

Barriers and Motivating Factors for Women Working in STEM and Finance Fields

Sadia Nadeem*

FAST School of Management
National University of Computer and Emerging Sciences
A.K. Brohi Road, H-11/4 Islamabad, Pakistan
sadia.nadeem@nu.edu.pk
Tel: 00 92 301 5500500

Maroosha Sarfraz

FAST School of Management
National University of Computer and Emerging Sciences
A.K. Brohi Road, H-11/4 Islamabad, Pakistan
Maroosha.marc@isb.nu.edu.pk

Areej Altaf

FAST School of Management
National University of Computer and Emerging Sciences
A.K. Brohi Road, H-11/4 Islamabad, Pakistan
areej.marc@isb.nu.edu.pk
Tel: 00 92 312 6341434

Paper to be presented at the British Academy of Management Conference,
University of Kent, London, United Kingdom,
1st – 5th September 2025

Track 9: Gender in Management

*Sadia Nadeem is a corresponding author and can be contacted at sadia.nadeem@nu.edu.pk

Source of Funding: This research was funded by the Higher Education Commission (HEC) of Pakistan under the National Research Program for Universities (NRPU), Project No. 15351. "Nation Building through Supporting Females"

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Abstract:

This working paper explores the barriers faced by women in Science, Technology, Engineering, Mathematics (STEM), and Finance fields in a South Asian society, where cultural values and gender disparity create unique challenges for women pursuing careers in male-dominated industries. It also examines the factors that motivate women to pursue careers in these fields. Drawing on data from semi-structured interviews with 26 women working in various STEM&F fields in Pakistan, it contributes to the existing literature by exploring the barriers and motivating factors for women in STEM&F fields through the lens of gender role theory and self-efficacy theory. By identifying gaps in societal and organizational practices that hinder career progression, this research aims to support and empower women in STEM&F professions. The on-going analysis also aims to uncover effective career management strategies for women in these fields.

Keywords: Women in STEM&F fields, Gender role theory, Self-efficacy theory, Barriers, Motivating factors

Abstract Word Count: 136

Total Word Count (excluding abstract, tables and references): 1643

Track: Gender in Management

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Women make up nearly half of the world's workforce but remain significantly outnumbered in the fields of Science, Technology, Engineering, and Mathematics (STEM) (World Bank Group, 2022). According to the World Economic Forum (2020), fewer than 30 percent of STEM researchers worldwide are women, while female students account for only 3% of enrollments in information and communication technology courses, 5% in mathematics and statistics, and 8% in engineering, manufacturing, and construction programs. Challenges for women exist globally but are more pronounced in societies with low gender equality (Sachdev, 2018; Guo et al., 2024). Deep-seated cultural norms and systemic barriers limit women's access to quality education in these regions. For instance, the percentage of female researchers in STEM fields is under 20% in India and below 10% in Nepal. (The Asia Foundation, 2021; Observer Research Foundation, 2023). These statistics underscore the persistent gender gap in STEM sectors, highlighting the urgent need to initiate and implement interventions to engage and retain promising young STEM students (Tandrayen-Ragoobur & Gokulsing, 2022). Thus, this study investigates the factors that motivate women to pursue careers in male-dominated fields in a low-gender egalitarian society and the barriers they face while pursuing these careers.

Literature Review

STEM education is becoming increasingly vital in today's world as technology and innovation continue to impact the culture and economy (Freedman et al., 2023). The scarcity of women in STEM fields and their lack of progression in attaining leadership positions in STEM fields is a well-documented issue that persists despite various initiatives aimed at promoting gender equality (Ro, Fernandez, & Ramon, 2022). A well-acknowledged societal phenomenon, gendered socialization, highlights how males are always encouraged in STEM fields while females face discouragement (Liu, 2024). Women, for instance, are traditionally seen as nurturers, caregivers, and people who put family before career ambitions; therefore, these expectations conflict with the demanding nature of STEM careers (Tariq, 2024). Research indicates that society conveys specific messages suggesting that if females succeed in STEM fields, they will not fit the traditional female roles (Sassler et al., 2017). The concept of traditional female roles is tied to outdated stereotypes that suggest women should abandon their careers in favor of their families; otherwise, they are viewed as straying from traditional expectations (Simunovic & Babarović, 2021). These strict gender norms not only uphold societal judgment but also act as major obstacles to women's career advancement, especially in STEM fields (Tabassum & Nayak, 2021).

Numerous barriers prevent women from pursuing careers in STEM fields. Among these barriers, stereotypical gender roles significantly shape perceptions and experiences that undermine women's confidence (Ebert & Jansen, 2024). Gender role theory posits that societal norms assign roles, behaviors, and expectations to individuals based on gender (Anglin et al., 2022). Research indicates that women often receive cues suggesting they are less capable than men in math and science, leading to self-doubt (Aravena-Díaz et al., 2024). These challenges persist due to prevailing gender stereotypes that portray males as more suited for STEM-related jobs (Corneliussen, 2021).

Women's perceptions of their abilities are significantly shaped by gender stereotypes and cultural expectations from a young age, which leads to reduced participation of women in

STEM activities, even at the preschool level. As a result of this early discouragement, girls may opt not to enroll in STEM courses later (Giacomin, 2022). The scarcity of women role models in STEM fields contributes to lower self-efficacy among women and young girls. Research indicates that encouraging girls to pursue STEM fields requires the presence of relatable and accomplished role models (Tal et al., 2024). Ninety-one percent of young women reported that having female role models would keep them interested in STEM. In comparison, eighty-one percent mentioned the absence of female mentors as a reason for leaving these fields (The CSR Universe, 2023). The scarcity of women role models leads to feelings of loneliness and diminished confidence, which are essential for navigating traditionally male-dominated environments (The CSR Universe, 2023). Stoet and Geary (2018) and Corneliussen et al. (2019) discuss how low career aspirations and a lack of female role models in STEM sectors are the root causes of the lower participation of women in STEM fields. Corneliussen (2021) also suggests that women need considerably more support than men when pursuing unconventional career choices.

Regardless of barriers, several motivating factors empower women to join STEM professions and can be examined through the lens of self-efficacy theory (Maddux, 1995). These motivating factors are driven by personal ambition and the desire to change the stereotypes and can be used to examine women's beliefs in their ability to succeed in STEM fields (Drake & Svenkerud, 2024). Understanding how women see their capabilities and confidence provides valuable insights into the factors that encourage them to enter male-dominated fields (Coluccio et al., 2024; Dokme et al., 2022). According to the self-efficacy theory, a person's conviction in their talents has a direct impact on how motivated they are. Women with high self-efficacy are more likely to be driven to do things, work harder, and persevere through challenges because they believe they can succeed (Schunk & DiBenedetto, 2021). Women are motivated by their career progression, social status, and self-esteem (Dokme et al., 2022). However, to achieve these goals, they need to be financially independent. As a result, financial independence becomes a significant source of motivation for women, especially in STEM fields (Kim, 2020). Several studies discuss that possessing an advanced level of education in STEM fields is a significant source of motivation for females (Pedraza & Chen, 2022). According to the U.S. Bureau of Labor Statistics (2013), most of the females who think about working until the age of retirement secured advanced education in STEM fields. Studies also demonstrate the importance of exposure to female role models in shaping a girl's perspective on pursuing a future in STEM subjects (González-Pérez et al., 2020).

Similarly, in finance, a traditionally male-dominated profession, the increasing number of female CEOs reflects a broader societal shift towards gender inclusivity in finance fields. (Ebirim et al., 2024; Haung et al., 2025). Al Mamum et al. (2024) and Benito et al. (2018) acknowledged that as society undergoes significant social and economic transitions, the advancement of women into executive finance positions has gained growing attention, with research connecting this trend to positive consequences. With this ongoing momentum, women's leadership in finance is likely to expand further, driving more inclusive corporations. Despite the growing representation of women in the finance sector, women still contend with barriers such as socio-cultural constraints leading to slower career progression than men, perception bias, work-life imbalance, and gender stereotypes (Ebirim, 2024). Understanding these barriers is crucial for developing targeted strategies that promote an inclusive work culture.

Purpose of the Study

Keeping the above concepts in perspective, this paper aims to investigate the various barriers faced by women working within STEM and finance (STEM&F) fields. Furthermore, it seeks to explore the motivating factors that drive these women and present strategies for successful careers in STEM&F. This study addresses the following research questions:

1. What are the key barriers women face while working in STEM&F fields?
2. How can understanding these barriers help organizations develop more inclusive policies for women in STEM&F fields?
3. What are the motivating factors that encourage women to pursue and persist in careers in STEM&F?

Methodology

This paper examined the experiences of women working in STEM&F fields, identifying challenges and providing valuable insights into the motivating factors that contribute to the success of women in these fields. Semi-structured interviews were conducted to provide flexibility in exploring participants' experiences, allowing the researcher to adjust the questions based on the responses while ensuring all key topics were consistently addressed (Adeoye-Olatunde et al., 2021). All the interviews were recorded and transcribed, while thematic analysis (Braun & Clarke, 2006) was used to identify the recurring patterns and themes from the interviews.

A total of twenty-six interviews were conducted using purposive and snowball sampling. The participants were further segregated into two parts. The first set included entry-level females, and the second set included experienced females working in STEM&F fields. Furthermore, interviews were taken from various sectors, including manufacturing, banking, defense, public health sector, research laboratories, telecommunication, educational institutions, and tech sectors of Pakistan. Table 1 presents the detailed demographic information of the participants.

‘Insert Table 1 here’

Interviews started with a broad umbrella of questions: “Please provide a brief overview of your career so far.” Then, it would move on to discussing barriers for women working in STEM&F; sample questions include “Have you encountered any specific barriers as a woman while working in the STEM (or finance, as applicable) field?”, and, “What are those barriers?”. The next set of questions covered motivational sources for women: “What initially motivated you to pursue a career in STEM or Finance?” and “What inspires you to sustain when you encounter any barriers?”. The final set of questions was about opportunities for women working in STEM&F.

Analysis

The findings from this study are categorized into two primary areas: the barriers women face in STEM&F fields and the motivating factors facilitating women’s entry and retention in STEM&F. This section offers insights into barriers like gender bias and microaggressions and their relationship with gender role theory. In contrast, motivating factors include financial

independence, available role models, and work motivation, which relate to self-efficacy theory. These findings underscore the dual effect of structural challenges and personal initiative in shaping women's career trajectories in STEM&F fields. By highlighting these dynamics, this paper emphasizes the importance of creating more inclusive environments and promoting initiatives that empower women in these disciplines. The themes identified through the analysis are illustrated in Figure 1, and their definitions are provided in Table 2. Some quotes from the interview are displayed in narrative format in Table 3 and Table 4.

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‘Insert Table 2 here’

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Future Research

This analysis is under progress. In the next stage, we plan to analyse how the barriers change at different stages of professional life i.e. at entry, mid-career, and senior levels. We also plan to analyse whether the motivating factors to stay change over the different career stages. The overall goal is to identify career management strategies for women working in STEM&F fields using career self-management theory.

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Table 1 Demographics of Participants Pool

Sr. No.	Participants' Identity (Participant number- Designation- Working experience)	Gender	Industrial Sector	Experience (Years)	No. of Transcribed Words
1	F1- EHS Engineer	Female	Manufacturing	3	3,505
2	F2- ADC Operator	Female	Banking	2.5	3,948
3	F3- Senior Associate	Female	Financial Service Providing	2.5	5,455
4	F4- Project Engineer Intern	Female	Defense	4	3,240
5	F5- Artificial Intelligence Engineer	Female	Tech-Company	3	3,300
6	F6- Survey Coordinator	Female	Public Health Sector	5	10,451
7	F7- Senior Relationship Manager	Female	Banking	11	4,010
8	F8- Relationship Manager	Female	Banking	8	5,075
9	F9- Branch Manager	Female	Banking	17	7,550
10	F10- Business Analyst & Functional Consultant	Female	Tech-Company	2	2,979
11	F11-Vice President	Female	Banking	30	3,722
12	F12- Banking Supervisor	Female	Banking	3	4,760
13	F13- Lecturer	Female	Educational Institution	4.5	6,787
14	F14- Lab Technician	Female	Research Laboratory	1	3,800
15	F15-AI & Web Developer	Female	Tech-Company	6	6,890
16	F16-Lecturer	Female	Educational Institution	16	7,344
17	F17-Lecturer	Female	Educational Institution	11.5	6,006
18	F18- Network Support Engineer	Female	Telecommunication	1	4,154
19	F19- Senior Manager Finance	Female	Telecommunication	12	5,649
20	F20- Lecturer and Head of Department	Female	Educational Institution	9	9,877

21	F21-Project Coordinator	Female	Tech-Company	3.5	4,857
22	F22-	Female	Tech-Company	3	5,630
23	F23- Lecture and Head of Department	Female	Educational Institute	9	6,888
24	F24- Tech-Engineer	Female	Telecommunication	1.5	3,888
25	F25- IT Business Analyst	Female	Telecommunication	1.5	4,194
26	F26- Design Engineer	Female	Defense	2	4,249

Figure 1 Coding Structure

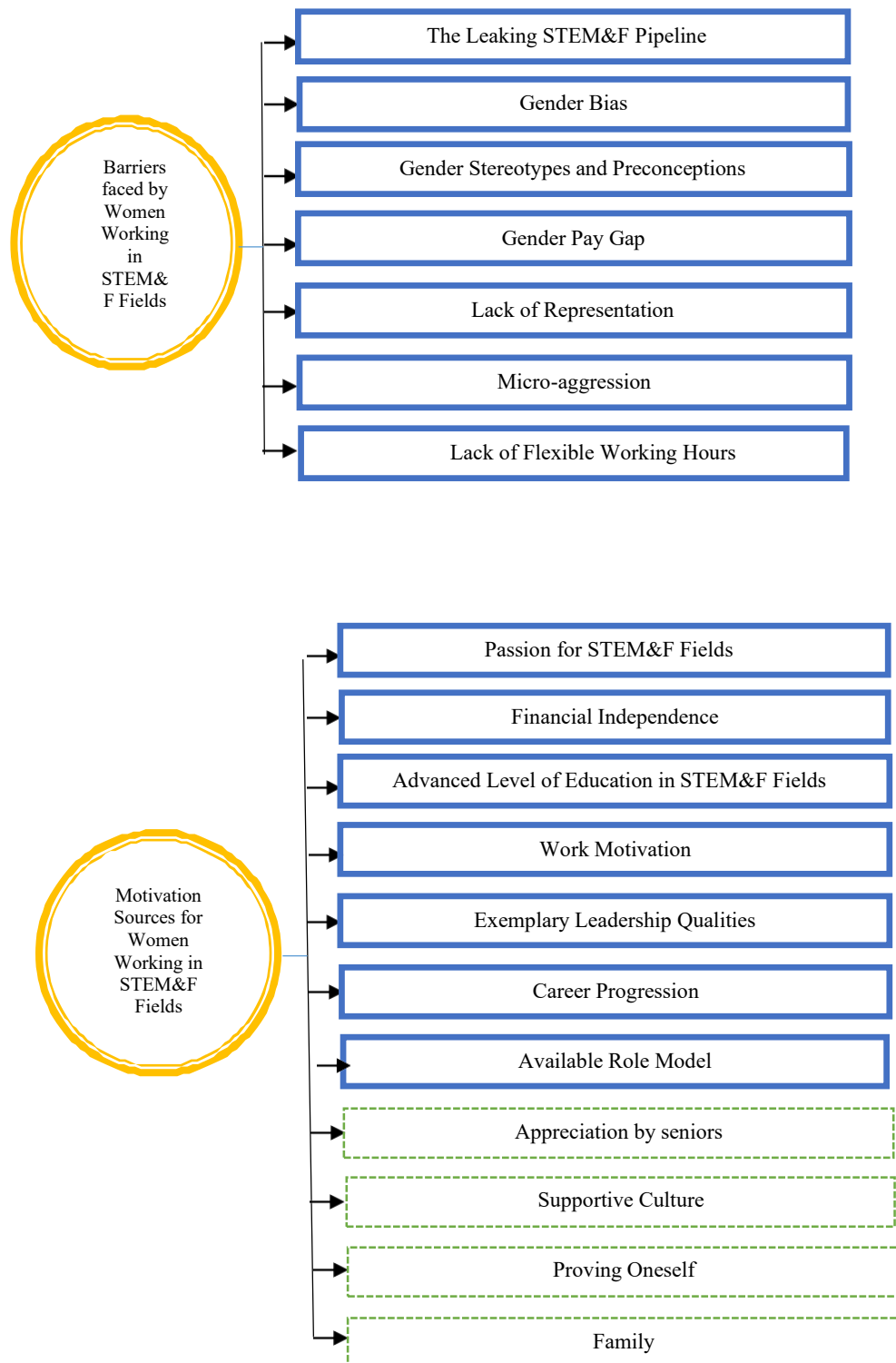


Table 2 Definitions of Nodes

Barriers Faced by Women Working in STEM&F Fields	
The Leaking STEM&F Pipeline	The "leaking STEM&F pipeline" serves as a symbolic representation of how certain students within the educational system diverge from the path toward STEM&F. It illustrates a structured trajectory from secondary education through to higher learning and the professional STEM&F sector (the pipeline).
Gender Bias	Gender Bias is unfair treatment towards any specific gender. It can be conscious or unconscious.
Gender Stereotypes and Preconceptions	Gender Stereotypes are beliefs about how men and women should behave within society. Society puts restrictions on people based on their gender. Preconceptions are predetermined beliefs based on stereotypes that are held against any gender before meeting that individual in person.
Gender Pay Gap	Gender Pay Gap means that women are getting less pay than men even if they are working in a similar position and providing the same services. It is a situation in which two persons are providing similar services but are getting less pay just because that person is a woman.
Lack of Representation	Lack of representation of women means women are underrepresented than men in certain roles, especially in STEM&F fields. This lack of representation leads to unequal opportunities for talented women
Micro-aggression	Micro-aggressions include small, hurtful actions or comments, either spoken, unspoken or in the environment. These small, hurtful actions or comments are also known as Micro-assault.
Lack of Flexible Working Hours	Lack of Flexible working hours means employees are required to work on a predefined schedule without having any option to adjust their schedules according to their needs.
Motivation Sources for Women Working in STEM& F Fields	
Passion for STEM&F Fields	Enthusiasm, interest, and dedication towards STEM&F fields are known as a passion for STEM&F fields.
Financial Independence	The ability of a person to maintain their lifestyle without any financial support from a partner or any family member.
Advanced Level of Education in STEM&F	Advanced levels of education in STEM&F fields empower females by increasing their knowledge and confidence. Their greater confidence inspires them to put in more effort, persevere through difficulties, and contribute significantly to their fields.
Work Motivation	Work Motivation means that when an individual starts to enjoy his/her work they bring energy to their job.
Exemplary Leadership Qualities	Exemplary leadership qualities refer to the attitude, behavior, and characteristics of a person, who inspires people to achieve mutual goals.
Career Progression	Career progression refers to individual growth at the professional level. which leads to an increase in salary, benefits, title, and responsibilities.
Available Role Model	A person who is a source of your admiration and inspiration is known as a role model. He/she is also known as a mentor. They can be found anywhere within or outside our industry.

Table 3 Supportive Quotations for Barriers faced by Women in STEM Fields

Supportive Quotations for Barriers Faced by Women Working in STEM&F Fields	
The leaking STEM&F Pipeline	<i>There are various reasons behind it among which there can be societal pressure or family pressure. For instance, a female studied accounting and finance and does a job at the bank, but her family members ask what kind of a job is a bank job. Like you go in the morning and return by night, what use is it? Females leave jobs because of this that their family members do not agree to do this job (F3 – Senior Associate).</i>
Gender Bias	<i>Some people accept you to some extent, while others completely neglect your existence. These people do not accept that you, being a female, are working alongside males, or that you are participating in something parallel to them, or even that you are performing better than them. Their acceptance level is a great barrier for us (F1- EHS Engineer).</i>
Gender Stereotypes and Preconceptions	<i>There is a concept of finance that in our society, females cannot have late settings, they cannot leave after closing their accounts. Due to this, our society does not accept that females should join the finance field. Even if females join the finance field, there is a lot of family pressure. Due to this sometimes you end up going back home without completing your tasks. Right. These things lead to the creation of different myths about females, i.e. that they cannot do their work properly, they cannot give proper time, and they are not dedicated enough in finance fields, which leads to the creation of more barriers (F19- Senior Manager Finance).</i>
Gender Pay Gap	<i>The entire batch started with the same package, but the difference appears when it comes to performance appraisal. Your salary is based on your grade. You receive a B instead of an A. As a result, they receive a 20% raise, while you get a 14% raise. Therefore, within two to four years, there is a noticeable difference in salary (F12 - Worker at the Banking Supervision Department).</i>
Lack of Representation	<i>Yes, there is a female quota in government, but I'll tell you in numbers like we were a batch of 45 people. We had just six females out of 45 employees, and the rest were males, 39 males in the Banking Supervision Department. There are three Banking Supervision Departments: Supervision Departments 1, 2, and 3. There are around 120 to 130 employees in these three departments, so there are just six females, and the rest are all males (F12- Worker at Banking Supervisor department).</i>
Micro-aggression	<i>Yes, I have listened to these kinds of comments. If I talk about myself, I made a great project and also gave a great presentation. Most of the time, I hear males saying that she is a girl and that she will get approval without any effort. The teacher is male. He will give you marks easily, or you will credit easily (F4- Project Engineer Intern).</i>
Lack of Flexible Working Hours	<i>I will tell you flexible working hours don't exist. Organization 2 has fixed working hours. We have a 9-hour shift but it is a rotational shift, we work according to US time. We have work according to different time regions, which change quarter-wise (F3- Senior Associate).</i>

Table 4 Supportive Quotations for Motivating Factors**Supportive Quotations for Motivation Sources for Women Working in STEM&F Fields**

Passion for STEM&F Fields	<i>I was more attracted to weapons and nuclear engineering. I was interested in how remote-control cars are made. How these things are made? Now, in our new remote-control cars we are using Arduino programming (F4- Project Engineer Intern).</i>
Financial Independence	<i>Everyone leaves homes with some target in mind. Usually, it is financial needs. When it comes to females, they leave their homes because they might be supporting their families, married life, or making themselves independent. Everyone has a goal and purpose, and the most important one is financial needs (F1 EHS Engineer).</i>
Advanced Level of Education in STEM&F Fields	<i>I was clear that I was going to pursue further education in this field. I had a lot of interest in this field, and I was also good at programming, that motivated me a lot. (F20- Lecturer and Head of Department).</i>
Exemplary Leadership Qualities	<i>Mentors are like pillars at different points of life. They keep on guiding you about what you should do next. My management includes the VP, finance, and CSOs. They wanted me to achieve senior-level positions. They kept me motivated about my goals. My VP of finance used to do my counseling about what I should do next. I should progress in my career not only for Telecom Company 1 but in the market as well (F19- Senior Manager Finance).</i>
Career Progression	<i>My company's career path is so good. It means you keep on doing your work properly and you will get a promotion every six months. So, this thing motivated me a lot. I used to push myself to do more. So that "do more" concept I learned it over here (F19- Senior Manager Finance).</i>
Available Role Model	<i>After looking at her, a thought crossed my mind that I wanted to become like her. I want to achieve how she achieved so much in her life and worked hard for her goals. So, I spent around 2 hours with her and asked her about how she started her career and how her journey was. She gave me a full guideline on what I should do if I wanted to pursue the same career. (F19- Senior Manager Finance).</i>
Appreciation by seniors	<i>The seniors that we used to work with, or our leaders who we used to motivate us. When we had annual conferences, we would call people who achieved their targets individually and appreciate them. So, these things motivate me a lot (F11- Vice President).</i>
Supportive Culture	<i>Supportive. I have shared examples of challenges I have faced, but if I talk about other institutes, the environment is very loud and aggressive about females. What I felt here on a few occasions is that if an issue reaches higher authorities, immediate action is taken. Therefore, it is very supportive (F20—Lecturer and Head of Department).</i>
Proving Oneself	<i>I watched the movie The Pursuit of Happiness. I don't know if you have seen it or not. In it, the father, Will Smith, and his son were also acting. So, he said, "Don't ever let anyone say that you can't do anything." Period (F20—Lecturer and Head of Department)</i>
Family	<i>My 1st motivation was my family when I showed interest in this field. Although they knew that boys pursue this field, they supported me. My family always motivated me (F25- Telecommunication).</i>