

GENDER IN ACCOUNTANCY

Exploratory Research Issues

by

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ABSTRACT

Gender is an important variable in explaining experiences of human beings in all aspects of life; in word and outside work. Accountancy is one of the disciplines which were male dominated for a long while. But, compared to other professions, in this decade, more women are entering accountancy. However, they are still found in the lower levels of the professional continuum.

Tanzania has few qualified women accountants and those attempting professional examinations are a small percentage of the total candidature. Indications show that their performance in examinations is not comparable to that of their male colleagues.

There are a number of issues that demand an understanding. Yet there is very little information available. This discussion suggests some pertinent issues to explore. Results of research will be of benefit to individual career planning, employers in policy making and broadly to the society.

Gender Issues, An Introduction

Gender is a variable frequently encountered in speech and recent literature. However, it

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is a variable that is mistakenly seen as being synonymous to sex by some. Gender as it turns out, is not about the male-female biological dichotomy. It is about the situations and experiences of women and men in life; their roles, behaviour, status, values, responsibilities, etc. These roles, behaviour, values, etc are attributes constructed by the Society over time. They are therefore, different within societies, and probably in the same society in different time settings. As such, these attributes are not rigid. Netball, for example, is a female sport, not because of any biological be so. Likewise, being a gentleman

opening doors for ladies is just a social construction, a society-determined correct behavior of a man.

Practices and attitudes in relation to women looked into from the perspective of social constructs and how they affect the life of a man/women fall within the realms of gender issues. Gender then, is seen as significant variable cutting across all sociological categories in explaining life experiences.

The discussion looks at the accounting profession, its development and the position of women in it as a source of labour supply. Upward mobility of women in the professional ladder in Tanzania and elsewhere is reviewed and issues for local research in that regard are explored.

Gender Studies - Current focus

Much of the effort in gender studies undertaken locally has focused on the struggle and position of women at "grass root" level; women in agriculture and in the

informal sector who are generally at the lowest of the lower end of the economic strata.

The bulk of documented local work on gender issues is on subjects of agriculture, rural settlement schemes, self help projects, impact of structural adjustment, peasant women, marriage and rural families, etc. Little effort has gone into looking at women in or towards decision making positions at corporate levels and in the civil service. Sheer more research attention. Women in professions, perhaps, are seen not to be in too bad a position when compared to women in the rural areas.

Also. production of most studies in relation to gender is funded by donor agencies. These have their areas of interest which get priority in funding. Most likely, research at grass root level women attracts much of donor agency current interest.

Additionally, most research on gender in this country has been women initiated. These researchers are academics, civil servants, NGO officers or others in similar categories. These are urban based and relatively, in a much better situation. Their focus in research, initially, out of generosity and concern, is outward to women in rural settings rather than inward.

Women in Formal Workforce

"Working" women represent a unique segment of the workforce that is growing in industrialized countries. In the US by the end of 1991, 44% of the workforce was female, in France 35%, in Australia 39%, in Japan also 39% and Britain 40% (Hewlett, 1991). In the Scandinavian countries women made up to half of the workforce (Hass,

1993). Today, employers are forced to increasingly look to women for qualified workforce.

The fact that more women are working is attributed to demographic factors, difficult economic conditions in inflationary and recession situations which are now common, increasing numbers of divorces and separations, and lastly, just the increasing awareness amongst women of opportunities in the marketplace.

Although the general trend shows increasing share of women in formal workforce, fewer women are advancing to top positions in organisations. In Sweden, for example, where 50% of the workforce is female, only 3% of senior executives are women (Hood, 1993). Therefore, although more women are recruited, few get trained and promoted to top decision making positions in organisations. It has been argued that institutions' policies still contain unconscious assumptions about men and women which reinforce insensitive treatment and sometimes discriminatory practices against women, (Kimmel, 1993).

In developing countries like Tanzania, where the economy is peasant agriculture-based, formal employment is traditionally men's turf. The position of women with respect to formal employment would, predictably, be much difficult.

Professional Accounting and Women's Presence

Accounting is about providing information of financial nature on activities of economic units. As such, it is a service function. Accounting involves the design of systems to generate and provide such information as well as the clerical routine aspects of

recording, classifying and summarizing of transactions and economic events. These clerical activities are known as book keeping and are distinguished from the other mental and "high-status" activities of the accountant.

Emergence of the professional accountant as contrasted from the book keeper is a result of occupational differentiation in industrial societies of the 18th century. Marxist analysis explains the emergence of the professional within the context of social relations of production. In that, the professional arose in the need to place the middle classes in the class system. This process of class struggle, it is argued, is a continuous one and is seen as important in the analysis of the position of women in professions (Roberts and Coutts, 1992).

Attainment of a professional status is conditional upon having acquired a number of professional characteristics seen as acceptable within the wider societal structure. The central characteristic being acquisition of specialist training and education which provides an intellectual basis to practice a trade, say accountancy. Other characteristics being, ethical conduct and behavior in line with a code agreed and enforced by the profession, professional independence and the orientation to serve public interest rather than self interest. Accountancy, like other recognised professions is based on similar broad characteristics.

The professional accountant is now a well established position in the world. A decade ago the difference between an "accountant" and a "clerk" was not that clear. The expert in accounts then could be a book keeper, a lawyer, an actuary, etc. There were no

standard of skills required for one to be an accountant. Once simply demanded to be known as an accountant to become one. From 1870's these accountants began to form associations which started a process of closure which served to exclude many individuals of the lower social classes who could equally have claimed the title accountant (Kirkham and Loft, 1993).

These newly created accountants associations and professional bodies adopted practices which reflected the then prevailing gender and class relations. Women were excluded by virtue of their sex, a practice reflected in other high-status all-made professions of the time like medicine and law (Kirkham and Loft, 1993). It was thought that women's natural abilities were at running the home and that

"Accountancy was amongst those professions which required for proper fulfillment those masculine qualities and experiences of the world and intellectual capacity and courage which were rarely to be found in members of the weaker sex (women)"¹

Since then, accountancy has gone through many changes. Those local associations have grown into professional bodies with global influence like the Institute of Chartered Accountants of England and Wales (ICAEW). The Chartered Association of Certified Accountants (ACCA), and others. There are now well structured examination systems for one to attain the highest qualifications in accountancy. And there has been significant growth in the number of women joining the ranks of professional accountancy.

1 quoted in Kirkham and Loft, 1993 from Garrett, 1961.

The professional accountant has undergone a major transformation as well. But for quite sometime, as outlined earlier, this specie was typically a male. In 1915, for example, when a Glasgow bookkeeper Miss Isabel Guthrie applied to be indentured as a practicing accountant, she was refused. Her father was a partner in one big accountancy firm, but that gave no immediate help.

In England, until the passing of the Sexual Disqualification (Removal) Act in 1919, membership of the ICAEW for example, was closed to women.

Ever since, women have entered into professional accountancy on the basis of satisfying conditions and rules on academic qualifications, examinations, work experience and length of service in moving upwards through the profession. However, there are arguments that accounting as a discipline is androcentric, that its rules assume a social world structured from a male perspective because the working environment in accounting was established long before women had any role in it (Roberts and Coutts, 1992). This could be said of most of the high status professions; law, medicine, etc. Accountancy relatively, is a young profession which has achieved notable absorption of women in only the past half a century. With the increasing entry of woemn, it is bound to see more of the female workd as it records further development.

The 1980's and 1990's have seen aggressive recruitment of women in financial services. Yet, women are still found in larger numbers in the lower levels and in smaller numbers at the higher levels of the profession. In the US, for example, although women are now 50% of new employees in the largest

accounting firms, they make up only 14% of audit managers and just 3% of partners (Hooks and Cheramy, 1989). One issue then is why are women not advancing at the same rate as men once they achieved the appropriate qualifications. Arguments have been made that there has been the whole process of gendering of the accountancy profession into the typically male role of the accountant and the typically female role of a technician or a clerk (Loft, 1992). But women have only begun to enter accounting fairly recently, probably invoking the pipeline theory, enough numbers have not come through the end. More research based observations are required for conclusive positions to be taken. The amount of high quality empirical investigation in the area of gender related issues in accounting is very limited (Hooks, 1992). Locally, very little, even descriptive, is known on the status of women in accountancy; their experiences in upward mobility through the professional ladder. It is now just 20 over years since establishment of the National Board of Accountants and Auditors (NBAA). Knowledge gathering studies will be helpful beacons at this stage of development of accountancy in this country.

Women in Accountancy in Tanzania

The Journey to Top Positions in Accountancy

TOP POSITION

YES

Professional experience
Proven ability?
Vacancy?
Contacts!

CPA

PROF IV

PROF III YES Exempt Degree/Diploma

PROF II NO

PROF I YES 2
 Passes A' Level
 Commerce

ATECH II

ATECH I YES 4
 Passes? O' Level

NO

Women candidacy in accountancy and Issues to Explore

A comparative analysis of candidacy for the May, 1994 NBAA examination revealed that women made up 26.3% (83 candidates) and 21.8% (109 candidates) of all candidates who sat NBAA examination at Accounting Technician Level I and II respectively. For Professional Levels, women made up the following numbers and percentages; Professional Level I - 18 candidates (16.4%), Professional Level II-54 candidates (21.2), Professional III - 43 candidates (13.3%) and Professional Level IV - 19 candidates (11.2%) (NBAA, 1994). Generally, it is observed that, more women are found to be attempting examinations at the lower level of the professional continuum and are found in smaller numbers in the higher professional levels.

As for performance, as analysed from the May, 1994 examination session results, male candidates seemed to produce better performance than their female colleagues. Except for Professional Level I and Professional Level IV, in all other examinations, male candidates recorded better mean performance than female candidates (See Table 1, 2a and 2b)

TABLE 1: COMPARATIVE PERFORMANCE OF CANDIDATES IN ATEC EXAMINATIONS, MAY, 1994

	ACCOUNTING TECHNICIAN I						ACCOUNTING TECHNICIAN II					
	MALE		FEMALE		TOTAL		MALE		FEMALE		TOTAL	
	NO.	%	NO.	%	NO.	%	NO.	%	NO.	%	NO.	%
PRESS	129	55.4	41	49.4	170	53.8	83	21.2	24	22.0	107	21.4
ONE REFERRALS	53	22.7	17	20.5	70	22.2	106	27.0	26	23.9	132	26.3
TWO REFERRALS	26	11.2	5	6.0	31	9.8	71	18.1	18	16.5	89	17.8
FAIL	25	10.7	20	24.1	45	14.2	132	33.7	41	37.6	173	34.5
TOTAL	233	100.	83	100.	316	100.	392	100.	109	100.	501	100.
MEAN	2.23		1.95		2.16		1.36		1.3		1.35	

TABLE 2(a): Comparative performance of candidates in Prof. Level I & II, May, 1994

		PROFESSIONAL LEVEL I						PROFESSIONAL LEVEL II					
		MALE		FEMALE		TOTAL		MALE		FEMALE		TOTAL	
		NO.	%	NO.	%	NO.	%	NO.	%	NO.	%	NO.	%
PASS		51	55.4	8	44.4	59	53.6	82	40.8	16	29.6	98	38.4
ONE REFERRAL		16	17.4	7	38.9	23	20.9	48	23.9	15	27.8	63	24.7
TWO REFERRALS		13	14.1	1	5.6	14	12.7	32	15.9	7	13.0	39	15.3
FAIL		12	13.0	2	11.1	14	12.7	39	19.4	16	29.6	55	21.6
TOTAL		92	100.	18	100.	110	100.	201	100.	54	100.	255	100.
MEAN		2.15		2.17		2.15		1.86		1.57		1.8	

TABLE 2(b): Comparative performance of candidates in Prof. Level III & IV, May, 1994

	PROFESSION LEVEL III						PROFESSIONAL LEVEL IV											
	MALE			FEMALE			TOTAL			MALE			FEMALE			TOTAL		
	NO.	%		NO.	%		NO.	%		NO.	%		NO.	%		NO.	%	
PASS	60	21.5	7	16.3	67	20.8	12	8.0	4	21.1	16	9.5						
ONE REFERRAL	68	24.4	11	25.6	79	24.5	24	16.0	1	5.3	25	14.8						
TWO REFERRALS	60	21.5	11	25.6	71	22.0	25	16.7	2	10.5	27	16.0						
FAIL	91	32.6	14	32.6	105	32.6	89	59.3	12	63.2	101	59.8						
TOTAL	279	100.	43	100.	322	100.	150	100	19	100	169	100.						
MEAN	1.35		1.26		1.34		0.73		0.84		0.74							

Mean performance is given by:

$$\frac{\sum_{i=1}^n X_i f_i}{n}$$

where X_i are values assigned to grades attained as follows: 3 for a pass, 2 for one referral, 1 for two referrals and 0 for fail.

and f_i is the frequency given by the number of candidates in each grade category.

Except for Professional Level IV and marginally ATEC II, in all other examinations, more male candidates are passing than female candidates. As for absolute failures, again larger percentages of female candidates are observed as failing than their male colleagues in all examination levels with the exception of Professional Level I.

This analysis is limited in that it is based on analysis of only one examination session results. An assumption is made that candidates in May, 1994 sitting are representative of candidates in NBAA examinations. If that is granted, then generally, these observations at least give an indication of performance among male/female candidates in NBAA examinations.

Interestingly, as at 31st January, 1993, only about 5% of permanent members registered as authorized accountants and auditors were women. However, for graduate members, women accounted for 10% of the total (NBAA, 1993). If these graduate

members are authorised shortly, a twofold increase in women membership will be registered. This is encouraging growth.

At entry point levels, as in other technical fields, the smaller number of entrants is attributed to the generally lower educational levels for women and the smaller number of women going through the educational system (Mbughuni, 1993). Women currently in formal employment are concentrated in "pink color" professions, the "traditional" female occupations of nursing teaching, clerical and sales staff positions (TGNP, 1993). Female students in schools are influenced by this setup and they accordingly tend to go into streams that mirror images of these women. These are often non-quantitative, arts and social sciences streams. Consequently, there are few women in quantitative fields like accountancy when compared to fields of nursing secretarial services as evidenced by low enrollment in accountancy programmes in local training institutions. During the academic year 1990/91 for example, female student enrollment at the Institute of Finance Management (IFM) was 63 (13%) for the ADA and PGDA programmes respectively. At the Institute of Development Management, Mzumbe, female student enrollment was 22 (22%) and 7(16%) for the ADCA and LGAF programmes respectively. At Dar es Salaam School of Accountancy female enrollment was highest in the certificate programme at 220(41%). In contrast, at the Secretarial College Tabora, female enrollment during the same year was 305(97%) while in Nursing female enrollment was 767(79%). (Bureau of Statistics, 1992). Starting at such small numbers of enrollment and with the rigorous and demanding examination scheme of the NBAA, it is evident that there would be few women in accountancy.

After entry point, the slow advancement of women through the examination levels culminating in the ward of the CPA certificate can only be explained by either unsatisfactory performance in these examinations or decisions to terminate advancement after, say, the technician level is attained. Causes of relatively lesser performance and reasons for termination of advancement through the examination system are issues that will be of interest to future research.

The structure of the NBAA examination and in fact, most accountancy examinations, is such that, it requires large investment of time and finances over long periods of time. It would take, for example, an average of 6 years to completion, for an accountancy student entering the NBAA examination scheme at Accounting Technician Level I. Women in our societies incidentally, control neither the family finances nor their time. It would be of value to investigate for example, the effect degree of control or influence on time availability has, on performance of female candidates in NBAA examinations when compared to male candidates. In patriarchal societies, women are viewed as unattractive human capital investments because their working lives are controlled by husbands and interrupted by child-rearing. Parents and guardians with this attitude are more willing to spend resources on male aspirants to professional qualifications than female aspirants. Is this then a factor in realization of women aspirations towards becoming professional accountants? Probably also, due to society demands to fulfil certain housekeeping and family maintenance functions, women candidates (if not on-campus students) are constrained in investing similar amounts of time towards learning and examination preparation as

their male counterparts. The issue then is whether male aspirants to the profession have fewer home responsibilities than female aspirants and whether this places them in a position of advantage when attempting examinations.

In the desire to balance between being a success at home in a patriarchal society and being a success in professional achievement, some women candidates may not be motivated to reach the higher levels of the profession and may be contented to remain as technicians. Of interest to research will be the question of whether there is motivation to curtail career advancement to allow for family and personal ventures. On the other hand, it may be interesting to look at career-successful women accountants and see if there is any contribution by family size, husband attitude and support, etc.

Attainment of the CPA certificate is the beginning step of the final leg of the few who will be advancing to top accountancy positions in public accounting, corporate levels and the civil service. These positions demand proven ability in the field. Ability is gained through accumulating relevant experience, by making sacrifices and putting in the extra effort required of all who finally succeed. In accumulating experience an accountant must be prepared to relocate. Women, on that score, may be less mobile in moving geographical locations in order to gain the needed experience and exposure because of marriage commitments. Even where there is a single parent family, the mother may be reluctant to relocate because of fear of disruption of children schooling, etc. A survey to investigate the effect of these matters in upward mobility of women in accountancy would contribute towards career

planning by employees and employers.

Promotions to top positions are not awarded on purely academic and professional qualifications and experience. In addition to these, it is essential to acquire organisational knowledge, informal information about important aspects of an entity's activities and knowledge of the unwritten traditions of the organisation (Roberts and Coutts, 1992). Probably, this is where patriarchal structures and androcentricism have the potential to execute a gendered strategy for the status quo.

No research has investigated actual decisions about promotions to top positions in this country with regard to gender. In the US, an empirical study found that contrary to hypotheses, the job - irrelevant variable of gender worked to the advantage of women directly, and indirectly through the job - relevant variables in promotion decisions (Powell and Butterfield, 1994). This study focused on only federal government senior executive positions. Appointments of this nature are not solely made by immediate superiors, they have to pass through the scrutiny of higher committees. In the end they are mostly a product of not only competence but also political compromises. Also, promotions and appointments of top senior executive service staff in the US come under close media attention. Corporate level appointments are different in these regards and an empirical study may yield some interesting results.

However, in the end, it has to be talent and proven ability which should advance an individual upwards, men and women. A "we-are-victims, -you-owe-us-a-free-opportunity" attitude will not help the victim. It will

not help the profession either. Business understands only the language of profit, therefore, a women, despite the constraints, must do an outstanding job in order to ascend to top positions. Probably, a support structure among women in accountancy will be a welcome creation in this regard. Men in their role as husband, parent, relative, workplace manager or professional colleague can be of assistance if there was, on their part, readiness to acknowledge differences, change attitudes and offer support.

There are also a number of issues which institutions will need to take up in relation to the position of women in accountancy and women in employment generally.

Institutional Issues

Acknowledgement of Differences

Working lies of women are more affected and influenced by a number of factors far from the workplace than their male counterparts. In our societies, women have a dual career, they have look after the home and rear children and they also pursue a career outside home. There are, as such, fundamental differences between working men and women. Women, for example, become pregnant and get babies. This is a natural condition institutions do not have the luxury to debate. Institutions' policies therefore, should incorporate this fact and help women through this natural condition. It would seem that, on this score, informally at least, on the surface employer institutions in Tanzania fare well, especially in the public sector. Little is known of the private sector. There is a need to document adequacy of institutional practices in this regard and make appropriate recommendations.

One major difficulty encountered in working on matters relating to gender and accountancy is the lack of systematic data. If the society wants to learn something on one of its segments, then data has got to be accumulated on that segment and be made available for analysis when required. Gendered data is necessary for any meaningful analysis. Since, as the saying goes, charity begins at home, the NBAA would be urged to incorporate this variable in its archives and encourage other institutions to do likewise.

Sensitization

Societal attitudes for a long time, have conditioned men to look at women as wives, mothers, daughters, secretaries, nurses and not as equal co-workers. Even at top management levels, the informal impromptu gathering at a nearby roadside grocery, would for example, most likely, exclude a female colleague. Many important decisions have their beginning at such exchanges.

It is difficult to eradicate these attitudes immediately. Nevertheless, efforts must start now to ensitize managers to internalize the evolving role of women in running of organizations from the running of homes. Institutional policies should ensure there is a level playing field in recruiting, training and promoting all employees on an equal opportunity basis.

Also, in line with developments in other countries, institutional policies should be formulated, or at least thought about, to guide proper conduct between sexes at work. Mechanisms should be considered and put in place to eradicate and remedy any harassment experienced by any vulnerable person who is abused by another person, with power to influence pay, promotion or job security. Definitely, instances of harassment exist but probably go unreported. It will be prudent to start instituting mechanisms now which will come into play when these matters are

reported.

It is impretative that institutions create an environment where the best brains get to work and produce maximum contribution. As things turn out, in an increasingly competitive global environment, no company can afford to waste valuable brainpower, as one author put it. simply because it is wearing a skirt.²

CONCLUSION

The accounting profession has seen many changes in the course of its development. Originally, starting from a male dominated profession it has come to be one of the areas of financial services that has seen large growth in employment of women.

Comparatively, the profession at the local national level is very young. The education system, coupled with traditional values in patriarchal societies have not helped in getting more women in the professional fields, However, the NBAA has put in place a reputable, clear and well structured examination system. As more women get through our educational institutions and with changing values regarding women education, in increasing participation of woemn at all levels in this profession can be anticipated. This has happened elsewhere and there is no reason why it should not happen here. However, rather than looking at the numbers; how many women are at the different levels of the profession, research effort should focus towards establishing the factors and influences behind the numbers. Results will benefit individual employees towards career planning, will be of use to employers and will provide information of broad social value.

2 Fisher, A.B, "When Will Women Get to the Top"? Fortune, Vol 126 No. 6, pp 44-56, September, 1992

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