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The Effects of Gendered Occupational Roles on Men's and Women's Workplace Authority: Evidence from Microfinance

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Abstract

The gendering of occupational roles affects a variety of outcomes for workers and organizations. We examine how the gender of an initial role occupant influences the authority enjoyed by individuals who subsequently fill that role. We use data from a microfinance bank in Central America to examine how working initially with a male or female loan manager shapes borrowers' compliance with future managers' directives. First, we show that borrowers originally paired with female managers continue to be less compliant with subsequent managers, regardless of subsequent managers' gender. Next, we demonstrate how compliance is shaped by the gender-typing of the role and the gender of the individual who fills that role. We find that men enjoy significantly greater compliance in male-typed roles, but male and female managers experience similar levels of compliance in female-typed roles. Further analyses reveal that these gendered patterns become especially pronounced after managers demonstrate their authority by disciplining borrowers. Overall, we show how quickly gendered expectations become inscribed into occupational roles, and we identify their lasting organizational consequences. More broadly, we suggest authority mechanisms that may contribute to the "stalled" gender revolution in the workplace.

Keywords

gender, occupations, inequality, social psychology, status beliefs

Since Kanter's (1977) seminal work on differences in organizational life for men and women, sociologists have considered how the gendered nature of work breeds social inequalities. In one of the field's most important developments, researchers have documented how the gendering of an occupational role, and not simply the gender of the individual who occupies that role, can affect a variety of outcomes. For instance, scholars have shown that labeling a job as male- or female-typed shapes applicant pools, hiring decisions, pay rates, and performance evaluations (England

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2010; Fernandez and Sosa 2005; Jacobs 1989; Reskin and Roos 1990; Ridgeway 2011; Rudman and Glick 2008). Thus, the gendering of an occupational role—that is, the simple cognitive tendency to classify an occupational role as suited for either men or women—has pervasive consequences for gender inequalities in labor force outcomes.

Given ample evidence that gendered job labeling influences patterns of stability and change in occupational gender segregation (England 2010; Reskin and Roos 1990), a key challenge for scholars interested in the persistence of inequality is identifying the process by which an occupational role that is new or has a fairly gender-balanced composition becomes gender-labeled over time. Offering one of the field's most comprehensive accounts, Ridgeway (1997, 2011) posits that this process likely occurs through social interactions that require individuals to "sex categorize" one another. She argues that once individuals categorize a worker as male or female and organize their interactions on that basis, they attach gender stereotypes to occupational roles and responsibilities, thereby affecting how the job is performed, understood, and represented to others. Once gendered, occupational roles have pervasive effects on the degree to which individuals may be viewed as competent, status-worthy, and legitimate sources of authority (Eagly and Karau 2002; Heilman 2001; Ridgeway 2011). Ridgeway's account is supported by a wealth of laboratory experiments and correlational studies that document how sex categorization and the gender labeling of jobs affect expectations and behaviors. However, scholars have yet to demonstrate that interacting with a *single* individual in a relatively new or gender-balanced occupational role is sufficient to inject that role with lasting gendered beliefs and expectations.

In this study, we aim to fill this gap in occupational gender research by examining whether interactions with one manager in a relatively new, gender-balanced role are sufficient to pattern individuals' behaviors with the managers who subsequently fill that role. Moreover, we extend existing theory by systematically considering how the gender-typing of the *role* and the gender of the *individual* occupying the role interact to shape managers' authority. In doing so, we demonstrate how quickly occupational gendering unfolds, as well as the important effects of gender (in)congruence in patterning managerial authority. Because this study takes place in a natural setting, we are able to establish the durability of gendered effects through longitudinal observations and measure the material consequences associated with occupational gendering for organizations and their employees.

We use unique data from a commercial microfinance bank in Latin America to examine how the occupational role of a loan manager becomes linked to gendered behavioral outcomes. An important feature of our research setting is that individuals who fill this position are rotated via a quasi-random process. This process allows us to isolate the effects of gender and to cleanly measure how the gender of the initial role occupant shapes outcomes for subsequent occupants.

We find that the gender of the individual who initially fills a role has lasting effects on the compliance that future role occupants experience. First, we show that borrowers are less compliant overall with female managers than with male managers. Then, we examine borrowers who experience manager transfers and demonstrate that the gender of the initial manager continues to influence borrowers' compliance *after* they are paired with new managers. Additionally, we find that gender incongruence produces differential authority outcomes in male- and female-typed positions. In male-typed roles, borrowers are significantly more compliant with male managers than with female managers; but in female-typed roles, male and female managers experience similar levels of compliance. Additional analyses suggest that these gendered patterns become especially pronounced after managers exert authority by disciplining borrowers. Our findings provide theoretical insights into how the gender of an occupational role and the gender of the individual occupying that

role jointly affect workplace authority, as well as how such processes may contribute to broader patterns of occupational gender segregation observed in recent years.

GENDER STATUS BELIEFS, WORKPLACE AUTHORITY, AND GENDERED ROLES

A large and growing body of literature suggests that gender status beliefs—beliefs widely shared by both men and women about the way men and women are or should be—can systematically affect women's ability to exert influence and authority in the workplace (Heilman 2001; Ridgeway 2011). Compared to women, men are often believed to be more competent, agentic, and status-worthy in general (Fiske et al. 2002; Koenig and Eagly 2014; Lueptow, Garovich-Szabo, and Lueptow 2001; Ridgeway and Correll 2004; Spence and Buckner 2000; Wagner and Berger 1997). For instance, one study found that respondents in the United States rated men higher than women on a scale that included perceptions of competence, intelligence, confidence, competitiveness, and independence (Fiske et al. 2002). Additionally, people tend to believe that men ought to possess traits associated with social dominance. Indeed, traits like aggressiveness, forcefulness, and "leadership ability" are seen as particularly desirable in men, but not as desirable in women. In fact, certain traits associated with dominance (e.g., arrogance, controlling behavior) are seen as undesirable in women (Prentice and Carranza 2002).

Importantly, evidence suggests that these widely shared cultural beliefs become readily available to inform behaviors and expectations in the workplace as soon as individuals cognitively "sex categorize" one another as male or female (Fiske and Neuberg 1990; Ridgeway and Correll 2004). In turn, these beliefs inform individuals' behaviors and expectations in ways that limit women's influence over others. Such beliefs affect women's outcomes not simply because they bias expectations of ability—and thus the perceived quality of an individual's performance or contributions (Foschi and Valenzuela 2008)—but also because they undermine the extent to which women are seen as legitimate sources of authority (Berger and Zelditch 1998; Ridgeway and Berger 1986; Ridgeway and Bourg 2004). In other words, when women direct others, they violate the hierarchical element of gender stereotypes that attaches greater general status-worthiness to men than to women. Consistent with this argument, a recent study finds that women in positions of supervisory authority are often disliked and derogated by others because they violate the proscriptive belief that women ought not to exert dominance over others (Rudman et al. 2012).

Most research on gender stereotypes and authority comes from the United States, but some work shows similar gender status beliefs in Latin America. Although Latin America—like the United States—is culturally diverse, researchers have consistently found that individuals across Latin America tend to view men as more competent and deserving of authority than women (Campos and Salas 2002; Tarrés 1998; Vilas 1998). In Latin American countries, men tend to occupy higher-earning positions in the workforce and command greater power and authority at home (Hoffman and Centeno 2003). Some scholars link women's relatively lower status and authority to higher incidences of poverty (Tepichin Valle 2013). More broadly, scholars have shown that gender-status dynamics are consistent across many cultures (Glick et al. 2000, 2004; Williams and Best 1990), demonstrating that the tendency to view men as more generally competent and deserving of authority is a global phenomenon.

Overall, research suggests that gender status beliefs typically lead individuals to view women as less legitimate sources of authority in general, and therefore, people are less likely to comply with women's directives. However, there is also evidence that such outcomes hinge on the extent to which a given role is male- or female-typed (i.e., disproportionately dominated by or associated

with men or women; for a review, see Ridgeway 2011). For example, men enjoy significant advantages in male-typed roles, tasks, and settings, compared to more gender-balanced contexts (Heilman 2001; Ridgeway 2011; Rudman and Glick 2008; Wagner and Berger 1997). Men are also more likely than women to emerge as leaders and to be viewed as effective leaders when occupying roles that are defined in masculine terms or that are male-dominated numerically, such as in the military (Eagly, Karau, and Makhijani 1995; Paustian-Underdahl, Walker, and Woehr 2014) or in corporate leadership positions (Lyness and Heilman 2006).

In female-typed contexts, however, few significant gender differences emerge. Women are slightly more likely than men to be seen as effective leaders in female-dominated industries like education and social work (Eagly et al. 1995; Paustian-Underdahl et al. 2014). Women are also slightly more likely to be selected as leaders when leadership roles are defined in female-stereotypic terms and require good social skills (e.g., group facilitator) (Eagly and Karau 1991). Furthermore, women experience modest status advantages in female-typed collective tasks, such as planning a wedding (Balkwell and Berger 1996; Carbonell 1984; Dovidio et al. 1988; Ritter and Yoder 2004). Importantly, however, women's advantages are so negligible that they typically do not reach statistical significance (see, e.g., Paustian-Underdahl et al. 2014:1135), and these advantages have been observed only in roles that carry a modest degree of authority. For instance, research identifying the "glass escalator" phenomenon documents how white men are more quickly promoted out of low-level, female-typed positions (e.g., elementary school teachers) and into high-level, male-typed positions (e.g., principals) than are their female counterparts (Harvey Wingfield 2009; Maume 1991; Williams 1992). Thus, the highest positions of authority tend to remain male-typed, even in contexts that may rely on stereotypically feminine traits and skills. This finding—coupled with the finding that women's authority advantages in female-typed domains are relatively negligible compared to their disadvantages in male-typed domains—underscores the overall strength of gender status beliefs that identify men as more competent and status-worthy *in general* (Ridgeway 2011; Wagner and Berger 1997).

But how does a relatively new or gender-balanced task domain become gendered enough to produce these divergent outcomes in the first place? Ridgeway (1997, 2011) argues that gender status beliefs become attached to a particular social context the moment an individual sex categorizes another person. In settings with ambiguity around how to coordinate behavior—as in new or relatively gender-balanced task domains—individuals are likely to draw on the cultural schemas they associate with men or women. Because work is implicitly nested within an incumbent's identity as a man or a woman, those activities become "tinged" (Ridgeway 1997:226) with gender, leading individuals to construct jobs and justify job-related activities that originally seemed gender irrelevant in gender-stereotypic terms. Over time, these beliefs effectively link gendered expectations about behavior to a given job or occupation, which then leads to a range of unequal outcomes. For instance, in addition to affecting women's ability to be viewed as legitimate sources of authority, experiments show that simply labeling a job as feminine causes individuals to perceive that job as requiring less ability and effort and worth less compensation (Major and Forcey 1985; McArthur and Obrant 1986). These findings are consistent with evidence that the gender composition of a job and its association with stereotypically feminine tasks have independently negative effects on wages (Baron and Newman 1990; England 1992; Kilbourne et al. 1994).

A key implication of this argument is that occupations and roles that start off relatively gender balanced may become more gendered over time and thus produce more gender-unequal outcomes as individuals consistently interact with either a man or a woman in that role. Specifically, the gender of an initial role

incumbent may inscribe a certain set of gendered tasks and expectations onto an occupational role, which then influences how subsequent role occupants are perceived and evaluated. As such, gender can be understood as an important component of the position-specific "imprints" (Burton and Beckman 2007) carried by initial role occupants: when subsequent role occupants diverge from the characteristics, skills, and experiences of the initial role occupant, they are less effective, in part, because they diverge from other employees' normative expectations of how the role *should* be enacted. This initial link between the gender of the role occupant and the gender-typing of the role may create self-fulfilling effects over time, shaping evaluations, salaries, and hiring decisions.

Demonstrating how gender-balanced roles become inscribed with gendered expectations has proven to be challenging in field settings. This difficulty stems from two factors: (1) the majority of task domains (e.g., occupations) are already either female- or male-dominated, and (2) roles and responsibilities often change over time, thus making it difficult to isolate the effect of an individual role occupant's gender. As discussed in the next section, we utilize a unique dataset to evaluate whether a single role occupant can effectively inscribe gendered expectations onto an otherwise gender-balanced role, such that it produces lasting implications for the authority experienced by the next person who occupies that role. Specifically, how does the gender of an initial managerial role incumbent affect subordinates' compliance with the directives of future managers who fill that role?

EMPIRICAL PREDICTIONS

Our study addresses this question in a novel field setting: commercial microfinance in Central America.[1] Two key features of the setting make it uniquely well suited to examine the effects of gendered occupational roles. First, we can obtain a clear behavioral measure of the degree to which borrowers comply with managers' directives: the probability that borrowers miss payments, net of other factors affecting repayment. Making a payment on time signals that the borrower views the manager as someone whose authority is legitimate and whose directives should be followed. In contrast, missing a payment signals that borrowers feel they can approach their responsibilities to the manager more laxly. When borrowers miss payments, it suggests the manager lacks the ability to secure behavioral compliance, and therefore lacks authority.

Second, the loan manager role is fairly gender balanced. The focal organization has approximate gender parity among loan managers: 52 percent of managers at "MicroBank" (a pseudonym) are women. Moreover, the loan manager role is relatively gender-ambiguous; it is not, a priori, associated with highly gendered activities, traits, or characteristics. For instance, the loan manager role carries a relatively modest degree of authority, given that loan managers issue directives over only one aspect of their borrowers' activities: loan repayment. This role is thus less likely to evoke the strongly masculine-typed agentic traits—such as aggressiveness and emotional toughness—that characterize high-level managerial and leadership roles (Eagly and Karau 2002; Heilman 2001). Furthermore, loan managers' association with MicroBank has gender-ambiguous implications. MicroBank is a financial institution, which suggests it could be perceived as male-typed. However, it is also a *microfinance* institution, and such organizations have a legacy of social service and assistance to the poor, which are stereotypically feminine activities. Finally, the occupational role is relatively new in this context; the position of a loan manager at a commercial microfinance bank existed for less than 10 years at the time of data collection. Thus, we believe the relatively gender-balanced, gender-ambiguous, and new nature of the loan manager position provides a ripe context for investigating the influence of gendered expectations on managerial authority.

Nevertheless, borrowers arrive at MicroBank with a lifetime of gendered experiences and expectations that may shape their compliance

with male and female managers. Although we have clear measures of borrowers' behavior, we cannot measure their cognitive perceptions of the loan manager role. Thus, although the role is numerically gender-balanced, we cannot ensure (nor would we expect) that borrowers view it as entirely gender neutral. In the conclusion, we discuss how future research might explore subordinates' gendered preconceptions.

As discussed earlier, studies find that widely shared cultural beliefs confer men greater levels of competence and status-worthiness *in general*. As a result, men are more likely than women to be viewed as legitimate sources of authority. Therefore, as a baseline hypothesis, we expect female loan managers will be less likely to obtain compliance from borrowers:

> *Hypothesis 1:* Borrowers paired with female loan managers will be more likely to miss monthly payments than will borrowers paired with male loan managers.

Next, to evaluate the possibility that individuals can inscribe gendered expectations onto occupational roles, we investigate repayment behavior among borrowers who are arbitrarily assigned a new manager *after* they have developed a relationship with an initial loan manager. These new assignments are determined externally by branch managers and are discussed in detail in the next section. We refer to the initial manager who works with a borrower as the "original manager," and managers who inherit borrowers are "subsequent managers." Subsequent managers have no previous relationships with the borrowers they inherit. As a result, borrowers may experience less personal commitment to or rapport with subsequent managers and may view them as less legitimate sources of authority. As such, borrowers should be more likely to miss payments with subsequent managers than with original managers.

We suspect that borrowers' tendency to shirk payments to subsequent managers will vary with the gender of the initial manager. We anticipate that borrowers' experience with an initial role occupant (a male or female loan manager) can effectively attach gender beliefs to that role, thereby inscribing gender-differentiated expectations about competencies and capabilities. Because individuals tend to view women as less legitimate sources of authority, borrowers who work with female managers initially may come to view and respond to the loan manager role as one that demands less compliance. Empirically, this suggests that the gender of the original loan manager will continue to affect borrowers' compliance, even after they are transferred to a new manager.

> *Hypothesis 2:* Borrowers initially paired with female loan managers will be more likely to miss monthly payments to their subsequent managers than will borrowers initially paired with male loan managers, net of the subsequent manager's gender.

Finally, the effect of the initial manager's gender (Hypothesis 2) may be moderated by the gender of the subsequent manager. As the research discussed earlier suggests, men and women often experience different levels of authority based on the gender-typing of their role, with men enjoying strong advantages in male-typed roles and women experiencing marginal or no advantages in female-typed roles. In the MicroBank context, clients who are transferred to subsequent managers may show divergent levels of compliance based on both the gender-typing of the role and the gender of the subsequent manager filling that role. We expect a significant interaction between the gender of the original and subsequent loan managers, such that male managers will experience strong authority advantages when filling male-typed roles, whereas female managers may experience slight advantages when filling female-typed roles.

> *Hypothesis 3:* Borrowers initially paired with male managers will be less likely to miss payments to subsequent male managers than to subsequent female managers, whereas borrowers initially paired with female managers may be less likely to miss payments to subsequent female managers than

> to subsequent male managers. The magnitude of men's authority advantage in male-typed roles will be larger than the magnitude of women's authority advantage in female-typed roles.

RESEARCH SETTING

Manager Transfers at MicroBank

We evaluate our hypotheses in a microfinance setting that allows for unique observations of gendered occupational roles. Specifically, we rely on data about borrower transfers among loan managers to measure changes in borrower compliance when transferred between managers of different genders. Importantly for our study, such transfers occur through a quasi-random redistribution process triggered by manager turnover.

The exit of one manager prompts a domino effect of borrower redistribution across the branch. This redistribution process unfolds as follows. Between 10 and 31 percent of managers exit the bank each year. When a manager exits, the branch administrator reassigns the exiting manager's borrowers to one or more remaining managers. Managers also work in defined geographic zones. Branch administrators reassign the borrowers of exiting managers to managers who work in neighboring geographic zones. Yet administrators also work to ensure that managers are not burdened with unduly large caseloads. To achieve caseload balance, managers may transfer some borrowers from a receiving manager's portfolio to a third manager whose geographic zone borders that of the receiving manager but not the exiting manager. In the words of one senior loan manager,

> [When the branch administrator] divides up the old portfolio, [he or she] doesn't say, "Oh, these are good borrowers so I'm going to give them to this loan manager." No. It's divided equally. They try to ensure that the portfolios are balanced.

The resulting distribution of managers and borrowers resembles a randomized distribution. As Table 1 demonstrates, borrowers paired with male and female managers do not differ significantly on nearly all key characteristics that might affect repayment. One exception is borrower gender in the pre-transfer period, where female managers are slightly more likely than male managers to have female borrowers. The similarity among borrowers paired with male and female managers offers evidence of the quasi-random nature of borrower reassignment and further suggests that this setting provides a close proxy to experimental conditions.

Despite the consistency across borrower characteristics, male and female managers differ on measures of human capital. Female managers have significantly longer tenures and larger caseloads than do male managers. Differences in human capital may suggest the existence of other, unobservable differences between male and female managers, so we present a supplemental analysis in which borrowers are matched on manager tenure, caseload size, and borrower gender. The results are unchanged in significance and directionality in the matched analysis (see the online supplement).

Borrower transfers may also be influenced by other unobservable factors, such as interpersonal affinity. These factors introduce the possibility of selection bias, since managers and borrowers who experience transfers may not be randomly distributed. We address this possibility in two ways. First, we conduct a Heckman two-stage correction model that accounts for non-random selection into the transfer group when predicting the outcome variable. Second, we consider the scenario most likely to introduce bias: loan manager exits. As a conservative test, we measure the effects of manager gender only for borrowers who were reshuffled when other managers left the bank, but whose original managers did not exit. Both the Heckman analysis and the non-exiting manager analysis offer results consistent with the main models (see the online supplement). Given these consistent findings, we conclude that our results are not likely to be driven by substantial selection biases, although it is impossible to fully eliminate this concern with observational data.

Table 1. Mean Borrower Characteristics by Manager's Gender in Pre-Transfer and Post-Transfer Periods

	Pre-Transfer			Post-Transfer		
	Male Manager (N = 872)	Female Manager (N = 1,064)	p-value	Male Manager (N = 928)	Female Manager (N = 1,008)	p-value
Household Income (monthly)	1,590.69	1,588.44	NS	1,549.31	1,626.42	NS
Household Debt[a]	3,783.31	3,810.37	NS	4,271.14	3,359.88	NS
Loan Size	1,441.50	1,612.07	NS	1,607.06	1,470.14	NS
Automobile Loan	.02	.02	NS	.02	.02	NS
Experienced Borrower	.34	.38	NS	.38	.35	NS
Client Gender (female = 1)	.44	.50	$p < .05$	.46	.48	NS

[a]At first glance, one might expect the mean household debt values to differ significantly in the post-transfer period. Nevertheless, these values are not significantly different. To ensure that the standard errors do not obscure a significant difference, we tested the average logged debt values and found the difference to be insignificant.

Borrower transfers are particularly useful for highlighting the effects of gendered occupational roles, because managers' tasks and borrowers' responsibilities remain constant during transfers. When transfers take place, subsequent managers must execute the same set of tasks as the original managers. Similarly, borrowers have the same financial responsibilities to the bank when working with original or subsequent managers. Thus, from the borrowers' perspective, transfers can catalyze a change in manager gender while all other aspects of managers' work and borrowers' obligations remain unchanged. This unique arrangement allows us to isolate the effects of gendered authority in occupational roles in a way that only laboratory experiments have achieved previously.

Managers' Role in the Lending Process

Compared to loan managers at traditional banks, loan managers at commercial microfinance institutions participate more actively in the lending process and have a wider range of client-facing responsibilities (Battilana and Dorado 2010; Christen 2010). In particular, microfinance loan managers spend much of their time "in the field," evaluating potential borrowers and following up with those who fall behind on payments. At MicroBank, loan managers spend approximately half of each day interacting with borrowers at their homes or businesses. Given that managers serve as borrowers' primary point of contact, and that most borrowers have no formal borrowing experience, many borrowers come to view loan managers as the face of the financial institution.

Like other microfinance institutions, MicroBank uses a "relational lending" approach to evaluate and monitor borrowers. Relational lending refers to a style of financial intermediation in which lenders develop personal relationships with clients in order to gather fine-grained information (Uzzi 1999; Uzzi and Lancaster 2003). Microfinance banks use relational approaches to overcome information asymmetries about clients who lack credit scores and other formal documentation (Berger, Klapper, and Udell 2001; Boot 2000). Through managers' relationally intensive work, commercial microfinance institutions expand their clientele to include individuals who might otherwise not be eligible for loans (Rhyne 2001).

At Microbank, managers are responsible for monitoring the borrowers in their portfolios and ensuring they make payments on time. Both original and subsequent managers receive a commission based on their borrowers'

repayment rates, as well as the number of new borrowers they recruit. When borrowers miss payments, it is the manager's responsibility to remind them of their obligations to the bank. If borrowers repeatedly miss payments, managers take more aggressive, engaged steps to encourage repayment, such as visiting borrowers at home, calling their co-signers, or sending a strongly worded letter from MicroBank's legal department.

From the borrower's perspective, the loan manager is the principal overseer in the lending process. Given the centrality of this position, it is reasonable to anticipate that managers' personal characteristics might affect borrowers' propensity to repay. Indeed, research shows that microfinance loan managers have a strong effect on repayment. For instance, Karlan, Morten, and Zinman (2015) find that simply including loan managers' names in text messages to borrowers makes them significantly more likely to repay on time. Similarly, Canales and Greenberg (2015) demonstrate that the type of social scripts loan managers enact can have strong effects on borrower repayment. These studies show that, although microfinance borrowers value developing healthy credit scores, they are nevertheless influenced by the characteristics of their loan managers when making payments. We capitalize on the importance of the loan manager role—as well as the pertinence of gender as a behavior-organizing category—to test whether managers' gender systematically shapes repayment.

DATA

We analyze MicroBank's proprietary, longitudinal database of lending history. The database is uniquely well suited to examine the hypotheses because it tracks borrower repayment with original and subsequent managers and identifies managers' gender. The database also contains borrower demographics and financial information about loans. Additionally, it includes a code identifying the set of loans that each manager oversaw on a month-by-month basis. The manager responsible for the loan in the first month of the borrower's repayment history is the "original" manager. If the loan is transferred, the manager who assumes responsibility is the "subsequent" manager. For ease of discussion, we refer to the period when borrowers work with original managers as "pre-transfer," and the period when borrowers work with subsequent managers as "post-transfer."

The MicroBank database contains 114,711 loan-month observations from 6,804 borrowers who started and completed loans between April 2009 and September 2012. Completed loans are those in which borrowers' full repayment history—from the first month of repayment to the last—occurs during the observation period. When testing the main models, we focus on borrowers for whom we can observe full repayment histories, because this approach allows us to identify if and when borrowers experienced transfers over the course of their loans. The database also contains fragments of incomplete loans. For instance, a client who began her loan in July 2012 would have only three monthly observations (because the last monthly observation is September 2012) and would not be included in our main models. To test whether the inclusion of censored loans alters our results, we ran two robustness checks that include censored loans (the results are robust; see the online supplement).

To examine the effects of manager transfers on repayment, we turn to the 1,936 borrowers (with 12,980 monthly observations) who experienced transfers. Because we focus on this subset of borrowers, our interpretations are limited to borrowers who underwent such transfers. Nevertheless, we account for transfer-related selection bias by running a Heckman two-stage correction model and testing our hypotheses on a theoretical sample less likely to suffer from unobservable bias. These results are robust and are presented in the online supplement.

ANALYSIS

Our analyses measure the relationship between managers' gender and borrower compliance with managers' directives. Across

all models, we use logistic regression to predict borrowers' odds of missed payments. In the models testing Hypothesis 3, we include interaction effects for original and subsequent managers' gender. Interaction effects for binary outcomes vary based on the specified values of the predictor variables (Ai and Norton 2003; Norton, Wang, and Ai 2004). Interaction coefficient terms in nonlinear models can be misleading, so we evaluate the marginal differences in predicted probabilities associated with the interactions (for a recent example of this strategy, see Kwon, Heflin, and Ruef 2013). To generate the predicted values, we hold all control variables constant at their means. We present most coefficients in their exponentiated form to ease interpretation. Standard errors are also exponentiated.

Dependent variable. Our hypotheses revolve around borrowers' tendencies to shirk on loan payments. To that end, our dependent variable measures whether borrowers missed payment in a given month. We use a binary variable where 0 reflects on-time payment and 1 reflects a missed payment. Because we use monthly panel observations, each borrower has multiple observations. We use monthly observations—rather than creating a single borrower outcome variable—because panel data allow us to account more accurately for variables that change in value across monthly observations. In all models, we cluster standard errors by borrower. We also ran the analyses with standard errors clustered by loan (because some borrowers have multiple loans) and using ordinary least squares rather than logistic regression (results were robust).

Independent variables. We use three independent variables across our models. When testing Hypothesis 1—that borrowers are more likely to miss payments when paired with female managers—our independent variable *female manager* measures whether the manager is male or female (1 = female). Information about manager demographics comes from MicroBank's human resources records. We use modified independent variables to test Hypotheses 2 and 3, which anticipate how original and subsequent managers' gender will influence missed payments. In these models, we include *female original manager* and *female subsequent manager* as predictor variables. In testing Hypothesis 3, we interact these variables to determine how different combinations of manager gender in the pre- and post-transfer periods affect missed payments.

Control variables. We include a variety of manager-, borrower-, and loan-specific controls. Because the nature of manager-borrower interactions can shape loan repayment (Okorie 1986), and because managers' attention is limited, we control for the size of managers' *caseloads*. Descriptive analyses suggest there is a curvilinear relationship between caseload size and missed payments. To capture this effect, we include *a squared term of caseload size*. We also include *manager tenure* with MicroBank, as managers' level of experience may affect borrowers' repayment (Bruns 2008). We calculate tenure by subtracting the first date of a manager's appearance in the dataset from the date of the focal monthly observation. When testing Hypothesis 1, we control for whether the manager is the *subsequent manager*. Subsequent managers have less familiarity and rapport with borrowers than do original managers, which may influence borrowers' likelihood of repayment (Canales and Greenberg 2015). We also control for whether a loan was an *automobile or working capital loan*, as the lending standards for working capital loans are often stricter at MicroBank (automobile loan = 1). Loan term and size also influence repayment (Ang, Chua, and Bowing 1979), so we account for the *loan month*, or the number of months a borrower held the loan at the time of the focal observation, as well as *the loan amount* including interest.

Following previous work demonstrating that financial and demographic characteristics can influence repayment (Ang et al. 1979), we control for borrowers' *household income, household debt*, and whether the client had *previous borrowing experience* with a financial institution. To improve model fit, we include the logged values of household

income, household debt, and total loan value. Some research shows that women miss fewer microfinance loan payments than do men (D'Espallier, Guerin, and Mersland 2013), so we control for *borrower gender* (1 = female). Unfortunately, we cannot control for borrowers' race or ethnicity, because MicroBank does not record these demographic characteristics.

Table 2 presents the summary statistics among the variables from the full sample of 114,711 loan-month observations. In testing the summary statistics, we found relatively high correlations between auto loan and logged loan size, as well as manager tenure and caseload size. To ensure that multicollinearity did not bias the results, we ran a test of the variance inflation factor and found values between 1.04 and 2.69. These values are well below 10, the point after which results may be affected by multicollinearity (Neter, Wasserman, and Kutner 1989).

Table 2. Summary Statistics

Variable	Means	SD
1. Missed Payment	.19	.39
2. Female Manager	.59	.49
3. Post-Transfer Period	.22	.41
4. Manager Tenure (months)	29.27	18.63
5. Caseload	112.64	58.40
6. Automobile Loan	.08	.27
7. Loan Month	8.99	6.21
8. Loan Amount (ln)	7.21	.96
9. Household Income (ln)	7.06	.90
10. Household Debt (ln)	2.60	3.86
11. Previous Borrowing Experience	.40	.49
12. Female Borrower	.46	.50

Note: N = 114,711.

RESULTS

In our baseline hypothesis (Hypothesis 1), we draw on existing literature documenting greater compliance with men's authority to anticipate that borrowers will miss more payments when paired with female managers. The results in Table 3 support this hypothesis: borrowers are significantly more likely to miss payments when paired with female versus male managers. Specifically, borrowers have 1.438 times greater odds of missed payments when paired with a woman. For ease of interpretation, we generated the predicted probabilities of missed payments, holding all variables constant at their means. Borrowers have a 13.6 percent probability of missing a payment when paired with a man and an 18.5 percent probability when paired with a woman. These findings strongly support the hypothesis that borrowers have a greater propensity to shirk loan payments to female managers, whom they are more likely to view as lacking in authority.

The control variables also reveal noteworthy trends. As expected, borrowers have 1.207 times greater odds of missed payments when paired with subsequent managers. As compared to original managers, subsequent managers may have less capacity to exert authority, and borrowers may feel reduced obligations to make payments on time. Additionally, the size of managers' caseloads has a curvilinear effect on the odds of missed payments, with the likelihood of missed payments increasing among managers with the smallest and largest caseloads and a turning point at approximately 120 loans. Borrowers' odds of missed payments also increase by 1.1 percent with each one-month increase in manager tenure, suggesting potential fatigue effects among managers. Borrowers have 3.172 times greater odds of missed payments when they have auto rather than working capital loans, consistent with the notion that MicroBank applies more lax lending standards with auto loans. Borrowers' odds of missed payments increase by 11.5 percent with each month they advance in their loan terms, as many find it difficult or tiresome to repay loans over a long period. Furthermore, borrowers show 8.9 percent greater odds of missed payments for each one-unit increase in logged income,[2] a trend that reflects the fact that low-income individuals with few borrowing options depend on MicroBank for credit and repay more reliably. Additionally, borrowers have

Table 3. Logistic Regression Predicting Odds of Missed Payments for Borrower Population

Female Manager	1.438***
	(.058)
Control Variables	
Subsequent Manager	1.207***
	(.058)
Caseload	.994***
	(.001)
Caseload^2	1.000*
	(.000)
Manager Tenure	1.011***
	(.001)
Automobile Loan	3.172***
	(.419)
Loan Month	1.115***
	(.004)
Loan Amount (ln)	.537***
	(.021)
Household Income (ln)	1.089**
	(.029)
Household Debt (ln)	.972***
	(.006)
Previous Borrowing Experience	.867**
	(.041)
Female Borrower	1.054
	(.045)
N	114,711

Note: Coefficients are exponentiated. Standard errors are clustered by 6,804 borrowers.
*p < .05; **p < .01; ***p < .001 (two-tailed tests).

46.3 percent lower odds of missed payments with each one-unit increase in logged loan amount (the bank gives larger loans to individuals they deem more creditworthy), 2.8 percent lower odds of missed payments with each one-unit increase in logged debt (individuals with more debt have passed others' standards of creditworthiness), and 13.3 percent lower odds of missed payments when they have previous borrowing experience. Finally, borrower gender has no significant effect on the odds of missed payments.[3]

Next, we consider how original managers' gender affects borrowers' tendency to miss payments to subsequent managers. Before presenting the results of these analyses, however, it is important to note that borrowers who experience transfers behave much like the larger borrower population. For instance, when paired with their original managers, they are more likely to miss payments if the manager is female. Specifically, when we use the same analysis presented in Table 3 and focus on borrower repayment during the pre-transfer period, we find that borrowers' odds of missing payments are 1.463 times greater ($p < .01$) when paired with a female versus male original manager (results not presented).

Hypothesis 2 predicts that borrowers originally paired with female managers will be more likely to miss payments in the post-transfer period. Model 1 in Table 4 presents results of the analysis testing this hypothesis. Consistent with our hypothesis, we find that borrowers are significantly more likely to miss payments in the post-transfer period if they were originally paired with female managers. Specifically, borrowers have 1.420 times greater odds of missing monthly payments in the post-transfer period if they originally worked with a woman, net of the subsequent manager's gender and other controls. Borrowers originally paired with a female manager have a 24.7 percent predicted probability of missing a monthly payment, whereas borrowers originally paired with male managers have an 18.8 percent probability of the same. Notably, the gender of the subsequent manager has no significant effect on missed payments. These findings suggest that interacting with a single individual in an otherwise gender-balanced role has lasting effects on subordinates' behavior with future role occupants.

We now turn to Model 2 in Table 4, which evaluates Hypothesis 3. Similar to Model 1, Model 2 predicts the odds of missed payments during the post-transfer period among borrowers paired with subsequent managers. However, this model introduces an interaction effect between female original manager and female subsequent managers. Coefficients and significance levels of interaction effects in nonlinear models can be misleading (Ai and Norton 2003), so we evaluate the predicted probabilities and their marginal differences. Figure 1 presents the predicted

Table 4. Logistic Regression Predicting Odds of Missed Payments during Post-Transfer Period

	Model 1	Model 2
Female Original Manager	1.420***	1.967***
	(.132)	(.282)
Female Subsequent Manager	1.086	1.547**
	(.099)	(.227)
Female Original × Female Subsequent Manager		.546**
		(.105)
Control Variables		
Caseload	.986***	.986***
	(.002)	(.002)
Caseload^2	1.000***	1.000***
	(.000)	(.000)
Manager Tenure	1.020***	1.021***
	(.002)	(.002)
Automobile Loan	4.979***	4.931***
	(2.035)	(2.041)
Loan Month	1.063***	1.066***
	(.0008)	(.008)
Loan Amount (ln)	.562***	.565***
	(.046)	(.046)
Household Income (ln)	1.137*	1.150*
	(.064)	(.065)
Household Debt (ln)	.975	.973*
	(.013)	(.013)
Previous Borrowing Experience	.794*	.791*
	(.079)	(.078)
Female Borrower	1.010	1.007
	(.091)	(.091)
N	12,980	12,980

Note: Coefficients are exponentiated. Standard errors are clustered by 1,936 borrowers.
*$p < .05$; **$p < .01$; ***$p < .001$ (two-tailed tests).

probabilities of missed payments for each group, holding all variables constant at their means. The results support Hypothesis 3: borrowers originally paired with male managers have a greater predicted probability of missed payments with female subsequent managers (22.1 percent) than with male subsequent managers (15.5 percent) (difference is significant at $p < .01$), whereas borrowers originally paired with female managers have similar probabilities of missed payments with male (26.5 percent) and female (23.3 percent) subsequent managers (p = n.s.). Notably, the size of men's advantage when borrowers are originally paired with male mangers is about twice as large as women's advantage when borrowers are originally paired with female managers (a gap of 6.6 versus 3.2 percentage points, respectively). As a point of comparison, recall that the model testing Hypothesis 1 showed that, overall, borrowers have a 13.6 percent probability of missing a payment when paired with a man and an 18.5 percent probability when paired with a woman. These findings suggest that men's relative authority advantage in a male-typed role is meaningfully large, whereas women's authority advantage in a female-typed role is negligible.

To further examine differences in borrower compliance, we compare the predicted

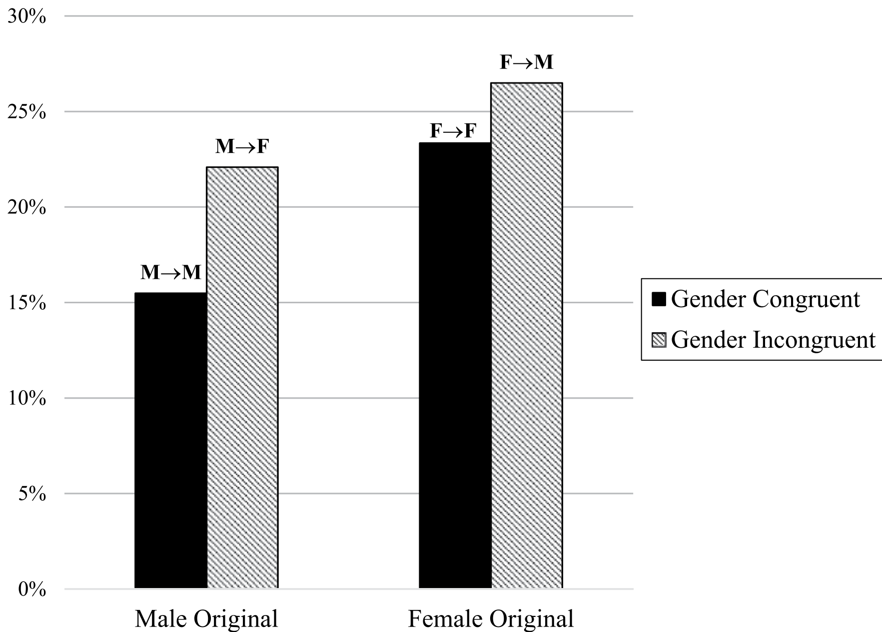

Figure 1. Predicted Probabilities of Missed Payments by Original and Subsequent Managers' Gender

Note: The marginal difference in predicted values between male-typed roles (M→M versus M→F) is significantly different ($p < .01$). The marginal difference in predicted values between female-typed roles (F→F versus F→M) is not statistically significant.

probabilities of missed payments for male and female subsequent managers; results are summarized in Table 5. We find that when women fill gender incongruous roles, they experience marginally more compliance (fewer missed payments) than when men fill gender incongruous roles (22.1 versus 26.5 percent, $p < .10$). However, in gender congruous roles, men enjoy significantly greater compliance than do women (15.5 versus 23.3 percent, $p < .001$). Next, we find that, for female subsequent managers, the gender-typing of the role has little effect on compliance. When female managers fill female- and male-typed roles, they experience similar predicted missed payment rates (23.3 versus 22.1 percent, n.s.). By comparison, male subsequent managers experience a considerably lower probability of missed payments when they fill a male-typed role than when they fill a female-typed role (15.5 versus 26.5 percent, $p < .001$). These results suggest that the gendered effects of role incumbency are more pronounced for men than for women when inheriting newly gendered roles. We address the theoretical implications of this finding in the Discussion section.

EVALUATING THE AUTHORITY MECHANISM

We argue that borrowers' cultural beliefs about gender and managerial authority are a key mechanism driving differential missed payment rates. Specifically, we propose that borrowers' noncompliance is patterned by the gender beliefs attached to a role, as well as the gender status of the individual occupying that role. Here, we explore that mechanism more directly by examining situations in which managers actively assert authority. We focus on borrowers who fail to comply with the terms of their contracts and are thus subject to disciplinary action from managers. Examining these borrowers allows us to test how the same individuals behave before and

Table 5. Summary of Predicted Probabilities and Significance Levels

Comparison Category	Original and Subsequent Genders	Predicted Probability of Missed Payments	Significance Level
Hypothesis 3			
Male Original	M→M	15.5%	$p < .01$
	M→F	22.1%	
Female Original	F→F	23.3%	NS
	F→M	26.5%	
Additional Analyses			
Gender Incongruous	M→F	22.1%	$p < .10$
	F→M	26.5%	
Gender Congruous	M→M	15.5%	$p < .001$
	F→F	23.3%	
Female Subsequent	F→F	23.3%	NS
	M→F	22.1%	
Male Subsequent	M→M	15.5%	$p < .001$
	F→M	26.5%	

after managers assert authority. If borrowers' behavior reflects a reaction to demonstrations of managerial authority, we would expect gendered patterns in missed payments to come into sharper relief (i.e., differences to be larger) *after* borrowers are disciplined, compared to the period before they are disciplined. Such results would provide greater confidence in the social interaction-based authority mechanism we propose.

We focus on a situation in which borrowers receive disciplinary action from their managers: missing two consecutive payments. Managers might overlook a single missed payment, but they cannot stay silent after two consecutive missed payments. At that point, managers communicate with problem borrowers in person or over the phone. Although they use a variety of interpersonal strategies to remind borrowers of their contractual obligations, all managers are required to *discipline* borrowers by highlighting that they have broken their contracts and encouraging them to change their behavior. Such disciplinary interactions constitute moments of heightened authority (Kahn and Kram 1994), when managers' position as a superior should become particularly salient to borrowers.

First, we examine borrowers' missed payment propensities before and after disciplinary action across the life of the loan. We identified 2,559 borrowers who missed two consecutive payments from the sample used to test Hypothesis 1. Table 6 includes the same variables used to test Hypothesis 1 and introduces *post-discipline,* a binary variable indicating whether a monthly observation occurs before or after two missed payments. Model 1 includes all predictors and controls, and Model 2 includes an interaction between *female manager* and *post-discipline*. We use this interaction to generate predicted probabilities, allowing us to compare borrowers' behavior pre- and post-discipline. In the pre-disciplinary period, borrowers paired with female and male managers have non-significant differences in predicted missed payments (difference of .4 percentage points, p = n.s.). However, in the post-disciplinary period,

Table 6. Logistic Regression Predicting Odds of Missed Payments Pre- and Post-Discipline across the Life of the Loan

	Model 1	Model 2
Female Manager	1.113**	.983
	(.041)	(.035)
Post-Discipline	4.264***	3.623***
	(.151)	(.191)
Female Manager × Post-Discipline		1.290***
		(.084)
Control Variables		
Subsequent Manager	1.221***	1.231***
	(.054)	(.054)
Caseload	1.001	1.001
	(.001)	(.001)
Caseload^2	1.000	1.000
	(.000)	(.000)
Manager Tenure	1.004**	1.003**
	(.001)	(.001)
Automobile Loan	1.429**	1.441**
	(.162)	(.163)
Loan Month	1.034***	1.034***
	(.004)	(.004)
Loan Amount (ln)	.712***	.713***
	(.024)	(.024)
Household Income (ln)	1.105***	1.104***
	(.026)	(.026)
Household Debt (ln)	.988*	.987*
	(.005)	(.005)
Previous Borrowing Experience	.926*	.926*
	(.036)	(.036)
Female Borrower	1.082*	1.084*
	(.039)	(.039)
N	43,832	43,832

Note: Coefficients are exponentiated. Standard errors are clustered by 2,559 borrowers.
*$p < .05$; **$p < .01$; ***$p < .001$ (two-tailed tests).

borrowers are significantly more likely to miss payments with female managers (difference of 5.5 percentage points, $p < .001$). These findings suggest that social interactions involving shows of authority amplify gendered compliance patterns, such that borrowers become more likely to miss payments with female versus male managers.

Next, we examine borrowers from the post-transfer sample (used to test Hypotheses 2 and 3) who missed two consecutive payments with their subsequent managers. This set of 555 borrowers with 4,266 monthly observations allows us to examine repayment trends when borrowers experience gender (in)congruous loan managers in the pre- and post-disciplinary periods. To examine predicted differences, we created dummy variables for each manager-gender category. We use dummy variables—rather than interacting *female original* and *female subsequent* as we did in Model 2 of Table 4—because it produces more comprehensible results and removes the need for three-way interactions. Nevertheless, the manager-gender groups are identical in both models. We set borrowers

paired with male managers occupying a high-status, male-typed role (M→M) as the reference group, because we expect the greatest degree of compliance from those borrowers.

Model 2 in Table 7 presents the results of interacting the gender categories with *post-discipline*, and Figure 2 presents the associated predicted probabilities, which we use to test for differences across manager-gender groups. In the pre-disciplinary period, we find non-significant differences in predicted probabilities for borrowers paired with M→M managers and any other manager-gender group (see Pre-Disciplinary Period panel in Figure 2). However, in the post-disciplinary period, we find trends consistent with Figure 1. When female managers occupy male-typed roles (M→F), their borrowers have a 7.5 percentage point greater probability of missed payments relative to borrowers of M→M managers, although this difference only approaches significance in this smaller sample (p = .110). Also consistent with Figure 1, the largest difference in predicted missed payments is between male officers occupying male- and female-typed roles. Borrowers with male managers filling male-typed roles (M→M) have a predicted probability of missed payments 12.6 percentage points lower ($p < .01$) than borrowers whose male managers fill female-typed roles (F→M). This finding suggests that borrowers are more compliant after shows of authority from male managers in male-typed roles than in female-typed roles. Also consistent with our previous findings, the predicted probability of missed payments among borrowers with F→F managers is 8.3 percentage points higher ($p < .10$) than among borrowers paired with M→M managers.

Overall, these findings suggest that borrower noncompliance reflects gendered responses to managerial authority. Prior to strong shows of authority, borrowers display statistically similar rates of noncompliance relative to the highest status group (male managers filling male-typed roles). However, noncompliance shifts after officers assert authority and discipline borrowers. Following displays of authority, borrower repayment rates suggest a pattern of missed payments shaped by managers' gender and the role's gender-type. These findings lend greater confidence to the notion that gendered responses to managerial authority underlie borrower noncompliance.

DISCUSSION AND CONCLUSIONS

This study provides evidence for the theoretical premise that a single individual can attach gendered expectations to an occupational role, and that such expectations lead to divergent levels of compliance for the men and women who subsequently occupy that role. Drawing on a unique dataset of microfinance loan managers and their borrowers, we first show that borrowers are less compliant (i.e., more likely to miss payments) when paired with female managers. Then, we exploit quasi-random borrower transfers to examine how borrowers' compliance changes when transferred to new managers. We find that the gender of the original manager has lasting effects on borrowers' compliance. Borrowers initially paired with female managers are significantly less compliant with their subsequent managers than are borrowers initially paired with male managers. Furthermore, we find that gender disparities in authority outcomes are contingent on the gender of the original manager. In male-typed roles, male managers experience strong compliance advantages relative to female managers, but in female-typed roles, female and male managers experience similar levels of compliance. This pattern reveals that the costs of gender-role incongruence are particularly salient for male managers, given that they are less likely to obtain compliance when they fill a female-typed role rather than a male-typed role.

These findings confirm and extend existing research on occupational gendering in three ways. First, contemporary theories of occupational gendering rest on the notion that relatively new and gender-balanced roles

Table 7. Logistic Regression Predicting Odds of Missed Payments Pre- and Post-Disciplinary Action among Transferred Borrowers

	Model 1	Model 2
Male Original, Female Subsequent (M→F)	1.225	1.078
	(.194)	(.248)
Female Original, Female Subsequent (F→F)	1.251	1.088
	(.199)	(.255)
Female Original, Male Subsequent (F→M)	1.397*	1.112
	(.220)	(.251)
Post-Discipline	.897	.699
	(.081)	(.146)
Male Original, Female Subsequent (M→F) × Post-Discipline		1.265
		(.344)
Female Original, Female Subsequent (F→F) × Post-Discipline		1.297
		(.339)
Female Original, Male Subsequent (F→M) × Post-Discipline		1.532
		(.387)
Control Variables		
Caseload	.994*	.995*
	(.002)	(.002)
Caseload^2	1.000	1.000
	(.000)	(.000)
Manager Tenure	1.010***	1.010***
	(.003)	(.003)
Automobile Loan	1.379	1.395
	(.434)	(.441)
Loan Month	1.027**	1.026**
	(.009)	(.009)
Loan Amount (ln)	.773**	.777**
	(.066)	(.066)
Household Income (ln)	1.158*	1.155*
	(.069)	(.069)
Household Debt (ln)	.987	.986
	(.015)	(.015)
Previous Borrowing Experience	.849	.848
	(.103)	(.103)
Female Borrower	1.024	1.025
	(.110)	(.109)
N	4,266	4,266

Note: Coefficients are exponentiated. Standard errors are clustered by 555 borrowers. M→M manager group is the contrast.
*p < .05; **p < .01; ***p < .001 (two-tailed tests).

become more male- or female-typed following occupancy by a single (gendered) individual (Ridgeway 1997, 2011). However, evidence for this idea comes primarily from laboratory studies based on highly controlled experiments (Major and Forcey 1985; McArthur and Obrant 1986). Our study not only builds on this argument empirically by providing external validity for such effects in a quasi-experimental field setting, but also demonstrates that gendered expectations can become attached to new occupational roles quite rapidly, given that it takes only one initial occupant to effectively gender an

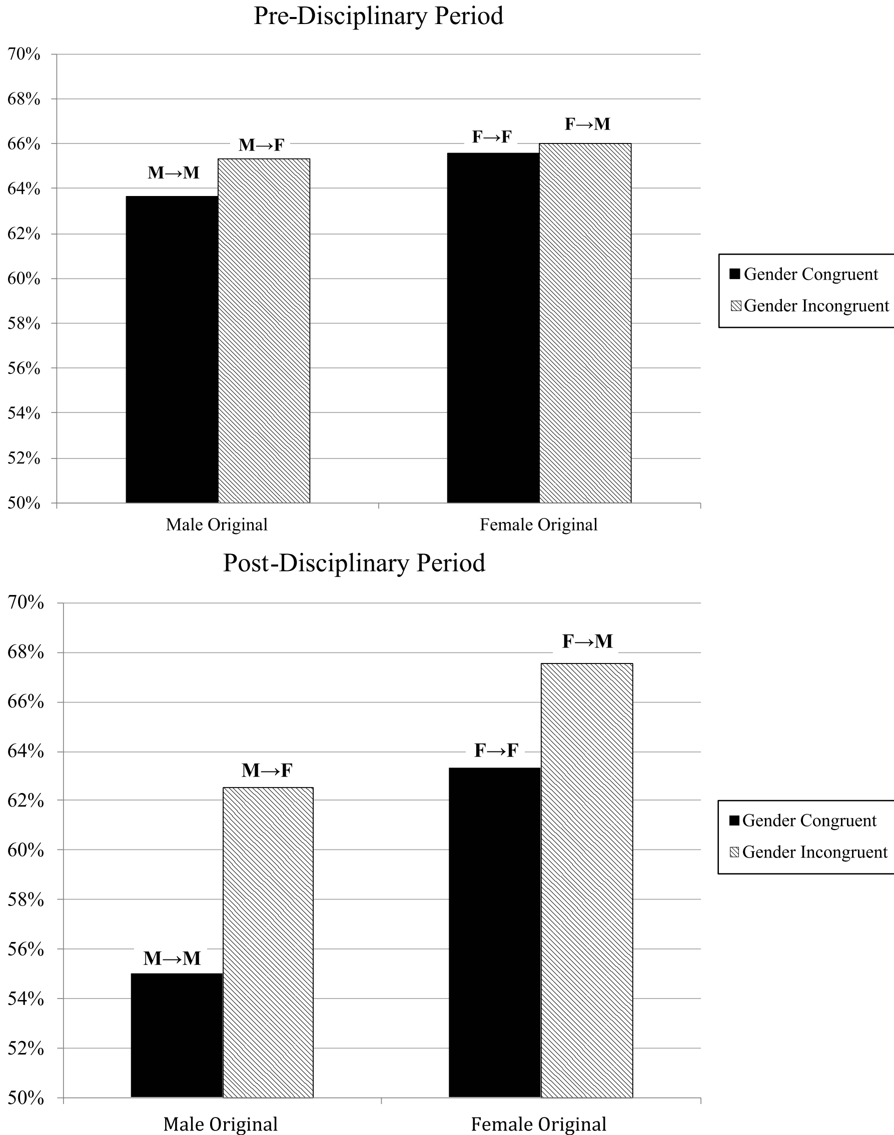

Figure 2. Predicted Probabilities of Missed Payments in Pre- and Post-Discipline Periods by Manager-Gender Groups among Transferred Borrowers

occupational role. Moreover, because our data provide observations over approximately 2.5 years, these findings establish the temporal persistence of gendered effects in ways that short-term laboratory studies cannot capture.

Additionally, our analysis of compliance patterns before and after disciplinary action provides support for an interaction-based theory of occupational gendering (Ridgeway 1997). Our results show that highly noncompliant borrowers display gendered patterns of missed payments only after being disciplined by managers. These findings suggest that social interactions involving shows of authority heighten the salience of gender status beliefs. By making status beliefs salient, these interactions constitute an essential component of the occupational gendering process. Indeed, in the absence of such interactions,

individuals might respond to male and female managers more similarly.

Our findings also elucidate how cultural beliefs about gender can aggregate to produce lasting material consequences for organizations and their employees. In our setting, the process of occupational gendering significantly shapes borrower repayment. This outcome has important financial implications for loan managers, whose commissions are influenced by loan repayment, and for MicroBank, which relies on timely repayment to earn interest and relend funds. More broadly, our finding that real-world occupational roles can rapidly become gendered offers insight into why occupational roles remain persistently gendered and unequal despite the fact that new jobs and occupations are routinely being created in the economy.

Second, our study provides unique evidence for the theoretical premise that gender can become a property of a *role* in addition to being a property of individuals. Recall that, in general, borrowers are more likely to miss payments when working with subsequent—as compared to original—managers, and that borrowers are more likely to miss payments when paired with female managers. If borrowers' missed payments to subsequent managers simply reflected the additive effect of (1) a new (and therefore less legitimate) manager and (2) the individual gender status of that new manager (which advantages men), we would expect borrowers to miss more payments with female subsequent managers *regardless* of the gender of their original manager. However, we find that borrowers originally paired with female managers are similarly likely to miss payments with female and male subsequent managers. This finding suggests that borrower noncompliance with subsequent managers does not merely result from the perceived illegitimacy of an individual (indexed here by the subsequent manager's newness and gender status), but also reflects the gendered (dis)continuity of the managerial role itself. Indeed, the highest levels of noncompliance result from both a disruption in the managerial relationship and a disruption in the gender-type attached to the role. Thus, this study suggests that a complete theoretical account of gendered authority in the workplace requires consideration of both the gender status of the role and the gender status of the individual. Indeed, considering *only* the gender status of the role or the individual's gender status may lead to inaccurate expectations about the degree to which a worker will be viewed as a legitimate source of authority.

Third, this study offers unique insights into an important labor market trend: the stalled progress of gendered occupational integration. Although much of the gender revolution stems from women's movement into stereotypically male domains (England 2010), our finding that women experience significantly less compliance than men in male-typed roles suggests that women's long-term *success* in these roles is likely to be limited. Additionally, our empirical analysis provides insight into one of the mechanisms that may underlie men's resistance to entering female-typed occupations. Recall that, in our analysis, the gender of an initial role occupant generates more variability in outcomes for men than for women. Male loan managers experience both the highest and the lowest levels of authority, depending on whether they inherit male- or female-typed roles. This suggests that, when men occupy a male- or female-typed role, their individual gender status and the gender status of the role align to predict either favorable or unfavorable effects. For instance, gender beliefs strongly advantage men in male-typed domains, which tend to be higher status, but modestly disadvantage them in female-typed domains, which tend to be lower status.

By contrast, this calculation is more complicated for women, given that their individual gender status and the gender status of the role they occupy operate at cross-purposes: gender beliefs strongly disadvantage women in male-typed roles, which tend to be higher status, but modestly advantage them in female-typed roles, which tend to be lower status. Consistent with this logic, we find that

women, compared to men, experience relatively little variance in authority outcomes in male- versus female-typed roles.

These findings also resonate with the broader observation that men—as high-status individuals—have much to lose by entering female-typed roles. That men bear high costs when they are in female-typed roles helps elucidate why men have resisted entering such roles, thereby limiting occupational integration. In explaining this trend, previous research emphasizes the economic penalties men experience in female-typed roles (England 2010), given that female-typed occupations garner lower wages. The present study adds empirical evidence that men may experience authority penalties—as well as economic penalties—when they fill female-typed roles. When men face both wage and authority penalties, they are likely to be doubly dissuaded from entering stereotypically female occupations, thereby contributing to the stalled progress in occupational integration.

These sources of discouragement are compounded further by the fact that, across occupational contexts, the most influential occupational roles are still coded male. For instance, our finding that men are favored in male-typed roles but not in female-typed roles is consistent with research on the "glass escalator," which demonstrates that white men are often quickly promoted out of (lower-authority) female-typed roles and into (higher-authority) male-typed roles, even in occupations and industries that are female-dominated more broadly (Harvey Wingfield 2009; Williams 1992). This suggests that, whereas men may experience substantially less authority by occupying a female- rather than a male-typed role, and may perhaps experience slightly less authority than their female counterparts (e.g., other female teachers), these disadvantages may not last long given their greater likelihood of being promoted into male-typed, higher-authority roles within their organizations (e.g., principals). Our results also highlight a particularly ironic aspect of the "glass escalator" phenomenon: men may be promoted *in spite of the fact* that their gender status does not systematically favor them for performance in these roles.

One alternative theoretical account for our findings could be that any contact with a woman manager makes a role or a person seem feminized, thereby leading to worse authority outcomes. By this logic, we would expect borrowers who were transferred from a male to a female manager to have similar repayment rates as borrowers who were transferred from a female to a male manager. In other words, for borrowers who were paired with one male and one female manager, it would not matter whether they were assigned to a female manager first or second because they were equally "tainted" by (low) gender status. However, our results show that the probability of missed payments is marginally higher among borrowers initially paired with women than those initially paired with men. (The difference in predicted probabilities for M→F versus F→M is marginally significant at $p < .10$). In our view, this finding supports the premise that the influence of an individual's gender status on authority is contingent on the gender status already linked to their occupational role. Yet, it also raises the possibility that there may be asymmetries in the gendering process itself. As research on the status composition of jobs suggests (e.g., Tomaskovic-Devey 1993), female-typed jobs are particularly devalued. Our findings suggest that men are not able to use their individual gender status to overcome or improve the low status of these jobs. In contrast, women in male-typed jobs do not significantly benefit from the higher status of the job. Thus, an individual manager's gender status may carry more weight in male-typed (high-status) jobs than in female-typed (low-status) jobs. Unfortunately, our data and analysis cannot tease apart these theoretical accounts, given that we do not have direct measures of borrowers' perceptions of their initial and subsequent managers' authority. Adjudicating between these possibilities opens an interesting avenue for future research.

Beyond the gender literature, this article also makes important contributions to research

on relational lending. MicroBank loan managers engage in relational lending practices as a means of evaluating and managing borrowers. Existing research on relational lending documents many advantages associated with this form of financial intermediation. Lenders who take a relational approach gain proprietary, customer-specific information about borrowers (Boot 2000), are better able to overcome information asymmetries (Berger et al. 2001; Berger and Udell 1995), work collaboratively with borrowers (Uzzi and Lancaster 2003), and secure more favorable repayment rates (Karlan et al. 2015). Furthermore, borrowers show greater compliance when their original and subsequent lenders possess similar "relational styles" (Canales and Greenberg 2015).

This literature has established the advantages of relational lending, but it has yet to systematically consider how demographic factors influence the success of relational approaches. The present article demonstrates one way lenders' demographic characteristics shape relational outcomes. Although male and female loan managers are required by bank policy to adopt a relational approach, male managers nevertheless experience greater overall contract compliance. Additionally, men and women may use different "relational styles" (Canales and Greenberg 2015) in their embodiment of the loan manager role. Borrowers might find managers' gender incongruence to be disruptive, in part, because they must adapt to different relational styles for male and female managers. Overall, this study suggests that lenders' demographic characteristics play an important role in shaping outcomes for financial institutions that use relational approaches.

Although this study offers important theoretical and empirical insights, it nevertheless has limitations that create avenues for future research. First, this research comes from a unique Central American setting. Whereas a variety of research demonstrates that gendered beliefs about competency and authority are relatively consistent across cultures (Glick et al. 2000, 2004; Williams and Best 1990), it is possible that individuals' beliefs about men's authority may be somewhat stronger in the Central American context due to *machismo* culture (Lambert and Giménez 2004; Pena 1991). Future research should examine the extent to which gendered authority in occupational roles differs across cultural settings. Second, we examine how borrowers' compliance shifts when they are transferred from a first manager to a second. Future researchers should examine how subordinates' behavior changes as they work with third, fourth, and fifth managers. Research that utilizes longer-term observations could speak more closely to the literature on occupational imprinting (Burton and Beckman 2007; Phillips 2005; Tilcsik 2014) and explain how gendered effects are amplified or dulled with multiple changes in managers' gender. Third, our study assumes—but does not directly measure—borrowers' cultural beliefs about gender. Such observations would allow us to establish whether borrowers' compliance patterns can be explained by gendered perceptions of loan managers. Additionally, in our analysis of the authority mechanism, we assume that managers discipline borrowers after two missed payments. Although such behavior is highly consistent with our knowledge of the organizational context, we cannot measure interactions directly. Future research should combine survey data on subordinates' gendered beliefs and observed manager-subordinate interactions to delve more deeply into the process of occupational gendering. Fourth, this study exploits quasi-random variation in manager transfers; however, the ideal design would include randomized reassignment of loan managers and borrowers. Indeed, research that includes natural (Canales and Greenberg 2015) or purposeful (Ranganathan 2017) random assignment in field settings offers strong generalizability while limiting concerns about unobservable biases. Future researchers should seek out or create opportunities to measure the effects of occupational gendering in a setting with perfectly random reallocation of managers and subordinates.

Finally, our study offers important insights for employers. Our findings suggest that

gender-biased cultural beliefs can undermine women's ability to wield authority in the workplace, and can even undermine men's ability to wield authority should they occupy a role initially held by a woman. Given that organizations need compliant subordinates, employers might interpret this finding to mean they should not hire or promote women. Yet aside from exacerbating inequality, that approach may disadvantage organizations in the long run, as firms often enjoy heightened performance with greater gender diversity in leadership roles (Credit Suisse 2012; Dezsö and Ross 2012; Faccio, Marchica, and Mura 2016).

We believe a more productive alternative would involve organizational interventions aimed at overcoming the effects of bias. In one such intervention, senior leaders might endorse the legitimacy of roles held currently or previously by female managers. By vouching for the importance of female-typed roles, senior leaders would raise the status of the role and, in turn, the status of the woman or man who occupies it. Additionally, employers might ensure that leaders make explicit, public endorsements of individual managers' capabilities, particularly women and men filling female-typed roles. Such actions would underscore managers' authority in the eyes of subordinates. Finally, employers can help reduce the effects of bias through standardized evaluation procedures. Research shows that more formalized, transparent procedures can reduce the influence of gender stereotypes (Bielby 2000; Castilla 2015; Dobbin, Schrage, and Kalev 2015; Reskin 2000). Thus, an additional strategy for mitigating the effects of authority biases may be to develop more standardized expectations for compliance and disciplinary practices.

In conclusion, the present study is, to our knowledge, the first to isolate the effects of gendered role-occupancy in a field setting and to demonstrate how a single individual can inscribe gendered expectations onto an occupational role. These findings deepen our understanding of how quickly and easily occupational roles become gendered, and how such gendered expectations can spill over to affect outcomes for the men and women who subsequently fill those roles.

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Notes

1. Our confidentiality agreement with the organization prohibits publishing its name or country location.
2. Another way of interpreting this and other logged variables is by exponentiating a base value k by the coefficient value, β (k^β) (Ramsey and Schafer 1997). In the case of income, if $k = 2$, then $2^{1.09} = 2.13$. Thus, with each doubling in income, clients have 2.13 times greater odds of missed payments.
3. We tested an interaction between borrower gender and manager gender and found both the interaction term and the predicted probabilities to be non-significant. This finding suggests that male managers' authority advantage does not stem from an in-group bias on the part of male borrowers.

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