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Gender inequalities in the formal workplace, a critical analysis of the Insurance Sector in Rwanda.

A dissertation submitted to the Center for Gender Studies at the College of Arts and Social Sciences in partial fulfillment of the requirements for the degree of Master of Social Sciences in Gender and Development at the University of Rwanda

By

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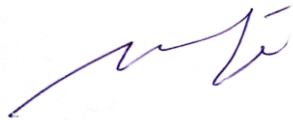
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The undersigned certify that she has read and hereby recommend for acceptance by the Centre for Gender Studies the Dissertation titled *Gender inequalities in the formal workplace, A critical analysis of the Insurance Sector in Rwanda*, in fulfilment of the requirements for the degree of Master of Social Sciences in Gender and Development from the Centre for Gender Studies, University of Rwanda.

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Dedication

This thesis is dedicated to my parents, brothers, sisters and all my friends.

Abstract

This study sought to understand the gender inequalities in the formal workplace, specifically the insurance sector of Rwanda. The study was conducted on two insurance companies, MUA Insurance (Rwanda) Ltd. and Radiant Insurance Company Ltd. It was guided by four specific objectives, which are: i) to identify the gender inequalities that affect women at MUA and Radiant Insurance companies in Rwanda; ii) to examine the factors that lead to the gender equalities at MUA and Radiant Insurance companies in Rwanda; iii) to analyze the efforts undertaken by the stakeholders of MUA and Radiant Insurance companies to address the gender inequalities; and iv) to suggest practical solutions and recommendations to address the inequalities identified. The methodology used for this study was purely qualitative, and data was collected using individual in-depth interviews, focused group discussions, and a review of secondary data tools. Each company had thirteen (13) respondents, which included ten (10) females and three (3) males. Four (4) key informants who are knowledgeable in the area of study were also interviewed. In total, thirty (30) respondents participated in this study. Findings show that both employers and employees have misinterpretations of gender, which creates an inequitable environment mostly for female employees. Further findings revealed that there are gender inequalities such as a pay gap created by the need of the companies to maximize profits; a gap in decision-making where the higher positions of the company leadership are largely dominated by men and most females are found at the base of the company structure pyramid; and no mechanisms to address sexual harassment cases in the event they are committed. The available structures, such as reporting to Human Resource Managers, are not the most preferred by the employees on the ground that the Human Resource Managers are not well trained in gender and at times have some work-related issues with the employees being the main supervisor of their work, and thus it is hard for them to be impartial in case a sexual harassment case is reported to them. It was also established that companies' policies and manuals are gender blind, and this creates a basis for inequalities because decisions are made without consideration of gender aspects. The study recommends capacity building in terms of training for both employers and employees about gender equality and how it creates a conducive environment for all. The study further recommends training for women to enhance their skills so they can take up higher-level decision-making positions in companies. Also, putting together an independent committee on gender so that the same committee can handle sexual harassment and related matters.

Keywords: Gender; Inequalities; Insurance; Rwanda; Equality

Abbreviations and acronyms

FGDs	Focus Group Discussions
ILO	International Labour Organisation
MIGEPROF	Ministry of Gender and Family Promotion
MMI	Military Medical Insurance
MUA	Mauritius Union Assurance Company Limited
NST	National Strategy for Transformation
PSF	Private Sector Federation
SDGs	Sustainable Development Goals
UN	United Nations

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CHAPTER ONE: GENERAL INTRODUCTION

1.0. Introduction

The workplace has occasionally been described as being hostile to women due to the numerous gender inequities that exist (Abrams, 1991). Gender inequality is an intricate phenomenon that is evident in organizational structures, procedures, and practices. There remain major disparities that need to be addressed notwithstanding the tremendous progress that women have made and the necessity of recognizing the progress made toward gender equality. Insurance plays a significant role in social security measures everywhere in the world and in today's world, the insurance industry is extremely competitive (Kour, 2018). As a result of this competitiveness, women are now employed in greater numbers in this industry, making it a hotspot for numerous gender inequities (Kour, 2018). This study discusses gender disparities in the insurance sector in Rwanda and how to they can be addressed.

This chapter introduces the background of the study, the statement of the research problem, the objectives of the study, the research questions, the significance of the study, the scope and the conclusion of the chapter.

1.1. Background of the study

Globally, the issue of gender inequality remains a challenge and the formal workplace has most of the time been described as an inhospitable place for women because of different discriminations and gender equality issues that affect them (Abraham, 1991). Such inequalities that negatively affect them include pay gaps. This affects women's earnings and opportunities (Petersen and Morgan, 1995). There is a challenge in women breaking the leadership circle dominated by men and in the longer time required for women to advance in their careers (Eagly and Carli, 2007). Addressing gender inequalities in the workplace remains one of the most complex challenges in advancing gender equality and women's empowerment, because inequality is entrenched in many organizations' systems, such as their leadership structures, processes, and practices. Most of the harmful gender inequalities are enshrined in the organizations' human resource manuals, and these affect the whole process of hiring the

employees, training them, setting their salaries, and promoting women (Cailin and Leanne, 2015).

The Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) emphasizes that in order to ensure the equality of men and women, states must take all necessary steps to end discrimination against women by any individual, group, or business. Of particular importance is the elimination of discrimination against women in the workplace. The Convention calls for the abolition of biases and behaviors that are based on gender stereotypes in addition to providing formal and material equality (Greif, 2017).

Goal 5 of the Sustainable Development Goals (SDGs), which calls for gender equality and seeks to end all forms of violence and discrimination against women in both the public and private spheres, was established by the United Nations in 2015 along with the other seventeen SDGs. On a global level, women receive 77 cents for every dollar earned by men, creating a large economic disparity over a lifetime. Labor rules significantly contribute to this disparity because women frequently struggle to balance paid job and family duties (Zada and Civi, 2022). The makeup of the board of directors in Croatian insurance businesses varies greatly during the course of the observed period, ranging from 19% to 37% if we focus specifically on the insurance industry. Although on average 27% of insurance businesses during the entire observation period had board presidents who were women. When we consider the fact that just 10% of women in Croatia currently serve as presidents of the supervisory boards of insurance companies, the situation becomes much worse (Zada and Civi, 2022).

In Africa, even though the nations have ratified international and regional treaties and pledges, gender inequality is still pervasive and remains a significant concern (Manda & Mwakubo, 2014). Most women work in the unorganized sector or on small plots of land, caring for others for little to no remuneration. Also, compared to men, women have less access to markets for their produce, loans, land, agricultural inputs, equipment, and extension services. And in insurance sector, it is not any better because women still face gender discrimination from their male counterparts. Among the deeply ingrained cultural norms and beliefs of African nations, some injustices are ingrained. The inequities can be remedied in part by changing the policies that support them as well as by creating and enforcing laws that support women's economic

empowerment. So, more in-depth research is still needed to emphasize the difficulties connected with gender inequality and what needs to be done to progress toward its reduction.

The insurance sector remains undeveloped in Africa, even after taking into account demographics and economic levels. This is troubling because the sector has the potential to significantly impact financial and economic growth. Many things contribute to the sector's slow growth, including the absence of mandatory insurance in important areas, the dominance of state-owned businesses in some nations, flaws in the regulatory and supervisory system, insufficient tax laws, a lack of professional expertise, and cultural considerations. In order to encourage the growth of this significant sector in the present decade and beyond, policy reforms and product innovation could be very helpful. (Lester, 2011).

The insurance industry is important for economic growth because it offers leverage that may be utilized to protect against adverse macroeconomic shocks, which significantly slow down economic activity. So, by providing financial security to all social groups engaged in family and economic activities, the macroeconomic environment's uncertainty is lessened, and this fosters a favorable business climate (Asongu and Odhiambo, 2020).

In East Africa, insurance is slowly gaining a good coverage. East African community's economic integration has a role in the expansion of the insurance sector. In east African communities, the insurance industry has performed well, according to the study's findings. Furthermore, it was discovered that the expansion of the insurance sector in member nations has been facilitated by the economic integration of east Africa as well as the rise of the community's insurance business. According to the study, trade obstacles, high transaction costs, and investor uncertainty all have an impact on how quickly insurance is growing in the region. The insurance sector employs a strategy that involves diversifying its product line and introducing new brands in response to market demands (Mbugua, 2013).

The expansion of the insurance business in the region is a result of economic integration in the east African community. The performance of the insurance sector in the community of East Africa has been influenced by economic integration. The expansion of the insurance sector in member nations has benefited from the economic integration of east Africa and the region as a

whole. The presence of trade restrictions and high transaction costs and investor uncertainty had a significant impact on the expansion of the insurance industry in the EAC (Mbugua, 2013).

In Rwanda, insurance companies belong to the financial sector, and women's employment comprises 49.9% of the financial sector (National Institute of Statistics Rwanda, 2018). Most insurance sector companies employ women, but they are in lower positions. I have realized that in Rwanda, some studies on gender conducted in the banking industry mostly focus on banks, and there isn't much written about gender in the insurance industry. O'Toole and Nayak (2023), for instance, examined the connection between gender equality and financial access as well as their impact on Rwanda's economic development. The study's main focus was on women's financial access; Gender in insurance industry was not captured. Mukamana et al. (2016) also looked at the role of Rwanda's Duterimbere MFI in promoting access to microcredit for both male and female borrowers. Machogu and Okiko (2015) conducted study on the complexity of e-banking and its ongoing impact on customer satisfaction in the Rwandan commercial banking sector, with gender acting as a moderating factor. All the above, none talks about gender in the insurance sector. Therefore, this motivated me to carry out this investigation and learn more about the industry in order to provide information about those gaps and how to close them in order to support Rwanda's major development goal of achieving gender equality.

Gender equality and women's rights in Rwanda are envisioned in various provisions of the 2003 Constitution of the Republic of Rwanda revised in 2015. For example, Article 10 provides for fundamental principles, and in its paragraph 4, it provides for equality of all Rwandans and between men and women, which is affirmed by women occupying at least thirty percent (30%) of positions in decision-making organs. Article 75(4) paragraph 2 provides that at least thirty percent (30%) of deputies must be women, and it is also supported by Article 80(5) paragraph 6, which also provides that at least thirty percent (30%) of elected and appointed senators must be women. These provisions are of great importance, and they are the bedrock of women's empowerment in Rwanda. They have given women good strides to defeat all odds of a culture where women are discriminated on the basis of their gender status. Another important provision is drawn from the preamble of the Constitution, where it provides that "we are committed to building a state governed by the rule of law, based on respect for human rights, freedom, and the principle of equality of all Rwandans before the law, as well as equality between men and

women." This is a clear manifestation of the will of the people committed to respecting the rule of law and equality between men and women.

The Vision of Rwanda 2020 considers gender equality a cross-cutting issue and envisages establishing gender-friendly legal and policy frameworks. Because of its cross-cutting nature, it has formed the basis for the provision of gender equality and family promotion under the Economic Development and Poverty Reduction Strategy II (EDPRS II), a seven-year government program 2010–2017, and the National Strategy for Transformation (NSTI) 2017–2024.

The National Gender Policy 2021, building on the former National Gender Policy 2010, envisages setting the Rwandan society free from any forms of gender-based discrimination and creating a conducive environment where both men and women can contribute to and benefit from the national development goals.

Gender equality is also provided for under the Rwandan Vision 2050 and is one of the key values that defines a high standard for every Rwandan. The private and public sectors stand at the center of all the development dreams of the nation. Under Vision 2050, for example, the private sector is envisaged to become a major engine for growth, coupled with good policies and programs. Irrespective of the above-mentioned commitments and efforts, gender gaps still persist within both public institutions and private sector companies. The gender practical and strategic needs are not addressed in a practical way, and this slows down the achievement of the gender equality development objectives.

Specifically, to understand gender inequalities in the insurance sector, there is a need to have a general overview of the insurance sector in Rwanda. The insurance sector in Rwanda is still small relative to the overall financial sector in the country and compared to other insurance sectors in East African countries (EACs). The market size in terms of growth-written premiums (GRP) in 2017 stood at Rwanda Francs 120 billion (Unites States Dollars [USD] 143 million). And looking at the total insurance penetration, Growth Written Premiums as a percentage of GDP in 2017, it stood at 1.6 percent, with private insurers representing 0.9 percent and public insurers representing 0.7 percent (Thorburn and Ghimire, 2019).

Rwanda's insurance sector is comprised of fourteen (14) private insurance companies and two (2) public insurers: the Rwanda Social Security Board (RSSB) and Military Medical Insurance (MMI). The two public insurers sell medical insurance schemes, and their written premiums represent almost half of the premiums in the overall insurance sector (Thorburn and Ghimire, 2019). The Rwanda Social Security Board is a public body that manages social security services and provides a medical insurance scheme. In compliance with Rwanda's Vision 2020 for the move towards Universal Health Coverage (UHC), Mutuelle de Sante was providing coverage through the Community Based Health Initiative (CBHI) program. This program moved to Rwanda Social Security Board (RSSB) recently. Military Medical Insurance (MMI) offers a medical scheme for military personnel and their families. The other fourteen (14) private insurance companies offer different insurance coverages to the general public (Thorburn and Ghimire, 2019).

It is so imperative to note that there has been some increment in insurance coverage and market penetration because some new insurance companies have joined the market and because of the government's initiative encouraging all Rwandans to have medical insurance, but still the coverage is not fully effective. There is still room to have insurance coverage penetration, mostly in the rural areas (Thorburn and Ghimire, 2019). The insurance sector, like many other sectors, has employees, but the concern for the study is whether the workplace environment is conducive for all the employees. Creating an inclusive and conducive environment for all employees to thrive requires the regulator, the sector association, and all other stakeholders to dedicate sufficient time and resources to ensure that any workplace inequalities are addressed. Different studies have indicated that female employees are the most affected by workplace discriminations and inequalities, so there is a need for more interventions if gender equality in the workplace is to be achieved.

The researcher intends to make a critical analysis of the insurance companies to check out their commitment to the promotion of gender equality, and this comes with understanding their working environment. This study will analyze if there are any discriminations and gender gaps that affect employees, most importantly those that largely affect women, and the reasons why such inequalities exist. It will also suggest possible ways to address these inequalities.

1.2. A statement of the research problem

The ideal is that Rwanda is committed to the promotion of gender equality, and this is envisaged in different aspects. For example, in the preamble of Rwanda's Constitution of 2003, revised in 2015, it lays out a commitment of the government to respect the rule of law and equality of all Rwandans, and by this, the avenues to promote gender equality have been put in place, such as gender machinery institutions which include: Ministry of Gender and Family Promotion (MIGEPROF), Gender Monitoring Office (GMO), National Women Council (NWC), Forum for Women Parliamentarians (FFRP). Also, there are other avenues such as the country's visions (Vision 2020 and Vision 2050), national strategies such as National Strategy for Transformation 1 (NST1), national gender policies such as National Gender Policy 2010, and National Gender Policy 2021, and ratification of international conventions such as International Labour Organisation Convention (ILO Convention) and Convention Enforced Disappearances (CED) that promote gender equality.

However, despite many commitments and efforts by the government of Rwanda to address gender inequalities, gender gaps still persist within both public and private sector institutions and companies. For example, women still struggle to occupy higher positions that hold decision-making authority. The statistics show that in private sector decision-making positions at the national level (10 PSF chambers), women constitute 20% of the president's position, 10% of the first vice president's position, and 70% of the second vice president's position. At the provincial level, in the president's position, women constitute 20%; in the first vice president's position, women constitute 20%; and in the second vice president's position, women constitute 60% (PSF 2018). Women also still face the challenge of gender pay gaps, and statistics show that women are paid 13% less than the monthly salary of men (National Institute of Statistics, 2018). Furthermore, women still experience sexual harassment at their workplaces, and according to Transparency International Rwanda (2018), 1 in 10 women, personally or through at least one of their workmates, experience cases of sexual harassment in the workplace. Statistics also show that women are still being discriminated against based on their gender; for instance, 8% of women have stopped working due to pregnancy and family responsibilities (National Institute of Statistics, 2018).

(7)

In Rwanda, women are underrepresented in the company's higher positions (National Institute of Statistics Rwanda, 2018) and Devillard, et al, 2018) elaborates that the reason we have few women in leadership positions is because a number of men and women still believe that gender parity in leadership positions is not an issue. The study revealed that 33% of women and 55% across industries believe that 1 in 10 women in senior leadership is a good representation (Devillard, et al, 2018). Diverse teams are more effective at solving problems and reaching diverse markets and customer segments. It is further argued that Insurance companies have fewer women in top leadership positions, which means they are missing out on talent and exploitation of diversity opportunities (Bourke and Espedido, 2019).

The International Labour Organisation's (ILO, 1999) policy on equality between men and women advocates for promotion of gender equality in staffing, substance, and structure of all organizations, and this can be achieved by addressing all gender gaps in all aspects at workplaces, most importantly by developing gender mainstreaming policies and strategies. It is so imperative that all employees at the workplace get equal treatment and access to resources and opportunities. This calls for employers to put in place mechanisms that address issues that might affect women's promotions, gaps in salaries, barriers that prevent women from occupying top positions, gender sensitive policies in recruitment and career training and promotions, among others.

The current workplace situation, which is full of discrimination and all other gender inequalities, whether intentional or resulting from gender blindness, affects women, and gender equality cannot be quickly achieved if gender inequalities at workplaces are not addressed. Much as men also face workplace gender discrimination and inequalities, this study focuses on women because, often, women are the most targets and victims of such workplace inequalities, and such discrimination is psychologically more damaging for women than for men (Branscombe et al., 2002).

In Rwanda, women constitute 49% of the labor force (National Institute of Statistics Rwanda, 2018) in the financial sector, including insurance. This looks like a very good percentage, but the report does not interrogate to know whether this good percentage of women is integrated into all structural levels of the company. This research intends to look at this.

(8)

According to the National Institute of Statistics Rwanda (2018), men occupy the majority of senior managerial jobs, while women typically hold lower-level roles. Being an advocate of gender equality, this has motivated me to learn more and comprehend the specifics of gender sensitivity in these insurance industries. This study will look more closely at why women are at lower levels in organizational structures and determine if it has a connection with gender issues.

Although there is a lot of research on gender disparities in the insurance industry, little is written on those that especially affect the insurance industry in Rwanda. This study will analyze this understudied area in Rwanda from a gender perspective.

1.3. Objectives of the study

1.3.1. Main objective

The objective of this study is to identify gender inequalities that affect women at the workplace in the insurance sector in Rwanda and establish the role of each relevant stakeholder in addressing such inequalities and appropriate strategies to address them.

1.3.2. Specific objectives

The specific objectives for this study are:

1. To identify the gender inequalities that affect women at MUA and Radiant insurance companies in Rwanda.
2. To examine the factors that lead to gender inequalities at MUA and Radiant Insurance companies in Rwanda.
3. To analyze the efforts undertaken by the stakeholders of MUA and Radiant Insurance companies to address gender inequalities.
4. To suggest practical solutions and recommendations to address the inequalities identified.

1.4. Research questions

The research questions that this study is set to address are:

1. What are the experiences of women regarding gender equality in the MUA/Radiant Insurance Company in Rwanda?

2. What are the causes of gender inequalities in the MUA/Radiant Insurance Company in Rwanda?

3. What measures are being undertaken to address the gender inequalities in the MUA/Radiant Insurance Company by the different stakeholders?

1.5. Significance of the study

This study will contribute to the awareness of the gender gaps in policies, structures, and processes and propose to the government that it undertake policy reforms to achieve gender equality at the workplace.

The study will portray the gender inequalities that happen at workplaces, and the society will join the awareness campaign and contribute towards ironing out gender discrimination in the workplace. It will also create a foundation for the future researchers to generate more knowledge about the subject matter of this study.

1.6. Scope

This study focuses on gender inequalities at the workplace and was carried out at MUA Insurance (Rwanda) Limited and Radiant Insurance Company Ltd., both in the city of Kigali.

1.7. Conclusion of the chapter

The structure of chapter one clearly identifies the research problem and provides an overview of the study's background. The theories related to the research topic are explained in chapter 2, the methodology is shown in chapter 3, the study results are presented in chapter 4, and the overall conclusion and recommendations are provided in chapter five.

CHAPTER TWO: LITERATURE REVIEW

2.0.Introduction

This study aims to explore gender differences at work and concentrates on the inequality experienced by women. Notwithstanding the fact that men also experience prejudice, this study focuses on women since they are more frequently the targets (Branscombe, 1998; Schmitt et al., 2002; McLaughlin et al., 2012) and because discrimination affects women psychologically more severely than it does men (Barling et al., 1996; Schmitt et al., 2002).

This chapter offers an overview of the theories, theoretical frameworks, empirical data, and conceptual frameworks pertaining to gender disparities in the formal workplace, particularly in the insurance industry. In addition to analyzing various sources, the literature draws on the works of different authors. It also presents the definitions of key terms used in this study. The definition of essential terms helps to ensure that readers will comprehend the study's components as I will be presenting them because they may have their own interpretations of the terms or may not be familiar with them.

2.1.   Definition of key terms

2.1.1. Insurance

It is a tool for managing financial risk in which the insured passes the risk of future financial loss to the insurance provider, which reduces it in exchange for a monetary payment known as the premium. For various types of insurance, depending on the risk they lessen, an insurance contract binds the policyholder and the insurance firm. Broad categories include life, health, motor, travel, home, rural, commercial, and business insurance (Santomero and Babbel, 1997).

2.1.2. Inequality

Inequality refers to disparities between individuals (vertical inequalities) or groups (horizontal inequalities) in areas such as income, wealth, education, health, nutrition, space, politics and social identity (Orrnert, 2018). When people experience inequality in several, interrelated areas of their lives, this is known as intersecting inequality. Most people understand inequality to be either an inequality of opportunities (differences in people's backgrounds or circumstances that limit what they may accomplish) or an inequality of outcomes (differences in what people achieve in life, such as amount of income (Orrnert, 2018).

2.1.3. Gender

The term "gender" refers to the learnt, adaptable, and widely variable social interactions and disparities between men and women that exist within and between nations and cultures. As part of the socialization process, people learn about these distinctions and connections that are socially constructed. They choose what constitutes suitable behavior for each sex group. They can be changed and are situation-specific (Jewett, et al 2021).

2.1.4. Gender Equality

Gender equality is the idea that both men and women have the freedom to develop their unique talents and make decisions without being constrained by preconceived notions, traditional gender roles, or stereotypes. Gender equality refers to the equal consideration, value, and favoring of men and women's various behaviors, desires, and requirements. It does not imply that women and men must equalize, but rather that the gender of their birth will not affect their rights, obligations, or opportunities (Verloo, 2007).

2.1.5. Sexual Harassment

Any form of emotional abuse, victimization, or persecution that is sexual in nature is considered sexual harassment. Many different types of inappropriate behavior can be included under workplace harassment and pressure. The act of making unwanted physical or psychological assaults on a person or a group of coworkers on a regular basis, usually in a way that is unpredictable, unreasonable, or unfair, is known as harassment (Kamberi and Gollopeni, 2015).

2.1.6. Formal work place

A formal workplace is one in which an employment agreement has been made to codify the connection between the employer and employee. It is possible for the employer and employee to have a verbal or written agreement. Workplaces that are more formal may mandate uniforms or a certain dress code for the staff. Employees may also maintain regular working hours, travel to the same location each day, and get regular payment of salary and wages while working from an office (Brewer, 2013).

2.2. Theoretical review

In this section, the researcher discusses the theoretical literature review which identifies the theories that already exist, their connections, the depth of investigation that has gone into each theory, and the extent to which new hypotheses still need to be produced and evaluated.

There are a number of authors who have researched and written about gender, and there is also some statistical literature in Rwanda, mainly from surveys conducted by the National Institute of Statistics Rwanda (NISR), GMO, and development partners like UN Women and United Nations Development Program (UNDP), among others. These reports give a comparative analysis and are also the basis for monitoring the progress of gender equality in Rwanda. For the academic literature, some authors researched about different gender dimensions that helped the researcher to deeply understand the topic of research, and the said literature is the following paragraphs:

According to feminism, "social inequalities that identify women and men in social interaction" are produced through the gender process. Individuals establish and maintain the gender order by acting and responding in ways that are expected of them throughout their lives (Lorber, 1991, p. 65). Gender roles do, in fact, refer to distinctions between the social identities, actions, status, and characteristics that society attributes to men and women. Age, class, color, religion, and ethnicity all have an impact on these men and women. Gender is one of the most significant aspects in shaping how individuals view one another in a very vast community.

Perceptions are the consequence of a complicated system of values, which leads to multiple definitions for them. They have been extensively researched from a variety of angles and are strongly related to the socialization process. In this study, perception refers to the process of forming opinions about other people based on their appearance, gender stereotypes, character traits, and competencies and skills.

According to Pilcher and Whelehan, implies "the way women view themselves and these ones are perceived by others" or "the way society has created the image of women and communicated it to the public at large" (Pilcher, 2004, p. 135). This picture "reinforces prevailing beliefs of gender difference and the qualities of ideal-type femininity; they foster such distinctions in the consciousness of following generations," according to the author (Pilcher, 2004, p.136).

In this situation, a woman is "viewed as weak, less intelligent, dependent, but helpful for reproduction, and well dedicated to children's education as well as home and garden duties." Most of the time when professional women step in, their work is not perceived as something that women do, but rather as a part of who they are. (Fishman, 1978, p. 405), as cited by West & Fenstermarker (1995, p. 5).

The same attitude toward women was validated in all of the literature reviewed by Farinde, Okunade, and Laogun (2004) and Odejide (2009). They claimed that although males do not view women as equals, they have the potential to hold positions of leadership and make contributions to the growth of the community (Farinde et al, 2004, p. 275). For instance, a study at Nigeria University on the construction of gender identity among female students revealed that, generally speaking, men were credited with superior leadership and time, people, and crisis management skills while women were associated with low status and by religious doctrines (Odejide, 2009, p. 49).

Men's control and constraint of women's sexual autonomy while extending their own sexual freedom is an example of how men dominate women in sexual interactions (Silva, 2007). There are numerous diverse types of masculinity that change with time, space, and cultural boundaries (Connell, 1995). Studies on masculinity views in the past have suggested that certain elements may play a role in fostering situations that support men acting violently toward women and, as a result, the development of negative masculinity attitudes.

In order to comprehend gender disparity and inequity, it is becoming more and more crucial to identify the underlying factors that contribute to male domination. Understanding the cultural environment in which the dominance manifests itself is the only way to accomplish this. Cultures can either empower or disempower men and women because they have established rules that govern how people of that particular culture behave toward one another and toward their

surroundings. According to (Mead, 1963), there are the same basic temperamental kinds that are set through genetics across all civilizations. These distinctions offer "the indications from which culture works, picking one temperament or a set of related and congruent types as desirable." In other words, there are some trends that are universal but are specific to a given place and historical period. These special characteristics become ingrained and essential in societies' definitions.

Sanday (1981) adds to Mead's argument by stating that "each culture must pick a sex role plan, that is, a template for the structuring of sex-role expectations." One type of symbolic template is a design for sex roles. With the aid of such plans, men and women are better able to situate themselves in their respective roles as male and female in relation to one another, their surroundings, and the developing boys and girls whose conduct they must mold to fit a predetermined mold. Therefore, "sex-role plans" are essentially a component of the system of meanings by which people justify their accomplishments, face their fears, memorialize their pasts, and infuse themselves with a sense of "personhood" (1981). Behavior, attitudes, and beliefs are shaped by sociocultural meanings. Given their responsibility for raising families and imparting language skills to their offspring, women play a crucial role in transmitting these worldviews.

Some scholars studying African women and patriarchy have disputed these patriarchal-inspired gender theories that attribute low social standing to women. The authors that contend that gender was not an organizing element in African civilizations prior to colonialism include Oyewuni (1997), Amadiume (1987), and Nzegwu (2001), all of whom are cited by Odejide (2009, p. 42). According to these academics, colonization, the spread of Islam and Christianity, and the process of state creation all contributed to the "systemic patriarchalization" of African communities. Odejide (2009, p. 42).

Other research, however, emphasized how things are evolving over time. There is more room for greater freedom for women and less violence in the current cultural change, which is characterized by an expanded legal framework, urbanization, mixed marriages, and the use of technology and communication (Laisser, 2011, p. 12). It has also been demonstrated that in less wealthy societies with fewer resources, women and men are more or less on par and sometimes

even outperform men in terms of education and career. Lorber (1987), citing Almonquist (1991, p. 66).

Men's ideas of control and power over women, which influence daily life and social interactions, are the root of gender disparity (Farmer 1996; Scheper Hughes, 1992). In order to combat gender discrimination against women, advance women's rights, and strengthen their economic role in development, the promotion of gender equality, women's rights, and women's empowerment has emerged as a primary goal. It is difficult to alter prevalent gender norms in communities without the participation of men, nevertheless. Studies addressing masculinity have grown in quantity as the importance of men utilizing violence against women has become more well recognized (Barker, 2008).

One of the key aspects of human nature that affects social behavior, communication, and judgment is how that person perceives things. Definitions have been proposed by academics based on their points of view. Clancy, for example, defines perception as "incorporating seeing, hearing, understanding, insights, and responding." "Questions about how to access a phenomenon as it presents itself to us, our ability to interpret what we see, and our ability to convey it" have been debated in both science and philosophy. Clancy (2010, p. 80), Baron and Byrne (2000), and Ebot (2006, p. 27) all refer to social interpretation as an effort to comprehend and know other people. We are of what we know, understand, or think about these people, they claim.

Barry (2001), cited by Ebot (2006, p. 27), asserts that there is a direct connection between how gender interpretations are formed and the subsequent actions that are made on their behalf. In this situation, a person's view may vary from that of another depending on their personal experiences, culture, gender, location within the landscape, etc. People may give different meanings to what they observe, which can lead to diverse understanding of the same scenario by different people.

Zebrowitz (1990, pp. 3-6), who was cited by Ebot (2006, p. 27), recognizes that "object" and "person" attitude have significant distinctions. It is true that people are thought to have intents, as opposed to objects, and that people are viewed more accurately. Despite these variations, the author contends that theories of object perception, where various primary approaches, most

notably the structuralist approach and the constructivist approach, can be distinguished, provide the theoretical foundation for the phenomenon of social behaviors:

The fundamental tenet of the structural approach is that interpretations are anchored on sensory input from the outside world rather than being mental constructs. It is said to originate from simple sensations. This theory contends that several sensory components combine to form perception. For instance, if an object's shape, color, and/or sound all suggest that it is a woman, then the interpretation of the object as a woman will occur (Ebot, 2006, p. 25).

Geertz (1973), Carsaro and Eder (1995), and Brim (1966), all of whom were cited by Thirumalai (2011) and by Ebot (2006, p. 26), are proponents of the constructivist theory, which holds that the way in which we perceive an object cannot be predicted by simply adding our sensations to it. This viewpoint contends that "the mind organizes and constructs interpretations." According to these theories, the method stresses what they refer to as "subjective perception" in this context, and proficiency in social perception encompasses the following three areas of knowledge: a) being aware that other people have thoughts, beliefs, feelings, intentions, desires, and the like; b) having the ability to "read" other people's inner states based on their words, behavior, facial expression, and the like; and c) modifying one's actions in response to this knowledge.

According to feminist theory, "women" and "men" are defined in social interactions by social distinctions brought about by the "gender process." People continuously develop and uphold the gender order as they learn what is expected of them, observe what is expected of them, and respond in expected ways. (Lorber, 1991, p. 65) In fact, gender roles refer to the distinctions between the social identities, actions, duties, and characteristics that society attributes to men and women. They are influenced by geographical characteristics as well as age, class, race, ethnicity, and religion. Gender is one of the most significant aspects in shaping how individuals view one another in a very vast community.

The complicated structure of values that defines perceptions leads to various definitions of them. They are deeply entwined with the socialization process and have been investigated from a number of angles. In this study, perception refers to the creation of opinions about other people based on their physical characteristics, gender stereotypes, character traits, and knowledge and abilities.

In Western civilization, gender is primarily arranged around the social categories of male and female and allocated at birth based on biological sex, according to Russo and Pirlott (Russo and Pirlott, 2006). In this sense, "gender impacts how we perceive ourselves and dictates the appropriateness of behavioral, psychological, and social traits of males and females over the life cycle" (Cross, 1998). Children internalize the gender roles associated with their sexes through socialization, behave as expected, and perpetuate the gender divide, which leaves women in a subordinate position with less authority, recognition, and resources than males. In our patriarchal society, being a man is typically connected with having dominion over and control over women. According to McHugh, one way for males to act like a man is through violence (Anderson, 2001). Historically, this male trend has been accepted and accepted as natural. Therefore, this dominating model unavoidably affects how children develop and perceive themselves as adults.

So, it follows that, contrary to Godenzi, "men's aggression against women is both a means and a manifestation of the conditions of inequality between men and women" (Godenzi A., in Breines, 2000). In other words, it is important to understand that violence against women is "a symptom of historically uneven power relations between men and women, which have resulted in men dominating and discriminating against women and the obstruction of women's complete advancement." Women continue to experience this gender-based violence simply because they are women (Spanish Integral Law, 2004). Men who believe that women should be subordinates in the workplace continue to use violence against them.

The phrase "work-life balance" refers to striking a balance between one's personal and professional lives (Sundaresan and Shobha, 2014). For working women, maintaining a healthy work-life balance is extremely important, especially in the current climate, when women face several difficulties juggling work and family. Because they must manage almost two full-time jobs—one at the office and one at home—working women are under a great deal of pressure from the realities of the workplace. Working women find it harder than working males to strike a balance between work and family, according to a study of the literature on the subject. Additionally, it has been discovered that they fight more often as a result of job spillover into the home.

The worker viewpoint, which we refer to as the second widely used paradigm of workplace flexibility, places a strong emphasis on the individual's agency within the framework of

corporate culture and structure. According to this viewpoint, workplace flexibility refers to the extent to which employees have the freedom to choose how important aspects of their professional lives will be organized, particularly with regard to where, when, and how long work will be done. The fundamental presumption is that employees are human resources, complete beings with basic needs outside of the workplace. Additionally, it is believed that people will be more driven, devoted, and engaged if they believe that exercising flexibility can help them better meet their needs. In fact, Galinsky, Bond, and Hill (2004) discovered that when businesses encourage flexibility, employees are better able to meet all of their demands both on and off the job, and businesses as a whole gain. Many national programs that support workplace flexibility define it from the viewpoint of the employee, like as the Families and Work Institute in the USA. These definitions demonstrate a range of techniques firms apply in the workplace to give employees flexible options.

Although both the organizational and worker perspectives on the workplace view flexibility as an inherent quality, the functional goals of flexibility vary depending on the perspective. Flexibility, from an organizational standpoint, aims to make it possible for the organization as a whole to adjust to quickly changing demands placed on it by either internal or external sources. The objective of workplace flexibility, in contrast, is to improve people's capacity to meet all of their personal, familial, vocational, and community requirements. However, it is anticipated that as a result, the company will gain more production, efficiency, and effectiveness. Therefore, the key difference between the organizational and worker perspectives is whether the organization is set up and managed to give priority to the ability of the organization to quickly respond to market and environmental forces or whether it is intended to give preference to the ability of employees to self-regulate work-related responsibilities.

The two conceptions of flexibility consequently have profoundly different views of workers. The needs of the organization come before those of the employees, according to the organizational perspective. As a result, decisions on practical matters like staffing methods and career trajectories are made with the goal of guaranteeing organizational existence. The requirements of the workforce come second. In contrast, from the viewpoint of the employee, meeting individual needs is seen as a crucial part of achieving organizational objectives. Although organizational and worker flexibility may have implications across domains, their distinct foci suggest that

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these two approaches are separate and, to avoid confusion, shouldn't be referred to by the same name. We advise researchers to be clear about the notion they are using. This essay and the other pieces in this special issue conceive workplace flexibility from the standpoint of the employee.

Women's participation in leadership and decision-making positions is influenced by a variety of circumstances. The root causes include socio-cultural beliefs, a lack of gaining the experience necessary for participating in public decision-making, the weight of domestic responsibilities, the persistence of unfavorable beliefs about women's capacity for leadership and governance, a lack of female role models for young women and girls, and other factors (Hora, 2014).

In addition, academics like Lorber (1991, p. 66) and Johnson (1997, p. 73) have demonstrated in their studies that men and women, as well as boys and girls, have different statuses in patriarchal countries. However, as noted by Lorber (1991, p. 65), culture is socially constructed and evolves over time in response to social, economic, cultural, and political circumstances. Due to the aforementioned issues, there exist assumptions and expectations between men and women in society; as a result, the message provided by men and women may be viewed differently by the community. On the one hand, men and boys can participate in public events and gain skills. Because of this, they consistently hold influential positions and are regarded as having great social status by the general public. The options for women and girls to participate in public life are, however, somewhat more limited. Since they are seen as having poor status and capacity, they are seen as such. Women's capacity to rise to more senior positions in work is negatively impacted by this notion.

Most female victims of harassment do not report it. There was no difference between the sexes in terms of who reported an instance of hostile environment sexual harassment, even if women expressed a stronger intention to do so. The hypothesis of planned conduct is supported by the results as a model for gauging someone's propensity to report engaging in sexual activity. Examining a person's attitudes toward the conduct, normative beliefs, and perceived behavioral control, such as their desire to report an instance of hostile environment sexual harassment, is one way to apply the notion of planned behavior (Foster, 2018).

According to Lips (2013), gender stereotypes significantly influence how women are treated, particularly with regard to employment. The existence of gender bias in the workplace,

particularly through gender stereotypes, has been demonstrated by a meta-analysis of 136 independent effect sizes from experimental research (Koch & Sackett, 2015). As a result, this meta-analysis demonstrated that gender bias, for example, is based on female gender roles and male leadership characteristics. Since women are underrepresented in leadership roles, we end up with gender stereotypes and characteristics that contribute to greater gender inequality, especially in fields with a high male employment rate (Koch, 2015).

Although it can impact anyone, sexual harassment mostly affects women (Cudd et al., 2005). Stereotypes and gender roles have been connected to sexual harassment (Matsumato, 2001). In fact, some people think that one gender is inherently better to the other (Witt, 2017). According to certain ideas, for instance, sexism among individuals tends to exacerbate inequality, which most women have encountered in the job. As we have seen in Algeria, where there are still persistent gender discrepancies on the Algerian labor market, gender discrimination may include sexism based on gender identity. The first time the word "sexism" appeared in literature, according to Shapiro (1968), was in Caroline Bird's speech "On Being Born Female." Men lack the same motivation to fight sexist notions since they do not suffer from the same negative repercussions of sexism as women do in the workplace, especially here in Algeria, which may impede their ability to develop in their careers (Ramos et al., 2016).

Sexist humor objectifies, victimizes, denigrates, reinforces prejudices about, and/or denigrates a person based on their gender (LaFrance & Woodzicka, 1998). Importantly, women are the target of violent comedy and the object of sexual humor more often than men (Cantor & Zillmann, 1973). Media outlets, workplaces, and casual social settings all exhibit the prevalence of sexist humor. The ease with which sexist jokes can be found and shared has risen with internet accessibility. Any online browser will display a library of insults directed towards women when you enter the words "sexist joke" as an example. Sexist humor trivializes sex prejudice while simultaneously demeaning women under the pretext of harmless entertainment (Bill, 1992). Sexist comedy ambiguously communicates the denigration of women through humor, leaving the audience to decide how to interpret the message (Johnson, 1990). This contradiction was expressed in a joke by Charles Barkley (Machan, 1987, p. 218), who claimed that what one person finds amusing is "the height of terrible taste" for another.

A framework for analyzing empirical findings on the connection between biological sex and enjoyment of sexist humor is provided by social identity theory (Tajfel, 1986). Social groupings are seen as competing for attention rather than necessarily for tangible things. Positive uniqueness is a term used to describe this acknowledgment. Positive uniqueness is when a group is acknowledged to be superior to a pertinent outgroup along some valued characteristic. Social groups will employ a variety of strategies to achieve positive distinctiveness because they value it. One such strategy is mocking comedy (Barron et al., 1977). According to Bourhis et al. (1977), mocking humor helps people keep their strong social identities and emotions of superiority over other groups. Their theory holds that "anti-out-group humor" can be a clever and forceful way to assert in-group pride and distinctiveness from a dominating out-group through out-group devaluation and denigration.

collaborating with males in Rwanda to achieve gender parity in 2013, Katie Carlson and Shirley Randell looked at Rwanda's government and civil society's recent efforts to include men in gender equality projects. Through two succinct case studies, it specifically evaluates the progress being achieved and identifies the obstacles encountered. The first case study examines the writing and adoption of the Republic of Rwanda's 2009 Law on the Prevention and Punishment of Gender-Based Violence, which was heavily influenced by male participation both at the local level and through male legislators. The Rwanda Men's Resource Centre (RWAMREC), which employs a grassroots strategy to sensitize men and women in civil society in both rural and urban communities, is the subject of the second case study. These case studies demonstrate the progress accomplished when male leaders were specifically engaged at the national and village levels, as well as the enduring obstacles to gender equality present in both men's and women's attitudes.

2.3. Empirical review

This sub-section reviews empirical studies on decision making, gender pay gap, sexist communication, work life balance, traditional jobs and recruitment processes. Different studies have shown that these are the areas with most gender inequalities in the workplace as discussed hereunder:

Employers' organizations and the government are collaborating in Tanzania, where just 8% of CEOs are female, to provide women with the tools and resources they need to advance. The

same deeply ingrained patriarchal practices and archaic business cultures that prevent women from holding high-level management roles worldwide are frequently cited by working women and equality advocates. Employers' groups are now working to dismantle these barriers with initiatives that support equality in the workplace and increase public awareness of discrimination against women. Women receive six months of instruction on networking, personal branding, and self-promotion, as well as on how to recognize their skills and strike a balance between power and trust in a leadership position. Additionally, they are taught the fundamentals of board competency, such as business ethics, conduct codes, corporate governance, and financial management reporting (Kizito, 2018).

In Africa, there are still far too few women in positions of top corporate leadership, according to Jane Karuku, head of the Kenya Association of Manufacturers. According to research conducted in 2015 by the African Development Bank (AFD), Kenya received the greatest representation among the 12 African nations polled, scoring 19.8%, followed by South Africa (17.4%) and Botswana (16.9%). A Catalyst analysis found that businesses with at least one female director outperformed those without one in terms of share price performance and Return on Equity, and that businesses with more women on the board saw an increase in returns of 3.7% annually. In addition, encouraging women and girls to participate equally in society will help families, businesses, communities, and entire countries, which is crucial for attaining sustainable development.

Women in positions of leadership are also known for helping their staff members advance their careers through counseling, on-the-job coaching, outside classes, devoted feedback, and assistance with goal-setting and professional development. Highly developed workers are more dedicated, loyal, and productive over the long haul, which increases productivity and lowers employee turnover. They also have a better feeling of purpose and happiness. Women invest the same amount of time in developing their skills as they do in their workforce, which benefits their workforce as a whole since they set a good example and encourage productivity.

Additionally, compared to men, women take more initiative. Women are stereotyped as needing to work twice as hard, never make a mistake, and continuously prove their competence. Whether or not they are aware of the stereotype, women do tend to take the initiative and focus more on getting things done (Kanter, 1977, p. 53). In order to keep on top of current trends and enhance

corporate practices, we need leaders that embrace new methodologies, technology, and ways of thinking.

According to Transparency International Rwanda, 1 in 10 Rwandan women have personally experienced sexual harassment at work or have witnessed it occur through at least one of their coworkers (Transparency International Rwanda, 2018). Additionally, due to childbirth and other family obligations, 8% of women have given up their jobs (National Institute of Statistics Rwanda, 2018). Sexual harassment is a widespread issue that hinders women's integration and retention in the workforce in Uganda, according to an article in the Guardian News Paper. Its prevalence was established in earlier studies of the Ugandan health sector, demonstrating that it influenced personnel shortages and absenteeism but was mostly underreported. One in five women in Uganda, between the ages of 15 and 49, have been sexually assaulted. Many women live in constant fear of harassment and assault, but this fear is frequently ignored. The authorities frequently express doubt and skepticism when victims recount their experiences. Since individuals who do speak out are frequently held accountable for the abuse, many cases go undetected. This proves beyond a doubt that sexual harassment is a widespread issue for female employees in their places of employment. According to Gutek and Morasch (1982), this may indicate that women who work in non-traditional settings encounter greater sexual harassment, but it could equally mean that these women are more conscious of these actions. Alternative theories for the associations between age, marital status, and sexual harassment contend that young, unmarried women lack authority and that sexual harassment is a manifestation of male power over these weak and defenseless women (MacKinnon, 1979). Young, unmarried women in the workplace are therefore the group most impacted by sexual harassment.

According to a study by Jeffrey and Meade (2015), there are two potential obstacles to fostering an inclusive workplace: Employees may comply with discriminatory practices out of a desire to fit in even if they disagree with them, and overly competitive environments can make it so they are afraid to speak up (Jeffrey and Meade 2015). According to the findings, employers and managers at all levels need to exercise discernment, apply fair judgment, and communicate with their female employees in order to better understand what can be construed as sexist in order to overcome these barriers. Despite the organization's stated goals, authors contend that managers should create a space where women can speak out against prejudice. According to the report, a

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situation where employees might not feel able to speak up may arise due to how the work environment affects relationships between coworkers. The authors present the idea that in order to foster a more egalitarian workplace, managers must employ insight and tap into the experience of women.

Using information from the 2004 Tanzanian Household Worker Survey, Elu and Juliet conducted a study in Tanzania in 2013 to find out if ethnicity and gender—being a woman—matters in and of itself as well as across the earnings distribution. They discover that in the Tanzanian manufacturing sector, gender and ethnicity interact to influence incomes and the payoff for education across the earnings distribution. The study discovered that in Sub-Saharan Africa, at least in Tanzania, labor market reforms intended to eliminate gender wages inequality are ineffective because most of these policies do not also aim to eliminate ethnic inequality and establish an environment devoid of discrimination.

The main barriers that prevent women from taking part in continued professional development (CPD) at work were identified by Szu-Fang Chuang (2015). Discussed are four aspects of deterrents brought on by women's social roles, gender inequity, and gender dimensions: family and time limits, financial and employment constraints, a lack of support networks, and a lack of resources and career guidance. The piece also explores how women's participation in CPD is anticipated and interpreted in light of their experiences before becoming adults. Human resource development experts are given recommendations to help them in their initiatives to boost women's engagement in CPD, promote a gender-equal workplace, and foster a learning organization environment.

2.4. Theoretical framework

The following principles will serve as the foundation for the research's theoretical and methodological ideas:

Despite the fact that there are several definitions of gender and that the idea of gender itself has been disputed, the common ground of feminist studies and their epistemological concerns is the promotion of women's rights, interests, and issues as well as gender disparities (Butler, 2000).

Connell and Messerschmitt (2005) and Sjöberg and Sterlund (2106, p. 2) both claim that the theory used in this study has been established and dubbed "hegemonic masculinities." The primary claim of this theory is that males have a hierarchy of masculinities that shapes how they choose to act. These offer the chance to discuss how ideals of gender equality may be impacted by masculine identities and ideas of the perfect man. This indicates that men do not by nature want to adhere to the idea of gender equality. It may be feasible to comprehend the fundamental causes of men's potential opposition to gender equality by learning what behavior is acceptable or unacceptable for them, as prior study has suggested. Because of this sociocultural construction of what is feminine and masculine, men and women are given separate roles in society, creating power dynamics that disadvantage and devalue women. The roles, rights, representations, expectations, and values that are given to each sex collectively comprise the concept of gender. In this context, gender "refers to the social structuring of the relationship between the sexes and to the fundamentally social nature of the distinction" (Sunnari, 2002).

In "No Human Security Without Gender Equality," Zeitlin and Doris Mpoumou (2004) make the case that women's empowerment is crucial to human development and the eradication of poverty. If it is not used to better the status of women in families and communities, human security—a promising platform and framework for the United Nations to achieve peace, human rights, and human development—will become just another high theory that is not put into practice. According to Kumar (2001), implementing a gender-conscious policy entails taking further steps to enhance civilian security, prevent sexual assault, support for reforms of property rights, and encourage women's engagement in politics and the election process.

In Western civilization, gender is primarily arranged around the social categories of male and female and allocated at birth based on biological sex, according to Russo and Pirlott (Russo, N., and Pirlott, 2006). In this sense, "gender impacts how we perceive ourselves and dictates the appropriateness of behavioral, psychological, and social traits of males and females over the life cycle" (Cross, 1998). Children internalize the gender roles associated with their sexes through socialization, behave as expected, and perpetuate the gender divide, which leaves women in a subordinate position with less authority, recognition, and resources than males. As McHugh notes, "violence is one manner by which males might enact masculinity (Anderson, 2001)" as well. In our patriarchal society, masculinity is typically connected with power, dominance, and

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control over women. This male trend has traditionally been legitimized and considered as normal. Therefore, this dominating model unavoidably affects how children develop and perceive themselves as adults.

Hegemonic masculinities

A set of values known as hegemonic masculinity is used to abrogate gender equality in society (Jewkes, 2012). It also incorporates the interplay between men's identity, ideals, and authority in addition to a hierarchy of masculinities and unequal access to power. Hegemonic masculinity, which is typically instilled in males during the socialization process, is based on the unfavorable notion of what it is to be a man and is characterized by physical prowess, sexual conquest [of women], and financial success (Ehrmann, 2013). These circumstances produce the prevalent conception of the perfect man, which has shaped society for many years. They help to exclude males who don't fit the requirements and benchmarks that men use to judge themselves (Ehrmann, 2013).

According to Sjöberg and sterlund (2016, P. 6), who cited Connell and Messerschmidt's 2005 theory, the fundamental tenet of this theory is that "a plurality of masculinities exists and also a hierarchy in-between them, one of which is labelled "hegemonic," and this refers to the most socially valued features of a man, otherwise explained as the "ideal man."

On hegemonic masculinity, the author continues, "Therefore, the elements of hegemonic masculinity change depending on the setting." Additionally, a pattern of hegemonies that heavily relies on cultural acceptance and the justification of different ways of being serves to promote socially dominant masculinity. According to the hypothesis, men's behavior in that situation is determined by their image of what ideal masculinity looks like. Men will act in a way that supports the idea of women's subordination to men, for instance, if hegemonic masculinity emphasizes that idea. It is crucial to involve males in ending gender inequities that are perpetuated against women in the workplace since "most political, cultural, and religious leaders around the world are in stronger positions to influence change than women," according to a study.

According to these viewpoints, organizational cultures can occasionally be seen as gendered in a way that corresponds to the gender normativity and attitudes of the larger society, making them

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comparatively hard to change. Actors have been indoctrinated into a gender identification with a certain inertia throughout their life trajectories, which is another reason why safety culture might be challenging to change. Existing research indicates that gender must be taken into account for changes to promote safer work to be successful (Abrahamsson and Somerville, 2007).

Therefore, hegemonic masculinity has the authority to rule over different masculinities and, in Connell's opinion, over women. A social phantasm, or authoritative notion of the most valuable and acceptable kind of masculinity in a certain setting, is what is known as hegemonic masculinity. Hegemonic masculinity nevertheless controls men's behaviors as they attempt to live up to its encoded ideals, such as courage in the face of risk and danger, displays of physical prowess, and possession of technical abilities, even if very few men, if any, can actually live up to this ideal. A hierarchy of masculinities places hegemonic masculinity at the top. Other types of masculinity, such as complicit masculinities, marginalized masculinities, and subordinate masculinities, are positioned lower, according to Connell (1995).

They may participate in an ideological and structural conflict that eventually modifies the nature of hegemonic masculinity. Connell and Messerschmidt (2005) emphasize further that the idea of hegemonic masculinity may be used at several levels, including those of nations and regions as well as local contexts like workplaces or schools (Messerschmidt, 2012). Thus, it can be usefully applied at the organizational, workplace, or sectoral levels. To put it another way, it's critical to emphasize that these ideas are not set in stone and that it is not true to say that the same kind of masculinity is hegemonic throughout time and space. On the other hand, hegemonic values may depend on the surrounding situation.

In contrast to addressing violent practices, male practices and masculinity are eager to focus on evolution, legendary traditions, hard-wiring, genes, or hormones. Dobson (2008, p. 515), for example, has criticized the notion that sexism and patriarchal cultural biases influence how children develop into boys and girls, calling it "goofy" and "dangerous." He claims that the different hard-wiring of males and females' brains and hormones, whose influence "feminists attempted to suppress or discredit but failed," is what accounts for the behavioral and attitudinal traits traditionally associated with masculin (Dobson 2008, p. 515).

However, studies have revealed a direct connection between conflict and the construction of masculinity or manhood and violence (Barker and Ricardo, 2005, p. 24). Violence and its threat are crucial mechanisms that underlie specific forms of masculinity and femininity as well as male group control over females, whether overt or covert, manifesting physically, monetarily, politically, culturally, or in other ways (Breckenridge, 1998).

Another set of justifications for taking men into account in discriminating against women (and from the standpoint of gender studies broadly) extends the last but follows the guidelines laid forth, among others, by Cleaver (2002), who outlines the justifications for taking men into account (Adomako, 2007). It is believed that engaging with men will help us reduce issues brought on by excesses of masculinity and destructive notions of masculinity in addition to the harm that some male attitudes and behaviors due to females and other males (Adomako, 2007). According to the UNPFA (2005), efforts to advance gender equality would benefit from the support and participation of men because men are actively challenging traditional ideas of "masculinity" and because more needs to be done to include men in the workforce in order to effectively combat discrimination and all gender-based injustices that affect women.

More theoretical and empirical research is required to answer the question of whether some, many, or even most men actually wish to change. However, pro-feminist work on boys and men, which this essay is a part of, starts from the assumption that men need to be empowered to confront systems and behaviors that sustain oppressive masculinities and gender injustice. As a result, studies that critically examine the concepts of gender and masculinity to conceive about males perceive themselves as participating in efforts to advance gender justice, that is, the full involvement of women in male-dominated cultures. In fact, understanding the gender of male lives and the effects of various masculinities on both men and women is the main goal that unites the various studies under the eclectic framework of critical studies on African boys and men (Buikema, 2007). The political significance of writing about masculinity, according to Corrigan, Connell, and Lee (1985, p. 15), "turns primarily on how it treats power."

For his part, Connell (2007) reaffirms that feminist research and the women's liberation movement have "conclusively shown the massive patterns of gender equality that mark the contemporary world so conclusively that the issue can only be ignored by those who willfully close their eyes to massive social injustice," and that men, as the primary holders of power in

modern gender orders, are therefore in a crucial sense "gatekeepers for reform." Studies on men and masculinities contend that transformation among males is necessary in order to achieve a world in which both genders are treated equally in all aspects of life that influence them. Similar to this, if studies of African males and masculinities choose not to be informed by and aligned with feminism and women's movements, they will only remain unjustifiably blind and will thus prolong the violent subjugation of women.

However, there have been many issues with the concept of masculinity, such as flaws and a lack of definition. One of the issues with the idea is that it frequently collapses men onto masculinities, implying that just by existing as a sex being, one has already attained masculinity. While the terms boys and men, girls and women, and masculinity and masculinities are important in terms of how they surface the gendering of male subjects, that is, how male bodies and psyches are socially masculinized, it is frequently important to use the terms males and females, as is done here, since they, in contrast, point to the social process of a yet to be made man or boy. The bodies, psyches, desires, and everyday routines of children are saturated with images and notions about masculinity in families, thanks to adults' knowledge and power. Jeff Hearn (1996) points out a similar issue and claims that it is more fruitful to research "what men do, think, or feel" as opposed to talking about masculinity (Ratele, 2008, p. 521).

Studies on African men who don't take into account their social roles, as well as their thoughts, feelings, and physical actions, are more likely to reinforce stereotypes and misunderstandings and stall efforts to democratize gender relations. Men's personal histories, including their fantasies, as well as societal realities like employment rates and violence must be taken into account by activists and academics while studying and organizing men.

Connell and Messerschmidt (2005) revisited the foundational ideas of the concept of hegemonic masculinity in response to criticisms like the ones mentioned above. The writers reach the conclusion that some components of the notion are supported by research findings and theoretical analyses and need to be preserved, some can be abandoned, and still others could benefit reformulation after reviewing the idea's history, use, and criticism. They contend that the diversity of masculinities, their hierarchical organization, their institutionalization, and the potential for change are among the elements that should be preserved (and whose utility is

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further demonstrated below). They also contend that masculinities only function when there is cultural permission rather than always just brute force and power.

It is believed that masculinity and femininity are socially produced identities. The theories and movements around masculinity and feminism have forcefully shown that information cannot be viewed as neutral or impartial. Researchers have historically produced information based on the prevailing perspective and conduct in society, which is that of men (androcentrism). As a result, gender inequalities have been made invisible by knowledge that has been blind to the particular historical, political, social, and personal circumstances under which it was reported. According to feminist epistemologies, knowledge is dynamic, relative, and variable, and it should not be viewed as an end in and of itself but rather as a process.

Gender inequality against women and girls is a daily occurrence in many societies around the world. Hegemonic masculinity, which has a well-established influence in studies of gendered male lives and power, has been used as a tool to analyze these disparities as well as men's violence and other male practices. This sociological idea is largely present in studies of ideas about masculinity, and consequently, of boys and men in Africa (Adomako, 2007).

It is evident from the body of literature and conferences that the idea of hegemonic masculinity continues to generate that it is a method of talking about men that resonates across many nations, in a variety of contexts, and across disciplines. In addition to the idea of masculinity, the idea of masculinity has typically served us well in bringing to our attention, in line with feminist philosophy, the understanding of manhood (as opposed to maleness), as a social and cultural practice that takes many different forms throughout various societies.

Inferring from the foregoing, culture affects gender inequality through a variety of means, including ways of expressing oneself, work-related attitudes and behaviors, rewards and exchange, customs involving public discussion and participation, social support and association, cultural sites associated with the past and memories, and influences on values and morals. 1999 (Caprioli) She analyzes feminist studies by defining power as "equal access" and conceptualizing it as "a divisible, endless resource and/or as the ability to achieve goals." Caprioli claims that gender hierarchies, such as those found in governmental organizations, frequently display this.

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According to Caprioli, the risk of militaristic violence decreases the flatter the state's gender hierarchy is (Caprioli, 1999, p. 55).

Gender awareness might be important from perspectives other than the liberal equality one, as Caprioli suggests. Many academics, both feminist and non-feminist, have made the case that gender has anything to do with issues of peace and conflict resolution. This claim is occasionally made in feminist research that challenges realism (Tickner, 2001), as well as by those who contend that the presence of gender equality standards will increase the likelihood of governments engaging in non-violent conflict behavior (Caprioli and Boyer, 2001). Others utilize biological justifications to argue that women are more peaceful than men are by nature, and that more equitable gender relations will lead to greater levels of peace (Gierycz, 2001).
The analytical rigor and depth of Gardam and Jarvis' knowledge of feminist and international law are on display. They put out the claim that women are only addressed in terms of their relationships with other people and not as autonomous individuals under international humanitarian law, which is conceptually based on chivalric ideals of women. The 1949 Geneva Conventions and their 1977 Additional Protocols have 42 articles focusing on women, and they note that 19 of those provisions deal with women as mothers, and they claim that the protection of the unborn child and young children is "the basis for many of these measures." Gardam and Jarvis argue that international humanitarian law should place more emphasis on the "biological" disparities between men and women. They also claim that sexual harassment and assault are treated in ways that are related to chastity and modesty (Gardam and Jarvis, 2001).

There are changing and divergent perspectives on the nature of "sex" and "gender" within masculinity theory, especially feminist theory of international law. These divergent points of view help to explain some of the criticism leveled at the Rome Statute definition, particularly the reference to "two sexes, male and female." According to Judith Butler, "the concept called 'sex' is as culturally produced as gender." If this is the case, "sex" cannot serve as a platform for the social construction of "gender" or as a point of contrast for "gender" to be made. The above-described U.N.-style strategy ignores the social construction of "sex." As a result, according to Cossman, the definition of "gender" at the global level loses its potential for "subversion" and instead is narrowly conceived. A stronger framework for a balanced viewpoint would be

provided if the Rome Statute definition of "gender" included Cossman's methodology, which reads "sex" as also being socially created.

Due to the difficulty in examining certain factors related to how a society constructs "gender," such as a strong cultural emphasis on marriage, the definition restricts what can be understood as what "gender" means within the context of society. As a result, the definition affects the full range of factors affecting the social construction of gender. In contrast to the prevalent belief that "gender" involves socially defined roles, Cossman contends that the phrase "in the framework of society" is ambiguous and may be more restricted.

I think that the way gender is defined and viewed already contributes to the issue. In order to critique and deconstruct the binary social, political, economic, and cultural creation of men and women as social categories, the idea of gender was created. "The term "gender" has two components: an institutional component, or the economic and political component, in which the symbolic component actually manifests itself, and an individual component that has to do with socialization (Sauer, 2001). An entire social class is created around women. The social roles and tasks that are assigned to women under the gender hierarchy.

When "women" and "gender" are used interchangeably, gender is integrated without its unique perspective. By using them interchangeably, the understanding of how gender is produced in politics, economics, society, and culture is left out, along with the implicit critique of gender relations as power relations. The study neglects the question of how gender roles, femininities and masculinities, or gender-specific divisions of labor first came to be if no distinction is established between women and gender.

In light of the aforementioned, it is obvious that research on the ideas of masculinity and gender inequality that are perpetuated against women is necessary. As a result, both men and women must be involved in correcting gender inequality and advancing gender equality. The current study investigates the relationship between employment discrimination against women and masculinity norms of power and control.

In this regard, our perspective alerts us to a different form of workplace discrimination that is largely insulated from the reinforcing or stifling impacts of administrative structures and processes. The viewpoint specifically identifies social relational spaces in work processes that

are less bureaucratically planned and more receptive to irrational interpretation and spontaneous response. Examples include decisions made during staff meetings, performance reviews, and résumé evaluations based solely on the opinions of the individual. Other examples include young, less structured businesses or occupations like screenwriting that are more interpersonally than bureaucratically structured. These workplaces are likely to be ongoing sources of implicit discrimination in the assessment of aptitude and performance, the allocation of influence and status, and the distribution of corresponding rewards when gender is prominent at these workplaces, which it frequently will be (Ridgeway 1997). Evidence implies that decisions made on these websites may also contribute to the gendering of the workforce by skewing how companies choose which positions to lead women (or men) toward (Fernandez and Sosa 2003). Therefore, our point of view implies that until comprehensive data are gathered on less scripted social relational processes in addition to formal organizational or labor market processes, the full dynamics of gender discrimination in the workplace will not be known.

The issue of the glass ceiling Although they are less likely to hold positions of ultimate authority, women are becoming more prevalent as midlevel managers in the workplace (Eagly and Karau 2002). According to Heilman and colleagues (1995), men are traditionally associated with the manager function in contemporary society. Although the effects of these views will be strongest in employment more closely associated with men, our perspective contends that gender attitudes will become salient in practically all social relational environments in which women managers work (for example engineering or the military). The status and competence implications of gender views would implicitly skew coworkers', subordinates', and superiors' judgments of women managers' competence and their legitimacy in the manager job in comparison to equivalent males in social relational contexts. These subconscious biases cause people to oppose and become hostile toward a woman boss when she behaves in a strongly agentic manner or exerts her directive authority, which the manager function frequently entails (Eagly and Karau 2002). The procedures that make up the "glass ceiling" that women managers must overcome include managing such backlash reactions, which makes their jobs much more challenging.

Mothers face disadvantages in the workplace There is mounting evidence that, even when compared to other women, moms of dependent children confront unique challenges in the workforce (Budig and England 2001). While numerous institutional arrangements at work and in

the family contribute to these disadvantages (Budig and England 2001), our approach indicates that unconscious prejudice present in socially related work environments is also likely to be at play. There is evidence to support the idea that moms are stereotyped in a way that is more extreme than how women are perceived in general. Mothers are perceived as far more communal than instrumentally agentic, compared to women as a whole. Given the link between instrumental agency and competence in the workplace, our perspective contends that when a woman's role as a mother is prominent in socially relational work environments, cultural expectations will be biased even more strongly than for a woman who is not a mother. The influence of this bias should be particularly significant because mothers are expected to be present for their children at all times, which creates a cultural tension with ideals of the ideal worker and makes motherhood appear to be more closely tied to job performance than does gender alone (Williams, 2000). Recent studies have demonstrated that just adding a statement like "has a two-year-old child" to a woman's CV lowers evaluators' assessments of her competence, fitness for hiring and promotion, and the salaries she should be given. This research supports the theory put out in this article. It doesn't have this impact on how a man's resume is judged.

Workplace politics regarding who gets what in organizations is raging. One crucial element is the power relations between different interest groups. Less influence resulted in a higher exposure to supervisory abuse for both general and targeted discrimination (Roscigno et al., 2009). Important components of a worker's relative power include human capital, workplace authority, job security, and grievance procedures. These factors can either make someone susceptible or protected. People with more education and tenure in managerial positions will probably be less susceptible to workplace discrimination because they are less easily replaceable, have some organizational power, and are more likely to be aware of and assert their rights to fair treatment through organizational mechanisms or, if necessary, legal channels.

Qualitative research suggests that men in professions with a majority of women ascend to the top via a "glass escalator" as a result of "invisible pressures" that support their professional growth, while women in professions with a majority of men face career advancement barriers—the "glass ceiling." Williams (2002) This idea was refuted by Baxter and Wright (2000), who demonstrated that while there is substantial quantitative evidence for a gender gap in the holding of

authoritative positions, there is no evidence for a systemic "glass ceiling" because the barriers women face to advancement are at lower rather than higher levels of organizational hierarchies. Alternative evidence in this regard has been supplied by recent study, which contends that as women advance in an organizational hierarchy, gender inequity grows for them (Gorman and Kmec, 2009).

In relation to the aforementioned submission, it is crucial to note that women must receive equal treatment through the organization's well-established and widely-distributed processes. This does not imply that males are not also impacted; fair systems should take into account all workers. Since women are the most vulnerable, there is a need to advocate for their empowerment and put in place all necessary policies that protect them, give them equal access to opportunities as their male counterparts, and enable them to work in an environment free from any discrimination. The emphasis is on equitable mechanisms.

2.5.   Conceptual framework

The conceptual framework is a diagrammatic description of the relationships between the various study components.

Figure 1: Conceptual framework

Gender relations in the formal workplace
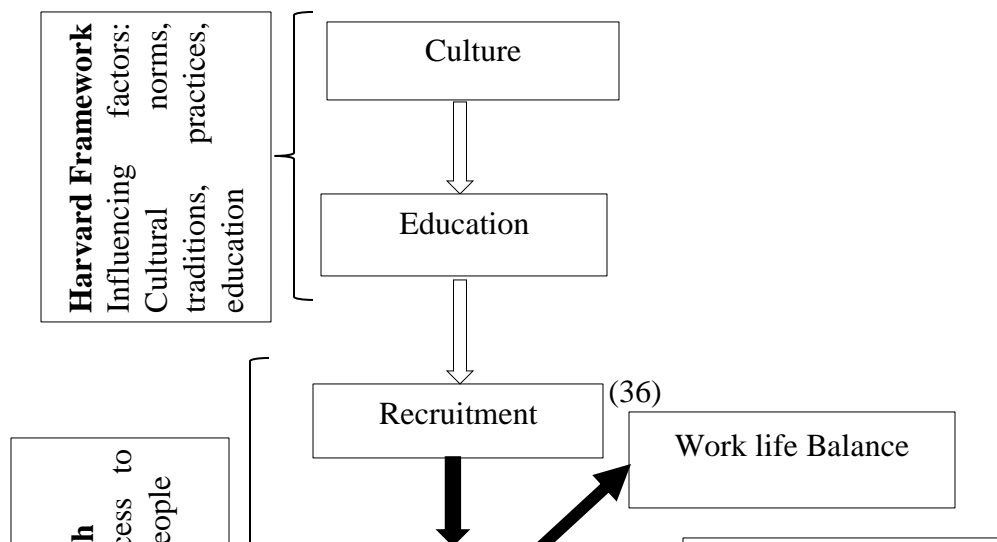
Explanation for the Framework

The above framework shows the gender relationship between males and females in the workplace and factors that influence such relations. The inequalities arise from those gender relation influencing factors. The inequalities are seen in different aspects such as in decision making, salary and wages, communication, training and promotions, balancing work and life and also in recruitments. This framework discusses how all these relate to each other to influence the inequalities that affect women in the workplace.

As seen in the framework above, culture has a significant impact on gender inequality through its many forms of expression, attitudes and behaviors relating to the workplace, customs of public discourse and participation, social support and association, and affects on values and morals. A person's behavior as a man or female is shaped by society from the moment of birth. This is where the discrimination against women began. Males are empowered to dominate females in patriarchal societies, and it is at this point when discrimination is accepted by society as the norm. According to Mukabera (2019), culture establishes the rules and customs, attitudes and values, and laws that govern how people behave and how men and women are treated in society (Harvard Framework). Due to their biological distinctions, certain works are assigned to females

and others to males, and as a result, both males and females develop along separate lines of cultural attributions. Males still want to hold on to their cultural power against women, which produces inequality and has an impact on women because the workplace is dominated by men in terms of power. These cultural views and the power that is given to men have an impact on power relations in the workplace.

Inequalities between men and women in the labor force are caused by education and have an impact on gender relations in the workplace. Both males and girls face gender-related obstacles when they enroll in school, which have an impact on their careers. Because this study examines gender-based disparities, I will focus on women. In the academic journey, females spend most of their time at home helping their moms with the customary household chores, whereas their male counterparts attend school, because the patriarchal culture places less value on the education of the girl child. For instance, girls' access to primary and secondary education is among the highest in Africa, according to Rubagiza et al. (2022, p. 2). But just a small percentage of female students attend public universities, and at the University of Rwanda, they make up only around a third of the student body. Girls and women adopt social standards and attitudes that devalue them, which results in low self-esteem and self-doubt (Rubagiza et al., 2022, p. 4). Because it defines what you provide to the organization as your educational talent, education is a fantastic benefit for one's survival at work. Such knowledge will have an impact on how work is divided up at the job, your access to resources, your control and influence over others, the laws that govern your employment, and how individuals carry out their daily activities (the social relations approach). The women's empowerment framework states that empowering girls to pursue education will affect their ability to enter the workforce, provide them an equal chance to compete with men, and influence the elimination of any workplace barriers that negatively impact them.

This paradigm also enables me to study the gender bias in hiring practices that hinders women's capacity to enter the workforce. Even when they navigate the educational system and complete their education, finding employment and entering the workforce can be difficult. Due to the predominance of men on the recruitment panels, the hiring procedures are gender-blind. In the first place, male applicants have a competitive edge due to their sheer number, and since the interview panels are predominately made up of men, the confidence of the female applicants is

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always impacted at this point, leading to subpar performance in the interviews. Sometimes the sexual favors demanded by the male interviewers have an impact on the women. Female candidates are said to have failed the interview if they decline to perform those sexual favors. There are elements that influence women's rights even after they enter the workforce (Harvard framework). Women's rights and equality at work are not taken into consideration because of the primarily male-dominated and culturally influenced workplace.

Gender-based obstacles that women encounter at employment include sexiest communication. According to Sczesny (2016, p. 78), gender-neutral language is necessary to lessen discrimination and stereotyping based on gender. Individual language behaviors, language regulations, and language structures all work to lessen discrimination and gender stereotyping (Strauss, 1990, p. 47). Sexist language can be identified by the harm it causes to society's aim of achieving sexual equality in the workplace. gender pay discrepancies as well as a dearth of services like nurseries or child care centers that would help women execute their jobs well. All of the aforementioned elements are connected and serve as the study's foundation.

2.6. Conclusion of the chapter

This chapter reviewed the literature on gender disparities in the workplace and how culture affects the roles and opportunities that are available to men and women. Fundamentally, the gender disparities and discrimination that have been practiced against women in the workplace for a very long time have been based on gender-related biases and ideologies. Many organizations today are taking the initiative to promote gender diversity and equality; they are redefining gender roles and committed to including women in positions of decision-making.

CHAPTER THREE: RESEARCH METHODOLOGY

3.0.Introduction

This chapter describes the procedures used to identify the gender inequalities that affect women at MUA and Radiant insurance companies in Rwanda. The study adopted a feminist qualitative methodology that encouraged interaction between researchers and participants in order to get successful results. Because of the nature of this study, the qualitative approach was selected. The

researcher's goal was to learn more about women's experiences in the workplace, including whether or not gender inequities exist there, why they do, and how to solve them.

3.1. Research Design and Study settings

Because the researcher was interested in people's experiences with gender inequality at work, this study adopted a qualitative methodology. The researcher was able to successfully respond to the study questions by using a qualitative approach. Individual interviews and focused group discussions were two qualitative methodologies that the researcher used, along with desk reviews. The descriptive nature of qualitative research makes it easier for the researcher to get information from fewer participants in order to fully represent their perspectives.

3.1.1. Study Setting

The study was carried out at:

3.1.2. MUA Insurance (Rwanda) Ltd

This is an insurance company that was established in Rwanda in 2006 and is a subsidiary of Mauritius Union Assurance Company Limited (MUA), the country's second largest insurance company. Mauritius Union Assurance Company Limited (MUA) is a public company that has been listed on the Mauritius stock exchange since 1993. It was founded in 1948 and now has 1,800 shareholders. Mauritius Union Group had various divisions, including Phoenix of East Africa Assurance Company Ltd., which merged to form a single regional insurance brand known as MUA.

3.1.3. Radiant Insurance Company Ltd

This is one of the fastest-growing insurance companies in Rwanda. It was registered in 2013 and offers a wide range of insurance services, which include: fire; construction; burglary and theft; accidents; liability; marine, land, and air transport; bonds; health insurance; agriculture; and motor. Radiant Insurance Company Ltd. is headquartered in Kigali and has various branches across the country.

The researcher chose these two insurance companies because they have a large number of female employees, the research questions were likely to be answered by the right people, and secondly, I used two insurance companies to capture the experience of women since one company has been in the market for some time whereas the second one is new to the market. This helped the researcher to have the experience of women in the old days when gender equality had not been given much attention and the current experience when gender equality is at the forefront as an across-cutting issue for development.

3.2. Population, sample and sampling procedures

Population is defined as the totality of persons or objects with which a study is concerned (Grinell et al., 1990). Population is termed a universe and defined as the sum total of all units of analysis (Bailey, 1978). In this study, the total population consisted of 117 people. These people are from Radiant Insurance Company Ltd. with 57 employees, MUA Insurance (Rwanda) Ltd. with 48 employees, and 12 people as key informants from the Ministry of Gender and Family Promotion (MIGEPROF), the Gender Monitoring Office, the Private Sector Federation, and one gender consultant.

3.3. Sampling strategies and sample size

Every researcher typically thinks to themselves, "How big should my sample be?" (2006) Briggs et al. The sample size depends on the study and the goals the researcher has in mind, thus there is no one simple solution to this query. The size of the sample that the researcher uses will depend on the study's objectives. A sample is a subset of the entire population being studied (Baily, 1978).

The sample population for this study consisted of thirty (30) respondents. Based on what they do, the respondents were chosen with assistance from their leaders. In other words, the sampling strategy was purposeful, because purposeful sampling, by definition, is the selection of a smaller group from a larger population in order to meet a certain need or objective. Participants are chosen for purposive samplings based on traits, experiences, and opinions they directly possess and connect to the research under consideration (Mathews and Ross, 2010, p. 154). Participants for this study were selected based on their employment with the respective companies. The selection was based on employment position category which included selecting some members

from the Senior Management, Middle-level Management and Lower-Level employees, age (the selection considered the employees with age brackets of 18-30 years, 31-50 years, 50-65 years), education (the selection also considered those with Secondary-Education, Diploma-Bachelors, Masters-Doctor of Philosophy) and also different departments were considered in the section for inclusiveness. There were thirteen (13) respondents in each company's sample, for a total of twenty-six (26) respondents in both organizations. Four key informants were also interviewed, increasing the total number of study participants to thirty (30), as described below:

Table 1 showing summary of respondents

Respondents	MUA Insurance (Rwanda) Limited	Radiant Insurance Company Ltd
Female employees	4	4
Male employees	2	2
FGD (Females)	5	5
Senior Management (Male & Female)	2	2
Sub-total	13	13
Key Informants	4	
Total Respondents	**30**	

3.4. Data collection methods and instruments

Individual interviews, Focus Group Discussions (FGD), and an analysis of different literature on gender inequalities in the formal workplace were used in the study. Respondents were organized in collaboration with both companies' respective Human Resource Managers. Participants were informed about the study's purpose and how their contributions would help the research succeed. They were informed about how the research analysis and recommendations could be used by various stakeholders, including their respective company leadership, to address the gender inequalities identified in their workplace, thereby contributing to the promotion of gender equality and creating an inclusive working environment free of discrimination or inequality for all employees.

3.4.1. Desk review

The researcher conducted a thorough review of relevant documents, including national statistical data reports, laws, policies, reports, and planning instruments. Various company documents, such as workplace policies, strategies, human resource manuals or procedures, and action plans, were also reviewed. The researcher reviewed documents in order to investigate and create documented information that supports and authenticates the data collected using other methods. Data was also gathered using research articles found in online databases and academic research on the topic. The information gathered through the desk review was used to elaborate on the causes of gender inequalities in the insurance sector.

The researcher also used an interview guide, which enabled the respondents to freely interact with the researcher. The interview guide included a few open-ended questions to help the interviewer stay within the confines of the study's predetermined boundaries. The conversation was casual, and the researcher asked the respondents a number of additional questions to make sure they fully grasped all topics falling within the scope of the study. In order for the interviewer to fully understand the interviewer's questions, the responders would expound on their responses. The researcher and respondents held an informal interview at each respondent's place of work.

For the purpose of gathering data, interviews entail posing questions and receiving responses from participants (Emzir, 2020). It entails asking persons who will be the subjects of the study a number of predetermined questions. In an interview, participants are questioned by researchers and their responses are recorded. Creswell (2012). Three different types of interviews exist: (Ary, 2010). The first type is an unstructured interview, which is a conversational interview in which questions are posed as they arise from the situation. The second type is a structured interview, which is a pre-planned interview designed to elicit specific information from subjects. The third type of interview is a semi-structured interview, in which questions are prepared but the interviewer may add several unprepared questions during the interview process.

3.4.2. Interviews

The researcher conducted in-depth individual interviews with employees from the two chosen insurance companies, as well as focus group discussions with two groups: one for females only at MUA Insurance Rwanda Ltd, and another for females only at Radiant Insurance Company

Ltd. These focus groups constituted members from Senior Management, Middle-Management as well as employees from lower level of the company and the reason for this inclusiveness was to have a broader picture of what causes inequalities and how the senior leadership is addressing those inequalities. The group discussed the causes and solutions to gender inequalities at their workplaces. Individuals in the groups were given the opportunity to interact on each issue raised. These individual groups' ideas aided in drawing a distinction between how men and women perceive issues of gender inequality in the workplace and how anticipated solutions should take this into account. An interview is a form of social interaction between two people: the interviewer and the respondent. The interviewer fills in the instruments as the respondent answers the questions (Bailey, 1994).

The interviewer conducted face-to-face interviews for this study to allow for a thorough examination of the respondents. Face-to-face interviews also allow the interviewer to analyze the respondents' body language and how they feel about a particular phenomenon. The researcher conducted interviews with senior managers, individual employees in both insurance companies, and key informants who are knowledgeable about gender for the purpose of highlighting issues related to the causes of gender inequalities in the workplace and making recommendations on how those issues should be addressed. These key informants were drawn from the Ministry of Gender and Family Promotion, the Gender Monitoring Office, the Private Sector Federation, and one private gender consultant. The interviews thoroughly highlighted the root causes of gender inequalities from the respondents' perspectives, as well as the potential solutions. One of the interview techniques used was unstructured observation. This has drawn the researcher's attention to how respondents express their feelings about the subject. The observations were made by the researcher during interviews and focus group discussions conducted for MUA Insurance Rwanda Ltd. between July 18 and 22, 2022, and Radiant Insurance Company between July 25 and 29, 2022. The unstructured observations focused primarily on female leaders, and it was discovered that their perspectives were shared by both men and women. And, after observing their tone, whether sad or happy, on the challenges they face as women leaders, the researcher noticed a positive and upbeat tone that they are capable leaders like their male counterparts despite workplace challenges, such as some men believing that women are not capable of taking on major leadership roles.

3.4.3. Focused Group Discussion

The researcher conducted focused group discussions for females in groups of five (5) members in each company, and it targeted females only because this study is focusing on gender inequalities affecting women at work, and different research has indicated that women are the most affected by inequalities because society is patriarchal, and male dominance and power relations primarily affect women. Because of how they are conducted, focused group discussions have an advantage. Participants freely discuss, and each build on the submission of the other, resulting in a comprehensive understanding of the phenomenon. A focused group discussion stimulates thinking and ideas (Wong, 2008, p. 4). Based on the foregoing, the researcher had good discussions with the groups, and as the only male in the discussion who is not affiliated with the participants' companies, they opened up freely to discuss challenges they face as females, and they remained motivated to discuss as one would build on a previous speaker's submission, and such a discussion flow would help the researcher understand the issue very easily.

3.4.4. Interview Guide

The researcher used an interview guide (attached as Annexure B to this research), which helped me stay focused on the parameters set for this study while also creating an accurate flow of our discussion and generating themes for further probing. The goal of the discussion guide is to provide a good framework for the moderator to ask and probe questions, increasing the comprehensiveness of the data collection and making it more efficient (Wong, 2008, p.1).

3.4.5. Audio recorder

During the inter-individual interviews and focused group discussions, the researcher used a voice recorder. Despite the fact that some respondents refused to be recorded and the researcher took notes, the recorded voices assisted me with clarifications while writing this study.

3.5. Data analysis procedures

Based on a qualitative methodology and qualitative content analysis, the data analysis was conducted. Thematic content analysis was utilized to transcribing and analyzing all field notes from interviews and focused discussion groups in this situation (Astride-Stirling, 2001, p. 36). Thematic analysis was made easier by the researcher's usage of programs like Taguette and Excel. Initial comments were categorized in terms of the sub-themes that were raised, then organized into primary themes based on how well they related to the topics derived from the study's objectives and research questions. The data was analyzed, with special attention paid to issues and concerns raised by the majority of respondents, as well as any unusual experiences reported. The following steps were taken to facilitate an adequate analysis: deep reading and summarization of the participants' responses Identifying and categorizing them in key information categories; interpreting findings related to major concerns, and even problems raised by respondents.

3.6. Ethical Issues

The researcher introduced himself to the participants by displaying an introduction letter from the University of Rwanda's Center for Gender Studies. The respondents were contacted through the leadership of their individual companies. The goal of the study was clearly described by the researcher, who then asked the respondents' consent to include them in the conversation. Additionally, the researcher explained that the participation in the study was strictly voluntary. The researcher emphasized to the respondents that refusal to participate in the survey would not result in any loss of service and they have a right to withdraw from the interviews at any time and if they feel uncomfortable responding to certain questions, they could decline to do so.

The researcher also explained that the information they give is confidential in order to safeguarded respondents' safety and data quality. Names of respondents or their company affiliation shall not appear in the research in order to maintain the anonymity of the participants. The researcher explained to the participants how their insightful comments and experiences may be applied to policy-making and efforts to address all forms of gender inequality in the workplace, particularly those that harm women. Guided discussions were used to gather the data,

and the researcher additionally obtained consent to record the conversation using an audio recording device.

3.7. Reflexivity/Positionality

The concept of reflexivity has two degrees of significance (Iyakaremye, 2013). Reflexus, a Latin term that means "bending back," and reflex, an English word that means "automatic response" or "unexamined reaction," are the etymological roots of this idea. Rossman and Rallis (2012, p.g 46) use these roots to distinguish between these levels. So, this automatic response is related to the first level of meaning. On the other hand, positionality is a concept that refers to a person's worldview as well as the stance they take about a study endeavor and the social and political context in which it is conducted (Foote and Bartell 2011). One's worldview or point of view is concerned with ontological assumptions, which are one's beliefs about the nature of social reality and what is knowable about the world (Holmes, 2020) whereas epistemological assumptions are concerned with one's beliefs about the nature of knowledge and assumptions about human nature and agency, which are concerned with one's beliefs and how we relate to and interact with our environment (Sikes, 2004).

Positionality is typically determined by situating the researcher in relation to three factors: the research topic, the research participants, and the setting and methodology of the study (Grix, 2019). Certain features of positionality, such as gender, ethnicity, skin color, and nationality, are culturally assigned or usually perceived as being fixed. Others are more flexible, subjective, and context-specific, such as political opinions, personal life histories, and experiences (Chiseri-Strater, 1996). Positionality is informed by reflexivity. It necessitates an explicit self-awareness and self-evaluation on the part of the researcher regarding their ideas and viewpoints and how these may have affected the planning, execution, and interpretation of the study data findings, either directly or indirectly (Greenbank, 2003).

The second level of the word's meaning is related to the word's etymological definition, which is "bending back" (Iyakaremye, 2013). Radical reflexivity, as described by Foley (2002), is the capacity of language and thinking within any system of signification to turn or bend back upon

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itself, so becoming an object to itself. In qualitative research, this radical reflexivity refers to the capacity to be aware of the complex emotional and relational relationships between participants and the researchers as well as their potential impact on the research (Leary et al., 2010, p.g 52). To put it another way, it is the capacity to be aware of your positionality (Hesse-Biber and Leavy, 2011, p.g 120).

The underlying tenet of reflexivity is that reality is socially produced and that knowledge is historically placed and context-based (Mauthner & Doucet, 2003). Reflection and interpretation are components of reflexive research. Understanding the researcher-participant dynamic that affects knowledge generation necessitates a critical self-examination from the researcher, a "explicit self-aware meta-analysis" (Finlay 2002, p. 209). In other words, reflexive inquiry challenges the interpretation (and creation) of empirical evidence by the researcher (Alvesson & Skoldbery, 2009, pp. 8). Reflexivity aids in "situating the research and knowledge production so that ethical commitments can be maintained" (Sultana, 2007, p. 376), such as the researcher's commitment to respectfully examine the social reality under study. Such self-reflection "induces self-discovery and can lead to insights and fresh ideas regarding the study issues," Nencel, Lorraine. (2013).

Qualitative researchers prefer to engage in a rigorous and critical reflection on their own experience, presumptions, and expertise, as shown by Leary et al. (2010). Researchers must agree to "view things differently, even when these alternate ideas may contradict what you already think you know and understand," as stated by the researchers, and apply inductive reasoning to come to this conclusion (Iyakaremye, 2013).

In this respect, the study could be impacted by some aspects of the researcher's positionality. Foremost, as a lawyer, I have always dealt with issues arising from workplace discrimination. This put me in a position to comprehend the respondents' views, which mirror my personal experience with my clients who have experienced discrimination at their places of employment. However, this did not affect the findings because I was aware that, in my role as a researcher, I had to respect the alternative viewpoints as proposed by Leary et al (2010).

Also, as a male raised in a patriarchal (male-dominated) environment, I grew up witnessing how society assigned women to domestic and reproductive tasks. They face numerous difficulties that

force them to submit to men. Even though I had this experience, it had no bearing on my conclusions because, as of late, research has shown that, in the absence of gender bias, women are capable of realizing their full potential. In fact, women consistently demonstrate that they are just as capable as men in the workplace. Again, the gender inequalities are being addressed for instance in Rwanda, there are national plans, gender policies and laws that guarantee equal rights and advocate for equal opportunities for all. With this background in mind, I am aware of the strength of both men and women, so I did not confine my findings to one sex group. While determining the reasons of gender inequality, I remained impartial and free of bias.

3.8. Validity and Reliability

The study sought to better understand gender equality and inequalities in the workplace. To reduce biases, the sample was divided into two groups. In both companies, the sample included young female adults, middle-aged females, and elderly females (MUA Insurance Rwanda Ltd and Radiant Insurance Company Ltd). Because of this diversity, the research was able to reduce its biases toward only one type of outcome, laying the groundwork for valid results. The other technique was to limit the amount of information shared with the respondents. These steps aided in establishing the validity of the obtained results as well as the accuracy of the qualitative research. Furthermore, the interview guide was pilot-tested with a sample of randomly selected respondents from my workplace, and the researcher made corrections and adjustments to iron out any potential errors and gaps. The validity of the interview guide was determined by experienced gender experts who reviewed it before using it, and thus questions and statements that did not correspond to the research topic were removed. Besides that, during the interviews, the researcher kept rephrasing questions so that the respondents understood what was being asked of them.

In determination of the reliability, the researcher consulted different authors, for example, Van der Riet and Durrheim (2006, p.g 92-93) defined dependability as the degree to which the outcomes are reproducible. Both the measurement and the findings show this repetition on all instances when these measurements are used in identical circumstances (Iyakaremye, 2013). While collecting data through observation, Hesse-Biber and Leavy (2011, p.g 52) talk about two different levels of reliability. He refers to "internal consistency" in field observation when

discussing how the researcher should answer to inquiries about whether the observations are plausible, make sense collectively, or are consistent through time and in various circumstances. He also discusses external consistency, which involves verifying observations by comparing them to data from other contradictory sources. But regardless of the approach employed to check reliability, qualitative researchers disagree with this form of evaluation. In their view, social phenomena are influenced by context and the circumstances that the research participant is experiencing at the time of the study (Durrheim, 2006, p.g 51). They choose dependability over reliability, saying that "the researcher is the instrument of observation" rather than "using a measurement scale as an instrument of observation." By itself, observations are not consistent, but the researcher gives them a particular order (Iyakaremye, 2013).

A reliability evaluation can be done in three different methods. Initially, for Van der Riet and Durrheim (2006, p.g 93), the researcher goes into great length about the techniques utilized to gather and analyze data. Second, Van der Riet and Durrheim (2006, p.g 93) advise the researcher to create an in-depth account of how specific acts and attitudes are founded in, and emerge out of, contextualization. The final way of evaluating dependability is put out by Durrheim (2006, p.g 51), who specifies that during analysis, observations made as a consequence of study are categorized into themes and a more general picture of the phenomenon under investigation is built up from particulars (Iyakaremye, 2013). The researcher's observations are reliable when done in this way. This study was carried out in accordance with the principles of qualitative researchers, who assured dependability by employing reliable techniques for data collection and analysis.

Triangulation also aided the researcher in determining the study's dependability. The researcher used theoretical triangulation by reviewing previous studies on the subject of this research. To support the analysis of the data collected for this study, the researcher reviewed various studies as they are presented in the literature review. The triangulation of the data provided the researcher with extensive knowledge of the subject matter and added an extra layer of reliability to this research.

3.9. Challenges of the study

I struggled with bureaucracy. Even though I had a letter of recommendation from the University asking the targeted companies to facilitate me for data collection, many of them required me to write another letter to them and wait for their reply. It took a while, and occasionally, the letter had to pass through multiple offices before being handled.

Also, the short time period for the study posed another difficulty. Finding time to offer you attention for your interview and largely concentrated group talks, which require a number of employees, was never simple because the insurance sector is wholly profit-oriented and every minute counts. Such discussions are thought to take a long time and be detrimental for their business, but I was able to secure all the necessary approvals from the CEOs and human resource managers, and time was set aside where we had interesting discussions.

In addition, respondents had financial expectations. Conducting interviews with respondents is a difficult task because it interferes with their work. Respondents devote their time and energy to that activity and expect to be compensated for it. Some organizations pay respondents a fee to conduct interviews with them, which has tainted their minds. They believe that every interview should include some financial facilitation, which was not the case here. Despite their high expectations for the allowance, I emphasized that the findings of the study would be extremely beneficial to their workplace equality. The researcher was very clear that there is no interview allowance, and once they realized the research was being done for academic purposes, they were quick to grasp the idea and focused their energy on how to help end the gender inequalities affecting the employees at their place of employment, especially the women who are the most vulnerable and/or victims of such inequalities. And this applies to the entire workforce, not just insurance companies.

Female respondents did not immediately open up and communicate freely because the researcher was a male. However, the researcher persisted in forging relationships and outlining the benefits of sharing such information, including the need to address any inequality issues so that everyone can work in a supportive environment, particularly women who are disproportionately challenged by the socially constructed gender roles that society associates with them.

3.10. Conclusion of the chapter

In conclusion, this chapter discusses the methods and tools utilized to gather and examine information on gender disparities in the formal workplace, specifically in the insurance sector, where case studies MUA Insurance Rwanda Ltd. and Radiant Insurance Company Ltd. were chosen. Data was gathered using individual and key informant interviews, focused group discussions, desk reviews, observations, and recording. Understanding what women experience at work and how to address their challenges requires the use of several methods for data collection and comparison of data from various respondents.

CHAPTER FOUR: PRESENTATION, ANALYSIS AND INTERPRETATION OF FINDINGS

4.0. Introduction

Inequalities between men and women in the formal workplace, particularly in the insurance industry, are discussed in this chapter along with the study's conclusions. MUA Insurance Rwanda Ltd. and Radiant Insurance Company Ltd. were the two insurance providers chosen for this investigation.

The research has the following objectives:

i)   To identify gender inequalities that affect women at MUA and Radiant insurance companies in Rwanda.

ii)   To examine the factors that lead to the gender inequalities at MUA and Radiant Insurance companies in Rwanda.

iii)   To analyze the efforts undertaken by the stakeholders of MUA and Radiant Insurance companies to address the gender inequalities.

iv)   To suggest practical solutions and recommendations to address inequalities identified.

Additionally, the research sought to provide answers to the following questions:

1.   What are the experiences of women regarding gender equality at MUA/Radiant Insurance Company in Rwanda?

2.   What are the causes of gender inequalities at MUA/Radiant Insurance Company in Rwanda?

3.   What measures are being undertaken to address the gender inequalities in the MUA/Radiant Insurance Company by the different stakeholders?

4.1. Presentation and discussion of the findings

4.1.1. Distribution of the respondents

The findings are based on the information, unstructured observations, and data gathered from the respondents. The researcher used focus group discussions, in-depth interviews, and literature materials about gender and the insurance industry. The study was conducted on MUA and

Radiant Insurance Companies, both of which are located in Kigali. A total of thirty (30) respondents, disaggregated into thirteen (13) MUA Insurance employees, thirteen (13) Radiant Insurance Company employees, and four (4) key informants, from the Ministry of Gender and Family Promotion (MIGEPROF), GMO, the Private Sector Federation (PSF), and one gender consultant constituted the total population for this study. The purpose of interviewing the key informants (experts in the field) was to learn more about their knowledge of gender equality, the reasons for gender inequalities in the insurance sector, how these inequalities affect women at work particularly in the insurance sector and their suggestions for resolving those disparities.

Individual respondents were drawn from MUA and Radiant Insurance companies. Four (4) females, two (2) males, and two (2) senior managers, one female and one male, were chosen for each company. The focus group discussion included five (5) females from various departments within each company. Four (4) key informants were interviewed from the Ministry of Gender and Family Promotion, the Gender Monitoring Office, the Private Sector Federation, and one gender consultant. This study included thirty (30) respondents in total.

Table 2 showing the summary of the respondents: MUA Insurance Rwanda Ltd

Group	Respondent	Sex	Age	Level of education	Position Category
Individual Respondents	x	F	48	Masters	Mid-level
	x	F	49	Bachelors	Mid-level
	x	F	31	Bachelors	Lower-Level
	x	F	26	Bachelors	Lower-Level
	x	M	41	Bachelors	Mid-level
	x	M	28	Bachelors	Lower-level
Senior Management	x	M	52	Masters	Senior-Level
	x	F	48	Masters	Senior-Level
FGD	x	F	51	Masters	Senior-level
	x	F	41	Bachelors	Mid-level
	x	F	34	Bachelors	Mid-level
	x	F	26	Bachelors	Lower-Level
	x	F	24	Diploma	Lower-Level

Table 3 showing the summary of the respondents: Radiant Insurance Company Ltd

Group	Respondent	Sex	Age	Level of education	Position Category
Individual Respondents	x	F	43	Masters	Mid-level
	x	F	48	Masters	Mid-level
	x	F	34	Bachelors	Lower-Level
	x	F	26	Bachelors	Lower-Level
	x	M	38	Bachelors	Mid-level
	x	M	35	Bachelors	Lower-level
Senior Management	x	F	49	Masters	Senior-Level
	x	M	52	Masters	Senior-Level
FGD	x	F	46	Masters	Senior-level
	x	F	45	Masters	Mid-level
	x	F	34	Bachelors	Mid-level
	x	F	27	Bachelors	Lower-Level
	x	F	25	Diploma	Lower-Level

Table 4 showing the summary of the respondents: Key Informants

Respondent	Sex	Age	Level of education	Institution
x	M	46	Masters	MIGEPROF
x	F	42	Masters	GMO
x	M	48	Masters	PSF
x	F	51	Masters	Gender Consultant

The data is presented in five themes: 1) Understanding of Gender Equality; 2) Identified Gender Inequalities; 3) Causes of those Gender Inequalities; 4) How those inequalities affect women;

and 5) Efforts to address such inequalities. The following results are based on data drawn from the aforementioned themes:

4.1.2. Understanding Gender Equality

This part presents the respondents' understanding of gender equality. From the interviews, some respondents understood gender equality, and most would answer that "gender equality" meant equal opportunities. They would say, "Namahirwe angana hagati y'abagore n'Abagabo, abahungu n'Abakobwa," literally translated as "Equal opportunities between men and women, boys and girls." Others would say, "Nuburinganire hagati y'umogore n'umugabo," literally translated as "equality between women and men." Others would say, "N'amahirwe yoguteza imbere umugore," literally translated as "opportunity for women's empowerment." The narration would include cultural perspectives, such as how women had no equal opportunities with men in the culture at the time, and how the advocacy for gender equality came as a blessing for women to realize their full potential. Gender equality necessitates equal rights and opportunities, as well as advocating for women's rights, empowerment, and equal opportunities, because culture has denied women those rights.

One female respondent in the focus group discussion argued that

> *"There are positive changes in Rwanda which promote gender equality and most importantly women, and this is attributed to good leadership, though gender equality is still facing challenges as men see it as a direct attack on their patriarchal authority and even at the workplace, men feel that authority entitlement, and this affects us because it puts us in a subordinate position, which we do not like." (FGD, Radiant, July 2022).*

The other members of the group agreed with this submission and added that there is a changing environment in terms of how women are treated by society. that both men and women are now equal Another female respondent adds, "ariko nubu abagabo ntibabyumva kimwe," which translates as "until now, men do not interpret gender equality in the same way." When asked about men, she clarified, "Nubwo Igihugu gishigikiye uburinganire mu nyungu z'itera mbere rya twese, abagabo bumva yuko ari ukubarwanya bagashigira uruhande rumwe kandi ko atari ibintu

byumuco nyarwanda." This translates as "Much as gender equality is promoted in the country, men believe it is intended to weaken their power and promote women, which is not the norm of Rwandan culture." Even though some respondents confuse gender with gender equality, a large number understand both terms.

Many respondents in both companies understood gender, but they mistook it for gender equality. It is critical that we first understand what gender and gender equality mean in order to properly interpret the respondents' narratives. Gender is described as a social and cultural construct that distinguishes differences in the characteristics of men and women, girls and boys, and consequently refers to the roles and responsibilities of men and women, according to the United Nations Glossary of Terms and Concepts, UNICEF Regional Office for South Asia, November 2017. As a result, gender-based roles and other characteristics evolve over time and depend on various cultural settings. Expectations regarding the traits, skills, and anticipated behaviors of both men and women are included in the concept of gender (femininity and masculinity). This idea can be used to examine how widely accepted customs justify gender disparities.

The concept of gender is the social construction of the distinctions between men and women. Rather than being caused by biological variations between men and women, gender differences are defined by socially imposed preconceptions. Gender equality is the concept of equal rights, opportunities, and responsibilities for women, men, girls, and boys. Gender encompasses femininity (feminine roles) and masculinity (male roles). When we talk about equal rights, we're talking about legal equality. The term "equality of opportunities" refers to access to employment, housing, resources for education and health, as well as other resources that create opportunities. Equal tasks and contributions to the advancement of society are referred to as equal responsibilities (Lorber, 1994).

It's critical to clarify exactly what is meant by "gender inequality." This is the practice of consistently favoring or giving one person priority over another according to their sex or gender. Gender-based discrimination infringes on the fundamental human right to gender equality. Gender equality, according to Jeff Hearn (2001, p. 3), is a very long-term process of altering gender relations in order to make them more equal, fair, democratic, less oppressive, and less patriarchal. Men need to be changed in this. According to popular understanding, "gender equality" "does not always problematize men." Rwanda has promoted gender equality, human

rights, and equitable development via its constitution and legal system. In order to recognize the diversity of various groups of women and men, gender equality entails that the interests, needs, and priorities of both women and men are taken into account. Gender equality should involve and concern both men and women equally. It is not just a women's issue. In addition to being a human rights problem, equality between men and women is also considered as a requirement for and a sign of sustainable people-centered development. Equal rights, responsibilities, and opportunities for men and women will exist regardless of whether they are born male or female. This does not mean that women and men will become equal. According to Northouse (2010), we can only make the necessary societal and organizational reforms once we are aware of the covert and subversive gender-related stereotypes.

Both men and women should have equal rights and chances to actively engage in all facets and levels of political processes, according to international standards (United Nations, 1995). The same is true in the workplace, where men and women are meant to have equal rights and opportunities, yet a gap of inequity is created by both employers and employees misinterpreting gender and gender equality. Adomako, 2007; and Barker, 2005) noted that gender inequality against women and girls persists in many world societies, and that one tool used to examine these disparities, as well as men's violence and other male practices, is what is known as "hegemonic masculinity," whose influence in research on gendered male lives and power is well established. This sociological idea is largely present in studies of ideas about masculinity, and consequently, of boys and men in Africa. Hegemonic masculinity has been a method of talking about men that certainly finds resonance across many countries, in a range of settings and disciplines, as evidenced by the quantity of literature and conferences that it continues to generate. In general, the idea of masculinity has been helpful in bringing to light the idea of manhood (as opposed to maleness) as a social and cultural practice that takes many different forms in many countries.

Inferring from the foregoing, culture influences gender inequality through its many forms of expression, work-related attitudes and behaviors, rewards and exchanges, customs of public involvement and discussion, and social support and association. Under the guise of authority, gender discrimination at work is even more persistent against women. According to Caprioli (1999), who analyzes feminist research, power as "equal access" and is conceptualized as "a

divisible, endless resource and/or as the ability to achieve goals." Caprioli asserts that this is frequently apparent in gender hierarchies, one of which is found in governmental structures. According to Caprioli, the risk of militaristic violence decreases with a flatter gender hierarchy within the state (Caprioli 1999, p. 55). Gender awareness is not only important from an egalitarian liberal perspective, as Caprioli suggests. Gender has been linked to issues of peace and conflict resolution, according to a number of experts, both feminist and non-feminist. This claim is made occasionally in feminist research that challenges realism, as well as by those who contend that the presence of gender equality norms will increase the likelihood of states engaging in non-violent conflict behavior (Boyer, 2001).

There are also those who use biological explanations and claim that women are more peaceful than men by nature and therefore more equal gender relations will result in a higher degree of peace (Gierycz 2001). The misinterpretation of gender and gender equality among the employers and employees in so detrimental to the female employees because in the absence of such interpretation, the only tool available is interpreting gender in the cultural perspective and it is evident that culture is so patriarchal and thus using such yardstick to interpret gender is so disastrous to the female employees and creates an inequitable workplace environment.

4.1.3. Gender inequalities in both MUA and Radiant insurance companies

The gender inequalities that female employees at Radiant Insurance Company Ltd. and MUA Insurance Rwanda Ltd. experience are represented in this section. These inequalities are covered in various subthemes, as follows:

Gender Representation in Decision Making

In order to fully comprehend the decision-making processes in both businesses, the researcher inquired about male and female representation in positions of decision-making. This was done in order to determine the degree to which gender accountability is upheld in both businesses and to develop recommendations in the event that gaps are found. According to one of the female respondents, "most women consider that higher positions are reserved for men because such positions include a lot of risks and obligations, and women do not take risks like men," Another female respondent stated that "women fear higher positions" because "if a woman fails on responsibilities, people think it's because she is a woman." This was a blatant example of how

gender prejudices against women and the negative implications associated with higher positions make women hesitant to fill them. The investigation examined the representation of men and women in senior management roles (Heads of Divisions), the Board of Directors (B.O.D.), and senior personnel (Heads of Departments). In Radiant Insurance Company, there are three (3) female board members, which makes up 43% of the board's seven members; as a result, males make up 57% of the board. In contrast, the BOD of MUA Insurance Company has just one (1) female member, which makes up 12% of the board; the other seven members are male, which makes up 88% of the board. Four (4) males and four (4) ladies make up the divisional level heads of division of Radiant Insurance Company, with an equal representation of 50% for both sexes. MUA Insurance's four (4) division heads are all male, representing only males. At the departmental level, Radiant Insurance Company has two (2) female heads representing 25% and six (6) male heads representing 75%. MUA Insurance Company has three (3) women heads of department, representing 60% of the total, and two (2) men, representing 40%.

Table 5 Representation in Decision Making organs - Radiant Insurance Company Ltd

Position	Male	Female
Board		
Chairperson	1	
Vice Chairperson		1
Other Members	3	2
Total	**4**	**3**
Senior Management (Heads of Division)		
Managing Director	1	
Deputy Managing Director		1
Company Secretary and Compliance Officer	1	
Chief Risk Officer	1	
Technical Director		1
Health Insurance Director		1
Claims Director		1
Director of Administration and Finance	1	
Total	**4**	**4**

Senior Staff (Heads of Department)		
Head of Claims Division	1	
Head of Administration & HR Division		1
Head of Marketing Department	1	
Head of Medicare Department	1	
Head of Legal Department	1	
Head of Audit Department		1
Branch Network Coordinator	1	
Systems and Business Intelligence Developer	1	
Total	**6**	**2**

Source: HR Manager-Radiant Insurance Company Ltd, 2022

Table 6 Representation in Decision Making organs - MUA Insurance (Rwanda) Limited

Position	Male	Female
Board		
Chairperson	1	
Vice Chairperson	1	
Other Members	5	1
Total	**7**	**1**
Senior Management (Heads of Division)		
Managing Director	1	
Financial Comptroller	1	
Underwriting and Risk Manager	1	
Claims Manager	1	
Total	4	0
Senior Staff (Heads of Department)		
Head of Administration and HR Department		1
Head of Claims Department	1	
Head of Marketing Department		1
Head of Legal Department	1	

Head of Finance Department		1
Total	**2**	**3**

- The tables above clearly show how employees are represented in the decision-making bodies of the two insurance companies. Women are underrepresented in higher-level decision-making roles such as the board of directors but overrepresented in low er-level positions such as department heads, one female respondent stated that

   "Only a small percentage of women have the remarkable years of expertise and influence required for board posts. As a result, because patriarchal societies prevent women from holding such roles, they are often perceived as being exclusively held by men." Respondent, female, MUA, July2022).

Other female respondents argued that

   "Because women tend to be perfectionists, they are frequently found in lower-level decision-making roles, such as Heads of Department. The majority of technical work is completed at the departmental level."

   "Women in lower decision-making positions will implement decisions more promptly and flawlessly than their male counterparts when decisions are made by males in upper decision-making positions." (MUA respondent female, July 2022).

Radiant Insurance Company also has more female employees than MUA Insurance Rwanda Ltd., and one male respondent stated

   "Marketing is the most valuable asset of a business, and because our insurance companies are not well-known to many people, females are better at convincing clients than males, and us at Radiant we recruit many females in marketing because we have already gotten a good profit from this marketing technique than when we first started and we had many males in that department... "We also have many women in higher positions because women pay close attention to every detail and have experience..." (Radiant male respondent, July 2022).

Since the Radiant Insurance Company initially hired men but the results were unimpressive, they adopted the strategy of hiring numerous women in the marketing department, as described by the respondent above. The business, like other businesses around the world, aims to maximize earnings. The plan had to change if the men were not producing good returns when selling the business's services. Another female responder backed up the respondent's claim, stating that "males are not excellent at handling money, which is the reason you see most of the departments that deal with money are handled by females. Additionally, it was discovered that both insurance companies' human resources and finance departments—among other departments—are run by women. These departments were noteworthy since they are involved in hiring and managing finances. Respondents indicated that because of the sensitivity of these two professions, women are more adept than males at managing people and paying attention to financial issues. This inclination is also influenced by society, since women traditionally value nurturing and attention to detail.

Furthermore, women lack qualifications to occupy those big, higher positions because women have only recently begun to advance in their professional careers; women could not go far in their studies due to culture. Culture expects them to first marry and care for their families and children. Because of family responsibilities, women advance in their careers after a while. Even as women advance in their professional careers, the working space is largely dominated by men, and infiltrating this men's space is not an easy task because patriarchal society has empowered men, and any person who challenges their space and authority is viewed as a threat, so women face stiff resistance. Jane Karuku, the head of the Kenya Association of Manufacturers, made a similar observation, noting that there are still far too few women in senior corporate positions in Africa. Her observation was based on research from the African Development Bank (AFD) that was done in 2015 and found that among the 12 African countries examined, Kenya had the highest representation with 19.8%, followed by South Africa with 17.4%, and Botswana with 16.9%.

This is a blatant example of how women are overcoming obstacles to fill positions of authority that have historically been reserved for men. According to the Catalyst analysis, businesses with at least one-woman director performed better in terms of share price and Return on Equity, while those with more women on the board generated an annual return of 3.7% more than those

without any (Alison, 2019). Furthermore, empowering women and girls to participate equally in society and realize their full potential has a multiplier effect on families, businesses, communities, and entire countries. This is why it is crucial to achieve sustainable development. Women in leadership are also known to help their staff members advance their careers through counseling, on-the-job coaching, outside classes, devoted feedback, and assistance with goal-setting and professional development (Johnson, 2022, p. 10). Highly developed workers are more dedicated, loyal, and productive over the long haul, which increases productivity and lowers employee turnover. They also have a better feeling of purpose and happiness. Women invest the same amount of time in developing their skills as they do in their workplace, which benefits their workplace as a whole since they set a good example and encourage productivity. Therefore, it is crucial that both companies build systems, lobby for the fair representation of women in positions of decision-making, and implement systems to strengthen such positions. This will facilitate the removal of barriers based on gender that prevent women from reaching their full potential and promote equality in the workplace.

Gender Pay Gap.

According to the findings, although both companies' compensation policies call for equal pay and benefits for comparable labor, in reality these rules are not followed. According to one respondent, "we are a private company, and our intention is to maximize profits. We make hard negotiations during recruitment, and depending on where we got the employee, mostly we get them from other insurance companies because we are attracted to their experiences or rare skills, and most of the time you find that we give them some higher salaries, and it is at this point that you find we have salary imbalances." These disparities result from the employee's recruitment process at the business. It was discovered that there are various methods of hiring personnel. Some employees start out as interns and get a modest salary; this limits their ability to bargain because the salary cap for intern employees is predetermined. After their internship is through, the intern will either agree to accept that payment and remain with the company or depart. It was also mentioned that there are instances in which a business searches for a person with particular qualifications. Due to their unique and technological skills, that individual will be rewarded well in this situation.

Since the majority of employees are hired from other insurance companies, they provide incentives to draw them away from their rivals. This approach also results in pay disparities because a technical person in a lower job may earn less than someone in a higher level. According to the consultations, although there are fewer males than women in both companies, they make up the majority of salaries. This is so because the majority of women work in low-wage jobs. The wage gap is affected by a number of elements, including qualifications, experience, unique talents, performance reviews, job effect, and expertise. It was stated during discussions that salaries are equal for equal work regardless of gender but this is not true.

Rwandan law N° 66/2018, which governs the labour force, guarantees protection from workplace discrimination under Article 9. According to this clause, "employers are required to offer employees with equal opportunity at work." Employers are not allowed to treat employees unfairly based on factors such as "ethnic origin, family or ancestry, clan, skin color or race, sex, region, economic categories, religion or faith, opinion, fortune, cultural difference, language, physical or mental disability, or any other form of discrimination." The same article also states in paragraph 2 that "every company shall give employees an equivalent salary for labor of equal worth without regard to any form of discrimination."

Data from the 2004 Tanzanian Household Worker Survey were used in a 2013 study by Elu and Juliet in Tanzania to establish the intersectionality of gender and ethnicity in sub-Saharan Africa and to examine the relationship between ethnicity and gender—being a woman—across the earnings distribution. They discovered that in Tanzania's manufacturing sector, gender and ethnicity interact to influence incomes and the payoff for education throughout the earnings distribution. The research found out that in Sub-Saharan Africa at least in Tanzania--labour market policies aimed at eradicating gender earnings inequality are not effective because most of these policies are not accompanied by policies that also aim to eradicate ethnic inequality and create a discrimination free space for all. The consultations revealed that although there are fewer males than women in both companies, they make up the largest salary share. This is due to the fact that most females work in low-paying jobs. During consultations, it was stated that salaries are the same for equal positions regardless of gender and that company jobs are always designed based on a number of factors including qualifications, experience, special skills, performance reviews, job impact, and knowledge, which affects the pay gap. Since all employees

must be aware of the payroll at both organizations, it is necessary to remedy any pay discrepancies in full conformity with the provisions of Article 9 of the aforementioned labour law.

Professional Development and Performance

The researcher was very curious to learn if there were any career development programs offered by both insurance companies and if women and men had equal access to these programs. Women were of particular interest because this research focuses on inequalities affecting women, who are particularly vulnerable as a result of patriarchal society. Although it was discovered that neither business has a professional development policy, the respondent and one female leader contend that:

> *"Whenever a training opportunity arises, we choose the personnel who will participate based on the nature of the training and do not make this decision based on a person's gender." Depending on the requirements and their areas of expertise, we choose them. Therefore, we may not take gender into account, but rather we examine the overall benefits of the training. For instance, we paid for our two female accountants to attend a recent training of accountants. "We did not look at gender to select them or to balance and have a female and a man, but we evaluated their area of work and how the company was to benefit," now they have gained additional skills and lowered our spending for other accountants."*

It was discovered that employees are promoted based on their work experience, abilities that suit the needs of the new job, and motivation, and that men and women have equal access to career growth. The information, skills, and abilities required to fulfill the specific job requirements or general business objectives are what determine the training needs. According to the staff's training requirements, the management is also accommodating enough to let them attend internal or external trainings. It was established that training programs adhere to the concepts of work-life balance, such as avoiding scheduling training during evening hours or on the weekends, and it was noticed that some promotions are primarily given to women.

The obligations of an employer are outlined in Article 39 of Law N° 66/2018, which governs labor in Rwanda and was enacted on 30/08/2018. Employers are required to give employees professional training and ongoing skill development under paragraph 8 of the same article. In

order to identify and characterize the major reasons that prevent women from taking part in continued professional development (CPD) at work. A study was conducted in 2015 by Szu-Fang Chuang and discussed four aspects of deterrents brought on by women's social roles, gender inequity, and gender dimensions: family and time limits, financial and employment constraints, a lack of support networks, and a lack of resources and career guidance. The piece also explores how women's participation in CPD is anticipated and interpreted in light of their experiences before becoming adults. Human resource development experts are given recommendations to help them in their initiatives to boost women's engagement in CPD, promote a gender-equal workplace, and foster a learning organization environment. Regarding the aforementioned, it is suggested that both businesses should establish systems to support professional development and keep improving their capabilities, especially for women, who are disproportionately impacted due to gender viewpoints.

Occupying low paying traditional jobs

The gender wage and salary discrepancy between the workers at the two companies was something else the researcher was interested in. Lower levels of both businesses revealed a gender pay discrepancy between male and female employees. These lower-level professions, such those in marketing and administration, are held by women. It was discovered that women are skilled at marketing, which explains why this field has historically been dominated by women. Additionally, it was shown that women are skilled in providing customer service, which explains why they predominate in administrative jobs like secretaries, administrative assistants, records managers, and customer service, among others. Both organizations' finance departments were filled with a lot of women; one of them responded and contended that

> *"women are more adept at handling money than males are. Women avoid taking chances and manage their finances better than men. One male respondent who I questioned about this claim claimed that "Abagabo tuba dufite byinshyi bidukeneyeho amafaranga rero oshobora gusanga wariye aya business," adding that "Abagore barazwi, bafata neza amafaranga cyane kurusha twebwe abagabo." This practically translates to "*"women are well known, they handle money than men, men have a lot that need money and you might find yourself using company's money."*

Collectively, the respondents contended that by paying attention to details, women are good at lowering expenses and also reducing dangers. It was noted that not all men mismanage funds and not all women are skilled in managing finances, but they continued to argue that men frequently mismanage funds because society expects them to have money and to take on a lot of social responsibilities. This puts them at risk when they work in finance departments. Women typically hold lower positions in most corporations because society considers women to be less valuable than their male colleagues. Understanding the fundamental causes of men's potential hostility toward gender equality is crucial. This socio-cultural construction of what is feminine and masculine places men and women in different positions in society, creating power relationships between them and placing women in a position of inferiority and lower value. This socio-cultural construction of gender is understood as the set of roles, rights, representations, expectations, and values assigned to each sex. According to this definition, gender "refers to the social structuring of the interaction between the sexes and to the fundamentally social aspect of the distinction" (Sunnari, 2002). It is argued that in western civilization, gender is primarily arranged around the social categories of male and female and allocated at birth based on biological sex, according to Russo and Pirlott (Russo, N., and Pirlott, 2006). In this sense, "gender impacts how we perceive ourselves and dictates the appropriateness of behavioral, psychological, and social traits of males and females over the life cycle" (Cross and Masden, 1998). Children internalize the gender roles associated with their sexes through socialization, behave as expected, and perpetuate the gender divide, which leaves women in a subordinate position with less authority, recognition, and resources than males. In our patriarchal culture, being a man is typically associated with domination over women and having power over them. Additionally, as McHugh asserts, "violence is one way that men can act their masculinity" (Anderson and Umberson, 2001); historically, this male trend has been approved of and accepted as natural. As a result, this prevalent concept unavoidably influences how young females develop and perceive themselves. Both companies must support women in overcoming the cultural barriers that prevent them from holding senior positions.

Work life balance

The workplace should be welcoming to all employees and allow for a healthy balance of work and life outside of the workplace. The researcher posed some questions to better understand the

working environments of the employees in both companies and to determine whether there are any inequalities that can be attributed to gender blindness or that arise from a gender perspective based on culture or other factors. According to one female respondent

> *"as employees, we are all treated equally, and our managers are accommodating if there is a problem, whether it is an emergency, family-related, or work-related, they allow us to work on our problems for a few days or on a day off. Regardless of whether it is work-related, they will still address it based on the circumstances."*

You shouldn't be held hostage by your job. Burnout and possible work resentment result from being a prisoner of your job. Connecting with your social life—your family, friends, and relatives—is equally important. The term "work-life balance" refers to the harmony between a person's personal and professional lives (Sundaresan, 2014). For working women, "a healthy work-life balance acquires enormous relevance, especially in the current setting in which both the family and the job have created various obstacles and concerns for women." Working women are under a great deal of stress as a result of the nature of the workplace, since they must manage two jobs that are almost full-time: one at the office and one at home. According to an assessment of the relevant research, working women find it harder than working males to strike a balance between job and family. Additionally, it is discovered that there is tension between them since "work spillover happens more frequently into the home than does home spillover occur into work" (Sundaresan, 2014).

It was established that both MUA and Radiant Insurance valued their employees and support work-life balance in order to effectively comprehend the working environments at both organizations. 18 working days are allotted as yearly leave, according to inquiries. After three years of service, an additional day is added to the 18 days, up to a maximum of three more days. There are, however, more types of leave entitlement, such as: Maternity leave lasts 90 days, but in the case of a stillbirth or the death of an infant under one month old, the mother is entitled to four (4) weeks of leave beginning on the day of the incident. On a doctor's prescription, five (5) calendar days of paternity leave, sick leave, and paid sick leave ranging from fifteen (15) days to ninety (90) days are granted. Wedding leave, relocation leave, loss of spouse, descendant or ascendant, sibling, parent, sister, or brother, and other types of leave are also available. It was also stated that in order to assist companies' employees in breastfeeding situations, breastfeeding

mothers are given an extra hour for breastfeeding, which they can use either in the morning or at noon. It was discovered that there are no child care facilities or breast-feeding rooms to allow working mothers to breastfeed their babies. One respondent explained that they brought it to the attention of management at some point, but it was not given much attention because it was seen as expensive in terms of getting the space, the required fridge, comfy chairs, carpets, a babysitter (an employee), and all related services. It is an additional cost to the company, and because management is dominated by men, they may be unaware of the benefits of having such breast-feeding rooms. As a result, it is critical that both companies implement work flexibility mechanisms to allow their employees to balance work and life outside of work. Employees become more active as a result of such mechanisms, and work output rises.

Communication

One of the most crucial instruments for any business to succeed is communication. The researcher wanted to know if there was any discriminatory language directed at women in either company and whether there were any policies in place to remedy it. Data showed that neither company had a communication plan, but it also showed that even in the absence of gender-sensitive policies and strategies, the companies do not employ sexist language or stereotyped representations of either men or women in their internal or external communications. One female respondent stated that

> *"aha, turubahana, sinavuga ko rimwe narimwe tutakoresha amagambo nka cherie, gikobwa, sweetie ariko bisa ngaho ari culture." biri hose mumujyi kandi bisa ngaho bidafite ikibazo ariko iyo udabishaka, wabwira ubikwita akabireka. Kenshi bikoreshwa n'abagore cyangwe abakobwa kandi dutekereza ko ari nk'imibanire y'ubushuti gusa ntabindi. This literally translates as "here, we respect each other; I cannot say that at some point some words like "Cherie," "Gikobwa," and "Sweetie" are not used, but it's our culture; they are everywhere in town, and they do not have bad intentions, if you do not like them, you can tell that person to stop calling you such." "They are commonly used between females, and we believe that it is just a friendly gesture."*

The respondents argued that it is assumed that everyone is decent enough to use language that is non-sexist and non-stereotyping despite the fact that there are no gender-sensitive guidelines to

instruct employees or customers of the companies' service on prohibited discriminatory language based on gender and women experience sexism at work because of sexist speech. Sexist comedy objectifies, victimizes, denigrates, reinforces prejudices about, and/or denigrates a person based on their gender (LaFrance & Woodzicka, 1998). Importantly, women are the target of violent comedy and the object of sexual humor more often than men (Cantor & Zillmann, 1973). Media outlets, workplaces, and casual social settings all exhibit the prevalence of sexist humor. The availability of the internet has made it simpler to find and share sexist jokes. For instance, typing "sexist joke" into any web browser will quickly bring up a library of insults directed towards women. Sexist humor trivializes sex prejudice while simultaneously demeaning women under the pretext of harmless entertainment (Bill & Naus, 1992). Sexist humor, such as Charles Barkley's joke, confounds how one should perceive a message by disparaging women while being lighthearted (Johnson, 1990). This contradiction was stated by Machan (1987, 218), who contends that what one person finds amusing is "the height of terrible taste to another."

A framework for analyzing empirical findings on the connection between biological sex and enjoyment of sexist humor is provided by social identity theory (Tajfel & Turner, 1986). Social groupings are seen as competing for attention rather than necessarily for tangible things. Positive uniqueness is a term used to describe this acknowledgment. Positive uniqueness is when a group is acknowledged to be superior to a pertinent outgroup along some valued characteristic. Social groups will employ a variety of strategies to achieve positive distinctiveness because they value it. One such strategy is mocking comedy (Giles, & Tajfel, 1977). According to Bourhis et al. (1977), mocking humor helps people keep their strong social identities and emotions of superiority over other groups. They argued that "anti-out-group comedy can be a creative and strong means to assert in-group pride and individuality from a dominant out-group, through out-group devaluation and denigration." According to Lips (2013), gender stereotypes significantly influence how women are treated, particularly with regard to employment.

The existence of gender bias in the workplace, particularly through gender stereotypes, has been demonstrated by a meta-analysis of 136 independent effect sizes from experimental research (Koch & Sackett, 2015). As a result, this meta-analysis demonstrated that gender-role congruity bias, for example, is based on female gender roles and male leadership characteristics. Since women are underrepresented in leadership roles, we end up with gender stereotypes and

characteristics that contribute to greater gender inequality, especially in fields with a high male employment rate (Koch, 2015). The gender communication gaps should therefore be addressed by both businesses; while sexism can impact everyone, it disproportionately affects women (Cudd, Ann, Jones, and Leslie, 2005). Stereotypes and gender roles have been connected to sexism (Matsumato, 2001; Nakdimand, 2001). In reality, it is thought that one sex is inherently superior to the other (Witt, 2017); for instance, some theories contend that sexism among individuals tends to exacerbate inequity, which most women have encountered in the job. As we have seen in Algeria, where there are still persistent gender discrepancies on the Algerian labor market, gender discrimination may include sexism based on gender identity. The first time the word "sexism" appeared in literature, according to Shapiro (1968), was in Caroline Bird's speech "On Being Born Female." Men lack the same motivation to fight sexist notions since they do not suffer from the same negative repercussions of sexism as women do in the workplace, especially here in Algeria, which may impede their ability to develop in their careers (Ramos et al., 2016).

Sexual harassment

Both MUA Insurance Rwanda Ltd and Radiant Insurance Company Ltd educate all of its employees, including new hires, about sexual harassment and other types of GBV, including prevention and response, but neither company has a policy or reporting procedures in place. There is no regular communication about it and no policies for handling the infraction should it occur. Meetings are the only occasion for sexual harassment in the workplace to be discussed. "Ahangana nta case ya sexual harassment turabona ariko abakozi bacu barigishwa kudaceceka haramutse habayeho umuntu umubangamira undi ashaka imibonano," one female respondent from the focused group discussion stated. This literally translates that "no case of sexual harassment has ever been reported here," but even all our employees are empowered to speak up in case any person harasses them sexually. There are no known instances of sexual harassment in any company, according to discussions. One female leader and respondent argued that "Ariko tugomba nokwitonda kubera ko hari abakozi badakora akazi kabo neza cyanecyane abakobwa bagashaka kwitwaza sexual harassment kugira ngo abayobozi babo batinye gukurikirana amakosa yakazi kabo," and this translates that, however, we need to be careful because there are some employees, mostly girls, who do not do their work effectively, and they claim sexual harassment so that their managers do not sue them for their wrongs.

She continued by recounting how a female employee was not performing her job successfully at her previous workplace, and the boss constantly complaining. Her performance reviews showed that she was not up to the standards set by the company. She accused her supervisor of sexual harassment as she was going to be fired, and the Rwanda Investigation Bureau (RIB) was notified of the situation. The accusations made against her boss were withdrawn when investigations revealed that she had used sexual harassment to hide her weak performance.

It was discovered that there was no special committee that handled sexual harassment allegations; instead, human resource managers were responsible for handling such matters. In response to the question of whether the company has conducted sexual harassment training, it was stated that neither company has conducted any such training. The researcher was informed that each employee should be aware of the labor legislation, which forbids sexual harassment, but that the company did not have any defined procedures to identify and resolve sexual harassment.

Sexual harassment is prohibited under Article 8 of Law N° 66/2018 of 30/08/2018, which governs labor in Rwanda. It states that "sexual harassment against a supervisee is prohibited in any form." An employee cannot be fired for speaking out about or testifying about sexual harassment by a supervisor. An employee's resignation is regarded as an unfair dismissal if there is demonstrable evidence that it was caused by sexual harassment that was committed against him or her by the supervisor. The majority of women do not report sexual harassment. There was no gender difference in whether someone reported an instance of hostile environment sexual harassment, despite women indicating a larger intention to report. The hypothesis of planned conduct as a model for predicting a person's intention to report sexual activity is supported by the findings. An application of the theory of planned behavior is to look at a person's attitudes about behavior, normative beliefs, and perceived behavioral control, which is a person's desire to report an instance of hostile environment sexual harassment (Foster and Fullagar, 2018). As a result, individuals may experience sexual harassment but keep quiet about it out of concern for their careers. When I asked if there was a dedicated committee that dealt with sexual harassment, it was discovered that there wasn't and that human resource managers dealt with such matters. 1 in 10 women encounter sexual harassment at work, either personally or through at least one of their

coworkers, according to Transparency International Rwanda (2018). Based on this, both businesses must implement measures to ensure that all staff members are aware of what constitutes sexual harassment, how to report it, and the safeguards that are offered to those who are the victims of such crimes.

Recruitment, selection and hiring

Both companies have a recruitment and hiring Policy which would be a basis for a gender responsive work environment through its provisions and practices particularly during selection and hiring of staff. However, the policy is not gender sensitive. No established quotas and specific targets for a determined timeframe to balance the participation of male and female workers in highly female-dominated and/or male-dominated occupations. Both businesses use recruitment procedures when hiring new staff, but the policies do not take gender into consideration. Specified quotas and stated targets for a predetermined amount of time do not achieve a balance between the participation of male and female workers in primarily female- and/or male-dominated occupations. Both companies hire in accordance with the job criteria and do not take gender into account. The company occasionally makes hires via headhunting or recommendations, depending on the role and the level of skill required. A female response claimed that the recruitment procedure does not take gender into account because "a recruitment team is established dependent on the position for recruitment that is available."

The hiring process at the organization is based solely on the requirements of the position. In spite of this, girls may still lack the skills necessary to compete for professions due to societal views that place little value on their education. For instance, Rubagiza et al. (2011) claim that "boys may be free to spend time outside the home, but girls often stay at home and take care of household responsibilities." It is not unusual for boys to have more access to computers than girls in families with computer ownership. This brings up equitable issues once more. This indicates that the boy child is favored in culture and has access to a variety of opportunities that would make him more competitive than the girl child.

4.1.4. Causes of gender inequalities in both MUA and Radiant insurance companies.
Need for maximizing profits

Most companies need increase their profitability. Both companies' respondents agreed that the goal to maximize profits has accelerated gender blindness within their organizations and that they target abilities in order to increase revenues. The gender gap in their workplace is a result of their recruitment methods, whether they are headhunters or open to the public, which focus on abilities that will increase profitability for the business. Companies don't consider staff balance during the recruitment process. Instead of seeing recruitment through a gender prism, the focus is on who has the abilities to do the job flawlessly and improve firms' revenues. One of the biggest obstacles for women in the private sector is still the desire to maximize profit. Women are numerous in an unregulated industry like agriculture, and companies take advantage of them by paying them pitiful wages. Women are prevalent in the formal sector as well, but typically hold lower-level positions due to their lack of school credentials for those roles. Stereotypes and cultural norms have an impact on how girls learn. Companies take advantage of this skills and certification mismatch in order to profit-maximize at the price of these weaknesses.

Cultural beliefs and imbalance in power relations

There is a discrepancy between males and girls that is skewed toward the former due to the way parents raise their children. Gender inequities in the workplace are influenced by traditional views about women around the world. Women are limited in their ability to make decisions that would allow them to obtain a good education and hold important positions within the company structures due to stereotypical roles in which they are seen as inferior to men. As a result, they are forced to fill lower positions at the bottom of the organizational pyramid. In the focused group discussion, respondents all agreed that culture has conditioned women to be subordinate and that holding higher positions is seen as masculine. As a result, respondents said, society has a negative attitude toward them and calls them names like "Igishegabo," which literally translates as "masculine or tomboy." One of the main driving forces behind the persistent discrimination against women in the workplace is still culture. In addition, researchers like Lorber (1991, p. 66) and Johnson (1997, p. 73) have demonstrated that in patriarchal countries, men and women, as well as boys and girls, have various social statuses. However, culture is socially created and evolves over time based on social, economic, cultural, and political circumstances, as noted by Lorber (1991, p. 65). Due to the aforementioned issues, there exist stereotypes and expectations between men and women in society, which means that the community may view the message provided by men and women differently.

Lack of economic independency and poverty

The respondents argued that poverty and a lack of economic independence were factors influencing gender inequality and female maltreatment. Respondents also suggested that because women have so many wants and little money, they are susceptible to taking any job that comes up. They are unable to negotiate because to their wants and fear of competition, particularly from their more powerful male rivals. In addition to having little education and work experience, women frequently lack access to occupations paying a living wage and are denied property rights. Due to their increased reliance on their spouses for financial support, they become more susceptible to unfair work practices including sexual harassment and taking on low-paying positions.

Limited knowledge about Gender and labour laws

The majority of employees and their managers, according to the respondents, do not understand what gender is. Some believe that gender empowers women against males, while others fear that it could lead to a backlash by female employees against their employers. Additionally, other workers misinterpret gender and apply it to their managers as a kind of intimidation. Employers and employees run the danger of misunderstanding one another, which leads to injustices and an uncomfortable work environment. Lack of information that gender supports equal opportunities and equitable actions. In order to comply with the provisions of labor regulations, neither employers nor employees receive regular training in this area. According to feminist theory, "women" and "men" are defined in social interactions by social distinctions brought about by the "gender process." People continuously develop and uphold the gender order as they learn what is expected of them, observe what is expected of them, and respond in expected ways. (1991, Lorber, p. 65) In fact, gender roles refer to the distinctions between the social identities, actions, duties, and characteristics that society attributes to men and women.

Lack of empowerment

Because of the many dangers and responsibilities involved, one female responder stated that "women are not empowered to take up the positions in the upper decision-making organs, and even those who go there meet severe pushback from their male counterparts." It is clear from this

comment that males still believe that higher jobs are only destined for them since culture has shaped them to think of women as their inferiors. It was determined that women do not receive ongoing training to give them the knowledge and abilities needed to fill those higher positions. The workplace is culturally conscious, and women are perceived as being less capable than their male colleagues. Such a notion is a product of a society where males make important decisions and women are seen as subservient. Therefore, there aren't many women who fight their way to the top, and even there, they encounter fierce opposition from their male peers who think the position is theirs. In order for men and women to assist one another, it is important to empower both genders to shatter cultural prejudices and mindsets. Windowmaker & West (1995, p. 5). "A woman is viewed as weak, less intelligent, dependent, but necessary for reproduction and well-dedicated to children's education as well as home and garden tasks." In most situations where professional women step in, "the work they are performing is not perceived as what women do but as part of what they are." Data from both firms showed that women are not given the authority to hold positions in the highest decision-making organs, and interviews showed that there are no ongoing training programs to give them the knowledge and skills necessary to hold those positions. The working environment is cultural minded and women are seen as not competent enough compared to their male counterparts and such belief stems from culture that considers women as submissive and major decisions are taken by men.

Therefore, there aren't many women who fight their way to the top, and even there, they encounter fierce opposition from their male peers who think the position is theirs. In order for men and women to assist one another, it is important to empower both genders to shatter cultural prejudices and mindsets. Men do not view women as co-equals, according to the survey by Farinde, Okunade, and Laogun (2004), despite the fact that they have the capacity to hold positions of authority and contribute to the growth of the community (Farinde, Okunade, & Laogun, 2004, p. 275; Odejide, 2009, p. 49). For instance, a study conducted at Nigeria University on the construction of female students' gender identities revealed that, generally, men were given credit for superior leadership and time, people, and crisis management abilities while women were given inferior status and religious teachings (Odejide, 2009, p. 49). Some scholars studying African women and patriarchy have disputed these gender theories that were influenced by patriarchal ideas and which attribute inferior social status to women. They include Oyewuni (1997), Amadiume (1987), and Nzegwu (2001), all of whom Odejide (2009, p. 42) cites. They

(77)

contend that gender was not an organizing factor in African civilizations before to colonialism, despite the possibility of other types of social inequality. These authors contend that colonization, the spread of Islam and Christianity, and the process of state creation all played a role in the "systemic patriarchalization" of African communities. Odejide (2009, p. 42). (2009, p. 42). To dispel these cultural and colonial stereotypes that women are weak, both businesses need to empower women.

4.1.5. How inequalities effect women in both MUA and Radiant insurance companies

Poor performance

Both men and women experience the effects of gender inequality at work. When the working atmosphere is unfriendly to the employees, it impacts them, which could lead to bad performance. For instance, a worker who experiences sexual harassment is unlikely to perform well at work. Such discrimination and cultural practices have an impact on people outside of the workplace as well. For instance, Colclough et al. (2000, p. 47) claim that negative cultural practices hinder females' school attendance and performance relative to boys. Therefore, there are gender differences in the consequences of education. According to one female respondent, when a workplace is hostile toward her, she will "certainly not concentrate on her work; she will keep thinking about that issue that bothers her, whether it be sexual harassment or another issue related to her work," which has a negative impact on her performance. It is obvious that such instances of inequity would lead to disorganization and, thus, subpar performance at work.

Low self-esteem

Women who experience gender inequality have low self-esteem. When women are subjected to such discrimination at work, including through poor pay, harassment, and holding low positions, this undermines their self-confidence and lowers their self-esteem. It is something we pay a lot of attention to prevent happening in our firm since "when a person is sexually harassed, the inner motivation for the work dies, and such deep damage may not be readily repaired (Female respondent MUA, July 2022). Women who lack self-confidence frequently self-deprecate, downplay their achievements, or allow others to take credit for their work. As a result of their lack of motivation, they do poorly at work. Women who lack confidence experience helplessness, worry, and anxiety (Muazzam, 2016, p. 3). Aside from these emotions, harassed women could also experience paranoia, a sense of being watched outside of the workplace, a

sense of being caged, and doubt about their future and career. The performance of women at work may be impacted by all of these emotions (Barefield, 1983, p. 15). Employee performance is impacted by their poor self-esteem in the way that organizations run.

4.1.6. Efforts undertaken to address gender inequalities

Providing equal training opportunities

There are some, although few, opportunities for women to pursue training, according to consultations. Some women have profited from acquiring additional skills in order to do their jobs well. Some got the opportunity to do professional accounting like those at Radiant Insurance Company Ltd. and are such opportunities are not gender-specific. Some staff of MUA Insurance Rwanda Ltd. had access to training opportunities in insurance laws and human resource management. According to McBride (2011, p. 19), workplace education and training can remove obstacles to women's continued engagement, allowing them to earn credentials and advance in their careers. For women to advance in their jobs and hold more senior roles in corporate leadership structures, education is crucial. Murray (2002, p. 14), who makes a similar argument, agrees that part-time and flexible training possibilities have made it possible for all women to pursue the same goals as their male coworkers. However, the survey's results show that there are still relatively few women who hold senior positions.

Promotions to positions of decision making

Radiant Insurance has promoted female employees to the point that four female division heads and four male division heads are now in leadership positions. At this level, there is a 50/50 split between the sexes. Women's participation in positions of leadership and decision-making is impacted by a variety of circumstances. The root causes include socio-cultural attitudes, a lack of acquiring the necessary experience for participating in public decision-making, the weight of domestic responsibilities, the persistence of negative attitudes about women's capacity for leadership and governance, a lack of female role models for young women and girls, and other factors (Hora and Endale Alemu, 2014).

Work-time flexibility

The majority of companies are quite tight about meeting deadlines, but it was determined by the management of MUA Insurance Rwanda Ltd. and Radiant Insurance Company Ltd. that

numerous lessons, including the use of technology, were learned from the recent COVID-19 epidemic. As opposed to physically traveling to the office like it was before COVID-19, it was mentioned that there are some work time flexibilities for those who may prefer to work from home but still deliver their work efficiently. According to Wolf et al. (2004, p. 5), companies shouldn't allow a lot of time flexibility because it may have a negative impact on perforce, which also impacts their inflows, and these work time restrictions are highly likely to limit individual time sovereignty and even lower job satisfaction. This is in line with one female MUA respondent's assertion from June 2022 that "we provide time flexibility but not always, as the employees may take it for granted and start absconding from work, remember we are profit-oriented." Additionally, it was discovered that employees make arrangements with their supervisors to take time off in order to attend urgent personal or family matters, such as visiting the sick or elderly, attending funerals, weddings, and other related events. This keeps workers motivated rather than having strict deadlines and the requirement for their physical presence.

Induction on sexual harassment

The management places a strong emphasis on reporting sexual harassment and the channels for doing so, such as reporting to the supervisor or the human resources manager, because it is a severe problem that primarily affects female employees. While management makes an effort to hold an awareness-raising session (induction) so that employees are aware of sexual harassment and how to report it, there isn't always constant training on harassment or consistent communication mechanisms against it. According to Reese et al. (2003, p. 9), training might increase a person's trust in the policy and procedure, which would increase their readiness to apply them if necessary.

In order to give employees, the confidence to report sexual harassment whenever the need arises, it is necessary to have sexual harassment rules and methods. Training managers, according to Buckner et al. (2014, p. 71), makes them more aware of sexual harassment and, more crucially, gives them the skills necessary to recognize it. The fact that the human resource managers of MUA Insurance Rwanda Ltd. and Radiant Insurance Company Ltd. have received gender-specific training and are aware of the damaging effects of sexual harassment was crucial information to learn. As a result, they have been keen to ensure that sexual harassment cases do not occur in their organizations through communications in meetings with employees.

4.2. Conclusion of the chapter

This chapter covered the results of interviews with top management, key informants, key employees, and focus groups that were done for MUA Insurance Rwanda Ltd. and Radiant Insurance Company Ltd. It also evaluated relevant literature and examined various documents. The results demonstrate that there are gender inequities, which mostly affect women and are a result of a patriarchal culture, which persist in the workplace because males still have patriarchal attitudes and believe that women should not challenge their patriarchal authority.

CHAPTER FIVE: CONCLUSION AND RECOMMENDATIONS

5.0.Introduction

The purpose of this study was to understand gender inequalities in the formal workplace, particularly in the Rwandan insurance sector. Four specific objectives, including 1) identifying gender inequalities that affect women at MUA and Radiant insurance companies in Rwanda; 2) examining the factors that lead to gender equality at MUA and Radiant insurance companies in Rwanda; and 3) examining the initiatives taken by the stakeholders of MUA and Radiant insurance co., were the driving forces behind the study's focus on two insurance companies, MUA Insurance (Rwanda) Ltd. and Radiant Insurance Company Ltd.

The study aimed at answering the following research questions:

- What are the experiences of women regarding gender equality at MUA/Radiant Insurance Company in Rwanda?
- What are the causes of gender inequalities in the MUA/Radiant Insurance Company in Rwanda?

- What measures are being undertaken to address the gender inequalities in the MUA/Radiant Insurance Company by the different stakeholders?

5.1. General Conclusion

This study aimed to analyze how employees at MUA Insurance Rwanda Ltd. and Radiant Insurance Company Ltd. felt about gender equality in the formal workplace, to determine whether women experienced any gender-based discrimination, to identify the root causes of such discrimination, to identify what stakeholders were doing to address such discrimination, and to recommend intervention strategies for creating a better and more supportive working environment in the insurance industry. The study employed a qualitative approach to accomplish the aforementioned goals, collecting data through one-on-one in-depth interviews. Focused group discussions and interviews with key informants were undertaken with participants selected from various departments of both companies.

The results indicate that there is little awareness about gender, and this is a blatant indication that management and staff are not gender sensitive in their policies and initiatives, which leads to an unequal working environment. It was specified from the beginning that the hiring process is gender-neutral, but that a lot of focus is put on the employees' skills in order for the business to maximize earnings and compete competitively in the market. They don't think it matters how there are equal numbers of men and women in the workforce. They are oblivious to the need for a fair labor market where men and women have equal chances because they are focused on maximizing profits.

The fact that there are pay differences between the two companies was also observed with concern. The lack of standard salary payrolls was made clear. Depending on their expertise and negotiation skills, each employee receives a unique salary. Women are not skilled negotiators, according to many studies. In comparison to their male counterparts, they are weaker negotiators, which makes it harder for them to negotiate large pay. A gender-insensitive environment results from these inequalities in pay for the same work. Because it could be difficult to find another employment, a person might decide to stay on the job, yet they might not carry out their obligations properly. Such inequalities lead to low self-esteem, which lowers workplace morale.

As a result, it's crucial to make the pay scale transparent to the employees and establish standards for each job position rather than keeping it a secret and allowing for unequal pay for the same work which contravenes Rwanda's labor law, that demands equal remuneration for equivalent work.

5.2. Recommendations

The following are recommendations for both MUA and Radiant insurance companies made in light of the study's findings:

The management and employees clearly lack a thorough understanding of gender and gender equality. Therefore, it is essential to integrate gender training within the organization through a consistent training schedule for all staff levels. By doing so, they will be better able to recognize and address gender disparities in their individual workplaces. Gender trainings are extremely important and a key tool for both companies and employees in identifying and closing gender disparities.

A Gender Recruitment Policy or basic gender-sensitive hiring criteria need to be created in order to be used effectively in hiring workers. Instead of having a workforce that is either dominated by men or women, these recruitment standards will assist the companies in balancing their workforce.

There is a need to set up effective reporting systems at work because sexual harassment is a sensitive problem that has touched many employees. Because it can be difficult and frightening to report through a hierarchy, some victims choose to remain silent in order to maintain their jobs. Create a Gender Committee that may also be responsible for sexual harassment complaints, and design and operationalize a sexual harassment policy and reporting mechanism inside the organization.

Incorporating gender-sensitive communication standards into an organization's procedural manual or stand-alone communication plan is also crucial. These rules aid in reducing the sexism that is so harmful to employees. Building a solid company culture devoid of harassment and sexist language is necessary. Due to the fact that men frequently accept sexist speech as usual

and cross the line into sexual harassment, women frequently suffer as a result of these policy gaps in the workplace. These actions have an impact on their female counterparts.

In order to prevent breastfeeding employees from leaving the workplace during the workday, amenities like breastfeeding rooms and child care centers need to be put in place. These facilities enable women to work more effectively because they are relieved of the burden of returning home to breastfeed. They can pump breast milk for their children while breastfeeding at work in these breastfeeding rooms.

It's crucial to put in place a salary policy and make staff members aware of it. Payrolls and remuneration rules aid in minimizing wage disparities. The practice of paying workers less for doing the same work under the guise of increasing corporate profits is against Rwandan labor law and is extremely harmful to the workers because it lowers their motivation to perform their jobs well.

5.3. Limitations of the Study

Despite careful planning, I am nonetheless aware of its limitations and shortcomings. There is limitation of generalizability of findings. The research was conducted on a small sample size. Because it was difficult to gather adequate resources to reach some of the insurance companies' branches outside of Kigali and have a larger sample size, the sample was taken from the headquarters of both insurance companies (MUA Insurance Rwanda Ltd and Radiant Insurance Company Ltd) and thus the findings cannot be applied to all other insurance companies in Rwanda due to the limitations of the qualitative study in general. However, this methodology was used with the expectation that the situation of the employees within the chosen insurance companies would reflect the reality of all other branches.

5.4. Suggestions for further research

The sample size (only 30 respondents) utilized in this study was insufficient to produce findings that could be regarded as typical of the total population of insurance sector. Finding outcomes should not be generalized as a consequence. To fully understand gender equality, the causes of

gender inequalities at work, how these inequalities affect women, what stakeholders are doing to address these inequalities, and how generally we can make the workplace environment in the insurance sector so conducive to every employee, additional qualitative or mixed-method studies with a larger representative population should be undertaken.

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Annex A-Introduction Letter

UNIVERSITY of RWANDA

CENTRE FOR GENDER STUDIES

COLLEGE OF ARTS AND SOCIAL SCIENCES

TO WHOM IT MAY CONCERN

The Centre for Gender Studies (CGS) at University of Rwanda/ College of Arts and Social Sciences offers a Master's Degree in Social Sciences specialising in Gender and Development. As part of the Master's Degree requirements, students have to carry out a field study and write a thesis on an area of their interest.

During data collection phase, students usually require the assistance from organisations relevant to their chosen area of study. We envisage these studies having a wide-range impact not only on the growth of academic knowledge in Rwanda but also, on the development of policy and practice throughout the country.

Allow me to introduce **Mr NINSIIMA WILBERFORCE** whose thesis topic is titled **"GENDER INEQUALITIES IN THE FORMAL WORKPLACE, A CRITICAL ANALYSIS OF THE INSURANCE SECTOR IN RWANDA."** Case Study: MUA Insurance (Rwanda) Ltd and Radiant Insurance Company Ltd

He will provide you with a proposal of his intended study and discuss with you his research needs. If you require any other information, please contact us at cgs.rwanda@gmail.com Thank you for your cooperation.

Sincerely,

For

Dr MUKABERA Josephine
Director, Center for Gender Studies

Date: July 12ᵗʰ, 2022

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Annex B-Individual Interview Guide

Introduction
- Welcoming the Participant
- Introduction of the Researcher, the research study and its objective
- Explaining the rights of the Participant and requesting the verbal consent from the Respondent

1. How do you understand "gender equality"?

2. Do you think, are there gender inequalities that affect women in Insurance companies? If yes, which ones?

3. What do you think are the factors that lead to those gender equalities in Insurance companies?

4. Do those gender inequalities affect women in their daily performance at work?

5. Do you think, are there some efforts undertaken by the stakeholders of such Insurance companies to address those gender inequalities, if yes, which ones?

6. What should be done to address such inequalities affecting women in Insurance companies?

7. Do you have any other information you would like to share regarding gender inequalities affecting women in Insurance companies?

Annex C-Focus Group Discussion Guide

Introduction
- Welcoming Participants
- Introduction of the Researcher, the research study and its objective
- Explaining the rights of the Participant and requesting the verbal consent from the Respondent

1. How do you understand "gender equality"?

2. What do you think are the causes of gender inequalities your insurance company?

3. Do those gender inequalities affect women in their daily performance at work?

4. Are there some efforts undertaken by the stakeholders to address those gender inequalities in your insurance company, if yes, which ones?

5. What should be done to address such inequalities affecting women in your insurance company?

6. Do you have any other information you would like to share regarding gender inequalities affecting women in your insurance company?