted that training was supported across roles, with managers often recommending sessions. PS8 described attending international training and sharing takeaways with her team: "*When I return from training, I give a recap to the team*." Some interviewees felt public sector training focused more on professional growth, while private sector training often aimed to satisfy CPE requirements. PS5 and PS7 described public sector sessions as more purposeful than previous private sector experiences.

4.5 Objective 4: Female Leadership Opportunities and Recommendations

This section presents ideas and opinions of the research participants regarding opportunities for female leadership. Their recommendations were also sought in the interviews.

4.5.1 Representation in Senior Positions

Private sector participants shared mixed views on female representation in senior roles. PR6 said her firm had female directors and senior managers but few female partners. She stated this had little impact on her aspirations, as she did not aim for partnership. PR2 described her firm as having four female partners and several senior women, saying this motivated her and showed that "*gender is not a barrier*." PR8 also viewed her organisation's female leadership positively, stating it made progression feel more accessible. In contrast, PR5 reported no female partners and only one senior manager in her department. PR3 had been the only female director in her previous job and left due to pressure to conform to male leadership norms.

Public sector views were also varied. PS8 stated that "*even senior managers are mostly women*," and PS7 estimated a 70:40 gender ratio in favour of women at a leadership level. PS6 described female representation as "*quite common*," and said it positively influenced her aspirations. However, PS1 was the only female executive despite most staff being women. PS2 and PS3 similarly reported that senior leadership remained male-dominated, with PS3 being the only female director in her organisation.

4.5.2 Gendered Traits and Leadership Perception

Private sector participants expressed mixed views on whether leadership traits were judged through a gendered lens. PR2 stated that assertive women were often seen as "*bossy or difficult*," while similar behaviour in men was viewed positively. She also noted that traits like empathy were undervalued. PR7 and PR9 believed some employers preferred male candidates, assuming they were more available due to fewer family responsibilities. PR9 added that men were sometimes perceived as "*more street-smart*," influencing advancement decisions. However, PR4 believed leadership depended more on personality than gender and PR8 said a mix of male and female leaders created a balanced leadership dynamic.

Public sector participants echoed these mixed views. PS4 noted that women were sometimes viewed as "*too soft*," making them seem less suited to certain teams. PS1 observed that men were often perceived as more confident, though she acknowledged this was not always accurate. PS8 said she did not believe gender played a major role, stating, "*It's not about gender, but what you bring to the table*." PS7 also felt her workplace valued merit over gender, which contributed to her belief that opportunities were fairly distributed.

4.5.3 Leadership Programs and their Perceived Effectiveness

Most private sector participants were unaware of women-specific leadership programs. Among those who had encountered such initiatives, views were mixed. PR9 shared that her company offered a women-focused program and appreciated the skill-building aspect but disliked its exclusivity, saying, "*I like the fact that they try to develop your skills; however, I don't like that it is targeted specifically to women only*." PR1 and PR6 shared similar concerns, with PR6 stating that "*everyone should receive the same training to show equality*," and PR1 expressing discomfort at the implication that "*women need extra effort to be equal to men*." PR2, PR4, PR5 and PR9 said they were not aware of any such programs within their firms.

Public sector participants also reported limited exposure to women-specific training. PS8 mentioned being aware of a course offered by the MIA but disagreed with the concept, stating, *"If women are calling for equality, making these types of courses is actually pointing out that women aren't good enough to be a leader."* PS3 clarified that leadership training in her organisation was open to everyone and supported that approach. PS1, PS4, PS5, PS6 and PS7 were unaware of any women-specific initiatives.

4.5.4 Recommendations for Improving Career Progression for Women

Several practical recommendations to support female career progression were mentioned from private sector interviewees. PR1 suggested extending flexibility and paternity leave to men, helping shift caregiving expectations. PR2 supported this, noting that normalising flexibility for all would benefit women indirectly. PR5 advised that part-time workers should not be penalised in promotion decisions, while PR3 stated that physical presence in the office should not be equated with commitment or leadership potential. PR7 encouraged managers to provide regular and honest feedback and to assess employees based on contribution and character rather than gender or work pattern.

Public sector participants also stressed genuine support for flexibility. PS2 urged organisations to *“believe in WLB, not just promote it for the outside eye,”* arguing that happier employees produce better outcomes. PS5 called for structured remote work that supports working mothers without limiting advancement. PS1 and PS7 emphasised the importance of assessing individuals on merit rather than family status. PS3 acknowledged progress but said more trust and opportunity were needed for women. PS4 suggested increasing the visibility of leadership roles and improving communication around career progression in government settings. PS8 recommended focusing on enhancing current practices rather than creating gender-specific initiatives.

4.6 Conclusion

This chapter has presented the key findings from the interviews in relation to the four research objectives of this study. These findings set the foundation for a more detailed interpretation and critical analysis, which will be explored in the following chapter.

CHAPTER 5

DISCUSSION

5.1 Introduction

This chapter discusses the findings presented in the previous chapter, comparing public and private sector views through the lens of the literature reviewed in Chapter 2. The discussion is organised around the four research objectives, as shown in Figure 5.1.

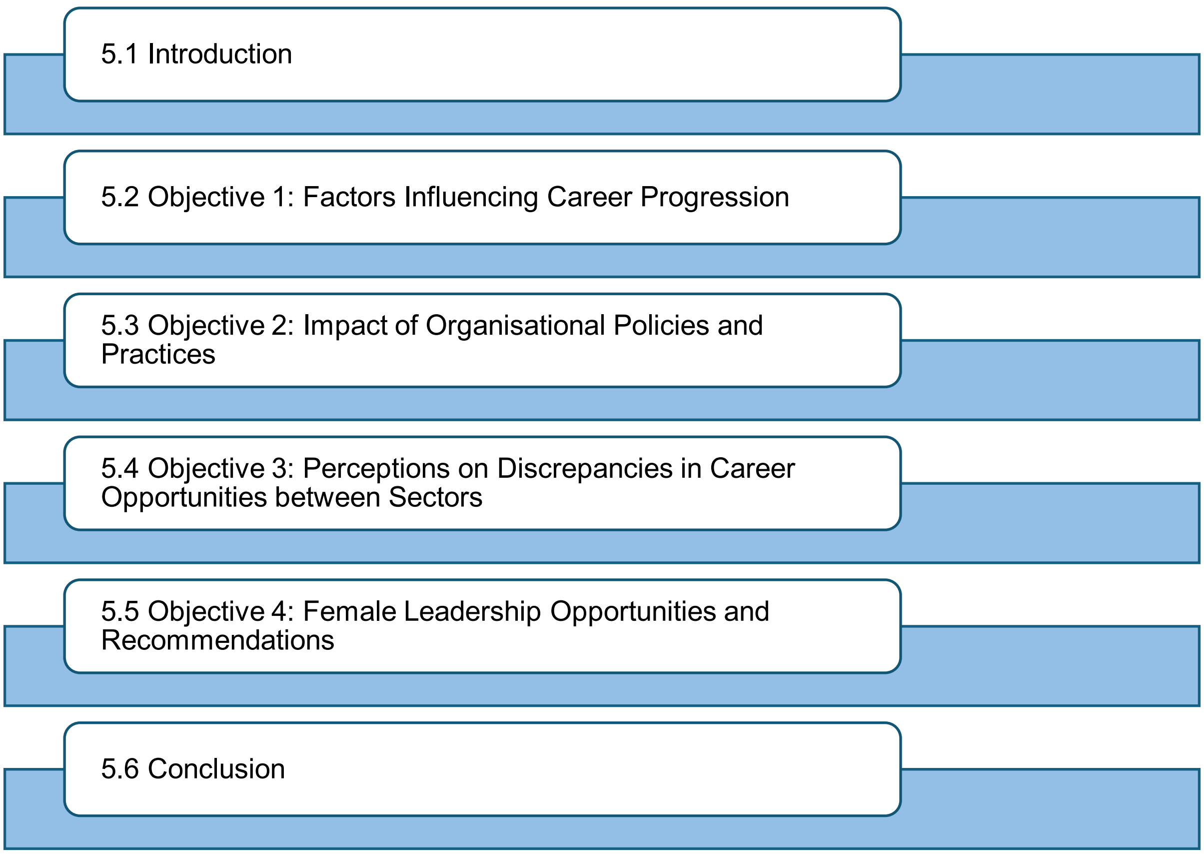

Figure 5.1: Chapter 5 Outline

5.2 Objective 1: Factors Influencing Career Progression

The findings for Objective 1 revealed that career progression for female accountants in both the public and private sectors is shaped by a mix of personal attributes, sector-specific structures and gender dynamics.

5.2.1 Influential Factors in Career Progression

In both sectors, personal determination, technical competence and confidence emerged as core drivers of career advancement. Private sector participants highlighted proactivity, exceeding expectations and self-motivation, which align with Camilleri's (2015) view on self-advocacy as a key promotion factor. Similarly, the CFA Institute's findings underscore the importance of active self-promotion for women, who often need to seek advancement opportunities, while men more frequently receive unsolicited promotions (Crowe, Ryan et al. 2024). By contrast, public sector participants emphasised workplace culture, trust and support systems as enablers of progression. This resonates with Chircop's (2019) study, which emphasises the supportive nature of public sector environments for female accountants, particularly in balancing career with caregiving duties.

5.2.2 Perceived Influence of Gender

Gender barriers were particularly evident among private sector participants. Several women reported missed promotions due to maternity leave, reduced hours, or assumptions about family responsibilities. As outlined in the findings, some participants highlighted that despite giving full effort during reduced hours, promotions were still delayed, a direct example of the motherhood penalty discussed by Crowe, Ryan et al. (2024). This is also consistent with Tiron-Tudor and Faragalla (2018), who identified motherhood as a perceived limitation to career advancement in Big Four firms. Such experiences reflect the Role Congruity Theory mentioned in the literature chapter, suggesting that women, particularly mothers, are often perceived as less aligned with leadership roles due to traditional caregiving expectations (Eagly, Karau 2002).

The findings support the life-course perspective outlined in the literature review, highlighting how the timing of motherhood influences career outcomes. This was particularly evident in the private sector, where participants noted that early motherhood coincided with reduced career commitment and slower progression. Similarly, missed opportunities during maternity leave in the public sector underscore that it’s not just caregiving itself, but when it occurs that impacts career paths. This suggests that career penalties are not uniform but interact with the life stage at which caregiving occurs.

However, not all participants experienced gender as a barrier. Outliers, such as PR1 and PR7, prompt consideration of whether other factors like firm size, niche expertise, age, or qualification type may shape women's career trajectories. For instance, smaller firms or those with inclusive leadership styles may mitigate some of the barriers identified elsewhere. While this study primarily focuses on gendered career progression, an intersectional lens was considered. No clear patterns emerged regarding these additional variables (perhaps because the sample size is limited). However, it is noteworthy that participants from larger private firms more often reported male-dominated networks, suggesting that organisational scale may influence access to career opportunities.

Similar patterns emerged in the public sector, where participants acknowledged that family responsibilities shaped their careers. However, they described more flexibility and fairer opportunities for women, supporting Chircop’s (2019) observation that public sector structures can better accommodate family commitments. Nevertheless, this perceived equity did not extend to leadership levels, as some participants noted the slower pace of progression and limited access to senior roles. These insights also echo Chircop’s (2019) findings that women in the public sector may face career stagnation at mid-management levels, suggesting that while sectoral policies may promote equity in theory, structural barriers persist at the top.

5.2.3 Sector's Impact on Career Goals and Aspirations

The sector-specific impact on career aspirations further underscores these dynamics. Private sector participants described a performance-driven environment, where exposure to high-profile clients accelerated development but often at the expense of personal wellbeing. This aligns with Mangion’s (2021) research, which highlighted the early-career appeal of private sector roles due to rapid advancement opportunities. However, as career motivations evolve, many women transition to the public sector, seeking stability and better WLB, a trend also observed by Manyangadze (2018). This shift illustrates how sectoral environments not only shape opportunities but also redefine ambitions over time.

5.2.4 Informal Networks and Relationships

Informal networks and relationships were perceived differently across sectors. While private sector participants acknowledged the existence of structured promotion systems, many also identified the influence of informal relationships, particularly male-dominated networks, as impacting visibility and advancement. This reflects Kokot’s (2014) findings, highlighting the persistence of trust-based relationships in private firms, often reinforcing gender biases. The presence of old boys’ networks, described by several private sector participants, mirrors Jackson's (2001) observation that informal systems can disadvantage women, even where formal structures seem neutral.

In the public sector, while informal networks were present, their influence appeared less pervasive. Some participants observed instances of “old boys’ networks,” where prior connections shaped workplace dynamics. However, other participants reported limited or no exposure to such networks, suggesting variability in their impact. This reflects Castilla's (2008) assertion that informal processes persist even within formalised advancement structures, though their strength may differ by context.

5.2.5 Mentorship and Networking

Mentorship further illustrates the dual realities across sectors. In the private sector, mentorship was accessible but informal, with participants relying on their efforts to seek guidance, reflecting Camilleri's (2015) observation that women often rely on informal support systems in accounting firms. While mentors were valued, the lack of structured programs aligns with Mercieca's (2022) critique of limited formal initiatives in Malta.

Public sector participants described more structured support, especially early in their careers, echoing Mangion's (2021) view that public entities invest more in professional development. However, access to female mentors remained limited, supporting Hewlett's (2013) argument that a lack of relatable guidance can stall women's progression.

Moreover, networking was seen as beneficial across both sectors, particularly for expanding professional circles and fostering collaboration. In the private sector, participants said it helped broaden professional connections and enhance internal teamwork, reflecting Camilleri's (2015) and Townsend and Larbie's (2013) emphasis on trust-based professional relationships. However, the format and timing of networking events emerged as a critical factor influencing women's participation. According to Grant Thornton (2015), after-hours events, common in male-dominated fields, often pose challenges for women balancing family responsibilities. This issue was echoed in the public sector, where some participants also reported limited participation due to family commitments. Many appreciated that their organisation held events during working hours, making them more accessible and inclusive. This approach aligns with Grant Thornton's (2015) recommendation for daytime networking formats, which better accommodate women's professional and personal obligations.

5.2.6 Conclusion: Factors Influencing Career Progression

In summary, these findings reveal that sectoral environments shape not only career opportunities for female accountants but also their ambitions over time, influenced by both structural and cultural factors. While the public sector offers more support for balancing work and caregiving, career stagnation at mid-management remains a barrier, showing that equity in theory does not always translate into leadership opportunities.

In contrast, the private sector's faster progression is often tempered by male-dominated networks, particularly in larger firms where organisational scale worsens access barriers. Importantly, career penalties are not uniform but depend on life-stage timing, especially around caregiving responsibilities. Moreover, informal processes, including mentorship gaps and poorly timed networking events, persist across both sectors, reinforcing gendered participation patterns.

5.3 Objective 2: Impact of Organisational Policies and Practices

The findings for organisational policies reveal that flexibility initiatives play a pivotal role in shaping career experiences for female accountants in both sectors.

5.3.1 Perceptions of Organisational Policies

Private sector participants generally appreciated flexible policies like hybrid work and adjustable hours, but noted inconsistent application, especially during busy periods, when full office attendance was still expected. This reflects Camilleri's (2015) view that WLB policies must be backed by workplace culture to be effective.

In the public sector, participants described a more consistent use of flexibility, including reduced hours, teleworking and WLB programs. These policies were widely accepted and seen as essential, especially for women with caregiving duties, supporting Chircop's (2019) findings on the public sector's supportive structures. However, limitations emerged here as well. One participant noted that the feasibility of reduced hours diminished with career advancement, suggesting that while policy frameworks exist, their practicality narrows at senior levels. This highlights that even in supportive environments, flexible policies may become less accessible as women advance in their careers.

Across both sectors, flexibility was valued not just by working mothers but as key to general wellbeing and motivation, aligning with Camilleri's (2015) broader call for inclusive policy design. Yet, the application of such policies often depends on sector-specific cultures. In the private sector, flexibility often depended on management discretion, while in the public sector, it was embedded but less accessible at higher levels.

5.3.2 Support for Family Responsibilities

Both sectors offered support for family responsibilities, but their effectiveness on career progression varied. In the private sector, participants mentioned family-oriented measures, such as reduced hours, urgent family leave and even options to bring children to the office during holidays. However, some participants still experienced career penalties, with reduced hours becoming a barrier to promotion, regardless of performance. This reflects the motherhood penalty discussed by Crowe, Ryan et al. (2024) and Tiron-Tudor and Faragalla (2018), where caregiving continues to hinder advancement even when policies exist.

By contrast, public sector participants consistently viewed family support policies as a strength of their employment. Teleworking, reduced hours and even elder care options were widely used and appreciated, supporting Chircop's (2019) view that public environments are more accommodating for women balancing work and care. Importantly, the sector's flexibility for elder care was also mentioned, aligning with Camilleri's (2015) call for broader work-life policies beyond just parenting.

Despite these strengths, some limitations were still present in the public sector. For example, it was highlighted that reduced hours led to ineligibility for certain roles, suggesting that while formal policies exist, career progression can still be constrained. This reflects Chircop's (2019) observation that even in supportive public sector environments, career progression can slow at mid-management levels.

5.3.3 Fairness of Promotion and Appraisal Systems

The findings on promotion and appraisal systems reveal complex perceptions of fairness across both sectors. In the private sector, some participants described structured feedback systems, while others questioned their objectivity. As seen in Objective 1, part-time work and caregiving responsibilities often limit advancement, showing how assumptions about commitment can undermine formal promotion systems.

In the public sector, promotion systems were similarly mixed. While some, like PS8, found structured interview-based promotions rewarding, others noted that outcomes sometimes felt pre-determined. This supports Camilleri's (2015) argument that merit-based systems may conceal hidden biases. Additionally, flexibility leading to negative assumptions echoes the societal expectations discussed in Seychell (2007), where women balancing care responsibilities may face perceived lack of commitment, even within formalised promotion systems.

In both sectors, structured systems exist, but gendered assumptions around availability and performance still shape outcomes. This reinforces existing literature that structured systems can mask underlying gendered assumptions about commitment and leadership readiness.

5.3.4 Impact of Specific Organisational Policies

The findings on the impact of specific organisational policies reveal how formal measures can either enable or constrain career progression depending on how they are perceived and experienced by female accountants. In the private sector, participants generally valued training opportunities, flexible schedules and family leave policies. For example, access to IFRS updates was highlighted as supporting professional development and flexible scheduling was credited with enabling promotions, supporting Camilleri's (2015) findings that access to such measures is central to women's career progression.

However, negative experiences were also reported. Reduced hours, despite strong performance, became a barrier to promotion, reinforcing the "motherhood penalty" noted by Crowe, Ryan et al. (2024). Similarly, being excluded from promotion despite high appraisal scores was reported, suggesting that non-performance factors, such as age or recent advancement, may also influence progression. These accounts suggest that even with formal policies in place, subjective views on suitability and readiness, especially after career breaks or non-traditional paths, can still affect progression.

In the public sector, participants cited flexible start and end times, home-working options and childcare services as valuable organisational supports. The role of flexibility in balancing parenting duties emerged as important, while another participant appreciated wellness initiatives, even if not directly utilised, suggesting that the availability of supportive policies contributes to employee retention. This supports Chircop's (2019) assertion that public sector policies provide structural reassurance for women balancing career and caregiving. However, limitations remained. For instance, it was noted that working reduced hours made a participant ineligible for certain roles, echoing concerns raised in the private sector about how policy uptake can be penalised at higher levels.

5.3.5 Implementation vs Practice: Discrepancies in Organisational Policy

The implementation of organisational policies versus their practice reveals a recurring theme: the effectiveness of formal policies depends largely on organisational culture and managerial attitudes. In the private sector, although family-friendly policies such as teleworking and flexibility were formally offered, some participants highlighted the need to “prove themselves more” to access these benefits without fear of judgment. This tension between formal policy and cultural acceptance echoes the gendered organisational structures identified by Grant Thornton (2015), where masculine expectations such as constant availability can undermine flexibility initiatives.

Similarly, the experience where emergency and unpaid maternity leave policies provided reassurance but still carried the risk of career progression penalties echoes the earlier discussion on the motherhood penalty. This illustrates how, even when family-oriented policies are in place, they do not fully eliminate the career penalties associated with caregiving responsibilities. Such examples reinforce that policies alone cannot dismantle career barriers if implicit biases about commitment and leadership readiness persist.

In contrast, public sector participants generally described a stronger alignment between policy and practice. Although some policies were “stricter”, overall, flexibility had improved, particularly after COVID-19, which normalised teleworking. Similarly, a cultural shift was described where management attitudes became more supportive of WLB. These observations support Chircop’s (2019) view that the public sector’s structural framework is better equipped to accommodate caregiving responsibilities.

However, some discrepancies remained in the public sector as well. Senior staff were still expected to work longer hours and not all entities followed government flexibility policies consistently.

5.3.6 Societal Expectations

The findings on societal expectations reveal that cultural norms continue to influence female accountants' career experiences across both sectors. In the private sector, views were mixed on whether caregiving norms restricted careers. While traditional expectations exist, they were not permanent barriers. This is in line with Seychell's (2007) analysis of Maltese cultural norms, which emphasises caregiving as a female role, though these expectations are gradually shifting. However, participants noted that women who avoided part-time or flexible options tended to progress faster, suggesting that perceptions of commitment still influence advancement. This supports Camilleri's (2015) finding that even policy-supported career breaks can reinforce gender penalties.

Public sector participants also reflected on how family and societal expectations shaped their choices. One participant's experience of initially being discouraged from pursuing career advancement by her partner underscores Seychell's (2007) argument that familial expectations often intersect with broader societal norms. Feelings of guilt when prioritising work over caregiving further show how internalised expectations can affect decision-making, even in supportive environments. This also reflects Eagly and Karau's (2002) Role Congruity Theory, which suggests that women face psychological strain when their career ambitions conflict with societal caregiving expectations.

Across both sectors, the negative perceptions associated with flexible or part-time work were a recurring theme. In the private sector, it was described that part-time work is associated with reduced commitment, reinforcing Crowe, Ryan et al.'s (2024) observation that availability is still equated with leadership potential. Similarly, in the public sector, it was noted that women opting for reduced hours were indirectly disadvantaged, despite formal supportive policies. These findings illustrate that societal expectations intersect with organisational policies, shaping how career decisions are perceived and rewarded.

5.3.7 Work-life Balance

The findings on WLB reveal sectoral contrasts in how female accountants experience and navigate the demands of professional and personal commitments. In the private sector, maintaining WLB remains a challenge, particularly during peak periods, with participants reporting that long hours and work intensity negatively affect their wellbeing. This aligns with Khavis, Krishnan et al. (2021), who note that Big Four firms prioritise profit and advancement over WLB, often leading to burnout and work-family conflict.

Despite the growing availability of flexible options like remote work and AWAs, workplace culture often discourages their use. As highlighted by Almer and Single (2007) and Ely and Padavic (2020), women using WLB initiatives like part-time work or flexible hours may face career penalties, including reduced access to challenging assignments or slower promotion rates. This was reflected in the findings, where the use of flexibility options was perceived to hinder career progression in some cases, reinforcing concerns that participation in WLB programs could signal reduced commitment. These dynamics mirror the broader trend identified by the AICPA (2019), where women comprise nearly half of firm employees but remain underrepresented at the partner level.

In contrast, public sector participants described stronger WLB support. Flexibility through telework, reduced hours and leave policies was institutionalised and widely accepted, echoing Gauci (2015) and Chircop (2019) observations that the public sector in Malta actively promotes WLB through structural supports, making it an attractive environment for female accountants balancing family responsibilities with career aspirations. However, participants also acknowledged the trade-off between flexibility and career progression, with public sector roles often associated with slower advancement. This reflects Mangion's (2021) findings that while public sector employees perceive superior WLB benefits, they also face limited salary growth and career stagnation at higher levels.

Sectoral differences were further influenced by organisational culture. In the private sector, despite the availability of flexibility policies, the underlying expectations for long hours and visibility identified by Ladva and Andrew (2014) as part of the MCS often discouraged full utilisation of WLB initiatives. This gap between formal policies and actual practices creates a tension between employee wellbeing and firm objectives. In contrast, the public sector's cultural emphasis on results over hours worked, as highlighted in the findings, suggests an evolving mindset where outcomes are beginning to outweigh time-based performance measures.

Finally, the rise of remote work following the COVID-19 pandemic has had a transformative impact on WLB in both sectors. Teleworking was particularly valued for its role in helping individuals manage family responsibilities while maintaining productivity, reinforcing Camilleri's (2015) argument that flexible work arrangements contribute positively to employee wellbeing and organisational outcomes.

5.3.8 Conclusion: The Impact of Organisational Policies and Practices

In summary, while both sectors offer formal policies supporting female career development, their impact is shaped by organisational culture, managerial discretion and societal expectations. Flexibility often comes with career trade-offs, reinforcing gendered trajectories where women must choose between progression and balance. Ultimately, the public sector provides more consistent WLB support, though often at the expense of advancement, while private sector flexibility remains constrained by visibility expectations and profit-driven norms.

5.4 Objective 3: Perceptions on Discrepancies in Career Opportunities between Sectors

The findings on career advancement opportunities reveal significant sectoral discrepancies in how female accountants perceive progression within the public and private sectors.

5.4.1 Perceptions of Career Advancement Opportunities Across Sectors

In the private sector, advancement was seen as performance-driven and flexible, aligning with Mangion's (2021) view that public practice roles attract early-career professionals seeking growth, financial reward and varied client exposure. However, over time, this culture could feel pressurising, with advancement seen as imposed, reflecting Khavis, Krishnan et al. (2021) on the internalisation of long hours and career expectations in private firms.

In contrast, public sector participants described advancement as structured and governed by formal procedures. This supports Chircop (2019) and Gauci (2015), who note that Maltese public sector roles offer predictable but often slow and bureaucratic progression. While intended to promote fairness, these systems may limit flexibility and discourage those seeking dynamic growth.

These insights directly align with the objective of exploring discrepancies in career opportunities across sectors, highlighting how advancement is shaped differently within private sector performance cultures and public sector bureaucratic systems. This reflects the broader career motivation shifts outlined by Mangion (2021), where female accountants, initially attracted to the private sector's fast pace, often transition to the public sector later in their careers for stability and WLB.

Additionally, perceptions of external influences such as political factors within public sector promotions echo Cullen and Christopher's (2012) findings that structural barriers can shape career satisfaction. While private sector environments offer more flexible promotions, they also foster performance-driven cultures that may worsen employee turnover as personal priorities evolve. Conversely, the public sector's more stable structure supports long-term retention, though often at the expense of advancement speed.

5.4.2 Career Progression Structures and Clarity

The findings highlight clear structural differences in career progression across both sectors. In the private sector, participants generally described structured progression systems, often tied to performance evaluations and goal setting, particularly in larger firms. This aligns with Manyangadze's (2018) findings, which indicate that private sector environments foster clear expectations and measurable targets for advancement. However, the consistency of these systems was seen to vary depending on firm type. Smaller or family-run businesses were perceived as having less formalised processes with biases such as favouritism toward relatives, affecting progression, echoing Kokot's (2014) findings that informal networks and trust-based relationships in smaller firms can undermine merit-based advancement.

In the public sector, progression was formalised, governed by documented procedures such as calls for applications and interviews, promoting transparency and equity. This echoes Chircop (2019) and Gauci (2015), who describe the public sector's bureaucratic approach to advancement. However, this formality can also lead to delays and complexity, especially when external influences, such as political factors, disrupt the process.

Interestingly, while private sector processes were generally viewed as clearer in terms of expectations and targets, they were also more susceptible to informal influences, such as networks or visibility biases (how visible or present you are), which can affect promotion outcomes despite formal evaluations. Conversely, public sector systems, though rigid, were perceived as offering greater procedural fairness, though they risk delaying career progression or allowing exceptions such as bypassing steps in promotion, which participants noted could still occur.

5.4.3 Perceptions on Career Breaks

The findings on career breaks underscore sectoral disparities in how such interruptions are perceived and managed, reflecting longstanding gender-based inequalities. In the private sector, career breaks, particularly for caregiving, were often seen as career obstacles. While formal policies, such as maternity leave or reduced hours, were in place, participants noted that re-entry and advancement were influenced by factors like technical skill, reputation and the sector's fast pace. This aligns with Richardson's (1996) observation that despite the accounting profession's formal standards, gender-based disparities persist, with women's career trajectories more frequently interrupted by part-time work or career breaks, leading to promotion and compensation gaps.

These sector findings reinforce the motherhood penalty described by Crowe, Ryan et al. (2024) and Tiron-Tudor and Faragalla (2018), highlighting that women returning from career breaks often face stagnated progression, even when formal re-entry mechanisms exist, particularly in fast-paced private sector environments where continuous visibility remains critical.

On the contrary, in the public sector, career breaks were described as structurally supported and normalised, with options like extended leave and reduced hours widely available and respected. This reflects Gauci (2015) and Chircop's (2019) findings that public sector environments in Malta provide greater flexibility for caregiving responsibilities. Yet, even in this more supportive context, participants reported career trade-offs. Promotional opportunities were sometimes missed during extended absences and returning employees occasionally faced resentment or reduced inclusion, echoing Seychell's (2007) observation that societal expectations about women's caregiving roles continue to shape organisational responses.

5.4.4 Experiences of the Glass Ceiling and Glass Cliff

Perceptions of the glass ceiling varied across sectors. In the private sector, some participants reported no clear barriers to leadership, while others described subtle exclusion, such as assumptions that women with caregiving duties were less suited for senior roles. These accounts reflect the invisible nature of the glass ceiling, as described by Abidin, Penafort et al. (2009), where systemic barriers persist despite formal equality. The informal networks and visibility expectations within private firms, as highlighted in the findings, mirror Kokot's (2014) assertion that trust-based relationships often determine progression, disadvantaging women with limited access to such circles. Additionally, while some women have reached senior roles in private firms, the personal sacrifices they described, such as hiring full-time childcare or delaying career ambitions, align with Nanaya's (2023) critique that hierarchical structures often demand women conform to male-dominated norms to succeed.

In the public sector, participants reported fewer direct encounters with the glass ceiling, though some reflected on previous private sector experiences where gender-based exclusion was more evident. This supports Chircop's (2019) finding that while the public sector promotes equity through formal policies, women still face stagnation at mid-management. Additionally, Cullen and Christopher (2012) suggest that regional dynamics, such as working in smaller markets, can intensify the glass ceiling effect, limiting leadership opportunities even within equity-focused environments.

Regarding the glass cliff, participants in both sectors were largely unfamiliar with the concept and did not report direct experiences. This may reflect a gap in awareness or a limited occurrence of these dynamics in the Maltese accountancy profession context. However, the literature by Ryan, Haslam et al. (2008) remains relevant. Their gender-stress misidentification model describes how women, after breaking through the glass ceiling, are often promoted during times of organisational risk, which leads to elevated stress and greater potential for failure. Although the findings did not surface clear instances of this, some participants in the private sector expressed concerns that certain promotions may have been made to meet diversity targets rather than based purely on merit. This suggests a possible glass cliff dynamic, where women are placed in leadership roles without the necessary support or stability to succeed.

5.4.5 Training and Professional Development Opportunities

The findings on training and professional development reveal differing sectoral practices and perceptions. Private sector participants consistently described training as accessible and structured, with CPE and technical updates seen as essential. This aligns with Bagley, Dalton et al. (2012) and Nouri and Parker (2013), who argue that Big Four firms and other public practice firms are widely perceived as leaders in training provision, offering comprehensive programs that enhance technical skills and career advancement prospects. While Crossman (2017) argues such training can be burdensome, participants here generally welcomed it as necessary for professional growth and also warrant maintenance.

In contrast, in the public sector, training was also widely available but seen as more focused on professional development than technical updates. This perception aligns with Gauci (2015) and Cassar (2018), who highlight the public sector’s emphasis on holistic growth, including leadership and personal development. Participants also reported that managers supported their engagement in training, sometimes encouraging international learning experiences or knowledge-sharing sessions, which contrasts with the more performance-oriented training culture described in private firms.

These sectoral differences in training focus reflect broader organisational priorities. In the private sector, training is often geared toward technical specialisation and maintaining professional standards, as highlighted by Mangion (2021). While participants in this study emphasised the role of CPE hours and technical updates, the literature suggests that this emphasis supports early-career advancement and market competitiveness within public practice firms. Conversely, in the public sector, training provision was perceived as contributing to long-term professional growth and retention, though participants acknowledged that the focus on technical specialisation may be less intensive compared to the private sector. This reflects Gauci's (2015) and Chircop's (2019) findings that public sector training is often designed to align with employee wellbeing and career satisfaction, though it may not offer the same depth in technical skill-building as private practice programs. These contrasting approaches to training and development reflect broader discrepancies in career opportunities between the sectors, where private firms emphasise technical specialisation for rapid progression, while public entities prioritise long-term professional growth and stability.

5.4.6 Conclusion: Perceptions on Discrepancies in Career Opportunities between Sectors

In conclusion, female accountants' career progression is shaped by a balance of sector-specific structures and informal norms. The private sector offers early-career mobility but is shaped by gendered expectations and networking dynamics, while the public sector offers stability with slower advancement. These sectoral differences reinforce that formal policies alone cannot offset the deeper cultural and societal expectations influencing women's careers.

5.5 Objective 4: Female Leadership Opportunities and Recommendations

This section discusses the perceptions of leadership opportunities across both sectors, explores the effectiveness of WLDP and also presents participant-driven recommendations for enhancing women's career progression.

5.5.1 Representation in Senior Positions

The findings on female representation in senior positions reveal a mixed picture across both sectors. In the private sector, some participants described strong female leadership, including partners and senior managers, while others reported little or no representation at the top. This reflects ongoing disparities noted in the literature, where gender diversity efforts have yet to consistently translate into leadership roles. Rapa (2022) highlights that women remain underrepresented in senior positions in accounting, particularly at partner level.

The presence of female leaders in some private firms was seen as motivational and inspirational, offering a visible path to progression and reinforcing that gender was not necessarily a barrier in all contexts. However, in firms with few or no women in top roles, participants described feeling isolated or pressured to adapt to male-dominated cultures. This reflects Abidin, Penafort et al.’s (2009) concept of the glass ceiling, where invisible barriers persist despite formal equality.

In the public sector, findings similarly revealed contrasting experiences. Some participants reported strong female representation in leadership, reflecting the equality-focused policies noted by Chircop (2019) and Gauci (2015). However, other participants described male-dominated leadership teams, even in organisations where women formed the majority of staff. This suggests that formal equality measures, while improving the number of women in the workforce, may not fully ensure that women hold real influence or decision-making roles at the top.

5.5.2 Gendered Traits and Leadership Perception

Findings show that gendered expectations still shape how leadership traits are perceived in both sectors. In the private sector, several participants noted that assertive women were sometimes viewed as “bossy” or difficult, whereas similar behaviours in men were perceived more positively. This reflects the Role Congruity

Theory discussed earlier (Eagly, Karau 2002), which explains how leadership behaviours are often judged through a gendered lens. This ongoing bias influences not just career progression for women, but also their access to leadership roles.

These perceptions were also tied to assumptions about availability and commitment. Some private sector participants also felt that men were favoured for senior roles due to assumptions about their greater availability and fewer family responsibilities. This mirrors Crowe, Ryan et al. (2024), who highlight how such assumptions contribute to the motherhood penalty and privilege uninterrupted male career paths.

However, some participants challenged these norms, arguing that leadership depends more on personality than gender, especially in organisations with more balanced leadership teams. This reflects Rapa's (2022) view that while gender disparities persist, growing awareness is prompting a shift in how leadership is defined.

Similar patterns appeared in the public sector. While some participants noted that women's leadership styles (such as empathy or softness) were occasionally perceived as weaknesses, others felt that merit-based cultures helped reduce bias. This supports Chircop's (2019) argument that public sector environments, with their structured pathways, can mitigate, but not entirely eliminate gendered leadership biases.

5.5.3 Leadership Programs and their Perceived Effectiveness

Findings reveal limited awareness and mixed views on women-specific leadership programs in both sectors. In the private sector, most participants were unaware of such initiatives or expressed doubt about their value. While some appreciated skill-building opportunities, others felt gender-specific programs implied women needed extra help to lead. This critique resonates with Kimball, Reichard et al. (2021) who argue that while WLDPs can offer valuable resources, they risk reinforcing gender stereotypes if not grounded in evidence-based design and paired with broader organisational change.

A similar view emerged in the public sector, where few participants had encountered women-specific leadership initiatives and those aware of them largely questioned their necessity. Many participants preferred inclusive leadership development available to all employees, believing this approach promotes equality more. These perspectives align with Kimball, Reichard et al. (2021) assertion that WLDPs should be part of a broader strategy addressing organisational culture and systemic barriers, not just individual development.

5.5.4 Recommendations for Improving Career Progression for Women

Participants from both sectors offered practical suggestions for supporting women's career progression, focusing on structural change and cultural norms. A consistent theme across both sectors was to normalise flexibility for all employees, including men. This reflects the understanding that WLB policies, when targeted solely at women, risk reinforcing the notion that caregiving remains a female responsibility. Encouraging paternity leave and flexible work for men was seen as a step toward redistributing caregiving responsibilities and promoting gender equity, an approach that indirectly benefits women by easing the burden of work-family conflict.

Merit-based promotion was another major theme. Participants stressed the need to assess employees based on contribution and character, rather than physical presence or long hours. This addresses visibility bias, particularly in private firms, where working late is often mistaken for greater commitment, disadvantaging those who work part-time or flexibly, most of whom are women.

In the public sector, participants called for stronger, more consistent implementation of flexibility policies. Recommendations included expanding remote work options, clarifying progression pathways and building trust between staff and leadership.

These reflect ongoing concerns that formal policies do not always translate into real opportunities, a theme seen throughout the findings.

5.5.5 Conclusion: Female Leadership Opportunities and Recommendations

Representation alone is not a consistent indicator of gender equity. While visibility can foster aspiration, structural barriers such as leadership norms, promotion practices and cultural expectations continue to shape women’s progression. In the private sector, firm-specific cultures strongly influence leadership access, while the public sector’s formal structures promote representation but do not fully eliminate disparities. Moreover, perceptions of effective leadership remain that gendered traits like empathy and flexibility are often devalued compared to assertiveness. Addressing these perceptions is crucial, as WLDP may unintentionally reinforce inequality if framed around gender-specific assumptions. Equality is best supported by extending opportunities to all, regardless of gender. Achieving gender equity in leadership thus requires a holistic approach aligning culture, promotion systems and expectations around inclusive flexibility and merit.

5.6 Conclusion

This chapter discusses the key findings of this dissertation. The following chapter concludes this dissertation and lists recommendations and areas for future research.

CHAPTER 6

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

6.1 Introduction

This chapter brings the dissertation to a close by summarising the research findings, drawing key conclusions, presenting practical recommendations, identifying areas for future research and offering final reflections. Figure 6.1 depicts this chapter's outline.

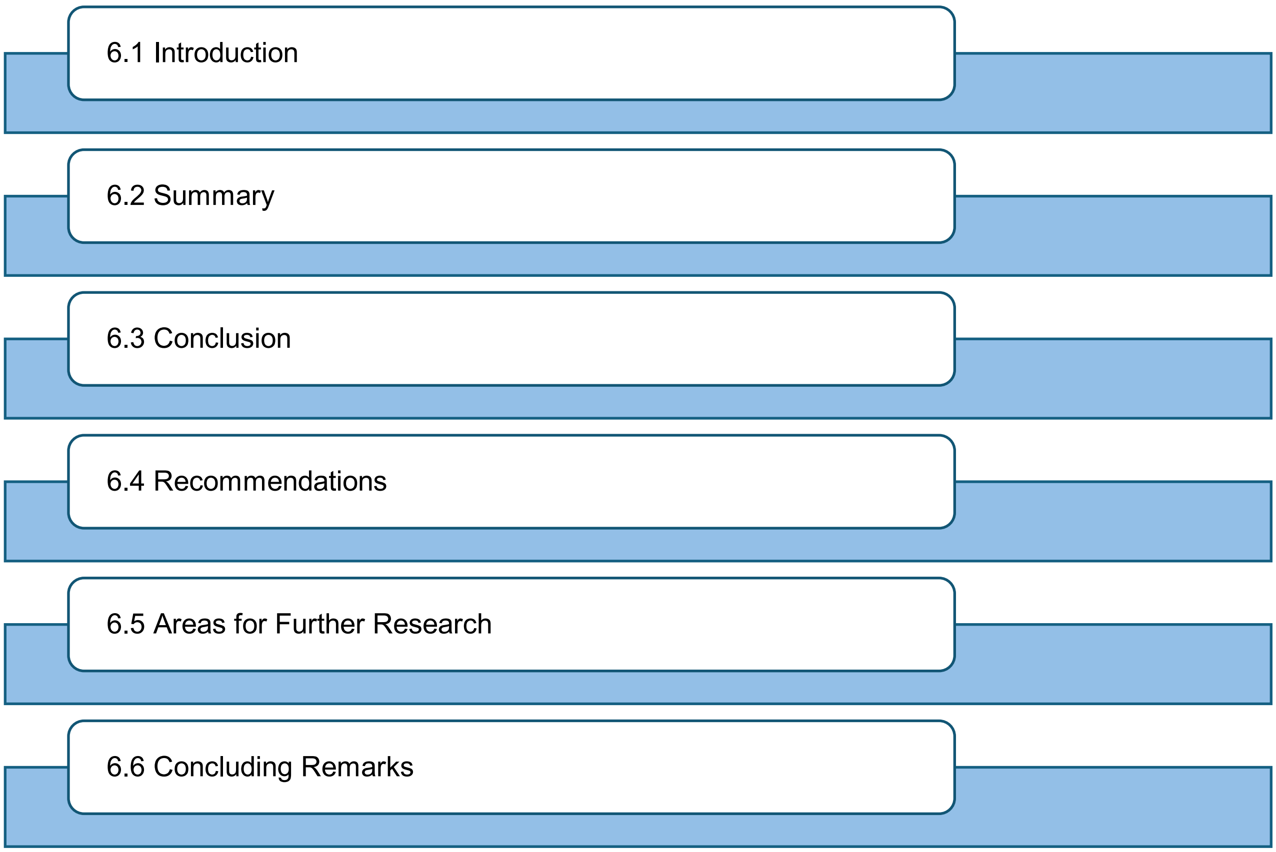

Figure 6.1: Chapter 6 Outline

6.2 Summary

This research examined the career progression experiences of female accountants within Malta's public and private sectors. It was guided by four research objectives: first, to identify and compare the key factors influencing their career advancement in both sectors; second, to assess the impact of organisational policies and practices on career development; third, to explore perceptions of discrepancies in career opportunities between the two sectors; and fourth, to examine female leadership opportunities and propose recommendations to support women's progression in the profession. Through qualitative semi-structured interviews, the study revealed both sector-specific differences and common themes shaping women's career trajectories.

For Objective 1, both sectors highlighted personal drive and competence as key to progression. However, the private sector emphasised proactivity and visibility, while the public sector focused on supportive workplace cultures. Gender-based challenges, especially around motherhood, were more evident in the private sector, whereas the public sector offered better WLB but slower advancement.

For Objective 2, both sectors had flexible policies, but implementation varied. In the private sector, flexibility was often limited and linked to career penalties, especially for women with caregiving duties. The public sector offered more consistent support, though access to flexibility declined in senior roles. In both sectors, organisational culture and social expectations shaped how policies were experienced, underscoring that written policies alone are not enough to guarantee equity.

Regarding Objective 3, participants highlighted clear differences in career opportunities between sectors. Interviewees described the private sector as fast-paced but high-pressure, with burnout risks. The public sector offered stability but slower, sometimes non-meritocratic progression. Career breaks were better supported in the public sector, but trade-offs between career and caregiving persisted in both.

Finally, for Objective 4, perceptions of female leadership varied by sector. In the private sector, leadership access depended heavily on the firm's culture, which can either support or hinder women's progression. In the public sector, formal policies improved visibility but did not always translate into real influence. Moreover, leadership programs were not well known and if poorly designed, risk reinforcing stereotypes. True equality, according to the findings, requires merit-based systems and a shift in workplace culture that values diverse leadership styles.

6.3 Conclusion

This study shows that the career progression of female accountants is influenced not only by formal policies but also by societal expectations and workplace culture. While the public and private sectors offer distinct experiences, both continue to present gendered challenges. The public sector provides stability and structured progression but may lack the flexibility and dynamism some women seek. In contrast, the private sector offers faster-paced advancement and greater earning potential, yet often relies on informal networks and performance-driven environments, conditions that can disadvantage women without strong support systems.

Although legislation such as the Work-Life Balance for Parents and Carers Regulations (S.L. 452.125) represents a step toward structural support, its practical impact remains limited when awareness is low and implementation inconsistent. This disconnect between policy and practice underscores the persistent influence of cultural norms in either enabling or restricting women's career progression in the accounting profession.

A key conclusion of this study is that written policies alone are insufficient to achieve gender equality. Inclusive measures often fall short when workplace expectations continue to reflect outdated assumptions about leadership and caregiving. Meaningful change therefore requires not only regulatory reform but also a sustained cultural shift in how women's contributions and leadership potential are perceived within the profession.

6.4 Recommendations

In light of the study's findings, the following recommendations aim to promote fair and inclusive career progression across both sectors. These recommendations are grounded in the experiences shared by participants, who emphasised that efforts to support women should not create the impression that women need special treatment to succeed. Rather than focusing on "fixing" women, organisations should address structural barriers and cultivate inclusive systems that benefit all employees.

6.4.1 Ensure Transparency in Career Progression

Organisations should ensure that promotion and evaluation criteria are clearly communicated, objective and free from bias. Transparent career development systems reduce reliance on informal networks or personal connections, which can unintentionally disadvantage those outside dominant social circles. This promotes merit-based progression and fosters fairness without gender-based assumptions.

6.4.2 Promote Equity Through Inclusive Organisational Practices

Rather than implementing gender-specific initiatives that risk portraying women as needing additional help, organisations should build inclusive work environments that accommodate diverse experiences. As several participants highlighted, excessive attention to gender-specific schemes can reinforce the idea that women must work harder to be considered equal. Equity-driven policies such as fair hiring practices, unbiased evaluations and inclusive leadership development should be designed to support all employees equally, while still recognising and addressing structural barriers that may disproportionately affect some.

6.4.3 Make Flexibility Standard, Not Gendered

Flexible working arrangements, parental leave and career break support should be accessible and normalised for all employees, not just women. This reduces stigma around caregiving responsibilities and avoids reinforcing traditional gender roles. Participants agreed that flexibility should be institutionalised, allowing both men and women to thrive professionally while managing personal commitments.

6.4.4 Evaluate Employees Based on Results, Not Presence

Long hours spent physically in the office are frequently mistaken for dedication. Employers should assess performance based on outcomes, not visibility. This shift in focus is especially beneficial for those who are balancing work and personal responsibilities. It may also improve productivity and WLB.

6.5 Areas for Further Research

While this study provided valuable insights, it also highlighted areas that would benefit from further investigation:

- Longitudinal studies on career progression: Following female accountants over time would offer deeper insights into how their careers evolve and how life events influence long-term advancement.
- Quantitative validation of findings: A larger-scale survey could complement this study by providing statistical evidence on the prevalence of themes identified through interviews.

- Impact of remote work and digitalisation: Post-pandemic shifts in work patterns may have reshaped opportunities and barriers for women, making this a timely area for exploration.
- Comparative research: Examining Malta alongside other small EU states could reveal whether similar cultural and regulatory factors influence female career progression in accountancy.
- Evaluation of organisational policies and leadership programmes: Assessing their effectiveness could provide evidence-based recommendations for employers and policymakers to support women's advancement.

6.6 Concluding Remarks

This research has contributed to a clearer understanding of how gender and sectoral differences influence the career progression of female accountants in Malta. While efforts to promote gender inclusivity have made progress, significant gaps remain, particularly in how policies are implemented and how organisational cultures evolve to support women's leadership potential.

The voices of the women interviewed highlight not just the challenges they face, but also their resilience, ambition and commitment to their profession. To harness this potential, both sectors must do more than implement formal policies, they must also address the underlying cultural and societal expectations that continue to shape women's careers.

Ultimately, achieving equitable career progression for female accountants is not only a matter of fairness, but also essential to the continued growth and integrity of the accountancy profession. As a key pillar of both public and private sectors, the profession benefits from inclusive leadership and full utilisation of its talent pool. Organisations that support gender equity are more likely to retain skilled professionals, improve performance and enhance decision-making through diverse perspectives. In turn, the accountancy profession can strengthen its contribution to both organisational effectiveness and Malta's broader economic and social progress.

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List of Legislation

Work-Life Balance for Parents and Carers Regulations (2022), Subsidiary Legislation 452.125 of the Laws of Malta

APPENDICES

Appendix 1 – Interview Questions

Introductory Questions

1. What is your age?
2. What are your educational qualifications?
3. How many years have you been working in the accounting field?
4. Have you worked in both the public and private sectors? If so, how much experience do you have in each sector?
5. What is your current position and how long have you held this role?
6. Are you currently working full-time, part-time, or in a flexible role?

Objective 1: Key Factors Influencing Career Progression

7. What factors have been most influential in your career progression as a female accountant?
8. How do you think gender has influenced your career progression? Can you provide specific examples?
9. How has your sector (public or private) influenced your career goals and aspirations?
10. How important are informal networks or relationships within your organisation (internal) for career advancement?

Objective 2: Impact of Organisational Policies and Practices

11. How do organisational policies, such as flexible hours or work-life balance programs, impact your career progression?

12. Can you describe how supportive your organisation is toward family responsibilities and how has this impacted your career choices?
13. Do you feel that promotion and performance appraisal systems in your sector are fair and supportive of women's advancement?
14. Are there any particular policies that you believe have positively or negatively impacted your career trajectory?
15. In terms of work-life balance policies, do you feel they are effectively implemented, or do you experience any discrepancies between policy and practice?

Objective 3: Discrepancies in Career Opportunities Between Public and Private Sectors

16. What differences, if any, have you noticed between the public and private sectors in terms of opportunities for career advancement?
17. Do you feel that career progression pathways are clearer or more structured in the public sector compared to the private sector, or vice versa?
18. Have you noticed a difference in how career breaks (e.g., for family or education) are perceived and managed between the public and private sectors?
19. To what extent do you feel the "glass ceiling" or "glass cliff" phenomenon exists in your sector?
    - The glass ceiling is an invisible barrier preventing women from being promoted to top jobs in management (e.g. being excluded from important, decision-making).
    - The glass cliff is a situation in which women are promoted to higher positions during times of crisis or duress, or for example during a recession when the chance of failure is more likely.

20. How has your experience with training and professional development opportunities varied within your sector and do you feel these opportunities are equitable?

Mentorship and Networking

21. How accessible have mentorship programs been to you in your sector and how have they influenced your career?
22. Do you find that having a female mentor or sponsor has a different impact on career progression than a male mentor?
23. Can you share any experiences of "old boys' networks" in your organisation?
    - Old boys' network is the informal system in which men who went to the same school or university help each other to find good jobs or get other social advantages
24. How have networking opportunities outside of work impacted your career and are they accessible given your personal responsibilities?

Societal and Cultural Expectations

25. How do societal expectations around gender roles and family obligations influence your career decisions and progression?
26. How does your sector view "non-traditional" career paths, like taking on flexible or part-time work and how does this affect progression?

Work-Life Balance and Organisational Culture

27. How do work expectations, such as working late or during weekends, impact your ability to balance personal life with career ambitions?

28. How important is work-life balance to you and do you find that one sector supports this better than the other?

29. Do you feel that career advancement is linked to time commitment rather than performance in your sector and how has this influenced your choices?

    - Based on long hours and availability (time) rather than on the quality of their work, skills, or results (performance).

30. How has remote work or flexible scheduling influenced your perception of career progression opportunities?

Objective 4: Female Leadership Opportunities and Recommendations

31. How common is female representation in senior positions in your organisation and what impact does this have on your career aspirations?
32. Do you feel that gender-based biases, such as the preference for “masculine” leadership traits, impact promotions or leadership opportunities?

33. Are there any specific leadership programs in place for women in your sector and if so, how effective do you think they are?

34. Do you have any recommendations for organisations to improve career progression opportunities for women in accounting?

Appendix 2 – Letter of Introduction

L-Università ta' Malta

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LETTER OF INTRODUCTION AND INVITATION TO PARTICIPATE IN RESEARCH

22/02/2024

Dear Sir / Madam,

This is to introduce Maria Sant, a Master in Accountancy student at the Faculty of Economics, Management and Accountancy at the University of Malta.

The student is undertaking research within the Department of Accountancy regarding The Accountancy Profession in Malta. This research aims to explore the differences in career progression opportunities and challenges faced by female accountants in the public versus private sectors.

In this regard, the said student would like to invite you to contribute to this research project by providing access to female employees within your organisation to interview them at your convenience.

This research is important and valuable in enhancing understanding of the subject area and helping practicing professionals and practitioners like yourself, as well as informing policy and support initiatives. The student would be happy to share with you general findings ensuing from this research.

The student is to ensure that any information provided will be treated in confidence, also in line with general Faculty research requirements and ethical obligations. A consent form will be separately provided. You are, of course, entirely free to discontinue your participation at any time or to decline to answer particular questions.

While I thank you beforehand for your consideration as well as your possible kind support and involvement in this important research, should you have any queries on this research please feel free to contact me via email at: accountancy.fema@um.edu.mt.

Yours sincerely,

L Ellul

Dr Lauren Ellul

Appendix 3 – Information Letter

L-Università ta' Malta

Information letter

12/11/2024

Dear Madam,

My name is Maria Sant and I am a student at the University of Malta, presently reading for a Master in Accountancy. I am conducting a research study for my dissertation titled A Comparative Study of Female Accountants' Career Progression in the Public vs Private Sector; this is being supervised by Prof Josette Caruana. This letter is an invitation to participate in this study. Below you will find information about the study and about what your involvement would entail, should you decide to take part.

The aim of my study is to identify and compare the key factors influencing career progression for female accountants in both the public and private sectors and to assess the impact of organizational policies and practices on the career development of female accountants in both sectors. Your participation in this study would help contribute to a better understanding of specific factors that contribute to career progression and become more aware of societal expectations, networking barriers, and the differences between the public and private sectors in terms of career progression. Any data collected from this research will be used solely for purposes of this study.

Should you choose to participate, you will be asked to sit for an interview and respond a few questions. This will take you approximately 60 minutes to complete.

Data collected will be treated confidentially and anonymised. Raw identifiable data will be encrypted and stored offline on an external hard drive or flash drive, or a secure UM server (not the UM Google Drive). Any material in hard copy form will be placed in a locked cupboard. Only my supervisor and myself (and in exceptional cases, examiners) will have access to this data.

The findings which emerge from this research may be published (e.g., in a dissertation, academic journals) and/or presented (e.g., during conferences, meetings). Your name (or any other identifying information) will not appear when the findings are reported.

Participation in this study is entirely voluntary; in other words, you are free to accept or refuse to participate, without needing to give a reason. You are also free to withdraw from the study at any time, without needing to provide any explanation and without any negative repercussions for you. Should you choose to withdraw, any data collected from your interview will be erased as long as this is technically possible (for example, before it is anonymised or published), unless erasure of data would render impossible or seriously impair achievement of the research objectives, in which case it shall be retained in an anonymised form.

If you choose to participate, please note that there are no direct benefits to you. Your participation does not entail any known or anticipated risks.

Please note also that, as a participant, you have the right under the General Data Protection Regulation (GDPR) and national legislation to access, rectify and where applicable ask for the data concerning you to be erased.

All data collected will be stored in an anonymised form on completion of the study and erased within 6 years of completion of the study.

A copy of this information sheet is being provided for you to keep and for future reference.

Thank you for your time and consideration. Should you have any questions or concerns, you may contact myself or my supervisor on the details provided below.

Yours Sincerely,

Maria Sant
maria.sant.20@um.edu.mt
+356 79286688

Prof. Josette Caruana
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Appendix 4 – Consent Form

INTERVIEW CONSENT FORM

Title of research project:

A Comparative Study of Female Accountants' Career Progression in the Public vs Private Sector

Declaration by Participant:

- I confirm that I have been given a copy of the information sheet and consent form for the above-mentioned study. I have had the opportunity to read and consider the information provided, and to ask questions; any questions have been answered in a satisfactory manner.
- I understand that my participation is voluntary and that I am free to withdraw at any time without giving any reason and without any penalty.
- I understand that the data collected will be securely stored and accessible only to the researcher, and potentially to her supervisor, examiner/s, and reviewer/s. I have been informed that data will be erased/destroyed within 6 years of completion of the study.
- I understand that the data collected will be anonymised and that I will not be identifiable in any publications, reports, or presentations arising from this research.
- I understand that under the General Data Protection Regulation, I have the right to access, rectify and where applicable erase any data concerning me.

Please tick as appropriate

I consent to be interviewed for the purposes of this study.

☐ YES ☐ NO

I am aware that, by marking the first-tick box below, I am giving my consent for this interview to be audio recorded and converted to text as it has been recorded (transcribed).

☐ I agree to this interview being audio recorded.
☐ I do not agree to this interview being audio recorded.

Name of Participant: ____

Signature: ______________________________ Date: ____________________

Name of Researcher: Maria Sant

Email address: maria.sant.20@um.edu.mt Phone Number: 79286688

Name of Supervisor: Prof. Josette Caruana

Email address: josette.caruana@um.edu.mt