

Voice climate, gender equality and well-being in the South African banking sector



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Orientation: This study addressed the persistent challenge of gender inequality in the banking sector in South Africa, where women face disparities in pay, career progression and leadership representation. Using the capability approach highlights the importance of fostering a supportive voice climate that encourages employees, especially women, to express concerns and contribute meaningfully to workplace dynamics.

Research purpose: The research investigated how voice climate and gender equality affected female employees' well-being in South Africa's banking sector.

Motivation for the study: This study sought to bridge the gap between the lack of research on how voice climate and gender equality intersect to influence female employees' well-being, particularly in male-dominated industries.

Research approach/design and method: A cross-sectional quantitative design was used to survey 257 female banking employees in Gauteng, South Africa. The Capabilities for Gender Equality Questionnaire, Voice Climate Scale and Flourishing-at-Work Scale – Short Form were administered. Structural equation modelling was used to test the measurement and structural models of voice climate, gender equality and employee well-being.

Main findings: Findings reveal that voice climate positively influences the capability set for gender equality, enhancing emotional well-being. In addition, voice climate directly contributes to emotional, psychological and social well-being improvements.

Practical/managerial implications: The results underscore the importance of fostering a supportive voice climate to promote gender equality and well-being in the workplace.

Contribution/value-add: The combined effects of voice climate and gender equality as dual drivers of employee well-being in the South African banking sector offered innovative insights and practical strategies to build inclusive, supportive workplaces.

Keywords: banking sector; gender inequality; South Africa; voice climate; well-being.

Introduction

In South Africa, despite the introduction of policies such as the *Employment Equity Act (1998)*, the *Broad-Based Black Economic Empowerment Act (2003)* and the *Promotion of Equality and Prevention of Unfair Discrimination Act (2000)* aimed at promoting gender equality and diversity in the workforce, gender disparities persist, particularly within male-dominated sectors such as banking (Musetsho et al., 2021). Women in the South African banking sector continue to face significant barriers, including structural barriers – commonly referred to as the glass ceiling – that limit their access to top leadership positions, pay gaps and limited career advancement opportunities (Ryan, 2023). Research has shown that these barriers are structural and deeply embedded in organisational cultures that often marginalise women's voices and contributions (Adisa et al., 2024; Arredondo et al., 2022). While South African banking institutions have made strides in dealing with gender diversity, these efforts have frequently been insufficient to address the systemic challenges that limit women's participation and growth within these organisations (Olivier & Govender, 2019).

Despite considerable advancements in legal frameworks and policies to promote gender equality, women in the banking sector continue to face systemic barriers that affect their job satisfaction, career development and overall well-being (Kobus-Olawale et al., 2021; Orbih & Imhonopi, 2019). Gender inequality in this sector is most visibly manifested in unequal access to senior roles, persistent gender-based pay gaps and biases in recruitment and promotion practices (Olivier & Govender, 2019).

The work environment shapes employee experiences and overall well-being. Specifically, the concept of voice climate, which refers to the extent to which employees feel that their opinions are heard and valued, significantly affects their workplace experience. In environments where the voice climate is poor, meaning that employees feel their perspectives are undervalued or ignored, employees may experience frustration, disengagement and a sense of powerlessness (Ravenswood & Markey, 2018). Poor voice climate can result in diminished job satisfaction and a reduced sense of flourishing, affecting their functional capacity and emotional well-being. Conversely, a positive voice climate has been linked to improved employee engagement, better job satisfaction and greater overall well-being (Holland et al., 2017).

In environments marked by gender inequality, a lack of voice may exacerbate women's challenges, as they are marginalised in workplaces where their perspectives are not actively solicited or valued (Johnson, 2022; Shaukat & Khurshid, 2022). Voice climate refers to employees' perceptions of the extent to which they can express their ideas, opinions, and concerns without fear of retribution or negative consequences (Morrison et al., 2011; Whiting et al., 2012). Gender equality is the equitable distribution of opportunities, resources and recognition between men and women within an organisation. The relationship between voice climate and gender equality has been increasingly recognised as fundamental to creating inclusive, supportive and psychologically safe organisational environments (Christopher, 2023).

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Only a few studies have examined how gender equality and voice climate interact and jointly shape the well-being of female employees, particularly in high-pressure sectors such as banking. A substantial body of research tends to treat these variables separately, focusing on either the role of gender equality in shaping workplace outcomes or the impact of voice climate on employee engagement (Nanni, 2023; Nguyen, 2021). However, research on how these factors collectively influence female employees' well-being, both emotionally (e.g. stress, motivation and mental health) and functionally (e.g. job performance and role fulfilment), is limited. This is particularly critical in the South African banking sector, where organisational structures and cultural norms continue to impact women's workplace experiences (Olivier & Govender, 2019).

The interaction of gender inequality, voice climate and women's well-being in the South African banking sector creates a complex landscape that necessitates a refined understanding of the capability approach (CA). This review examined how capabilities, as defined by Sen (1985) and Nussbaum (2011), could be used to analyse and address women's challenges in this sector. The CA provides a framework for assessing individual well-being and social arrangements (Nussbaum, 2011). It emphasises what people can do and be – their 'capabilities' – rather than focusing solely on economic metrics or resources (Alkire, 2008; Sen, 1992). This approach is especially relevant in addressing gender disparities because it shifts the emphasis from equality of resources to equality of opportunity to pursue goals and achieve well-being, which is crucial in understanding the climate in the South African banking sector.

This research aimed to contribute to the literature by investigating how the intersection of gender equality and voice climate influenced the well-being of female employees in the South African banking sector. Given the paucity of research on this integrated approach, this study investigated the association between voice climate, well-being and gender equality in the banking sector in South Africa. This study contributes to knowledge regarding evidence-based policies and practices to support gender equality and employee well-being in the workplace.

Literature review

Gender equality

The banking sector in South Africa is a challenging environment for women, particularly those from previously disadvantaged backgrounds. Gender inequality persists, especially regarding career progression, pay disparities and workplace culture (Oliphant, 2015). The CA (Nussbaum, 2011; Sen, 1985) offers a sound theoretical framework for understanding how gender inequality can be mitigated, particularly by focusing on women's capabilities to achieve desired career and well-being outcomes. The CA emphasises not just formal equality, but also individuals' ability to function effectively and realise their potential, which is particularly relevant in addressing the multidimensional challenges faced by female employees in the South African banking sector. Despite efforts to create more inclusive environments through affirmative action and gender diversity policies, South African women, especially those from historically marginalised racial groups, continue to face significant barriers in the banking sector (Olivier & Govender, 2019). A combination of structural barriers, such as gendered expectations, glass ceilings and pay gaps, continues to hinder their career advancement. Women in the South African banking sector are often relegated to lower-paying, lower-status roles, particularly in leadership and decision-making positions (Olivier & Govender, 2019).

Recent studies highlight the continued gender disparity at the top levels of the banking sector, where women are under-represented in senior roles (Ceccarelli et al., 2023;

Karageorgiou, 2023; McArthur, 2023). These inequalities persist, in part, because of deep-rooted cultural and systemic biases, such as male-dominated leadership styles, which reinforce the marginalisation of female employees (Adisa et al., 2024). Furthermore, implicit biases around women's capabilities and emotional responses often result in women being overlooked for leadership roles or high-stakes assignments (Fritzman & Samdal, 2024). While policies aimed at reducing gender inequality exist, they often fail to address the underlying cultural and systemic issues that sustain these inequalities in practice (Ryan, 2023).

Voice climate, gender equality and employee well-being

The CA (Nussbaum, 2011; Sen, 1985) offers a robust framework for assessing well-being, focusing on people's freedoms to achieve the lives they value. It moves beyond the mere availability of resources or opportunities (e.g. job access). It emphasises the importance of functionings, which are the various states of being and doing that an individual can achieve, such as being healthy, participating in decision-making or experiencing job satisfaction. At the heart of the approach is the idea that agency or the ability to make choices and pursue goals, is central to human flourishing (Sen, 1992). Within this framework, gender equality and a positive voice climate are critical for expanding female employees' capabilities, enabling them to perform effectively in their roles (functional well-being) and experience positive emotional states (emotional well-being).

In the workplace, functionings reflect both how employees feel (emotional well-being) and how effectively they function in their roles (psychological and social well-being). Female employees, particularly in male-dominated sectors such as banking, often face challenges that limit their well-being. For instance, women may feel excluded from important decisions or undervalued because of gendered expectations, affecting their job satisfaction and mental health (Kobus-Olawale et al., 2021). A lack of gender equality and the absence of a supportive voice climate can severely hinder these functionings, preventing women from achieving their full potential at work.

A positive voice climate, in which employees feel confident and secure in expressing their opinions and concerns, promotes employee emotional and functional well-being and enhances productivity. According to Morrison et al. (2011), a healthy voice climate empowers employees, fostering an environment where they feel respected, valued and capable of making meaningful contributions. When women are encouraged to speak up and actively participate in workplace decisions, their capabilities expand, enabling them to feel and function well (Skakon et al., 2010).

The concept of agency is vital in the context of gender equality. Agency is the capacity to act and make choices that shape one's life and environment (Sen, 1985). For female employees, especially in the South African banking sector,

gender inequality often restricts their agency (Olivier & Govender, 2019). They may be overlooked for promotions, excluded from key projects, or expected to conform to traditional gender roles (Muñoz Boudet et al., 2013; Parry, 2021). The CA argues that empowering women with the agency to make choices through policies promoting gender equality, mentoring and inclusive decision-making processes can directly improve their functional and emotional well-being (Sen, 1985). For instance, organisations that prioritise gender equality and a supportive voice climate allow women to exercise agency in both their personal and professional lives, leading to higher job satisfaction, career progression and mental health (Nussbaum, 2011). Female employees in environments where they can contribute their ideas and challenge existing norms experience greater autonomy, fostering emotional, psychological and social well-being. This autonomy, integral to the CA, is crucial for women's development in traditionally male-dominated sectors such as banking (De Clercq & Brieger, 2022).

The CA offers an integrated framework for understanding the impact of voice climate and gender equality on the well-being of female employees in the banking sector. By focusing on functionings and agency, the CA emphasises the need to create environments where women are provided with equal opportunities and empowered to act, make choices and flourish. The ability to speak up and access equal opportunities directly affects women's well-being by enhancing their capabilities to perform their roles effectively and experience positive emotional states (Adisa et al., 2024; Kuvaas & Dysvik, 2010).

Understanding and addressing gender inequality and its impact on the well-being of women in the South African banking sector relies heavily on the concept of voice climate. Voice climate pertains to employees' perceived capacity and autonomy to articulate their viewpoints, apprehensions, and ideas within the work environment (Frazier & Bowler, 2015). Similarly, Yang et al. (2023) highlight that the concept is fundamental when examining gender dynamics, as how people communicate can either reinforce gender inequality or contribute to achieving gender equality and improving the well-being of women. However, within the South African banking sector, where men have traditionally dominated, the prevailing atmosphere often reflects broader societal gender norms, resulting in marginalising or suppressing women's voices (Bishu & Headley, 2020; Zhao & Wry, 2016).

While policies for women's equity and empowerment have been promulgated for decades, studies, however, still indicate that in settings with a hostile atmosphere for expressing opinions, women are less inclined to feel at ease in voicing their thoughts (Biswas et al., 2021), offering suggestions (Maltz & Borker, 2018) or questioning established norms (Derks et al., 2016). Consequently, this perpetuates gender disparities (Jayachandran, 2015; Rothman, 2015). The absence of vocal expression not only hinders women's chances of progressing in their careers but also negatively affects their

overall job contentment and psychological welfare, as they may experience a sense of being underappreciated or disregarded in their professional positions.

Employee well-being has become a critical focus of organisational research, particularly in fostering healthy, productive and sustainable work environments. The Flourishing-at-Work Scale (FAWS) (Rautenbach & Rothmann, 2017) provides a comprehensive framework for measuring employee well-being. The scale is grounded in positive psychology and emphasises a holistic understanding of well-being, viewing it as a dynamic interplay of how employees 'feel' and 'function' at work. The FAWS offers a multidimensional well-being assessment comprising three key aspects: emotional well-being, psychological well-being and social well-being (Rothmann et al., 2019).

Emotional well-being refers to employees' subjective experience of their emotions in the workplace. It encompasses the extent to which employees feel positive emotions such as happiness, job satisfaction and enthusiasm and the absence of negative emotions such as stress, burnout and anxiety (Erum et al., 2020; Redelinguys et al., 2019). According to Chang (2024), emotional well-being is about experiencing positive emotions and reducing negative emotional states that can diminish job satisfaction and performance. Emotional well-being is vital for employees' motivation and engagement at work, as positive emotional states have been linked to higher productivity, creativity and organisational commitment (Bakker & Demerouti, 2017). In the South African banking sector context, gender equality, organisational support and the voice climate may influence female employees' emotional well-being. When employees feel they are valued, heard and treated equally, they are more likely to experience positive emotions, which, in turn, enhance their job satisfaction and overall well-being (Caesens et al., 2017).

Psychological well-being includes employees' sense of meaning, purpose and alignment with organisational values (Rothmann et al., 2019). It refers to how individuals perceive their work as contributing to their personal growth, self-actualisation and life goals (Ryff & Singer, 1998). Employees who experience high psychological well-being feel that their work is meaningful and aligned with their values, enhancing their engagement and commitment to the organisation. Psychological well-being is crucial for employees' long-term satisfaction and retention (Geldenhuis et al., 2014). For female South African banking sector employees, psychological well-being is often influenced by organisational factors such as gender equality policies, leadership opportunities and workplace inclusivity (Adams et al., 2020; Olivier & Govender, 2019). When women perceive that their work contributes to a broader societal or organisational mission and is aligned with their personal values, they are more likely to experience greater psychological well-being. Employees who experience psychological well-being feel competent and capable in their roles, which leads to higher levels of job performance, productivity and career advancement (Kuvaas & Dysvik, 2010).

Social life forms the basis for understanding social well-being by examining its benefits through individuals' evaluations of their circumstances and the effectiveness of institutions (Keyes, 1998). This understanding revolves around five key aspects (Keyes, 1998, 2024): social integration (alignment with shared values and goals and belonging to a larger social structure), social acceptance (seeing others in the organisation as generally accepting and positive), social contribution (a belief that one is valuable to the organisation and has something to offer), social actualisation (remaining optimistic about the organisation and its potential) and social coherence (being able to understand and make sense of the social environment).

In the workplace, voice climate, gender equality and well-being are interconnected. A positive voice climate in male-dominated fields can mitigate the adverse effects of poor workplace climates (Settles et al., 2007; Walton et al., 2015; Yang et al., 2023). Gender diversity at organisational levels positively impacts women's well-being when the workplace climate is perceived to be positive (Chawla & Sharma, 2019; Miner-Rubino et al., 2009). Voice behaviour positively correlates with employee well-being and is influenced by psychological meaningfulness and social worth (Duan et al., 2020). Women's voices are strengthened when women receive effective leadership and mentoring (Settles et al., 2007).

Aims and hypotheses

This study examined the intersection of gender equality, voice climate and employee well-being within the South African banking sector, specifically focusing on how these factors influenced female employees' ability to 'feel well' and 'function well' (Rothmann et al., 2019). Despite the progress made in legal frameworks and policy reforms aimed at addressing gender disparities, women in the banking sector continue to face systemic challenges that impact their well-being (Alhalwachi & Mordi, 2022). In particular, the study examined how gender inequality in pay gaps, under-representation in leadership roles, and limited career opportunities interacted with the voice climate of an organisation, where employees might feel that their perspectives were either heard and valued or dismissed and ignored. A positive voice climate is known to improve job satisfaction, engagement and emotional well-being, while a poor voice climate can exacerbate the negative effects of gender inequality, diminishing emotional, psychological and social well-being (Duan et al., 2020; Miner-Rubino et al., 2009; Settles et al., 2007).

This research aimed to fill the gap in the existing literature by providing an integrated analysis of how these elements collectively shaped the well-being of female employees. By investigating the dynamic relationship between gender equality and voice climate, the study intended to offer insights that could inform policies and practices designed to improve women's emotional and functional well-being in the South African banking sector. Ultimately, the study sought to create more inclusive and supportive workplaces that fostered the overall flourishing of all employees, regardless of gender.

The following hypotheses were set for this study:

Hypothesis 1: Voice climate is statistically significantly associated with capabilities for gender equality.

Hypothesis 2: Voice climate and capabilities for gender equality statistically significantly predict emotional well-being (Hypothesis 2a), psychological well-being (Hypothesis 2b) and social well-being (Hypothesis 2c).

Research design

Setting and participants

Table 1 reports the demographic characteristics of the 257 surveyed female bankers in South Africa who participated in the study.

Regarding the age cohort, most (61.87%) of the practitioners were aged between 31 years and 40 years, with a range from 22 years to 50 years. Furthermore, 41.25% of the surveyed women were married, with 38.91% responding that they were single, 11.67% reporting that they were either divorced or widowed, and 8.17% noting that they were cohabiting with a partner. Concerning job ranking, most employees held junior-level positions (61.09%); 29.18% found that they were in middle-level positions, and a smaller share (9.73%) commanded a senior banking position.

Table 1 shows that job tenure for the bankers in their current company ranged between 1 year and 7 years and more. Moreover, the job tenure responses showed that most women (24.12%) had worked at their current bank for 3 years, 22.18% had been employed at their current institution for 1 year, 20.62% of the practitioners reported that they had been

working at their current bank for 2 years, and 33.08% revealed that the experience gained at their current institution was more than 3 years. Education is a signal of academic or skill set competence and is reflected in the participants' current highest qualifications. It revealed that undergraduate degree participants accounted for the largest group share (70.04%). Those with matric or Grade 12 certificates and diploma-carrying employees comprised 10.12% of the sample. The highly educated, master's degree bankers accounted for 6.23% of the sample. A total of 13.62% indicated they had obtained an honours degree.

Measuring instruments

The *Capabilities for Gender Equality Questionnaire* (CGEQ) (Abma et al., 2016; Murangi et al., 2022) comprises 18 questions to measure capabilities. The CGEQ measures three capability components: importance of work values, enablement or opportunity, and achievement. For this study, the selection of capabilities comprised seven values or dimensions: (1) mobility; (2) leisure activities; (3) religion; (4) earning a good income; (5) political empowerment; (6) shelter and environment education and knowledge; and (7) social relations. For each reported aspect, participants were asked whether (1) they thought the aspect was very important (e.g. 'How important is it for you to earn a good income?'), (2) their work granted them sufficient opportunities to do it (e.g. 'Does being paid for work or any other projects enable you to achieve your goals?') and (3) they were able to succeed in realising it (e.g. 'To what extent have you succeeded in doing so?'). The response scale ranged from 1 (*totally not*) to 5 (*to a great extent*). The reliability coefficient for the capability sets assessed in this study was acceptable and between 0.83 and 0.89, which aligns with Murangi et al. (2022) and Ragadu and Rothmann (2023).

The *Voice Climate Scale* (VCS) (LePine & Van Dyne, 1998) was used to measure voice climate. The VCS consists of six items that are rated. Voice climate is measured on a seven-point Likert scale, ranging from 1 (*strongly disagree*) to 7 (*strongly agree*). Sample items from this scale are 'I develop and make recommendations to my supervisor concerning issues that affect my work' and 'I speak up and encourage others in my work unit to get involved in issues that affect our work'. Although the VCS originally comprised six items, only three were included in the measurement model because of empirical and theoretical considerations. Items may have been excluded based on low factor loadings, redundancy and poor model fit during confirmatory factor analysis. Retaining the most representative items ensures construct validity while enhancing parsimony. Frazier and Bowler (2015) and Morrison et al. (2011) reported Cronbach's alpha coefficients ranging from 0.89 to 0.93 for the VCS.

The *Flourishing-at-Work Scale – Short Form* (FAWS-SF) (Rautenbach & Rothmann, 2017) was administered to assess work-related well-being at work. The FAWS-SF consists of 17 items that measure individual flourishing or languishing at work. Participants indicated the frequency with which they

TABLE 1: Characteristics of the participants ($N = 257$).

Demographic variables	Grouping	Observations (n)	Frequency (%)
Marital status	Single	100	38.91
	Divorced or widowed	30	11.67
	Married	106	41.25
	Living with a partner	21	8.17
Age group (years)	22–30	61	23.74
	31–40	159	61.87
	41–50	37	14.40
Highest educational qualification	Grade 12 and Diploma	26	10.12
	Degree	180	70.04
	Honours degree	35	13.62
	Master's degree	16	6.23
Job position	Junior	157	61.09
	Middle	75	29.18
	Senior	25	9.73
Tenure at current job (years)	1	57	22.18
	2	53	20.62
	3	62	24.12
	4	25	9.73
	5	21	8.17
	6	19	7.39
	7 or more	20	7.78

experienced emotional well-being (positive affect and job satisfaction), social well-being (social acceptance, social actualisation, social contribution, social coherence and social integration), and psychological well-being (autonomy, relatedness, meaningful work, learning and work engagement). One of the items included for emotional well-being is 'How often do you feel happy?', an item for social well-being is 'How often do you feel a sense of belonging to this organisation?', and an item for psychological well-being is 'How often do you feel confident to express yourself?'. The responses were recorded on a six-point scale, ranging from 1 (never) to 6 (every day). The instrument was reliable and valid for use in South Africa, and internal consistencies ranged from 0.82 to 0.90 (Rautenbach & Rothmann, 2017).

Research procedure

The researcher applied for ethics clearance from the North-West University Economic and Management Sciences Research Ethics Committee (EMS-REC) and was granted clearance (NWU-00917-21-A4). This research only began data collection after the EMS-REC had granted permission. It was made clear to participants that the study was voluntary and that they could withdraw at any time without consequence. Assurances of the confidentiality of their data and their anonymity were explicitly emphasised. The eligibility criteria for survey participation were reserved for anyone who self-reported as female, was willing to answer truthfully, and had been employed in the banking sector permanently or temporarily, but not for less than 6 months. The questionnaire was made available online and took approximately 40 min to complete, with real names anonymised and the retrieved data password-protected on an external hard drive to ensure data integrity.

Data analysis

This study analysed data using SPSS 27 (IBM Corp., 2020) and Mplus 8.11 (Muthén & Muthén, 1998–2017). Confirmatory factor analysis was conducted using the Weighted Least Squares Means and Variances (WLSMV) estimator. To assess the model fit, the following goodness-of-fit indices were employed: the Chi-square statistic (the test of absolute fit of the model), standardised root mean residual (SRMR), root mean square error of approximation (RMSEA), Tucker–Lewis index (TLI) and comparative fit index (CFI) (West et al., 2023). For TLI and CFI, values higher than 0.90 indicate acceptable fit, while values higher than 0.95 indicate excellent fit. Root mean square error of approximation and SRMR values lower than 0.08 indicate acceptable fit (Kline, 2023; Wang & Wang, 2020).

Scale reliability was assessed using omega values. Omega values offer a more accurate reliability estimate, especially when assumptions required by alpha (like equal item contributions) are not met (Hayes & Coutts, 2020). Omega considers the actual factor loadings of items, making it more suitable for complex constructs like voice climate, gender inequality and well-being. Omega values above 0.70 are considered acceptable, above 0.80 good, and above 0.90 excellent (Revelle & Zinbarg, 2009). A categorical estimator

was used to compute correlation coefficients (r) between voice climate, gender inequality and well-being. Latent variable modelling (LVM) examined the interrelations between voice climate, gender equality and well-being. Latent variable modelling was chosen because it could simultaneously analyse multiple relationships among variables.

Ethical considerations

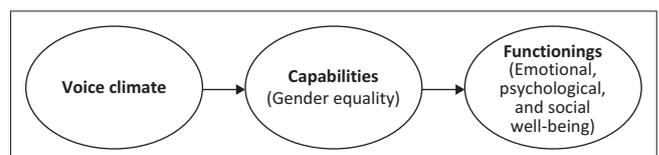
Ethical clearance to conduct this study was obtained from the Economic and Management Sciences Research Ethics Committee (EMS-REC) of the North-West University (No. NWU-00917-21-A4).

Results

Statistical analysis of the key variables, such as skewness and kurtosis, was conducted before implementing parametric tests to evaluate their assumptions. A high mean, limited variance and high skewness and kurtosis were observed for voice climate (see Table 4), indicating that a ceiling effect had occurred (Cohen, 2013). To address this, we applied a robust estimator, the WLSMV estimator to analyse the data (Muthén & Muthén, 1998–2017). We used this strategy to account for possible normality violations and provide more reliable estimates of the relationship between voice climate and gender equality capabilities.

Testing the measurement model

Based on the theoretical model of voice climate, gender inequality (see Figure 1), we tested one-, three-, four- and five-factor measurement models of voice climate, capabilities for gender equality and well-being (i.e. flourishing at work) using confirmatory factor analysis. The rationale for testing different measurement models was that well-being can consist of one, two or three factors. Latent variables were calculated based on the survey items, which were as follows: (1) voice climate (three items), capabilities for gender equality (seven items) and well-being (17 items). Model 1 consisted of 27 items that measured one latent variable. Model 2 consisted of three latent variables: voice climate (three items), capabilities for gender equality (seven items) and well-being (17 items). Model 3 consisted of four latent variables: voice climate (three items), capabilities for gender equality (seven items), emotional well-being (three items) and psychological/social functioning (14 items). Model 4 consisted of five latent variables: voice climate (three items), capabilities for gender equality (seven items), emotional well-being (three items),



Source: Adapted from Van Der Klink, J.J., Bültmann, U., Burdorf, A., Schaufeli, W.B., Zijlstra, F.R., Abma, F.I., Brouwer, S., & Van Der Wilt, G.J. (2016). Sustainable employability – Definition, conceptualization, and implications: A perspective based on the capability approach. *Scandinavian Journal of Work, Environment & Health*, 42(1), 71–79. <https://doi.org/10.5271/sjweh.3531>

FIGURE 1: A model of capabilities and functionings.

psychological well-being (nine items) and social well-being (five items). The fit statistics of the measurement models are shown in Table 2.

Table 2 shows that the five-factor model fitted the data the best: $\chi^2 = 570.07$ (degrees of freedom [df] = 314; $p = 0.001$), CFI = 0.97, TLI = 0.97, RMSEA = 0.06 (0.05, 0.06, $p = 0.079$), SRMR = 0.09. All the fit indices, except for SRMR (recommended value < 0.08), indicate that the data fit the model well. According to Muthén and Muthén (1998–2007), SRMR is less reliable than other fit indices (e.g. CFI, TLI, RMSEA) when used with the WLSMV estimator. The five-factor model is also theoretically sound and in line with the theoretical model (see Figure 1).

Table 3 presents the results from testing a measurement model that examines the relationships between the predictor variables: voice climate, gender equality and well-being.

The standardised loadings of items on the targeted latent variables (with the exception of capability items 3 and 6) were moderate to high and statistically significant ($p < 0.001$). The factor loadings of these two items (representing mobility and shelter and/or environment as indicators of gender equality) were low (but statistically significant). The lower loadings suggest that the items may not represent the latent variable as strongly as others. Overall, these results provided evidence that the items loaded on their latent variables,

TABLE 2: Measurement models of voice climate, capabilities for gender equality and well-being.

Model	χ^2	df	CFI	TLI	RMSEA	RMSEA 95% CI	SRMR
One-factor (1)	1398.43*	324	0.87	0.86	0.11	[0.11, 0.12]	0.16
Three-factor (2)	1147.07*	321	0.90	0.89	0.10	[0.09, 0.11]	0.14
Four-factor (3)	711.33*	318	0.95	0.95	0.07	[0.06, 0.08]	0.10
Five-factor (4)	570.07*	314	0.97	0.97	0.06	[0.05, 0.06]	0.09

χ^2 , Chi-square; df , degrees of freedom; CFI, comparative fit index; TLI, Tucker–Lewis index; RMSEA, root mean square error of approximation; CI, confidence interval; SRMR, standardised root mean square residual.

*, $p < 0.01$.

TABLE 3: Standardised estimates for the five-factor model.

Nr	Item	Est.	SE	Est./SE	p
Capability set					
1	Mobility	0.58	0.08	7.36	0.000*
2	Leisure activities	0.40	0.09	4.33	0.000*
3	Religion	0.32	0.10	3.15	0.000*
4	Earning a good income	0.47	0.10	4.68	0.000*
5	Political empowerment	0.82	0.07	11.86	0.000*
6	Shelter and environment	0.29	0.10	2.94	0.000*
7	Social relations	0.88	0.09	9.46	0.000*
Emotional well-being: How often have you ...					
1	felt happy?	0.89	0.02	44.79	0.000*
2	felt particularly interested in something?	0.97	0.02	65.84	0.000*
3	felt grateful?	0.84	0.03	32.87	0.000*
Psychological well-being: How often have you ...					
8	felt confident to think or express your own ideas and opinions?	0.79	0.03	24.92	0.000*
9	felt good at managing the responsibilities of your job?	0.82	0.03	24.52	0.000*
10	felt really connected to other people at your job?	0.83	0.03	27.36	0.000*
11	found yourself learning often?	0.89	0.03	35.95	0.000*
12	felt that your work was meaningful?	0.94	0.02	6.70	0.000*
13	felt that the work you did served a greater purpose?	0.93	0.02	44.48	0.000*
14	focused a great deal of attention on your work?	0.91	0.02	38.95	0.000*
15	got excited when you performed well on your job?	0.82	0.03	24.25	0.000*
16	felt energised when you worked?	0.81	0.03	28.71	0.000*
Social well-being: How often have you ...					
17	felt you had something important to contribute to this organisation?	0.93	0.03	28.05	0.000*
18	felt that you really belonged at this organisation?	0.67	0.04	17.96	0.000*
19	felt that this organisation was becoming a better place for people like you?	0.81	0.03	23.87	0.000*
20	felt that people at your organisation were basically good?	0.83	0.03	28.09	0.000*
21	felt that the way your organisation operated made sense to you?	0.77	0.04	17.99	0.000*
Voice climate					
1	I develop and make recommendations to my supervisor concerning issues that affect my work	0.94	0.06	15.13	0.000*
2	I speak up and encourage others in my work unit to get involved in issues that affect our work	0.95	0.05	18.55	0.000*
3	I speak to my supervisor with ideas for new projects or changes in procedures at work	0.81	0.07	12.57	0.000*

Nr., Number; SE, standard error; Est., Estimate.

*, $p < 0.001$.

which supports the construct validity of the variables in the measurement model.

Descriptive statistics, reliabilities and correlations

Table 4 presents the descriptive statistics, omega reliabilities and correlations between the latent variables. The results in Table 4 provide evidence for the reliability ($\omega > 0.70$) of the different scales (Nunnally & Bernstein, 1994).

A significant deviation from normality is identified by skewness values greater than 2 and kurtosis values greater than 7 (Curran et al., 1996; Kline, 2023). As this study's voice climate scores exceeded these thresholds, robust estimation methods were required.

Voice climate was statistically significantly and positively related to the gender equality capability set and social well-being (both medium effects) and statistically significantly and

positively related to emotional and psychological well-being (both large effects). The capability set for gender equality was statistically significantly and positively related to emotional well-being (large effect) and psychological well-being (small effect). There was no statistically significant correlation between gender equality (capability set) and social well-being.

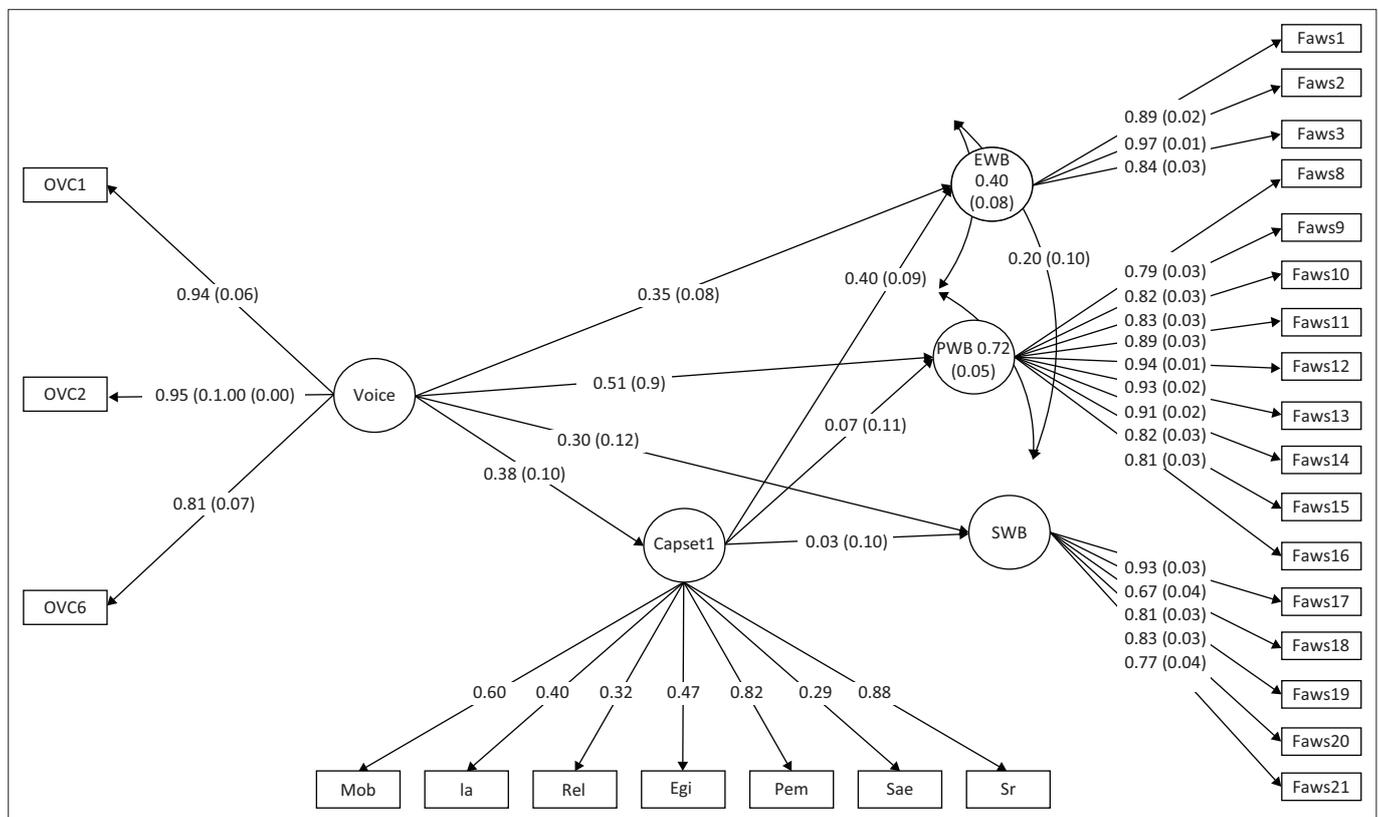
Testing the structural model

Latent variable modelling was used to test the structural model of voice climate, capabilities for gender equality and well-being. The following fit statistics were obtained: $\chi^2 = 570.07$ ($df = 314$; $p = 0.001$), CFI = 0.97, TLI = 0.97, RMSEA = 0.06 (0.05, 0.06, $p = 0.079$), SRMR = 0.09. Table 5 shows the standardised regression coefficients of emotional, psychological and social well-being on voice climate and gender equality capabilities. Figure 2 shows the structural model of voice climate, capabilities for gender equality and well-being of females in the banking sector.

TABLE 4: Descriptive statistics, reliabilities and correlations.

Variable	Mean	Minimum	Maximum	Skewness	Kurtosis	SD	ω	1	2	3	4
1. Voice climate	6.88	3.00	7.00	-4.91	28.26	0.45	0.76	-	-	-	-
2. Capability set	0.63	0.00	1.00	-0.23	-0.77	0.25	0.71	0.38**	-	-	-
3. EWB	5.16	2.00	6.00	-1.21	0.51	1.09	0.86	0.50**	0.53**	-	-
4. PWB	5.75	3.22	6.00	-2.31	7.37	0.41	0.86	0.53**	0.26**	0.56**	-
5. SWB	5.50	2.80	6.00	-1.10	1.10	0.59	0.78	0.31**	0.14	0.32**	0.74**

Note: Factor scores were used to compute the correlations. $r > 0.30$ (medium effect); $r > 0.50$ (large effect). EWB, Emotional well-being; PWB, Psychological well-being; SWB, Social well-being; SD, standard deviation. **, $p < 0.01$.



Voice, voice climate; capset, capability set; EWB, emotional well-being; PWB, psychological well-being; SWB, social well-being.

FIGURE 2: A structural model of voice climate, capabilities for gender equality and well-being.

Table 5 and Figure 2 show that voice climate statistically significantly affected the capability set for gender equality as perceived by females in the banking sector ($\beta = 0.38$, standard error [SE] = 0.10, $p < 0.001$; $R^2 = 0.15$). This indicates that 15% of the variance in gender equality (capability set) is explained by voice climate. Voice climate ($\beta = 0.35$, SE = 0.08, $p < 0.001$) and the capability set for gender equality ($\beta = 0.40$, SE = 0.09, $p < 0.001$) statistically significantly affected the emotional well-being of females in the banking sector ($R^2 = 0.39$). This indicates that 39% of the variance in emotional well-being is explained by voice climate and gender equality. Voice climate ($\beta = 0.51$, SE = 0.09, $p < 0.001$) statistically significantly affected the psychological well-being of females in the banking sector ($R^2 = 0.29$). Therefore, 29% of the variance in psychological well-being is explained by voice climate and gender equality. Finally, voice climate ($\beta = 0.30$, SE = 0.12, $p < 0.012$) statistically significantly affected the social well-being of females in the banking sector ($R^2 = 0.10$).

Based on the above-mentioned results, Hypothesis 1 is accepted. Voice climate statistically significantly predicted capabilities for gender equality. Hypothesis 2a is also accepted; voice climate and capabilities for gender equality statistically significantly predicted emotional well-being. Hypotheses 2b and 2c are partially accepted: only voice climate statistically significantly predicted psychological and social well-being.

Discussion

This study aimed to investigate the role of voice climate and gender equality in South Africa's female bank employees' well-being. It highlighted the essential influence of voice climate and gender equality on employee well-being. Applying LVM revealed significant pathways through which voice climate affects gender equality capabilities and emotional well-being, as well as psychological and social well-being in organisational settings. Incorporating the CA provided a compelling lens to interpret these findings.

The study underscored the foundational role of a positive voice climate in enabling gender equality capabilities. The correlation between gender equality and well-being is

TABLE 5: Standardised estimates of the structural model of voice climate, capabilities for gender equality and well-being.

Variable	Est.	SE	Est./SE	<i>p</i>
Capability set ON				
Voice climate	0.38	0.10	4.02	0.000*
Emotional well-being ON				
Voice climate	0.35	0.08	4.41	0.000*
Capability set	0.40	0.09	4.53	0.000*
Psychological well-being ON				
Voice climate	0.51	0.09	5.46	0.000*
Capability set	0.07	0.11	0.61	0.540
Social well-being ON				
Voice climate	0.30	0.12	2.52	0.012*
Capability set	0.03	0.10	0.29	0.776

Est., estimate; SE, standard error.

*, $p < 0.01$.

extensively documented. Research by Robeyns (2017) demonstrated that equitable workplace practices enhanced women's capabilities, allowing them to pursue their professional objectives effectively. Furthermore, Olivier and Govender (2019) confirmed that gender inclusivity in South Africa's banking sector enhanced employees' job well-being and productivity, in alignment with the focus of this study on cultivating supportive organisational cultures.

By fostering an inclusive environment where women can speak up without fear, the banking sector could drive meaningful improvements in gender equality and well-being. Concerning well-being, voice climate greatly affected female bankers' emotional and psychological well-being. The connection between gender equality capabilities and emotional well-being suggests that empowering women to navigate structural inequalities significantly boosts their emotional resilience and satisfaction (Settles et al., 2007).

The capability to participate and access equal opportunities in the workplace was tied to the emotional well-being of individuals. Gender equality at work contributes to positive emotions and job satisfaction of women, presumably because of experiences of meaningful work, professional development and the achievement of their career goals (Kuhn, 2020). Gender inequality often limits the capabilities of women in the workforce, restricting their ability to achieve well-being and career satisfaction (Miner-Rubino et al., 2009). By removing these barriers, organisations promote fairness and enhance women's capabilities, improving emotional well-being.

Sen (1999) argues that the freedom to have a voice and be heard is central to human flourishing. For employees, influencing their work environment and contributing to organisational decisions can enhance their well-being and ability to perform their roles effectively. This is aligned with studies on organisational voice, which found that when employees felt that their input was valued and incorporated, they experienced greater satisfaction and increased motivation (Morrison, 2011). Therefore, the voice climate in this study functioned as a critical enabler of employees' capabilities, helping them realise their potential for emotional fulfilment and productive functioning. The model's good fit suggests that voice climate and gender equality are critical for meaningfully shaping employees' emotional well-being. The model's structural integrity highlights the importance of voice climate and gender equality in fostering emotional well-being (supporting Hypothesis 2a).

While the study's findings indicate that voice climate is positively and significantly associated with both the gender equality capability set and emotional well-being, the absence of statistically significant relationships between the gender equality capability set and psychological and social well-being is noteworthy. Therefore, Hypothesis 2b and 2c received only partial support. While voice climate significantly predicted psychological and social well-being, the gender equality capability set did not show a statistically

significant relationship with these two types of well-being. This lack of association is noteworthy, as it suggests that while individuals may perceive greater gender equality in terms of capabilities, this perception does not necessarily translate into enhanced experiences of psychological and social well-being. Deeper, systemic factors beyond capability perceptions, such as entrenched social norms or exclusionary practices that persist despite perceived equality, may shape psychological and social well-being. Future research should investigate this gap to understand whether other variables, such as organisational culture, interpersonal dynamics or external societal factors, may influence the relationship between gender equality and psychological and social well-being.

The results correspond to the existing literature that emphasise the significance of voice climate in promoting workplace well-being. Holland et al. (2017) found that supportive voice climates improved job satisfaction and engagement by enabling employees to articulate their concerns and ideas without apprehension. It has similarly demonstrated that a positive voice climate cultivated employee trust and diminished workplace stress, resulting in improved emotional outcomes (Morrison et al., 2011). These studies corroborate the current research, emphasising that a favourable voice climate enhanced employees' emotional well-being, notably increased happiness and satisfaction.

Although this study showed that a positive voice climate is associated with gender equality, other studies present contrasting viewpoints, especially concerning the constraints of voice climate in tackling systemic issues. Biswas et al. (2021) observed that even in positive voice climates, women frequently encountered structural impediments, including implicit biases and a glass ceiling, which obstructed their functional well-being. This suggests that although voice climate is essential, its impact may be influenced by broader organisational and societal elements. Kwon et al. (2016) contend that without comprehensive reforms targeting workplace hierarchies, the advantages of a favourable voice climate might be compromised, particularly in male-dominated sectors such as banking.

The results of this study confirmed that voice climate played a role in shaping gender equality capabilities. This finding is aligned with the idea that inclusive workplace practices foster an environment where females perceive enhanced opportunities to achieve gender equality (Cooper et al., 2021). A supportive voice climate likely encourages policies and practices that reduce gender disparities, ensuring that women can thrive professionally (Eibl et al., 2020). Concerning capabilities for gender equality and well-being, the results indicated that when females perceived greater capabilities for gender equality, they experienced higher levels of emotional well-being (Qian, 2017). While voice climate was a significant predictor of psychological and social well-being, the capability set for gender equality was not significantly

related to psychological and social well-being. These findings are in contrast with Duan et al.'s (2020) finding that gender equality impacts females' sense of purpose, self-acceptance and personal growth.

The lack of statistically significant relationships between gender equality capabilities and psychological and social well-being is noteworthy and needs further examination. One explanation is that well-being is more strongly influenced by collective social dynamics and cultural norms beyond individual perceptions of gender equality. Even in environments where individuals perceive high levels of gender equality, persistent structural or interpersonal barriers may continue to limit inclusive participation and belonging.

The study underscored the importance of creating an equitable work environment where women felt empowered and valued. Voice climate serves as the foundation for promoting gender equality capabilities, which, in turn, drives various dimensions of well-being, mainly emotional well-being. This interrelationship highlights that structural and cultural changes within an organisation can significantly improve female employees' quality of life and work. These findings advocate for a holistic approach to workplace gender equality, where systemic, cultural and individual factors are addressed to promote both organisational success and female employees' flourishing (Kulkarni, 2009).

These findings have significant implications for organisational policies. Firstly, institutions in the banking sector should enhance the voice climate by promoting policies and practices that encourage open dialogue, active listening and constructive feedback. Secondly, institutions should empower gender equality by implementing initiatives addressing systemic gender imbalances, such as mentorship programmes. Thirdly, institutions should provide access to mental health resources, peer support networks and team-building activities that strengthen a positive voice climate.

Limitations and recommendations for future research

The cross-sectional design employed to investigate the relationships in this study was a limitation because it does not account for temporal changes, thereby constraining causal inferences (Maier et al., 2023). Future research could adopt a longitudinal design to examine how these constructs evolve and explore the causal direction of the relationships.

A noteworthy limitation of this study is the skewness observed in the voice climate (voice quality) ratings, with participants consistently reporting high ratings. Because of this ceiling effect, variance was restricted, which could limit the sensitivity of statistical analyses and the detection of associations with gender equality capabilities (Cohen, 2013). The current voice climate measure may have lacked sufficient granularity to capture subtle differences in

participants' experiences, even when robust analytical techniques were considered. Future research should refine the measurement approach, for example, by adding negatively framed or situational items. While the findings suffer from this limitation, they still demonstrate the importance of capabilities for gender equality even in environments that are uniformly perceived as having a high voice climate. It illustrates the importance of sustaining and strengthening gender-related capabilities, where problems are evident and positive climates can mask underlying needs.

The sample of this study does not represent the broader population of employees across different industries, sectors or countries. While the sample appears diverse, cultural, organisational or contextual factors might influence the results. Future research could investigate racial group disparities in gender inequality. Future research should also consider cross-cultural studies and industry-specific investigations to examine how these relationships might differ across different organisational settings and geographical contexts.

The study relied heavily on self-reported data, particularly in measuring employee perceptions of voice climate, gender equality and well-being. Self-reported data are subject to various biases, including social desirability bias, where respondents may overstate their agreement with socially desirable views (e.g. gender equality) or understate their dissatisfaction with them (Bauhoff, 2023). Upcoming studies could employ multi-source data collection (e.g. supervisor or peer reports), use objective workplace conditions and well-being measures to complement self-reported data to mitigate this.

Conclusion

This study showed that voice climate and gender equality positively contributed to women's well-being in the banking sector in South Africa. The study highlighted the critical role of voice climate and capabilities in shaping well-being outcomes for women in the workplace. A focus on fostering an enabling voice climate and promoting gender equality capabilities can drive female employees' improved well-being in the South African banking sector. A positive voice climate, where employees feel valued and empowered to speak up, boosts emotional satisfaction and functional efficacy. This study concluded that workplace culture must include an affirmative voice climate and gender equality initiatives. These factors are crucial for emotional and functional well-being, especially in male-dominated fields such as banking. By addressing these critical dimensions, organisations can create equitable, supportive and flourishing workplaces for all employees and the organisation.

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Authors' contributions

P.C. collected the data and wrote the article. S.R. assisted with statistical analysis and editing. M.N. assisted with the editing of the article.

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Data availability

Raw data will be viewable upon reasonable request from the corresponding author, S.R.

Disclaimer

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