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Women in Leadership: An empirical study of barriers to women's participation at senior management positions in Nigerian banks.

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By

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PUBLICATIONS AND CONFERENCES

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ABSTRACT

Globally, women have advanced in education, professional certification and skills and have become more visible in the workspace. Women have registered their presence significantly at lower to middle management; however, they have continued to be underrepresented at senior management positions. In Nigeria, there are three top sectors that offer high and competitive welfare packages - Oil and gas, telecommunications, and banking. The banking sector in Nigeria is one of the rapidly growing sectors and women represent over 55% of the employees; women are visibly represented at lower to middle management positions, however, significantly underrepresented at senior management levels. This study examined the contributory factors to women's underrepresentation at senior management positions in the Nigerian banking sector and proposed strategies for advancing women. This study used a semi-structured in-depth interview (n=30), twenty female and ten male managers. The essence of interviewing the male managers was to get a male perspective on the barriers women face in the banks and to supplement the findings from the female participants. Data collected was analysed using the six phase Thematic Analysis model. Consistent with the literature, the findings of this study indicate that family, organisation, and patriarchal society contribute to women's underrepresentation in senior management positions, however, the extent to which women create barriers to themselves (self-imposed barriers) stood out as a critical factor that is understudied. Additionally, this study proposed a tripartite stakeholder strategy to advance women incorporating the role of individuals (women), organisations (banks), and policymakers (CBN, government). This study is an empirical study that examined under-researched gender issues in a developing economy and offers recommendations for women's advancement in the Nigerian banking sector. Since the research scope is limited to the banking sector, findings may not be generalised to other sectors of the economy, hence, a similar study can be replicated in other sectors. Further studies on self-imposed barriers is strongly recommended to extend knowledge in this under researched area. This study established the subjective appraisal and promotion system in the Nigerian banking sector, as well as the inconsistency of the key performance indicators between departments. To expand on these findings, additional research will be helpful. Finally,

quantitative research can be used to test the findings across the Nigerian banking sector and produce generalizable results.

DEDICATION

This thesis is dedicated to my late father, Dr Issa Adekunle Alao, who was my academic role model and mentor. This PhD ambition was conceived because of his exemplary leadership and constant encouragement that I can indeed reach the pinnacle of my career. I recall his PhD graduation, where he looked amazing in his ceremonial cap and gown, and I made a promise to myself that I would one day wear that cap to make him proud. Dad, I know you are proud of me wherever you are; thank you for being my inspiration throughout my PhD journey. When I am tired or exhausted during my PhD journey, and I remember that I promised to make you proud, I am always motivated to continue. Even though I can only imagine how happy and proud you would have been if you were here, I am proud to dedicate this thesis to your memory, dad.

Late Dr Issa Adekunle Alao

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DEFINITION OF TERMS USED IN THE STUDY.

Bank: a financial institution and a financial intermediary that accepts deposits and channels those deposits into lending activities, either directly by loaning or indirectly through capital markets (Hussain et al., 2016)

Barriers: a natural formation or structure that prevents or hinders movement or action (Dictionary, 2022); in this context an obstruction that prevents women from progressing in their career (Rincón Diez et al., 2017)

Career: an occupation undertaken for a significant period of a person's life and with opportunities for progress (Stevenson and Waite, 2011; Soanes and Stevenson, 2004).

CBN: is an acronym for the Central Bank of Nigeria, the apex monetary authority of Nigeria established by the CBN Act of 1958 and commenced operations on July 1, 1959.

HR: A department or unit in an organisation that is responsible for managing employment relationships (French and Rees, 2016)
HRM: Human Resource Management, a strategic approach to managing employees in an organisation (French and Rees, 2016)

Managers: a person responsible for controlling or administering all or part of a company or similar organisation (Stevenson and Waite, 2011); an individual who is responsible for carrying out certain company tasks and who has a set of individuals reporting to him or her (French and Rees, 2016)

Senior management position: upper management or executive positions in an organisation (Rincón Diez et al., 2017)
Women managers: women who occupy managerial positions and are responsible for specific tasks and people in an organisation (French and Rees, 2016)

CHAPTER ONE: INTRODUCTION

Using the social role and institutional theory as a framework, this study investigates the barriers to senior management positions for women in the Nigerian banking sector. It examines the career implications of gender role expectations for women; how role conflicts may arise when women assume multiple roles, such as employee, wife, and mother; and the ensuing implications for women's career advancement. It examines the career obstacles faced by women, their attitude toward these obstacles in terms of coping mechanisms or burnout, and the possible strategies for advancing women in the Nigerian banking sector to senior management positions. This research is structured into chapters one to six (see section 1.9); this chapter gives a contextual background to the study and provides its rationale and significance.

1.0 Background to the study

Globally, due to increased access to formal education and training, women have moved from private to the public sphere and have registered their presence in socioeconomic participation (Grant Thornton women in business report, 2021; International labour organisation, 2021; Suntoo, 2017; Cross et al., 2017). Similar to women in other parts of the world (Frkal and Criscione-Naylor, 2020; Stefanovic and Barjaktarovic, 2020; Moratti, 2018; Linehan, 2017, 2000; Barsh et al., 2013; Barsh and Yee, 2011; Desvaux et al., 2008; Linehan and Scullion, 2008; Budhwar et al., 2005), many Nigerian women have advanced in education, training and skills (Kuti, 2020; Fafunwa, 2018; Aja-Okorie, 2013) which has translated to higher influx of women into all employment sectors particularly the banking sector (Kuti, 2020; Ojo, 2016; Mordi and Ojo, 2011). Although women have made significant progress into decision making positions, their presence is notable at lower to middle management position but have continued to be underrepresented at senior management positions (Ford et al., 2021; Calinaud et al., 2021; Frkal and Criscione-Naylor, 2020; Kuti, 2020; Einarsdottir et al.; 2018)

In the past, women were virtually invisible in socioeconomic and political participation across the globe, especially in the developing countries like Nigeria. However, in recent years, countries in Europe, America, Asia, Australia, and Africa have witnessed a greater

influx of women into all employment sectors (Grant Thornton women in business report, 2021; ILO, 2019). This progress is especially noteworthy because women have become more empowered through access to formal education and training, and because they have become more visible in business organisations, resulting in changes to social structures as more women compete with men for positions of authority (Frkal and Criscione-Naylor, 2020; Kuti, 2020; Fafunwa, 2018; Moratti, 2018; Ozoya et al., 2017; Egwurube, 2016; Aja-Okorie, Ojo et al., 2014; 2013; Akubuilo and Omeje, 2012; Barsh and Yee, 2011; Anugwom, 2009; Desvaux et al., 2008; Budhwar et al., 2005).

The studies of (Ford et al., 2021; Calinaud et al., 2021; Kuti, 2020; Einarsdottir et al.; 2018; Ozoya et al., 2017; Rincón Diez et al., 2017; Hart, 2017; Al-Asfour et al., 2017; Marmenout and Lirio, 2014; Norris and Inglehart, 2014; Schwanke, 2013; Adenugba and Ilupeju, 2012; Okafor et al., 2011; Linehan and Scullion, 2008; Chovwen, 2007; Oakley, 2000) established the presence of women in lower to middle management positions within organisations, but also highlighted issues regarding female underrepresentation in senior management positions and how women struggle to overcome invisible barriers that prevent them from advancing to senior executive positions. Given that this study directly affects women, it is crucial to hear women's perspectives on the strategies for promoting women to senior management positions and to give them a voice. Consequently, the purpose of this study is to investigate the lived experience of female bank managers in Nigeria, focusing on the obstacles they face, the opportunities they have access to, and the ways in which these experiences have affected or advanced their careers and to develop strategies for moving advancing women.

1.1 The African Woman and a shift in Traditional Gender Role

In traditional African society, there are well defined gender roles; men have dominant leadership roles while women occupy supporting roles (Lawanson, 2008; Ekundare, 1973). Nigeria has three main ethnic groups, the Hausa-Fulani, the Igbo and the Yoruba (see 2.2, the Nigerian people). In Nigeria, male authority is highly exercised; cultures like the Hausa culture do not permit women to challenge the authority or decision of men and women are often excluded from socio-economic and political participation (Falola and Heaton, 2008; Burns, 1929). However, in the Yoruba and Igbo culture, women have

a reasonable amount of freedom to socialise and get involved in socio-economic and political participation at community level (Solberg, 1983; Falola and Heaton, 2008; Solberg, 1983).

The traditional African role of women is that of a wife, mother, and homemaker; encompassing cooking and feeding the family, doing the laundry, procreating, teaching the children cultural heritage, and managing resources provided by the husband (Coquery-Vidrovitch, 2018). This in itself is a lot of responsibility for the woman who finds herself moving from one house chores to another. In the sixties and seventies, women embraced this role, and the society did not expect a woman to work outside of the family. The traditional African role of men is to go out; work and provide for the family; this was a measure of manhood and ability to head a family (Coquery-Vidrovitch, 2018; Falola and Heaton, 2008). Most women at that time had very limited opportunities and aspirations with education or career pursuit because the society had already defined gender roles (John Kolade and Kehinde, 2013; Nkomo and Ngambi, 2009; Omar and Ogenyi, 2004).

In Modern Africa, more women are canvassing for equal opportunities and inclusion in the workplace (Kuti, 2020; Fernandez and Campero, 2017; Rincón Diez et al., 2017; Chovwen, 2007). Recent years have witnessed a rise in the entrance of women into the labour market, especially into sectors traditionally stereotyped for men - manufacturing; construction and engineering Industry (John Kolade and Kehinde, 2013). According to Marmenout and Lirio (2014), women make up approximately 48% of the labour force and more than 50% of university graduates. Women have become more visible in corporate organisations and their presence has increased at grassroots, non-management to middle management positions in most countries (Grant Thornton women in business report, 2021; International Labour Organisation, 2021). However, despite increased access to formal education and training which has equipped many women with required qualification and skills to function at senior management positions (John Kolade and Kehinde, 2013; Budhwar et al., 2005); women have continued to be sparsely represented at senior management positions (Rincón Diez et al., 2017; Okafor et al., 2011; Linehan and Scullion, 2008; Chovwen, 2007). This study becomes significant

to investigate the reasons why women have continued to be underrepresented at senior management positions. The next section discusses the statement of the problem.

1.2 Statement of the problem

The goals of the Central Bank of Nigeria, the regulatory body governing the affairs of all banks in Nigeria, are to promote women to senior management positions in Nigerian banks; however, these goals have yet to be realised in Nigeria (see 2.6.3), as the majority of senior management positions continue to be held by men (John Kolade and Kehinde, 2013; Okafor et al., 2011; Oakley, 2000). Across Europe, Australia, Asia, America and Africa, there are gender imbalance in organisations and manifestation of competitive disadvantage as organisations have failed to harness talent pool to include an equal number of women at senior management level (Sanusi, 2010; Nkomo and Ngambi, 2009; Linehan, 2000). According to Okafor and Akokuwebe (2015), 38% of large organisations in Nigeria, do not have any women in senior management positions, a figure that has remained constant since 2004.

In Nigeria, societal and cultural norms, political exclusion, and economic skewness dictate the lack of women in senior management roles (Okafor et al., 2011). Historically, men had always dominated top leadership positions in organisations (Egwurube, 2016), however, in modern days; women are increasingly acquiring training, skills and education that empower them to function at leadership positions (Ozoya et al., 2017; Egwurube, 2016). Hence, embracing organisational culture that promotes equal opportunities, diversity and inclusion in the workplace becomes a collective task for individuals, management, and human resources (Koburtay and Syed, 2019; Hart, 2017; Kwakwu et al., 2015; Diekman and Goodfriend, 2006).

The underrepresentation of women at senior management positions cuts across all employment sectors in Nigeria (Egwurube, 2016; John Kolade and Kehinde, 2013); however, the focus of this study is on the banking sector. In Nigeria, three sectors provide a highly competitive welfare package: oil and gas, telecommunications, and banking (Ojo, 2016). Jobs in the Nigerian banking sector are in high demand due to the high salaries, wages, fringe benefits, and allowances (Ogar and Amanze, 2019). Banking

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is one of the most lucrative private sectors in Nigeria. Numerous recent graduates seek careers in banking due to the lifestyle, prestige, and comfort associated with it (Adenugba and Ilupeju, 2012). The Nigerian banking sector is one of the largest private sector employers. Female employees make up more than 55% of the workforce in the Nigerian banks (Adenugba and Ilupeju, 2012). Despite the high influx of females into the banking sector at the entry level, and notable presence of women in lower to middle management positions, it becomes concerning that while more females enter the organisation, very few make it to the top (Kuti, 2020; Oludayo et al., 2019; Ikpefan, 2014; Abiola, 2003). Consequently, the purpose of this study is to investigate the factors that contribute to the underrepresentation of women in senior management positions and to develop strategies for advancing women to the top. The next section highlights the rationale for the study.

1.3 Rationale for the study

One of the rationales for this study is to fill the research gap created by limited study in the banking sector in Nigeria. The banking sector in Nigeria is one of the rapidly growing sectors and women represent over 55% of the employees (Adenugba and Ilupeju, 2012). Despite the large influx of women into the Nigerian banking sector, women continue to be significantly underrepresented at senior management levels; on average, there is one woman for every seven executives. This trend is a growing concern, and there is a need to investigate why women are underrepresented in senior management positions in the Nigerian banking sector.

Second, based on my personal experience in the Nigerian banking sector, I encountered obstacles that impeded my advancement to a senior management position. A realisation I had at the time was that promotion to a senior management position was influenced by a variety of other passive factors aside merit. I frequently questioned, "Is it because I am a woman?" In spite of the bank policy emphasising equal opportunity, I observed that it was quite different in practice. So, I voluntarily resigned when I was unable to manage my level of demotivation. Reflecting on my experience, I wondered if there were things I could have done differently to increase my chances of advancing to a senior management position. This feeling piqued my interest in the topic and fuelled my desire

to learn from other women's perspectives on how to advance women to senior management positions in the Nigerian banking sector. This study will also investigate the disparities between bank policies and actual practices in Nigeria.

Reflecting on my position as the researcher with a lived experience on the phenomenon being investigated, my strategies for coming across as a detached observer is detailed in the methodology chapter (see 4.7 ethical consideration and reflexivity). The next section discusses the gaps in existing literature.

1.3.1 Gaps in existing literature

Previous studies explored barriers to women from diverse perspectives. For example, Kuti (2020) established the high impact of patriarchy on the Nigerian national culture at micro, meso and meta level and how this impacts on women's career in the Nigerian banking sector. Ojo (2016) established lack of work-life balance and its impact on women's career in the Nigerian banking sector. The research findings of (Okafor et al., 2011; Linehan and Scullion, 2008; Chovwen, 2007; Burke and McKeen, 1996) established that lack of mentoring and networking affect career advancement for women in corporate organisations. Also, the study of Fernandez and Campero (2017) emphasised with empirical evidence how external recruitment processes contribute to the glass ceiling in career development for women. Additionally, the study of Omar and Ogenyi (2004) shows how gender stereotype, age biases and discrimination against women impacts on women's career progression. Other findings like (Schwanke, 2013; Linehan and Scullion, 2008; Davidson and Burke, 1994; Tanton, 1994) identified factors such as appraisal and promotion biases; harassment and lack of female mentors. All of these are external factors; consequently, this study is required to determine whether internal factors or self-imposed barriers contribute to women's lack of advancement to senior management positions. Furthermore, studies of (Fernandez and Campero, 2017; Chovwen, 2007; Omar and Ogenyi, 2004) show a variation of barriers from other economic sectors like the Civil service, IT sector and perceived male dominated sectors. The Nigerian banking sector is perceived female dominated; hence, this study will fill the gap created by limited literature in this area.

The stronghold of culture affects women's career advancement; this however varies from culture to culture (Hofstede, 2001; Marmenout and Lirio, 2014; Hofstede, 2011; Zagorsek et al., 2004). Developed countries like Europe are more receptive to gender and social equality, hence, women seem to enjoy support and some high level of cultural freedom (Norris and Inglehart, 2004); In Africa, Nigeria for example, women are culturally and socially stereotyped to supportive roles rather than leadership roles (Omar and Ogenyi, 2004). Countries like India and the United Arab Emirate appear to share similar culture with Nigeria in that the women are not culturally permitted to compete favourable with men in the labour market (Marmenout and Lirio, 2014), hence, they navigate their career pursuit within defined societal and cultural constraints. Culture is an important factor in the Nigerian society that influences decision making (Hofstede, 2011); this research therefore will investigate the impact of culture on women's career advancement and develop strategies for navigating the Nigerian culture in order to advance women to senior management positions.

One of the goals of the Central bank of Nigeria, the regulatory and governing authority of all Nigerian banks is to endorse women in the Nigerian banking sector to senior management positions, this is still far from being realised in Nigeria. Among the top 20 initiatives in Nigeria are Women Empowerment Programme and Scheme Synergy (WEPSS) initiated in 2013; Women for Women International initiated in 2000; Sheleads Africa; Women Empowerment and Enlightenment Programme (WEEP); The Centre for Values in Leadership in Nigeria; African Women Power Network etc (Ogar, 2018). Despite these initiatives, the ratio of women to men in positions of senior management has increased at a relatively slow rate (Johns, 2013; Okafor and Akokuwebe, 2015). This study will assess the progression of women into managerial positions over the past decades by analysing the trend over the past few decades. The next section highlights the aims and objectives of the study.

1.4 Aims and objectives of the study

The aims and objectives of this study is to examine the barriers responsible for the underrepresentation of women at senior management positions in the Nigeria banking sector and suggest strategies for advancing women. This study aims to:

1. Identify the barriers limiting women in the Nigeria banking sector from advancing to senior management position

2. Investigate the attitude of women in the Nigerian banking sector towards barriers to women's career advancement.

3. Develop strategies for advancing women in the Nigerian banking sector to senior management positions.

4. Explore the extent to which the Nigerian banks practice equal opportunity

1.5 Research questions

1. What are the barriers limiting women in the Nigerian banking sector from attaining senior management positions?

2. What is the attitude of women in the Nigerian banking sector towards barriers to senior management positions?

3. What strategies do women in the Nigerian banking sector suggest for advancing women to senior management positions?

4. To what extent is there a difference between equal opportunity policies and actual practices in the Nigerian banking sector?

1.6 Significance of the study

Collaborative and inclusive leadership is recommended to enhance performance and innovation (Sidani et al., 2015; Purcell et. al., 2011) and organisations are becoming increasingly aware of the opportunity lost by not having a diverse management team (Luanglath et al.; 2019). This study becomes significant to enhance equal opportunity and participation as more women graduate from universities in Nigeria and join the workforce in the Nigerian banking sector.

Out of concern for women's marginalisation in the workplace, equal opportunity policies were enacted in Nigeria and a Ministry for women affairs was created in 1996. These policies were designed to address gender inequality; however, there is evidence that gender inequality is still embedded in corporate practices in organisations (Egwurube, 2016). This research aims to find out the extent to which equal opportunity policies

have addressed the issue of gender inequality in Nigerian banks. The research findings and recommendations from this study might inform the Ministry of women affairs to review the impact of the equal opportunity policies on women empowerment; develop better women empowerment initiatives or adopt new strategies for future practices.

Finally, previous studies have focused primarily on external factors; therefore, it is crucial that this study determines whether internal factors, such as self-imposed barriers, prevent women from attaining senior management positions. Since this study directly affects women, the recommendations from this study will serve to educate all women. The next section provides a brief about the research design.

1.7 Research design

This study is an exploratory study adopting qualitative research methods using inductive reasoning. This is because the qualitative research method is used to gain an understanding of underlying reasons and opinions about a phenomenon; also, because qualitative research recognises that truth is complex, dynamic and can be found by studying people in their social historic setting (Silverman, 2016; Silverman, 2013). This study adopts the interpretivist research perspective because this research is not designed to compare variables or measure relationships; rather; it is aimed at finding in-depth meaning into people's lived experiences and the context that shaped their perception of truth (Creswell and Creswell, 2017). Hence, this study is rooted in the ontological assumption that there is no single reality but looks at reality from multiple perspectives believing that truth evolves; changes and is created by meaning, experience and the context that shaped it. This study adopts an epistemological stance rooted in interpretivism; believing that knowledge is developed from subjective observation at the level of rich description and in-depth understanding (Darawsheh, 2014).

This study used a semi-structured one-on-one online interview method to collect data from thirty participants; twenty female managers and ten male managers. Fifteen female managers who are actively employed in the bank, five female managers who resigned voluntarily or involuntarily, eight male managers who are actively employed in the bank, and two male managers who resigned voluntarily or involuntarily. The twenty

female participants were prompted to share their career story in the banking sector in line with pre-designed interview questions - how they started their career, the obstacles and supports from family, society and the bank as an organisation; the training opportunities accessed or denied, what they did differently to support their career, what they could not do but wished they did, how they feel reflecting on their career journey and what they recommend to other women trying to progress in banking career. In addition, ten male managers were also interviewed to get a male perspective on the barriers women face in the banks and to also supplement the findings from the female participants. A more detailed discussion on the research design is in the methodology chapter of this study. The next section highlights the impact of Covid 19 on the study.

1.7.1 Covid 19 Impact on the study

Due to the prolonged Covid 19 cases and deaths in England, which resulted in strict government travel restrictions and guidelines on social distancing and national lockdown; and the socio-political unrest in Nigeria over police brutality #EndSar, which resulted in rallies and canvass for reforms, as well as the loss of lives and property; the researcher was unable to travel to Nigeria for face-to-face interviews with participants and had to adapt the interview technique from face to face interview to online interview. The researcher's experience and difficulties encountered during the interview are discussed in detail in the methodology chapter (see section 4.5.1). The next section explains the structure of the study.

1.8 Structure of the study

This study is structured into six chapters. Chapter one introduces the background to the study; statement of the problem; gaps in existing literature; rationale for the study; aims and objectives of the study; research questions; significance of the study; overview of research design, and the Covid 19 Impact on the study.

Chapter two, the context chapter examines the history of Nigeria, the Nigerian cultural dimensions, values and beliefs, the Nigerian economy - a developing economy, foreign direct investment trends in Nigeria, educational trends for women in Nigeria, employment trends and occupational segregation in Nigeria, talent management in

Nigeria, the evolution of banking in Nigeria, the high influx of women into the Nigerian banking sector, overview of management practices in Nigeria and the role of HR, Nigerian women in management positions in the banking sector, work flexibilities for women in Nigerian banks, trade unionism in Nigeria and a summary of the chapter.

Chapter three examines existing literature and aims to define concepts relevant to this research. Some of the concepts include global employment trends for women by sector and by employment to population ratio; global overview of women in leadership; women in a patriarchal society; women and power in organisations; global talent management; equal opportunity practices in the workplace; gender discrimination and biases in the workplace; theoretical perspectives influencing the study; barriers to senior management positions for women and a summary of the chapter.

Chapter four discusses the research methodology encompassing the philosophical stance, research paradigm, research strategy, method of data collection, data analysis, challenges encountered during the study, ethical considerations, reflexivity, reliability and validity, learning outcome and a summary of the chapter.

Chapter five discusses the research findings analysed using the Thematic Approach (TA), examining the major themes derived from the study in relation to the research questions and previous literature review.

Chapter six highlight the conclusions drawn from the study, recommendations for further studies, limitation of the study and the contribution of the study to knowledge.

CHAPTER TWO: NIGERIAN CONTEXT

2.0 Introduction

This chapter explores relevant concepts in the Nigerian context, the Nigerian women, and the Nigerian banking sector. Nigeria has a rich and robust heritage (Fafunwa, 2018; Falola and Matthew, 2008; Ekundare, 1973; Burns, 1929); in order to investigate the research questions for this study, it is necessary to investigate the Nigerian heritage - values, beliefs, culture, tradition, and people - as well as what Nigerian culture believes to be true about women and how this influences women's career choice and talent management. This chapter discusses the history of Nigeria, the Nigerian people - culture, religions, traditions, values and beliefs, the Nigerian woman, the Nigerian economy - a developing economy, foreign direct investment trends in Nigeria, educational trends for women in Nigeria, employment trends and occupational segregation in Nigeria, talent management in Nigeria, the evolution of banking in Nigeria, the high influx of women into the Nigerian banking sector, overview of management practices in Nigeria and the role of HR, Nigerian women in management positions in the banking sector, work flexibilities for women in Nigerian banks, trade unionism in Nigeria and a summary of the chapter.

2.1 Brief history of Nigeria

The name Nigeria was coined from the Latin word "Niger" meaning "Black" and River - Niger River because the landscape was surrounded by Niger River (Burns, 1929). The history of Nigeria can be traced back to the prehistoric settlers as early as the 6th century (6000 BC); many ancient African civilizations settled in this region known today as Nigeria. This period witnessed the Iron Age civilization by the community of settlers around the Jos Plateau known as the Nok culture. They were master sculptors and they made beautiful terracotta and bronze figures expressive of the richness of the Nok culture which made them centuries ahead of their neighbours and empowered them to dominate the northeast of the Niger River. The Nok sculptures found its way to western Europe; however, history recorded lots of Nok sculpture looting in the 1970s and before long, the sculptures disappeared mysteriously; however, the knowledge and

sophisticated methodology in mining techniques was passed down to the successors (Falola and Heaton, 2008; Ekundare, 1973; Burns, 1929).

The 11th century (11000BC) saw the foundation of centralized states such as Kanem, Borno, Benin, Ife, Oyo, and the Hausa city states. Due to high ethno-linguistic differences, the governance varied from one region to the other giving birth to several colonies and kingdoms. The ruler of Kanem-Borno became a Muslim in the 11th century marking the advent of Islam in Nigeria. This period recorded extensive trading activities. Ife, famous now for its sculpture flourished from the 11th to 15th century. In the 16th century a larger Yoruba empire developed at Oyo and gained prominence during the 16th century as a result of the trading earnings it garnered. By the end of the 18th century the rulers of Oyo were controlling a region from Niger to the west. In the 15th century, Benin, the most famous of the Nigerian kingdoms, entrenched itself securely within the forest. Benin became a name globally known for its cast-metal sculpture, in a tradition inherited from Ife even though in terms of size, Benin is no match for Oyo (Falola and Heaton, 2008; Ekundare, 1973; Burns, 1929).

The 13th - 16th century saw the ''golden age'' of the trans-Saharan trade. From the northern Nigerian states, gold, slaves, and other goods were traded across the Sahara Desert to the North African littoral states, Europe, and the Middle East. The trans-Saharan trade continued through the 19th century, but in a reduced capacity after the upsurge of direct trade with Europeans on the coast in the 15th century. Acquaintances with Europeans on the coast resulted in massive changes to the political, economic, and social institutions of southern Nigerian states. The trade in slaves dominated relations between Nigerians and Europeans at this time, as goods and people engaged in a growing international trade (Falola and Heaton, 2008; Ekundare, 1973; Burns, 1929).

In 1841, the Niger expedition marked the first attempt by Europeans and African Christians to spread Christianity to Nigeria. In 1846, Church Missionary Society (CMS) established a mission in Abeokuta; from this point, Christianity began to spread rapidly in southern Nigeria. New elites emerged in the south, educated in European mission schools, and sharing many European cultural attributes. Christianity and Islam have

since become the two dominant religions in Nigeria (Falola and Heaton, 2008; Ekundare, 1973; Burns, 1929).

In 1851, under the pretext of ending the slave trade in Lagos, the British bombarded the city and establishing their presence in Lagos. Ten years later, the British annexed the city of Lagos as a crown colony in 1961, consolidated its hold over what it called the Colony and Protectorate of Nigeria, and governed through local leaders. By 1903, all of modern day Nigeria was under British control. This period recorded the colonization of Nigeria by the Great Britain, the abolishment of slave trade and amalgamation of the northern and southern protectorate in 1914 under the administration of Lord Fredrick Lugard. The amalgamation united the several colonies and kingdoms under one central administration making Nigeria one country. This period also recorded the attitude of the British streamlining the economic resources for their interest. This brought about agitation among nationals, enhanced national unity among Nigerians, quest for freedom and they sought for independence. The colony and protectorate of Nigeria lasted for forty six years 1914-1960 and was governed through a system of indirect rule (Falola and Heaton, 2008; Ekundare, 1973; Burns, 1929).

On 1st October 1960, Nigeria gained independence and the first indigenous governor Nnamdi Azikwe was installed. Nigeria becomes a republic, replacing the queen with an indigenous president as the symbolic head of state. In 1966, the military coup on January 15 brought down the First Republic and installed General John Aguiyi-Ironsi as head of state. A countercoup on July 29 brings General Yakubu Gowon to power. In1967, Emeka Ojukwu declared independence of Eastern Region as the sovereign Republic of Biafra on May 30. In the same year General Yakubu Gowon created twelve states out of the existing three regions. From this point, clamour for the creation of more states became constant. Furthermore, 1967–70 recorded civil war between the forces of the Federal Military Government (FMG) and Biafra separatists. War ended with the surrender of Biafra on January 12, 1970, and the reincorporation of Biafra into Nigeria. In 1971, Nigeria joined the Organization of Petroleum Exporting Countries (OPEC) and in 1973, the rise in the price of oil resulted in a booming economy for Nigeria. Since this time, Nigeria has been heavily dependent on its oil exports to supply government revenues.

Today, the results are development projects, widespread official corruption, and mismanagement of government funds (Falola and Heaton, 2008; Ekundare, 1973; Burns, 1929). Since 2000, Nigeria has thirty-six states and a Federal Capital Territory (FCT) in Abuja. Figure 1 is a map of Nigeria showing various states and regions.

Figure 2. 1 Map of Nigeria
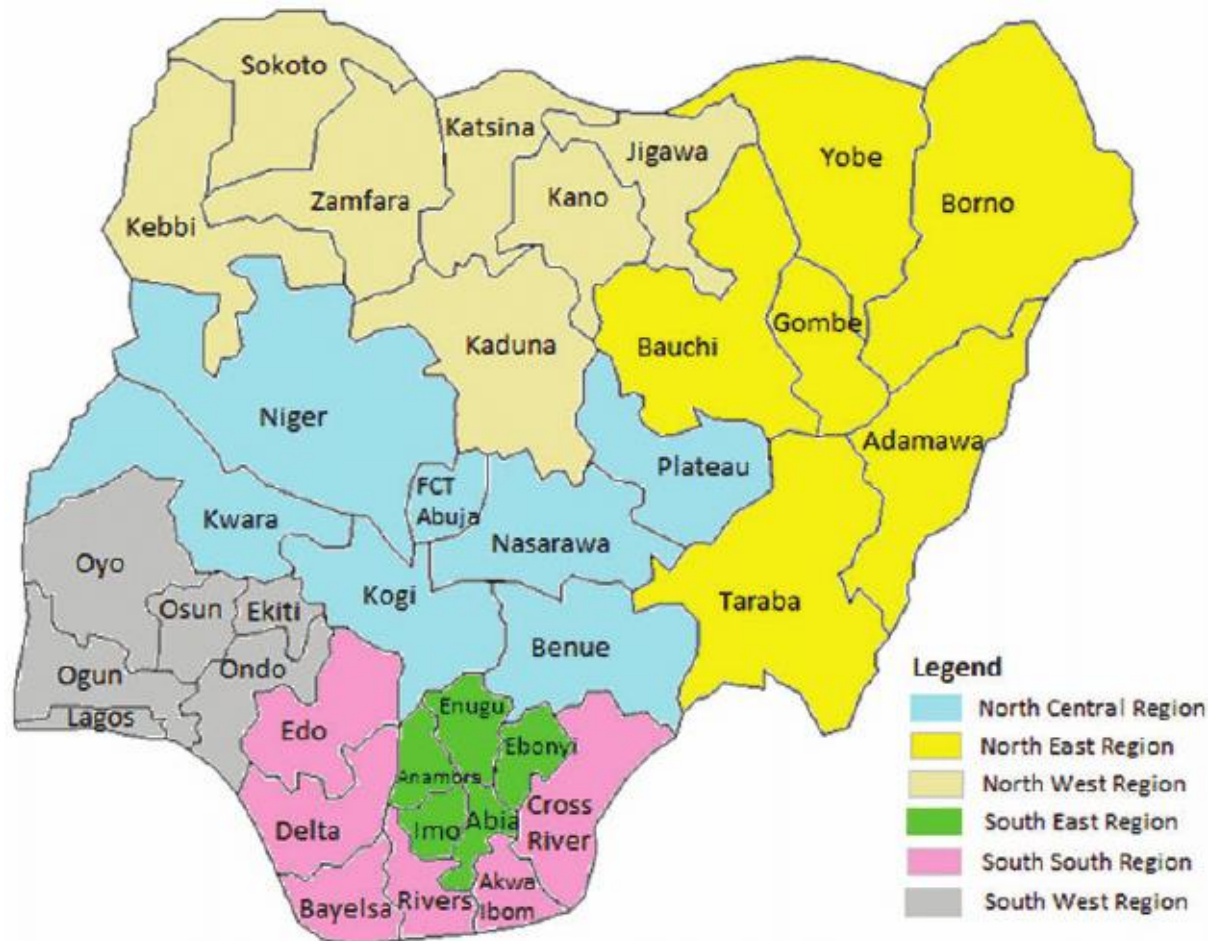
Source: ResearchGate (2020)

The next section discusses the Nigerian people - culture, religions, traditions, values, and beliefs.

2.2 The Nigerian people - culture, religions, traditions, values, and beliefs

Nigeria has a variety of diverse heritages and histories, but all ethnic groups share certain values. Farming, which is a major occupation, birth rite ceremony, death rite ceremony, marriage rite ceremony, communal living, respect for elders, and traditional

medicine are among the shared values. Nonetheless, disparities in ethnicity, language, and religion exist (Falola and Heaton, 2008; Burns, 1929). Nigeria is a patriarchal society (Kuti, 2020; Olusola, 2017; Akintan, 2013); traditionally, males dominate females (Egwurube, 2016; Adichie, 2014) and the society is structured such that men dominate leadership positions and major decision making processes. Nigeria is a masculine society, a social construct that emphasizes attributes relating to male dominion over females (Adichie, 2014; Hofstede, 2011, 2001). Over the years, men held the top positions of authority in the family, workplace, political appointments, religious leadership, kingship, inheritance etc such that the extent to which inequality in power between men and women is accepted and considered normal in the Nigerian society suggests high power distance (Adichie, 2014; Hofstede, 2011, 2001). This gendered social division manifests in the society and the labour market and impacts on women's career; some of the implications are discussed in section 2.5, employment trends and occupational segregation in Nigeria.

Nigerian culture is fundamentally influenced by its diversity in ethnicity (Adebowale, 2019; Ukiwo, 2005) and religion (George and Amusan, 2012). Nigeria is a multicultural nation with over 250 ethnic groups and 500 languages; being a multilingual country made communication more difficult and hence the decision to retain the colonial language (English language) as the official language and acceptable formal mode of communication across regions, states, schools, private and government offices (Aguolu, 1979; Ekundare, 1973; Burns, 1929). The three major ethnic groups in Nigeria are the Hausa-Fulanis in northern Nigeria, the Yorubas in southwest and the Igbos in southeast; these three major ethnic groups have very rich and robust culture and constitutes the majority of the national population; however, there are other minority ethnic groups widely spread across the nation particularly in the north central and middle belt regions (Adebowale, 2019; Sabiu, 2018). Northern Nigeria is predominantly Hausa-Fulani while Southern Nigeria is predominantly Yoruba and Igbo; people migrate from one region to the other for various purposes such as career, business, marriage, or politics but when such migration occurs, the migrant becomes a minority in the new region. For example, if a Yoruba man or woman migrates from the south to the north for any reason whatsoever, he or she becomes a minority in the north. The three major ethnic groups

differ in culture and tradition and as such wherever they are located either as a majority in their own region or a minority in other regions, they uphold their values and beliefs as a form of their identity (Adebowale, 2019).

Hausa-Fulani is a single classification used to describe two distinct ethnic groups (Hausas and Fulanis) that dominate the northern region of Nigeria (Adebowale, 2019) and are considered the largest ethnic group in Nigeria but the least educated people in Nigeria (Sabiu, 2018). The Hausa-Fulanis are found in northern States like Kano, Katsina, Kaduna, Zamfara, Gombe, Sokoto, Kebbi, Adamawa, Yobe, Jigawa and Taraba (see figure 1, map of Nigeria). The Hausas and Fulanis share similar identities such as culture, tradition, belief system and religion (Islam). Despite the similarities, the two ethnic groups have their differences in terms of dressing, occupation, language, and personality traits. The typical Hausa dressing is adapted from Arabian mode of dressing, men in long Kaftan with long trouser and a cap; women in Abaya or Hijab or African prints made into long gown or long skirt and blouse worn with a scarf and/or veil, modestly covering their bodies as required by religion (Akintayo, 2011). On the contrary, the Fulani men dress in short Kaftan and knicker/trouser, a straw hat and a stick on their shoulder for herding their cattle while the Fulani women wear (traditional white costume) skimpy below navel blouse with a short or long wrapper and their long hair beautifully adorned with beads (Akintayo, 2011). In terms of occupation, traditional Hausa men are commodity traders for example, the richest man in Africa - Alhaji Aliko Dangote is Hausa and trades in commodities; a typical Hausa woman is a full time housewife who waits for her husband to provide everything. Fulani men are cattle herdsmen while their wives sell cattle produce like milk (nunu) regularly sold together with millet cake (fura); and butter (mai shanu) used for cooking, skin, and hair care. Speaking of language, the Hausas speak Hausa language while the Fulanis speak Fulfulde language, a completely different language from Hausa language; however, because the two ethnic groups have intertwined and intermarried, some Fulanis speak Hausa language and vice versa. Finally, in terms of personality traits, the Hausas are said to be more accommodating and friendly than the Fulanis who are hostile to non Fulanis for example, the recent cases of attacks leading to loss of lives and properties in Nigeria by the Fulani herdsmen (Evans and Kelikume, 2019; Ebeku, 2018; Ezeonwuka and Igwe, 2016).

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The Yoruba people dominate the southwest region of Nigeria (Adebowale, 2019; Akintoye, 2010) and are predominantly found in States like Oyo, Ondo, Ogun, Ekiti, Osun and Lagos (see figure 1, map of Nigeria). Within the Yoruba ethnicity, there are many sub-groups (tribes) such as the Igbomina, Kabab, Ijesha, Ijebu, Yewa etc. Generally, the Yoruba people speak a central Yoruba language, however, each sub-group (tribe) within the Yoruba ethnicity has its own unique Yoruba dialects; for example, the Ijesha speak a different Yoruba dialect from the Igbomina or Kabba (Borokini and Lawal, 2014). The traditional occupations of the Yoruba people include farming, fishing, art and crafts, hunting, pottery, sculpturing, blacksmithing, traditional herbal medicine, and trading (Borokini and Lawal, 2014). The Yoruba people pride themselves in their dressing (traditional or westernized) and to a large extent define their identity through their mode of dressing (Oyeniyi, 2015); they uphold the concept of "omoluabi" literally meaning an individual of good character and moral standard. Thus, unlike the Hausas that relate dressing to religious identity, the Yorubas relate dressing to good character and high moral standard (Oyeniyi, 2015), hence, Yorubas dress to present a good impression at all times. The Yorubas are majorly Muslims and Christians and a minority of them are traditional religious worshippers (George and Amusan, 2012). In terms of personality traits, the Yorubas are warm, receptive, accommodating, extremely respectful, hardworking, and less conservative and regarded as the most educated ethnic group in Nigeria (Sabiu, 2018; Yoloye, 1983).

The third largest ethnic group in Nigeria, the Igbos are predominantly settled in the southeast region of Nigeria (Adebowale, 2019; Nwigwe and Morgan, 2013) and found in Enugu, Anambra, Ebonyi, Abia and Imo State (see figure 1, map of Nigeria). The Igbo people speak a central Igbo language but have sub-dialects like Ikwerre, Ngwa etc; they are the most enterprising business people in Nigeria, widely spread all over the regions trading or doing any form of business whatsoever as long as it generates income; the Igbos economically contributes the largest business stakes in Nigeria (Sabiu, 2018, Origin and Nafiu, 2014). The Igbo people are predominantly Christians, and they have stern traditions and customs for example the belief in personal god called "Ikenga" (Nwigwe and Morgan, 2013) or the philosophy of an unending next life in the spirit world for a deceased person, hence, reasons why burials are more elaborately celebrated than

weddings or child naming (Izunwa, 2015). The Igbo people are very confident, proud, energetic, hardworking, industrious, highly competitive, dynamic, innovative, result-oriented, social, and accommodating; Igbo people pride themselves in their achievements measured by their assets (houses, cars, cloths), wealth (money) and they love to show off their acquisitions competitively (Sabiu, 2018). The Igbo people are the most expensively dressed ethnic group in Nigeria; the Igbos dress to impress in their traditional attires particularly the women in their George/Damask wrappers, lace blouses, expensive head wraps and jewelleries (Nwigwe and Morgan, 2013); it is a measure of a husband's wealth and how well he is able to take care of his wife, though in recent times, the Igbos have also embraced western forms of dressing. Summarising the three major ethnic groups in Nigeria, the Hausa-Fulanis are the most religious (extremists); the Yorubas are the most respectful and educated while the Igbos are the most flamboyant and enterprising.

Nigerian culture is highly influenced by religion such that it is difficult to draw a dichotomy between cultural practices and religious practices. In Nigeria, there are three main religions: Islam, Christianity, and Traditional religions (Kitause and Achunike, 2013). The majority of Nigerians are either practising Islamic religion or Christian religion, while the Traditional religions are the minority group. The Hausa-Fulanis are predominantly Islamic worshippers; the Igbos are predominantly Christians while the Yorubas are either Christians or Islamic worshippers (George and Amusan, 2012; Ekundare, 1973; Burns, 1929). There are different types of traditional religious practices found across all ethnic groups in Nigeria and these are sometimes blended with modern religions (Islam and Christianity). Some of these traditional religious practices are so rooted in cultures and are often considered traditions and customs (Vaughan, 2016; George and Amusan, 2012). Most traditional religions have seasonal festivals that mark the celebration of their deities (gods), for example, among the Yorubas, there is the Eyo masquerade festival in Lagos; Osun festival to celebrate "Yeye Osun" (the water goddess); the Ogun festival to celebrate the god of iron; Sango festival to celebrate the god of thunder and lightning (George and Amusan, 2012). Nigerians are extremely religious, and this is reflected in the way they dress, speak, greet, and work, as well as what is permitted or considered "haram" (sin), especially when women are involved. For

example, Hausa women are by religion (Islam) not permitted to expose any part of their body at any time, so a typical Hausa woman dresses traditionally in an attire regarded as modest e.g., gowns (abaya like the ones worn by Arab women), they tie their head with a scarf and cover the body with veil; however, among the Igbos and Yoruba Christians, western form of dressing is allowed and women are less conservative with their bodies (Kitause and Achunike, 2013). Another example is interpersonal relationship with the opposite sex; men are permitted to relate with anyone or any woman for that matter; however, in some cases like the Hausas, women are expected to be reserved and relate with male members of the family only; this is a measure of feminine modesty and preserve (Akintan, 2013) and this is why some women are neither allowed to work in offices nor engage in any form of career. This is one of the impediments to female career advancement in Northern Nigeria as some of these cultures, traditions and religious standards often impact women's career decisions (Akintan, 2013).

There are other traditional celebrations held in high esteem in Nigeria. Celebrations such as the new yam festival among the Igbos is an annual celebration to mark the end of a successful planting season and to present the new yam to the gods, after which people are free to eat from the new yam harvest. It is believed to be a taboo for anyone to eat from the new yam before the festival is held and that there is a significant punishment from the gods to whoever disobeys (George and Amusan, 2012). Also, there is the Shadi or Sharo festival among the Fulanis (Lott and Hart, 1977); a traditional festival marking the transition of young men into adulthood. It is a competition where young men take turns to get whipped continuously amidst loud cheering spectators singing, dancing, and drumming. Prospective brides/maiden are present and watching; the young man only passes the test if he does not cry or display any form of pain to prove his manhood and demonstrate his readiness to take a wife; many end up with scars that last a long time (Lott and Hart, 1977). Other traditional celebrations include Calabar carnival, film festival, music festival, Muslim festivals, and Christian festivals. In many cases, people travel from intra state, interstate, and diaspora to participate in some of these festivals (George and Amusan, 2012).

Furthermore, in Nigerian tradition, an average Nigerian will normally have three wedding ceremonies namely traditional, court and the third one either Islamic or Christian marriage. The belief is that the marriage must align with tradition, law, and religious beliefs. Also, in marriage, the bride must by tradition recognise and respect the entire family and clan of the husband because tradition imposes on her, a duty of care (Ademuson et. al., 2019), and it is customary for the bride to be humble and receptive of her in-laws anytime they visit even without prior notice (Bada, 2019). Family is held in high esteem in Nigeria; communal living is prevalent and as such there is a strong relationship between nuclear and extended families which is a source of support and social security (Ojo, 2016). This indicates that Nigeria is a collectivist society and priority is given to larger social groups over self (Hofstede, 2011, 2001; Sokoya, 1998). Thus, marriage decisions, starting a family and the gendered duty of care impacts on a woman's career decision and choices in Nigeria (Ojo, 2016); this is explored in greater depth in the literature review chapter.

Social greetings are highly valued in Nigeria, and this is expressed both in physical conversations and tele communications. Irrespective of the person (known or unknown), it is considered rude not to engage in some form of social conversations about work, family, health, business, and general wellbeing with people before getting down to the matters arising. In addition, age is highly respected; traditionally, Nigerians do not go by first name, it is seen as a disrespect especially to an older person. However, westernization has encouraged the introduction of first names in some organisations such as the Nigerian banking sector; the rationale being that when people address themselves by first name, the superior - subordinate barriers are reduced leading to more open and free flow communication which enhances productivity (Sokoya, 1998). Food is an important ritual in any Nigerian occasion; its importance is such that the ceremony becomes incomplete without ending in a feast where all participants are offered a wide variety of foods, drinks and even takeaways (Ademuson et al., 2019). Food is traditionally eaten by hand in Nigeria, however, with the advent of western civilization, the use of cutleries is widely practiced in most official gatherings and people still have the choice of using their hands (Ademuson et al., 2019; Smith et al., 2010). Staple food in Nigeria differs among various ethnic and religious groups such that every

ethnicity has traditional dishes and certain religious beliefs forbid the consumption of certain foods (Babatunde et al., 2007) for example, the Hausa-Fulanis predominantly Muslims forbid Pork meat; it is tagged "haram" meaning "sin". In the past, people avoided inter-tribal and inter-religious marriages; however, in situations where it happens; the woman is challenged to convert to the husband's religion and learn the husband's tradition particularly the food. In contemporary Nigeria, there is an increase in inter-tribal and inter-religious marriages, which is fostering a culture mix in which people embrace each other's norms and values, thereby enhancing the career prospects of women. For instance, a Hausa woman married to an Igbo man is unlikely to be preserved and quieted at home. Rather, she will likely be influenced by her husband, who, by nature of their ethnicity, are business-minded and enterprising individuals (Bandyopadhyay and Green, 2018; Ogiri, 2013).

Social stratification in Nigeria has over time expanded from the traditional social class acquired only by birth such as those born into royal families to social class achieved through high educational attainment, political or religious power, economic affluence, or wealth (Oladele, et al., 2014). In the past, people with hereditary traditional titles were held in high esteem and accorded much respect even when they are not rich; in modern Nigeria, traditional titles are frequently offered to the rich and affluent in exchange for investment and development in the local communities. The community negotiates development ranging from building good schools, roads, water supply, hospitals, or factories where local indigenes can work and earn a living (Oladele, et al., 2014). The educational trend for women in Nigeria (see 2.4) suggests a significant rise in women's academic achievement and social status; however, the extent to which this translates to career advancement to senior management positions in the Nigerian banking sector is explored in this study.

This section summarises the Nigerian people, culture, religion, traditions, values and beliefs. It discusses the robust and rich heritage of the Nigerian people; the multicultural nature of Nigeria in terms of ethnicity and religion, the masculine nature of the country and the high power distance, the degree of inequality between men and women and how this norm has been accepted as normal in the society. This section summarises the

common values shared by Nigerians which include farming, birth rite ceremony, death rite ceremony, marriage rite ceremony, communal living, respect for elders, and traditional medicine; as well as diversities in language, religion and ethnicity which is evidenced in food, dressing, occupation, and economic participation for women. The next section discusses the Nigerian woman.

2.2.1 The Nigerian woman

"The 'home' is the household with 'male' head" (Veblen 1899 in Staveren and Ode bode, 2007) such that the 'home' is an institution where most Nigerian women's' rights, entitlements and capacities are either confined, distorted, or undermined (Staveren and Odebode, 2007). The feminists' advocate for a society with gender equality is that vision of a home where all members have equal rights and respect for one another; however, in Nigeria, the home is the primary seat of power where men exercise their authority and dominance over women (patriarchy); where men and women are unequal and where men abuse such powers over women (Omar and Ogenyi, 2004). Nigeria is a multicultural nation, highly diverse in ethnicity and culture. The extent to which women have a voice or the degree to which men exercise their powers and authorities over women differs among the various cultures and ethnicities in Nigeria. For example, girl child education is highly valued and encouraged among the Yoruba ethnic group than the Hausa-Fulani and Igbo ethnic groups; also, the practice of polygamous marriages where men marry as many wives as desired (women seen as commodities) is more prevalent among the Hausa-Fulani and Yoruba ethnic groups than the Igbo ethnic group (Staveren and Odebode, 2007). In addition, a man culturally owns his wife and can demand sexual intercourse with or without her consent and it is not regarded as rape under the Nigerian law "Sexual intercourse by a man with his own wife is not rape, if she has attained to puberty" (section 282 of the Penal Code); however, a woman is not expected to demand sex from her husband even when she wants it because it is considered 'unwomanly' (Sa'ad, 2001).

Women's career choices and decisions in Nigeria is often influenced by the stronghold of culture; for example there is a popular saying that "a woman's education ends in the kitchen" meaning no matter how educated a woman is, she will end up serving her

husband and her children (Ene and McNeal, 2013), so a young Nigerian girl is trained to believe that her world revolves around her husband and she lives for her family, so whatever career decision she is making must intertwine with her husband's expectations and what he permits. This ideology has restricted a lot of women from progressing in their career and some have had to abandon their career at some point for the home front.

Furthermore, similar to women in other parts of the world (Marmenout and Lirio, 2014) lack of spousal support constitutes a barrier to women's career advancement in Nigeria. Some husbands feel intimidated and out of control when their wives hold a higher position of authority at work, earn more income and enjoy financial freedom; such men either frustrate their wives out of jobs or force them to resign and stay at home (Nkomo and Ngambi, 2009). Similar to women in other countries (Schwanke, 2013; Barreto et al., 2009), when a woman manages to climb the managerial ladder to the top in Nigerian, such a woman is applauded for her perseverance because the society understands the degree of barriers she had to break through to get to top managerial position; while such a woman is celebrated for perseverance; she is equally stigmatised on the assumption that she might have compromised her feminine virtues in the process of seeking position and power (Omar and Ogenyi, 2004). The situation of Nigerian women is like a matrix with a set of conditions (society, religion, family, culture, and tradition) that either make or mar women's careers; this gendered role of women becomes important to this study as it might help to investigate research question 1, 2 and 3. The next section discusses the Nigerian Economy - a developing economy.

2.3 The Nigerian Economy - A developing economy

Nigeria is the largest country in West Africa with an estimated population of 218 million (Statista, 2022, World population review, 2022) and a Gross Domestic Product (GDP) of 504.2 billion dollars (IMF, 2022). Nigeria is blessed with abundant natural resources such as cocoa, rubber, palm oil and peanuts (Oyekunle, 2019); and is the largest exporter of crude oil in Africa accounting for over 85% of its export earnings (Olamide, et. al, 2019). The Nigerian economy is divided into three major sectors: Primary (Agriculture, Oil and gas, Mining, Forestry); Secondary (manufacturing and construction Industry) and

Tertiary (Services). The diagram below shows the distribution of GDP in the last ten years across the three main economic sectors. In 2021, agriculture contributed around 23.36%, Industry 31.41% and 43.79% from the services sector including the banking sector.

Figure 2. 2: Distribution of gross domestic products (GDP) across economic sectors.

Nigeria: Distribution of gross domestic product (GDP) across economic sectors from 2011 to 2021
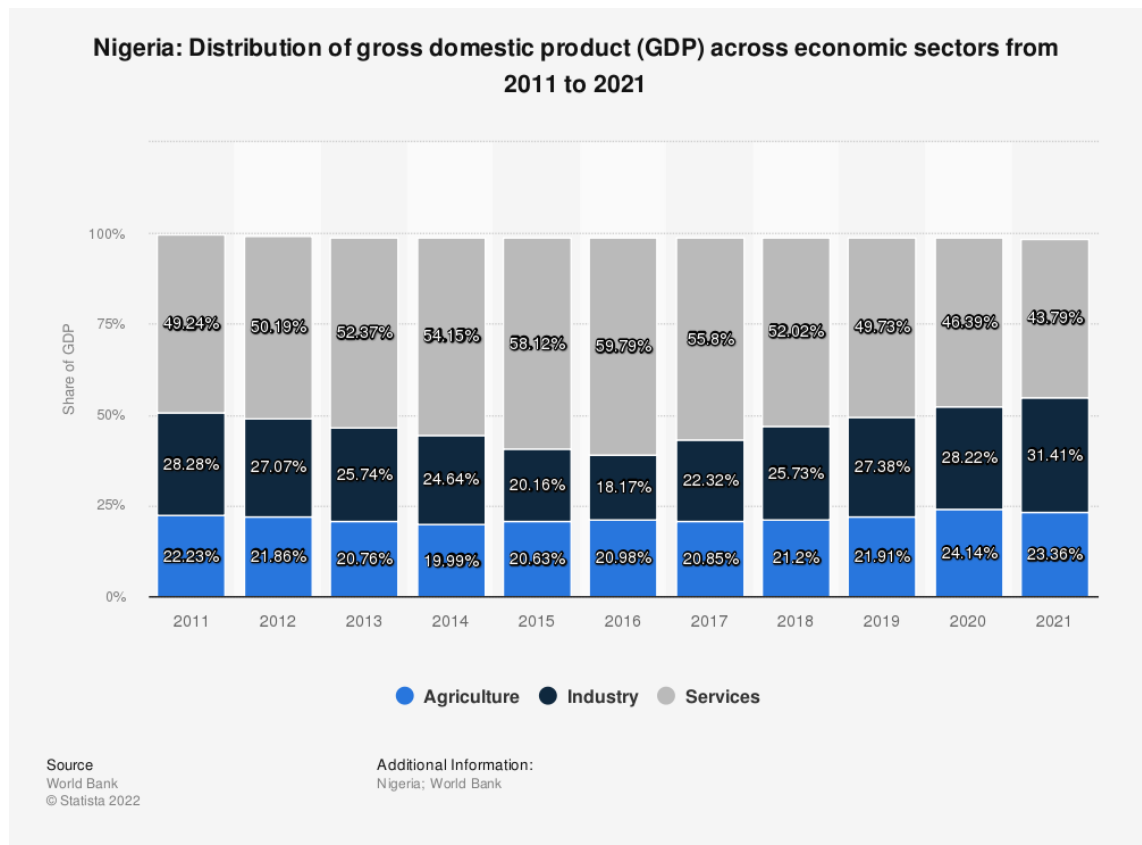
The Nigerian economy is a developing economy, ranking first in Africa in terms of agricultural produce (IMF 2022; NBS, 2022) but highly dependent on earnings from oil and gas for its public sector expenditures (NBS, 2022; Olamide, et. al, 2019). Nigeria exports its crude oil and imports refined petroleum for domestic consumption; the economic impact of relying heavily on importation of petroleum and petroleum products devalues the Naira and harms the economy (NBS, 2022; Omoregie, 2019). The devaluation of the Naira has technically put the Nigerian economy in recession leading to increased unemployment level, poverty, corruption, insecurity, and economic instability (Kemi, 2016). Nigeria needs to refurbish existing refineries and build new ones; start refining crude oil to petroleum products for domestic consumption; that way,

the oil and gas sector can contribute to the GDP and promote sustainable economic development (Omoregie, 2019).

As strategies for economic growth and market diversification, Nigerian government have at different times introduced programmes such as Structural Adjusted Program, National Advancement Plans, Vision 2010, National Economic Empowerment and Development Strategy but none of these programmes have significantly impacted on the economy as Nigeria is still heavily dependent on revenue from oil and gas (Olamide, et. al, 2019). However, Nigeria is blessed with vast resources attracting foreign direct investors, the three largest investors are the United States of America, United Kingdom, and China; others include France and Netherland (see 2.3.1 for foreign direct investment trends in Nigeria).

Also, as another market diversification strategy, Nigeria is gradually embracing a Public Private Partnership initiative (PPP), a long-term collaboration between government agencies and private sector organisations in the form of equity or joint venture partnership for the provision of public utilities or services (Oluwasanmi and Ogidi, 2014; Babatunde et al., 2012). The public private partnership is a contractual agreement between the government and private sector organisations to provide public utilities, infrastructures, and services to citizens under agreed terms and conditions of ownership and control (Babatunde et al., 2012). This is currently one of the changes happening in Nigeria as the private sector is gradually buying over (privatization of some public sectors) provision of social services like electricity, water, telecommunications, employments, healthcare, housing, transportation, banking, credit finance etc. The banking sector is majorly owned by private organisations and is one of the employers of labour in Nigeria. Also, the banking sector provides financial support to micro, small and medium enterprises (MSMEs) in the informal sector and organised private sectors (Sanusi, 2010). Currently, there are 22 commercial banks in Nigeria providing financial services to the public.

While the public private partnership initiatives seem promising, it is still at infancy stage as private sector organisations and government struggle to work around some of the

implementation constraints - building trusts, fighting corruption, and educating stakeholders (government, private sector organisations, Nigerian citizens) on the rudiments of PPP (Oluwasanmi and Ogidi, 2014; Oyedele, 2012). Nigeria ranks 154 out of 180 countries with a score of 24 out of 100 in the corruption perceptions index in 2021 (Transparency International, 2022) which indicates a high level of corruption in the Nigerian public sector, and the CPI has continued to decline since 2016. The Corruption Perceptions Index (CPI) is the most widely used global corruption ranking in the world. It measures how corrupt a country's public sector is perceived to be according to experts and business people based on data sets from thirteen different external sources which includes the world bank, the world economic forum, private risk, and consulting companies. The next section highlights the foreign direct investment trends in Nigeria.

2.3.1 Foreign Direct Investment Trends in Nigeria (FDI)

Foreign Direct Investment (FDI) is defined as a business relationship between a host country and an individual or company from another country in the form of merger and acquisition, expansion of an existing business; buying an existing business, start-up of a new business, reinvesting profit from an oversea earning and intra company loans (Adeleke et al., 2014). FDI has been highly influenced by the Nigerian Investment Promotion Commission Act 1995 and the establishment of a commission in 2004 to oversee and facilitate foreign investments in Nigeria (NIPC, 2020). The NIPC permits 100% ownership of businesses by foreign investors except in oil and gas that is regulated by the Nigerian Oil and Gas Industry Content Development Act 2010 (NOGICDA). Other laws regulating foreign investments in Nigeria include the Companies and Allied Matters Act 2004, Investments and Security Acts 2007, Foreign Exchange Act 1995 and the Securities and Exchange Commissions.

Foreign direct investment in Nigeria started long before Nigeria gained independence in 1960; 7up bottling companies from the United States (Abdulsalami, 2016) and Unilever from the United Kingdom (Ajibola and Njogo, 2012) were already operational in Nigeria in 1959 and 1923 respectively. Several countries like the United States of America, the United Kingdom, China, Brazil, Netherland, Italy, South Africa and France have foreign direct investments across sectors in Nigeria particularly in consumer products like food,

home and personal care products (Shoprite, Dominos, KFC etc), automobile (Toyota, Peugeot), telecommunication (MTN), oil and gas (Shell), media (CNN, BBC), banking (Citibank, Ecobank, Standard Chartered bank, Stanbic IBTC) etc (Stearsng., 2020; Adigwe et al., 2018), there is no doubt that FDI has led to economic growth in Nigeria.

Adeleke et al., (2014) suggested that foreign direct investment is indeed directly related to economic growth; it creates employment opportunities and reduces poverty. This was supported by Akinlo (2004) that foreign direct investments particularly in manufacturing have a higher impact on Nigerian economic growth. Nigeria, blessed with vast economic resources has managed to attract several foreign investors over time, however, banks such as HSBC, a British multinational bank and UBS, a Swiss multinational bank shut down their offices in Lagos and severed business relationship with Nigeria in 2018; this contributed to the sharp drop in foreign direct investment from 532.63 billion naira in 2017 to 379.84 billion naira in the first six months in 2018 (Vanguardngr. 2018; Reuters, 2018). The reason for their exit is still unclear; however, people attributed it to poor economic situations like poor infrastructure, corruption, insecurity, lack of adequate power supply and political instability (Sahara, 2018). Although there are currently 22 commercial banks operating in Nigeria, the exit of HSBC and UBS from the banking sector led to job loss and a significant impact on career advancement for affected women.

There are still prospects for foreign direct investments in Nigeria and some of the ways the government can encourage FDI in Nigeria include investing in infrastructure such as good roads, power supply and addressing the root causes of insecurity, political instability, and corruption. The next section discusses the educational trends for women in Nigeria.

2.4 Educational trends for women in Nigeria

The last few decades have witnessed a significant shift from the African traditional belief that educating women is a waste of resources since women are not expected to engage in formal work (Aja-Okorie, 2013; Akubuilo and Omeje, 2012; Anugwom, 2009). More and more Nigerian women enrol at various educational levels and if this trend is

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sustained, in future, women will not only equal men in educational attainment but may compete favourably in the labour market (see section 1.1, the African Woman and a shift in Traditional Gender Role).

Educational empowerment has favoured women such that the labour market has experienced a higher influx of women at all economic spheres (ILO, 2019; Adenugba and Ilupeju, 2012); despite the significant presence of women in the labour market, women have continued to be sparsely represented at senior management positions (Ozoya et al., 2017; Rincón Diez et al., 2017; Hart, 2017; Al-Asfour et al., 2017; Marmenout and Lirio, 2014; Norris and Inglehart, 2014; Schwanke, 2013; Okafor et al., 2011; Linehan and Scullion, 2008; Chovwen, 2007; Oakley, 2000). This is a growing concern, and it becomes important to find out why the remarkable educational trend for women is not leading to opportunities at senior management levels especially in the Nigerian banking sector which is the focus of this study. The next section explores the employment trends and occupational segregation in Nigeria.

2.5 Employment trends and occupational segregation in Nigeria

The choice of occupation for a typical Nigerian woman is heavily influenced by the extent to which the society adheres to gender stereotypes. In Nigeria, horizontal barriers that restrict women to specific occupational sectors and vertical barriers that limit women's career advancement to senior management positions are a major problem (Fapohunda, 2012). Traditionally, women are seen as care givers and this social role fits into informal occupations. Basically, the Nigerian labour market may be examined from three different perspectives: agriculture, informal and formal sectors (Lawanson, 2008).

Historically (Coquery-Vidrovitch, 1997; Coquery-Vidrovitch, 2018), men fell trees, clear weeds, burn bushes and till the land while women plant seeds, nurture plants, harvest crops, process food crops and sell farm produce. Most men marry many wives and bear many children in order to increase the number of labour forces in the household. Thus, in the agricultural sector, traditionally, men and women are players. It is therefore not surprising that today, society does not object to women's participation in mechanized farming.

The Nigerian informal sector consists of occupations such as trading, providing domestic services, sewing, hairdressing, catering and a variety of art and craft work such as weaving, soap-making, and moulding (Coquery-Vidrovitch, 2018). Men also have their peculiar jobs in the informal sector such as shoe making, local security guards, gate men etc. It may be observed that gender roles are still evident in the nature of informal jobs that men and women engage in. According to the ILO (2018) statistical report on women and men in the informal economy, over 60% of the world's employed population earn a living in the informal sector. This exists in many countries regardless of the level of social economic development, however, more prevalent in the developing countries like Nigeria. Most people enter into the informal sector not necessarily by choice but as a result of lack of education and opportunities for them in the formal economy (ILO, 2018).

The Nigerian formal sector consists of structured paid jobs in Agriculture, industry, and service sectors either in the public (government establishments) or private sectors. Statistically (ILO, 2019), there are more women in the informal sector than there are in the formal sector. This has been attributed to lack of education and insufficient training. Likewise, more evidence shows that more women have moved into the formal sector in the last few decades, an indication of more women accessing formal education (Okafor and Akokuwebe, 2015; Lawanson, 2008; Chovwen, 2007).

The onset of Nigerian women into formal paid jobs saw women in jobs such as nursing, secretary, personal assistant, teaching, and government jobs with workplace flexibilities that provided women sufficient time to balance work-family responsibilities. It is quite interesting that this also influenced the choice of educational programmes women enrolled in. More women were found studying secretarial studies, nursing, business administration and education. These professions are stereotyped feminine, and men found in such professions were stigmatized as lazy or less of a man.

In recent years, more women are moving into jobs stereotyped for men such as manufacturing, construction, engineering, military, and IT, although they have had to fight rejection and barriers against women in men's stereotyped occupations (Lawanson, 2008). It is also a notable development that in the last ten years, five million

women have moved into the service industry e.g., banks, see table 1 (ILO, 2019). The next section presents an overview of talent management in Nigeria.

2.5.1 Talent Management in Nigeria

Talents are people with special knowledge or skills that can make either an immediate or long run contribution to the growth and development of an organisation (Latukha et al., 2022; Augustus-Daddie and Jaja, 2015); hence, depending on the approach or perspective, all employees may or may not be classified as talents. It becomes paramount for organisations to be able to identify talents among employees and manage them. Talent management has become a key driver for sustainable goals and competitive advantage in most organisations around the world (Friday and Sunday, 2019; Agbaeze et al., 2017; Krishnan and Scullion, 2017). In Nigeria, talent management is still evolving as more organisations become aware of its importance to organisational growth (Agbaeze et al., 2017), many organisations in Nigeria invest money and manpower to attract the right employees but struggle to retain them due to poor talent management (Don-Solomon and Tiebiri, 2015).

Talent management in Nigeria is more structured in organised private sectors like banks than in public sectors (Augustus-Daddie and Jaja, 2015); this is because human resource management is still at infancy stage in Nigeria and the practice is more evidenced in organised private sectors like banks (Ojo, 2016; Ogunyomi and Bruning, 2016; Fajana et al; 2011). Hence, the banking sector has strategies for managing and retaining employees like structured training, learning and development, reward and recognition, promotion, coaching, mentoring, dispute management and succession planning (Agbaeze, 2017). Chapter three, the literature review provides additional discussion on talent management from a global perspective (see section 3.3.1). The next section discusses the evolution of banking in Nigeria.

2.6 The evolution of banking in Nigeria

The evolution of banking in Nigeria dates back to 1892 when African Banking Corporation (ABC) was established in Lagos. Shortly after, in 1893, British Bank of West Africa (BBWA) was established initially as a Trust Fund and commenced full banking

operations in Lagos in 1894 (Oluduro, 2015). While ABC was short-lived, BBWA has survived over the years but witnessed transition of name change and ownership, and today, the oldest bank in Nigeria known as the First Bank of Nigeria plc.

In 1917, Barclays bank became the second foreign bank to operate in Nigeria after BBWA. However, BBWA and Barclays bank protected the interest of foreign investors and played down the needs of Nigerian businessmen such as availing credit facilities. The obvious discriminatory policies against the indigenous nationals led to the birth of the first indigenous bank named National Bank of Nigeria and subsequently other indigenous banks evolved. National bank of Nigeria operated successfully until 1992 when it became distressed, liquidated, bought over and eventually merged with Wema bank plc (Alford, 2010).

Between 1947 and 1952, Nigeria recorded 25 operating banks. However, 21 of the 25 banks failed resulting in loss of depositor's funds and a mishap to many businesses and individuals. Then, the Nigerian government took over the regulation of banks and the Bank Ordinance was passed in 1952. The Central Bank of Nigeria (CBN) was created in 1958 and it began full operation in 1959 as the regulatory body for all banks in Nigeria. Between 1960 and 1970, more financial institutions were established, and the Nigerian government increased its ownership and regulatory responsibilities. Also, in 1972, the Indigenous Enterprises Promotion Decrees set a policy of government ownership of significant portions of the economy.   As a result, the Nigerian government took ownership of 60% of the equity in expatriate banks operating in Nigeria, including First Bank, Union Bank, and United Bank of Africa (Oluduro, 2015; Adamolekun et al., 2012; Alford, 2010).

In 1979, privately owned banks began to emerge in Nigeria although the banking sector was dominated by the federal government of Nigeria. By 2004, there were 89 banks, some of which were weak in the capital base. In order to protect depositors' funds and ensure financial security, the Central Bank of Nigeria governor professor Charles Soludo came up with a reform and announced a new policy that all banks should increase their capital base from 2billion naira to 25billion naira within a deadline of 18 months. This was a major challenge that saw the end of many banks; some were acquired, others

merged and consolidated. Eventually, December 2006, twenty five strong, large, and duly licensed banks emerged. Today, there are 22 commercial banks operating in Nigeria (Akanle et al., 2018; Ajibo, 2015; Bankole and Adeyeri, 2014; Adenugba and Ilupeju, 2012; Sanusi, 2010).

The new banking reform led to stiff competition among surviving banks and hitherto these banks had to adopt various marketing strategies to remain in business. Some of these strategies include introduction of flexible management style and getting rid of bureaucratic processes; enticing deposit customers with high interest rate; introducing enhanced pay structure and work conditions to attract high potential candidates "HIPOs"; providing a competitive lifestyle advantage to retain staff; and strategically recruiting more females graduates as marketers and field workers to boost financial turnover (Ikpefan, 2014; Adenugba and Ilupeju, 2012; Aig-Imoukhuede, 2005). The next section explores the high influx of women into the Nigerian banking sector.

2.6.1 The high influx of women into the Nigerian banking sector

There are three sectors in Nigeria that offer a high and competitive welfare package - Oil and gas, telecommunications, and banking (Ojo, 2016). Jobs in the Nigerian banking sector are highly sought after because of the salary, wages, fringe benefits and allowances (Ogar and Amanze, 2019). The banking sector is one of the highest paying in the private sectors in Nigeria. Many young graduates seek a career in the banking sector because of the lifestyle, prestige and comfort that comes with it (Adenugba and Ilupeju, 2012).

The Nigerian banking sector is one of the highest employers of labour in the private sector. Over 55% of employees in Nigerian banks are females (Adenugba and Ilupeju, 2012). Females are overrepresented in grassroot recruitment as a business strategy to attract more business portfolio and high net worth individuals, particularly men, to the bank (Ikpefan, 2014; Abiola, 2003). The study of Adenugba and Ilupeju (2012) explored five Nigerian banks and discovered how banks prefer to employ female marketers. The logic behind this strategy is the assumption that cash resides with men and ladies are best at drawing it out of their pockets to the bank. However, despite the high influx of

females into the banking sector at grassroots, it becomes disturbing that more females enter the organisation but very few are seen progressing to the top (Ikpefan, 2014; Abiola, 2003). Thus, this study aims to establish the reasons why women are under-represented at senior management positions in the banking sector. The next section presents an overview of management practices in Nigeria and the role of HR.

2.6.2 Overview of management practices in Nigeria and the role of HR

The Nigerian work environment is highly influenced by culture, tradition, and societal expectations such that women's involvement in decision making is almost insignificant (Omar and Ogenyi, 2004). Despite this, the role of women in society has continued to change over the past few decades as more women progress in education and enter the labour market (Olusola, 2017). Female underrepresentation in management positions is evidenced in extant research (Shabir et al., 2017; Sommers, 2017; Saleem et al., 2017; Saba et al., 2017; Yousaf and Schmiede, 2016; Powell and Butterfield, 2015; Patton and Haynes, 2014; Obamiro and Obasan, 2013) showing the effects of gender stereotype on women, and the number of females admitted to senior management positions highly influenced by the dominant males in executive positions. As suggested by Omar and Ogenyi (2004), there is a long history of women being oppressed by men and delegated to doing subordinate roles; also, there is a mindset that top ranked positions require time and attention that women are unable to cope with because of family responsibilities.

In reality, men decide among themselves how the highly ranked positions are staffed using age and gender (Portillo and DeHart-Davis, 2009) and more importantly 'godfatherism' also known as 'wasta' in the Middle East (Tlaiss and Kauser, 2011), meaning 'nepotism'. Wasta refers to using one's connections and/or influence to get things done through favouritism rather than merit. Wasta, also known as 'godfatherism' is a factor in recruitment and promotion decisions in Nigeria especially top leadership positions, it is an attribute of modern day Nigeria, a game of power and is especially prevalent in the public sector (Osayi, 2015). In its simplest form, the term "godfatherism" refers to the bond between a godfather and godson (Familusi, 2012). A godfather is a kingmaker, boss, mentor, and principal; a godson is the one who benefits

from and/or take possession of a godfather's legacy. A godfather is someone who has amassed unfathomable esteem and supporters in the community, an organisation, a well-organised political platform, and widespread support from the public, which might ensure the success of his preferred candidates (Familusi, 2012).

Nigeria, one of the largest countries in West Africa, has an estimated population of 218 million and women represent 49.31% (World population review, 2022). The indigenous Nigerian labour system is highly patriarchal in nature and men predominantly hold power over women (Adeyemi-Bello and Tomkiewicz, 1996). Nigeria is known to be a masculine and high power distance country (Zagorsek et al., 2004) and Nigerians have come to terms with the inherent inequality practice which is largely uncontested and has put women in subordinate roles (Adegboye, 2013; Mordi et al., 2011).

In Nigeria, men and women are generally seen differently; by gender stereotype, men take charge while women take care (Zagorsek et al., 2004). It is assumed that men possess leadership characteristics such as drive, dominance, and aggression while women are subtle and emotional (Adeyemi-Bello and Tomkiewicz, 1996). When a woman displays characteristics ascribed to men, she is negatively appraised by society and said to have violated the social role expectations (Oakley, 2000). Gender inequality practices in Nigeria are so prevalent that women have to endure stigmatisation and prejudice in order to attain positions of authority (Adegboye, 2013). Although the practice of management in Nigeria today is largely westernized, the stronghold of culture makes these practices very challenging (Egwurube, 2016) and the impact of 'godfatherism' cannot be underestimated (Familusi, 2012). Considering the influx of investors and multinational organisations into a developing economy like Nigeria and the educational trends of Nigerian women (see section 2.4), it becomes very important to establish strategies for overcoming barriers to women's career advancement in Nigeria particularly the banking sector under review (Mordi et al., 2011; Adegboye, 2013).

Human Resource Management (HRM) in Nigeria compared to developed countries is still evolving and highly influenced by factors such as cultural and institutional practices

(Ojo, 2016; Ogunyomi and Bruning, 2016; Fajana et al; 2011). HRM as a concept involves the strategic approach to managing human assets in an organisation (French and Rees, 2016). As more multinational companies invest in Nigeria, the need for local skills and manpower to operate in a new environment increases and it becomes important to adapt HR practices from the parent country to the host country. Foreign investors face challenges because Nigerian HRM is still at infancy, lacks proper HR model and highly influenced by cultural and institutional factors (Adewoye, 2012; Fajana et al; 2011). The socio-cultural complexity of Nigeria has impacted HRM practices in Nigeria to the extent that the way things are accomplished cannot be separated from local values, customs, and the overall external cultural environment (Fajana et al., 2011). Both the management and the government of Nigeria must strive to develop HR policies that are consistent with the overall business strategy. The public sector is highly unionised, and employees group together to protect and advance their interests. However, in private organisations, employee participation in union activities has been relatively low. Clearly, HRM practices in Nigeria are not fully developed, and there is an urgent need to employ HR professionals, consultants, and researchers to help shape and develop a new dimensional focus that will guarantee an efficient and effective human resource practice in Nigeria. Many Nigerian banks have adopted western HRM practices with a blend of cultural and institutional practices in it (Adewoye, 2012). The next section discusses the Nigerian women in management positions in the banking sector.

2.6.3 Nigerian women in management positions in the banking sector

The central bank of Nigeria (CBN) is the regulatory body governing the affairs of all banks in Nigeria. In 2013, the CBN governor announced that by 2014, women should represent a minimum of 30% of board of directors and 40% in senior management positions in all banks (Ogwu, 2021; Nwachukwu, 2021). The decision was announced in a symposium titled "women in leadership: the education pipeline" held in the state capital Abuja to promote women participation at all levels of decision making in the banking sector. However, the report below in table 1 shows that none of the banks including the CBN met the requirement.

Table 1: Statistical representation of women in Nigerian banks

S/N	Banks	Total number of board members	Number of female board members	Number of male board members	CEO	Percentage of female board members
1	U1 bank	15	4	11	M	26.6
2	A bank	20	5	15	M	25
3	C bank	17	3	14	M	17
4	D bank	22	3	19	M	13.6
5	E bank	10	1	9	M	10
6	F1 bank	15	2	13	M	13.3
7	F2 bank	22	3	19	M	13.6
8	F3 bank	13	2	11	M	15.3
9	H bank	10	1	9	M	10
10	K bank	17	2	15	M	11.7
11	G bank	16	3	13	M	18.8
12	P bank	16	3	13	M	18.8
13	S1 bank	15	3	12	F	20
14	S2 bank	13	3	10	F	23
15	S3 bank	21	5	16	M	23.8
16	U2	17	2	15	M	11.7

	bank					
17	U3 bank	20	5	15	F	25
18	W bank	17	4	13	M	23.5
19	Z bank	23	3	20	M	13
20	CBN	11	2	13	M	18

Source: venturesafrica.com 2015.

Out of 20 CEOs, only 3 are female and on average, only about 18% of the directors are women. Additionally, between 2014 and 2018, when the CBN quota was implemented, the average percentage of female directors increased from 17% to 24.8% (CFS, 2021). Even though this figure falls short of the apex bank's 30% female quota, it demonstrates a significant increase in the number of women holding board seats since the quota policy was implemented. Although the increase is slow, it demonstrates that the CBN policy directive has been effective in increasing gender diversity on the boards of directors of Nigerian commercial banks. The Nigerian banking sector was predominantly male, however, in recent times, there is a higher influx of women than men at grassroots, but this does not reflect significantly in management roles (Adenugba and Ilupeju, 2012). Hence, this study becomes significant as there is a need to explore how to support Nigerian women to develop full potential in their career. The next section discusses the work flexibilities for women in the Nigerian banks.

2.6.4 Work flexibilities for women in the Nigeria banks

Work demographics are changing with the influx of more women into the banking sector in Nigeria (Oludayo et al., 2015); balancing employees' work-life has become essential for organisations as more workers advocate for flexible work patterns to allow easy management of competing work - life demands (Ogar and Amanze, 2019; Oludayo et al., 2019). However, the Nigerian banking sector is known for the long hours and high workload demands which impacts negatively on the personal/family life of most employees particularly the married females; this has led to high neglect of spouses, children, and other family responsibilities (Ogar and Amanze, 2019; Ojo et al., 2014).

In a recent study conducted by Ojo et al. (2014), a comparative study of work-life balance in three sectors in Nigeria (education, banking, and power), findings show work flexibility across the three sectors; however, more flexibility in the education sector offering full time, part-time, flexitime/variable hours, term time and home working while the banking sector offer options of full time, flexitime, and home working. In addition, the banking sector provided work-life balance practices like maternity leave, paternity leave, study leave, sick leave, and childcare arrangements; this is in addition to annual leave which is a general practice in every organisation. Furthermore, the findings also show the flexible work pattern usage in the banking sector - full time 100%, flexitime 6% and home working 4%, reasons for higher usage of full time is because flexitime and home working is made available only to managers. This invariably implies a non-flexible option for non-managers in the banking sector.

Some of the identified barriers to flexible work pattern in the banking sector include an organisational culture that rewards long hours, irregular work hours, increased job demands, lack of support from colleagues, managers and senior management, inadequate flexible work pattern, lack of impact measurement of non-flexible work practice on employee work-life balance (Ojo, 2016; Ojo et al., 2014). According to Ojo (2016), employees in the banking sector stated that increased work demands overshadow their personal needs. The non-flexible work patterns for non-managers may be a reason for female staff turnover in the banking sector; hence, this study will further explore how non-flexible work hours for non-managers might be a barrier to women's career advancement in the Nigerian banking sector. The next section discusses trade unionism in Nigeria and their roles in ensuring fair practices in organisations.

2.6.5 Trade Unionism in Nigeria

Trade Union can be defined as an organised body responsible for mediating between the state, employers, and employees; trade unions represent employees, consult on their behalf, and foster healthy employment relationships (Kersley et al., 2013). The main objective of a trade union is to progress the interest of workers in organisations through collective bargaining and maintain good relationships with employers (Nwoko, 2009).

Trade unions in Nigeria date back to 1912 when workers in the Nigerian Civil Service organised themselves and formed workers representatives which officially became Nigerian Civil Service Union (NCSU) in 1914 (George et al., 2012). Subsequently, other trade unions emerged - National Union of Teachers (NUT), Academic Staff Union of Universities (ASUU), Nigeria Medical Association (NMA), Nigeria Labour Congress (NLC) etc. Nigerian Labour Congress (NLC) officially became the regulatory body of unions and was constituted in 1978. Trade unions play an important role in employment relations, however, over the years; there has been a paradigm shift away from labour activism in the private sector (Nwoko, 2009) particularly the banking sector where bank managements introduced disciplinary measures that discourage unionization (Ojo, 2016). Union activism declined in the private sector but became powerful and more visible in the public sector such that public sector employees use it as a means to an end (Okolie, 2010), for example, trade unions advocated for the successful review and amendment of the national minimum wage Act 2011 from 7,500 naira to 18,000 naira per month and currently 30,000 naira (Act 2019). Many private organisations de-unionized their employees through employment of more casual workers who by nature of their contract cannot join a union (Solaja, 2015). The de-unionization of private sector employees from trade unions has clipped the wings of bank employees, the majority of whom are women (Fajana et al., 2011). Consequently, negotiating flexible work arrangements became more challenging, if not nearly impossible.

2.7 Summary

This chapter discussed the Nigerian context within which this research study is instituted. It provided an overview of the history of Nigeria, a developing economy, and the largest country in West Africa with a population of over 217 million and a Gross Domestic Product (GDP) of 504.2 billion dollars deriving its earnings mainly from exportation of crude oil to fund its public expenditures and exploring strategies for market diversification through Public Private Partnership (PPP) and Foreign Direct Investments (FDI). This chapter also explores the richness in culture, religion, tradition, values, and belief system of the Nigerian people.

This chapter examined the educational trend among Nigerian women and its impact on the labour market - employment trends, occupational segregation, and talent management. It discussed the evolution of banking from 1892 when African Banking Corporation (ABC) was established in Lagos to date recording 22 commercial banks in Nigeria; the position of women in the Nigerian banking sector, the recruitment patterns showing that over 55% of bank employees are women, the management practices in Nigeria and the role of human resources; the lack of flexible work arrangements in the Nigerian banking sector, the role of Trade unions, its visible presence in the public sector and almost invisible presence in the organised private sector in Nigeria.

The significant trend observed from this chapter is that women have transitioned from the informal sector to the formal sector; they have acquired more education and skills to enable them to participate in the labour market; women have shifted from being economically invisible to being significantly present even in decision making roles – they are visible at entry level to middle management positions but continued to be underrepresented at senior management position. Additionally, the banks appeared to be more favourable towards women at recruitment level as the percentage of female employees is higher than the male; however, due to de-unionisation by the private sector, employees lack the voice and power to negotiate flexible work arrangements to improve work-life balance. The following chapter is the literature review.

CHAPTER THREE: REVIEW OF RELATED LITERATURE

3.0 Introduction

The previous chapter reviewed existing literature on women's underrepresentation at senior management positions in the Nigerian context; this chapter takes a global view on women's underrepresentation at senior management positions and how this compares internationally. In the last four decades, studies on women in leadership has continued to develop in the field of humanities, management and organisational studies (Nkomo and Ngambi, 2009; Norris and Inglehart, 2004) however, extant literature on women in leadership is more dominant in the west largely on women in the United States (Lyness and Grotto, 2018; Levitt, 2010) and women in Europe (Wilson, 2016; Linehan and Scullion, 2008; Norris and Inglehart, 2004, Linehan, 2000) while studies of women in leadership from other parts of the world are very limited (Yaghi, 2018; Marmenout and Lirio, 2014), studies of women in leadership from Africa is almost invisible (Nkomo and Ngambi, 2009). Thus, this chapter examines the existing literature on women in leadership in general, as well as how it compares globally. This chapter is structured into sections namely: global employment trends for women by sector and by employment to population ratio; global overview of women in leadership; women in a patriarchal society; women and power in organisations; global talent management; equal opportunity practices in the workplace; gender discrimination and biases in the workplace; theoretical perspectives; barriers to women's career advancement and a summary of the chapter.

3.1 Global employment trends for women

The last two decades has seen women globally progressing in the world of work and in economic participation (Kuhn, 2020; Bonnet et al., 2019; ILO, 2015-2021; Ozoya et al., 2017; Rincón Diez et al., 2017; Hart, 2017; Al-Asfour et al., 2017; Marmenout and Lirio, 2014; Norris and Inglehart, 2014; Schwanke, 2013; Okafor et al., 2011; Linehan and Scullion, 2008; Chovwen, 2007; Oakley, 2000). Women have become more visible in terms of accessing formal education at all levels and competing in the labour market. Despite this progress and continuous improvements, it is evident that the prospects for

women to be equal to men in the world of work are still not on the immediate horizon (ILO, 2020). This section presents the global employment trends for women by sector and by employment to population ratio from 2010 to 2020 (ILO, 2020).

3.1.1 Global employment trends for women by sector

Table 2 below shows the global world employment trends for women by sector - Agriculture, Industry and Service over a period of ten years.

Table 2: Employment for women by sector, 2010-2020 (estimated in millions)

Trends (Statistics)	Sectors					
	Agriculture		Industry		Service	
Year	2010	2020	2010	2020	2010	2020
Global world	375	339	201	191	603	780
Nigeria	4	6	3	3	13	17
United Kingdom	0.084	0.087	1	1	12	14
United States	0.552	0.599	5	5	60	65

Source: International Labour Organisation (ILO) 2020.

Table 2 above shows the employment trend for women by sectors. Looking at the global world statistics, more women transitioned from the agricultural sector to the service sector. Comparing the figures, 375 million in 2010 and 339 million in 2020, about 36 million women migrated away from agriculture. Also, in the service sector, in 2010, the global figure was 603 million; however, in 2020, the figure had risen to 780 million, an upward trend by 177 million women into the service sector. This supports the studies of (Okafor, Emeka E. et al., 2011; Chovwen, 2007) that more women have accessed formal education and training to work in formal service sectors. Similarly, when the global world trend, the trend in the United States and the United Kingdom is compared to that of Nigeria, the trend is the same that more women have moved into the formal service sector. This might be because more women have accessed formal education which has

created opportunities for women in the service sector. Additionally, this supports the findings of Nkomo and Ngambi (2009) that as of 1997, the Agricultural sector was the main employer of women; however, by 2007, more women had moved into the service sector. Furthermore, between 2010 and 2020, there was an upward trend of 4 million women into the service sector in Nigeria. The banking sector is a service sector and thus confirms that more women are working in the Nigerian banking sector (Ogar and Amanze, 2019; Ojo, 2016; Adenugba and Ilupeju, 2012). The next section discusses the employment to population ratio of women

3.1.2 Employment to population ratio for women

Table 3 below shows a comparison in the employment to population ratio of women in the United Kingdom, the United States and Nigeria.

Table 3: Employment to population ratio of women (2010-2020 estimated employment to population ratio in %)

Country	Female 2010	Female 2020	% variance	Male 2010	Male 2020	% variance
Nigeria	47.3	47.5	0.2	58.2	54.9	(3.3)
United Kingdom	51.6	54.6	3	62.7	65.0	2.3
United States	52.6	52.8	0.2	62.6	64.7	2.1

Source: International Labour Organisation (ILO) 2020.

Table 3 above shows a comparative employment to population ratio of women in Nigeria, United Kingdom, and the United States. The United Kingdom, United States and Nigeria had a positive employment to population variance between 2010 and 2020, although Nigeria and the United States had a marginal increase of 0.2%, the United Kingdom recorded a positive variance of 3%. The positive variance is an indication that more women are gaining formal employment. When the employment to population of women is compared to that of men, Nigeria recorded a negative variance of (3.3%) between 2010 and 2020. As suggested by Ogar and Amanze (2019) and Ojo (2016), this trend may be attributed to the fact that more women are gaining employment into male

stereotyped jobs and thus competing favourably with men in the labour market as suggested.

Summarising this section, in recent years, more women have progressed in formal education and moved into the labour market particularly the service sector. Comparatively, the trend is similar when Nigeria is compared with the world statistics, the United Kingdom, and the United States (see table 2). The employment to population ratio of Nigerian women between 2010 and 2020 increased marginally by 0.2%, an indication that more women are moving into the labour market. When compared internationally, the trend is like that of the United States and United Kingdom. The employment to population ratio of Nigerian men dropped by (3.3%) between 2010 and 2020, perhaps suggesting more women gaining employment into male stereotyped jobs. The next section presents a global overview of women in leadership.

3.2 Global overview of women in leadership

According to the Grant Thornton Women in Business Report (GTWBR, 2021), the global proportion of businesses with at least one woman in management was 87% in 2019, 87% in 2020 and 90% in 2021. The average proportion of senior management roles held by women was 29% in 2019, 29% in 2020 and 31% in 2021, a significant progress on the business case for gender diversity in organisational structure and a reason for optimism that the global economy has passed the 30% tipping point as the figure has achieved 31% in 2021. This may also imply that a third of all senior management positions will likely be held by women in the near future (GTWBR, 2021). The lack of change in the percentage of senior women between 2019 and 2020 does not necessarily reflect businesses' failure to take positive action in this area. Attaining this goal is expected to catalyse increased gender diversity in senior management and result in long-term transformational change. Along with accelerating opportunities for other women, it has been demonstrated that having women in leadership positions has a significant impact on an organisation's profitability and market share (Luanglath et al., 2019; Sidani et al., 2015; Tarr-Whelan, 2009)

Furthermore, the private sector alliance for the Empowerment and Advancement of Women's Economic Representation (EMPOWER) was launched at the G20 Leaders' Summit in Japan in 2019 (ILO, 2020). The G20 countries include Argentina, Australia, Brazil, Canada, China, France, Germany, India, Indonesia, Italy, Japan, Republic of Korea, Mexico, Russia, Saudi Arabia, South Africa, Turkey, the United Kingdom, the United States, and the European Union. The mission of EMPOWER is to advance women's economic empowerment and representation at senior levels of business. This summit is committed to ensuring that tangible and long-term gender equality is integrated into all dimensions of sustainable development and is central to the 2030 Agenda, with the understanding that countries can achieve their developmental goals only with women's full participation in all spheres. This aligns with the agenda for advancing women in Nigeria. Among the top 20 initiatives in Nigeria are Women Empowerment Programme and Scheme Synergy (WEPSS) initiated in 2013; Women for Women International initiated in 2000; Sheleads Africa; Women Empowerment and Enlightenment Programme (WEEP); The Centre for Values in Leadership in Nigeria; African Women Power Network etc (Ogar, 2018). Also, In Nigeria, recognised regulations addressing board gender diversity include those issued by the Central Bank of Nigeria (CBN), the Securities and Exchange Commission (SEC) Code of Corporate Governance, and the 2018 Nigerian Code of Corporate Governance (CCG). CBN regulations require that commercial banks in Nigeria have a minimum of 30% female representation on their boards of directors, the SEC Code recommends that publicly traded companies consider gender when appointing board members and the CCG encourages boards to establish diversity goals and to take them into account when filling board vacancies (CFS, 2021). However, the SEC and CCG codes do not include gender quotas.

Since 2017, when women held a quarter of senior positions, progress has been slow and inconsistent (GTIBR, 2021). Over the last three years, the global long-term trend has been upward, never falling below the first recorded level as presented in figure 3.1.

Figure 3. 1: Proportion of senior management roles held by women over the period of 2017-2021 as reported in the Grant Thornton women in business report 2021.
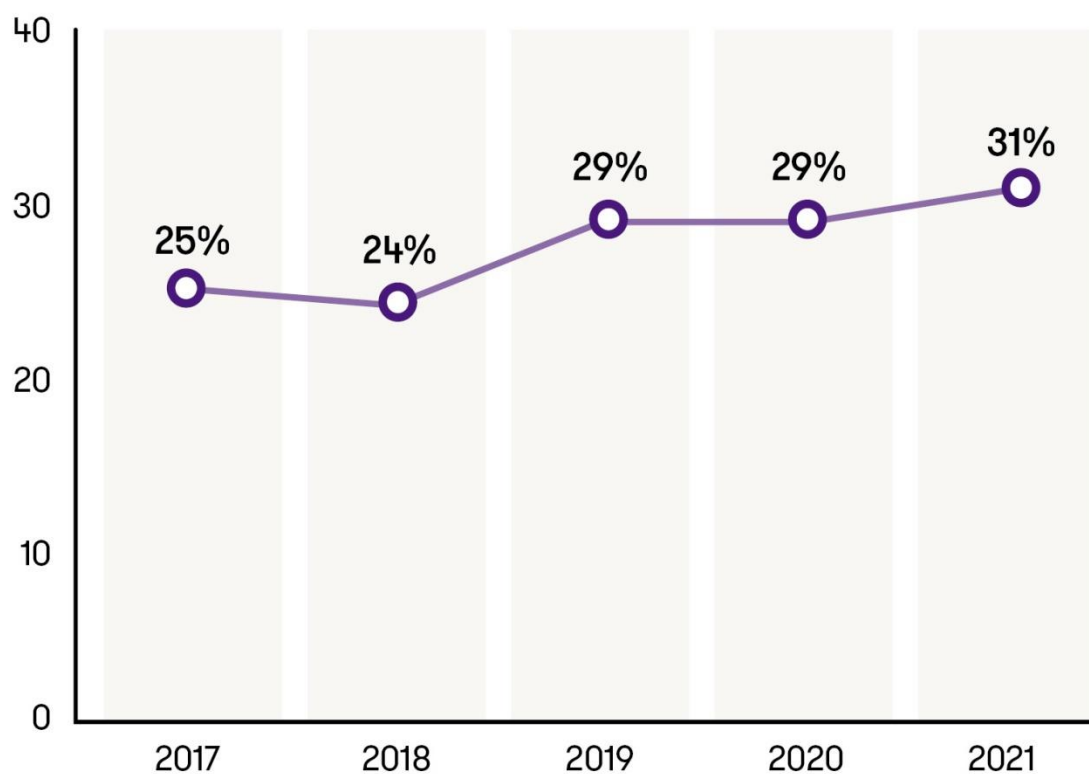
Grant Thornton women in business report 2021

The following table summarises regions with a proportion of female leaders exceeding the 30% threshold (GTWBR, 2021). This is noteworthy in a year when every region felt the Covid 19 pandemic's economic impact to a greater or lesser extent.

Table 4: Regional summary presented by Grant Thornton WBR (2021)

Region	Proportion of senior roles held by women (%) in 2019	Proportion of senior roles held by women (%) in 2020	Proportion of senior roles held by women (%) in 2021
Eastern Europe	32	35	-
Africa	31	38	39
North America	31	29	33
European Union	28	30	34
APAC	28	27	28
Association of	28	35	38

SouthEast Asian Nations (ASEAN)			
Latin America	25	33	36
Southern Europe	26	30	-

Source: GTWBR, 2021

Africa has maintained its position as one of the best-performing regions for female leadership. Although the increase in 2021 is less impressive than the 7% year-on-year increase seen in 2020, the region's figures has improved significantly over the last three reporting cycles – from 31% in 2019 to 39% in 2021. The implication of this is that more women are advancing to senior management positions but at a rather slow pace.

Figure 3. 2: Regional proportion of leadership roles held by women in 2021 relative to the 30% tipping point for gender parity.

Regional proportion of leadership roles held by women in 2021, and position relative to the 30% tipping point
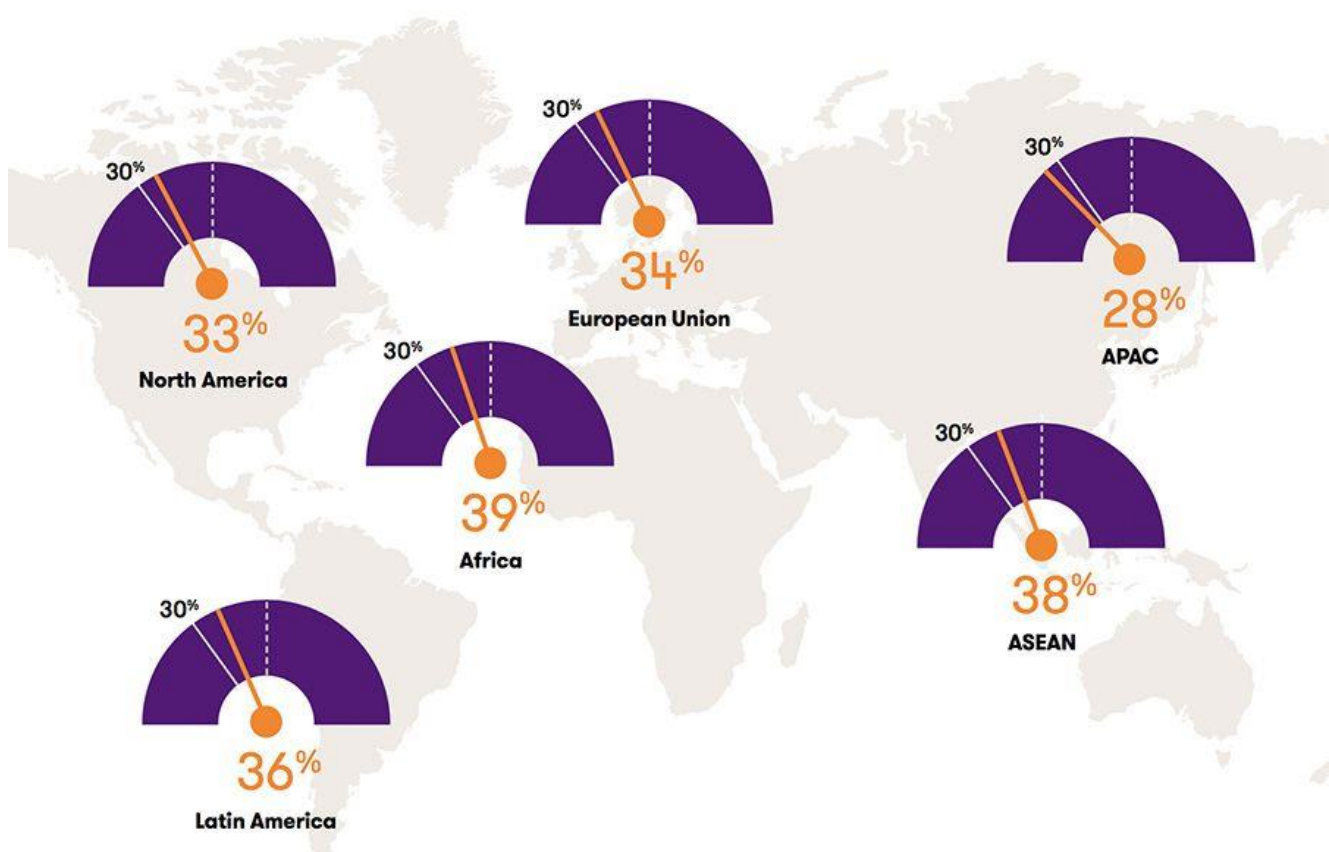
Grant Thornton women in business report 2021

Additionally, Table 5 contains excerpts from (ILO, 2019), which contains data on women in management in eight African countries.

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Table 5: Women in management in African region

Region	No of countries with data	No of countries with increased no of women in mgt	No of countries with decreased no of women in mgt	List of countries with increased no of women in mgt	List of countries with decreased no of women in mgt
Africa	8	6	2	Botswana Madagascar Guinea Namibia South Africa Mauritius	Ethiopia Uganda

Source: International Labour Organisation (ILO) 2019

Women's share of management jobs increased in Botswana, Guinea, Madagascar, Mauritius, Namibia, and South Africa, while it decreased in Ethiopia and Uganda. This further supports the trajectory trend of women advancing to senior management position as reported by Grant Thornton women in business report 2021 (see table 4).

Organizations which have greater diversity perform better in financial results. According to Duan et al., (2022), emotional intelligence has a positive effect on women leaders' performance; women leaders with a higher level of emotional intelligence often perform better. As suggested in "What makes a team smarter? More women" by Woolley and Malone (2011), if a group includes more women, the collective intelligence increases. Thus, the more the women, the better as suggested by Sidani et al (2015), inclusion of female talents in decision making enhances company performance and productivity. In today's complicated and chaotic global corporate climate, diversity of input is necessary to challenge conventional wisdom, and women's perspectives do just that, avoiding groupthink in which crucial choices are overwhelmingly made by men. Table 6 presents a brief overview of women in management in the Latin American region.

Table 6: Women in management in Latin American region

Region	No of countries With data	No of countries with increased no of women in mgt	No of countries with decreased no of women in mgt	Countries with increased no of women in mgt	Percentage increase in no of women in mgt (%)
Latin America	24	18	6	El Salvador Ecuador	11 9.8

Source: International Labour Organisation (ILO) 2019

In table 6 above, 24 Latin American countries had data presented in the ILO (2019) report; women increased their share of management jobs in 18 countries with El Salvador and Ecuador topping the list with 11% and 9.8% respectively. However; 6 countries experienced a decrease in women's representation in management jobs. According to Linehan (2000), statistics from the USA department of labour shows that women constitute nearly half of the growing labour force and occupy entry to mid-level managerial positions but less than 5% of executive positions. Table 7 presents a summary of women in management in Asia and the Pacific region.

Table 7: Women in management in Asia and the Pacific region

Region	No of countries With data	No of countries with increased no of women in mgt	No of countries with decreased no of women in mgt	Countries with increased no of women in mgt	Percentage increase in no of women in mgt (%)
APAC	21	16	5	Bhutan Mongolia	16 12

Source: International Labour Organisation (ILO) 2019

Also, in table 7 above, 21 countries from Asia and the Pacific presented data in the ILO (2019) report; 16 countries saw women increasing their share of management jobs; Bhutan 16% and Mongolia 12%; however, the proportion of women in management decreased in 5 countries. Table 8 presents a brief summary of women in management in European and Western union

Table 8: Women in management in European and Western Union

Region	No of countries With data	No of countries with increased no of women in mgt	No of countries with decreased no of women in mgt	Countries with increased no of women in mgt	Percentage increased in no of women in mgt (%)
European and Western Union	32	26	6	Italy Iceland Switzerland Norway Malta Slovenia	11.5 10.9 9.7 9.7 9.4 9.4

Source: International Labour Organisation (ILO) 2019

In the European and Western Union, 32 countries presented data in the ILO (2019) report; women increased their share of management jobs in 26 countries: Italy 11.5%; Iceland 10.9%; Switzerland 9.7%; Norway 9.7%; Malta 9.4% and Slovenia 9.4%; however, 6 countries had a decrease in the number of women in management jobs. The performance in the European region may be attributed to the opportunities provided to women to acquire technical skills and participate in male dominated industry (IBR, 2015). Also, government policies aimed at entrepreneurialism and full employment for women have supported and led to more opportunities for Eastern European women.

The business case for women in organisations has never been more important. In a growing global market where organisations are competing to harness economic advantage in an economy where the consumer market is increasingly driven by women, it becomes vital to include women in decision making (Woolley and Malone, 2011). Isobel Coleman, an author, and advocate on why and how women are the centre of human progress, in her book "The global glass ceiling: Why empowering women is good for business" explored the barriers to women's empowerment and its impact on women's career, the talent waste by not employing women and the economic impact of having women integrated at all levels in organisations (Coleman, 2010).

Burke (2017) in Antoniou and Gatrell (2019) emphasized the benefits of having more women in management and on the corporate boards of directors stating that more women have advanced in education, joined the workforce and are taking on professional and managerial training but more particularly because more women earn income and are making most spending decisions. Women reaching senior management positions in organisations is crucial for organisations to maximize potentials (Badal & Harter, 2014); about 40% of women hold jobs worldwide (ILO, 2015) but often at a lower pay (Okpara, 2006); women manage two-third of micro and small businesses; hold bachelor and master's degree and some compete for a doctoral degree (Vinnicombe & Colwill, 1995) and now have more financial power and constitute major consumers; despite this significant change, it is disturbing that women still experience limitations and some level of powerlessness as their presence is almost invisible at senior management positions (Vinnicombe & Colwill, 1995; Marshall, 1993; Powell, 2018).

In summary, according to the Grant Thornton women in business report (2021), the number of women in senior management is steadily increasing and most regions have exceeded the 30% recommended threshold for gender parity, with Africa notably topping the list at 39%. Africa has maintained its position as one of the best-performing regions for female leadership. Although the increase in 2021 is less impressive than the 7% year-on-year increase seen in 2020, the region's figures have improved significantly over the last three reporting cycles – from 31% in 2019 to 39% in 2021. The ILO (2019) summary on women in management in the African region recorded Botswana, Guinea, Madagascar, Mauritius, Namibia, and South Africa. Nigeria, the largest country in West Africa was not reported. This makes it particularly important to investigate the position of Nigerian women in management and to identify the barriers limiting career advancement to management positions for Nigerian women (Chovwen, 2007; Nkomo & Ngambi, 2009). Globally, women have migrated significantly into the formal employment sector; however, the evidence suggests that women's progression to senior management positions is limited. The next section discusses women in a patriarchal society.

3.2.1 Women in a patriarchal society

Patriarchy exists in every society, but there are cross-cultural variations in practice (Kuti, 2020; Davidson and Cooper, 2006; Omar and Davidson, 2001). According to Omar and Davidson (2001), cross-cultural variations are traceable to the assumptions about the ideal roles for women in organisations predicated on the premise that men are viewed as the ideal organisational worker and that women are inadequate. Previous studies on the competence of women as managers adopted this presumption, which is still held in some communities, particularly those with strong cultural convictions about the proper duties for women at home and at work (Omar and Davidson, 2001). In other circumstances, there are fines against women working or holding jobs that give them authority over and prominence above men, and in extreme situations, it is argued that placing women in leadership roles is haram (forbidden), as doing so would alter the standing of women in relation to men (de Leon and Ho, 1994). It is assumed that Muslim women must act in accordance with their status or face Allah's wrath because in Islam, women are given a lower status than men, both in the public and private spheres (Ong, 1989).

Thus, patriarchy in the first instance, begins from the home where men use their position as head of family to dominate women (Kuti, 2020; Adisa et al., 2019; Coquery-Vidrovitch, 2018; Walby, 1990) and women bear the responsibility for household management (Metcalfe and Afanassieva, 2005). The society has stereotyped gender roles which form part of the cultural norms and reflects in the value system (Adisa et al., 2019). Men's authority over women is assumed to be a key obstacle to women's career advancement (Sheerin and Linehan, 2018; Sultana, 2010; Davidson and Cooper, 2006) sometimes, limiting the intellectual value of women and portraying them as inferior to men (Suntoo, 2017, 2019; Sheerin and Linehan, 2018; Sabiu, 2018). While the practices of inequality in developed countries are reducing, developing countries like Nigeria is known for its high power distance where a system of hierarchy is the order and everyone seem to find a fit within (Adisa et al, 2019; Coquery-Vidrovitch, 2018; Hofstede, 2001). Moreso, looking at the dominant values in terms of masculine and feminine orientation, Nigeria is a country driven by competition (Masculine), success is measured by the number of achievements, so people "live to work" and strive to outshine one another

rather than focus on quality of life and caring for others (Hofstede, 2011). The societal value for achievement drives career advancement and pursuit of high income in Nigeria which sometimes strains relationships (e.g., family) in the process; this is partly because the dominant value of a masculine society is achievement, "strive to be the best'', "live to work" in contrast to enjoying what you do, "work to live" (feminine society).

Walby (1990) defined patriarchy *as a system of social structures and practices in which men dominate, oppress, and exploit women*. Walby conceptualised patriarchy at different levels of abstraction - at the most abstract level, patriarchy is considered a system of social relations, articulated in capitalism and racism in Britain; and at the least abstract level composed of six patriarchal structures: the patriarchal mode of production in the household, patriarchal relations in paid work, patriarchal relations in the state, male violence, patriarchal relations in sexuality, and patriarchal relations in cultural institutions (Walby, 1990). Walby explained that even though these six deep patriarchal structures are autonomous, they interact and have causal effects on each other, either reinforcing or blocking; a reflection of variations in gender relations in the western society and a possible explanation for geographical differences in patriarchy. She further asserted that in Britain, patriarchy has moved over the years from private (household) to public patriarchy (employment, State, institutions).

The patriarchal mode of production in the household reflects a structure where wives are domesticated in homes, saddled with unpaid labour or household chores in exchange for allowances from the husbands. In this structure, housewives are the production class while husbands are the expropriating class (Walby, 1990). The patriarchal relation in paid work reflects an economic structure where women are segregated to less pay or less skilled jobs; this practice exists in organisations and is also reflected at management level; commonly men take leadership roles while women occupy supporting or subordinate roles (Nkomo & Ngambi, 2009). New inequities have emerged as a result of the shift from a communist to a market-based society, both in the public and private spheres, because of increased pay disparities between men and women, declining representation of women in the political, professional, and managerial (Metcalfe and Afanassieva, 2005).

The patriarchal relations in the state reflect capitalism and racism, policies and practices that are systematically and indirectly biased, a situation where the state is perceived as a social institution that is not only gendered but serves men's interests (Zajicek & Calasanti, 1998). The fourth patriarchal structure - patriarchal relations in male violence constitutes all the unpleasant behaviours experienced by women from men, and sometimes condoned and legitimated. For example, in Nigeria, a man culturally owns his wife and can demand sexual intercourse with or without her consent and it is not regarded as rape under the Nigerian law "Sexual intercourse by a man with his own wife is not rape, if she has attained to puberty" (section 282 of the Penal Code).

The fifth structure, patriarchal relations in sexuality reflects a compulsory structure of heterosexuality and sexual double standards which in the Nigerian context, reflects male privilege and biased subjectivity that promotes sexual identities and behaviours of male dominance (Izugbara, 2004). The sixth structure is the patriarchal relations in cultural institutions; this structure explains how some sets of institutions, for example religious institutions, employ arrays of gendered subjectivities and places women within a patriarchal confine (Walby, 1990). While the concept of patriarchy as postulated by Walby (1990) viewed patriarchy as a system of structures, it appears to have overemphasised the powers of men and underemphasized the powers of women especially that women are social change agents and not merely passive objects (Duncan, 2002).

Furthermore, patriarchy is a social construct, a system where men hold primary power and predominate in roles of political leadership, moral authority, social privilege, and control of properties (Kuti, 2020; Coquery-Vidrovitch, Catherine, 2018; Coquery-Vidrovitch, C., 1997). Patriarchy might be universal but manifest differently in different contexts (Walby, 1990); patriarchy exists in all societies, however, the degree to which men dominate women varies from one society to another, for example, the Arab and Palestinian societies have stronger patriarchal structure than other countries - see "Paradise beneath her feet: How women are transforming the Middle East" by Coleman (2013), On the characteristics of patriarchal societies, gender inequality, and wife abuse: The case of Palestinian society by Haj-Yahia (2005) and Patriarchal hegemony by Adisa

et al. (2019). Also, the European countries have significant variations of patriarchy and measures of unequal gender practices - see *the diverse worlds of European patriarchy* Duncan (2002). Patriarchy is characterised by historic and current unequal distribution of power between men and women, a situation that puts women in a disadvantaged position of excessive subordination, reflecting in the under-representation of women in decision making roles in political, economic, social, and business sectors (Kuti, 2020; Ademiluka, 2018). The next section presents women and power in organisations.

3.3 Women and Power in organisations

Power is an important factor in a social relationship; it is present in every society and its distribution varies from one society to another. Lack of education was often thought to be a major impediment to women's attainment of power, however, in recent times, women graduate from colleges in greater numbers than men, flooding the labour market (Marmenout and Lirio, 2014), however, the unequal distribution of power between men and women in the workplace has persisted such that even time and women's self-improvement appear not to have significantly influenced women's representation in management roles (Schein, 2007). Hence, the underrepresentation of women in management may not necessarily be due to a lack of education or training, but rather to lack of power (Vinnicombe and Colwill, 1995).

What is power and where does it originate? Power is frequently associated with politics and the male sphere; power is derived from positions of authority; career and power may be synonymous. There are numerous definitions of power, but in this context, power is defined in terms of business - the authority that comes with executive positions within organisations. Power is described as the capacity to influence or control other individuals or groups of people inside a structure (e.g., a firm) in order to adapt them to the environment and circumstances, to make decisions, push through ideas, and implement the company's work and co-operation concepts (Yousaf and Schmiede, 2016).

There was a time when many of us believed that education was the only barrier separating women from the managerial ranks of government and business. If women only had professional degrees; if women only had MBAs; if women only had access to the entry-level positions that would slowly lead them into management. There were others who believed that real change would occur only through the education of women and men, through massive attitude change. So, we set about the task of writing books and articles, teaching courses, and giving seminars to anyone who cared to read and listen and to many who did not. All over the world, women entered into the training and education that would prepare them for managerial equality with men. Women had only to prove themselves competent, we believed in those days, and the world would prove itself to be fair. Today, we are older and wiser. Many women have earned their MBAs. They have entered the professions in unprecedented numbers in what they believe to be the first step towards leadership. Women have read the books, earned the credentials, and proved their competence. Yet in every country, in virtually every occupation, in almost every company, women continue to be underrepresented in management in proportion to their representation in the workforce. Clearly, women have not failed to educate themselves with the intellectual tools of their trades and clearly, they have not failed in their attempts to present their cases with eloquence and articulation. If aspiring female managers and those who would support them have failed at anything, they have failed to understand POWER (Colwill, 1995).

Vinnicombe and Colwill (1995) identified three types of power: personal power, interpersonal power, and organisational power. Personal power is power arising from personal characteristics such as charisma, confidence, knowledge, experience, or reputation; the belief in oneself and feeling of being in control of one's environment. Interpersonal power is the ability to influence others to do things that they naturally may not do while organisational power is a legitimate power arising from positions of authority and the ability to use available resources (human and material) to achieve set goals. Leaders must exert influence on their subordinates, superiors, and peers, regardless of their position or personal traits. They persuade, engage, encourage, order, or enforce to influence their subordinates, superiors, and peers. In order to be successful in business, you must be able to exert influence. When you exert influence, you use power, and each time you use power, you exert influence. Thus, a true leader is someone who, through exerting influence, achieves positive results for the organisation, improves professional satisfaction, and increases employee participation.

Men and women use different strategies and exert power in different ways. There are numerous methods to exert power in organisations - persuasion, exchange, and

coercion are three basic influence strategies (CE women and power report, 2012). To influence others, persuasion strategies (rational persuasion, inspirational appeals) rely on logical reasoning or appealing to values and ideals. They are most successful when increasing participation and their impacts are long-lasting if they result in attitude changes. Exchange methods (consultation and exchange) aim to put individuals in a good mood so that they will comply with the leader's requests. They make people more obedient, but the strategies generally are intensive. Coercion techniques (coalition and pressure) are associated with applying pressure, and their primary goal is to overcome resistance. They entail boldness in direct confrontation, and they are most effective when people are hesitant to cooperate and express objections that something cannot or should not be done. If the Leader has little time for persuasion or consultation and has tried these methods in the past with no success, coercion appears to be the only way to influence people. Nonetheless, it is important to remember that coercion strategies are used to overcome resistance when it is encountered and threatens the accomplishment of a project. As a result, their use at an inappropriate time may result in resistance that will have to be dealt with later (Schwanke, 2013; CE women and power report, 2012; Vinnicombe and Colwill, 1995).

Women are far more likely to choose logical persuasion (factual evidence) and consultation, which entails including others in cooperative actions. These strategies are classified as direct persuasion techniques. Men are more concerned with power in the sense of prestige and social standing. Men have a more hierarchical structure and establish their position in a different way. In commercial interactions, women generally affect their surroundings by collaborating with others, enlisting others' help, soliciting their opinions and viewpoints, and counselling them on various options. As a result, women prefer to disarm their opposition and nip resistance in the bud; women also assist all parties involved in seeing the problem in a variety of ways, frequently asking "What" or "How" questions (Schwanke, 2013; CE women and power report, 2012; Vinnicombe and Colwill, 1995).

Power comes in a variety of forms, some positive, some negative, and the description of a powerful person has frequently been masculine, resembling an "unpleasant man"

(Vinnicombe and Colwill, 1995). In a study conducted by Colwill (1995), the power scores for male and female managers shows that in personal power (being in control of one's environment), there is no significant difference between male and female. However, in interpersonal power, men are seen to enjoy more influence than women in their homes and organisations (Vinnicombe and Colwill, 1995) while in organisational power, women are perceived to be more effective at mobilising resources and achieving better results than their male counterparts (Sidani et al., 2015; Moss, 2009).

As a researcher, I am reminded of Schein's early 1970s findings that gender stereotyping was a serious impediment to women joining management in the United States of America. Male and female managers regarded women to be less likely than males to possess the characteristics, attitudes, and temperaments associated with successful management. Leadership ability, willingness for responsibility, and objectivity were viewed as necessary management attributes that males were more likely to possess than women. To "think manager" was to "think male," and this perspective acted against women seeking entry into and advancement into management positions. A replication of Schein's study in 2007, thirty years later, demonstrates how women have gradually gained access to management cadres in the United States of America, but the mindset of "think manager, think male" of their male counterparts has remained constant. As submitted by Woolley and Malone (2011), the more women in a group, the better the collective intelligence. Improving women's participation in leadership roles is part of the global fight to improve women's rights, freedoms, and opportunities. Women need to be promoted into positions of power and influence in organisations if they are to achieve global equality of opportunity (Schein, 2007); however, the stronghold of patriarchy in every society and at all levels makes the admission of women to positions of power more challenging. The next section discusses global talent management.

3.3.1 Global Talent management.

The concept of talent management is a constant source of concern for all firms seeking a competitive edge in a fast increasing global market (Latukha et al., 2022; Kravariti et al., 2021; Gallardo-Gallardo et al., 2020; Friday and Sunday, 2019; Krishnan and Scullion, 2017). Since McKinsey's ground-breaking "War for Talent" study in 1997, many

organisations have recognised talent management as a strategic business tool and a key driver of corporate performance in the same way that other resources such as brand, capital, customers, shareholders, and infrastructure are managed (Latukha et al., 2022; Michaels et al., 2001).

The concept of talent management has garnered tremendous global attention from academics and practitioners (Latukha et al., 2022; Kravariti et al., 2021; Gallardo-Gallardo et al., 2020; Friday and Sunday, 2019; Krishnan and Scullion, 2017; Scullion and Collings, 2011). Studies have examined talent management from the employer perspective (Krishnan and Scullion, 2017; Scullion and Collings, 2011, Scullion et al, 2016; Scullion and Collings, 2011), that is, the organisation responsible for developing talent recruitment strategies and investments but which frequently excludes employees from talent management initiatives; an initiative that is supposed to address employee needs, resulting in a significant knowledge gap that could be detrimental to both the employer and the employee (CIPD, 2010). Recent studies (CIPD, 2010) demonstrate a change away from the typical employer viewpoint and toward an employee lens, eliciting employees' feelings and perspectives on talent management, providing insight into how it feels to be talent managed.

There are two essential reasons for talent management: first, access to excellent talent is critical for sustaining competitive advantage; second, organisations that manage talent effectively have better access to talent than those that do not (Cappelli and Keller, 2014). According to the CIPD talent perspective (2010), over 35% of big organisations employ a talent management leader, and nearly one-third have a formal personnel strategy. There is currently a high level of board and CEO involvement in talent management programmes, which is a significant improvement over just a few years ago.

A significant challenge for human resource practitioners is defining the core purpose of talent management - should approaches to talent management be focused on enabling all employees to reach their full potential (inclusive approach) or on identifying and selecting high potential employees (selective approach)? In fact, a hybrid approach is frequently used: general consideration is given to all employees, while specific focus is

paid to high potentials within subgroups, which are managed through structured talent management programmes (Beechler and Woodward, 2009). However, additional research indicates an increased use of a targeted approach to talent management in recent years, most notably increased investment in senior leadership and succession planning (CIPD, 2010); a strategic approach to identifying and matching talents to critical roles; and the critical importance of developing talent pools and pipelines to fill critical roles across global boundaries (Krishnan and Scullion, 2017).

Based on my experience in the banking sector, an inclusive approach is employed to provide an opportunity for every person to demonstrate their potential; subsequently, management identifies, selects, promotes, rewards, and supports high potentials "HIPOs." However, the process of identifying and selecting "HIPOs" is frequently biased towards men, entirely dependent on the manager's discretion, and frequently devoid of employee participation. In general, high-potential employees who are on the boss's naughty list or who are ideologically opposed to the manager are not supported. Male employees are accused of lobbying their bosses, running errands for them, engaging in out-of-office networking, and acting as a saboteur for the boss. This implies that the selection process is subjective, biased, and at the manager's discretion, and that the organisation may overlook actual high-potential candidates in the process. Therefore, these high-potential employees may seek employment with other organisations that offer greater opportunities for professional advancement. Consequently, retention of HIPOs is a crucial talent management issue, and organisations need to adopt an inclusive, collaborative, and co-created business strategy involving employees, managers, and employers - the fundamental talent management drivers. Given that women dominate the Nigerian banking sector; this affects more women than men.

When organisations lack an appropriate personnel composition, their performance and competitive advantage may be jeopardised (Hunt et al., 2018; Barsh et al., 2013; Woolley and Malone, 2011; Moss, 2009; Badal and Harter, 2014). However, organisations are increasingly faced with the challenge of managing cultural, ethnic, and gender diversity among their employees. As a result of the large influx of women into formal employment, managing diversity became more complicated due to the unique

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gender requirements of women, making talent management more difficult for organisations (Latukha et al., 2022; Enyinna and Ezinne, 2015). Organizations struggle to develop inclusive talent management strategies that are effective across the board so that no classified group, particularly women, is excluded (Nzewi et al., 2015; Marmenout and Lirio, 2014; Scullion and Collings, 2011; Linehan and Scullion, 2008). In order to achieve and maintain competitive advantages in the current global economic environment, organizations need to develop novel strategies for enhancing the efficacy of their talent mix.

Talent management is no longer an HR issue but an organisational concern. Every organisation need to develop an inclusive talent management strategy that is embedded in the business strategy and fits with organisational culture and human resource strategy.

Figure 3. 3: An Integrated Approach to Talent Management in Organisations
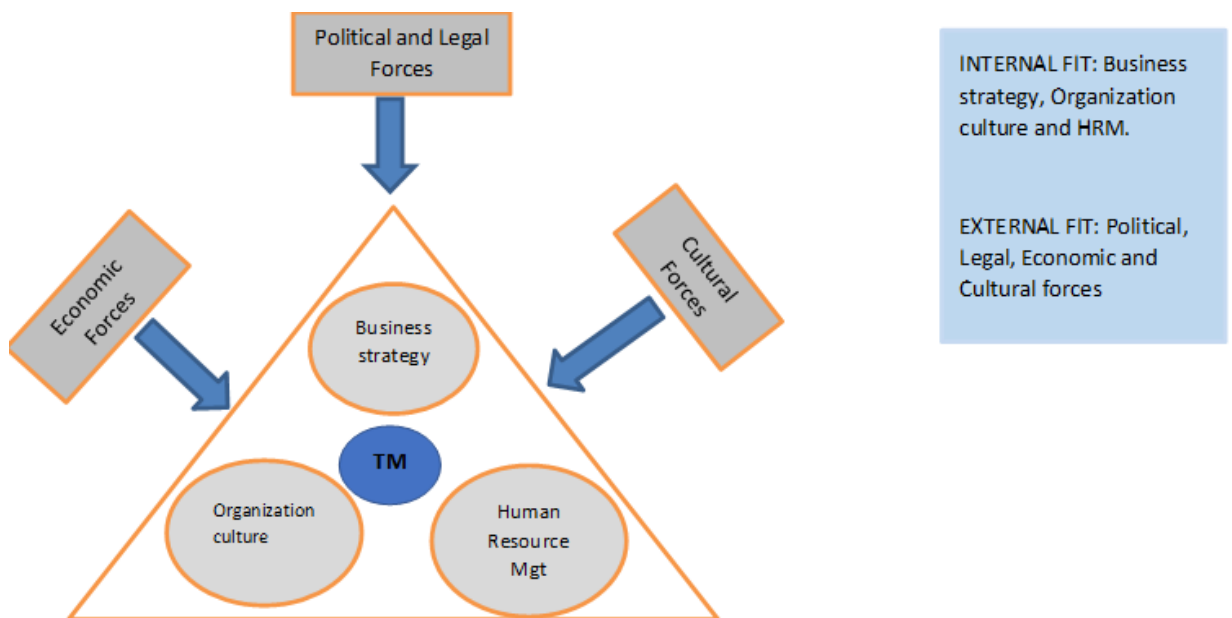
Source: Diagram adapted from the work of Davanna et al (1984).

In order for talent management to be successful, there must be a balance between external and internal factors. The external factors are the economic factors such as financial constraints on implementing strategies, political and legal constraints imposed by labour law, such as safety regulations, and cultural factors such as gender stereotype;

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for example, in Nigeria, women are only permitted to work night shifts in the health care sector (Okongwu, 2021, Abu, 2020). As a result, women may find it difficult to work in positions that require staying late or overnight on-site, and organisations may find it challenging to establish the most suitable personnel management strategy that accommodated women in such positions.

Additionally, when organisations are successful in developing an inclusive talent management strategy that is integrated into their business strategy and aligned with their organisational culture and human resource strategy, then, they have achieved internal alignment. This might have a positive effect on staff motivation, job satisfaction, and talent retention (Boxall and Purcell, 2003). For women, an inclusive approach that addresses the challenges of female work-family life that cause work responsibilities to conflict with family responsibilities is required (Ojo, 2016). The next section discusses equal opportunity practices in the workplace.

3.3.2 Equal opportunity practices in the workplace

For decades, gender inequality has manifested itself in two ways: a scarcity of women in the labour market and a concentration of women in low-wage female-labelled jobs (Parker & Donnelly, 2020; Luanglath et al.; 2019; Booysen et al., 2018; Vinnicombe and Colwill, 1995; Tanton, 1994). However, significant progress has been made in recent years as more women enter the labour market and more women saturate male classified jobs (International Labour Organisation, 2015). Despite this transition, there are indications that income disparities between men and women in similar job categories persist (Mueller et al., 2017; Blau, 2016) and one begin to wonder why salary disparities and gender segregation in specific occupations still persist. Women are frequently employed in low-wage jobs or at the bottom of the hierarchical ladder (Powell, 2018; Asplund and Asplund, 1988).

Male superiority is ingrained in societal culture; while this varies by country, a woman is expected to submit to a superior male leadership at work in the same way that she is expected to submit to her husband, father, uncle, or other male family members (Abadi et al., 2022; Kuti, 2020; Marshall, 1984). Not only is gender-based task allocation prevalent in the home, but it is also subtly embedded in the workplace (Coquery-

Vidrovitch, 1997). Organisational culture and practices differ; some are explicit and transparent in practice, while others are implicit and ambiguous, affecting the organisational climate, practices, and employee behaviour (Asplund and Asplund, 1988). In organisations with a poor culture, stated and unwritten standards frequently clash, and practices often contradict policies - creating a climate in which employees become quiet, afraid to speak up, and ineffective (Marshall, 1995). In organisations like the Nigerian banks, written policies promote equal opportunity and practice in the workplace; however, certain practices like subjective appraisal and promotion system (see 5.4.1.2) subtly undermine this practice, and women are frequently impacted. Despite the fact that women are just as career oriented as men, they face greater obstacles (Okafor and Akokuwebe, 2015; Egwurube, 2016).

Over time, the "myths" concerning workplace inequality have persisted (Maddock, 1999; Billing and Alvesson, 1997; Tanton, 1994; McDougall and Briley, 1994; Fagenson, 1993). Asplund (1988) examined organisational culture in five big organisations operating in a variety of industries. While the research revealed that discrimination exists in certain organisations, it also discovered that goal-oriented organisations with a defined culture appear to provide equal chances for men and women.

Globally, there has been an increasing push for more women to serve on boards of directors and in other senior leadership positions. While this is a positive development, businesses need to maintain emphasis at all levels to ensure a continued stream of diverse talent to include women (MacDonald, 2019). The next section discusses gender discrimination and biases in the workplace.

3.3.3 Gender discrimination and biases in the workplace

Historically, gender discrimination was a male-female issue; however, the rise of additional gender classifications and sexual orientations such as lesbians, gay, bisexual, and transgender "LGBT" has complicated the issue in the workplace (Badgett et al., 2009; Schwanke, 2013). Despite regulations aimed at promoting workplace equality, discrimination against certain social groups such as women persists, with women fairing less than men on the majority of measures of economic equity including income

inequality, unemployment, and occupational distribution e.g., pay disparities and gender stereotyped roles (Trentham and Larwood, 1998).

In the United Kingdom and the United States, the 1964 Civil Rights Act and the 1970 Equal Pay Act (EPA), which were superseded by the 2010 Equality Act, ban any disparate treatment of men and women in terms of pay and working conditions. The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), adopted in 1979 by the UN General Assembly described as an international bill of rights for women defines discrimination against women as "...any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field", by this all states are committed to undertake series of measures to end discrimination against women (UN Women, 2022).

According to the Nigerian constitution, the state is responsible for ensuring equal compensation for equal work without discrimination on the basis of gender or any other factor. However, there has been no enactment of implementing the law to date. Equal pay for equal work was included in a Labour Standards Bill introduced in the National Assembly in 2008; however, it was not passed (Wage Indicator, 2019). This exposes Nigerian women to employment discrimination and inequity. Additionally, discriminatory laws in Nigeria harm women and organisations, for example, it is unlawful for women to work manual labour at night (Okongwu, 2021; Abu, 2020). Multinational manufacturing enterprises are being compelled to streamline recruitment toward men in order to avoid legal repercussions. This makes it increasingly difficult for such organisations to promote a woman to a position of leadership if she has not previously worked in the trenches with them on a nightshift, at some time in her career. This discriminatory regulation, backed up by cultural norms, prevents Nigerian women from obtaining manufacturing occupations, resulting in female underrepresentation in that sector (Okongwu, 2021; Abu, 2020). The Nigerian labour law prohibiting women from working night shifts, as well as several others, need to be reviewed and revised. This is

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only one of the legal impediments that Nigerian women encounter while looking for job; women are not protected against gender discrimination in the workplace and do not receive equal pay for equal effort. Women who are sexually harassed at work have no civil rights. When women return to work after maternity leave, they are not guaranteed a comparable position. Nigeria is not alone in these impediments - according to a recent World Bank report (2019); the majority of countries continue to have regulations that make it more difficult for women to work than men. Nigerian women will require legal protection in order to advance their careers and economic involvement.

According to the Virtual Media Briefing on the Global Gender Gap Report 2022, the recovery towards gender parity has been insufficient in the face of a volatile context. Nigeria ranks 139 out of 156 nations on the World Economic Forum's global gender gap index 2021 report, suggesting that the Nigerian economy is still far from closing the gender inequality gap. Additionally, according to the McKinsey Global Institute's power of parity report by Woetzel et al. (2015), women account for half of the world's working-age population but generate only 37% of gross domestic product (GDP) and advancing women's equality could add $12 trillion to global economic growth (GDP) by 2025. Gender inequality is a significant moral and social issue, but it is also a critical economic issue. If women, who make up half of the world's working-age population, are unable to realise their full economic potential, the global economy may suffer (Woetzel et al., 2015). The next section presents the barriers to senior management positions for women.

3.4 Barriers to senior management positions for women.

Women are making significant strides into boardrooms (Oberg, 2020; Frkal and Criscione-Naylor, 2020); however, they remain underrepresented in senior management positions in businesses and politics (Ford et al., 2021; Calinaud et al., 2021; Frkal and Criscione-Naylor, 2020; Alqahtani, 2019). This assertion is shared by not only social and organisational researchers, but also by women who have amassed significant leadership experience (Einarsdottir et al., 2018; Al-Asfour et al., 2017; Hart, 2017; Rincon Diez et al., 2017; Nikolaou, 2017; Suntoo, 2017, 2019; Marmenout and Lirio, 2014; Schwanke, 2013; Okafor et al., 2011; Barreto et al., 2009; Linehan and Scullion, 2008;

Oakley, 2000). While organisations strive to retain their bright female employees through talent attraction, talent development, talent motivation, and talent retention; societal prejudice against women and stereotyped social roles make it extremely difficult for women to break through the invisible glass ceiling (Alqahtani, 2019; Saleem et al., 2017; Sommers, 2017; Fernandez and Campero, 2017; Yousaf and Schmiede, 2016; John Kolade and Kehinde, 2013) and advance to the peak of their career. Numerous barriers have been identified that prevent women from advancing to senior management positions. These barriers are categorised as follows: societal, organisational, and family.

3.4.1 Societal barriers

Religion, beliefs, values, politics, culture, and legislation all contribute to the creation and development of roles and expectations within a society. Societal barriers are associated with traditional values, religious beliefs, and stereotyping of gender roles (Eagly et al., 2000). The social role theory states that individuals' beliefs about social groups in their society are formed as a result of associating specific behaviours with their normal social roles (Koenig and Eagly, 2014). Thus, once a social group is formed, individuals engage in specific social behaviours which according to Barreto et al., (2009), these behaviours are enacted and replicated in order to reinforce and protect a group's perceived shared identity.

Historically, boys are encouraged from an early age to demonstrate bravery, control, and power, while girls are expected to be subtle, submissive, and reserved. When either gender acts contrary to social norms, they are scorned and discriminated against (Suntoo, 2017, 2019). As they mature and make career choices, this gendered role manifests itself in their career choices. Males assume positions of authority and responsibility, whereas females assume supportive role. If a female demonstrates the slightest desire or capacity for leadership, she faces discrimination and is accused of acting contrary to societal expectations (Eagly and Karau, 2002). This gender-related behaviour can be viewed from diverse perspectives.

Traditional social science model of gender begins with the premise that males and females are born gender-neutral in terms of sex-dimorphic behavioural predispositions and debates over whether men and women have biological differences (Lueptow et al, 2001). These differences are thought to be the result of an evolutionary model that postulates constant gender differences based on genetic patterns evolved in response to early males and females facing distinct reproductive challenges (Suntoo, 2017, 2019). Male and female are similar yet different genetically, and as a result, males are assumed to be physically stronger than females which explain why role specifications exist in both formal paid jobs and domestic responsibilities. Eagly's ideas of communal and agentic orientations that reflect the primary line of gender differentiation are essentially the characteristics associated with particular roles and positions. This biological view has changed over time as women's participation in formal paid work has increased (Suntoo, 2017, 2019) and gender models derived from biology and traditional social science are not always applicable to male and female leadership roles (Lueptow et al, 2001).

Furthermore, gender-related behaviour is observed when male and female begin to socialise; this is taught or communicated by the society. Alqahtani (2019) defined socialisation as the process by which a child develops into an individual who respects the norms, laws, and customs of his or her social environment. Although socialisation agents such as parents, teachers, peers, books, religion, and social media reinforce gender roles, parents have the greatest influence on children (Suntoo, 2017, 2019). For example, traditional fathers teach their sons how to assume responsibility, such as how to fish, hunt game, farm, and provide for the family. On the other hand, mothers teach their daughters how to care for themselves, such as cooking, cleaning, knitting, and hair styling, as well as how to care for the family as a whole (Coquery-Vidrovitch, 2018; Falola and Heaton, 2008). Thus, gendered roles learned in childhood become deeply ingrained in the cognitive structure and typically persist into adulthood, influencing career choices and decisions; however, these gendered roles, which are commonly categorised as masculine and feminine, vary considerably across societies (Lueptow et al, 2001).

In some ways, women's careers are impacted by gender stereotypes due to gendered roles. For instance, women were previously excluded from male-dominated fields such

as engineering. However, as women advanced in education, training, and skills, a significant shift occurred; a greater number of women now control what was formerly a male-dominated occupation, despite this shift, women still struggle to reach the pinnacle of their careers and encounter a glass ceiling (Egwurube, 2016). Sadly, this traditional pattern is ingrained in the social structures and is passed down to succeeding generations as part of their socialization. It is therefore not surprising that, despite years of impressive social progress and legislation, women continue to face discrimination, particularly in emerging countries, where female participation in the workforce, especially in leadership positions, reflects specific and pervasive socialisation patterns hostile to women's advancement (Alqahtani, 2019).

Additionally, national culture influences the career advancement of women. Kroeber and Parsons (1958) defined culture as " transmitted and created content and patterns of values, ideas, and other symbolic-meaningful systems as factors in the shaping of human behaviour and the artefacts produced through behaviour". Through culture, society's regularities and stability are maintained. As a result, it is assumed that cultural values and beliefs significantly influence gender inequality. The relationship between cultural dimensions and gender inequality is critical to comprehend because socioeconomic development, cultural values, and gender inequality are all inextricably linked (Suntoo, 2017, 2019). In the Nigerian culture, for instance, men are recognised as income earners and breadwinners, while women are viewed as homemakers and caregivers; as submitted by Omar and Ogenyi (2004), these cultural and social traditions extend to the formal workplace and have a significant impact on who becomes a senior manager in the Nigerian public sector. Institutional theory explains how the external environment influences management decisions and how businesses conform to institutional pressures and societal expectations in pursuit of external and social legitimacy. The majority of organisational cultures are founded on customary practices as opposed to policy values. Organisational practices vary primarily based on a shared culture, which affects women disproportionately (Suntoo, 2017, 2019). Similarly, Emirati women who work in the UAE face similar challenges, such as the ambiguity of social norms regarding local women who work outside the home, the desire to raise a large family and contribute financially to the household without outshining the husband

(Maimenout and Lirio, 2014). The next section discusses the organisational barriers to women's career advancement.

3.4.2 Organisational barriers

Employee behaviours are influenced by organisational factors such as policies, practices, structure, and culture (Allemand et al., 2014). Countries with a high power distance tend to be more accepting of gender inequality (Hofstede, 2011). This gender disparity is evident in the workplace (Nikolaou, 2017; Rincón Diez et al., 2017). It's difficult for men to adjust their paradigms and accept female colleagues in positions of power equal to their own (Suntoo, 2017, 2019). Even when both genders possess equal qualifications, men are frequently given preference for senior management positions (Alqahtani, 2019; Norris and Inglehart, 2004). When you think of a manager, you automatically think of a male (Schein, 2007). Women are no longer restricted to low- and moderate-skilled jobs; in recent years, women have been protected globally by policies such as the equality Act and the sexual harassment against women in the workplace Act (Okongwu, 2021; Suntoo, 2017, 2019). These laws not only safeguard women in the workplace, but also assist them in advancing their careers. While the female workforce in lower to middle management positions has increased steadily over the last few decades, this trend has not been replicated at the senior management level (Nikolaou, 2017; Oakley, 2000). Thus, the underrepresentation of women in senior management has been ascribed to some invisible workplace barriers (Egwurube, 2016). These invisible barriers have been conceptualised over time under various names such as "glass ceiling", "glass cliff", "glass prison", "sticky floor", "glass borders" etc (Kirk, 2019; Yaghi, 2018; Saleem et al., 2017; Sommers, 2017; Shambaugh, 2007). These structural factors obstruct women's advancement to senior management positions significantly. Women's underrepresentation in senior management positions is a global phenomenon, the degree of gender inequality varies by country or culture (DeSimone, 2021; Hofstede, 2011) and the disparity is ingrained in cultural beliefs, which influence organisational culture and give men a preference for leadership positions (Schein, 2007).

The invisible barriers "glass" that prevent women from achieving elite positions in organisations have been conceptualised in various forms - "glass ceiling", "glass cliff",

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"glass prison", "sticky floor", "glass borders" (Kirk, 2019; Yaghi, 2018; Saleem et al., 2017; Sommers, 2017; Shambaugh, 2007). These forms of discrimination against women are prevalent horizontally at the bottom and vertical as women climb the leadership ladder (Ahmad and Naseer, 2015), unwritten, unspoken and presents itself in different forms (Suntoo, 2017). A brief overview of these concepts will be discussed for clarity's sake. The term "glass ceiling" refers to the impediments women face when attempting to advance in managerial hierarchies (Powell and Butterfield, 2015). In an early book titled "Breaking the Glass Ceiling: Can Women Achieve the Top Positions in America's Largest Corporations?" Morrison et al. (1987) defined the glass ceiling as "a transparent barrier that prevents women in corporations from rising above a certain level" (Powell and Butterfield, 2015). While glass ceilings can exist at any managerial level, the term was originally used to refer to women's limited access to top management positions (Powell, 2018). The glass ceiling is a prevalent trend, a hidden veil that conceals women's inherent talent and keeps them out of the top management of an organisation (Shabbir et al., 2017), when women attempt to advance, they face artificial barriers. Glass ceiling is an impediment that prevents women from achieving senior positions regardless of their qualifications, professional certifications or accomplishments (Patton and Haynes, 2014; Yaghi, 2018).

The glass ceiling is a metaphor for the invisible barriers that women face, which include discrimination against women on the basis of gender, age, race, economic status, physical ability (Obamiro and Obasan, 2013; Okafor et al., 2011; Nkomo and Ngambi, 2009; Omar and Ogenyi, 2004), and lookism (Jyrkinen, 2014). Lookism is the discriminatory treatment of people who are deemed to be physically unattractive, prejudice or discrimination based on a person's physical appearance (Jyrkinen, 2014). These forms of discrimination and gender stereotyping against women are organisational reality that are not organised in writing in any organisation's policies or regulations (Saleem et al., 2017; Yaghi, 2018). Working women encounter glass ceiling in diverse forms when attempting to find a suitable job or career for themselves (Saleem et al., 2017; SABA et al., 2017), however, in contrast, Glass et al., (2016) establish that women get exposed to promotional opportunities if the organisations face crises; Ryan and Haslam termed this "glass cliff". This position at a time of uncertainty and high risk

pose challenges to achieving expected results and outcomes. In this time of crises, women get little support to get desired results, hence, women executives' failure result in escalated turnover compared to their male counterparts (Ryan and Haslam, 2005). The glass cliff is a relatively new concept related to the well-known glass ceiling. Both concepts emphasise the importance of gender as a predictor of organisational behaviour. Connolly and Griffiths (2004) coined the term "glass cliff"; Ryan and Haslam (2005) used it to frame an argument about the causes of British women's failed leadership in the private sector. The central argument of glass cliff is that businesses prefer to hire women for dangerous, high-risk, and uncertain positions with a high probability of failure (Patton and Haynes, 2014). According to Ryan and Haslam, women are hired for "management positions in ways that are distinct from those of male managers", Ryan and Haslam did not clearly suggest that men would really like to control women, but rather that a patriarchal workplace system will inherently disadvantage women.

Consistent with the literature on the glass ceiling, when researchers use terms such as "established system" or "patriarchal system," they imply that men dominate the workplace and thus build its systems. While workplace discrimination does exist, the glass cliff literature appears to overlook well-documented factors affecting women in the workplace, such as the fact that women are hired for "management positions under conditions that differ from those of male managers." While the glass ceiling literature of the 1980s focused on women's underrepresentation in the workplace, the glass cliff literature published since 2004 demonstrates that women do rise to positions of leadership, but hiring practices remain discriminatory (Yaghi, 2018).

The glass prison concept refers to a mental state in which people convince themselves that men want to dominate the workplace and decision-making positions, while keeping women in their place as failed employees and leaders (Yaghi, 2018). The sticky floor concept describes how the majority of employees in organisations are trapped in low-wage jobs with few opportunities for advancement or sideways movement, with no internal career ladders for those stuck on the floor (Morgan, 2017). On the one hand, glass ceilings prevail for highly educated women; on the other hand, female groups with

low education levels encounter a sticky floor (Ahmad and Naseer, 2015). Smith et al. (2012) argue that the glass ceiling increases the wage disparity between men and women at the top and that the sticky floor increases the wage disparity between men and women at the bottom.

The concept of the "glass border" (Glass and Cook, 2016; Linehan and Scullion, 2008) is the discrimination against women seeking expatriate jobs. As firms expand their operations internationally in order to increase their chances of long-term success and survival (Linehan and scullion, 2008), this expansion creates job opportunities for men and women both domestically and internationally. However, studies (Ng and Sears, 2017; Adler, 1984) have revealed that women are less likely to be offered international work assignments, in part due to gender bias in various forms in host countries. For example, while women account for nearly 50% of the workforce in Canada, they account for less than 20% of expatriates (Ng and sears, 2017). Thus, while international work assignments are frequently viewed as a way to reward high-performing employees (Black and Gregersen, 1999) and a critical management development tool for preparing employees for future career advancement (Stahl et al., 2002), women are less likely to be chosen for these assignments. Firms are hesitant to send women abroad due to their inability to adequately support female expatriates on international assignments, the belief that women are incapable of breaking into business networks and negative stereotyping by foreign nationals (Linehan, 2017).

Additional area of concern is the lack of formal mentoring programmes and networking to enhance career prospects for women in many organisations (Suntoo, 2017; Linehan and Scullion, 2008; Chovwen, 2007; Burke and McKeen, 1996). The majority of mentoring relationships are informal and often experienced between an employee and a superior within the organisation (Suntoo, 2017). Also, there are concerns regarding same-sex mentor relationships and cross gender relationships (Linehan and Scullion 2008; Burke and McKeen, 1996); women under female mentoring may benefit from psychosocial relationships, but this may have no effect on their career advancement. While there are potential discomforts in cross-gender relationships, male mentors appear to have more power and influence than female mentors. Furthermore, there is

no denying the importance of mentoring and networking to career advancement. Men network more than women, which explain why they are overrepresented in positions of leadership (Suntoo, 2017). For women in senior management, a lack of networking hinders career advancement at all levels. Oftentimes, significant business decisions and contacts are made through informal networking (Linehan and Scullion, 2008). Many women constrained from informal networking activities due to family obligations and organisations may need to implement formal/professional network platforms to encourage women to engage in networking.

Women's issues have evolved into a primary focus of concern (Shabbir et al., 2017; Powell, 2018). Sessions and workshops are being held worldwide to discuss women's career issues across all professional fields. When women are not viewed as a crucial asset for organisational survival because of greater demand for male managers in organisations, fewer women will be granted management development opportunities, which may jeopardise their future career advancement prospects (Ng and Sear, 2017; Powell and Butterfield, 2015). Glass ceilings are detrimental to organisational effectiveness (Powell and Butterfield, 2015); it is an imprudent human resource practice for organisations to restrict the pool of talent considered for promotions into and within managerial ranks based on a job-irrelevant personal characteristic such as candidate's gender (Paul et al., 2021; Krishnan and Scullion, 2017). Organisations that artificially limit their candidate pool when making promotion decisions for top management positions appear likely to perform worse and be less effective at attracting and retaining managerial talent than organisations that maximise and care for all of their human resources (Powell, 2018; Woolley and Malone, 2011). Whether defined as a glass ceiling, a glass cliff, a sticky floor, or a glass boarder, workplace discrimination has pervasive and far-reaching effects on women's career advancement (Patton and Haynes, 2014).

3.4.3 Family barriers

According to the social role theory, gender stereotype shapes the unequal relationship between men and women and establish men's superior position in society (Eagly and Karau, 2002). Not surprisingly, such status has an effect on both performance and perceived status, which is lower for women and higher for men in this case. Historically,

a woman's primary role is that of a wife and mother; consequently, women are expected to be caregivers (Egwurube, 2016). Female sexuality is clearly distinct from male sexuality (Eagly et al., 2000), thus, a man's role in the home is to lead and provide for the family, while the woman's role is to support and manage the resources provided by the man (Egwurube, 2016). Family plays a key role in a woman's life, and this significantly determines a woman's career progression. Women shoulder the majority of domestic responsibilities in the family (child and home care), which creates significant conflict with their work obligations (Linehan, 2000). Unlike men, who can easily ignore family responsibilities in order to focus on developing talents and skills, women frequently must choose between family and career (Eagly et al., 2000). When there are dual-career couples in a marriage, when a woman marries and begins raising a family (motherhood), and when there is a lack of spousal support, work-family conflicts frequently arise (Suntoo, 2017).

A growing proportion of highly educated women want to pursue careers while also maintaining a viable family life (Suntoo, 2017, 2019; Woolley and Malone, 2011). Although it is difficult to determine the percentage of married professional women in our society today, it is reasonable to assume that the percentage has increased significantly in lockstep with women's overall labour force participation rates (ILO, 2020; Hopkins & White, 1978). One of the factors that constitute family barrier is the concept of dual-career couple. Dual-career couple refers to a family with two income earners in which both partners are actively pursuing careers, that is, both are committed to work and possibly to advancement at work (Arthur and Parker, 2004; Wolf-Wendel et al., 2004).The dual-career family is a family structure in the society that provides new sources of fulfilment, however, simultaneously, the dual-career lifestyle introduces new types of family problems (Hopkins & White, 1978) with many couples struggling to establish their professional lives and their marriages (McNeil and Sher, 1999) as well as a need to rethink how career development is conceptualised (Suntoo, 2017, 2019).

Dual career families face a certain amount of stress such as identity, social network, role cycling and overload dilemmas (Rapoport and Rapoport, 1971) with substantial physical and emotional toll of family care and pursuing a meaningful career. Dual-career family

roles have been hypothesised to be a reversal of traditional family roles, in which the male becomes more involved in domestic activities and the female becomes more career-oriented; thus, the dual-career family often adopts an egalitarian division of labour. However, recent research with dual-career families indicates that egalitarianism in the division of domestic responsibilities and the importance placed on career advancement are unrealistic expectations for the majority of dual-career families (Suntoo, 2017, 2019; Arthur and Parker, 2004; Harvey and Wiese, 1998; Hopkins and White, 1978). Essentially, these studies demonstrate that, while attitudes toward home care may be egalitarian behaviourally, the actual division of responsibilities assigns the majority of these responsibilities to women (Hopkins and White, 1978). Dual-career marital adjustment appears to be also contingent on workplace discrimination. Rosen et al (1975) discovered that many managers and executives have stereotypical expectations for career wives and their husbands in terms of sex roles. The authors speculate that discriminatory managerial practices impede dual-career women's development of positive attitudes and career commitment. As such, attempts at role redefinition by a dual-career woman may result in increased frustration at home and at work. For both partners in a dual-career marriage, the end result may be increased conflict and stress in the marriage.

Secondly, there is a strong correlation between motherhood and limited career opportunities (Waldfogel, 2007). Motherhood is an overly simplified term that refers to a more complicated process involving the age of dependent children, work hours, and career breaks (McIntosh et al., 2012). The degree to which women are restricted in their career advancement is directly proportional to the school age of their dependent children: the younger the child, the more problematic the effect which often has a detrimental effect on women's career advancement. Women who take a longer-than-two-year career break see their careers stagnate and constrained (McIntosh et al., 2012). The organisational structure of work and the practicalities of juggling career and motherhood are significant contributors to women's relative underperformance. McQuaid and Lindsey (2005) were unable to determine the magnitude of the effect but noted that motherhood had a direct effect on the types of roles women take, recommend, or are given. Waldfogel (2007) described this as detrimental to women's

career advancement and referred to it as the "penalties of motherhood." She noted the distinction between men's and women's careers, noting that men's careers are unaffected by marriage and family, resulting in few or no career interruptions. Waldfogel contended that this penalty may persist long after the woman has relinquished childcare responsibilities, indeed throughout her career, as a result of the negative career effects of career breaks casting a "negative shadow" over women's future career.

McQuaid et al. (2009) observed that flexible employment, in terms of hours or part-time work, was appealing due to the relatively simple entry, exit, and re-entry procedures, as it enabled women to balance work and family responsibilities more easily, but at the expense of their long-term career. They contended that these constraints frequently compel women to accept less "attractive" jobs that accommodate personal circumstances in exchange for lower wages and hours of work, or a combination of the two. According to Hakim (2006), the majority of mothers lack a strong personal commitment to paid work or a career, particularly after the birth of dependent children. She asserts that the majority of women who enter occupations do so to "fit paid work around their domestic roles, rather than vice versa" (Hakim, 2000). She argues that women choose to forego the increased responsibilities and additional hours associated with certain jobs in order to focus on their families. Houle et al. (2009) rejected Hakim's position but acknowledged the family's role in "normalising" motherhood roles and expectations. The family served as the ideological ground for the construction and legitimization of gender roles. They contended that concepts pertaining to "the family" promoted the model of the male as provider, leader of the household, and the female as mother and caregiver, socialising them into gender roles. They contended that the model's widespread adoption and acceptance, combined with widespread belief in its significance and worth, facilitated the continued reinforcement of gender stereotypical beliefs, values, and structures.

Longhurst (2008) cited in McIntosh et al., (2012) observed that these socio-structural constraints shaped women's employment relationships. Women's employment decisions and choices are a result of the interaction of these factors. Women's broader

ambitions and determination to excel within the confines of the family framework contribute to a situation in which women limit their career options to accommodate these notions. For women, understandings of motherhood frequently resulted in their devaluation in the workplace, both as women and as employees. She contended that the greatest career impediment for women was employers' preference for specific types of employees in specific economic circumstances, as opposed to women's preference for alternative work arrangements. Essentially, many women had no choice; they were subject to individual perceptions and economic circumstances on a personal and professional level.

Legault (2003) expanded on this by examining the extent to which "commitment" is viewed as necessary for career advancement. They contended that the narratives of motherhood, family, and commitment to these "roles" and "responsibilities" defined women's reasons for working part-time and that socio-cultural perceptions of work and life commitments are the critical determinants of employment opportunities, career progression, and career outcomes for mothers. Motherhood stigmatises women and is used as a justification for regulation and marginalisation, resulting in decreased employer commitment to pregnant and new mothers. Legault observes that women with young children are frequently perceived as less capable than women without children. Assumptions about colleagues' capabilities can result in women with children being excluded from career development opportunities, as other workers believe that motherhood diminishes productivity and performance. Employers' presumptions that women with young children are less competent than women without young children are frequently accompanied by presumptions that women's work orientation is diminished during pregnancy. Employers associate motherhood with a supposed decrease in women's employment orientation and have numerous concerns about motherhood's commitment to employment (Legault, 2003).

Furthermore, all individuals' lives are impacted by their social roles (Eagly et al., 2000). Social roles contribute to our self-definition by imposing self-definitional boundaries. They exert influence over our actions by imposing behavioural boundaries. They impose relational boundaries on how and with whom we interact. They exert influence over our

thinking by enforcing cognitive boundaries. They exert an effective control over how we feel about things by imposing affective boundaries. They impose temporal boundaries on our use of time and finally, they impose spatial boundaries on our physical location (Frone, 2003). The main social roles that most adults engage in are classified as work and nonwork roles. A broad distinction can be made between work and non-work contexts (Rice et al., 1985). There are several subdomains of social roles within the non-work domain: family, religion, community, leisure, and student. Due to the fact that social roles provide meaning and structure to people's lives, researchers from a variety of disciplines are interested in the concept of social role balance. This interest stems in part from the recognition that, despite the variety of boundaries engendered by social roles, these boundaries vary in their flexibility, and that transitions across boundaries occur frequently. It also stems from the expectation that an imbalance in social roles (work-family conflicts) may be a significant stressor, affecting outcomes in the affected life domains and the overall health and well-being of those exposed to the imbalance (Frone, 2003). According to the most frequently cited definition of work-family conflict, it is "a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect. That is, participation in the work (family) role is made more difficult by virtue of participation in the family (work) role" (Frone, 2003; Greenhaus and Beutell, 1985).

Work-family conflicts occur when women are pressed to perform two distinct roles. Work and family are the two factors that contribute to work-family conflict. As mothers, women are motivated to pursue self-fulfilment in their careers, but they face increased pressure to sacrifice their valuable time for child rearing and development (Suntoo, 2017, 2019). Work-family conflicts are defined as an incompatibility between the responsibility domains of work and family, which can have a detrimental effect on women's careers. These conflicting roles are associated with poor performance at work, which results in decreased job satisfaction and a greater predisposition to quit a role (Frone, 2003).

Family-work conflict is another type of inter-role conflict in which family and work are incompatible. This type of conflict is more likely to have a detrimental effect at home,

resulting in an unbalanced work-life, such as low life satisfaction and increased conflict with family members (Suntoo, 2017, 2019). Additionally, researchers (Ghayyur and Jamal, 2012; Ansari, 2011; Aslam et al., 2011; Makela and Suutari, 2011; Burke and El-Kot, 2010; Namasivayam and Mount, 2004; Frone, 2003; Greenhaus and Powell, 2003; Greenhaus and Beutell, 1985) studying work-family conflict have noted that this definition implies a bidirectional dimension to work-family conflict. In other words, work can obstruct family life (work-family conflict), and family life can obstruct work (family-to-work conflict). Women frequently find themselves in these conflicting roles - work-family/family-work, particularly when they marry and have children; they strive to maintain a balance between the two, but when circumstances become complicated, they are forced to choose one over the other, frequently choosing family over work (Aslam et al., 2011; Namasivayam and Mount, 2004; Greenhaus and Beutell, 1985).

Another critical non-work domain resource that provides the assistance and affirmation required to implement effective career management strategies is spousal support (Ocampo et al., 2018). Spousal support is a significant type of social resource that contributes to job performance. It is defined as the assistance, guidance, and understanding provided by spouses to one another (Ocampo et al., 2018). This may take the form of emotional support (reassuring), instrumental support (assisting with a challenge), tangible support (finance, assisting with domestic chores or care for children), or informational support (providing advice) (Schulz and Schwarzer, 2004). Spousal support entails resource exchanges that foster feelings of security and esteem, which are necessary for meeting life demands or coping with numerous stressors (Schulz and Schwarzer, 2004). Increased spousal support may alleviate work-family and family-work strains, allowing employees to allocate resources (time, energy) that may alleviate job demand. Largely, a manager is a brilliant man whose life revolves around his work and whose spouse looks after the home regardless of whether she is employed in a formal capacity (Suntoo, 2017, 2019). As a result of the traditional gender roles, women are expected to support their husband's career rather than their own (Ocampo et al., 2018). This has positioned women as second-class citizens to their husbands and frequently impacted women's career advancement (Heikkinen and Lämsä, 2017).

3.5 Theoretical Perspectives influencing the study

This study is underpinned by the social role theory and the institutional theory. Theories are developed to account for, anticipate, and comprehend phenomena and, in many cases, to question and extend current knowledge within the constraints of critical assumptions (Rudestam and Newton, 2014). A theoretical perspective is a framework that can hold or support a research study and provides context for evaluating a phenomenon; it acts as a guide for methodical identification and definition of links between variables (Silverman, 2016). The theoretical perspective is critical in guiding the entire research process. The social role theory is considered relevant to this study because it is a perspective in sociology and social psychology that considers most of everyday activities to be the acting-out of socially defined categories for example, mother, wife, and manager. Each social role is a set of rights, duties, expectations, norms, and behaviours that a person has to face and fulfil and is based on the perception that people behave in a predictable way and that an individual's behaviour is context specific based on social positioning and other factors (Biddle, 1986; Eagly et al, 2000). Additionally, the institutional theory is considered relevant to this study because it is centred on the environmental elements that an organisation encounters, such as external or societal norms, standards, and requirements that an organisation must adhere to in order to acquire legitimacy and support. Institutional theory mainly relies on social notions to help determine an organization's structure and processes. This theory bridges the gap between societal perspectives and organisational behaviour. Management is more sensitive to social perspectives and more willing to incorporate societal norms and expectations, laws, regulations, and requirements into the organization's everyday operations (Scott, 2005; Suddaby, 2010). The social role and institutional theory and its relevance to this study are further discussed below.

3.5.1 The social role theory

The social role theory investigates how people perform socially defined roles (e.g., mother, sister, wife, manager, or teacher) and their ability to adhere to society's expectations for acceptable and unacceptable behaviours in those roles (Eagly et al., 2000). Roles refer to the social position people have, and behaviour associated with that position, for example, the need to understand the unique causes of sex similarities and

differences in social behaviour (Eagly et al., 2000) and the principles arising primarily from the distribution of men and women into social roles within their society. As a researcher, I find the social role theory's philosophical perspective interesting and beneficial in efforts to understand and alleviate human gender issues.

One concept of Eagly's social role theory and gender stereotypes emphasises the communal nature of women and the agentic nature of males. In social role theory, the communal part of the gender stereotype is that women are viewed as helpful, empathetic, kind, affectionate, sensitive, and concerned about the wellbeing of others while the agentic part of the gender stereotype is that males are viewed as commanding, assertive, aggressive, direct, ambitious, and self-sufficient. These gender-stereotypic characteristics that separate female and male roles in family and work are accountable for the behavioural inequalities between them. Men and women are classified differently in social roles as a result of humans developed physical sex differences, with men being larger, quicker, and possessing higher upper-body strength than women (Eagly et al., 2000). Due to these physical distinctions, many activities are more efficiently performed by one sex over the other, depending on the conditions and culture of a society. As a result of this role specialisation, women and men form an alliance through the division of labour. While these relationships may take on slightly different shapes across cultures, role specialisation benefits the community as a whole. The differences and similarities in the behaviour of men and women reflect gender role views, which in turn reflect people's conceptions about men and women's social roles in the society in which they live. Men and women are socialised into gender stereotypes that support the division of labour. In developed economies, for instance, social roles are structured so that women are homemakers and primary caregivers, as well as occupying supportive positions in the workplace. In contrast, men are the primary providers for their families and also hold leadership positions in the workplace (Eagly et al., 2000).

In corporate, governmental, military, and other areas of society, leadership has always been a male prerogative (Eagly and Karau, 2002). While women have increased their access to supervisory and intermediate managerial roles, they remain scarce at top

executive roles. To account for this phenomenon, debate has concentrated on the concept of a "glass ceiling"—a barrier of prejudice and discrimination that prevents women from rising to positions of leadership (Saba et al., 2017; Saleem et al., 2017, Sommers, 2017). Historically, explanations for women's underrepresentation in top leadership roles have concentrated on the notion of shortage of qualified women (Woolley and Malone, 2011). This gender imbalance has been attributed to a range of factors, including women's family duties and innate inclinations for women to exhibit less of the characteristics and motives essential to acquire and succeed in high-level professions, thus, Eagly and Karau, (2002) proposed and investigated a role congruity theory of prejudice toward female leaders. They argued that prejudice against female leaders is composed of two types of disadvantages: (a) stemming from the descriptive aspect of the female gender role is the perception of women as having less leadership ability than men; and (b) stemming from the injunctive aspect of the female gender role is a less favourable evaluation of behaviour that satisfies the prescriptions of a leader role and thus violates the female gender role when this behaviour occurs. Their findings show (a) fewer positive perceptions toward female leaders compared to male leaders, (b) higher difficulties for women in obtaining leadership positions, and (c) greater difficulty for women in being recognised as effective in these roles. Hence, in relation to the metaphor of the glass ceiling, women performed less effectively in occupations with distinctively masculine definitions, such as executive roles.

In summary therefore, the possibility for change will require a reduced prejudice towards female leaders and potential leaders would require a shift in either gender roles or leader responsibilities, or both, that is, to change the descriptive norms underlying gender roles, a widespread societal shift in the distribution of men and women into social positions may be required (Alqahtan, 2019). The next section discusses institutional theory and its relevance to this study.

3.5.2 The institutional theory

In many developed countries, societal pressures to increase gender diversity in top management and boards of directors have increased significantly in recent years. Women have historically been underrepresented at the top echelons of businesses,

whether as leaders or directors (Abadi, 2022; DeSimone, 2021). Women's representation on boards of directors has increased significantly in several European countries in recent years. Allemand et al., (2014) examined whether institutional theory helps explain women's representation in European boardrooms. They established that coercive pressures are responsible for the increase in female director representation in European countries over the past few years and established a link between normative pressures and gender board diversity within a country. The study shows implications for policymakers seeking to efficiently increase gender diversity on corporate boards of directors, as it demonstrates that voting quota laws necessitate the concurrent or prior development of pools of talented women. Similarly, Abadi (2022) established that institutional theory adequately accounts for the complexity of a diverse set of sociocultural values and norms, as well as organisational policies that shape the overall experience of Middle Eastern women managers and leaders.

On average, women comprise 15.8% of the boards of directors of the largest publicly traded companies in the European Union, with only 3% serving as presidents of these boards (Allemand et al., 2014). Similarly, in the United States, women hold approximately 16.6% of board seats and chair 4.2% of boards of directors at Fortune 500 companies (Catalyst 2013). This explains why Spain in 2007 and France, the Netherlands, Italy, and Belgium in 2011 passed quota laws requiring companies to open their boards of directors to women. Norway, the first country to implement board gender quotas in 2003, provides insight into the effectiveness of such laws. Norway mandated in 2008 that publicly traded companies reserve at least 40% of their director seats for women or face dissolution (The Economist, 2018). Indeed, women account for 42% of board members of Norway's largest companies, up from 22% in 2004 (Allemand et al., 2014). Norway's initial reactions were strong and overwhelmingly sceptical, and arguments ensued, but the quota law has largely become a non-issue in the country. The gender balance law has had a significant effect in that it has increased diversity beyond gender to include diverse backgrounds, education, and experience (The Conversation, 2015).

Similarly in Nigeria, the central bank of Nigeria regulations require that commercial banks in Nigeria have a minimum of 30% female representation on their boards of

directors and 40% at senior management position (CFS, 2021; Ogwu, 2021; Nwachukwu, 2021), the Securities and Exchange Commission (SEC) Code recommends that publicly traded companies consider gender when selecting board members, and the National Code of Corporate Governance encourages boards to establish diversity goals and to keep them in mind when filling board seats. This goal, however, remains a pipe dream, perhaps because, unlike in Norway, no penalty has been imposed on banks and businesses that refuse to comply with the female voting quota law (see section 2.6.3).

Institutional theory examines the most fundamental and enduring characteristics of social structure. It investigates the processes by which systems such as norms, rules, standards, and routines become authoritative guidelines for social behaviour. It examines how these elements are formed, dispersed, adopted, and adapted across space and time, as well as how they degrade and become obsolete (Tina Dacin et al., 2002). Across the social sciences, there are different approaches to institutionalism – normative institutionalism, rational choice institutionalism, historical institutionalism, sociological institutionalism, political institutionalism (Powell and Bromley, 2015; Amenta and Ramsey, 2010; peters, 2000). This study adopts the sociological institutionalism approach also known as sociological neo-institutionalism or cultural institutionalism. Sociological institutionalism is a type of new institutionalism that focuses on how institutions help people make sense of the world, and its justifications are constructivist in nature (Powell and Bromley, 2015). The 'new' institutionalism shifted attention outward to examine how the external environment socially constructs organizations, providing them with templates for their formal structures and policies, and thereby increasing an organization's legitimacy in the wider world (Powell and Bromley, 2015; Amenta and Ramsey, 2010)

The institutional concept plays a critical role in determining whether an organisation or business achieves its goals and objectives while living up to its mission (Scott, 2005). Modern institutional systems are said to function primarily by creating and legitimising agentic actors with the proper perspectives, motives, and agendas, according to sociological institutionalism, which views the "actorhood" of contemporary individuals and organizations as itself constructed out of cultural materials. The fundamental

premise and distinguishing property of this approach is conformity. Conformity serves as the litmus test for an organisation's legitimacy. Conformity breeds "rational myths" in which the incorporation of specific societal norms, laws, and criteria into an organisation's mission and goals is simply "logical." Along with isomorphism, this concept of combining these two entities: environment and management has been demonstrated to be institutional theory's ultimate advantage. Nonetheless, the theory has a few flaws. One disadvantage of institutional theory is that it imposes an excessive number of constraints on management to ensure compliance with norms, regulations, and standards. High-level constraints can be detrimental to an organisation because they stifle innovation, creativity, and diversity within a given industry (Suddaby, 2010).

In summary, businesses conform to institutional pressures and societal expectations in the pursuit of social and external legitimacy. Legitimate organisations are those that adhere to applicable laws and regulations. Legislation may encourage businesses to identify women on their teams who have the potential to become directors and to promote them (Coercive institutional pressures). In most countries, a high level of education is required to become a director of large or publicly traded companies. Professional experience and professional connections are critical considerations when appointing directors (Normative isomorphic pressures). Hence, since education, professional training, access to leadership programmes, mentoring, and networking are all standard requirements for men and women seeking senior management positions, adopting a quota law results in a rapid increase in female representation on corporate boards of directors. Thus, given the stereotyped social roles prevalent in most societies, institutional pressures may be an excellent strategy for influencing women's advancement to senior management positions in Nigeria.

3.6 Summary

This chapter examined the existing literature on women in leadership in general and how it compares globally. The chapter was sectioned into global employment trends for women by sector and by employment to population ratio; global overview of women in leadership; women in a patriarchal society; women and power in organisations; global talent management; equal opportunity practices in the workplace; gender

discrimination and biases in the workplace; theoretical perspectives and barriers to women's career advancement. It is interesting to discover that more women have progressed in formal education and moved into the labour market particularly into the service sector, this trend was similar globally. Women have migrated significantly into the formal employment sector; however, the evidence suggests that women's progression to senior management positions is limited. Analysing women in leadership using the grant Thornton international business report (2021), the number of women in senior management is marginally increasing but not the breakthrough hoped for by advocates of greater gender parity.

Patriarchy, a system of social structures and practices in which men dominate, oppress, and exploit women was discussed by exploring the six patriarchal structures as proposed by Walby (1990) - the patriarchal mode of production in the household, patriarchal relations in paid work, and patriarchal relations in the state, male violence, patriarchal relations in sexuality, and patriarchal relations in cultural institutions. Also explored is men's authority over women (patriarchy) which is assumed to be a key obstacle to women's career advancement, sometimes limiting the intellectual value of women and portraying them as inferior to men. The different types of power and how men and women use power differently but strategically were explored. Also, the unequal distribution of power between men and women in the workplace which has persisted over time and even women's self-improvement appears not to have had a significant impact, hence, the underrepresentation of women in management which may not necessarily be due to a lack of education or training, but rather due to lack of power.

Furthermore, this chapter explored global talent management, its importance to organisation building, the competitive advantage of having the right talent mix and how organisations are increasingly confronted with the challenges of managing diverse employees - diversity in culture, ethnicity, and gender. Issues around equal opportunity practices and gender discrimination in the workplace were discussed. Despite the introduction of policies like the Equality Act (2010), the practices in the workplace appear to differ from what the policy stipulates. Gender inequality is a significant moral and social issue, but it is also a critical economic issue. If women, who make up half of

the world's working-age population (Woetzel et al., 2015), are unable to realise their full economic potential, the global economy may suffer.

The theoretical perspectives underpinning this study were discussed. These are the social role theory and institutional theory. The social role theory looks at how gender roles are socially defined (e.g., mother, sister, wife, manager, or teacher) and individual's ability to adhere to society's expectations for acceptable and unacceptable behaviours in those roles. These socially prescribed roles transcend the family structure, hence, the differences in how male and females are classified or appraised for leadership roles in the workplace. Thus, the possibility for change will require a reduced prejudice towards female leaders and potential leaders would require a shift in either gender roles or leader responsibilities, or both, that is, to change the descriptive norms underlying gender roles which may require a widespread societal shift in the distribution of men and women into social positions. The institutional theory examines the most fundamental and enduring characteristics of social structure. It investigates the processes by which systems such as norms, rules, standards, and routines become authoritative guidelines for social behaviour. It examines how these elements are formed, dispersed, adopted, and adapted across space and time, as well as how they degrade and become obsolete. Businesses conform to institutional pressures and societal expectations in the pursuit of social and external legitimacy and thus, since legitimate organisations are those that adhere to applicable laws and regulations, legislation may be used to encourage businesses to identify women on their teams who have the potential to become directors and to promote them (Coercive institutional pressures). Thus, the use of Quota law as evidenced in Norway (Allemand et al., 2014) might be a useful strategy to promote the number of women at senior management positions.

This chapter concluded by discussing the barriers to women's career advancement to senior management positions from the societal, organisational, and family perspectives, as well as how these social structures stereotype women into prescribed gender roles, which frequently creates a work-family conflict for women. The next chapter discusses the research methodology.

CHAPTER FOUR: RESEARCH METHODOLOGY

4.0 Introduction

Research can be defined as the systematic approach of using socially approved methods to enhance our knowledge and understanding of the world and finding answers to certain questions through investigation, collection of data, analysing and interpreting the data (Gibbs, 2014; Singh, 2006). The preceding chapter explored related concepts to this study and the researcher attempted to establish the theories that serve as the study's framework. This chapter discusses the research methodology adopted to investigate the barriers to women's underrepresentation in senior management positions in the Nigerian banking sector and how equal opportunity practices can be strengthened to promote more women to senior management positions. To accomplish the aims and objectives of this study, twenty female managers' true-life career stories were gathered through one-on-one interviews. Fifteen of them were still employed by the bank, while five had left either voluntarily or involuntarily. Ten male managers were interviewed to supplement the career stories of the female managers and to provide a male perspective on the phenomenon. Eight male managers remained active in the bank, while two male managers left voluntarily or involuntarily. This chapter discusses the research design, data collection, and data analysis procedures that were determined to be appropriate for achieving the study's objectives.

4.1 Research Paradigm

There are different perspectives to social reality and how knowledge is construed (Mackenzie and Knipe, 2006). Table 9 below highlights the two main research paradigms (inductive and deductive reasoning), the philosophical stance (ontology and epistemology) and the research methods (qualitative and quantitative).

Table 9: Comparing the two main research paradigms

Paradigms	Inductive Reasoning	Deductive Reasoning
Ontology	No single reality - relativism (Constructionist)	Single reality - realism (Objectivist)
Epistemology	Interpret reality (Interpretivist)	Test hypotheses (Empiricist/positivists)
Methods	Qualitative research (Seek to understand and interpret human perspectives with rich and in-depth description seen through the eyes of the participants)	Quantitative research (Measures the magnitude of relationships using statistics and numerical summaries)

Inductive reasoning is reasoning from specific to general, logically true but may or may not be realistically true (Rudestam and Newton, 2007). Inductive reasoning is observing a situation, identifying a pattern of behaviour, drawing conclusions and generalising based on observed patterns from individual instances (Walliman, 2001). Deductive reasoning is from a general argument to a specific conclusion, logically true and often realistically true (Walliman, 2001). Deductive reasoning involves generating and testing hypotheses statistically (Rudestam and Newton, 2007). This study adopts inductive reasoning in investigating the research questions.

The word "Onto" from the Greek word means "being" or that which "exists". Ontology is a branch of philosophy that studies the reality of being; it is the theory of objects and their relationships and how the world is viewed (Crotty, 1998). "Episteme" is from the Greek word "knowledge" and "logos" meaning "logical discourse", epistemology is a branch of philosophy that studies the theory of knowledge (Cohen et al., 2017). Research methodologies are guided by philosophical and theoretical underpinnings about reality and knowledge. Basically, there are two ontological and epistemological stances - constructionist interpretivism and objectivist positivism. The constructionist interpretivists believe in multiple realities/truths from individual perspectives, knowledge is socially constructed, and reality is considered relative (Guba and Lincoln, 1994). In contrast, the objectivist positivists believe that knowledge is determined objectively through structured research derived numerically and statistically by testing

hypotheses and measuring relationships between variables (Guba and Lincoln, 1994). For this study, the constructionist interpretivist philosophical stance was adopted. Thus, the researcher adopted the constructionist interpretivist approach to explore the subjective meaning of peoples' lived experiences and the context that shaped (Creswell and Creswell, 2017).

Qualitative research method adopts an inductive approach using research questions to determine the scope of a study; it derives meanings from words, feelings, or emotions; it seeks to understand and interpret human perspectives with rich and in-depth description through the eyes of the participants and data analysis is based on conceptualised pattern of behaviour (Rudestam and Newton, 2007). Quantitative research method adopts a deductive approach by generating and testing hypotheses and deducing meaning from numerical data, measuring the magnitude of relationships using statistics and numerical summaries (Rudestam and Newton, 2007). Although both qualitative and quantitative methods are acceptable in social research, this study adopted a qualitative research approach. The justification for using a qualitative research method is presented in the next section.

4.2 Rationale for adopting a qualitative research approach

Qualitative research method is largely exploratory and allows a rich description of participants' experience (Suntoo, 2017, 2019). This is an exploratory study aimed at determining the barriers preventing women in the Nigerian banking sector from advancing to senior management positions. This was achieved by examining the lived experiences and stories of women in the Nigerian banking sector who were the study's primary focus, and also developed strategies for promoting women to senior management positions.

The researcher did not find the quantitative method appropriate for this study because the aim of this study is not to use predetermined response category questionnaires to obtain data from participants or establish relationships between variables or test hypotheses (Creswell, 2017), rather, the purpose of this study is to understand the lived experiences of women who have worked or are currently employed in the Nigerian

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banking sector through the sharing of their career stories. Using open-ended questions in a semi-structured online interview, the qualitative method enabled the researcher to elicit high-quality information from participants. Participants took the researcher on a journey through their career in the Nigerian banking sector, from where they started to where they are now, including details about the obstacles they encountered, the support they received from their organisation, and proposed strategies for promoting women to senior management positions. Qualitative research method was used to gain an understanding of the participants' experiences and the perceived reasons why women experience glass ceilings. The researcher observed participants' attitudes, facial expressions, dispositions, and other nonverbal cues. In addition, qualitative research recognises that truth is complex, dynamic and can be found by studying people in their social historic setting (Silverman, 2016), hence, qualitative research method was deemed suitable for this study.

4.3 Interview Method

Interview is a qualitative research technique that involves conversation, discussion, or exchange of information between two or more people (Suntoo, 2017, 2019). Interviews are used to find meaning to social experiences, life stories and to understand complex social concepts and the context that shaped it (Dowling et al., 2016). Using an interview method allowed the researcher to access the richness and depth of participants' stories (Silverman, 2013; Cunliffe, 2011). There are three types of interviews common in social science research: structured, semi-structured and unstructured interviews (Stuckey, 2013). A structured interview is a method for collecting data that relies on asking questions in a predetermined order. The questions asked during a structured interview exert tight control over the data elicited from the respondent. The interview is structured because the researcher asks a predetermined series of questions in a predetermined order and provides a limited number of response categories. This would be appropriate to use in interviews where the participant is required to respond to each ordered question, which are typically shorter in length. A semi-structured interview is a method of data collection that involves asking questions within a predetermined thematic framework. However, the questions are neither arranged nor phrased. In a semi-structured interview, the researcher outlines the topics

to be discussed, but the interviewee's responses determine the interview's direction. This is the most prevalent interview type used in qualitative research. An unstructured interview is a method of data collection in which there is no predetermined format and questions are not prepared in advance. It's also referred to as non-directive interviewing.

For this study, a semi-structured interview was considered appropriate because it allowed the flexibility of the interviewee's responses to determine the interview direction. Hence, a semi structured online interview was conducted with pre-designed open-ended interview questions tailored to address all the research questions (Stuckey, 2013). Open-ended interview questions were deemed appropriate because open-ended questions permit an unlimited number of responses, provide details, generate new insights, and provide deeper qualitative data; however, they are time-consuming and responses may contain a great deal of irrelevant information (Boruchovitch and Schall, 1999).

The interview method allowed a two way flow of information such that the researcher was able to make clarifications on information, expand on points and also probe further using prompts. Participants' facial expression (such as smile, frown, grin, clap, hiss etc) was observed and noted in the researcher's notes. The interview was conducted in English language which is the official language in Nigeria, so communication flow between the researcher and the participants was easy and smooth. Occasionally when participants' express emotions in native language understood by the researcher and the context is relevant to the research; the expression was captured in the researcher's notes and later transcribed in English language. Relevant body movement and posture, touch, gestures etc was also noted in the researcher's note.

The initial plan was for a face-to-face interview; however, due to the Covid 19 pandemic, the subsequent lockdown, the prolonged government travel restrictions, and social distancing guidelines, the researcher was unable to travel from England to Nigeria for data collection. Additionally, the researcher observed some reluctance on the part of three participants who clearly chose online interviews, stating that they were shielding

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themselves from people entering Nigeria from high-risk countries, and England was at the time considered a Covid 19 high-risk country. Apart from the Covid 19 pandemic, Nigeria saw national rallies, social unrest, and political unrest termed #EndSars as a result of Nigerian youths protesting police brutality, calling for reform, and proposing a new agenda. This resulted in widespread chaos and the loss of lives and property, further increasing the researcher's risk of travelling to Nigeria for data collection. As a result, the decision was made to transition from face-to-face interviews to online interviews conducted via Zoom. Face-to-face interviews are still an effective method of gathering information about participants because they provide physical presence and allow the interviewer to observe the body language and non-verbal behaviour of the participant. Also, the interviewer may have greater flexibility in connecting the dots. However, one of the major drawbacks of a face-to-face interview is that it is both time-consuming and expensive, as the travel between locations is dependent on availability and personal finances (Enochsson, 2011; Dayan et al., 2007). A further disadvantage of face-to-face interviews is the potential for an intimidating atmosphere, as some individuals cannot handle being made to feel uncomfortable and will therefore perform poorly in their interview, hence, the online interview provided a viable option for conducting an interview as soon as possible from the participant's home rather than having to rearrange other responsibilities to accommodate an in-person meeting. In turn, this makes the process of interviewing participants significantly more cost-effective. This method may, however, create a technological barrier between the interviewer and the participant, as eye contact may be limited and participants are sometimes unable to provide spontaneous responses when they are aware they may be recorded, as this adds an additional level of stress not present in face-to-face interviews (Enochsson, 2011; Dayan et al., 2007).

Prior to conducting the interviews, the researcher obtained written consent from participants - the invitation/information sheet (Appendix 1) and informed consent sheet (Appendix 2). The researcher recognised the critical nature of treating participants with dignity and respecting their choices. No participant was coerced into participating or responding to any interview questions. Prior to the interview, the researcher took the time to explain the following to all participants: anonymity, privacy and confidentiality,

written informed consent, research aims and objectives, participant ownership of data and the right to withdraw at any point prior to thesis completion, how data will be documented, used, stored, and discarded, and prior access to interview questions.

The researcher used a pre-designed open ended interview questions as a guide but did not strictly adhere to the sequence because each interview was unique, quite relative, and unique to the respondent's experience; thus, the researcher used a great deal of probing and follow-up questions to elicit as much information and meaning as possible from individual experiences. The researcher listened to participant narratives more intently and absorbed as much data as possible that was pertinent to the study.

Reflecting on the online interviews, although a face-to-face interview would have provided a more authentic experience, the researcher believes the online interview is just as good as a face-to-face interview. The researcher was able to interact with the participants in the same way that she would have done in a face-to-face interview. Non-verbal cues provided by participants were easily observed. Additionally, the online interview eliminated travel risks and costs, allowing the researcher to cover a larger geographical area than would have been possible if the researcher had to travel to each location covered. Despite the advantages discussed previously, online interviews had some disadvantages, such as a slower mode of transmission when compared to face-to-face interviews. As Davis et al. (2004) suggest, it takes approximately twice as long to transmit information online, which results in the majority of interviews lasting longer than necessary. The interviews lasted between fifty and sixty minutes, with nine lasting well over an hour. The online interview encountered a few difficulties, which are discussed in Section 4.5.1. The next section presents the pilot study.

4.3.1 Pilot study

A pilot study was conducted on five individuals chosen from bank X, a commercial bank in Nigeria before the main data for this research were gathered. A pilot study is the initial stage of the complete research methodology, typically a smaller-sized study that supports in planning and modifying the larger study (Creswell and Creswell, 2017). In other words, the pilot study is crucial for enhancing the effectiveness and quality of the

main study (In, 2017). The feasibility of the study was validated by evaluating the inclusion and exclusion criteria for the participants, the appropriateness of the technique, and the method of data collection in the pilot study, which was carried out in accordance with all the main study's procedures. The pilot study was extremely helpful to the researcher in identifying and addressing potential problems. The final interview questions were modified to better fit the research aims and objectives as a result of the findings from the pilot study. The pilot study gave the researcher the chance to try online interviews, which are unusual in Nigeria, and to identify any problems that might arise from doing the interviews online. The participants in the pilot study were used as a test group and as such not included among the participants in the final study. The next section presents the interview questions and how it was structured.

4.3.2 Interview questions

The interview questions were open-ended in-depth questions developed to address the four research questions covering the scope of this study (Appendix 3) and were tailored to the individual circumstances of each participant. The interview questions were categorised into three:

1. Category A: Female managers still working in the Nigerian banking sector
2. Category B: Female managers who have exited the Nigerian banking sector
3. Category C: Male managers either still working or have exited the Nigerian banking sector

Warm-up questions were used to break the ice and familiarize the participants to the interviewer. The interview questions were organised thematically and sub-thematically to ensure that all aspects of the research questions were addressed. Wrap-up questions were used to elicit clarification, affirmation, and any additional and relevant information. The participants were given complete freedom to express their thoughts and experiences while both the interviewer and participant shared control over the interview pace and direction. The next section presents the sample size and sampling technique.

4.4 Sample size and Sampling technique

Unlike the quantitative research techniques which rely on randomly selected larger samples, in qualitative research, participant selection is determined by the research purpose and is found to rely heavily on the researcher's discretion (Shaheen and Pradhan, 2019). This degree of flexibility in the qualitative sampling procedure has confounded some researchers and increased the likelihood of errors (Higginbottom, 2004); however, researchers who can function effectively under ambiguity would find the flexibility useful (Shaheen and Pradhan, 2019). Each strategy's sampling techniques and logic are typically unique, as is its purpose. The logic of probability or random sampling techniques in quantitative research is based on obtaining generalised results by selecting a statistically representative sample from a larger population (Creswell and Creswell, 2017). Thus, using random sampling in qualitative research violates both the quantitative sampling principle of adequate sample size to ensure representativeness and the qualitative principle of appropriateness, which requires purposeful sampling and a "good" informant - someone who is articulate, reflective, and interested in sharing information with the interviewers (Morse, 1991). As a result, a hybrid of purposeful sampling and snowball technique was deemed appropriate for this study. Purposeful sampling is predicated on the proposition that data-rich samples should be obtained in order to have a comprehensive view of the phenomena (Shaheen and Pradhan, 2019). Snowball sampling is the most frequently used technique by researchers to identify data-rich key informants. By inquiring of respondents who to speak with, the snowball's size grows as new information-rich cases accumulate (Shaheen and Pradhan, 2019).

Qualitative research does not have strict sample size requirements. It depends on the purpose of the research, what is at stake, what is useful, what is credible, and what line of research can be conducted within the time constraints and with the available resources (Shaheen and Pradhan, 2019). The population for this study were female and male managers in lower to senior management positions in the Nigerian banking sector, and the majority of who hold master's degrees in a variety of fields. These participants cut across twelve commercial banks in Nigeria and hold leadership roles in various departments in the banks as shown on the respondents' demographics (table 10-12). The sample size was thirty: fifteen female managers who were still employed by the

bank, five female managers who left voluntarily or involuntarily, eight male managers who were still employed by the bank, and two male managers who left voluntarily or involuntarily. The essence of interviewing the male managers was to get a male perspective on the barriers women face in the banks and to also supplement the findings from the female participants.

The researcher's background and circumstances as an ex-banker in the Nigerian banking sector influenced this study and served as the cornerstone of the complete procedure from selecting topics and questions to developing concepts, carrying out the empirical work, and writing the findings. The researcher is therefore a part of the investigation and was influenced by this stance in terms of the methodology and methods adopted, how the research participants were approached, how the research was designed and carried out, and how the findings were presented. While qualitative researchers understand that subjectivity and researcher bias are unavoidable and significant, potential subjectivity and researcher bias in this research was not ruled out, however, the researcher made conscious attempts to address any biases, first by acknowledging it and taking it into account as a method of dealing with it and second, knowing that data must support any interpretation. Therefore, the researcher continuously dealt with her own biases and ideas in relation to the information. Regardless of what the researcher might have in common with the participants, the position of the researcher remain the outsider who is studying and writing about the participants.

The researcher identified five primary participants from her former bank (bank D), contacted them via telephone conversation and email exchange and discussed the research aims and objectives, obtaining verbal consent that was later supplemented with written consent. Additionally, the researcher discussed referral with the primary participants, who agreed to contact and introduce secondary participants. Referrals from primary participants were used to recruit secondary participants. Participant recruitment was more of a snowball sampling; the researcher spoke to people she knew who also referred others. This participant recruitment process enabled a broader geographical coverage and also to fairly represent the three major ethnic groups in Nigeria, including the ethnic minority group (see Section 2.2). Tables 10-12 below

summarises the participants' demographic characteristics which include the years of experience, participant ID, gender, ethnicity/tribe, marital status, number of children, highest qualification, banks, current position, managerial level, and the motivation to remain on the job. All participants are managers from lower to senior management level. One thing observed in the demographic is the ratio of male to female senior managers. The female managers were twenty in the following order: four senior managers, eight middle managers and eight lower managers. The male managers were ten in the following order: four senior managers, five middle managers and only one lower manager. The ratio of male to female senior managers was 4:2. Even from this representation, male dominance at the senior management position was evident.

Table 10: Category A - Demographics for female managers who are still working in the Nigerian banking sector

S/N	Years of experience	Participant ID	Gender	Ethnicity/Tribe	Marital status	No of Children	Highest qualification	Name of Bank	Current position/role	Managerial level	What has kept you in the banking sector
1	15	UT	F	Igbo	Married	3	BSc Accounting	Z	Relationship manager	Lower	Fear of leaving and uncertainty
2	18	OO	F	Yoruba	Married	2	BSc in Economics	D	Assistant manager	Middle	Comfort zone
3	18	MU	F	Ethnic minority	Single	2	Degree	E	Senior manager	Senior	Fear of leaving and uncertainty
4	11	AA	F	Yoruba	Single	0	Master's degree	Z	Operations manager	Lower	Job satisfaction
5	14	JO	F	Yoruba	Married	0	Master's degree	S1	Team leader IT	Lower	Marking time
6	14	BA	F	Yoruba	Married	3	Master's degree	W	Business manager	Middle	Job Satisfaction
7	7	CA	F	Igbo	Married	2	Master's degree	P	Team leader electronic business	Lower	Leaving soon

8	8	UM	F	Ethnic minority	Single	0	Master's degree in business administration	F1	Team leader IT	Lower	Fear of leaving
9	15	AO	F	Yoruba	Married	2	BSc Accounting	D	Team leader audit	Middle	Comfort zone
10	12	AA2	F	Yoruba	Married	1	Master's degree in international management	Z	Head, Asset and Liability management	Middle	Not found a more challenging job
11	26	MN	F	Igbo	Married	2	Master's degree in business admin	U2	Head, business banking	Senior	Comfort zone
12	17	NA	F	Hausa	Married	1	Master's degree in accounting	F3	Relationship manager	Middle	Job satisfaction
13	21	NO	F	Igbo	Single	1	Degree in banking and finance	C	Regional manager	Senior	Job satisfaction
14	23	OB	F	Hausa	Married	2	Master's degree in business administration	W	Head, regional operations	Senior	Comfort zone
15	15	NJ	F	Igbo	Divorced	2	Degree	G	Business manager	Middle	Comfort zone

Table 11: Category B - Demographics for female managers who have exited the Nigerian banking sector

S/N	Years of experience	Participant ID	Gender	Ethnicity/Tribe	Marital status	No of Children	Highest qualification	Name of Bank	Role before leaving	Managerial level	Reason for leaving
1	11	EA	F	Hausa	Married	1	Master's degree in business administration	D	Branch manager	Lower	Involuntary exit
2	20	RP	F	Igbo	Married	2	Master's degree in public administration	E	Regional manager	Middle	Involuntary exit
3	9	KO	F	Yoruba	Married	2	Master's degree in business administration	A	Operations manager	Lower	Involuntary exit
4	7	OA	F	Yoruba	Married	2	Master's degree in human resource management	G	Head of operations	Lower	Voluntary exit
5	13	AT	F	Igbo	Married	3	Master's degree in business administration	C	Business manager	Middle	Voluntary exit

Table 12: Category C - Demographics for male managers who are either still working or have exited the Nigerian banking sector.

S/N	Years of experience	Participant ID	Gender	Ethnicity/ Tribe	Marital status	No of Children	Highest qualification	Name of Bank	Current position	Manager ial level	What has kept you in the banking sector or reason for leaving
1	26	JA	M	Igbo	Married	3	Master's degree in business administration	Z	IT and Subsidiary Manager	Senior	Rewarding welfare package
2	18	EN	M	Igbo	Married	4	Master's degree in business administration	D	Regional manager	Middle	To start own private finance firm
3	16	LL	M	Yoruba	Married	3	Master's degree business administration	U2	Business development manager	Middle	Career progression in pursuit of a PhD abroad
4	18	OS	M	Yoruba	Married	2	Master's degree in business administration. Chartered banker Chartered accountant.	A	Business development manager	Senior	Comfort zone
5	18	ED	M	Ethnic	Married	5	Master's degree	P	Business	Senior	Comfort zone

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				minority			operation research		development manager		
6	20	CE	M	Ethnic minority	Married	4	PhD in accounting (in view)	S1	Head, Internal control unit	Senior	Job satisfaction
7	20	TA	M	Yoruba	Divorced	2	MSc Financial management and master's degree in business administration	E	Investor relations manager	Middle	Job satisfaction
8	16	AA3	M	Yoruba	Married	2	Master's degree in business administration	F1	Head, small businesses and intervention funds	Middle	Uncertainty in the Nigerian labour market
9	9	BE	M	Igbo	Single	0	Master's degree in business administration	D	Relationship manager	Lower	Uncertainty in the Nigerian labour market
10	17	AA4	M	Hausa	Married	3	Master's degree in economics	F3	Business manager	Middle	Comfort zone

Note

Gender: Male (M)

          Female (F)

Ethnicity/Tribe: Major ethnic groups - Hausa-Fulani, Yoruba, and Igbo

          Minority group - Other ethnic groups in Nigeria

4.5 Data Collection

As deemed appropriate, the researcher conducted this study using a qualitative research method. The purpose of this exploratory study was to determine the barriers preventing women in the Nigerian banking sector from advancing to senior management positions. A one-on-one interview with thirty participants was conducted online via zoom: twenty female managers and ten male managers. The interview technique was deemed reliable for this study because it provided a social and cultural context for participants' behaviour, which adds a dimension to the research study (Suntoo, 2017, 2019). The intended sample size was fifty, but as the interview progressed and reached a point of data saturation (Gill, 2020), when additional data collection provided little in the way of 'new themes, insights, perspectives, or information,' the researcher was forced to halt data collection and focus on validating and providing comprehensive meaning to the findings already achieved (Shaheen and Pradhan, 2019).

The researcher obtained written consent from participants prior to conducting the interviews - the invitation/information sheet (Appendix 1) and informed consent sheet (Appendix 2) which permitted the researcher to record the interview sessions on zoom. Some of the participants chose audio participation and thus turned off their cameras, while others were happy with a video interview. The researcher recognised the critical nature of participants being treated with dignity and having their choices respected. No participant was compelled to participate in the interview or to respond to any of the interview questions. The interviewer assured participants that their information would be treated confidentially and anonymously in the report writing process. Most interviews lasted between fifty and sixty minutes, with nine exceeding an hour.

Additionally, relevant facial expressions of interviewees that participated in video interview were observed and recorded in the researcher's notes. The interview was conducted in English, which is the official language of Nigeria, ensuring an easy and smooth flow of communication between the researcher and the participants. When participants express emotions in a native language that the researcher understands and the context is relevant to the research, the researcher notes this and later transcribe in English. The use of audio/video recording and a notebook aided the researcher in

obtaining indepth data from the interviewees. At the conclusion of the interview, the researcher proposed contacting the participants via telephone for additional information and/or clarifications, which they agreed to. The researcher discovered that having an audio/video recorder and a notebook was extremely beneficial.

4.5.1 Challenges encountered during interview

Given that the researcher was familiar with the primary participants, one might expect that gaining their trust and confidence to participate actively in the research would be easier. However, it was easier to establish rapport and initiate discussion with secondary participants who were unfamiliar to the researcher prior to the interview than with primary participants. One major reason observed was that the female primary participants were cautious not to disclose some vital information they considered personal which was relevant to the research, particularly when discussing family barriers or spousal support, due to their familiarity with the researcher; however, the researcher's strategy for breaking down such barriers was to share her own experience first. This strategy enabled such participants to unwind and emerge much more open than anticipated. There was no issue of mistrust or withholding information among the male participants. Indeed, they were delighted to share their perspectives on the phenomenon and their experiences working with female managers.

While all participants consented to the interview being recorded, the majority chose audio recording, which the researcher found to be extremely useful for data collection. A significant challenge encountered during the interview process was Nigeria's poor network connectivity. Although this occurred a few times during the interview, the participants were patient enough to allow for reconnection; however, this increased the anticipated interview time, extending the duration of the interview. Another difficulty was chasing up respondents to come online, respondents failing to adhere to meeting times online and the researcher having to wait up for participants to come online. There were instances of missed appointments or participants not turning up online and the researcher had to contact participants to reschedule appointments. In all such instances, participants end up apologising and giving excuses for their behaviour.

Additionally, due to the nature of the participants' jobs, the researcher needed to work around their schedules and be as flexible as possible in order to collect data successfully. Besides that, given the Nigerian context, it is much easier to keep appointments when you are physically present rather than online. This, the researcher believes, is because Nigeria is still transitioning from face-to-face to online methodologies, which was evident during the discussion about remote working (see the discussion chapter). Apart from these few hiccups, the researcher found the entire process fascinating.

4.6 Data Analysis

Qualitative data analysis is the process of describing, classifying, and connecting phenomena to the researcher's conceptual framework (Graue, 2015; Sgier, 2012). To begin, the phenomena under investigation must be precisely described. The researcher must be able to interpret and explain the data; thus, a conceptual framework and data classification must be developed. Following that, concepts can be constructed and connected (Mayer, 2015). In qualitative data analysis, the researcher is more concerned with meanings than with numerical values.

The researcher transcribed the data collected for this study from audio to text. To ensure data security and confidentiality (Wiles, 2012; Rhodes, 2010; Ellis, 2007; Israel and Hay, 2006), the researcher manually transcribed the interview. This puts the researcher in close proximity to the primary data. Additionally, during the transcription process, the notes taken during the interview were used to supplement the audio recording. As stated on the invitation/information sheet (Appendix 1), participants were sent the interview transcripts shortly after the interview concluded to confirm the accuracy of our conversation and to add or clarify any points they disagreed with. To generate codes and sub codes, the interview transcription was uploaded to the NVivo software. Thematic analysis was used to analyse the data, deducing meanings that participants assigned to the social world, while remaining objective.

Thematic analysis (TA) is a method for identifying, analysing, and interpreting patterns of meaning ('themes') within qualitative data (Clarke et al., 2015). TA enables the systematic generation of codes and themes from qualitative data in an accessible and

systematic manner. Codes are the smallest analytic units that capture interesting characteristics of the data that are (possibly) relevant to the research question. Codes serve as the foundation for themes, which are (larger) patterns of meaning that are anchored by a central organising concept - a shared core concept. Themes serve as an organising and reporting framework for the researcher's analytic observations (Clarke et al., 2015). The data were coded using an inductive approach. This analysis is bottom-up in nature and is guided by the data. This means that the codes and themes are derived from the data's content, so that what the researcher maps during analysis closely match the data's content. The researcher applied six-phase TA model, which is summarised in Table 14 below.

Table 13: Six phase model of Thematic Analysis (Clarke et al., 2015).

S/N	TA Phases	Description
1	Familiarisation with the data	This phase, which is universal to all forms of qualitative analysis, entails immersing oneself in the data by reading and rereading textual data (e.g., interview transcripts, responses to qualitative surveys) and listening to audio recordings or watching video data.
2	Coding	This phase begins with the systematic analysis of the data via coding. Codes serve as the fundamental building blocks of analysis. Codes identify and label a characteristic of the data that may be relevant to the research question. Codes can provide a succinct summary of a subset of data or can describe its content—such descriptive or semantic codes typically adhere to the data's content and participants' meanings.
3	Searching for themes	As one progresses from codes to themes, the analysis begins to take shape. A theme "captures an aspect of the data that is significant in relation to the research question and represents some level of patterned response or meaning within the data set."
4	Reviewing themes	This phase is a recursive process in which the emerging themes are compared to the coded data and the entire data set. This phase is primarily concerned with quality assurance. It is especially critical for novice researchers working with extremely large data sets, as it is physically impossible to hold the entire data set in one's head.

5	Defining and naming themes	This phase entails the in-depth analytic work associated with thematic analysis, as well as the critical shaping of the analysis into fine-grained detail.
6	Writing up	Writing up is an essential element of the TA analysis process. The objective is to create an engaging narrative about ones data based on the analysis. The narrative should be compelling and straightforward while also being complex and embedded in a scholarly field.

4.7 Ethical Consideration and Reflexivity.

In accordance with the 2018 Data Protection Act, the researcher ensured the anonymity and confidentiality of data by not disclosing any participant's identity or records (Gov.uk, 2018). The participants were informed verbally and in writing about the research aims and objectives; their right of withdrawal and ownership of data; the manner in which data will be collected, documented, stored, used, and discarded; and their informed consent was obtained in writing prior to conducting the interview. Before beginning data collection, approval from the University of Hull was sought. The participants were free to respond to the interview questions in any way they pleased, and their responses were noted and recorded verbatim. To the researcher's knowledge, the interview was conducted without regard for bias, personal gain, coercion, or influence over respondents (Lengelle et al., 2016; Darawsheh, 2014). The transcription of the data was not altered in any way, and respondents were given the opportunity to review the interview transcripts, as specified in the invitation/information sheet (Appendix 1).

Throughout this study, ethical considerations, and reflexivity on the part of the researcher was maintained. Reflexivity refers to the awareness of how the researcher's experiences and background can influence how the world is interpreted and how research is conducted. Reflexivity entails an understanding that the researcher and the subject of study have ongoing, reciprocal effects on one another (Alvesson and Skolberg, 2018). Another important reflexivity feature is described by O'Sullivan (2011) as a process that entails "turning one's thinking back on itself" which was summarised by Johnson and Duberley (2003) as 'thinking about our thinking'. Haynes (2012) offered a more thorough explanation, defining reflexivity as the act of reflecting on the origins of our thought. This implies that the researcher focuses on self, their research community,

and the intellectual, cultural, and traditional contexts that inform their research (Haynes 2012). As an ex-banker who has encountered some of the difficulties faced by the women in the Nigerian banks, the researcher finds this idea to be crucial, it also made it clear that prior understandings will always be updated in the light of fresh insights provided by the experiences and accounts of the participants. Furthermore, the concept of epistemic reflexivity introduced by Johnson and Duberley (2003) illustrates how the researcher's social position, experiences, prior knowledge, and biases influence the methods and results of the research and how the research cannot be conducted outside of the researcher's own beliefs and assumptions. Therefore, the researcher is aware that there may be multiple valid accounts of these women's experiences, and the researcher's interpretation may not always represent the most accurate narrative (Johnson and Duberley, 2003).

Throughout the research process, a reflective diary was used to document observations, the influence of prior knowledge on the research process, and how the research process has impacted on the researcher. This experience informed the researcher's learning outcomes from using qualitative research methodology (4.8.1) and personal reflection on the research study (5.6).

4.8 Reliability and Validity of research

Validity and reliability are critical components of all types of research (Creswell and Miller, 2000). Particular attention to these two aspects can make the difference between good and poor research and can help ensure that findings are accepted as credible and trustworthy by other scientists (Brink, 1993). This is especially critical in qualitative research, where the researcher's subjectivity can easily cloud the interpretation of the data and where research findings are frequently contested or viewed sceptically by the scientific community (Darawsheh, 2014).

The researcher employed triangulation to ascertain the study's reliability and validity. In qualitative research, triangulation refers to the use of multiple methods or data sources to gain a clear understanding of phenomena (Carter et al., 2014). Triangulation has also been construed as a qualitative research strategy to test validity by combining data from

multiple sources (Suntoo, 2017). Method triangulation, investigator triangulation, theory triangulation, and data source triangulation are different types of triangulation (Carter et al., 2014). Method triangulation is the use of multiple data collection techniques for the same phenomenon. This type of triangulation, which is utilised frequently in qualitative research, may include interviews, observations, and field notes. Investigator triangulation entails the participation of multiple or more researchers in a single study to generate multiple observations and conclusions. This type of triangulation can add breadth to the phenomenon of interest by providing both confirmation of findings and alternative perspectives. Theory triangulation employs various theories to analyse and interpret data. Using this type of triangulation, various hypotheses or theories can help the researcher support or refute findings. Data triangulation involves gathering information from a variety of people, such as individuals, groups, families, and communities, to gain multiple perspectives and data validation. For this study, the method triangulation was adopted by consulting a variety of sources of literature and data sources including academic journals, books, and newspapers as well as interviews and observational data (Carter et al., 2014). Data was collected at a variety of times, in a variety of social situations, and on a variety of people using a variety of sampling strategies. Triangulation seeks convergence when attempting to comprehend the social factors being studied and assists the researcher in eliminating intrinsic bias caused by using a single method (Suntoo, 2017, 2019).

Triangulation can increase confidence in research data, generate novel ways to comprehend a phenomenon, reveal unique findings, challenge, or integrate theories, and provide a clearer understanding of the issue. These advantages may apply to every type of triangulation (Thurmond, 2001). However, the disadvantages of triangulation include the increased amount of time required compared to single strategies, the difficulty of dealing with vast amounts of data, the potential for disharmony due to investigator biases, conflicts due to theoretical frameworks, and the lack of understanding regarding why triangulation strategies were used (Thurmond, 2001).

4.8.1 Learning outcome from using methodology

As a researcher reflecting on my experience of conducting qualitative research, I am of the opinion that qualitative research can assist researchers in gaining access to the thoughts and emotions of research participants, thereby facilitating the development of an understanding of the significance that people ascribe to their experiences. My understanding of the objective of qualitative research is to obtain as much information as possible from a relatively small sample size and that it is more adaptable than quantitative research because participants can express themselves while providing data. Additionally, I am more knowledgeable about the significance of understanding the ontological and epistemological perspectives. This provided me with a framework within which I conducted my research in terms of how knowledge is constructed, and reality is interpreted. Furthermore, the realisation of how almost impossible it is to rule out researcher subjectivity and bias, however, being able to acknowledge it and consciously deal with it was very interesting for me.

4.9 Summary

This chapter discussed the research methodology and methods for identifying, approaching, and recruiting research participants. The research paradigm was discussed in terms of the philosophical stance and the research design. Additionally, it discussed the sample size and technique, the data collection and analysis methods, the difficulties encountered during the interview process, and the strategies used by the researcher to overcome the difficulties. As is the case with all research, validity, reliability, and ethics are critical considerations. To the best of the researchers' knowledge, this study was conducted ethically and objectively, adhering to all applicable ethical guidelines.

CHAPTER FIVE: FINDINGS AND DISCUSSION

5.0 Introduction

This chapter highlights and discusses the various themes that emerged from the lived experiences of the interview participants and its impact on their career beginning with the attraction to banking, the motivation for seeking employment in the banking sector and for remaining in the sector in spite of the challenges. The findings are then summarised, a conceptual framework that integrates the review of current literature and empirical data is presented, and the findings are then analysed in depth. This chapter concludes with a personal reflection on the impact of the study on the researcher.

5.1 Attraction to banking

As a preamble, it was necessary to establish what the motivation was for the female participants to seek employment in the banking sector, whether the motivation was short or long term, and whether the motivation translated to job satisfaction and career advancement. Various factors attracted the female participants to seek employment in the bank, most of which are far from long term career prospects, however which had a significant impact on the motivation to stay on the job. The motivation to seek employment in the bank include dress code, pay, networking, career prospect, job security, available opportunity, lifestyle, and prestige. In the Nigerian banking sector, bankers enjoy a lot of benefits like health insurance, status car with mileage allowance, telephone allowance, wardrobe allowance etc (Kuti, 2020). Also, in the banking profession, suits are the customary outfit made up of matching-coloured or identical-fabric pants or skirts and a jacket. The best choices are dark colours like navy blue, charcoal, and black. RP, a female regional manager provides some details about how she got attracted to banking through dress code:

One of the main things that attracted me to work in the bank was the dressing. You know, bankers, when you see them, they don't need any introduction because they have a dress code which is peculiar to bankers. It was an attraction, I wanted to dress good, look good, I wanted to be different from my peers (RP - female, regional manager).

Seven of the twenty female participants, including RP, were attracted to the banking sector because of the dress code, and they took advantage of the perks of working there, such as the wardrobe allowance. For RP, this encouraged her to stay on the job until she was forcibly exited from the bank for failing to meet key performance indicators.

Work was initially undertaken out of necessity and for reasons of survival, however, due to economy and rising societal expectations, the workplace has been redefined (Ojo, 2016), the nature of employment has changed substantially, as has its role in society. Today's society still views work as a necessary component for meeting life's needs, and it also expects it to provide the worker with a sense of fulfilment (Adenugba and Ilupeju, 2012). It is therefore not surprising that for most of the participants, the money (pay) was a major factor for seeking employment in the banking sector. Twelve of the women including NA and UM undertake work in the bank because it pays their bills.

Do the work, pay the bills, yeah that's the first one. I mean paying the bills has been the first motivation (NA - female, relationship manager).

Truthfully, what I like the most is the steady income meaning my salary comes at that time such that I can plan (UM - female, team leader IT).

Furthermore, the government of Nigeria is the largest employer of labour in the public sector. Contrarily, the private sector offers extremely few jobs, which has led to intense competition for the few positions that are open. Organisations with limited capital and typically family-owned firms make up the informal sectors. They mostly employ low-skilled labour, who typically earn low wages. In the private sector, oil and gas, telecommunications and the Nigerian banking sector are the top three sectors that offers competitive welfare package in Nigeria (Ojo, 2016) which made it attractive for many to seek employment in the banking sector.

Earning a lot of money, yeah, I think that's basically it (MU - female, senior manager)

There are many privileges attached to working in the Nigerian banking sector (Ogar and Amanze, 2019), bankers enjoy status cars with drivers that drives them around, fast track services anywhere they went and easy access to credit and loans not only in banks but almost everywhere in the society (Ojo, 2016). Businesses are comfortable with having post-dated cheques as collateral because of the assurance that those cheques will go through when presented for payment. This afforded bankers a life style of luxury and easy access to anything, and everything they want with or without having cash on purchase. Five of the female participants including EA attest to this experience:

It had some prestige in it. As a banker, people respect and honour you. You could walk up to any store and shop any amount of products on credit, the shop owner will comfortably allow you because they know that they could easily get their money from you, they know your office, they have your post-dated payment cheques. So, I enjoyed the respect, the honour, access to credit and loans, the general lifestyle (EA - female, branch manager)

Nigerian bankers are seen as little gods, they are highly regarded and respected in the society (Kuti, 2020). They sit in the comfort of their office and people go to beg them for transactions, beg them for everything, even the society beg them. They are treated like gods within and outside the bank. The banking sector is a viable sector, regardless of their academic backgrounds, women can find jobs in the banking sector, which is a thriving sector. According to Aig-Imoukhuede (2005), Bankole and Adeyeri (2014), and Akanle et al., (2018), the government's 1982 economic reforms and deregulation led to a spectacular rise in the number of financial institutions, which was followed by intense competition among banks and because of this, many female graduates—regardless of their fields of study—took advantage of the chances provided by the new generation banks to join a rewarding profession. Two of the female participants KO and NO were not in any way attracted to work in the bank, rather, because it was the available job. They stated:

Nothing attracted me to banking; it was just the available opportunity for me at that time, the only sector recruiting people (KO - female, operations manager)

Sincerely, I never liked banking but when I graduated that was the only job available, so I had to take it (NO - female, regional manager).

Networking was a major attraction for some participants, particularly those that had long term career goals, they used the banking platform to build a network of connection. Two participants including OO discussed long term career goals:

I have built a network of relationships that will be useful to me even when I retire from my job (OO - female, assistant manager)

All the twenty female participant had unique reasons for seeking to work in the banking sector, however, most saw the opportunity as a means to an end, i.e., a survival path and a means to pay their bills, only two out of twenty saw their job as a pathway to career development which is a contributory factor to female underrepresentation at senior management position. These attractions to banking evidently sustained their motivation to stay on the job, however, it did not translate to job satisfaction or career advancement for most of the women as a high degree of burnout and job dissatisfaction was recorded. The attraction to banking as derived from the participant is presented in figure 5.1.

Figure 5. 1: Attractions to Banking
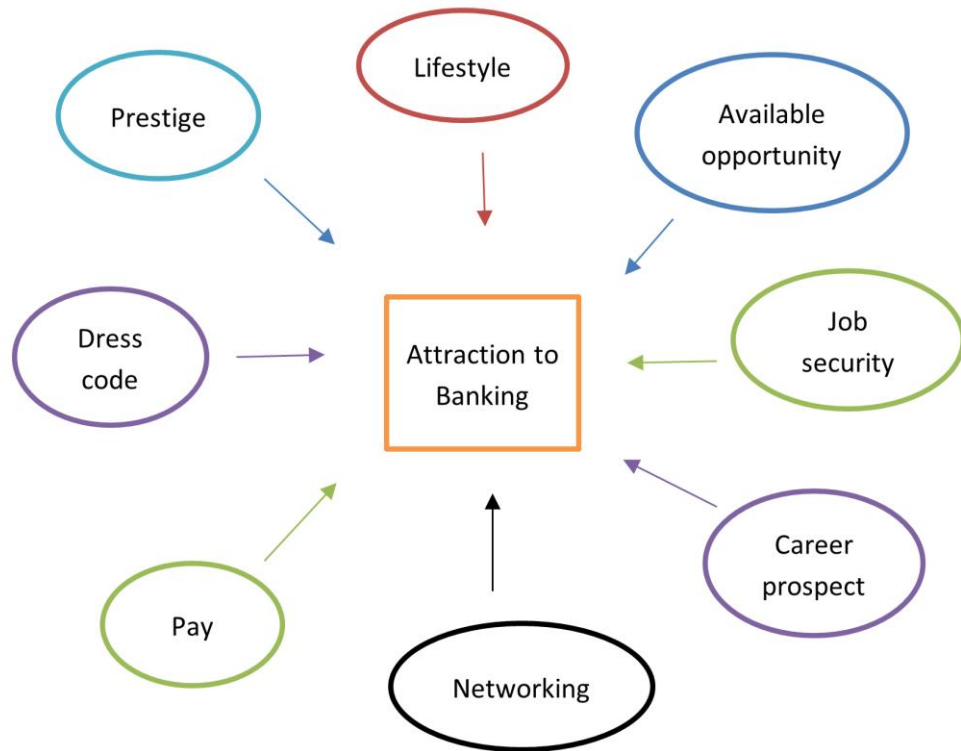
5.2 Key findings

This section summarises the key findings from the study. Data was collected to address the four research questions developed for the study; the data collected were analysed using the six-phase model of Thematic Analysis (TA) by Braun and Clarke (2012). The first phase began with reading and rereading the data and the researcher immersing herself in the data to comprehend and observe patterns of behaviour and match them to each of the research questions. This resulted in the second phase of systematic analysis of the data and the generation of the initial codes. There were numerous codes generated as presented in the summary table below, however, the researcher progressed to the third phase by grouping similar codes together. At the end of the third phase, the researcher was able to come up with potential themes. The researcher progressed further to review the potential themes, group similar themes together and merge where necessary; at the end of the fourth phase, the researcher compared the new sets of grouped themes with the initial code and entire data set to ensure that meanings are

not lost in the process. Working with the generated themes, the fifth phase was naming and defining the themes, which involves in-depth analytic work and the critical shaping of the analysis details. The sixth and final phase of the study involved writing up an engaging narrative about the data sets and key findings.

Thus, this study established that there are four main barriers to women's career advancement in the Nigerian banking sector: family, organisation, patriarchal society, and self-imposed barriers. Consistent with the literature (Kuti, 2020; Ojo, 2016), the findings of this study indicate that family, organisation, and patriarchal society contribute to women's underrepresentation in senior management positions. However, the extent to which women create barriers to themselves (self-imposed barriers) stood out as a critical factor that is understudied. The self-imposed barriers identified include lack of further education or professional certification, unwillingness to venture outside comfort zone in terms of job mobility thereby limiting career opportunities, lack of confidence, and lack of visibility or self-projection to attract the attention of management, and abuse or misuse of little power. When the identified barriers exert strong pressure on women, two things occur: first, some women develop a positive attitude, starting with breaking self-imposed barriers and seeking available support from the organisation (banks), and policymakers (Central bank of Nigeria/government). Second, some women get overwhelmed by the pressure and do not develop a positive attitude, and they become stressed and eventually burn out. This study proposed a tripartite stakeholder strategy to advance women to senior management positions incorporating the role of individuals (women), organisations (banks), and policymakers (CBN, government).

Table 14 presents the themes that emerged from the data analysis in relation to the research questions.

Table 14: Analysis of data

S/n	Research questions	Initial codes	Potential themes	Main themes
1	What are the barriers limiting women in the Nigerian banking sector from attaining senior management positions?	Societal expectation/perception Belief system National culture Male dominance Man's world Patriarchy Family commitments Pregnancy Childcare Maternity House chores Egocentric husband Jealous husbands Unsupportive husbands Women as caregivers Lack of spousal support Long work hours Lack of flexibility Preference for male Few top opportunities Time management Lack of trade unionism How the bank recruits Work/life balance Gender discrimination Gender bias Sexual harassment	Marriage Pregnancy, maternity, and childcare Degree of spousal support Recruitment pattern Lack of flexible work hours/remote working Unrealistic targets and workloads Subjective appraisal and promotion system Work-life balance/stress management Mentoring support/female role models Informal network/office politics Sexual harassment	Family barriers Organisational barriers Patriarchal society Self-imposed barriers

		Misconception of purpose Job mobility Biased appraisal Unfair promotion system God fatherism Office politics Office hangouts Lack of female role model Gender roles Women as secondary Male superiority Environmental factors Unrealistic targets Too much workload Lack of qualification/certification Females not doing courses Females are timid and quiet Organisational culture favours men It's like men's club at the top	Employee voice Few top leadership opportunities National culture and belief system. Masculinity and Power distance Job mobility Professional development (further education/qualification/professional certification) Glass ceiling	
2	What is the attitude of women in the Nigerian banking sector towards barriers to senior management positions?	Comfort zone Satisfied with my job I'm not happy at all I've not done much for myself The job drives me mad I am choking I'm leaving the job anyways I should have left since Leaving for something less stressful	Job satisfaction/dissatisfaction Future career plans Leader preference – male or female Stress	Positive attitude - Optimism Burnout

		Struggling to do my masters I'm doing some certifications Aiming for the top Women tear down other women Male bosses can't relate Some female bosses are great Moving to another sector I have acquired more qualifications No attraction to banking Bills must be paid Working for the money Where I see myself in five years We can change the culture if we are deliberate about it		
3	What strategies do women in the Nigerian banking sector suggest for advancing women to senior management positions?	Women need to develop themselves Acquire skills, education and training Women should blow their own trumpet Women to project themselves Improve your skills Move from bank to bank Be selfish, banks are selfish Be loyal to yourself Achieve a lot before marriage Kids are a distraction Do extra ordinary to achieve extra ordinary	Re-orientation of women Career development plans Top management commitment to promote inclusive practices Provide flexible working – remote working Talent management Female gender quota	Role of individuals (women) Role of the organisation (Banks) Role of the policy makers (CBN, Government)

		Comport yourself Give no room to sexual harassment HR has a lot of work to do Banks need to take advantage of new technologies Encourage work-life balance Capacity building for staff Crèche for staff children Comfortable work environment Female friendly policies Gender quota Equal opportunity practices	Monitor and implement policies and legislations	
4	To what extent is there a difference between equal opportunity policies and actual practices in the Nigerian banking sector?	The bank is doing a lot about equality, diversity, and inclusion I enjoy equal opportunity at work Some roles are for females Males dominate certain units Women should be given a chance in some units Women have capacity to lead Ladies are more intelligent than their male counterparts I have not really seen any form of discrimination Nothing like gender in task distribution Anyone can be anything in the bank Women enjoy equal opportunities as men	Equal opportunity practices Gender discrimination and bias Gender stereotyped roles Gender diversity	Equal opportunity practices exist in the banks

5.3 Conceptual framework

The term "conceptual framework" refers to a network of related concepts that together provide a complete understanding of a phenomenon (Silverman, 2016). Each concept in a conceptual framework contributes to the framework's ontological or epistemological structure. The researcher developed a conceptual framework based on extant literature review and data analysis from this study that identifies the barriers that women in the Nigerian banking sector experience in advancing to senior management positions and suggests strategies for addressing them.

Figure 5. 2: Framework showing barriers to women's career advancement and the strategies for progressing
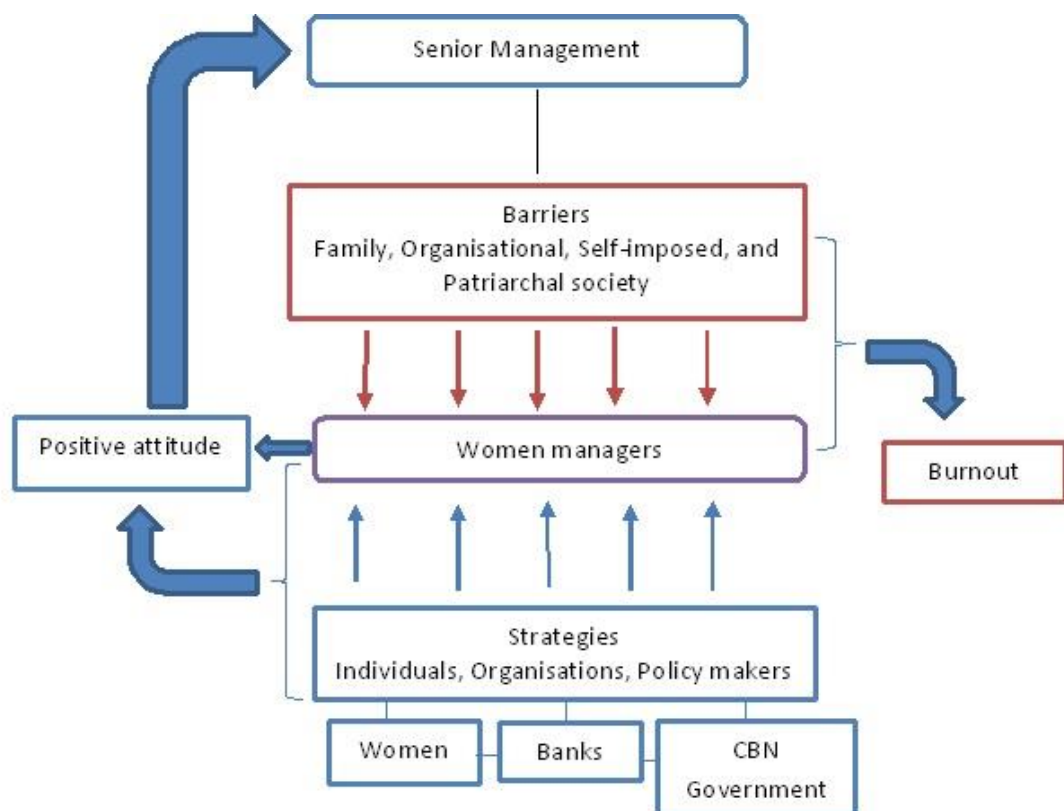
Source: Interview data (Author, 2022).

The conceptual framework identified family, organisation, self-imposed, and patriarchal society as the barriers preventing women from advancing to senior management

positions in the Nigerian banking sector. While family, organisation and patriarchal society are consistent with existing literature (Kuti, 2020; Ojo, 2016), self-imposed barriers such as lack of further education or professional certification, unwillingness to venture outside comfort zone in terms of job mobility thereby limiting career opportunities, lack of confidence, lack of visibility or self-projection to attract the attention of management, and abuse or misuse of little power are critical factor that are understudied. These barriers represent the forces that prevent women managers from progressing to senior management positions. When these barriers exert a strong force on women, two things occur: first, women must cultivate a positive attitude and seek out all available support, first breaking all self-imposed barriers and accessing support from organisations (bank) and policymakers (Central bank of Nigeria/government) to enable them to exert a corresponding force in the form of strategies to achieve their career goals. Second, if women do not develop a positive attitude, optimism for moving forward, they are likely to succumb to the pressures, become stressed, and eventually burn out. The following section discusses each of these themes in relation to theories from the literature and participant responses.

5.4 Discussion

Like women in other countries, Nigerian women in the banking sector face some barriers to advancement. The barriers perceived to be encountered in this study include family responsibilities and challenges, institutionalised barriers encountered in the workplace, self-imposed limitations, and Nigeria's patriarchal nature. To a large extent, this study established that these barriers have negatively impacted women and set them back in comparison to their male counterparts, who not only hold the family leadership position but also dominate the workspace. To supplement the women's lived experiences, the perceptions of their male counterparts were garnered; interestingly, several male managers confirmed the female managers' accounts and the extent to which women face societal and institutionalised discrimination and bias, additionally, they noted how women limit themselves in the presence of available supports that assist them in balancing work and life.

Additionally, the attitude of women toward barriers to career advancement was examined. For some women, it was a positive attitude, a demonstration of optimism;

for others, it was a sign of stress, burnout, and readiness to leave. Strategies for overcoming these barriers were developed, the existence of equal opportunity practices and whether policy differs from practice in the Nigerian banking sector was also established.

5.4.1 Barriers limiting women in the Nigerian banking sector from attaining senior management positions

The barriers limiting women from advancing to senior management positions in the Nigerian banking sector include family, organisational, self-imposed, and patriarchal society. These barriers will be discussed further in details.

5.4.1.1 Family Barriers

Five sub-themes emerged under the family barrier: marriage, degree of spousal support, pregnancy, maternity, and childcare. Most women interviewed discussed how their family obstructs their career and emphasised the impact of women's socially prescribed roles as caregivers and homemakers on their careers (Egwurube, 2016; Eagly and Karau, 2002). For some women, the transition from single to married status marked the start of their career difficulties. In the Nigerian culture, marriage for example is prioritised above ambition; to earn societal respect, a female is expected to be under a man as a husband (Ademuson et. al., 2019; Ene and McNeal, 2013). These sub-themes are discussed further in details as well as the extent to which banks provide support to address the issues identified. The next section discusses marriage and how it impacts on the personal and professional life of women.

5.4.1.1.1 Marriage

In Nigeria, decisions about marriage, having children, and the gendered responsibility of care take precedence over professional aspirations, which affects a woman's career decision-making. Given that communal living is common, and Nigeria is a collectivist society (Hofstede, 2011), family is highly valued. As a result, there is a close bond between nuclear and extended families, which serves as a source of support and security (Thomas, 2019). Therefore, leaving the father's home and moving into her husband's home after marriage is considered as a form of social and financial security for the woman. When compared to women who aren't married, she is treated with the

customary respect. This customary demand forces many females to get married, however, as Walby (1990) explained, the patriarchal mode of production in the household reflects a structure in which wives are domesticated in their homes and forced to perform unpaid labour or household chores in exchange for husbands' allowances. Wives are regarded as the producing class in this structure, while husbands are the expropriating class. This constrain so many women such that they sometimes give up career aspirations. Out of the twenty female participants, fifteen are married, four single and one divorced. Eleven of them were affected by the societal pressure to get married, for example, RP, a female regional manager discussed how ambitious she was and willing to achieve milestones in her career before thinking of marriage, but her family interjected her dreams and coerced her into marriage. She stated that:

There were lots of things I would have loved to achieve in my early years like advancing my career to a certain height and having some investments in landed property before getting married, but I couldn't because of pressures from family members to get married, they completely discouraged me (RP - female, regional manager)

The female regional manager, RP, described how her family put pressure on her to be married, how ambitious she was as a young, talented woman, and how she had to give in to their demands. Parents have a way of coercing their daughters into marriages without it seeming forced by applying subtle pressure or coercion (Udomo, 2022). As we will see in subsequent sections, RP's career was in jeopardy due to the lack of support she received from her husband and in-laws, and as at the time of this interview, she had been asked to quit the bank. Similar circumstances occurred to AO, the female team leader audit, who had her hopes of pursuing higher education dashed after being forced into marriage and was unable to do so due to the demands of family and employment. She stated:

I couldn't really aim higher in terms of getting some qualifications that I would have ordinarily want to get, for example, I've always wanted to do my masters but family pressure, I had to get married and leave all of that after all (AO - female, team leader audit)

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The United nations promotes the principle that the protection of women's human rights is fundamental to ensuring women's self-realization and full participation in society (UN women, 2022; Chiweta-Oduah et al, 2020; Thomas, 2019), pressurising or coercing females to marry is an abuse of human right and violates the principles of freedom and autonomy of individuals whether it is customary or for supposed social and financial security, and the question is, does it provide social or financial security or is it just a myth? According to the Universal Declaration of Human Rights, a woman's freedom to choose her partner and enter into a marriage freely is essential to maintaining her life, dignity, and equality with other people (Udomo, 2022), and because a forced marriage is one in which one or both parties are married against their will or without their consent and illegal, a variety of alternatives exists in different cultural context. In the Nigerian and African perspectives, the woman is subject to her parents' decisions and is under their control, whims, and caprices (however this notion is gradually changing), this contrasts with the men being given the freedom to act as they choose and at their own discretion. For example, UM – a female team leader IT, faced a lot of pressure to get married but she refused. She stated:

When I finished schooling and was about to go for NYSC, all my auntie was telling me was that NYSC is a place to find a husband, you know, my auntie sat me down telling me, you can't leave NYSC and not bring a man home, I just told them hoha (meaning bluntly), I'm not going to NYSC to bring a man, I'm going there to have fun and truly I didn't bring any man, I just ignored them (UM - female, team leader IT).

As at the time of the interview, UM (female team leader IT) was still single and had no intention of getting married. Around the world, coerced marriage is still prevalent, notably in parts of South Asia and Africa (Thomas, 2009). A continuum of coercion, ranging from overt physical force to subtle psychological pressure, is frequently employed to force a marriage on females and this evidently distorts their career aspirations and advancement in many instances. As posited by Udomo (2022), there are many factors that could lead a culture to accept and promote forced marriages, this include but not limited to strengthening ties within extended families, controlling undesirable behaviour and sexuality, preventing 'unsuitable' relationships, protecting

and adhering to perceived cultural or religious norms, maintaining wealth within extended families, dealing with the repercussions of unwanted pregnancy or single parenting, viewing the contracting of a marriage as the responsibility of the parents, obtaining a guarantee against poverty, and facilitating immigration. In my opinion, for whatever reason, coercion into marriage should be discouraged because women may become trapped in a cycle of poverty and helplessness as a result of forced marriages and be abused by their spouses, who are more prone to dominate them and/or utilize male violence (Walby, 1990).

5.4.1.1.2 Degree of spousal support

The threshold of spousal support is a critical factor as most women interviewed lack spousal support and have experienced strained marital relationships, which occasionally jeopardised their work-family balance. Out of the twenty female participants, fifteen are married, four are single and one is divorced. Thirteen female participants lack spousal support making it challenging for them to cope with the demands of the job and the domestic responsibilities at home. One of the factors contributing to lack of spousal support for most of the female participants is inadequate support for domestic duties which when paired with extended work hours causes stress and burnout, as explained under the patriarchal mode of production (section 3.2.1). For example, NA, a female relationship manager shared her experience about how the demands of her job impacted her family life and how this slowed down her progression, she stated:

In my marital relationship, I had a lot of challenges with my husband because of the exposure, because of the hours of work, a lot of factors muddled into the whole scene and to an extent I was retarded in growth because it affected me a lot (NA, female, relationship manager)

NA (female relationship manager) is still employed in the bank, but very little has changed in terms of her professional ascent because she has remained in her middle management position for a continuous period of four years. She did, however, seem content with her employment; she only has one child, so the stress of childcare is less of an issue for her. She is Hausa, and historically, a Hausa woman is a housewife, so it's

understandable why she's under pressure from her husband. Although the narrative is changing, the typical Hausa male would want to keep his wife at home where she can work full-time as a housewife.

Similarly, UT a female team leader IT experienced lack of spousal support. She stated how her husband nags and threatens her to leave her job:

My husband is always nagging you can't be coming home late all the time, is this a marriage or what? You may have to leave the job and start your own business (UT, Team lead IT).

UT is still employed in the bank but considering switching to the public sector so she can spend more time with her husband, children, and domestic responsibilities. She appeared burn out already and lack the motivation to continue

Spousal support entails resource exchange that fosters feeling of security and self-esteem, both of which are necessary for meeting life's demands or coping with a variety of stressors (Schulz and Schwarzer, 2004), the absence of which increases work-family conflicts. Thirteen participants reported experiencing this barrier in some way, and it appears to be a significant one affecting women's career advancement. In addition to the above, some of the participants acknowledged pressures directly from in laws, for examples, RP female regional manager experienced pressure that threatened her career from her in-laws in addition to lack of spousal support, but she stood firm. She stated:

My in-laws frustrated me, monitoring and policing me around, they tried so hard for me to quit my job, but I stood my ground. If you have in-laws that are envious of your achievements like the family I got married into, I was already high up there as a single lady both educationally and financially, it took them time to come to terms with the fact that I had come to stay, they did everything possible to end my career but I refused to give in because I am not the kind of person that is easily intimidated, I told them to learn to live with it after all they knew my kind of job right from the start (RP - female, regional manager).

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Although at the time of the interview, RP (female regional manager) was no longer employed by the bank, her exit from the bank was involuntary. She was strong in the face of pressure from her family, husband, and in-laws. When prompted why she was asked to leave, she responded that the reason was not because of family pressures but rather because of organisational barriers, specifically the workload and unrealistic deposit targets that she was unable to consistently achieve over a period of time. As a result, she was asked to go. Therefore, it was more like hit your mark or go. Thus, in addition to inadequate support for domestic duties, some men find it difficult to accept that their spouses' independence and financial freedom come from working in banks. If the wife makes more money than the husband, his sense of masculinity is endangered, which is much worse. In the example of RP, a regional female manager, her in-laws were also feeling uneasy along with her spouse. Furthermore, UT (female operations manager) described the experience of a female colleague whose husband out of jealousy and insecurity, physically abused her because he suspected she was cheating. She stated:

I had a colleague in my former bank whose husband came to the bank to fight a male colleague for dropping off his wife at home after work. The man beats his wife and part of the reason why is because in his mind, his wife was sleeping around. She had to stop allowing anyone to give her a ride home because her husband was unnecessarily suspicious (UT - female, operations manager).

Contrary to the experience of the thirteen female managers without spousal support, three female managers have full support from spouse, in laws and other family members. Increased spousal support alleviates work-family and family-work strains, allowing them to devote resources (time, energy) to their job requirements (Aslam et al., 2011; Namasivayam and Mount, 2004; Greenhaus and Beutell, 1985). For OO, one of the three managers that enjoy spousal support, her in-laws, husband, and neighbour formed her support network. She stated:

I had no limitation or barrier because I joined the bank as a married woman; my husband agreed to my working in the bank and supported me. I had the home support, my husband always got my back, my mother in-law was very supportive, and I had a neighbour, a middle-aged woman that was always ready to assist with my kids such as getting them from school and caring for them until I got back from work to collect them. So, I had community support – spousal, family, and neighbours. I know I am lucky, not all women get that kind of support (OO - female, assistant manager).

Similarly, KO a female operations manager and AT, female business manager have the full support of her husband and they narrated how their spouses fill the gaps in terms of domestic responsibilities, making it easier for them to manage the demands of the job and the home front. Spousal support is an important resource for a married woman's career success (Ocampo et al., 2018; Schulz and Schwarzer, 2004) particularly in a patriarchal country like Nigeria (Suntoo, 2017; Hofstede, 2011). Therefore, this study established that spousal support is a critical factor in the advancement of married women in the Nigerian banking sector to senior management positions.

What male managers have to say about spousal support bolsters the experiences of female managers and strengthens the argument about the degree of spousal support which reiterates institutionalised barriers facing women deeply rooted in culture. Seven out of ten male managers acknowledge that most married women in the banking sector lack spousal support and often times are threatened to quit by their spouses. According to AA4 (male business manager), most women quit because of pressure from their husband. He stated:

For some women, it's not even their decision to quit their career but for the constant threats from their husband and choosing between marrying their job or their husband. I know a lot of women that lost their marriages because of banking Job too and you begin to see a lot of single mothers in the banking environment (AA4 - male, business manager)

The above quote by AA4 (male business manager) describes the extent to which women are prejudiced and made to decide between family and career. This argument is further

strengthened by EN (male, regional manager) who emphasised the more, women's duty of care as paramount and how it impacts on their career once they marry. He stated:

Life happens and those that women are creating life with being the male end up sniffing out the life of their career. You see a young lady who's fired up and she gets to a certain age, pressures come from peer group, family, society to settle down. And then choosing a partner, she might choose one that may not be in tune with her career. So, you see her dropping off because she wants to maintain a home. She wants to make life happen in her home (EN - male, regional manager)

Women usually would grow up, get married and start a family, and the demands of raising the family and keeping the job begins to compete for her attention. The job demands a lot of time, emotions, and so at a point in time, she would have to share time unequally between the job and the family, and most of the time, family would win, and she probably would look for another role, which is not so demanding on their time and resources, so that they can spend more time quality time with their family. Like CE (male head of internal control unit stated:

How my wife will manage to ensure that my children go to school, and at the same time do everything in the house, take care of the house, ensure that everything is well kept in the house is none of my headache, it's my wife's headache. So, if she's doing the same job that I am doing and still need to come and do those things in the house, it's very challenging (CE - male, head internal control unit)

The above quote bolsters the argument regarding the degree of spousal support and its effect on a woman's career, particularly in cases where women work double shifts, and their spouses perform minimal domestic duties (Kuti, 2020). When women get married and have children, life happens to them (Ojo, 2016). They additionally assume the responsibilities of wife and mother (Suntoo, 2017; Nkomo and Ngambi, 2009). Sadly, culturally rooted barriers manifest as patriarchy at every level, emphasising male superiority and dominance over women (Kuti, 2020). Frequently, as evidenced, women must choose between family and career, and this situation is exacerbated by a lack of

spousal support and/or the extent to which husbands choose to exercise authority (Okafor et al., 2011). However, there seems to be a trivial change in male attitudes about women's role in the labour market in terms of recognition of female earning power for family income as discussed in later sections.

5.4.1.1.3 Pregnancy, maternity, and childcare

There is a strong correlation between motherhood and limited career options (Waldfogel, 2007). According to Heilman and Haynes (2005), negative performance expectations and the devaluation of women's performance are caused by preconceptions of women, particularly those connected to motherhood and beliefs regarding employment. They believe that the persistence of expectations based on stereotypes and their resistance to knowledge that contradicts them are the result of an "attributional rationalisation" process where women are less likely to receive the same credit as males. According to McIntosh et al. (2012), women who take a career break of more than two years see their careers stagnate and become limited. Additionally, McQuaid and Lindsey (2005) were unable to quantify the effect but noted that motherhood had a direct impact on the types of roles women take, recommend, or are assigned. This study identified pregnancy, maternity, and childcare (motherhood) as critical factors that impacts a woman's career progression. For instance, RP a female regional manager thinks as much as children are a blessing, they are a great distraction, she stated:

As much as children are blessings, they are a serious distraction that could lead to career setbacks, more of a distraction than a husband. A husband might understand some things as an adult, but kids would not understand (RP - female, regional manager).

Women's careers are impacted by the additional responsibilities that motherhood brings. Over time, pressure mounts as the woman is pulled between her career and family, and the expectations of her husband and baby. Only two female participants in this study stated that pregnancy had no effect on their ability to manage work at any point. Seventeen out of twenty female participants have one to three children, and they all agree that pregnancy affects them differently. Some women were stable while others

were in and out of the hospital. OO, female assistant manager maintain that she can manage herself when pregnant and that it has no impact on her work. She stated that:

When I am pregnant, I try not to let it affect my job; I don't use being a woman as excuses for not doing my job (OO - female, assistant manager)

Similarly, RP (female regional manager) the second female manager who copes well with pregnancy confirm that she is able to work normally throughout pregnancy. She stated:

Pregnancy is not an issue, for me it was easy, I worked right from the start till I had my baby before proceeding on leave; for others, they get sick all through pregnancy and may become unproductive (RP - female, regional manager).

The demand of pregnancy makes it challenging for a lot of women to cope with work. CA, female team leader electronic business described how her pregnancy negatively impacted her work to the point where she almost left the employment. She stated:

For me, when I got pregnant, I remember I had a lot of issues. I couldn't <laughs> I had a lot of fights with my boss then, I wasn't doing well. I almost left the bank at that point because I couldn't handle it anymore (CA - female, team leader electronic business).

Childcare is another critical factor affecting women's career progression. Women find it very difficult to balance work and childcare, especially when there is no support from family or day care/creche at the workplace, it is another difficult phase in their career progression. Waldfogel (2007) referred to this as the "penalties of motherhood" because it impedes women's career advancement. She emphasised the difference between men's and women's careers, noting that men's careers are unaffected by marriage and family, resulting in few or no career interruptions. Five of the female participants leveraged on childcare support from family and friends but for others, they left their baby in the care of nannies or domestic help. CA (female team leader electronic business) discussed how muddled up it could be. She stated that:

You are struggling with nursing, you're struggling with closing early to meet up with the family, somewhere in between, you kind of miss out (CA - female, team leader electronic business).

Similarly, OA, a female head of operations had her baby through caesarean section, she needed more time to heal but despite her plea for an unpaid leave, she was recalled back to work at baby five weeks old. She discussed:

I had my baby in the UK through (caesarean section), I called my boss and said that this was an unplanned CS, and it was an emergency CS. I would like to ask for more time, and I don't mind unpaid leave. So, I said I'd like a couple of more weeks, I haven't healed well. And his honest advice was that it's not a good time for you to ask for unpaid leave, and suggested I come back from the UK and resume and promised to see how we could work out my schedule such that it's less stressful. Not happy with that, I came home nevertheless, resumed at baby five weeks old (OA - female, head of operations).

OA (female head of operations) had left the bank voluntarily at the time of the interview. She described how the bank failed to provide her with adequate support while she was nursing her new born. At baby five weeks old, she was recalled back to work despite being unwell having undergone caesarean section. To make it worse, she was transferred to a branch farther away from her home which made it more challenging for her to cope as a mother and a worker. She requested to remain in her branch, which was closer to her house so she could be close to her baby but was urged to move to the new branch in her own interest. OA resumed at the new branch, two weeks later when she could not cope, she resigned. OA's account relate how inflexible the banking sector is in terms of flexible work arrangement and this impacts on women. For OA, she quitted her job to attend to her baby but, in another instance, the staff lost her child because she chose to stay at work while her baby was on admission in the hospital. MN (female head business banking) relates the story of a colleague who lost her child in the hospital while she was occupied with work rather than with her child. She narrated:

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I have a colleague whose child died while she was at work. And I don't know how she feels even till today. She's still doing this same work, but her child was sick and on admission, but she came to work that day and before she got back, the child had died (MN - female, head business banking).

The role conflict between career and family is greater for female managers with children and banks appear not to be doing enough to support women to be mothers and employees successfully. This study evidenced how women struggle to successfully be an employee and a mother. In the first instance, one of the women had to resign to successfully be a mother, and in the second instance, the staff lost her child because she chose to stay at work while her child was on admission in the hospital. As Waldfogel (2007) pointed out, indeed there is a strong correlation between motherhood and limited career options.

The United Kingdom for example, allows eligible employees up to 52 weeks of maternity leave. The first 26 weeks is referred to as "Ordinary Maternity Leave," while the final 26 weeks is known as "Additional Maternity Leave." The current civil service rule in Nigeria grants new mothers four months of maternity leave, one month before and three months after delivery. In the Nigerian banking sector, a pregnant employee who has been employed for 12 consecutive months has the option of either 3 calendar months or 6 calendar months of maternity leave with two-thirds of full month pay. The same apply to surrogacy or adoption. As a researcher, I find it disturbing to see how little the organisation supports women in Nigeria when they start a family.

An additional perspective to this is how taking maternity leave affects women's chances of promotion. Ten female managers confirmed how going on maternity leave affected their promotion. For example, BA, a female business manager discussed how she got reminded of not being actively around after a maternity leave. she stated:
So, you get reminded that you were not around for the active service anyway. And it also counts for your promotion (BA - female, business manager)

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When women are away from work on maternity leave, they are perceived as unproductive or inactive during that period and this affects their promotions. If they are repeatedly away for a couple of years due to maternity leave, they are likely to be behind their male colleagues who have been consistently present at the time (Suntoo, 2017). Thus, pregnancy, maternity and childcare are a life changing experience for most women (Suntoo, 2017). It not only demands more of their time, but it also often leads to role conflicts (Linehan, 2000). Also, when women take long breaks off work to start a family, their chances of re-entering the labour market are uncertain as most private sector organisations in Nigeria have little or no regard for domestic issues and provide very little support (Ojo, 2016). The account of this practice from ten female managers was validated by that of six male managers who acknowledge that such practices exist in the banking sector even though it is unwritten, but it is practised. For example, ED, male business development manager strengthens the argument that women struggle to integrate back into the system when they step out for a bit. He stated:

Banking in Nigeria is like a treadmill, when you step off the treadmill for a while, getting back into it may be difficult (ED - male, business development manager).

In advanced countries, women can easily take career breaks, for example, ten years to raise a family. During this time, she could enhance her skills writing exams or doing short term courses. When she is prepared to return, as long as she can explain her professional gap, she is quickly integrated back into the system and is able to continue her career. Organisations do not support career breaks in Nigeria and when it happens, it impact negatively on women's career advancement. For example, when OA (female operations manager) needed the break to take care of her health (having gone through caesarean section) and her new born, she was denied and had to resume back to work at baby five weeks old. Eventually, she had to resign because of lack of support from her employer.

Furthermore, some of the female managers relate accounts of pay cut when maternity leave is taken. AO describes how taking maternity leave results in a pay cut. She stated:

There is this rule; it was written that when you go on maternity leave, they don't pay you salary, what they pay is like peanuts (AO - female, team leader audit).

AO's (female team leader audit) claim was validated by six female managers and three male managers that there was a time when women received pay cut for taking maternity leave, and this finding align with that of Ojo (2016). Many women had to choose between staying on the job and starting a family. However, this was re-evaluated over time, and full pay was reinstated for a three-month leave period only. As substantiated by ED, male business development manager, he stated:

I know a time in banking practice before it evolved to what it is today, when you go on maternity leave, you're not paid. Then over time, it improved, and they pay you 25% of your earnings. So those things do not really encourage women especially that once you're on maternity leave, it affects your promotion (ED, male business development manager).

In addition, ED, a male business development manager discussed a case where a female head of human resource challenged the managing director of the bank about the existing practice in the bank about maternity leave and she was asked to resign and leave the bank. This further evidence how inflexible the banking sector is when it comes to female friendly policies. He discussed:

So, I've worked in a place where the head of human resource was a female and she challenged the MD and the management in terms of standard practice for pay on maternity, and the need to enhance their pay while on maternity and structured in such a way that it will favour childcare. And that person was asked to go, yes. They said she cannot decide how to run their bank (ED - male, business development manager).

HR is at its infancy in Nigeria, implementing strategic changes that will improve the work-life balance of employees, particularly women will require legislations and regulations imposed on the banking sector with appropriate sanctions when flouted. For example, the preceding quote demonstrates how corporate culture and business strategies

conflict with HR goals (see 3.3.1 Global talent management) and how banks remove employee voice and power to initiate change (see 2.6.5 Trade unionism in Nigeria). Unfortunately, many bank employees have been calmed by the de-unionization of private sector labour unions (Fajana et al., 2011); as a result, negotiating flexible work arrangements became more difficult, if not impossible. In the preceding quote, the head of human resources of a bank, a woman tried to make a case for women in terms of reviewing existing conditions of maternity leave and pay and she was asked to resign because the bank management believed that her goal was conflicting with the corporate goal and business strategy, she was perceived to be supporting the employees not the management; the management lack the understanding to align human resource practices to fit into corporate and business strategies. HRM in Nigeria lacks suitable HR model and is heavily influenced by cultural and institutional factors (Adewoye, 2012; Fajana et al; 2011). The socio-cultural complexity of Nigeria has influenced HRM practices to the extent that societal and cultural values have been institutionalised in organisations (Fajana et al., 2011). Employees are the greatest asset of any organisation, and it becomes important to develop work-life initiatives that will support employees particularly women to function effectively in both personal and professional lives.

Concluding this section with extant literature (Kuti, 2020; Suntoo, 2017; Ojo, 2016; Adenugba and Ilupeju, 2012; Chovwen, 2007, Linehan, 2000) and findings from this study, the researcher is of the opinion that when a woman marry and start a family, without a strong support network of spouse, in-laws, and other family members, the woman is likely to experience role conflicts as a wife, mother, and employee, which may obstruct her career advancement.

5.4.1.2 Organisational Barriers

Think managers, think male (Schein, 2007) is a concern in the Nigerian banking sector. Male supremacy and dominance over females elucidate how national culture influences organisational culture, as well as the fundamental and enduring characteristics of social structure, the processes by which systems such as norms, rules, standards, and routines become authoritative guidelines for social behaviour (Tina Dacin et al., 2002). The sub-themes that emerged under organisational barriers in this study are recruitment

pattern, lack of flexible work hours/remote working, unrealistic targets, workloads and sexual harassment, subjective appraisal and promotion system, work-life balance/stress management/employee voice, few top leadership opportunities and lack of mentoring support/female role models, and informal network/office politics.

5.4.1.2.1 Recruitment pattern

The Nigerian banking sector is one of the largest employers of labour in the private sector (Ojo, 2016); employing over 55% female employees who are visible at entry level, non-management to middle management levels but are underrepresented at the senior management level (Oludayo et al., 2019; Adenugba and Ilupeju, 2012, Abiola, 2003). Fernandez and Campero (2017) demonstrated empirically how external recruitment processes contribute to women's limited career development. Similarly, (Ikpefan, 2014; Abiola, 2003) reported that females are overrepresented in grassroot recruitment as a strategy for the bank to attract more business portfolio and high net worth individuals, particularly men. This study validates these findings, demonstrating that recruitment practices act as a glass ceiling for women's career advancement in Nigerian banks. At recruitment level, women are stereotyped to work in customer service and marketing, whereas men are stereotyped to work in more technical or back office positions. This confirms the existence of job stereotyping right from recruitment level, validated by both male and female participants. For example, AA4, male business manager describe how women are forced to marketing, he stated:

Our former MD normally would push women to marketing saying they are better in marketing, let them go get deposits and bring businesses. I know some people that rejected their offer letters refusing to go to marketing (AA4 - male, business manager)

As discussed by the male participants, women are needed more than men to do more of what will bring income to the bank like customer service and marketing. The assumption is that excellent customer service will make both potential and converted customers come back again and that women are emotional and able to do more excellent customer service than men. This finding aligns with that of Ojo (2016) and Adenugba and Ilupeju (2012) that the high influx of women into the banking sector is a

business strategy for the banks. In the same way that women are stereotyped to the front office positions in customer service and marketing, men are stereotyped to back office positions like internal control, risk management, credit analysis and information technology. For example, BE (male relationship manager) added that the back office is male reserve. He stated:

When you come to back office Jobs where it involves zeal and vigour, technical, larger fund transfers, IT, it's best to put men there. So, you could get to the funds transfer desks and hardly see women there, where you see women is, at the front desk (BE - male, relationship manager).

Whether the men are happy with back office, the perception is the same – both men and women want a say in their placement. While some women prefer back office positions, some men would rather opt for front office positions. Unfortunately, at the entry level, the bank at their discretion places staff where they deem most appropriate regardless of whether the staff is passionate about the role or not. Oftentimes, this results in job dissatisfaction and staff turnover. It also imply that employees' strengths and weakness are not considered before placing them in some roles like marketing. For example, AA3 (male head small businesses and intervention funds) discuss that:

Most times the bank will not put you in a unit where you want to work or have passion for, rather, they put you where they need you such as marketing. For example, if you are someone with a strong passion for training, you will likely do better in the training department, but the choice is not yours but the banks. So, that also adds to the frustration, people struggling to perform in a unit they lack zeal or passion for (AA3 - male, head small businesses and intervention funds)

The bank's decision not to allow women to work in male-prescribed units or vice versa undermines talent management which is a key driver for sustainable goals and competitive advantage in most organisations around the world (Friday and Sunday, 2019; Agbaeze et al., 2017; Krishnan and Scullion, 2017). In Nigeria, talent management is still evolving as more organisations become aware of its importance to organisational

growth (Agbaeze et al., 2017), many organisations in Nigeria invest money and manpower to attract the right employees but struggle to retain them due to poor talent management (Don-Solomon and Tiebiri, 2015), this may be said to be the case of the banking sector that spends resources and man power to recruit the best but unable to maximise their potentials through wrong placement. People have diverse potentials which should be mined. As suggested by OA (female head of operations), she stated that:

There are different types of value a person can bring to the organisation. So, I may not be a deposit enabler, mine may be risk management, and how I can help the bank manage its risk assets, so opening such places up to women too, for example, there are certain departments that are totally boys clubs, financial control, for example, I'm not sure I came across a single woman in that department in my seven years (OA - female, head of operations).

Therefore, because banks are neglecting talent identification and management, they risk brain drain and staff turnover (Krishnan and Scullion, 2017; Scullion and Collings, 2011). According to the research of Adenugba and Ilupeju (2012), which examined five Nigerian banks and discovered that banks prefer to hire female marketers to drive deposit business to the banks, the emphasis tends to be on business strategy rather than aligning it with human resource strategy. This implies that a misalignment between business strategy, human resource management, and corporate goals may result in job dissatisfaction for employees (Boxall and Purcell, 2003). Thus, gendered placement based on business strategy (Fernandez and Campero, 2017), as opposed to recognising staff strengths and weaknesses may result in high staff turnover.

5.4.1.2.2 Lack of flexible work hours and remote working

Ojo et al. (2014) conducted a comparative study of work-life balance in three sectors in Nigeria (education, banking, and power) and established that while all three sectors offer flexible work arrangements, the education sector is the most flexible offering full-time, part-time, flexitime/variable hours, term time, and home working options. Furthermore, they established the work pattern in the banking sector - 100% full time,

6% flexitime, and 4% home working showing that flexitime and home working was available to only managers which implies that non-managers in the banking sector do

not have the option of flexible work arrangement. In contrast to Ojo et al. (2014), this study found that prior to Covid 19, all managers, male and female, worked 100% full time without the option of flexible work arrangement, however, during Covid 19, most staff enjoyed flexitime and remote work for the first time and confirmed that it was a fantastic experience which allow them to balance work-life. Regrettably, following Covid 19, banks have reverted to full time, all the male and female participants confirmed how inflexible the work arrangement is in the bank. All the participants acknowledge working long hours and closing late on a regular basis. For example, UT, female relationship manager discussed how she had to work long hours and close very late in the past, she stated that:

In those days, banks were known for late closure, as a teller, I resume by 7am, close by maybe 10pm, I've closed by 1am before and some colleagues have had to stay over at mine sometimes cos it was too late to go to theirs, so we used to close really late (UT - female, relationship manager)

Working long hours and late closure was further substantiated by all the participants with accounts of displeasure and practices contrary to what was stated on their offer letter. On the employment letter, the resumption time is 8am and closing time 5pm, however, in some of the banks like bank A, C, D, F1 and S1, they have meetings every day in the morning called 'Early Morning Session' (EMS) where staff give account of the previous day's achievement against set parameters. EMS starts 7am and ends 8am, and that's the bank stealing an hour every morning from staff personal time. Not only that, but staff are also required to be early to the meetings which necessitates leaving home earlier than 7am in the morning. For staff living in condensed area like Lagos, known for heavy traffic in the morning and evening, they confirmed having to leave the house as early as 4-5am to meet up. EA (female branch manager) share her experience with displeasure, she stated:

There was no flexibility, the hours of work are fixed and even the bank management reserved rights over your supposed free time for example resumption is 8am and closing 5pm in my contract but I must be in the office by 7am every day for meeting - that is the bank stealing an hour of my own time <paused, shook her head, she hissed>. Then I can't remember ever closing at 5pm, it is almost impossible, you are overworked until late in the night (EA - female, branch manager).

Banking jobs, depending on the department or unit of the bank, can be extremely stressful (Ojo, 2016). In the operations department, the tasks can be monotonous on daily basis like cash handling and tellering, funds transfer, and customer service. The operations department of a bank serve as the 'engine room' by ensuring that the enormous amounts of data, money, and transactions flow smoothly daily, often processing millions of transactions per day. In addition, banking operations require longer working hours, and staff members typically resume work early and stay late, sometimes longer than other units (Oludayo et al., 2015).

For marketing department, staff resume early to attend EMS and close when done for the day which could be early at the appropriate closing time or late if they have transactions to conclude. The marketing department has the responsibility of attracting prospective customers, sell bank products and services and convert prospects to customers (Ikpefan, 2014). Depending on how technologically driven, some banks have ample resources for both traditional and digital marketing, while others must work harder with fewer resources to meet the team's objectives. In Nigerian banks, the importance of social media and other digital marketing strategies is growing. The marketing department is target driven and targets form part of the key performance indicators, therefore for marketers, stress is target induced while for operators, it is induced by the volumes transaction (Ojo, 2016). OO female assistant manager discussed how working long hours and closing late affect staff differently. She discussed:

Talking about late closure, it affects people differently depending on your department or unit. It affects the operation staff more than the marketers because the operation staffs have the responsibility of ensuring excellent service delivery in the bank and via all electronic channels which implies that they spend more time in the office balancing their books and ensuring things are ready for the next day and even work every weekend. I am a marketer, and my work is out there to look for business to meet my numbers and deliverables and most times I enjoy my weekends (OO - female, assistant manager)

The experience differs across departments, someone working in the head office like HR may be comfortable while another person on same position working in operations department might be exhausted. So, the experience is not the same for all and this contributes to the level of stress, burnout, or job dissatisfaction. From the female participants, experiences of how it got better when they moved from operations department to marketing shows how women in the operations department struggle to balance work and family. For example, when UM (female team leader IT) got transferred from operations to marketing, she felt some relief from working late hours and weekends. She stated:

If I was still in operations, I'd be miserable because then I didn't have my weekend to myself, I had to be in the office balancing books or working on the ATMs or some other things. But now I have my weekends to myself. I can use it to develop myself. So, I'll say yeah, I'm much better now than when I started (UM - female, team leader IT).

Lack of flexible work hours and remote working is a critical factor in the underrepresentation of women at senior management positions. A lot of women struggle to combine the demands of the job with family responsibilities and as such are unable to attend to professional development needs. Men on the other hand are able to cope better with the demands of the job while undergoing professional development. For example, during Covid 19, banks worked flexitime and remotely, allowing staff to work shifts and/or home working. This worked well with all the women interviewed who were able to experience work differently from the traditional in-person mode of working. However, post Covid 19, banks have reverted back to in-person and recalled

most staff back to the office. When the researcher inquired why, issues around lack of monitoring mechanisms, poor internet connectivity in certain locations, lack of trust in staff to work from home, and people diverting work time for personal use emerged. For example, AO (female team leader audit) discussed:

A lot of people took advantage of working from home and because of that they lack the ability to deliver on their responsibilities. Instead of working, they were doing their side businesses. Banks don't have monitoring mechanisms, and when calling some people who claim to be working from home, and for hours they are not picking their calls <laughing> (AO - female, team leader audit).

Consistent with the study of (Kuti, 2020; Ogar and Amanze, 2019; Oludayo et al., 2019; Ojo, 2016; Ojo et al., 2014), this study established the lack of flexible work arrangements in the Nigerian banking sector and how this impacts on work and family, constituting a critical barrier to female professional development plans. Most women who had flexible work arrangements during the Covid 19 pandemic extolled the benefits of such arrangements and how they were able to be a mother and an employee without severe role conflicts. Sadly, many banks have recalled staff back to the office, reverting to the pre-Covid 19 work model of 7am-5pm, due to the lack of mechanisms to monitor remote working and mistrust of their employees' ability to work remotely with minimal supervision.

5.4.1.2.3 Unrealistic targets, workloads, and sexual harassment

The marketing department in the Nigerian banks have the responsibility of attracting prospective customers, selling bank products and services, and converting prospects to customers (Ikpefan, 2014). This basically mean that in the Nigerian banking sector, marketing is dynamic and entails deposit mobilisation and risk asset/credit creation. Marketing is a game of numbers, you are performing if you achieve your target, otherwise, over two to three appraisal cycle if you are not performing, it might lead to stagnation or even forced resignation. As discussed under the recruitment pattern, banks stereotype females into customer-facing units such as marketing and customer service, with the assumption that females are better equipped to convince and convert

prospective money bags (male customers). According to Adenugba and Ilupeju (2012), such ladies are assigned specific targets to meet within a specified time and, if they do not meet the targets, they risk losing their jobs. While the findings of this study on unrealistic targets is consistent with Adenugba and Ilupeju (2012), this study additionally established the degree of sexual harassment that women in the marketing department experience from prospective male customers. Although participants in this study are of the opinion that it is okay to set targets, however, there was emphasis on how unrealistic and unachievable most banking targets are. For example, RP (female regional manager) thinks that:

Targets are good but let them be realistic and I worked in a bank where targets are sometimes unrealistic. This is one of the things that make people want to leave the bank (RP - female, regional manager)

Marketing in the Nigerian bank is all about target, competition, and reward, it's like the carrot and the stick metaphor (Dahm and Glazer, 2015). In this context, you meet your targets you are rewarded with monetary bonus, recognition, awards, and promotion; you do not meet your target, you receive punishments like caution, no promotion, no recognition, no invitation to award and ceremonies, and you might eventually be asked to resign. So, the focus is on the reward, and this generate stiff competition among staff, some of whom go to unimaginable extent to meet the target. The good side of this approach is that it spurs staff to achieve desired goals, but the downside of this approach is instead of working as a team, it becomes an individual race and the survival of the fittest which becomes unhealthy for the team at the long run.

The Nigerian banking sector is known for developing business strategies for short term return on investment (Adenugba and Ilupeju, 2012), this may be attributed to the financial crises in Nigeria that led to banking reforms and CBN policy mandating that all banks to increase their capital base from 2 billion to 25 billion naira to protect depositors' funds (Sanusi, 2010). Banks that could not meet the requirements either merged or were acquired by stronger banks which led to unhealthy competition among banks, necessitating that staff be overburdened with deliverables for banks to stay in

business. This resulted in stress and work overload for staff particularly women (who work double shifts - the household and childcare responsibilities that follow the day's work), who find it impossible to achieve work-family balance. This argument was substantiated by the male managers. As discussed by AA4 (male business manager), he stated that:

In the banking sector, the competition among the banks is very high, deliverables are high and short-lived, and so that has a way of impacting the organisational policy and processes, which is not friendly to the female gender, why, because the average female would sometimes have need for childcare or pregnancy (AA4 - male, business manager)

For some women, when the level of stress from the job demands (unrealistic targets and workload) and family responsibilities reaches a certain degree, they are forced to choose family over work, and they quit (Ojo, 2016). So, this also contributes to female turnover and underrepresentation at senior management positions.

Furthermore, for marketers trying to meet their targets, many women experience sexual harassment from male customers when prospecting them for deposit or businesses (Adenugba and Ilupeju, 2012). Most women do not report sexual harassment, either because they are traumatised by their experience or because they do not perceive it as sexual harassment (Yusuf, 2008). Women do not report because they fear being blamed, which could harm their reputation, career, and bring shame to their families (Johnson, 2010). Women use various strategies to prevent sexual harassment, including ignoring or avoiding the harasser and making light of the situation by making jokes about it (Akinfala and Komolafe, 2017). This is a daunting experience because women who are subjected to various forms of sexual harassment and inappropriate touching by customers have the option of accepting it as a hazard of the job or quitting, hence this is a strong barrier to women's career advancement in the Nigerian banks. In this study, twelve women are in the business of marketing while other are in operations, IT, and audit. The marketers discussed their experience of sexual harassment and how they had to put up with inappropriate comments or actions. This was reinforced by UT (relationship manager) who also experienced sexual harassment and could not report

to management because of lack of employee voice (de-unionisation) and fear of being asked to leave because the bank would rather protect its customers than its employees. She stated:

Some old men you go to prospect are asking you to date them because they assume that is what ladies must do to grow and the time you insult one or two customers, you are sacked. So, for women, one of the many issues comes up and you might have to quit at some point, but men have fewer of those issues (UT - female, relationship manager)

There were several accounts of sexual harassment discussed by the twelve female managers in the business of marketing and how they felt objectified by the bank in some instances. Experiences of how customers try to engage them in dirty talks like 'I want to feel your bum' to actually touching them inappropriately and on one instance, one of the female managers showed her wedding ring to the customer and said 'sir I am married' but the customer lifted his finger, showed his ring, and replied 'me too… that makes the two of us'. A particular female manager OA was very upset as she described how she felt objectified and how some crude customers inappropriately touch and spoke to her, and how this makes her feel as a person vulnerable especially because she lacks the necessary support to deal with such situations. She narrated:

My personal experience as a young person coming into banking, the system objectified women and in different ways. Starting from what it is we just close our eyes to here in Nigeria, sexual harassment was taken as the norm. For me on several occasions I felt very objectified, I was just there for somebody to slap me on the thighs, slap me on the bum or give me lewd remarks about how much he wants to kiss me right there or people actually touching you inappropriately, that also happened to me (OA - female, head of operations).

Sexual harassment is an institutionalised social problem due to men's control over women's survival at home and in the workplace (MacKinnon, 1979). Women are susceptible to sexual harassment at work because they rely on their income for survival and, due to a dearth of alternative employment opportunities, are under pressure to

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accept or cope with sexual advances. In a patriarchal society like Nigeria, sexual harassment is typically tolerated and used to keep women subservient to men and to maintain men's traditional dominance over women (Okongwu, 2021; Ladebo, 2003). Incidents of sexual harassment are not recognised as such because men are encouraged to pursue their sexual interest in women aggressively and women are conditioned to accept it as normal (Johnson, 2010). In addition to the accounts of the female managers, the male managers corroborate reports of sexual harassment directed at female managers, termed it occupational hazards. Unfortunately, due to the high unemployment rate, many women find a way to cope with it while those that have financial support from spouse or family eventually quit their jobs. For example, OS (male business development manager) stated:

To be fair to them, they face occupational hazards that men may not necessarily face. A lot of banks would employ women because they're pretty, and after a while, women get tired of being objectified and they just leave, especially if they have the means to do so (OS - male, business development manager)

This study established the presence of stress and undue pressure on employees in the marketing department in the Nigerian banking sector due to unrealistic targets and workloads. Due to the demands of their jobs, balancing work and family becomes nearly impossible for many women in addition to being subjected to sexual harassment. The de-unionisation of the banking sector makes it difficult to formally escalate incidences of sexual harassment and the women are unable to report to the bank management because of the fear of being relieved of their jobs, moreso, given the high level of unemployment in Nigeria and the banking job highly rewarding, it is likened to the situation of the devil and the deep blue sea. Often times, women have to put up with sexual harassment or quit the job for those with financial support.

5.4.1.2.4 Subjective appraisal and promotion system

Performance appraisal is a periodic and systematic process by which an employee's job performance is evaluated and documented (Paul et al., 2021). This is frequently used for confirmation of employment and promotion. Similar to the findings of Adenugba and

Ilupeju (2012), this study established that the appraisal and promotion system in the Nigerian banking sector is subjective, lacks transparency and affect both men and women. Paul et al., (2021) established in their study that even though organisations had well-developed appraisal systems, the lack of objectivity and transparency in behavioural assessment is a concern for the career advancement of women. The appraisal parameters in the banking sector varies and affects people differently depending on the department. For instance, the appraisal for marketers comprises two components - the numeric components which is target based (quantitative) and the behavioural component which is at the discretion of the supervisor (qualitative). Thus, the quantitative aspect of the evaluation is considered objective because of the numerical value while the qualitative aspect is considered highly subjective because of the behavioural component.

All the interview participants acknowledged that (1) the evaluation system is subjective and skewed, and (2) it is very possible to have a good numerical appraisal (quantitative) and a poor behavioural appraisal (qualitative). For example, KO female operations manager discussed how not having a good relationship with the supervisor can affect ones appraisal and promotion. She stated:

There are hardworking staff that meet their deliverables but don't have a good relationship with their supervisor; during appraisal, they are appraised unfairly especially in the behavioural aspects (KO - female, operations manager).

Giving supervisors autonomy on the behavioural component of the appraisal makes the evaluation system to lack validity and reliability and may be distorted. Allowing the appraisal to be heavily dependent on the supervisor leaves staff at the mercy of supervisors and if the supervisor is not disposed to promote the staff, then that's it. Instances were cited where a person surpasses the target yet had a poor overall appraisal because the behavioural component was scored low and likewise, situations where people had good overall appraisal, got recommended for promotion despite not meeting their numerical target. This implies that an employee's career advancement or promotion is heavily dependent on the supervisor. For example, MN (female head

business banking) described her personal experience when people were promoted in one location based on the criteria that she had surpassed, yet she was not promoted, a lot of distortions. The skewed evaluation system is a demotivating factor for many women, who appear to believe that advancement on the job depends on a variety of other factors aside performance. BA (female business manager) described the appraisal system as extremely awkward and lacks upward review. She stated:

The appraisal is one way, it's awkward. There is no downward review. So, you are just thrown in a system to lose from the beginning. That's the way I see it (BA - female, business manager).

The accounts from the male managers strengthen the women's discourse on subjective appraisal and promotion system. The lack of objectivity and the dysfunctionality of the entire system was overemphasised. In addition, the male participants expanded on earlier discussion on sexual harassment of women by customers, added a new perspective to the discourse about sexual harassment of female employees by their supervisors and how it leads to subjective evaluation. ED, male business development manager elaborated on sexual harassment. He stated:

Women see harassment sometimes from superiors internally. Those are some of the barriers and stereotyped challenges that stifle women from their career pursuits in the bank. If you have a superior that starts engaging you and telling you that until you add this to this, you will not grow, you can be doing all you can, but he is the one that will assess and recommend you for promotion (ED - male, business development manager).

So, women in the banking sector are exposed to both internal (supervisors) and external (customers) sexual harassment. Besides that, promotion occurs differently for everyone depending on the unit or department in which they work, promotion occurs approximately every two to three years. If you work in an operations unit, and because operations staffs are not confronted with targets that, if met, would result in off-cycle promotion and recognition, they are sometimes behind their peers. Promotion in marketing may occur within the bank's two- to three-years promotion cycle or may

occur off cycle to recognise exceptional performance. In marketing, achieving set targets is more of an individual effort than a team effort, which can be extremely demanding and frustrating. This is largely determined by an individual's strategy and plans for achieving the set goals. Other units, such as human resource management and internal control, appear to be less stressful; staffs in these units appear to be more relaxed and settled on their jobs, they resume and close at the appropriate times and I think it is partly because they are back office staff, not customer facing units/departments. There are other back office units such as information technology, treasury, investment, small business, and intervention. The experience is not the same across units, as individuals have varying experiences within the bank.

Another perspective to the promotion system is due to the poor economic situation. Promotion in the banking sector has slowed down compared to years back when it was easier and faster to attain leadership roles. The male participants confirmed that there are people in the bank that have not been promoted for ten to fifteen years and still counting. One main reason is the bad economic situation of Nigeria, and although the banks are making profits, more of the profit goes to investors rather than staff as it were years back. When the researcher enquired if the issue of subjective appraisal and promotion affects the male managers as well, they confirmed that it does affect men but perhaps in ways different to women. As ED, male business development manager stated:

Even the male folks are finding it difficult because when it gets to a particular point in the career part, it's the perception and disposition of the management towards you that counts not necessarily your overall deliverables. So, which means there's a limit to where performance or merit can take you (ED - male, business development manager)*.*

The male managers are of the opinion that the perception and disposition of management towards you is more important than your overall output. Additionally, if you are not well positioned and visible to management, you become unnoticed and stagnant. Overall, subjective appraisal and promotion affects both men and women differently. Women are exposed to sexual harassment from their supervisors and the

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impact of non-compliance on their appraisal and promotion cannot be overlooked. When the researcher try to establish if male managers experience sexual harassment from female supervisors, all the ten male participants had no account of such experience, hence there was no evidence to establish that men suffer sexual harassment from female supervisors. Even though promotion system in banks has slow down compared to years back (Ojo, 2016), this was attributed to the financial crises in the Nigerian banks and the general economic downturn (Ikpefan, 2014; Sanusi, 2010).

5.4.1.2.5 Work-life balance, stress management and employee voice.

The physical and emotional stress associated with providing for a family and pursuing a meaningful career is disproportionately high for women (Suntoo, 2017, 2019) particularly for dual career couple (Suntoo, 2017; Arthur and Parker, 2004; Harvey and Wiese, 1998; Hopkins and White, 1978; Rapoport and Rapoport, 1971). Work-life balance is a significant issue for female bank employees in Nigeria, this was evidenced in this study by sixteen female participants who narrated their experiences and frustration with balancing work and family and in one instance, one of the participants had to quit her job. This findings validates the work of (Kuti, 2020; Ojo et al, 2014). Women struggle with balancing work and family due to the demands of the job and family responsibilities. A good work-life balance demands harmony between the various facets of one's life, and each area's advantages might complement and reinforce those of the others. Many women are discovering how to successfully balance their personal and professional life but, in some instances, it is nearly impossible especially for those on double shifts who are frequently exhausted by the demands of the job and frustration of keeping up with domestic obligations. NA, a female relationship manager described her exhaustion with balancing work and family. She stated:

I can't balance work-life honestly, the job is sucking life out of me. I come back home tired and sometimes moody, I snap at my children over little things, I deny my husband sexual and emotional needs. Most times I cry, and get frustrated because I can't resign, my husband is earning next to nothing and the income from my bank job virtually pays the bills (NA - female, relationship manager)

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The account of NA (female relationship manager) summarises that of the other married female participants because most of them are burned out due to lack of work-life balance. Among the female participants were four unmarried managers who despite not having family obligations, described how lack of work-life balance affects them. Women who engage in income-generating activities are better able to meet domestic needs; yet the responsibilities of the job make it challenging for them to pay attention to their personal lives and wellbeing. Additionally, since they are not married, they lack a spouse to count on for support which occasionally makes them feel lonely, anxious, and/or depressed. One of the women remarked, "I have no life outside of the bank; my world revolves around my profession." So, maintaining a healthy work-life balance generally lowers the risk of burnout and raises feelings of wellbeing, hence in the context of this study, it is a barrier for women.

Having established the extent of stress resulting from lack of work-life balance, the researcher engaged with the female participants on how they have been able to cope. One coping strategy for a few of them was leveraging on spousal and family support. For example, OO (assistant female manager) discussed how she has managed to maintain a healthy work-family balance. She stated:

I have community support – spousal, family, and neighbours. I know I am lucky, not all women get that kind of support. However, I try not to abuse the privilege, so I try to balance work-life by spending quality time with my family when I am not at work (OO - female, assistant manager)

This strategy has worked well for some of the women who also confirmed that as the children grow, it gets better, and they have more freedom and time to focus on professional development plans. A second coping strategy as defined by one of the female manager is to prioritise. She is of the opinion that there is nothing like work-life balance but rather prioritising work time and family time and creating boundaries between the two. As suggested by AA (female head asset and liability management), she stated:

There's nothing like work-life, you just prioritise. So, there are times that I am at work and work is number one. And there are times that I'm at home, and home is number one. At every point in time, something is topmost priority (AA2 - female, head, asset, and liability management).

Whether prioritising work time and family time and creating boundaries between the two is practicable, the researcher is of the opinion that it is almost impossible because there will be a time when boundaries will interject, and family will demand work time or work time will delve into family time. Work and family are two important institutions that cannot stand alone, the two inter-play and there is need for practicable strategies for balancing both. Hence, there's a time for the family and there's a time for work and one should be able to go the extra mile for the two of them because one feeds the other, it's a mutual relationship.

When the researcher inquired about how staff members make their challenges known to the management for example the frustrations with work-life balance, the participants re-emphasised lack of employee voice in the Nigerian banking sector because banks have de-unionised. Not only are labour laws weak, but employees are also prohibited from joining unions which validates the work of Ojo et al (2014). Like KO (female operations manager) reiterated:

Before now, staffs belong to strong unions and had a voice; they fight unanimously for their rights; but the banks detached from unions and staffs became powerless and without a voice, so what we see is what we take, we can't fight since we have no alternate jobs (KO - female, operations manager)

However, because of the central bank of Nigeria's (CBN) intervention, banks are reconsidering the issue of work-life balance and implementing practices that can improve work-life balance. Some of the participants described the new change as promising and a good development. OO (female assistant manager) gave an insight into the new development as follows:

The good news is that banks are now taking the issue of work-life balance seriously because of cases of broken marriages, mental health issues, depression etc now they ensure people do not work back to back, the bank has introduced use of rota to help operation staff balance work-life, so people get days off work to attend to personal issues (OO - female, assistant manager)

Even though the women confirmed that this is a new development and still evolving, the realisation that lack of work-life balance has caused a lot of women broken marriages, mental health issues and depression makes it a critical factor to women's career advancement and require more attention and constant review.

In summary, most women in the Nigerian banking sector struggle with work-life balance and the situation is exacerbated by the banks' lack of support and unfriendly practices that obstructs work-life balance which bolster that of Ojo (2016) that lack of managerial support was found to constrain work-life balance initiatives. However, the CBN has introduced some work-life balance initiatives and enforced the implementation on the banks; for example, CBN has mandated early closure for banks, hence, staffs are able to close early at 5pm as against the traditional late closure. Another initiative is the provision of creche which are now evidenced in the corporate headquarters but not yet in branches. While these initiatives are new and evolving, it is hoped that it will improve work-life balance for women in the Nigerian banking sector and enhance their professional development. While the researcher acknowledge that the banks have a critical role in ensuring the implementation of work-life balance initiatives, the researcher is of the opinion that staff also have a role to play in developing good time management skills.

5.4.1.2.6 Few top leadership opportunities and lack of mentoring support/female role models

This study established that there are fewer women at senior management positions than men in the Nigerian banking sector. As Omar and Ogenyi (2004) suggest, women have a long history of being oppressed by men and relegated to subordinate roles; also, there is the assumption that top-ranking positions require time and attention that women are

unable to fully commit due to family obligations (Kuti, 2020). Based on the background knowledge that there are more female than male employees in the Nigerian banking sector, the researcher inquired from the interview participants reasons why the top leadership position is dominated by men, the responses were diverse. (1) Men are available to stay late in meetings. Most times management prefer men because men can easily work or stay late in meetings without excuses of family or domestic responsibilities like women, hence, it is largely dependent on the perception and discretion of management. (2) The top is like a boy's club – men are available for informal networking and most important business decisions happen outside the official hours. (3) Top management positions are not determined by gender but by performance – men hardly take career breaks except for life threatening health issues but women take frequent career breaks as necessitated by family obligation which affects their performance on the job. (4) Top leadership positions are few – the senior management roles are few, it gets thinner at the top and only the most deserving gets the positions. (5) Lack of female role models and mentors – most mentoring relationships are informal, and female mentors/role models are very few. Despite the aforementioned reasons, this study established that there are women in senior management positions but fewer than men. For example, MN (female head business banking) is a senior manager and she confirmed that:

To be honest, there are women in senior positions but not as many as men. There are female executives but in terms of percentages or ratio, it will be like one to five. So, for every five male GM, for example, you'll have one female (MN, female head business banking)

Senior management position is not about gender but also performance (Kuti, 2020). And because the senior management positions are few, it is expected that a lot of factors will be considered when filling the position. The argument is that men are more available and less distracted by family responsibilities which gives them more leverage than women. Also, that most managerial decision are skewed, and favours men does not make women lower candidates. The presence of women on the board of directors and

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at senior management positions shows that women are able to attain top management positions like men. Like AA2 a female middle manager said:

Using my bank as an example, the acting MD is a woman. My line ED is a woman. My supervisor is a woman, the company secretary is a woman, you know, so there are a few women at the top, the head of HR is a woman (AA2 - female, head, asset, and liability management)

The researcher inquired about formal mentoring and female role models; however, findings indicate that most mentoring relationships are informal, and the experience is different for all participants. While some have collaborated with incredible female role models, others have worked with women who actively seek to undermine other women. This study supports the finding of (Okafor et al., 2011; Chovwen, 2007) that there is lack of formal mentoring relationships in organisations in Nigeria. Additionally, this finding is consistent with Linehan and Scullions (2008) that most mentoring relationships are informal. In the Nigerian banks, most mentoring activities are the responsibility of supervisors and take place on the job. Some of the informal female mentors are cruel and likened to queen bee (Suntoo, 2017) a concept that described women at the top that stings other women. This also confirms the finding of Burke and McKeen (1996) that female-female mentor relationship may have no impact on career advancement. Nonetheless, there was evidence that some informal female mentors were exceptional and served as role models for other women, however, Burke and McKeen (1996) argued that women under female mentorship may enjoy psychosocial relationship with no impact on career, and as such, still have tendencies to quit their jobs.

Hence, this study established that there are few opportunities at the senior management level, and largely dependent on factors other than gender. Factors such as loyalty, commitment, availability are considered when filling senior management positions and depends on management's perception and discretion. Participants confirmed the presence of women at senior management positions; however, they are fewer than men. Most women miss the opportunity because they are preoccupied with family responsibilities which creates career breaks, as well as the lack of formal

mentoring/female role model. This finding align with that of Omar and Ogenyi (2004) that men decide among themselves who should fill highly ranked positions believing that women are unable to fulfil the demands of highly ranked positions due to family commitments.

5.4.1.2.7 Informal network and office politics

Many business decisions are made during unofficial hours, and most men network and bond during their informal social outings, which most women are unable to attend due to family obligations. According to Linehan and Scullion (2008), men network more than women, this explains why they are more likely to hold executive positions. In this study, all the male managers expressed enthusiasm for informal networking and also explained why they believe it is beneficial for career advancement. For example, JA, a male manager discussed the process by which significant decisions are made during informal social outings:

So, office discussions, promotions coming up, positions opening, politics, all the lobbying and psyching, while some folks are sleeping in the night, they're taking decisions about them in clubs and before you know it, you just see new policies, emails and what have you… policies are implemented while you were sleeping <laughing>. (JA - male, IT, and subsidiary manager)

When examining the perspectives of female managers on informal networking, most of them described how women are technically excluded from informal outing and in most cases not due to a lack of interest. However, the male managers acknowledged that the atmosphere is not the same when females are admitted into the circle and substantiated that when there is a professional colleague there that is female, men find it uncomfortable to be themselves unlike when they're all men. Also, that relationship is at its best, men get to discuss things that are not official which has a way of making them more knitted together and loyal. In response to a follow-up question about why male managers frequently exclude women from informal social outings, LL, a male manager responded that:

If the circle is a formal one, a business inclined one, of course it will be very easy for women to be there, but if it's a circle where most of the guys drink and smoke, a lady who doesn't do that won't like to be in that type of circle because in the African setting, most ladies don't smoke (LL - male, business development manager)

The male participants acknowledge that in an informal outing, men come off their high horses and everyone relates like men on the same level irrespective of the position in the office. Private issues are shared, personal experiences discussed (past and present), team building, and men build loyalty in the process and share social privileges that are vital components of career advancement and that women miss out on them. There is also the assumption that women also do not feel comfortable in informal outings, particularly the married women and that in most cases, the females show lack of interest in informal social outings. One of the male managers emphasised that a lot of times, the females don't want to join, they want to rush home after work to attend to family.

Women's lack of participation in informal outing affect them because if opportunities were to come up, it is someone that is in tune with the informal social group that will likely get to know first and possibly benefit. Some of the reasons the female participants gave for being absent in informal outing include (1) Societal perception of women and how participating in late-night social outings may be misinterpreted. (2) Family obligation and need to rush home after work for married women. (3) Most informal social outings happen at night not during the day. (4) Gendered description of acceptable and non-acceptable behaviour – traditionally, women are expected to behave in certain ways different from men, or not to engage in certain activities that are permitted for men (Kuti, 2020).

Informal networking facilitates career advancement; however, many women are unable to participate actively due to a lot of factors identified above and men's decision to exclude women (old boys club). Informal networking often takes place outside work; most women are unable to participate. The significance of networking to career advancement cannot be overemphasised (Linehan and Scullion, 2008). Men network more than women and most important discussions and decisions are made during

informal outing which explains why men are more represented at top leadership positions. Hence, lack of networking for women affects career advancement at all levels.

The researcher investigated whether women participate in office politics and their response was in the affirmative that to get to the top, you need to play a lot of politics; however, that men and women politic differently. While the female participants claimed that men politic more than women, the men are of the opinion that women are better at office politics. Thus, while women may be absent from informal networking, they are superior players in office politics. This study evidenced the potential discomfort in cross-gender relationships, the existence of 'old boys' networks that frequently exclude or are closed to women, female disadvantage from lack of participation in informal network, and factors responsible for lack of female participation in informal network.

5.4.1.3 Patriarchal society

Nigeria is a patriarchal society with a well-developed system of social structures and practices that enable men to dominate women in the society (Kuti, 2020; 2014; Coquery-Vidrovitch, C 2018; 1997). Patriarchy, according to Walby (1990), is "a system of social structures and practices in which men dominate, oppress, and exploit women." Walby conceptualised patriarchy into six patriarchal structures: the patriarchal mode of production in the household, patriarchal relations in paid work, patriarchal relations in the state, patriarchal relations in male violence, patriarchal relations in sexuality, and patriarchal relations in cultural institutions. In this study, patriarchy emerged in the family (the patriarchal mode of production in the household), organisation (patriarchal relations in paid work), gender bias (patriarchal relations in sexuality), sexual harassment (patriarchal relations in male violence) and society (patriarchal relations in cultural institutions). Walby explained that while these structures are autonomous, they interact and have causal effects on one another, reinforcing or obstructing each other.

While discussing family barriers (see 5.4.1.1), the researcher cited several instances of spousal oppression and dominance at family level (the patriarchal mode of production in the household); the extent to which women are domesticated in homes, burdened with unpaid labour, household chores and childcare responsibilities, and the impact of

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this on their careers. The African culture and tradition has stereotyped women into domestic roles, and as a result, anything outside the family is secondary. This societal construct is taught and learnt and for an average African man, it is difficult to take that away which explains why most men impose domestic responsibilities on their wives without necessarily assisting them. Traditionally, it is expected that a woman would be the one to take care of the children. If a child is sick, it is expected that the woman should leave her job to attend to the child. So, most men have the time for professional development, while the woman finishes one shift at work and commences another at home, the man is busy developing his career. So, commitment at home is a major factor for women and because of this, most women are unable to progress as fast as their male counterparts.

Similarly, the researcher observed several instances of male dominance and gender bias (patriarchal relations in paid work and sexuality) under organisational barriers (5.4.1.2) such as prejudice against pregnant women which affects their appraisal and promotion, de-unionisation of banks which suppresses employee voice, a lack of flexible work arrangement which results in stress and inability to balance work and family responsibilities, resulting in burnout. Also, there were instances of sexual harassment and objectification of women (patriarchal relations in male violence). Patriarchal relations in cultural institutions explain why certain set of institutions, such as religious institutions, employ arrays of gendered subjectivities and confine women to a patriarchal framework. For example, EA, female branch manager stated:

As a person I don't mind flying to the end of the world to go look for business but for religion and society, I can't. I feel everyone has equal opportunity to grow and excel, so why should I be restricted? But you know, the restrictions are there, everywhere (EA - female, branch manager).

Section (2.2) discussed in detail the three major ethnic groups in Nigeria and how their practices differ. Patriarchy manifests differently among the Hausa-Fulani, Yoruba, and Igbo tribes. The extent to which women have a voice or men exercise their power and authority over women varies across the diverse cultures and ethnic groups and this

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extends to what is and what is not permitted for women. For example, in the Northern Islamic predominant area, religious and traditional beliefs demands that women stay in the house. For those of them that have managed to acquire education and are in formal employment, they are required to wear hijab and you see them not wanting to relate with male colleagues or even attend important meetings. Some of these constraints are taken into consideration and such women are often not found in demanding senior management positions. Another perspective to this is that even the Northern men would rather do business with a man. For example, EN male regional manager in a Northern region described some of the challenges resulting from culture and tradition. He stated:

*An average Hausa-Fulani man prefers to deal with a man in business. He wants to talk to a man, he wants to shake hands with a man, he wants to look the man in the eyes and discuss business. They feel uncomfortable, having a woman know about their finances, or know that they want to borrow money when they are showing themselves off as great men out there (*EN - male, regional manager*).*

Northern Nigerian men are known to pride themselves in their ability to financially provide for their family and as such, most of their wives are not seen in formal employments. Also, they find it insulting discussing their finances with women. In contrast, the Yoruba and Igbo men are indifferent, infact they would rather discuss their financial needs with women because they assume that women would listen, are empathic and easier to deal with. So, largely, this impacts on the role a woman can or cannot occupy.

Furthermore, the Nigerian culture prescribes that women are not supposed to compete or aspire to be better than men. These cultural beliefs are woven into the societal fabric, and it is evident both at home and work. This explains how norms, rules, standards, and routines develop into authoritative guidelines for social behaviour and how environmental pressure influences organisational culture. Like ED (male business development manager) explained, the policy is skewed in favour of men. He stated:

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The African culture favours the male gender to occupy leadership and to take on responsibilities. So, the policymakers don't forget that, and most of the policy makers are male folks and they determine how the policy is skewed. Don't forget that Nigeria, or the African culture evolved from the monarchy set up where a male is prioritised (ED - male, business development manager).

Patriarchy is rooted in the Nigerian culture; it begins at home and extends to other institutions. As RP (female regional manager) stated, patriarchy is taught right from childhood. She explained as follows:

The beliefs are taught right from childhood, we grew up with it, knowing and forced to accept male dominance, it's been pumped into our belief system and that is why when the society sees any woman climbing higher and higher, the belief is that she would be bossy, disrespectful to elders, to husband and all that ...you know, they believe as a woman, you have no business at the top, the top is a space for men (RP - female, regional manager).

Women have come to accept the power distance and unequal distribution of power in the Nigerian society, and this limits women's career advancement. The society is structured in such a way that men dominate leadership positions and major decision-making processes. Nigeria is a masculine society, a social construct in which male dominion over females is emphasised (Adichie, 2014; Hofstede, 2011). Men have historically held the highest positions of authority in the family, workplace, political appointments, religious leadership, kingship, and inheritance (Adichie, 2014). This gendered social division is visible in the society and the workspace. These findings demonstrate unequivocally that patriarchy is a significant impediment to women's career advancement in the Nigerian society.

5.4.1.4 Self-imposed barriers

This study identified family, organisational, patriarchal society, and self-imposed barriers as barriers to women's career advancement in the Nigerian banking sector. The self-imposed barrier emerged strongly as a critical factor identified in this study about

how women create barriers to themselves which is a new contribution in the context of this study. Women impose certain degree of limitation on themselves in terms of lack of confidence, lack of further education, lack of professional certifications or additional skills, not seeking leadership opportunities, making themselves invisible or unavailable for leadership positions. Fourteen out of twenty female participants have a master's degree while six have first degree. None of the six women with first degree had cogent reasons for not advancing themselves academically or professionally. For example, UT a female relationship manager discussed how she was least concerned with enhancing her qualifications and skills, whether due to laziness or a lack of focus. She stated:

Maybe a bit of laziness, I don't know or not having a focus of what I wanted to do. I just did all that and never thought of doing a masters or ICAN; I was just working (UT, female relationship manager).

At the time of the interview, UT (female relationship manager) had only her first degree with which she gained employment into the banking sector and has been procrastinating doing a master's degree or professional certifications like ICAN. She had no convincing reason for not advancing herself and she has been on the job for fifteen years. UT went into details about how the new generation of bankers are smarter than them and how they develop career advancement plans for themselves right from the start of their career. She discussed thus:

From what I have seen so far, you discover that very few women tend to chase higher qualifications in the bank but the younger generations coming after us are more exposed as in at the beginning of it they are already doing professional qualifications, foreign masters and many things in a row, within their first two years of starting work they set up a plan on what they want to achieve unlike us older generation, we were just busy with work (UT - female, relationship manager).

Similarly, OO female assistant manager, another participant with a BSc degree in Economics, unlike other women that had challenges with work-family balance, she enjoyed support network from family, spouse, and neighbours which allowed her to

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focus on her job. She acknowledged not having any cogent reason for not enhancing her qualifications and skills. She stated:

Since I had all the support, if there is any limitation, then it's from me to myself (OO - female, assistant manager).

Although, the educational trends for women has accelerated significantly as an increasing number of Nigerian women enrol in further education, this was evidenced in this study with fourteen out of twenty women holding a master's degree. Over the last few decades, a significant shift has occurred away from the African traditional belief that educating women is a waste of resources because women are not expected to work in formal jobs (Aja-Okorie, 2013; Akubuilo and Omeje, 2012; Anugwom, 2009).

Women's lack of self-confidence constitutes another strong self-imposed barrier, and this creates lack of visibility for them. Most Nigerian women have a programmed mindset of 'oh I am a minority, there is a limit to what I can do; I can't change the narrative, it has always been like that' which defies the characteristics of a leader. It is assumed that the requirements of leadership are aligned with masculine stereotypes of independence, assertiveness, competence, competitiveness, decreased emotionality, and analytic minds. The roles of a leader, on the other hand, are inconsistent with female stereotypes that show reliance, vulnerability, emotionality, nurturing, and disinhibition (Emeka et al., 2011) and this impacts on the chances of women taking up critical leadership roles. KO believes that most women lack confidence, which acts as a barrier to career advancement. She stated:

Women's lack of self-confidence is also a barrier. Most Nigerian women have a programmed mindset of being inferior to men and cannot change the narrative (KO - female, operations manager).

This societal ingrained belief of male superiority in Nigeria has affected a lot of women. This idea is learned from childhood and forms part of the belief system. It is imbedded in the national fabric such that it affects the thoughts and characteristic behaviour of

women as inferior to men. This mindset need to be overhauled, women need a complete re-orientation and paradigm shift. These beliefs need to be unlearned and equal opportunity values relearned if women are to advance in their career. Women must create visibility and project themselves bringing themselves forward for opportunities. As suggested by AA2, female head asset and liability management. she stated that:

Women must learn to project themselves. I'm still learning. It's not like I'm there yet, but I know that it's an area of development for me. We had a veteran conference, I invited every key person, the treasurer, this, and that. And the reason was because I knew I was going to moderate. I needed the publicity (AA2 - female, head, asset, and liability management)

Furthermore, only two out of the twenty female managers interviewed agree to job mobility, others were not willing to leave their comfort zones partly due to family obligations to their husband and children, which make venturing outside the comfort zone quite difficult, however, these are opportunities that men leverage on and for men, family is not a barrier. For example, EA, a female branch manager and one of the women that agree to the idea of job mobility shared her experience of how she took up an opportunity that eventually promoted her to managerial position, she stated:

I remember at a point when I was transferred to Zaria, I almost did not go, why, because I was looking at leaving my family. Now, when I got to Zaria was when I had the opportunity to become a manager, I managed a branch. A lot of women resign when such opportunities come; I call them opportunities because ideally it is supposed to promote you but because of some factors, you are restricted from taking up these advantages (EA, female, branch manager)

So, the stronghold of culture and the societal prescribed gender roles and characteristics strongly determines what a woman can or cannot do. To change this narrative, the society and in particular women will need a re-orientation and complete paradigm shift from the belief that women are inferior or subordinate to men. Still on the issue of comfort zones and job mobility, AO (female team leader audit) discussed why women

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cannot advance in their careers at the same pace as men if they are unwilling to leave their comfort zone. She stated:

Seven years ago, when I took that decision to leave the operations department, I just had an open mind that this is audit, it is what I want to do and determination, I just went. Now, I have a 360 degree experience of what is happening within the bank. So, you must leave your comfort zone. My point is when opportunity presents itself, as a woman, take up the opportunity (AO - female, team leader audit).

Aside EA (female branch manager) and AO (female team leader audit), all the other female participants were averse to job mobility, and they try to give reasons why it is easier for men than women. For example, MN (female head business banking) justify why women's job mobility may be more difficult than men's. She stated:

There are restrictions for women, movement within location yes but outside location is challenging. Women must consider a lot of factors like spouse and children when it comes to job mobility. It is easier for a man to leave his wife and children, but it does not come easy for a woman to leave her husband and children to work in another location, the cost for a woman is too high (MN - female, head business banking)

The discussion about whether women are easily intoxicated and abuse power which may discourage management from promoting women to senior management position, I think is a myth. There is an ongoing debate as to whether men and women lead and exert power differently. While some have argued that men and women lead differently, other have concluded that gender is irrelevant in leadership, what matters is competence (Emeka et al., 2011), however, the society has stereotyped male characteristics differently to fit the qualities of a leader and that of the female to be inconsistent with the characteristics of a leader. For example, women are regarded as the weaker sex and by so classified as dependent. If a woman steps out of the prescribed classification, she is said to have violated the gender characteristics. As Schein (2007) posited, to "think manager" is to "think male" and this perspective acts against women seeking advancement into management positions. MU, a female senior manager argued

that women abuse power and by that, creating a barrier to themselves. While I am opined that this is just her perspective, it cannot be ignored especially if it constitutes a barrier to career progression. MU stated:

From my experience, another thing I think is that women are not able to manage power because we are emotional, a lot of women when they have power, it gets into their head, so they are not able to manage the power, they are high handed. Remember that saying power corrupts, absolute power corrupts absolutely. I think it usually affects women a lot more (MU - female, senior manager).

Most women create barriers to themselves. Many women, who are employees of older generation banks, did not feel the need to improve their academic standing. The reason for this is that the bank occasionally conducts in-house training, which was sufficient at the time; however, the advent of new generation banking practices has demonstrated that in-house training is insufficient for advancement into certain leadership roles. As a result of mergers and acquisitions between older and newer generation banks, policies and practices were revised, and this study observed instances of individuals being demoted from their current position due to a lack of requisite qualifications and professional certification. This confirms the finding of Okafor et al., (2011) that women managers have low aspiration for career advancement. He argued that women's aspiration is constrained by both the need to limit career aspirations to "sex-appropriate" activities and the strength of occupational segregation in a particular sector. Opportunities present themselves in some instances, but only two women were courageous enough to take them. This is partly due to family responsibilities which make venturing outside their comfort zone quite difficult. Moreso, women's lack of confidence in their ability to assert their presence and create visibility for themselves is a barrier to self. In terms of power (CE women and power report, 2012; Colwill, 1995), there is the belief that women abuse power which prevents management from granting them higher authority. Overall, finding suggests that women have a lot to do on their own if they are to progress at the same pace as men.

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5.4.2 Attitude of women in the Nigerian banking sector towards barriers to senior management positions

The female participants were encouraged to describe their thoughts and feelings regarding the barriers to senior management positions for women in the Nigerian banking sector and whether they see a future in their current career. The findings identified two types of attitudes – (1) a positive attitude, optimism, and the determination to progress, and (2) burnout and option of quitting. When asked the question 'what has motivated you to remain in the banking sector', four female managers said job satisfaction, five said comfort zone, three said the fear of leaving and uncertainty, one said she was leaving soon and two confirmed they were marking time and may leave anytime. This study recorded positive attitude and optimism from the four female managers who acknowledged job satisfaction, interestingly, two of them saw career prospect as their attraction to banking while the other two evolved over time and fell in love with their career. For example, OO (female assistant manager) saw career prospect in banking and that was the attraction for her. Despite that she has experienced some of the identified barriers, she appeared extremely optimistic and confident that the senior management position is attainable and that she has various career opportunities in the bank. She stated:

Looking at the future, I'll say it's bright and there is a lot more for me to do to get to the top. Going by my eighteen years commitment to this job, I know I should have gone farther than this; I did not get promotions as and when due however I believe this is what God has permitted and I am happy where I am currently. I feel fulfilled because I have seen lots of young girls walk up to me to admire me as a role model, I feel fulfilled because I have successfully balanced my work-life, kept my job and my home, truly the job is demanding and stressful, but it is highly rewarding (OO - female, assistant manager)

Breaking self-imposed barrier is the first strategy OO (female assistant manager) has determined to adopt. First, her plan is to enrol for a master's degree in business administration and also acquire some professional certification like CIBN (Chartered Institute of Bankers of Nigeria). OO's bank has been acquired by a new generation bank

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and it has dawn on her that progression to senior management position requires additional qualification which she does not have. She discussed as follows:

I have a BSc. Economics, well in my former bank additional qualification does not necessarily guarantee you promotion or leadership role, it was performance and recommendation based. However, in my new bank, the perspective is different; you must have a master's degree and/or professional qualifications to attain certain leadership positions. So, now it's more like people are compelled to enhance themselves to remain competitive. In the current situation, lack of additional qualification commensurate to certain leadership roles could be a barrier for me (OO, female assistant manager)

Another female manager that saw career prospect as her attraction to banking has managed to remain motivated on the job, appeared happy and satisfied with her job. Despite that she has had her share of some of the barriers earlier discussed, AA (female operations manager) chose to stay positive and focused. She stated:

I'm finally where I want to be, my third year in electronic banking, it took me such a long time, but I'm glad because you can't take away that knowledge from me, the experience is so vast (AA - female, operations manager)

Furthermore, five female managers saw the bank as a comfort zone, the job pays the bill and timely too, so for them that was enough. One of the female managers -UT had a very different attitude, she believed there was nothing else for her in banking sector and was leaving soon. Her level of demotivation was quite high as she described how toxic her work environment has become for her. She appeared burned out and frustrated. UT is one of the female managers from the older generation banks who are finding it difficult to adjust to the new practices being implemented by the newer generation banks. She is also one of the female managers that have not advanced themselves in further education and professional certification and her current qualification cannot take her to senior management position. She narrated thus:

I'm looking outside the banking sector like a government civil service job. The reason I want to change is because it is becoming toxic for me, and it affects my feelings. I have started feeling inadequate in my new bank like there is no future for me here. The new system is different, and I feel there is nothing for me here. I used to have some level of joy doing this job but not anymore and it affects me (UT - female, relationship manager)

I am of the opinion that UT (female relationship manager) feel disappointed in herself for creating barriers to herself by not advancing further in education and professional certification. Moreso, finding herself in a new bank after her old generation bank had been acquired by a new generation bank, policies and practices were revised and she does not seem to fit in the system anymore after spending fifteen years. I think her level of demotivation also stems from the thought of seeing her subordinates become her superior in future and rather than face the humiliation, she accepted defeat to exit the system in good time.

Similar to UT, there were two other female managers who agree they were marking time in the bank and may leave the job anytime soon. Three others were burned out, saw no future prospect but were not confident to leave the job due to fear of uncertainty in the Nigerian labour market, moreover the banking job provides a degree of job security and very rewarding. Recapitulating the attitude of the female managers, twenty managers were interviewed, five had left the bank, eleven were burned out and might leave at some point while only four have remain motivated and satisfied on the job. This finding shows how crucial and urgent it is for women in the Nigerian banking sector to be supported in order to advance their career. To this effect, this study makes practical recommendations to advance women in the Nigerian banking sector.

In summary, this study identified women's attitudes toward barriers to senior management positions in the Nigerian banking sector to be positive attitude and burnout. Having multiple roles with competing expectations, norms, and demands contributes to the identity conflict women leaders experience. Frkal and Criscione-Naylor (2020) described a facet of women's careers as action or agency; this facet enables women to construct meaning and make strategic decisions despite barriers and

obstacles that challenge their identity. Action frequently entails additional work, roles, and responsibilities, which women actively or reluctantly assume in order to manage the double bind and traditional gender expectations. In this study, some women were optimistic despite the difficulties and demands of their job and family while others were burned out which occurs when an individual is already exhausted, has given up, and has decided to voluntarily exit as is the case for some of the women.

5.4.3 Strategies for advancing women in the Nigerian banking sector to senior management positions

This study identified four major barriers to women advancing to senior management positions in the Nigerian banking sector: family, organisation, patriarchal society, and self-imposed barriers. The primary issues discussed under the family barrier are marriage, degree of spousal support, pregnancy, maternity, and childcare. The organisational barriers include recruitment patterns, lack of flexible work arrangement, unrealistic targets, workloads, sexual harassment, subjective appraisal and promotion system, work-life balance and stress management, lack of employee voice, few top leadership opportunities, lack of formal mentoring support/female role models, non-admittance of women into informal network (boys club) and office politics. Under patriarchal society, the extent of male-female power imbalance and its acceptability within the family, organisation, and society were discussed. Finally, the researcher examined how women impose barriers on themselves through lack of further education and professional certifications, lack of willingness to embrace job mobility or relocate, lack of confidence, visibility, and self-projection. After identifying these barriers, the researcher prompted participants to propose strategies for progressing women in the Nigerian banking sector. Numerous strategies were suggested which were summarised into three major categories: Role of individuals (women), Role of the organisation (Banks) and Role of the policy makers (CBN, Government). The three categories are further discussed in detail.

5.4.3.1 Role of individuals (women)

The female participants agree that they are stakeholders in the process of rewriting the narratives and must play a significant role to initiate change. Breaking self-imposed

barriers was considered the first action plan for women to advance themselves, and as suggested, planning is key. For example, RP, a regional manager who had recently been laid off by the bank as at the time of the interview advised females interested in pursuing a career in the banking sector to plan. As she put it:

One thing I would like to advise any female planning a career in banking and hoping for the top is to plan. If I am to start all over, within the first two years I will get as much experience and qualifications, do my masters, and study (RP - female, regional manager)

Planning is very important, as suggested by Linehan (2000), there are few if any differences between the abilities, education, and motivations of managerial men and women, however, competing home and family demands mean that career development for women differs from career development for men; therefore, it is essential for women to have a career plan from the start, or at least at the beginning of a banking career, taking into consideration the impact of marriage, pregnancy, and childbirth. The importance of planning cannot be over emphasised in the context of this study which evidenced how women create barriers to themselves through lack of proper career plans. RP (female regional manager) experienced intense family barrier which threatened her job, however, the loss of her job was not completely as a result of the family barriers, rather it was more of self-imposed due to lack of further education and professional certification as she only just acquired a master's degree in public administration after leaving the bank. The Nigerian banking sector is evolving and changing, new generation banks are revising and implementing new policies and it becomes important to be up to date in qualifications and certifications to remain relevant in the sector. Thus, acquiring further education and professional certification is the second strategy for women to break self-imposed barriers.

Education is key to women's career progression. As recommended by Okafor et al., (2011) that improved girl-child and women education in Nigeria be encouraged, Marmenout and Lirio (2014) also recommended continuing education and learning for women, this study recommends that women hone their skills and, if possible, earn additional academic credentials such as master's degrees, doctorates, and professional

certifications to prepare them for opportunities in future. Similar perspectives are held by male and female managers regarding effective strategies for promoting women to senior management positions. TA (male investor relations manager) emphasised the importance of planning, such as obtaining additional qualifications and accomplishing a great deal before marriage, because marriage restricts women in and of itself; when women have children, the restriction increases. As he stated:

I would say, there are multifaceted approach to this particular issue, first of all, for individual ladies, they should pursue extra qualifications as quickly as possible before they start having their children and focus on area of specialisation. Also, one or two additional qualifications, either a master's or professional qualification before they get swarmed up in home affairs (TA - male, investor relations manager)

The third strategy for breaking self-imposed barrier is for women to work on their self-confidence, create visibility and project themselves. As suggested by OS (male business development manager), he stated:

You know, because it's a private professional environment, most people will not see your gender if you are competent. You'll get what you deserve. It's just for women to build up their capacity; they need to build up their capacity (OS, Business development manager)

Frequently, women lack the self-assurance to create visibility or present themselves for senior management positions. As evidenced by the findings of Linehan (2000), women experience stress that their male counterparts do not when they are considered a test case for future managerial positions. Women reported that being highly visible and being considered test cases increases performance pressures. This evidence suggests that this may occur in an environment where men naturally constitute the majority group. However, since women dominate the Nigerian banking sector (Adenugba and Ilupeju, 2012), the pressure may not be too intense. Consequently, women must project themselves, be confident in their abilities, engage in formal and informal networking and be bold to demand what they deserve. As suggested by BA, female business manager, she stated that:

So, for me, I also believe women should speak up for themselves. Show them that you deserve the seat. This is what I have done. You present yourself; your achievements and what you intend to even do for the role. Let them recognise you because if you are fine, nobody is going to come and offer you more. Remember, the pie is just one, for them to give you a share; their share would have to be reduced. And if you are going to accept the quarter instead of the half, nobody will ask you if you want more (BA - female, business manager).

The fourth strategy for breaking self-imposed barrier is a complete re-orientation and a paradigm shift to unlearn what the society has prescribed as 'it's a man's world' 'men are superior to women' and re-learn equal opportunity practices 'it's a global village' 'men and women are equal players'. EA (female branch manager) who was impacted by downsizing and laid off suggest that women require extensive reorientation to make informed decisions. As she put it:

I think one very important strategy that will work for us is early orientation. Let every woman have an orientation of what she wants and how to get there. Let the women be given the orientation to succeed (EA - female, branch manager)

Re-orientation from what it is a woman should or should not do as prescribed by the society is key to women's career progression. Extant literature demonstrates the existence of patriarchy in every society (Suntoo, 2017; Marmenout and Lirio, 2014; Hofstede, 2001). In Nigeria, the prevalence of high power distance and masculinity is ingrained in both societal and organisational culture (Kuti, 2020; Adisa et al., 2019; Ojo, 2016; Nkomo and Ngambi, 2009; Omar and Ogenyi, 2004) such that male dominance is taught and accepted in the society. For women to break through barriers to career advancement, there is need for a paradigm shift and a complete re-orientation from the societal prescription.

In her eleven years' experience, EA (female branch manager) had to ignore societal perception to take advantage of a leadership opportunity in a different location from where she resides, leaving her family behind to take up a lower management position.

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However, she was unable to progress further due to family constraint, lack of spousal support, among others. Hence, agreeing to job mobility is the fifth strategy for breaking self-imposed barriers. In this study, only two female managers (EA, branch manager and AO - female, team leader audit) agree to job mobility, eighteen female managers were averse to the idea. Going forward, OO, female assistant manager who is still employed in a bank cautioned that to reach the senior management position, one must be willing to leave one's comfort zone. As she put it:

Prior to now it was easy to get promoted but now, you could stay on a level for four to five years and still counting. Most women don't take risks like me, we don't like to move, we love our comfort zones and to get to the top in the banking sector, you must leave your comfort zone (OO - female, assistant manager)

Job mobility also referred to as "career mobility" is the movement of employees across positions or grades. In the context of this study, it's an upward movement in which employees advance, even though another possibility is a lateral move to a comparable position in a different team or department. The research of Adler (1984) examined three common myths: that women do not want to be international managers, that companies refuse to send women abroad, and that foreigners' prejudice against women renders them ineffective. However, her findings indicate that women are indeed interested in working abroad, that companies are still hesitant and unwilling to send women on foreign managerial assignments, and that women do succeed on international assignments. In contrast to Adler's findings, this study confirmed that the majority of women dislike job mobility and do not enjoy leaving their comfort zones. Therefore, for women to achieve senior management positions, they must accept job mobility.

This study established women's reservation and fear of taking risks due to the potential societal interpretation and/or consequences. Women who have attained the pinnacle of their careers have had to sacrifice and compromise female-stereotyped values (Kuti, 2020), thus, women will need to step out the stereotyped gender characteristics to attain senior management positions.

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5.4.3.2 Role of the organisation (Banks)

The organisation is also a stakeholder in the strategy framework for women's career advancement to senior management positions in Nigerian banks. Several organisational obstacles, including those caused by cultural and institutional practices were earlier discussed. Banks can implement the strategies developed in this study to improve equal opportunity practices in the workplace. First, the human resource management has a significant role to play in ensuring comfortable working arrangement and environment for the women. Although, HRM is at its infancy in Nigeria, and it will take some time to completely implement long term change, short term changes can be introduced to support women. For example, banks are starting to promote work-life balance, it was evidenced that some banks already have creche or day care at the corporate head office for staff children (Ojo, 2016), as such nursing mothers can bring their babies to the creche and be settled at work knowing that their babies are just a phone call away. This enables women to be both a mother and an efficient employee. Having a crèche brings nursing mothers closer to their infants, and the mere thought of it helps them stay focused on their work. So, one of the strategies suggested for banks is to introduce creche at branch level so that women managing the branches can access the same support as those in the head office. Banks are encouraged to replicate this practice in their branches to help employees maintain a healthy work-life balance. MN (female head business banking) suggests that banks should open more crèches on-site to assist nursing mothers balance motherhood and work. She stated:

I know of banks that have crèches in their head offices in their basements. They're making it possible for you to be a mom and an achiever at the same time. We need to see it happen at branches (MN - female, head business banking).

The second strategy suggested is for banks to introduce flexible work policy. According to Linehan (2000), if organisational policies are inflexible, female international managers will experience additional stress due to home and work conflicts; the same is true for women in their home country. Human resources should ensure the implementation of flexible work policies (Ojo, 2016). Employees, particularly women, should have the option of working full-time, part-time, flexitime, or remotely; this will help improve

work-family balance. All the female participants advocated for a flexible work schedule. Surprisingly, eight out of ten male participants also advocated for flexible work arrangement for the women to enable them balance work and family. There, the Nigerian banking sector must examine the existing work patterns and provide employees with the option of full-time, part-time, flexitime, or remote work, not just in theory (Ojo, 2016), but also in practice. Moreso, it is HR's responsibility to ensure that employees have the option of working a schedule that is most suited to their circumstances, rather than the standard 7am to 5pm schedule for all employees.

The third strategy is for the human resource department to introduce formal mentoring relationship and one of the essence is to ensure that employees are up to date with qualifications and certifications. There should be some form of review and checks in place such that employees are constantly encouraged and reminded of professional development plans. Human resources should establish a platform for women who have ascended to the top to support and mentor other women, formal mentoring relationships should be encouraged. According to Chovwen (2007) and Linehan (2000), female managers with mentors in their home organisations are more likely to achieve professional success. HR should occasionally host webinars, talks, or events for women to interact and learn from one another (Okafor, et al., 2011; Linehan and Scullion, 2008). Human resources should solicit feedback and act on it to improve work-life balance (Ojo, 2016). As suggested by JO, female team leader IT, she stated:

The people at the helm of affairs can organise a forum where all the women in top management are on the panel on zoom, like a webinar, and let all the ladies listen to them and ask questions. HR needs to speak to women, even women that have done so well. How did you do it? What are you doing differently? How was your appraisal? Was it your appraisal that helped you? Was it your sales figures? What did you do? I think that's one thing that can make a change (JO - female, team leader IT).

The fourth strategy is for the banks to introduce female friendly policies, human resources should advocate for female-friendly policies (Linehan, 2000). While women are not advocating for policies tailored specifically to females, existing policies should

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be revised to be more flexible and female friendly. For example, maternity leave could be extended to six months to include three months on full pay, three months on half pay, and an additional three months without pay. This provides women with the flexibility and time to nurse their babies as required without being recalled back to work after three months, fear losing their baby or unable to concentrate at work.

The fifth strategy is for human resources to discourage gender stereotyped roles and promote equal opportunity across all units, allowing for cross-functional collaboration (Adenugba and Ilupeju, 2012). Objectifying women (Linehan, 2000) and relegating women to customer service or marketing positions should be discouraged (Ojo, 2016). Women should have a choice in the type of work they do and the unit or department they work (Fernandez and Campero, 2017). For example, OA (female operations manager) suggest that banks should expand opportunities for women across all departments and not just in customer-facing positions, to foster a safe and bias-free work environment, and to reduce incidence of sexual harassment. She stated:

Banks should open up opportunities for women across the different departments, not just customer facing units, making the environment comfortable for women such that they do not feel threatened, harassed, or obliged to do certain things otherwise their career is impacted negatively (OA - female, operations manager)

According to Linehan (2000), competing home and family responsibilities mean that career progression for women differs from career progression for men; therefore, banks should be more deliberate in their strategies for advancing women. In conclusion, the bank has a critical role to play in promoting women to senior management positions.

5.4.3.3 Role of the policy makers (CBN, Government)

The third stakeholder in the strategy framework is the policymaker (CBN, Government); they play a critical role in formulating policies and enforcing their implementation. Norway was the first country to enact gender quotas on corporate boards in 2003, providing insight into the efficacy of such laws. Norway required publicly traded companies to reserve at least 40% of their director seats for women by 2008 or risk

dissolution. Indeed, women make up 42% of the boards of directors of Norway's largest companies (The Economist, 2018). Norway's initial reactions were strong and overwhelmingly sceptical, and disagreements ensued, but the country has largely accepted the quota law. The gender balance law had a significant impact in that it increased diversity on a broader scale (The Conversation, 2015). Similarly, Spain, France, the Netherlands, Italy, and Belgium all enacted quota laws requiring companies to include female directors on their boards of directors (Allemand et al., 2014).

Likewise, the Nigerian central bank announced in 2013 that by 2014, women should account for at least 30% of board of directors and 40% of senior management positions in all banks; the Securities and Exchange Commission (SEC) Code recommends that publicly traded companies consider gender when selecting board members; and the National Code of Corporate Governance encourages boards to establish diversity goals and to keep them in mind when filling board positions (CFS, 2021; Ogwu, 2021, Nwachukwu, 2021). This objective, however, remains unachieved, possibly because, unlike in Norway, no penalty has been imposed on banks and businesses that violate the female voting quota law. Participants in this study recommend that policymakers enforce and implement a quota law to increase female representation in senior management positions as part of the strategy framework. As CE (male head internal control unit) suggested:

Organisations should be necessitated to include women at managerial level; a certain percentage should be women. This should be internalised as a policy; government should encourage women (CE - male, head internal control unit)

Still focused on female quotas, BA suggested that all levels of power must work together to effect change. As she put it:

I think we need the support from the government, support from men to their wives, the support from society to women, women deal with a lot. So that is where we need to start from and then implement the legislation, the gender quota 30-40% and see whether women will not rise to the challenge. Government should put grants in place, scholarships in place. It's a cycle, you can't exist in silos (BA - female, business manager).

This study recommends female gender quota as with Norway, Spain, France, Finland, the Netherlands, Italy, Iceland, and Belgium, that have enacted quota laws requiring companies to include female directors on their boards of directors (The Economists, 2018; Suntoo, 2017; Allemand et al., 2014), Nigerian policymakers must ensure that the quota system is fully implemented, enforcing it, and penalising all banks that violate this female quota. Once this female gender quota is fully implemented, females will be encouraged to perform at their best because they are aware that they have a quota at top-level positions. Additionally, mechanisms should be in place to monitor compliance with the female quota law. While data can be used to determine compliance, regular review and research should also be conducted. Equal opportunity practices should be promoted at all levels.

As earlier suggested to the banks, policymakers/government should introduce new female friendly policies or revise existing ones. For instance, maternity leave should be reviewed and revised in terms of remuneration during the leave period, the number of weeks or months available with full pay, half pay, or without pay (Ojo, 2016). Allow women to choose from a range of options so that nursing mothers who require additional time for their babies can make the best decisions without pressure. In addition, employees are left unprotected, in part because banks have taken their power and voice away from labour unions through disengagement, hence, policymakers should give all employees the option to join unions and employers prohibited from suppressing employee voice. Employees deserve a say in their employment relationships.

Finally, government must revisit the ownership structure of the banking sector to ensure that in policy and practice, corporate boards exist. The banking sector is a private sector and by the structure, it is a common practice for an individual with the largest shareholding to make critical decision without considering the impact on the employees. As ED male business development manager suggested:

Don't forget one of the things that are affecting the banking sector and inevitably affect the female gender is the fact that the structure of the ownership of most of Nigeria banks is not corporate. You get the one man decision-making even when there is a board in place. So, until there is a total liberal practice in the sector, that's where the real solution will come from (ED - male, business development manager)

In summary, while individuals (women) and organisations (banks) both have a critical role to play in changing the narrative of female underrepresentation in senior management, policymakers (CBN, Government) have a more critical role to play in this tripartite strategy framework for advancing women to senior management positions by implementing female gender quota, female friendly legislations and policies and also reviewing the organisational structure of the banking sector.

Tripartite stakeholder strategy framework

A tripartite stakeholder strategy for promoting women to senior management positions in the Nigerian banking sector emerged from the findings of this study. This includes the role women must play as the primary stakeholder in the strategy framework. The second is the bank's role, and the third is the role of policymakers, namely the CBN and the government. As previously discussed in detail, all three stakeholders have a critical role to play to change the narrative.

Figure 5. 3: Tripartite stakeholder strategy framework

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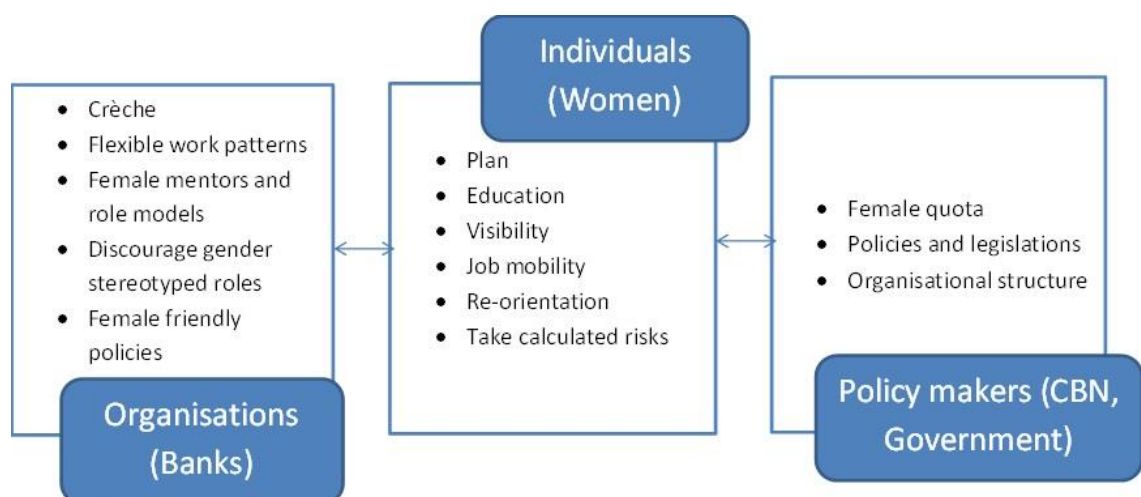
5.4.4 Equal opportunity policies and actual practices in the Nigerian banking sector

Not only is gender-based system customary in the home, but it is also subtly ingrained in the workplace (Abadi et al., 2022; Kuti, 2020; Coquery-Vidrovitch, 1997). For years, the quest for equal opportunity has persisted, but women continue to lag behind men in the majority of areas of societal life outside the home (Parker & Donnelly, 2020; Luanglath et al.; 2019; Booysen et al., 2018; Okpara, 2006). Due to women's marginalisation in the workplace, Nigeria enacted equal opportunity policies and established a Ministry of Women Affairs in 1996. While these policies were created to address gender inequality, there is evidence that gender inequality remains embedded in organisational practices (Kuti, 2020; Egwurube, 2016; Adenugba and Ilupeju, 2012). One of the aims of this study is to establish the extent to which equal opportunity policies differ from actual practices in the Nigerian banks. In Nigeria, inequality is rooted in the national culture, to the point where women are classified as second-class citizens and not given same opportunity as men in socioeconomic and political space. Given that the national culture is embedded in the organisational culture, one would expect a high level of inequality in the banking sector, however, this study evidenced equal opportunity practices in the Nigerian banking sector. Both male and female participants acknowledge that the bank give equal opportunity irrespective of gender. This study investigated whether the banks adhere to the principle of equal opportunity as stipulated in bank policies and as regulated by the central bank of Nigeria. Several responses demonstrated that banks are indeed making efforts to ensure equal opportunity practices. For example, OO (female assistant manager) stated that her bank supports women. She stated that:

I have worked in a couple of banks, and I did not experience any discrimination or limitation, gender was irrelevant. In fact, in one the banks I worked, women were more than the man and the bank was always encouraging and supporting the women, banking work is not gender specific, so anyone can be anything (OO - female, assistant manager)

While equal opportunity practices exists in the banking sector, there is still the societal ideology of male dominance which persists in a subtle manner. For example, while women are visible in the political space, there are some positions that a woman will not

be allowed to occupy, for example, by the masculine nature of Nigeria, a woman will not be allowed to be the president. This same subtle discrimination exists in the bank such that as much as the bank promotes equal opportunity practices, certain level of subtle discrimination against women cannot be eliminated once a woman becomes family obligated. Additionally, JA, male IT and subsidiary manager confirmed the existence of equal opportunity practices. For instance, JA stated that:

Yes, at least from what I've seen, there is equal opportunity, there's nothing like giving ten jobs to a man and five to a woman, no, nothing like gender in task distribution. So, everybody gets the same opportunity (JA - male, IT, and subsidiary manager)

In this study, all the twenty female managers agree that equal opportunity exist in the banking sector both in policy and practice, however, certain level of subtle discriminations exists which are neither written nor discussed but you just see it happening, for example, denying women promotion because they have been away on maternity leave and promoting a male counterpart because he was around all the time. Even though this does not imply that the performance of the male counterpart was better, the fact that he was available, and present is a factor. Similarly, nine out of ten male participants agree that equal opportunity exists in policy and practice in the banking sector, but one male participant (ED, male business development manager) had a different perspective, he argued that equal opportunity does not exist in a patriarchal society like Nigeria. He stated:

Sincerely on paper, there is a professed equal opportunities, but in practice, it's a far cry from what we have known quite well that except there is a deliberate shift by the dominant position held and led by men to deliberately champion these changes in the organisational culture, that is the only way I can see a stimulant that will endear this gender parity in banking industry to become a reality (ED - male, business development manager)

While the perspective maintained by ED (male business development manager) is contrary to others, I align to his school of thought that perhaps unless the change is

deliberately allowed and champion by men at the helm of affairs, subtle discriminations will persist in the face of professed equal opportunity policy and practices. In summary, this section evidenced equal opportunity practices in the banking sector. While there exist subtle discriminations which are unwritten against women, generally, women have as much opportunities as men to advance their career in the banking sector.

5.5 Summary

This study identified family, organisation, patriarchal society, and self-imposed barriers as barriers to senior management position for women in the Nigerian banking sector. The attitude of women to the identified barriers was (1) positive and enthusiasm and (2) burnout. Only four of the twenty female manager demonstrated positive attitude, others were burned out, frustrated, or not bothered. This study developed strategies for advancing women to senior management positions in a tripartite stakeholders strategy framework that includes the (1) individuals (women) - what women must do to advance and overcome self-imposed barriers; (2) organisations (banks) - how banks can assist women in balancing work and family and succeed in their multiple roles as employee, wife, and mother; and (3) policymakers (CBN, Government) - how the CBN can regulate banks to eliminate employee oppression and ensure compliance; and how government could strengthen labour laws to give employees a voice. Finally, this study established the extent to which Nigerian banks practiced equal opportunity. As Watson (2014) stated, "No country in the world can yet claim to have achieved gender equality," achieving gender equality in Nigerian banks will require a concerted effort on the part of the employer, the employee, and policy regulators (CBN and government). This chapter concludes with a personal reflection on the research process and the lessons learned.

5.6 My personal reflection on the research study

What I find most satisfying is successfully conducting this study and achieving the study's aims and objectives. This research has been an exploratory journey for me, taking me down paths I never anticipated but that have provided opportunities for me to grow as a researcher, such as adapting my methodology from face-to-face interviews to online interviews, dealing with interview challenges (see section 4.5.1), dealing with the impact

of Covid 19 on the study (see section 1.7.1), and ensuring my health and wellbeing. Additionally, having to act as an objective observer, constantly reminding myself of researcher reflexivity, putting aside my own personal experience and thoughts was very challenging, and understanding that as an ex-banker who has experienced similar barriers as the female participants, I had to make conscious efforts to turn the attention away from myself. I'm so proud of myself and what I've accomplished with this research.

Reference to the rationale for this study (see section 1.3), the first objective was to fill a knowledge gap in this area due to limited study in the Nigerian context; and the second objective was to ascertain the reasons for my struggle to advance to senior management positions in the banking sector, to the point where I became demotivated and voluntarily resigned. Following my resignation, I spent so much time reflecting on my banking career that I couldn't figure out why I struggled so much. In my conviction, I believed I did my best and that the entire bias stemmed from an organisational standpoint, or so I perceived it. In my search for an answer, I reasoned that by listening to other women's lived experiences and career stories, I might learn and find answers to my questions. Reflecting on my experience, I wondered if there were things I could have done differently to increase my chances of advancement to a senior management position, which piqued my interest in the subject and fuelled my desire to learn from other women's perspectives on the issue of women's career advancement to senior management positions in the Nigerian banking sector.

Indeed, the findings of this study answered my questions, and more importantly taught me that as a woman, I must project myself and seize opportunities. I recognise that, despite the barriers that surrounded me, such as family, organisation, and patriarchal society, which I also encountered in similar ways, I did not make myself visible or project myself sufficiently or convince management sufficiently that I possess requirements to attain senior management level. I feel that I should have been more assertive, confident, and proactive in establishing my visibility. Unlike some of the women in this study who exhibited a can-do attitude, a positive attitude, and an abundance of optimism, I allowed the pressure to exhaust me and eventually burned out. I eventually abandoned my

banking career. Indeed, this study taught me an invaluable lesson that will aid me in my future career.

Considering the study's significance (see section 1.6), the research findings and recommendations will assist Nigerian banks and the Ministry of women affairs in Nigeria in evaluating the impact of equal opportunity policies on women empowerment; developing more effective women empowerment initiatives; or adopting new strategies for future practice. Finally, and perhaps most significantly, this study will educate women in the Nigerian banking sector about self-imposed barriers and how it can act as a significant impediment to their career advancement. As a result, because this study is directly related to women, the recommendations made in this study will educate women in general.

CHAPTER SIX: CONCLUSION AND RECOMMENDATIONS

6.0 Conclusion

This study identified among other factors (family, organisational, patriarchal society), self-imposed barrier as a critical barrier that women create against themselves in the Nigerian banking sector. The self-imposed barrier emerged strongly in this study about how women create barriers to themselves which is a new contribution in the context of this study. Women impose certain degree of limitation on themselves in terms of lack of confidence, lack of further education, lack of professional certifications or additional skills, not seeking leadership opportunities, making themselves invisible or unavailable when leadership opportunity presents itself. While many women have acquired educational qualification, professional certification, skills, and experience required for senior management position, lack of visibility and unwillingness to step out of their comfort zone (job mobility) cause a major setback in their career. Also, the national culture, belief system and practice manifest in socioeconomic and political arenas, and this has a significant impact on the career choice and progression for women. Nigerian society is predominantly masculine, and patriarchy is evidenced at all levels in the society, at home, workplace, and religious institutions. The society has embraced male dominance to an extent that the unequal practices has become acceptable, an indication of high power distance. This was particularly evident in the female participants' attitudes towards patriarchal structure in Nigeria.

To promote women to senior management positions, this study suggests a practical contribution by developing a tripartite stakeholder strategy for advancing women to senior management positions in the Nigerian banks which includes the role of women, banks, and policy makers. It was suggested that the change begins with women through breaking self-imposed barriers. In summary, this study addressed the four research questions derived from the study's aims and objectives and recommends further research on self-imposed barrier in the Nigerian context in various economic sectors. Below is a summary of the research questions and major themes identified during this study.

Table 15: Main themes that emerged from research questions

S/n	Research questions	Main themes
1	What are the barriers limiting women in the Nigerian banking sector from attaining senior management positions?	Family barriers Organisational barriers Patriarchal society Self-imposed barriers
2	What is the attitude of women in the Nigerian banking sector towards barriers to senior management positions?	Positive attitude - Optimism Burnout
3	What strategies do women in the Nigerian banking sector suggest for advancing women to senior management positions?	Role of individuals (women) Role of the organisation (Banks) Role of the policy makers (CBN, Government)
4	To what extent is there a difference between equal opportunity policies and actual practices in the Nigerian banking sector?	Equal opportunity practices exist in the banks

6.1 Recommendations

This study recommends a re-orientation of women and a paradigm shift in thinking, beginning with breaking self-imposed barriers. Furthermore, this study recommends the implementation of female quota system, female-friendly human resource (HR) policies, and employee protection laws. These recommendations are further discussed below:

6.1.1 Re-orientation and paradigm shift

Women must unlearn the concept of male superiority and re-learn the concept of equality, diversity, and inclusion. Many women create barriers for themselves due to a lack of further education and professional certification, opposed to job mobility and a high degree of uncertainty avoidance. As demonstrated in this study, most opportunities for assignments outside of one's location are disguised promotions, and men leverage on such opportunities. If women are to progress as fast as their male counterparts, they must break self-imposed barriers in the first instance and develop an ongoing career plan and strategy for sustainable career development.

6.1.2 Female quota system

Similar to Norway, Spain, France, Finland, the Netherlands, Italy, Iceland and Belgium, that have enacted quota laws requiring companies to include female directors on their boards of directors (The Economists, 2018; Suntoo, 2017; Allemand et al., 2014), the Central Bank of Nigeria (CBN) and the federal government have a critical role to play by ensuring that the 2013 female quota policy announced by the CBN is successfully implemented by all commercial banks in Nigeria and appropriate sanctions in place for banks that fail to comply.

6.1.3 Female friendly policies (HR)

Human resources management has a critical role to play by ensuring equal opportunity practices, providing conducive environment and friendly working conditions. This includes revising policies that either exclude or does not take protected characteristics like gender into account. Human resources management must ensure an inclusive environment that enables women to function effectively as employees and mothers. This includes provision of on-site crèche for nursing mothers, the option of flexible work arrangements, implementation of formal mentoring relationships and facilitating webinars, talks, or events for women to interact and learn from female role models.

6.1.4 Employee protection laws

Policymakers should ensure that employees receive adequate protection which includes reinstating trade unionism in the private sector. Employee deserves to be protected from employer oppression as evidenced in this study, hence, the government and CBN

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must ensure that banks do not deny employees the right to collective bargaining through unions. Furthermore, policymakers must ensure that banks comply with regulatory policies.

6.2 Limitation of the study and areas for future research

This study was limited to the Nigerian banking sector, which is the leading recruiter of females and one of Nigeria's top three sectors. It would be beneficial to conduct additional research in other key sectors, such as telecommunications, and oil and gas to compare the progression rate of women in these sectors to that of the banking sector. This study highlighted self-imposed barriers as the most significant obstacle to women's professional advancement in the Nigerian banking industry. This is an understudied concept in the Nigerian context that requires additional research in other economic sectors. In addition, this study established the subjective appraisal and promotion system in the Nigerian banking sector, as well as the inconsistency of the key performance indicators between departments. To expand on these findings, additional research will be helpful. Finally, quantitative research can be used to test the findings across the Nigerian banking sector and produce generalizable results.

6.3 Empirical contribution of the study

This study makes the following empirical contributions to knowledge:

- Established that barriers to women's career advancement to senior management positions in the Nigerian context include family, organisation, patriarchal society, and self-imposed barriers.
- Suggest that women in the Nigerian banks demonstrated two distinct attitudes toward the identified barriers: one was positive and enthusiasm to advance their career; the other was burnout, as most women appear exhausted.
- Determined the impact of culture on women's career advancement to senior management positions in the Nigerian banking sector.
- Determine the trend for progression of women into managerial positions over the past decades in the Nigerian banking sector.
- Established that self-imposed barriers contribute to women's lack of advancement to senior management positions.

- Fill the gap created by limited literature on the Nigerian banking sector.
- Establish the extent to which Nigerian banks practice equal opportunity.

6.4 Theoretical and practical contribution of the study

This study contributes to theory and practice by developing a conceptual framework to explain the barriers women face and the impact on women's career advancement to senior management positions. Additionally, it suggests strategies for promoting women to senior management positions by introducing a tripartite stakeholders' strategy framework for promoting women to senior management positions in the Nigerian banking sector.

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Appendix 1

INVITATION/INFORMATION SHEET

We would like you to consider participating in a study we are conducting at Hull University, Faculty of Business, Law and Politics. This invitation sheet provides further information about this project and your involvement in the research.

The aims of the project are:

1. Identify the barriers limiting women in the Nigeria banking sector from advancing to senior management position

2. Investigate the attitude of women in Nigerian banking sector towards barriers to women's career advancement.

3. Establish what women in Nigerian banking sector consider as strategies for overcoming barriers to women's career advancement.

4. Explore the extent to which Nigerian banks practice equal opportunity

The project will focus on:

1. Female managers still employed in the bank

2. Female managers that have exited the bank

3. Male managers still employed or that have exited the bank

Participation in this study is voluntary. It will involve an interview of approximately 30-40 minutes to take place **Online** on Zoom or Skype.

The procedures involve: The researcher asking a pre-designed interview questions around your total experience working in the bank. You may decline to answer any of the interview questions if you so wish. Furthermore, you may decide to withdraw from this study at any time without any negative consequences by advising the researcher. You may also request to see the interview questions prior to the interview.

With your permission, the interview will be audio/video recorded to facilitate collection of information, and later transcribed for analysis. Shortly after the interview has been completed, we will send you a copy of the transcript to give you an opportunity to confirm the accuracy of our conversation and to add or clarify any points that you wish.

All information you provide is considered strictly confidential. Your name and your organisation's name will not appear in any thesis or report resulting from this study, however, with your permission anonymous quotations may be used.

Data collected during this study will be retained for **1 year in a locked office at the University of Hull**. Only researchers associated with this project will have access. There are no known or anticipated risks to you as a participant in this study.

Should you [the participant] have any concerns about the conduct of this research project, please contact the Secretary, Faculty of Business, Law and Politics Research Ethics Committee, University of Hull, Cottingham Road, Hull, HU6 7RX; Tel No (+44) (0)1482 463536.

We hope that the results of our study will be of benefit to the organisations directly involved in the study, as well as to the broader research community.

We very much look forward to speaking with you and thank you in advance for your assistance in this project.

Yours Sincerely,
Abiola Ademola-Thomas
a.s.bamigbaye-2015@hull.ac.uk

Professor Hugh Scullion
H.Scullion@hull.ac.uk

Appendix 2

Informed Consent form

I…………………………………………………………………………………………………of

…………………………………………………

Hereby agree to participate in this study to be undertaken by Abiola Ademola-Thomas

And I understand that the aim and purpose of the research is to establish the barriers limiting women in the Nigerian banking sector from advancing to senior management position. By signing this consent form, I am agreeing to participate in this research process and to the data collection processes.

Note: Participants have the right to withdraw from participation in the research process at any point and materials collated from them up to that point will be removed.

I understand that

1. Upon receipt, my interview will be coded, and my name and address kept separately from it.

2. Any information that I provide will not be made public in any form that could reveal my identity to an outside party i.e., that I will remain fully anonymous.

3. Aggregated results will be used for research purposes and may be reported in scientific and academic journals (including online publications).

4. Individual results **will not** be released to any person except at my request and on my authorisation.

5. That I am free to withdraw my consent at any time during the study in which event my participation in the research study will immediately cease and any information obtained from me will not be used.

    Participant's Signature: Date:

a.s.bamigbaye-2015@hull.ac.uk

H.Scullion@hull.ac.uk

Appendix 3

Research questions

1. What are the barriers limiting women in the Nigerian banking sector from attaining senior management positions?

2. What is the attitude of women in the Nigerian banking sector towards barriers to senior management positions?

3. What do women in the Nigerian banking sector consider as strategies for overcoming barriers to senior management position?

4. To what extent is there a difference between equal opportunity policies and actual practices in the Nigerian banking sector?

Category A - Female managers working in the bank.

<u>Warm up question</u>

- Can you tell me briefly about your banking career, how it started, where you are, your current position and role as of today? How long have you held your current position?

- In a sentence, how would you describe your banking career experience? Why?

Theme A: Barriers limiting women from attaining senior management positions

Sub-theme 1: Organisational Barrier

- How long have you worked in the banking sector?

- What kinds of support do you get from the organisation and how important are they to you? (Further prompts: Do you access supports like mentoring, coaching or any other)

- Do you have a person that you consider to be a role model in a top position in your organization? (Note: What is the gender of this person?) Why?

- Do you participate in social, career advancing activities (i.e., networking) outside of the work setting with your colleagues and/or business contacts? Examples

- Do you have training or development opportunities in the organisation? Please give an example. Are these opportunities helping you in your current role, or prepare you for a future role? How important is training and development for you?

- What kind of challenges or limitations do you face in the organisation and how does this affect your work? (Further prompts: Have you at any time experienced unfair appraisal, denied promotion, harassment, lack of recognition or any other - give an example)

- Can you describe what you enjoy most working in the bank? What sort of incentives are offered by the bank and how important are they to you?

- What do you least enjoy working in the bank?

- What is your motivation to keep working in the bank? Why do you stay with the bank?

- How would you describe the attitudes of your male colleagues in your organization? How supportive do you think they are?

Sub-theme 2: Family Barrier

- What is your status, single or married? Have you got children? Has having children affected your career goals?

- Have you or your spouse had to compromise on your career goals to balance work-family life? Example?

- Can you describe with examples how your work affects your marital life? How does this affect you?

- How do you balance your work-life? What kinds of family support do you get?

- Can you describe with examples family challenges that affect your work?

Sub-theme 3: Educational barrier

- What is your educational background?
- Do you think that you are equipped for a future in the bank? Please explain.
- What are your chances of attaining senior management roles?

Sub-theme 4: Self-Imposed barrier

- Can you describe a time when you took decision(s) that slowed down or affected your career advancement in the bank? How do you feel reflecting on it? What did you learn from the experience? What will you do differently?
- Do you think that gender is relevant when considering leadership positions? Why?

Sub-theme 5: Culture, religious and societal barriers

- What tribe are you? What religion do you belong to?
- Can you describe a time that culture, religion or societal values and beliefs have affected your work or career decisions?

Theme B: Attitude of women in Nigerian banking sector towards barriers

- How happy or satisfied are you with your banking career so far?
- What future do you see for yourself in the bank and how ready are you?
- Have you ever felt that being a woman has made it more difficult for you to get ahead in your career? Describe the feeling. How has this feeling affected your attitude to work?
- What is your perception of female/male leader's capabilities in any leadership role?

Theme C: Strategies for overcoming barriers to women's career advancement

- What do you consider as strategies for overcoming barriers to women's career advancement to senior management positions in the bank?
- How can these strategies be achieved?
- How do you think the number of women can be increased at senior management positions?

Theme D: Equal opportunity policies and actual practices in Nigerian banking sector

- Do you think that you are given equal opportunities as your male counterparts in the bank? Examples?
- Can you describe a time that you experienced gender discrimination or bias in the organisation? Prompt using context, action and result.

Wrap up question

- What advice and recommendations would you give to young females starting a career in the banking sector in Nigeria?
- Is there any other thing you would like to say that I missed?

Category B - Female managers that have exited the bank.

Background information

- What's your educational background?
- How many years did you work in the banking sector?
- What attracted you to work in the banking sector?
- What was your position and role before you exited the bank? How long did you hold that position?
- What were the rewards and challenges to the position?
- Why did you stop working in the bank? How did you feel leaving the bank?

Barriers to women's career advancement

- Can you tell me briefly about your banking career, how it started and ended?
- Did you experience some forms of barriers to career advancement while working in the bank? Give examples
- In your opinion, what are the most common obstacles in women's careers?
- What are the barriers that may prevent females from emerging into leadership roles?
- How can these barriers be mitigated?
- What does equal opportunity mean to you?
- Would you say that women are given equal opportunities as men in the banking sector? Describe with examples
- Do you think that gender is relevant when considering leadership positions? Why?
- What is your perception of female/male leader's capabilities in any leadership role?
- How easy do you think it is for a woman to attain a senior management position? Why?
- How do you think the number of women can be increased at senior management positions?
- What advice do you have for women aspiring to senior management positions?

Category C - Male managers still working or that have exited the bank.

Background information

- What's your educational background?
- How many years have you worked in the banking sector?
- What attracted you to work in the banking sector?
- What is your current position and formal title?
- How long have you held your current position?

- What are the rewards and challenges to this position?

Barriers to women's career advancement

- What does gender diversity mean to you?
- Do you think that women experience some forms of barriers that hinder them from advancing in their career?
- In your opinion, what are the most common obstacles in women's careers?
- What are the barriers that may prevent females from emerging into leadership roles?
- How can these barriers be mitigated?
- What does equal opportunity mean to you?
- Would you say that women are given equal opportunities as men in the banking sector? Describe with examples
- Do you think that gender is relevant when considering leadership positions? Why?
- What is your perception of female/male leader's capabilities in any leadership role?
- How easy do you think it is for a woman to attain a senior management position? Why?
- How do you think the number of women can be increased at senior management positions?
- What advice do you have for women aspiring to senior management positions?