

An explanation for differential career progression for women in Nigerian banking industry.

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2023

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**An explanation for differential career progression for women in Nigerian
banking industry.**

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A thesis submitted in partial fulfilment of the requirements of the
Robert Gordon University for the degree of Doctor of Philosophy.

September 2023

DECLARATION

The author hereby declares that this thesis is entirely my own work, except where explicit acknowledgement is made to the contribution of others, and this thesis has not been submitted for any other degree at the Robert Gordon University or any other institution.

Ebiwari Otutu

September 2023

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ABSTRACT

This thesis evaluated a current snapshot women's experiences and career progression in the Nigerian banking industry. Women globally (including Nigeria) are underrepresented in the upper echelons in corporate settings. Several studies have previously been conducted to explain the underrepresentation of women in top-ranking positions based on the social exclusion and equality feminism theoretical framework. The social exclusion theory denotes the segregation of women from participating in the formal sector and securing opportunities (promotion) for solely men through the mechanism of collectivist (gender and patriarchal practices) and individualist exclusion (educational qualification) (Murphy, 1984). Whilst equality feminism suggests that working mothers' primary responsibility of childcare and masculine corporate cultures have resulted in fewer women in high-ranking positions (Lupu, 2012; Haynes, 2017).

However, these studies have been conducted in developed countries, research on the women's workplace experience concerning work and family life in developing countries (including Nigeria) have been overlooked. Thus, this study aims to provide an understanding of why women may struggle to reach senior management positions in the Nigerian banking industry. The Nigerian banking sector was interesting to study because of the introduction of the quota system and it is perceived as a gender-neutral industry.

To achieve this aim, this study adopts a social constructivist case study approach wherein 2 Nigerian commercial banks were investigated. This qualitative study involved 40 semi-structured interviews (comprising 20 males and 20 females) occupying entry, middle and senior positions. The qualitative approach allows the respondents freely express their opinions about family life and career and how it affects their career progression. The interviews were transcribed, and the manual thematic approach was adopted to analyse the data.

The findings of this research demonstrated that some changes had been made in reducing the effects of individualist exclusion in the aspect of Nigerian families

educating their female children, and these changes have allowed women to partake in professional-level jobs previously excluded from them. Apart from the improved educational access of Nigerian girls and women, the data revealed some other change factors (economic necessity, effects of the family background of respondents and the influence of social media) have resulted in the increased participation of Nigerian women in the formal sector.

However, some enablers and barriers stem from the equality feminism theoretical framework (societal and organizational factors) that have affected interviewed women's work participation and career progression in the Nigerian banking industry. Unlike most developed countries, the data revealed that men have the sole authority to determine whether their wives should accept formal employment based on the Nigerian culture (patriarchy) and religion. However, dissimilar to western women, working Nigerian women are availed cheap external support mechanisms (extended family members, live-in domestic staff, creche and boarding school) that enable them effectively to balance the family (childcare) and work domains (long-hour and short-term maternity leave). As such, unlike western women, interviewed women could not be discriminated against in terms of promotion opportunities due to them embarking on a slower mummy track route (part-time working) to achieve an equitable work-life balance. The data demonstrated that horizontal segregation does not affect vertical segregation in the sample banks because employees are assigned roles based on their competence and Central Bank regulations. However, similar to developed countries, the data revealed that some organizational cultures (lack of mentoring opportunities and promotion based on networking and corporate politics) act as barriers preventing women from reaching the top.

This research confirms the assertion that collectivist exclusion is more powerful than individualist exclusion (Murphy, 1988). Though increased educational access for girls and women has opened up employment opportunities for women (eliminating the effects of individualist exclusion), gender disparity still exists in the upper echelon due to the effects of collectivist exclusion. The study extended the literature (equality feminism), the family's financial demands instrumental in changing men's attitudes toward allowing their wives to accept formal employment. Additionally, extended family members (especially grandmothers) providing live-in childminding services to working Nigerian mothers.

Keywords: women, segregation, career progression, discrimination, childcare, corporate cultures, support mechanism, and Nigerian banking industry.

TABLE OF CONTENTS

Declaration.....	ii
Acknowledgement.....	iii
Abstract.....	v
Chapter One: Introduction.....	1
1.0 Introduction.....	1
1.1 Occupation Segregation: A Global Phenomenon.....	1
1.2 Situation of Nigerian Women Participation in The Banking Industry.....	4
1.3 Justification of Theoretical Framework Undertaken in This Thesis.....	9
1.4 Research Aims.....	12
1.5 Research Objectives.....	13
1.6 Methodological Approach and Data Collection.....	15
1.7 Thesis Structure.....	15
Chapter Two: Contextual Chapter.....	17
2.0 Introduction.....	17
2.1 Defining Occupational Segregation.....	17
2.2 The Importance of Women’s Participation in The Workplace.....	20
2.2.1 Gender Diversity and Firm Performance.....	20
2.2.2 Gender Diversity and Corporate Governance	21
2.2.3 Gender diversity and Innovation.....	23
2.3 Context of Nigeria.....	24
2.4 Workplace Participation by Gender in Nigeria, Developed and Developing Countries.....	27
2.4.1 The role of education.....	27
2.4.2 The Entry of Women	32

2.4.3 Underrepresentation of women at top-level positions.....	38
2.5 Summary.....	43
Chapter 3: Theoretical Framework.....	44
3.1 Social Closure Theory.....	44
3.1.1 Relevance of Social Closure Theory in the Nigerian Context.....	47
3.1.1.1 Education Individualist exclusion.....	47
3.1.1.2 Gender Collectivist Exclusion.....	48
3.2 Intersectionality.....	50
3.3 Theoretical Framework on the Participation of Women in the Workplace...	53
3.3.1 Equality Feminism.....	56
3.3.2 Societal Factors.....	57
3.3.2.1 Home responsibilities (Domestic task and childcare role)	59
3.3.3 Organizational Factors.....	61
3.3.3.1 Networking.....	63
3.3.3.2 Mentoring.....	65
3.3.3.3 Long-hour culture.....	67
3.3.3.4 Flexible work arrangements and mummy track.....	69
3.3.3.5 Family friendly policies.....	70
3.3.4 The Relevance of The Equality Feminism in the Nigerian Context.....	73
3.3.4.1 Societal and religious expectation of the family.....	74
3.3.4.2 Political factor.....	76
3.3.1.3 Structural factor.....	77
3.4 Preference Theory.....	78

3.4.1 Criticism of Preference Theory.....	81
3.5 Situated Theory.....	83
3.5.1 The Relevance of Preference Theory and Situated Theory in the Nigerian Context.....	85
3.6 Summary.....	88
Chapter 4: Methodology and Method of Research.....	89
4.1 Research Aim and Objectives.....	89
4.2 Methodology.....	90
4.3 Methodological Choice.....	92
4.4 Research Approach.....	94
4.5 Research Strategy.....	96
4.5.1 Exploratory Case Study and Pilot Study.....	97
4.5.2 Descriptive Case Study	99
4.5.3 Explanatory Case Study	100
4.5.4 Unit of analysis.....	100
4.6 Sampling.....	102
4.7 Method of Data Collection.....	105
4.7.1 Firm selection and location.....	106
4.7.2 Document Review.....	110
4.7.3 Semi-structured interviews and interview guide.....	111
4.8 Data Analysis.....	126
4.9 Ethical Consideration	132
4.10 Summary.....	134

Chapter 5: Societal Factors Findings.....	136
5.1 Societal Dimensions.....	136
5.2 Nigerian Women’s Participation in the Workplace.....	137
5.2.1 The Education of Girls and Women in Nigeria.....	138
5.2.2 Economic Factor.....	142
5.2.3 The Effects on the Family Background of Interviewees.....	146
5.2.4 The Influence of Role Models.....	147
5.2.5 Nature of Spouse Occupation.....	149
5.3 Home Responsibilities.....	151
5.3.1 Domestic responsibilities.....	151
5.3.2 Caring Responsibilities.....	154
5.3.2.1 Extended family member	155
5.3.2.2 Non-Extended family member	158
5.3.2.3 Creche.....	161
5.3.2.4 Boarding school.....	162
5.3.3 The involvement of fathers in the upbringing of their children.....	163
5.4 The Relationship Between Motherhood and Career Progression.....	166
5.5 Summary.....	169
Chapter 6: Organisational Dimension Findings.....	171
6.1 Organization Dimensions.....	171
6.2. The Recruitment Process in the Sampled Banks.....	172
6.3 Working Hour Culture.....	177
6.5.1. The implication of the long working hours in the Nigerian banking industry on female employees.....	181

6.4 Mentoring.....	185
6.5 Maternity Leave.....	188
6.6 Paternity Leave.....	191
6.7 Horizontal segregation in the Nigerian Banking Industry.....	193
6.8 Promotion Opportunities in the Nigerian Banking Industry.....	196
6.9 Summary.....	205
Chapter 7: Discussion Chapter.....	206
7.1 Exclusion Closure.....	206
7.1.1 Patriarchal Structure in Nigeria.....	207
7.1.2 The Interrelationship Between Motherhood and Organizational dimension.....	209
7.2 Concluding Statements.....	215
Chapter 8: Conclusion Chapter.....	217
8.1 Summary of Key Findings.....	217
8.2 Addressing the Research Aim.....	226
8.3 Significance of this Thesis.....	227
8.4 Policy Implication and Recommendation	228
8.5 Recommendation for Future Research.....	229
8.6 Limitation of the Research.....	230
8.6.1 Access to respondents and policies of the bank.....	230
8.6.2 Criticism of Case study strategy.....	231
8.6.3 Intersectionality.....	231
References.....	232
Appendix.....	302

CHAPTER 1

This study aim is to provide a current snapshot of why women may struggle to reach senior management positions in the banking industry in Nigeria. Even though women constitute almost half the population of the country, they are still discriminated against and excluded in the employment and promotion process in the formal sector. The underrepresentation of women in Nigerian banking could be due to societal expectations of the family, organizational factors, or the interrelationship of the factors mentioned. Thus, this thesis would critically evaluate the experience of working men and women to understand better the challenges and barriers that prevent female professionals from progressing to top-ranking positions in the Nigerian banking industry.

But firstly, this chapter would briefly examine occupational segregation as a concept and provide evidence of segregation globally and in the Nigerian context. The significance of this evaluation is to demonstrate the apparent speed at which Nigerian women have progressed to top leadership positions in the workplace compared to developed societies. Following, the researcher would examine the situation of women's participation in the Nigerian banking industry and the evidence of gender inequality in the sector. Next, this chapter would explore the 3 theoretical frameworks that underpinned this thesis, and they were selected for this study. In particular, this chapter would discuss the other 2 frameworks that have been utilised mainly by previous researchers and why those theories are inappropriate for this research. Afterwards, the methodological approach would be introduced in summary along with the research aims, and objectives. Finally, the chapter would conclude by outlining the subsequent chapters of this thesis.

1.1 OCCUPATION SEGREGATION: A GLOBAL PHENOMENON

There are various forms or reasons why individuals are discriminated against or segregated in society, such as age (Furunes and Mykletun, 2010; Shore and Goldberg, 2013), sex orientation (Ozeren, 2014), gender, religion, and ethnicity (Vickers, 2016). This thesis is primarily focused on segregation based on gender. "Occupation segregation by gender is extensive in every region, at all economic development levels, under all political systems, and in diverse religious, social and cultural environments: it is one of the most important and enduring aspects

of the labour markets around the world" (Anker, 1997, p.145). Moreover, occupation segregation by gender contributes to inequality in society because women are concentrated in jobs that are less prestigious, well-paying and stable (Gauchat et al., 2012). There are two types of occupational segregation namely: horizontal and vertical segregation. These forms of segregation would be discussed in section **2.0** (chapter 2). Notwithstanding, this thesis would primarily be focused on vertical segregation as opposed to horizontal segregation and the rationale for this selection is based on the detailed analysis of the workplace experience of Nigerian women in section **1.1** (chapter 1) and section **2.5** (Chapter 2).

Although the number of women in the workforce has increased significantly, the percentage of women occupying high-level positions in the workforce is still relatively low globally, and most women get stuck in middle management (Barsh and Yee, 2011; Sidorenko et al., 2015; Devillard et al., 2018). In 2021, women's representation on boards across the FTSE 100 (39.1%), FTSE 250 (36.8%) and FTSE 350 (37.6%) (GOV.UK, 2022). While only 8.8% of women occupy chief executive positions in Fortune 500 companies in 2021. Even when more women than men attend universities and colleges and have obtained the requisite qualification to seek employment in most developed societies (Clark et al., 2008; Rudman and Phelan, 2010; DiPrete and Buchmann, 2013; Bloodhart et al., 2020). Certainly, the number of women at low and middle levels is generally increasing, and access to certain professions is no longer restricted to men only in developed countries (Rosette and Tost, 2010). Furthermore, the women's participation on board in the G20 countries was an average of 5.5% in 2021 (UN Sustainable Stock Exchanges, 2021).

Figure 1.1: The corporate gender balance globally in 2021.

INDEX	 Globally (%)
Board chair	6
Executives	17
Senior management	24

Source: UN Sustainable Stock Exchanges, 2021.

Figure 1.2: Percentage of Female Chief Executive Officers in 2019 between Nigeria and selected developed countries/economies

DETAILS	PERCENTAGE (%)
Euronext Paris	5
Borsa Italiana	5
London Stock Exchange	5
Deutsche Börse	2
Australian Securities Exchange	8
New York Stock Exchange	8
Toronto Stock Exchange	4
Johannesburg Stock Exchange	2
National Association of Securities Dealers Automated Quotations	5
G20 Average	3.5

Source: UN Sustainable Stock Exchanges, 2021.

From the tables above, it can be deduced that women are clearly underrepresented in top leadership positions, despite the significant reduction of gaps in education and the considerable increase in women’s labour participation in developed countries (Borrowman and Klasen, 2020). The next section would evaluate the workforce participation of women in the Nigerian banking sector and the evidence of occupational segregation in Nigeria.

1.2 SITUATION OF NIGERIAN WOMEN'S PARTICIPATION IN THE BANKING INDUSTRY

Nigeria is an oil-rich West African country with a population of over 200 million citizens (NBS, 2020). The Nigerian banking sector is part of the country's financial institution. The industry was established in 1892 (Asikhia, 2010). The Central Bank of Nigeria (CBN) is responsible for regulating commercial banks' activities and other financial institutions. Presently, there are 24 commercial banks currently supervised by the CBN (Central Bank of Nigeria, 2020).

The country is faced with unequal access to education for boys and girls at the primary, secondary and tertiary levels. The Global Gender Gap Report (2021) discovered that in comparison to other developed societies, Nigerian girls and women lag significantly behind boys and men in formal education, leading to gender gaps from primary to university education. But presently, more females are enrolled and have completed their education in tuition-paying private schools than males. For instance, 51% of girls completed primary education in private schools compared to 49% of boys. While in the 2017/2018 academic session, females accounted for 51% of enrolment into undergraduate programmes in private universities (NBS, 2020). For public schools, the table below shows the increment of enrolment at all education levels for female education.

Figure 1.3: the enrolment rates for public schools in primary, secondary and tertiary education between 1990 and 2017 for female education

DETAILS	1990 (%)	2017 (%)	INCREMENT(%)
PRIMARY	43	48	5
SECONDARY	43	48	5
UNDERGRADUATE	30	44	14

Generated by researcher (Adeyemi and Akpotu, 2004: NBS, 2020)

The increase in access to education at all levels (as displayed in the table above) implies that more Nigerian women are presently equipped with the educational qualification, skills, and knowledge to be employed and promoted in the workforce. However, in 2021, Nigeria recorded an 11.7% gender gap in the workforce because labour participation was 47.9% and 59.6% for women and men, respectively (ILO, 2021). Though Nigeria has been unable to achieve gender equality at the workforce level, it is worthwhile to note that labour

participation has increased by 13.9% from 1993 to 2021: meaning more women have entered the workforce (Dauda, 2004: ILO, 2021).

In the Nigerian banking sector, it was challenging to ascertain the gender composition of staff at various levels (entry, middle and top-level) from a peer-reviewed journal or any publications. Therefore, the researcher generated a gender analysis of employees of some selected commercial banks based on the published information in their annual reports in 2020 and 2021.

Figure 1.4: Gender Analysis of some selected commercial banks based on their annual reports for 2020 and 2021¹

BANKS	LEVELS	MALE (%)	FEMALE (%)	GENDER GAP (%)
Zenith Bank	Workforce	51	49	2
	Top Level	71	29	42
Sterling Bank	Workforce	58	42	16
	Newly hire	57	43	14
	Middle Level	67	33	34
	Top Level	74	26	48
Access Bank	Workforce	55	45	10
	Top Level	77	23	54
Fidelity Bank	Workforce	54	46	8
	Top Level	77	23	54
FCMB*	Workforce	60	40	20
	Top Level	75	25	50
Guaranty Trust Bank	Workforce	56	44	12
	Top Level	67	37	30
Unity Bank*	Workforce	62	38	24
	Top Level	88	12	76
Union Bank	Workforce	60	40	20
	New hire	60	40	20
	Top Level	67	33	34

¹ The gender analysis from the 2021 figures marked with asterisk.

Wema Bank	Workforce	57	43	14
	Top Level	85	15	70
UBA Bank	Workforce	56	44	12
	Top Level	77	23	54

Source: Generated by the researcher based on information from the various bank annual reports

From figure 1.4, as employees progress to the higher echelon, the gender disparity is significantly increased as the average gender gap at top-level positions is 51.2%. That means, most women employed among the 10 commercial banks are concentrated in entry, and middle-level positions and only a few women progressed to senior managerial positions. Furthermore, women presently make up almost one-third of the CEOs of Nigerian commercial banks (32% of female CEOs in 2021); this trend is ahead of western financial hubs such as France, the United Kingdom and Germany (Emmanuel Egobiambu, 2021: Emele Onu, 2021). Thus, there is an issue of gender inequality in the upper echelon among the 10 commercial banks as more men are employed than women.

Based on the gender disparity at the highest-ranking positions, one of the former Governor of the Central Bank of Nigeria (CBN), Sanusi Lamido Sanusi, directed all commercial banks in Nigeria to appoint 30% of women as board members, and women in all Nigerian banks should occupy not less than 40% of the senior management positions before the end of 2014 (Emma, 2013: Helen, 2018). This statement was made at the Women Empowerment Conference in Lagos in December 2013. The motivation for this directive by then CBN Governor Sanusi Lamido Sanusi was to stimulate Nigerian women's participation in nation-building and development and to bridge the gender-gap in the Nigerian banking industry (Helen, 2018).

However, this directive has not been fully implemented by commercial banks in Nigeria since 2013 because the number of women on boards and management positions in the Nigerian banking industry is still below the threshold set by the CBN based on the table below (Helen, 2018: International Finance Corporation, 2019). After eight years of this directive, only 32% of women are appointed to the Managing Directors role, while only 21% of women have attained a board or management position in the industry as of July 2021 (Emmanuel Egobiambu,

2021: Sunday Ogwu, 2021). Furthermore, none of the banks met the threshold of 30% at the board level as displayed in the table below.

Figure 1.5: The representation of women in the boardroom of selected Nigerian commercial banks in 2021

BANKS	PERCENTAGE
BEST PERFORMERS	
Access Bank	44%
Unity Bank	33%
Guaranty Trust Bank	33%
UBA	31%
Union Bank	31%
Stanbic Bank	30.8%
AVERAGE PERFORMERS	
Wema	25%
Sterling Bank	25%
Ecobank	25%
Fidelity Bank	21%
WORST PERFORMERS	
Zenith bank	15%
Jaiz Bank	6.6%
First Bank	8.3%
Taj Bank	9%

Source: Researcher generated from other sources (Sunday Ogwu, 2021: ILO, 2021)

However, when the researcher critically evaluated the statistics above, it was discovered that most women were appointed to the board of Nigerian banks as non-executive directors or independent non-executive directors. In this situation, these women are not involved in the day-to-day running of the bank, but they were appointed to ensure that the senior management team of the bank act in the interest of the shareholders (Olatunji and Stephen, 2011).

Figure 1.6: The representation of women on the board as executive directors in selected Nigerian commercial banks.

BANKS	PERCENTAGE (Without non-executive directors)
Access Bank	29.4%
Union Bank	25%
Fidelity Bank	16.7%
Zenith Bank	8.3%
UBA	0%
Guaranty Trust Bank	0%
Unity Bank	0%
Wema	0%
Ecobank	0%
Polaris Bank	0%
Stanbic Bank	0%
First Bank	0%
Jaiz Bank	0%

Source: Prepared by author based on information from the bank's annual reports.

From the table, it can be deduced that most commercial banks appointed women into non-executive and independent non-executive positions to assist in the decision-making process on the board. While men are mostly appointed as executive directors, and they are involved in the day-to-day operations of the banks. Thus, gender disparity is clearly evident in the Nigerian banking sector and most women are less likely to progress through the ranks to senior leadership positions and this thesis would primarily focus on vertical segregation as opposed to horizontal segregation.

1.3 JUSTIFICATION OF THEORETICAL FRAMEWORK UNDERTAKEN IN THIS THESIS

The evidence of gender disparity in Nigeria and developed countries has necessitated some academic authors to investigate the rationale for the segregation and marginalization of women (Crompton and Harris, 1998: Hakim, 2000: Gallhofer et al., 2011: Gammie et al., 2017). Therefore, the theoretical framework underpinning this study is the social closure theory as propounded by Max Weber. This theoretical framework depicts the process by which dominating groups consciously and unconsciously maximize advantage by restricting access to resources, benefits, and opportunities to a limited group of eligible (Weber, 1978). The social closure theoretical framework is suited for this thesis because it relates to the various activities undertaken by men (dominant or eligible group) to exclude women (inferior or ineligible group) from employment and promotion opportunities (Weber, 1978). Furthermore, Anker (1997) articulated 3 broad theoretical frameworks: neo-classical and human capital theories, institutional and labour market segmentation theories and gender or feminist theories that could be utilized to evaluate the segregation of women in society. These theories explained women's exclusion, marginalization and discrimination in society and organizations.

The human capital theory relates to the actions of employers and workers: employees get well-paid jobs based on their personal qualities or characteristics (educational qualification and experience) (Nafukho et al., 2004: Marginson, 2019). Human capital is conceptualized as the skills, training, information, ideas, and health of individuals as the basic factors of production as opposed to the prevailing understanding of the land, capital, labour and management, which are regarded as the traditional factors of production (Sharma, 2014). Thus, individuals (employees) invest more in education and training to be more qualified for higher earnings (Nafukho et al., 2004: Sharma, 2014). On the other hand, employers increase their profits by minimizing production costs and maximizing productivity based on the input of educated and better-experienced staff (Dobbs et al., 2008: Hoyman and Faricy, 2009). Thus, occupational segregation occurs because more men, as compared to women, have acquired the requisite educational qualification and experience to occupy vacant superior statuses (Dobbs et al., 2008: Hoyman and Faricy, 2009: Sharma, 2014).

Labour market segmentation (or the dual market) theory was advanced as an alternative to the human capital theory, and it portrays the role of companies, unions and government in wage determination and employment policies (Doeringer and Piore, 1971; Dickens and Lang, 1993). This theory postulates that the labour market comprises two distinct segments: primary (high wages, favourable working conditions, equal opportunities policies, job stability and better chances of career advancement) and secondary markets (low wages, fringe benefits, poor working conditions, high labour turnover, and limited promotion opportunities) (Doeringer and Piore, 1971). An important tenant of this theory is the secondary worker's inability to be employed in the primary markets because of the limited mobility between the labour markets (Doeringer and Piore, 1971; Hudson, 2007). In addition, segregation is based on the different income and remuneration of employees based on their personal characteristics (gender wage gap): women earn low wage rates because many females work in overcrowded feminine occupations (Dickens and Lang, 1993; Hudson, 2007).

While human capital and labour segmentation theories have provided a good understanding of the issues of segregation faced by women, these offer an inadequate explanation for occupational segregation by sex because they are rooted in economic principles (Anker, 1997). In addition, these theories (human capital and labour segmentation theories) neglect the impact of societal dimensions (cultural values and norms) on women's work participation. Thus, Anker (1997) argued that feminist or gender theories offer a better understanding of occupational segregation by sex than the human capital and labour market segmentation theory. This is because gender theories consider the role of patriarchy and the subordinate position of women in society in the exclusion of women rather than economic principles. Thus, feminist theories are best suited to explain the exclusion of women in the workplace because of the underlying reasons above.

Over time, the feminist theories have progressed into three theoretical frameworks: equality, preference and situated theory. Equality feminism comprises of two segments: societal and organizational dimensions. The societal dimension deals with the primary role of women as care providers, who are mainly responsible for the family's cleaning, cooking, and other domestic chores

(Barnett and Hyde, 2001; Chandra, 2012). While the men are the main breadwinners of the family, and there is no equal division of household chores between the husband and wife (Barnett and Hyde, 2001). The organizational dimension concerned the macho-corporate cultures that negatively impact women's recruitment, retention, and progression to high-ranking positions. The conflicts between fulfilling the women's traditional approach to the family and demanding work responsibilities have made women embark on a career trajectory distinct from their male colleagues. Thus, women are more likely than men to opt-out for part-time and/or flexible work or take periodic career breaks due to motherhood (Leslie et al., 2012; Carlson, 2010). This unconventional career trajectory is believed to have reduced the prospect of women's advancement to the senior level (Leslie et al., 2012).

Furthermore, Hakim (2000, 2003) developed the preference theory because she believed that the underrepresentation of women in the workplace is not purely a result of the patriarchy or women fulfilling their primary role in the family, but is as a result of their actions and choices (Hakim, 2000). Hakim argued that occupational segregation is based on the freedom of choice and preference of women, and they are at liberty to decide whether to combine work and family without preferring one domain over the other, prioritize work over family, or vice versa (Hakim, 2008). The core component of the preference theory is that women are heterogeneous in their preferences and prioritize based on the conflicts between their family and home. Therefore, women are classified into 3 groups: home-centred, work-centred, and adaptive women (Hakim, 2003).

Finally, some gender-based theorists disagreed with Hakim's assertions and originated the situated theory (Crompton and Harris, 1998; Gallhofer et al., 2011). This is because these academic writers believed that the exclusion of women in the upper echelon is not solely based on the preference and actions of women, but the cost of childcare and male exclusionary corporate practices significantly influenced women's career and occupational choices (Kan, 2007; Crompton and Harris, 1998; Gallhofer et al., 2011; Gammie et al., 2017). Therefore, the situated feminist theorist suggested that women adopt various strategies based on the components of equality feminism that adversely affect their progression to top leadership positions in the workforce (Gallhofer et al., 2011). Nonetheless, this thesis would primarily focus on equality feminism

theoretical framework (societal and organizational factors) to explain the underrepresentation of women in high-ranking positions in the Nigerian banking sector.

1.4 RESEARCH AIM

This study aim is to provide a current snapshot of why women may struggle to reach senior management positions in the banking industry in Nigeria. This research aim is based on the critical evaluation of journal articles and publications on the participation of women in the workplace (more especially in developed societies). In addition, the formulation of this research aim is based on the pilot study's findings previously conducted by the researcher after analysing and reviewing the statistics of Nigerian women's work participation. From the introductory, contextual and literature chapter, it was noted that Nigerian women faced male exclusionary practices in the recruitment and career progression in the Nigerian banking sector.

This thesis would adopt the components of social closure theory (collectivist and individualist exclusion) to investigate the marginalization and segregation of women from participating in the formal sector through patriarchal practices that secure opportunities (employment and promotion) and benefits for solely men (Weber, 1978; Murphy, 1984; Hammond *et al.*, 2012). In addition, this thesis would evaluate the component of the equality feminism to explain why there are fewer women in the upper echelon in the Nigerian banking industry. The equality feminist theorist argued that the under-representation of women is due to the societal (religion, legislative laws, traditional customs and norms) and organizational constraints (corporate cultures and policies) that affects the working life of women in the Nigerian banking sector (Crompton and Harris, 1998; Gallhofer *et al.*, 2011).

Therefore, this thesis would evaluate the relevance of the equality feminism and social closure theoretical framework to better understand the underrepresentation of women in top-ranking positions in the Nigerian banking industry.

1.5 RESEARCH OBJECTIVES

In order to effectively evaluate the research aim of this thesis, the following research objective was formulated

Objective 1: Exploring the influence of societal factors on women's working experience.

Rationale: This point is based on the societal dimension of the equality feminism theoretical framework (cultural norms, religion, government and legislative laws). It is mostly argued that men are the main financial providers of the family, whilst women are meant to be full-time homemakers and are primarily in-charge of nurturing and caring for young dependent children in the family (Haynes, 2008; Lupu, 2012). Based on these gender responsibilities, men tend to work to adequately provide for the financial needs of the family and women tend to stay at home or reduce their working hours to undertake household chores and childcare duties (Dambrin and Lambert, 2008; Haynes, 2017). As such, it is argued that these traditional division of responsibilities negatively affect the work participation of western women because they are expected to combine the demands of their careers with the fulfilment of their gendered responsibilities (Dambrin and Lambert, 2008; Kamla, 2014; Galholfer et al., 2011; Haynes, 2017). In comparison, men's careers are prioritized because of their limited involvement in home responsibilities (Dambrin and Lambert, 2008; Kamla, 2014; Akanle et al., 2016). Thus, women are placed in a disadvantageous position as compared to men in terms of employment and promotion opportunities.

Furthermore, to adequately evaluate this objective, the researcher would critically investigate the following subsections under this objective. Firstly, the researcher would explore the factors that have driven the change in the attitudes of Nigerians (men and women) to allow their wives to participate in the workplace as opposed to becoming full-time housewives only. It would also examine whether the entry of Nigerian women into the workforce has necessitated a proportionate increase in the participation of men in housework and childcare responsibility. The researcher would explore the support strategies adopted by Nigerian mothers to manage

the conflicts between their family and work and how it affects the career progression of Nigerian women.

Objective 2: Evaluating the organisational factors impacting women's experience and progression in the Nigerian banking industry.

Rationale: This objective is based on the organisational dimension of the equality feminism theory, and it would examine the corporate cultures of the sample banks. Thus, the researcher would critically evaluate the various organizational factors as discovered in the literature and confirmed in the pilot study. These corporate cultures include: recruitment and promotion practices, working hour culture, flexible working arrangements, mentoring, networking, maternity and paternity leave etc. Based on the analysis, the researcher would discover how the organizational culture of the sampled banks has assisted or hindered the career progression of Nigerian women concerning them combining their gendered responsibilities and the demands of their jobs.

Objective 3: Exploring the inter-relationship between societal and organisational factors.

Rationale: This objective would explore the inter-play between societal and organisational factors and how it affects women's career progression in the Nigerian banking industry. The western literature suggested an inter-play between the societal and organizational factors and how it relates to women's career progression. For instance, western women give a secondary place to networking activities because they cannot simply spend their time networking with people since free time is a resource that women possess in smaller amounts than men (Dambrin and Lambert, 2008; Lupu, 2012). As a result, most women cannot take advantage of this corporate tool that can help them advance through the ranks in corporate settings. Thus, this thesis will examine the inter-relationship between societal and organisational factors in the Nigerian context (banking industry).

1.6 METHODOLOGICAL APPROACH AND DATA COLLECTION

This research would be adopting the social constructivism epistemological position in order to answer the research aim and objectives. Based on this epistemological positioning, the interpretation of realities and phenomena is influenced by the author's perspective of past experiences. As such, a qualitative case study approach was selected to gather data through semi-structured interviews of 20 males and 20 females currently working in the banking sector. This approach would enable the respondents to freely express their views and opinion on the research areas under investigation (Bryman and Bell, 2015). The respondents are selected based on the snowball sampling method because of the challenge of accessing suitable interviewees. Data were mainly analysed using the thematic analysis method. Thus, themes were formulated inductively based on a pilot study and deductively because the aim and objectives of this thesis are rooted in the theoretical framework.

1.7 THESIS STRUCTURE

This chapter introduced the background and scope of the research, the justification of the theoretical framework that underpinned this research and examined the research aim, objectives and significance of the study. Chapter two would discuss women's segregation globally and in Nigeria's context. The chapter would compare women's workplace participation in developed and developing countries and Nigeria's context. It would provide evidence of gender inequality in developed, emerging countries and Nigerian societal and corporate settings. Chapter three would critically explore the theoretical frameworks of this thesis and their relevance in the Nigerian context. It would examine the rationale for excluding women in the workplace (social closure theory) based on applying three forms of gender or feminism theories.

Chapter four would critically examine the methodological approach adopted and the rationale for the adoption of each of the strategies in terms of data collection, management of data and data analysis. Chapters five and six would present the findings of the data. In particular, chapter 5 would present the findings on the societal dimension, while chapter six would outline the results on the organisational dimension. Chapter seven would examine the inter-relationship between the findings of the societal and organisational dimensions

and its applicability to the gender theories underpinning this thesis. Finally, chapter eight provides a conclusion for the study and areas for further research.

CHAPTER 2

CONTEXTUAL CHAPTER

This chapter will evaluate the literature regarding occupational segregation and the evaluation of workplace participation of women in developed and developing countries and, in particular, Nigeria. This chapter (and subsequent chapters) mainly cited literature in the accounting profession because of the paucity of peer-reviewed journals in the banking industry and the interrelationship between the accounting profession and the banking industry. The chapter will begin with an overview of occupational segregation and the different types of segregation. During the discussion on occupational segregation, the researcher will highlight the resultant factors of segregation in the workplace. Next, this chapter will examine the significance of women's participation in the workplace. This section will focus on the benefits and advantages of gender diversity in the workforce in terms of gender diversity and firm performance, gender diversity and corporate social responsibility, and gender diversity and innovation.

Following, this chapter will critically explore the participation of women in the workplace in developed and developing countries and the Nigerian context. In order to achieve this, the research will critically examine women's experience based on access to education, employment and promotion opportunities to highlight evidence of occupational segregation (more especially vertical segregation). This analysis will provide a detailed understanding of the similarities and differences between women's experiences in developed, developing countries and Nigerian society.

2.1 DEFINING OCCUPATIONAL SEGREGATION

Despite the introduction of equal opportunity measures and anti-discriminatory reforms that have increased women's participation and integration in the workforce (and society), some jobs remain segregated (Charles and Bradley, 2009; Baron and Bielby, 2018). Gender discrimination manifests through segregation and there are two types of segregation: horizontal and vertical segregation (Blackburn *et al.*, 2002; Kacprzak, 2014). Horizontal segregation is the situation whereby a certain profession, economic sector, or organizational department is dominated by individuals from one sex (Kacprzak, 2014; Martín-Llaguno and Navarro-Beltrá, 2015; Weeden *et al.*, 2018). Thus, gender theories

of horizontal segregation emphasize how jobs are filled not based on free rational choices but on whether their performance demands the possession of feminine or masculine traits or the exhibition of gender-defined behaviour (Joyce and Walker, 2015). Masculine stereotypes explain the dominance of men in occupations associated with physical strength and aggression: heavy goods vehicle drivers, engineering and mining roles, and security guards (Poggio, 2010: Kacprzak, 2014: Joyce and Walker, 2015: Bishu and Headley, 2020). Likewise, women tend to populate those occupations that align with stereotypical assumptions of their attributes, such as caring (nursing, social work), competence in the household (cleaner, dressmaker) and attractive physical appearance (receptionist, shop assistant) (Poggio, 2010: Kacprzak, 2014: Joyce and Walker, 2015).

Horizontal segregation is maintained based on the principles of gender essentialism: assigning men and women to job responsibilities that are assumed to be compatible with their masculine and feminine traits (Charles and Bradley, 2009: Ellingsæter, 2013). Employers make discriminatory decisions on the premise of gender essentialism, that gender provides a suitable signal of people's abilities for particular lines of work (Charles and Grusky, 2004: Charles and Bradley, 2009). In addition, employees' "pursuit of gender-conforming fields and occupations is, among other things, a way for individuals to affirm their essential femininity or masculinity" (Charles and Bradley, 2009, p. 929). In other words, women are assigned roles that are consistent with their personality traits, but these roles are not approved path to attained top-level positions in the workplace and this contributes to gender disparity at the upper echelons of organisations.

For example, Khalifa (2013) working in the accountancy field suggests that accountants' self-articulated notions of professionalism in the different specialisms are gendered and ordered hierarchically. Women are assigned job roles such as secretarial or clerical services, retailing and sales, taxation, book-keeping or 'gender-appropriate' work roles that are less prestigious and do not lead to career advancement to high-ranking positions (Chow and Crawford, 2004: Lyness and Heilman, 2006: Blau and DeVaro, 2007: Yap and Konrad, 2009: Schoch, 2022). For instance, Khalifa (2013) explained that personal tax was not seen to have the same professional status as other specialisms (such as

management consultants) because of the greater presence of women with families who took career breaks and worked in this specialism. As such, personal tax signaled the low status of this specialism by contrasting it to fast-track careers in other specialisms and therefore careers in personal tax became synonymous with “mummy track” careers (Khalifa, 2013).

Vertical segregation means limiting promotion and career progression of women whereby women occupy low-ranking positions and are unable to progress (Blackburn *et al.*, 2002; Charles and Grusky, 2004). In developed countries, there is evidence of women receiving the same educational opportunities as men (see discussion in section **2.4.1**) and where they (women) actively participate in the workforce in similar numbers which is not always the case in developing countries (see discussion in section **2.4.2 and 2.4.3**). Thus, gender disparity at the top is achieved by the “idea of male primacy: the presumption that men are more status worthy than women and thus more suited for high-ranking positions” (Ellingsæter, 2013, p.503). There are many factors that have contributed to vertical segregation in the workplace and they include gender discrimination in terms of recruitment (corruption and nepotism), training and career advancement programmes (Kandiyoti, 1988; Trentham and Larwood, 1998; Puhl *et al.*, 2008; Coffman *et al.*, 2021), motherhood and childcare (Dambrin and Lambert: 2008; Lupu, 2012; Haynes, 2017), masculine corporate cultures (mentoring, networking, long hour culture and flexible working) (Haynes, 2017; Gammie *et al.*, 2017), government policies and legislations (Haynes, 2017; Ogharanduku *et al.*, 2021), individual choices and preferences of women (Hakim, 2000: 2008).

The thesis aims to adopt the intersectionality as an analytical tool to provide an in-depth understanding of the marginalization and exclusion of women (Anthias, 2013; Tiron-Tudor and Faragalla, 2022). This theoretical framework was first developed within the Black feminist theory to better explain the situation of black women in the US (Crenshaw, 1989: 1990). Intersectionality is critical in research because if researchers overlook intersectionality in their analysis of a subject area, they are likely to omit important insights, thereby contributing to the silencing of women at the margins (Dhamoon, 2011; Ogharanduku *et al.*, 2021). These factors are integral parts of the theoretical framework of this thesis, and they have been extensively discussed in Chapter 3.

2.2 THE IMPORTANCE OF WOMEN'S PARTICIPATION IN THE WORKPLACE.

This section will examine the importance of recruiting and promoting women in the workforce. It is imperative to evaluate some advantages of gender diversity in the workplace such as: gender diversity and firm performance, gender diversity and corporate social responsibility, and finally, gender diversity and innovation. These points will be discussed in the sequence outlined above.

2.2.1 Gender Diversity and Firm Performance

Companies enhance their credibility when they respond to the calls for an increase in the representation of women in top management (Lückerath-Rovers, 2013). Firms that conform to the societal expectations of fair representation of women at all levels of management are considered by the public as reputable organizations (Bear et al., 2010; Lückerath-Rovers, 2013; Brammer et al., 2009). This situation may also support the view that companies with female employees on their boards have a better connection and relationship with the relevant stakeholders at all company levels, which also improves the company's legitimacy (Khan, 2010; Lückerath-Rovers, 2013).

The business case for gender diversity asserts that companies that recruit, retain, and promote will benefit for several reasons (Catalyst, 2004). Employers that focus on a diverse workforce (which includes women) will enable their organizations to access a broader pool of employees, will assist them in relating to, understanding, and meeting the needs of an increasingly wide range of customers, produce better products and retain most key business advantages over more homogenous companies (Bendick Jr et al., 2010; Shore, 2011; Barak, 2016). While women are needed as part of a heterogeneous workforce of a company, they can not only be restricted in occupying lower and middle-level managerial positions but also play a fundamental role in the survival, sustainability, and growth of a firm by occupying top executive positions (Joecks et al., 2013; Khan and Vieito, 2013; Barak, 2016).

Some studies have discovered that companies with more women's board representation have recorded better firm performance and higher returns to shareholders in a more extended period (Khan and Vieito, 2013). For instance, Joecks et al., (2013) found evidence that more gender-diverse board

composition will enhance the firm's performance in 160 companies listed in the German stock exchange. Furthermore, Arun *et al.*, (2015) noted that independent female executives on the board are positively related to earnings management, indicating that female directors in UK firms (especially low-debt companies) actually influence the earning management practice of such organizations. These findings were based on their study of all the UK FTSE 350 index companies. In essence, the presence of female directors improves the firm's value if the companies have a higher composition of women in the boardroom.

Despite these benefits of gender diversity on firm performance at the workplace, some academic scholars argued that a more significant number of women serving on boards might reduce a firm's performance (Williams and O'Reilly, 1998; Earley and Mosakowski, 2000; Campbell and Mínguez-Vera, 2008). It can result in a slow-decision-making process, especially when it involves the board of directors deciding on an issue from a broader range of alternatives (Carter *et al.*, 2010; Marinova *et al.*, 2013). For instance, if a diverse board produces more opinions and more critical evaluations, this may be time-consuming, lead to conflicts among team members and ineffective, especially if the organization operates in a highly competitive environment where the ability to react quickly to market shocks is vital (Ujunwa *et al.*, 2012). Nonetheless, firms can overcome the challenge of slow decision-making by ensuring that boardroom members are given team roles or responsibilities and specific timescales to accomplish their various assigned tasks so that the team is as high-performing as possible (Meredith, 2011; Mathieu *et al.*, 2014).

2.2.2 Gender Diversity and corporate governance

In corporations, employees (senior and junior staff) are expected to act in the best interest of shareholders or the public but on some occasions their actions or practices are not intended to protect the interest of shareholders (McColgan, 2001; Bonazzi and Islam, 2007). This becomes a major concern in corporate governance and continuing research in agency theory attempts to design an appropriate framework for such control (McColgan, 2001). As such, corporate governance is very crucial in the Nigerian banking industry because of the past actions and behaviours of managers of Nigerian banks. According to Professor

Charles Soludo, a former CBN governor, most of the Nigerian banks acquire expensive headquarters, huge investment in software and hardware, and high fixed costs and operating expenses: lead to very high average cost for the industry (Soludo, 2004). This in turn has puts undue pressures on banks to engage in sharp practices as means of survival, such as engaging in strict banking business in terms of trading in foreign exchange, in government treasury bills, and sometimes in direct importation of goods through phony companies (Soludo, 2004: Sanusi, 2011). The former CBN governor noted that the practices of the managers of these Nigerian were engaging in practices that place the money of depositors at risk, prone to liquidation and it was unhealthy for the economy (Soludo, 2004).

Some academic writers have considered the link between board gender diversity and firm value or performance in the context of agency theory (Carter *et al.*, 2003; Campbell and Mínguez-Vera, 2008; Chapple and Humphrey, 2014). According to agency theory, the board of directors is the primary monitoring mechanism to curb management's tendency to behave in a self-interest manner and not in the best interest of the owners or shareholders (Hart, 1995). Much research investigates the composition, characteristics, and optimum size of the board, but it is accepted that companies should have boards comprising many independent directors (Chapple and Humphrey, 2014).

Bear *et al.*, (2010) discovered that as the number of female directors increases, so does the company's CSR, suggesting that female employees can enhance a firm sensitivity to CSR based on the concept of gender essentialism. The logic of 'gender essentialism' depicts that the alignment of prototypical masculine and feminine traits to job roles and task requirements based on cultural assumptions about innate gender differences (Charles and Grusky, 2005: Joyce and Walker, 2015). Setó-Pamies (2015) further explained that women and men seem to have different values regarding agency theory: women are more likely to enter relationships, respond to the needs of others, feel responsible for not causing harm. Furthermore, women have been actively involved in promoting fairness and ensure various stakeholder interests are well represented in order to promote the interest of various stakeholders in corporate decision making (this point will be further discussed in **section 3.2.2**) (Luoma and Goodstein, 1999: Carter *et al.*, 2003: Adesua Lincoln and Adedoyin, 2012).

Thus, it is assumed that female directors can positively influence firm performance under the expectations of agency theory as being better monitors than their male counterparts (Chapple and Humphrey, 2014). In addition, Adams and Ferreira (2009) further supported this notion by suggesting that female directors could more closely correspond to the concept of the independent director as emphasized in the agency theory because they do not belong to the 'old boys' network.' In Nigerian context, Adesua and Adedoyin (2012) noted that inclusion of women on boards in most Nigerian corporations is synonymous to improve their monitoring capacity, enhance accountability and reduce the risk of bankruptcy. Therefore, greater diversity may increase the board's independence as women are more inclined to ask questions that would not be put forward by male directors (Campbell and Mínguez-Vera, 2008).

2.2.3 Gender diversity and Innovation

Studies have suggested a positive relationship between innovative capabilities and diversity in the firm's knowledge base (Breschi et al., 2003; Suzuki and Kodama, 2004; Garcia-Vega, 2006; Østergaard et al., 2011; Díaz-García et al., 2013). Østergaard et al., (2011) explained that firms that are gender diverse are more innovative in terms of technology capabilities, and such companies can survive longer. These corporations have the potential to exploit internal knowledge through interaction among themselves and learning (Zahra and George, 2002; Østergaard et al., 2011; Van der Vegt and Janssen, 2003). (Zahra and George, 2002; Østergaard et al., 2011).

Innovation relies on the insightful and unique recombination and reapplication of existing resources (Dezsö and Ross, 2012). This is an interactive process that often involves communication and interaction among employees in an organization, and it is based on the different qualities of all employees in the various levels of the organization (Østergaard, 2011). Gender diversity in top corporate positions or boardrooms has led to a more detailed information processing routine and, thus, the consideration of divergent opinions from both the viewpoints of male and female executives during the process of decision-making (Bear et al., 2010; Hazen, 2010; Triana et al., 2013; Marinova et al., 2010). Firms with a variety of knowledge, experience, and skills among their employees might benefit from a broader search space that could make the

firm more open to new ideas, thereby leading to an increase in the knowledge base of the firm (Campbell and Mínguez-Vera, 2008; Østergaard et al., 2011).

Okeke (2017) argued that having a diverse team of employees where women are given equal chance as men in the Nigerian workplace would enable work teams to become better at solving problems as they can bring creativity to problem solving as the workforce is heterogeneous. Accordingly, the increase in an organization's knowledge base can also be crucial for solving business challenges because a variety of opinions and suggestions can emerge from a diverse board (Campbell and Mínguez-Vera, 2008). That means, more alternatives are evaluated before decisions are taken.

2.3 CONTEXT OF NIGERIA

Nigeria is an oil-rich country located in the western part of Africa. It is a country that is made up of over 300 ethnic groups distributed among 36 states and a federal capital territory. The northern part of Nigeria comprises 19 states, while the southern of the country consists of 17 states. Nigeria has over 200 ethnic groups, with different cultural norms, values, and languages that make her rich in ethnic diversity (British council, 2012). Nigeria is a developing country, but the government is faced with the significant challenge of preventing the country from breaking apart along religious and ethnic lines (BBC, 2016).

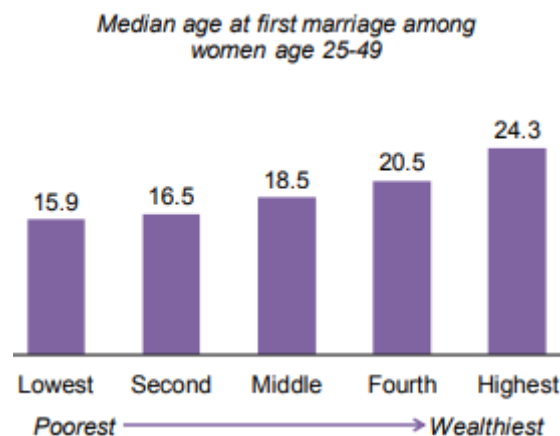
Nigeria is divided into two dominant religions: Christianity and Islam. The Muslims are predominately found in the northern part of the country, while the Christians are primarily located in the south. The Muslims are guided mainly by the teachings and practices of the Sharia laws and the Quran. At the same time, Christians are driven by the teachings of the Bible (BBC, 2016). Among many ethnic groups present in the country, there are four major ethnic groups: Hausa, Fulani, Igbo, and Yoruba (Otite, 1990). The Hausa and Fulani ethnic groups are predominant in the Northern part of the country, while the Igbo ethnic group dominates in the South-East, and the Yoruba can be found in the South-West of the country (Falola and Heaton, 2008).

Nigeria is the most populous country in Africa, with an estimated population of 216.7 million in 2022, comprising 49.5% of women and 50.5% of men (Statista, 2022). According to Statista (2018), 70% of women aged 15-49 years were married, 25% were unmarried, 3% were divorced, and 3% were widowed in

Nigeria. In Nigeria, it is culturally expected for a man and woman to be at least traditionally married to co-habit as a couple (Otite, 1990), and Nigerian consider themselves married under the traditional laws or rites, legally (courts marriage), religiously (Christianity or Islamic wedding) (Chinwuba, 2015). Based on religious and traditional beliefs, the starting point for a family is marriage and children born outside the marriage are less respected in society (Chinwuba, 2015).

In line with the patriarchal structure in Nigeria, marriage determines the status of any Nigerian woman and unmarried women are regarded as inferior to married women regardless of their achievements: thus, society exerts much pressure on women to get married or enter into a polygyny relationship (Durojaye, 2013; Chinwuba, 2015). As a result, most Nigerian women are in a polygamous union (which is culturally and religiously acceptable in Nigerian society) to avoid the alleged “social stigma” associated with being single or single-parenthood (Chinwuba, 2015). Consequently, the median age at first marriage is 19 years: 43% of women and only 4% of men, aged 25-49 at the time of the survey marry before their 18th birthday (Demographic, 2019). One of the factors that influence the age Nigerian women marry is poverty as shown in figure 2.1 (Adedayo and Francis, 2023).

Figure 2.1: Median age at first marriage among Nigeria women aged 25-49



Furthermore, there is disparity in the first marriage rate between the northern and southern Nigeria. Save the Children (2021) noted that 78% of girls in Northern Nigeria marry before 18 years, as one of the highest rates of child marriage globally. While southern Nigerian women marry at an average age of

23 (Demographic, 2019). In contrast, the average age for first marriage in the UK is 32.3 years (ONS, 2019), US is 29 years (Statista, 2022), and Australia is 29 years (Australia Government, 2022). Furthermore, men are legally required by law to only marry one wife at a time in most developed countries and marriages must be monogamous to be legally valid (UK Parliament, 2023).

The mean age at first child's birth across all the regions in Nigeria was 20 years in 2018: the average first birth for mothers in northern Nigeria is 19 years, and the age for first birth in the south is 23 years (in Lagos² women start childbearing at 25 which is the highest in Nigeria) (Demographic, 2019). The Nigerian first childbirth is substantially lower than 31 years in the UK (Statista, 2022), 30 years in the US (Lori Chung, 2023), and 29 years in Australia in 2021 (Australian Government, 2022).

Furthermore, Nigeria's Total Fertility Rate (TFR) is 5.3 children per woman: the North has the highest average score of 5.9 children per woman and the South has the lowest score, with 4.2 children per woman (Demographic, 2019). Interestingly, the report also noted that Lagos (state for data collection) had the lowest score of TFR in Nigeria, with a score of 3.4, due to the increasing access to education for teenagers in Lagos compared to other Nigerian states (Demographic, 2019). In contrast, the TFR for the UK (1.6 birth per woman), Australia (1.6 birth per woman), US (1.6 birth per woman), France (1.8 birth per woman), Finland (1.8 birth per woman) and Canada (1.4 birth per woman) (World bank, 2021). Thus, Nigerian women give birth to more children than in some developed countries, and they start childbearing earlier than most mothers in developed countries based on the figures above. This potentially will have an impact on career progression, and this will be explored further in chapter 3.

In Nigeria, the literature did not suggest the ranking of professional jobs, but parents heavily influenced the career choices of their children (Olaosebikan and Olusakin, 2014). Similarly, Udoh and Sanni (2012) explained that parents' level of formal education, and parents' occupation exert influence on the career choice and it was recommended that parents should desist from pressuring their children into taking up careers they do not possess the requisite abilities.

² This figure is critical because the data was collected in Lagos, South-West

2.4 WORKPLACE PARTICIPATION OF WOMEN IN NIGERIA, DEVELOPED, AND DEVELOPING COUNTRIES

This section will examine the access of girls to education in Nigeria, developing and developed countries. In addition, it will address the participation of women in the workforce and the underrepresentation of women in top-level positions. In particular, the barriers preventing women in Nigeria and some developing countries from entering the workplace and the impact of gender quota system in Nordic countries.

2.4.1 The Role of Education

In Nigeria, more girls and boys are becoming educated at all levels than many decades ago. Before the colonial regime and the advent of the western education system, Nigerians were only taught the cultures and traditions of the diverse ethnic groups they belonged to as a method for them to integrate into the traditions and norms of their respective communities (Adeyemi and Adeyinka, 2003). The educational system in the pre-colonial era was gender-based. Girls and boys received different aspects of education that empowered them to accomplish feminine and masculine responsibilities, respectively. For example, male education aimed to produce warriors, rulers, farmers, blacksmiths, and other male-dominated occupations, and such lessons excluded females. At the same time, female education was predominantly designed to make future wives and mothers (Adeyemi and Adeyinka, 2003; Boateng, 1983). This type of education, prevalent in Africa before the coming of western civilization, was generally known as African traditional education or indigenous education of the various communities (Adeyemi and Adeyinka, 2003). It is an aspect of education that is deeply rooted in the ancient ideologies of culture and customs, which usually emphasize the unity of the community.

Nevertheless, the Global Gender Gap Report (2021) discovered that in comparison to other developed societies, Nigerian girls and women lag significantly behind boys and men in formal education, leading to gender gaps from primary to university education. This is because many parents are reluctant to send their wards (predominantly female children) to secondary and tertiary educational institutions because of the fears of gangsterism or cultism (Odejide *et al.*, 2006; Ajayi *et al.*, 2010). These cult groups' activities include destroying

school facilities, killing lecturers and students, and raping female students (Rotimi, 2005: Ajayi et al., 2010; Kazeem and Ige, 2010).

Despite the challenges outlined above, many Nigerians girls are getting educated and providing access to education for their female children at all levels in both public and tuition-paying private schools³. The significant increase in the number of educated Nigerians can be attributed to some government policies such as the Universal Basic Education (UBE) and the establishment of more educational institutions (primary, secondary, and tertiary) across the country. More females are enrolled and have completed their education in tuition-paying private schools than males. For instance, 51% of girls completed primary education in private schools compared to 49% of boys. While in the 2017/2018 academic session, females accounted for 51% of enrolment into undergraduate programmes in private universities (NBS, 2020). For public schools, the table below shows the increment of enrolment at all education levels for female education.

Figure 2.2: the enrolment rates for public schools in primary, secondary and tertiary education between 1990 and 2017 for female education

DETAILS	1990 (%)	2017 (%)	INCREMENT(%)
PRIMARY	43	48	5
SECONDARY	43	48	5
UNDERGRADUATE	30	44	14

Generated by researcher (Adeyemi and Akpotu, 2004: NBS, 2020)

The increase in access to education at all levels (as displayed in the table above) implies that more Nigerian women are presently equipped with the educational qualification, skills, and knowledge to be employed and promoted in the workforce. Though, there is still unequal access to education between boys and girls at the secondary and tertiary levels (Anugwom, 2009: Fakeye et al., 2012: Aja-Okorie, 2013), it is worthwhile to note that more girls and women have become educated as compared to many years ago as displayed above. Thus,

³ Though there are unequal access to educational opportunities between the northern and southern part of Nigeria due to religious beliefs, accessibility issues (long distance to school from home) and the activities of *boko haram* (terrorist group) these points were discussed in the **appendix**.

Nigerian women are now equipped with the academic qualifications to seek employment and progress through the organizational ranks.

Additionally, Nigerian women with a higher educational level not only have a better chance to be employed, but they are more likely to understand better the risks or complications associated with early pregnancy and Motherhood (Ekefre et al., 2014; Bolarinwa et al., 2023). Education is also associated with improved decision-making capacity of women in terms of increased use of contraceptives, thereby delaying and/or spacing pregnancies (Ahinkorah, 2020). Additionally, Bolarinwa et al. (2023) noted that employed Nigerian women are more likely to have easy access to and use contraceptives, increasing their likelihood of delaying childbirth.

Furthermore, there is disparity between the north and southern Nigeria on educational attainment due some factors such as terrorism, religious belief and high poverty rate. Northern Nigeria⁴ is lagging behind the south in the aspect of access to education for both girls and boys due to the issue of insurgency (Boko-haram terrorist group) (Adenrele, 2012; Antoninis, 2014; British Council, 2014). The terrorist group have primarily targeted girls attending schools, and this situation has discouraged other girls from attending schools (see discussion in Appendix section **1.5**) (Joda and Abdulrasheed, 2015). Moreover, some academic scholars have also suggested that the emirs (the traditional rulers in northern Nigeria) did not encourage the enrolment of girls in Western education schools because of some contradictions in the curriculum with teachings of *malam* (the teachers of the Quran) (Hiskett, 1975; Csapo, 1981; Tibenderana, 1983; Musa et al., 2022). Thus, ethnicity and religion have negatively impacted the prospect of northern Islamic girls (from either the Hausa or Fulani ethnic group) being educated in order to be equipped with entry requirements (academic qualifications and knowledge) to seek employment and fully participate in the workplace. In terms of high poverty rate, the north is the poorest region in Nigeria because the world bank estimated that 87% of the poor people in Nigeria are located in northern Nigeria. Thus, most northern Nigerians may need further assistance (which is unavailable) to afford the funds

⁴ The northern part of Nigeria is predominately Muslim (religion) with people from mostly the Hausa and Fulani ethnic group while the south are mostly Christian with individuals from mainly Igbo and Yoruba ethnic group)

to enrol their children in high-quality tuition-paying private schools in Nigeria or study abroad. Based on the factors above, northern Islamic and rural women in Nigeria may be more disadvantaged and less likely to be educated, employed and promoted in the workplace than southern Christian and urban women.

In contrast, there is increasing concern in many developed countries that despite various measures introduced both voluntarily in the private and public sectors, only a few women are promoted to senior management positions (De Jonge, 2014). Even with the increasing number of women having access to education qualifications, female employees are currently discriminated against in promotion opportunities (Goldin and Mitchell, 2017; Klasen, 2019). More recently, the number of women that have enrolled and graduated in higher education has significantly increased (Yousefy and Baratali, 2011; HESA, 2017; Gammie and Whiting, 2013; Alon and Gelbgiser, 2011). Moreover, changes in the school curricula have consequently increased women's choices, expectations, and confidence (Lahtinen and Wilson, 1994; Major, 1999). This development has enabled younger females to gradually move into areas that were previously male-dominated professions such as Science, Accounting and Finance, Information Communication, and Technology (Crompton and Lyonette, 2011; Prpić *et al.*, 2009; Webb and Buskens, 2014).

Arguably, both men and women are currently provided with equal academic learning techniques to facilitate progression into higher institutions (Smith, 2011). Thus, it would appear that changes in educational provisions have resulted in an increasing proportion of females entering tertiary education over their male counterparts in some developed countries (Robinson and Lubienski, 2011; Gammie and Whiting, 2013; Clark *et al.*, 2008). For example, in the United Kingdom, it was recorded that in the 2020/2021 academic year, 78% of individuals enrolled in higher education learning were females (HESA, 2022). Besides, in 2016, 55% of the medical students were females at the undergraduate level in the UK. Also, in the same year, 62% of undergraduates who graduated from UK optometry schools were females, and 22% of them graduated with first-class honours (Pardhan, 2018). In the US, 58% of all undergraduate degrees were awarded to women in 2010. Thus, women accounted for 53% of the total college-educated population in the US (Barsh and Yee, 2011). Hence, more women are currently availing themselves of the

opportunities to be trained and acquire the relevant qualification, skills, and knowledge required for employment in developed countries (Poggio, 2010; Barsh and Yee, 2011).

While many developed countries introduced diverse measures in both private and public sectors to ensure more equitable representation of women in corporate leadership, in many developing countries, women still struggle for fundamental social and economic rights (De Jonge, 2014). Women in these countries are disadvantaged in terms of access to education as a result of factors such as economic factors (unaffordable cost of tuition and living expenses), long walking distance to school, and insecurity in some parts of their country (Hossain and Zeitlyn, 2010; Bunoti, 2011; Sunguya et al., 2014; Achola and Pillai, 2016). For primary education although most developing countries (such as Kenya, Ghana, and Bangladesh) provide free and compulsory primary education, there are still some other charges (such as administrative, medical, and sanitation fees) that exclude children from poor backgrounds, most especially girls from gaining access to this scheme (Hossain and Zeitlyn, 2010; Mohammed and Kuyini, 2021). For instance, Hossain and Zeitlyn (2010) explained that though primary education is free and compulsory in Bangladesh, textbooks are also provided free, and some administrative costs are being charged, which may prevent girls from the poorest region from gaining access to elementary education. Additionally, Mohammed and Kuyini (2021) noted that though secondary education is free in Ghana and Kenya, low-income families are unable to send their children to school because of stationery and textbook costs.

There are also issues of poor funding from the government, inadequate infrastructure (such as classroom buildings, well-equipped libraries, research centres, and laboratories), and inadequate teaching and non-teaching staff in developing countries (World Bank, 2015; Hossain and Zeitlyn, 2010; Bunoti, 2011). Due to inadequate funding and infrastructure, most boys and girls find it challenging to access education at all levels (primary, secondary, and tertiary education) because the number of students that apply for admissions is beyond the intake capacity of these academic institutions (World Bank, 2015; Agbiboa, 2013).

2.4.2 The entry of women in the workforce

The possession of educational qualifications by Nigerian women has granted them access into the workforce but gender disparity in the Nigerian workplace still exists (NBS, 2013: 2020). For instance, the percentage of women in the workforce was 34% and 38% in 1993 and 1994, respectively (Dauda, 2004). While in 2021, the labour force participation rate for women had increased to 48% it still lagged behind that of men at 60% for men (ILO, 2021). Though gender inequality is prevalent in the Nigerian workforce, the statistics above show that Nigerian women's workplace participation increased by 14% from 1993 to 2021. This is due to the increased access to the education of Nigerian girls, which has influenced the increased work participation of Nigerian women because they are presently acquiring the skills, competence and qualifications to compete with their male counterparts for employment.

There are some factors that have contributed to gender disparity at entry levels in the Nigerian workplace, they include non-passage of the gender equality bill, corruption and sexual harassment. Firstly, Nigerian women are more likely to be victims of discriminatory practices and activities in the workplace due to the non-passage of the gender equality bill (Henry and Joseph, 2016: Ogharanduku et al., 2021). The legislative bill was sponsored by Senator Biodun Olujimi⁵ to eradicate discrimination against any person, irrespective of their gender, on any ground, including sexual violence against women (Henry and Joseph, 2016). She argued that the bill aimed to allow women equal privileges with men in marriages, education, and employment. The Equality Bill was struck out in the second reading stage because of the assumption by Nigerian senators that the bills contradict their religious belief system as recognise in the Nigerian constitution (Payton, 2016). This bill was meant to protect women against sexual harassment and reduce the level of discrimination against females in aspects of access to education for girl-child: ensuring equality access to girls and making it a criminal offense for parents who do not send their young daughters to primary and secondary school at the specified timeframe based on their age. (Payton, 2016: Henry and Joseph, 2016). The bill was meant to ensure that women are not discriminated and marginalized based on the recruitment practices of companies and to provide the right platform for women to excel and progress to

⁵ A female senator representing a constituency in Ekiti state from the southern part of Nigeria.

the upper echelon (Henry and Joseph, 2016). This implies that the non-passage of this gender equality bill meant that employers may continue their discriminatory practices against women without sanctions: thus limiting the access of women to employment and promotion opportunities in the workplace (Omotola, 2007; Henry and Joseph, 2016; Payton, 2016).

Secondly, academic scholars have attributed corruption as a limiting factor to the entering of women in the Nigerian workplace (Ibrahim, 2003; Obuah, 2010; Egwemi, 2012; Janna and Marie, 2016). Janna and Marie⁶ (2016) explained that corruption has not only limited women's access to employment but has prevented them from getting into high-ranking positions in the organization. Corruption and bad governance (nepotism) have a negative impact on women's participation in the workforce, trapping women in the vicious circle of gender inequalities (Egwemi, 2012; Janna and Marie, 2016).

In Nigeria, corruption is as old as the country itself (similar to other African countries as discussed in section **2.5.3**), and it can be traced to the colonial era, which was characterized by a high level of corrupt practices in Nigerian society (Egwemi, 2012). The country was ranked 154th out of the 180th countries surveyed in the global corruption rating by Transparency International (Transparency International, 2021). Ibrahim (2003, p.3) noted, "corruption is very widespread in Nigeria, and it manifests itself in virtually all aspects of national life". Furthermore, the Nigerian government, under democratic rule in 1999, established two anti-corruption agencies to combat the spread of corrupt activities in the country due to the high trend of corrupt practices (Raimi et al., 2013). These anti-corruption agencies include Independent Corrupt Practices and Other Related Offences (ICPC) and the Economic and Financial Crimes Commission (EFCC). However, these anti-corruption agencies have yet to make an impact in the fight against corrupt practices and activities in the country (Roy et al., 2020; Abdullahi et al., 2023).

Onah (2017) argued that an employee, an employer, or politicians could instigate corruption in Nigeria. Firstly, employee instigated corruption is when an employee or a job applicant approaches a recruiter or employer to be promoted or employed in an unfair and non-transparent manner. In this situation, the

⁶ The Transparency International is a global movement with one vision: a world whereby government, civil society, organisation and the daily lives of individuals are free of corruption.

employee or prospective job applicant may offer money, other gift items, unpaid services, loyalty, or even sex in exchange for the job or promotion. The second form of corruption is the inverse of the first, in which the employer or an influential personality in the company offers a job seeker or employee an opportunity to exchange a job opening or promotion (without applying the due process for recruitment and promotion) for money, other gift items, unpaid services, loyalty, or sex. Additionally, corruption in the Nigerian civil service can be perpetuated by politicians (governors, deputy governors, presidents or vice-presidents) via offering employment and promotion to individuals to compensate them for supporting their political agendas.

Indeed, corruption can occur in Nigerian civil service through nepotism (godfatherism) (Onah, 2017). Firstly, nepotism happens in the workplace when individuals occupying high-ranking positions (godfathers) use their power and authority to influence the employment and promotion of a family member, a close associate (loyalist) or a friend (Obuah, 2010). According to the research conducted by Adisa et al., (2017) on the challenges of employee resourcing, most of the managers who were interviewed identified nepotism and favouritism as issues which damage Nigeria's recruitment and selection process. Based on their research, favouritism and nepotism is evident in the majority of the managers' perception, and these issues prevent the progress and success of the recruitment, selection, training and promotion process in Nigeria.

Finally, sexual harassment is one of the contributory factors to fewer women in the Nigerian workplace. Sexual harassment is the unwanted sexual attention in various behavioral forms, which include visual (leering), verbal (sexual teasing, comments, jokes or questions), unwanted pressures for a sexual date or favor; unwanted pinching or touching, unwanted pressures for sexual favors, sexual assault; rape (Noah, 2008). Hunt et al. (2010) suggested that sexual harassment tends to be prevalent in organisations with significant power differentials between men and women. Hence, female employees tend to be victims of sexual harassment, mainly in a corporate environment controlled and dominated by males, and they (women) are regarded as a minority or inferior group in the firm. It is more likely to occur in companies where a high number of men with more authority, influence, and status possess more outstanding competencies and abilities than female employees.

Consequently, the adverse effect of corruption has resulted in gender disparity in the Nigerian workplace regarding the employment and promotion of women (Noah, 2008; Onah, 2017; Abdullahi et al., 2023). In essence, Nigerian women are more prone to be sexually harassed and be victims of other corrupt practices than Nigerian men in the recruitment and promotion stage of firms (Onah, 2017; Transparency International, 2021). This is because of their insignificant and less powerful position in the public and corporate sphere. In comparison, men are often in positions of power and have more opportunities to abuse their position for their own benefit, and they (men) are more likely to benefit from corrupt practices (Johnson, 2010; Transparency International, 2021). Therefore, the activities of corrupt men in the workplace have deprived these women of employment and promotion opportunities and have subsequently led to their underrepresentation in the workforce (Johnson, 2010; Onah, 2017; Transparency International, 2021). This situation is similar to the findings of Kirkham (1997) on the accounting profession some decade ago. She argued that women are more likely to be harassed than men and because sexual harassment is about power: men are generally in high-ranking positions and women are generally found in subordinate roles.

Similarly, gender disparity at entry levels is still prevalent in some developing countries. Though women may have been able to be educated at all levels (such as primary, secondary, and tertiary education) and even acquired the necessary qualifications for employment, they are still faced with discriminatory and stereotypical practices when seeking to be employed in developing countries (Edlyne, 2009; Jamali, 2009; Rejali, 2016). Indeed, Edlyne (2009) explained that access to education had improved significantly for women in developing countries, however, the number of women in formal employment is not commensurate with the number of women with tertiary education qualifications. Only a few women can get into the workforce out of the majority of educated females in these societies (Rejali, 2016).

The table below shows women's workforce participation in some developing countries based on an insight report on the global gender gap report published by the World Economic Forum in 2021.

Figure 2.3: The labour force participation of men and women in some selected developing countries.

COUNTRY	MALE	FEMALE
Senegal	59%	36%
Mexico	82%	49%
Indonesia	84%	56%
South Africa	60%	46%

(ILO, 2022)

Interestingly, gender inequality in employment rates still exist in South Africa (as shown in the table above) despite the implementation of some equal opportunities Acts. This legislation includes the Labour Relations Act of 1995, the Basic Conditions of Employment Act, No 75. of 1997 and the Employment Equity Act, No. 55 of 1998 (Espinoza *et al.*, 2019; Bosch and Barit, 2020). The Employment Equity Act (EEA) promotes equity in the workplace and has resulted in more women getting employed in the South African workforce (Bosch and Barit, 2020). In addition, the EEA provides for implementing affirmative action measures to ensure that individuals from designated groups are provided with opportunities to promote equitable representation in all occupational levels and categories in an organization (Kobus-Olawale *et al.*, 2021). Kobus-Olawale *et al.* (2021) argued one of the factors that affects South African women's work petrification is a hostile environment regarding favouritism and bias: employment and promotion depends not on how one performs but on the person's being known and liked. Similarly, Nyukorong (2014) explained that corruption and nepotism (the "whom you know" factor) as one of Ghana's cultural and social practices impact recruitment issues, and there is the widespread existence of "Whom you know" when trying to secure an employment in the Ghanaian workplace (more especially the banking sector).

Nonetheless, the employment rate of women is quite different in developed countries because there is an increasing number of women are getting into the workforce from the labor market (Darcy *et al.*, 2012; Barsh and Yee, 2011; Valk and Srinivasan, 2011). This is because educational changes have diminished

some of the employment gender barriers (Gammie et al., 2017), the service sector has grown, opening up positions for women, growth in the public and not-for-profit sectors have created new opportunities for women, and finally, an increasing number of economies have become industrialized (Davidson and Burke, 2012).

The labour force participation for women in the United States of America increased from 37% in 1970 to 57.4% in 2019; this is an increase in the margin of 20% (U.S. Bureau of Labor Statistics, 2021). Furthermore, the table below shows women's workforce participation in some developed countries based on an insight report on the global gender gap report published by the World Economic Forum in 2021.

Figure 2.4: The percentage of men and women employed some selected developed countries in 2021 (ILO, 2021).

COUNTRY	MALE	FEMALE	GENDER GAP
Sweden	68%	62%	6
Finland	57%	64%	7
United Kingdom	67%	58%	9
Netherland	71%	62%	9
Germany	66%	57%	9
Canada	70%	61%	9
USA	66%	55%	11

Source: ILO website

From the table, it can be deduced that women are still lagging in terms of entry into the workforce compared to men. However, in Finland (as displayed in the table above) there are more women being employed than men. In Finland, the government have practised an active equality policy for decades, and the Act on Equality between Women and Men (609/1986) was enacted in 1987 as a result of the ratification of the Convention on the Elimination of All Forms of

Discrimination against Women (CEDAW) (Ylöstalo, 2016). Furthermore, the Finnish government enacted the Non-discrimination Act (1325/2014) in 2004 against discrimination on the basis of ethnic or national origin, age, religion, belief, opinion, health, disability, nationality, language, sexual orientation, or other personal characteristics (Borchorst et al., 2012; Ylöstalo, 2016). Furthermore, the Finnish government implemented the gender quota system of 40% representation of women in the public and private sectors in 1995 (Tienari et al., 2009).

Apart from the implementation of equal opportunities policies, Finland (in addition to other Nordic countries) has one of the best women friendly workplace policies (Holli. and Kantola, 2007). For example, the Nordic countries have made significant progress in the progression of women to the upper echelon due to their women-friendly policies. These women-friendly policies include supported childcare, paid maternity and parental leave, the right to leave when children are ill, and the ability to match work with school hours (Borchorst. and Siim, 2008; Seierstad and Healy, 2012; Kalpazidou Schmidt, 2022). According to Seierstad and Healy (2012), women-friendly policies comprise two primary responsibilities: firstly, to strengthen families (by unburdening them of obligations) and secondly, to strive for the independence of women. Implementing these women-friendly policies has contributed to the employment and advancement of women in the Scandinavian countries (Seierstad and Healy, 2012). This is because the women-friendly policies of the Nordic countries have ensured that women are not necessarily forced to choose between having children or pursuing their career ambitions (Meriläinen et al., 2004; Tienari et al., 2009).

2.4.3 Underrepresentation of women at top-level positions

In Nigeria, concerning senior positions, the National Statistics Bureau noted that on average, only 65% of top positions are occupied by men compared to 35% by women for the period 2010-2015 in the public civil service (NBS, 2015). Whilst in 2019, 68% of men occupied senior management positions against 32% for women (NBS, 2020). This is a 3% reduction of women progressing to high-ranking positions in the Nigerian Federal Civic Service compared to the average figure from 2010-2015. Likewise, women made up 24% of directors, 3% of CEOs

and 17% of the female chairperson of the top 30 capitalized companies on the Nigerian Stock Exchange (NSE) in 2020 (KPMG, 2021).

Similarly, in developed countries, despite the notable increase in female educational qualifications and more women entering the workforce, however, fewer women occupy high-ranking positions in most sectors of the economy (Poggio, 2010; Fitzsimmons, 2012; Ibarra et al., 2010; Ielics and Runcan, 2012; Johns, 2013). For example, at the beginning of 2020, women made up only 36.2% of the corporate boards of FTSE 100 companies and 33.2% of FTSE 250 firms (The Hampton-Alexander Review, 2021). Likewise, in 2016, there were only 5.4% female CEOs of the total S & P 500 CEO positions (Frye and Pham, 2018). Furthermore, in 2019 McKinsey and company discovered that only 34% of the women occupy senior management and directorship in research that involved 600 companies in the United States of America. This is one of the most extensive studies on women's participation in the US workplace, comprising more than 100 in-depth face-to-face interviews and surveys involving more than a quarter of a million people (*ibid*). In the accounting profession, a 2011–2012 survey of the top 100 professional accountancy firms in Australia by revenue (includes the Big 4 firms) revealed that only 11.5% of equity partners were women (Khadem, 2012; Whiting et al., 2015) and UK reports indicate that females constitute between 13% and 18% of the Big 4 partnership pool (Hambly, 2012; Whiting et al., 2015). Similarly, ICAS partners in Scotland at 17% female, while 83% male (ICAS personal communication, 2011: Whiting et al., 2015).

Even with the evidence of fewer women in the upper echelon in most developed societies, as discussed above, some developed countries have made significant progress far more than others to ensure that women advance into boardrooms. For example, the Nordic countries have made significant progress in the progression of women to the upper echelon due to the implementation of gender quota policies. For instance, the Norwegian Government mandated a minimum of 40% representation of each gender on the boards of directors of public limited liability companies (PLCs) in 2003. Ansgar Gabrielsen, the minister who proposed the law, announced the possibility of a quota law in a surprise newspaper interview in February 2002 (Strøm, 2015). Furthermore, Bertrand et al., (2019) found that Norway's quota system had increased the number of

women in senior management positions and on boards. However, the implementation of gender quota system is yet to result in gender equality in high-ranking positions in Nordic countries, as there are more men occupying senior leadership positions than women (Bertrand et al., 2019; Nystén, 2022). For instance, in 1995 the Finnish parliament enacted the Gender Quota Statute stating: the minimum percentage of both women and men in state committees, public boards and other corresponding bodies and in municipal organs, excluding the municipal councils, shall be 40, unless there are special reasons to the contrary (Holli, 2022). However, only 34 percent of board members in large, listed companies in Finland are women in 2014 and the gender distribution in management groups was 75-25 percent in favour of men in 2018 (Nystén, 2022). Notwithstanding, gender quota system has improved the career aspiration of many young women because of the policy has increased the likelihood of them reaching the top of the corporate echelons (Morgenroth and Ryan, 2018; Bertrand et al., 2019).

Despite the positive effects of the gender quota system, other authors criticize this affirmative action policy because it downgrades the significance of meritocracy (also referred to as the equity principle). Son Hing et al., (2011) noted that meritocracy is an ideal justice principle of considering only relevant inputs (abilities) and ignoring irrelevant factors (such as ethnicity, gender, and nationality) when distributing outcomes. Hence, an employee's reward or outcome should be based on their efforts and not because of their personal characteristics (or some preferential treatments). Son Hing et al., (2002) explained that affirmative action (quota system) considers hiring or promoting a less qualified person (a member of a target-group) over a more competent employee because of the agenda of increasing their participation in the workplace and, as such violating the merit principle. Thus, individuals are not employed or promoted because they have displayed outstanding qualities that qualify them for promotion or they are assessed based on their abilities to perform their new roles, but they are promoted for the firms to avoid sanctions (Tienari et al., 2009; Ylöstalo, 2016).

Morgenroth and Ryan (2018, p.5) further argued that "one of the arguments frequently made against quotas is that they unintentionally lead to beneficiaries being perceived as less competent, both by others and by themselves, an

outcome termed the *stigma of incompetence*". As a result, this policy has led to a situation whereby young and inexperienced individuals are being promoted or appointed to board directors of firms, and these changes have resulted in poor company performance (Ahern and Dittmar, 2012). However, Matsa and Miller (2013) compare the financial data for publicly listed companies in Norway with a matched sample of unlisted corporations in Norway and listed and unlisted firms elsewhere in Scandinavia. They found that most corporate decisions were unaffected after the women's board representation increased: revenues, mergers and acquisitions, nonlabor costs, and initiations of joint ventures were similar between firms affected and unaffected by the policy. Interestingly, though there are contradictions in the literature on the implications of gender quota systems on firm's performance (Matsa and Miller, 2013), Morgenroth and Ryan (2018) argued that quota system can increase women's expectations, motivations and ambitions for success and hence, the number of women in senior leadership positions and the number of women eligible to occupy such high-ranking positions.

As discussed in section **1.2**, the introduction the gender quota system⁷ in the Nigerian banking industry in 2013 has not necessitated to an increase in the number of women in high-ranking positions in the banking industry similar to the situation in Nordic countries. Thus, this thesis aims to provide a current snapshot of why women may struggle to reach senior management positions in the banking industry in Nigeria despite the introduction of gender quota system.

Furthermore, Iyiola (2011) argued that gender disparity in top-ranking positions is prevalent in the Nigerian industry because of horizontal segregation. He noted that men and women are treated differently in the type of what they do and the department they work. Whilst male employees are generally assigned to leadership roles or positions of influence, power and authority, female employees are mostly connected with the marketing department, sourcing for bank deposits. Collaboratively, Okafor (2013, p.132) explained that one of the unfortunate features of most Nigerian banks is demand for huge deposits from government ministries, parastatals and departments, successful businessmen

⁷ The appointment or promotion of 30% of women as board members, and women in all Nigerian banks should occupy not less than 40% of the senior management positions before the end of 2014 (Emma, 2013: Helen, 2018)

and women, wealthy politicians and other corporate bodies. As a result, Nigerian banks recruit female marketers (irrespective of their marital status) because of their physical characteristics. Okafor (2013) explained that banks opt for women above men as marketers because of their ability to entice prospective customers (men occupying strategic positions in society and wealthy men) with their *physical or natural attributes* to allure them to deposit significant funds into their banks.

In addition, Eleje and Wale-Oshinowo, (2017), when writing on work culture as a driver for gender equality in the Nigerian banking sector, explained that Nigerian banks prefer to employ women as marketers. As such, the management of banks in Nigeria is engaged in the exploitation of women's sexuality and physical attractiveness as baits to attract and retain their significant base, who are primarily wealthy male customers. They argued that women are expected to serve and appeal better to these males for investments in the banks. The female marketers that constantly meet these unrealistic deposit targets are compensated with promotions to senior management positions, while those (female marketers) that failed to meet these huge deposit targets are sacked (Iyiola, 2011: Okafor, 2013: Aloomo and Atadiose, 2014: Eleje and Wale-Oshinowo, 2017). Thus, Eleje and Wale-Oshinowo (2017) argued the outcome of this strategy of the management of Nigerian banks has led to many women jettisoning their careers in order not to compromise their morals that these contacts with male customers expose them to and thus, leading to gender disparity in the Nigerian banking industry.

Moreover, apart from predominately employing women as female marketers, some academic authors have argued that horizontal segregation is also perpetuated in the Nigerian banking industry in the aspect of commercial banks employing women primarily as customer service and administrative staff (Olufayo, 2011; Adenugba & Ilupeju, 2012: Eleje and Wale-Oshinowo, 2017). As such, Eleje and Wale-Oshinowo (2017) explained that these areas are considered "dead-end jobs" and a career ceiling path for many women in the sector.

2.5 SUMMARY

This chapter discussed the issue of occupational segregation by gender and the two types of the concept. In addition, the chapter discussed the importance of gender diversity in the workplace in terms of gender diversity and firm performance, gender diversity and corporate social responsibility, and gender diversity and innovation. Finally, the chapter examined women's work participation in developed and developing countries and the Nigerian context. In particular, this chapter provided an extensive understanding of the similarities and differences between women's experiences (based on access to education, employment and promotion opportunities) in developed, developing countries and Nigerian society.

The next chapter will critically evaluate the various gender theoretical framework that relates to the participation of women in the workplace and their relevance in the Nigerian context.

CHAPTER 3

THEORETICAL FRAMEWORK

The previous chapter provided the context of Nigeria and how this differs from developed societies and other developing countries. This chapter sets out the theoretical framework of the thesis and articulates the gender theories that have been used to explain the under-representation of women in the workplace in a variety of different contexts. The main theoretical framework for the thesis that extensively evaluates the marginalization and discrimination of Nigerian women is social closure theory. This theoretical framework relates to the current situation of male dominance in the Nigerian workforce and considers the exclusion of women from the collective advantages, benefits of the society and attributes power, authority, and supremacy to men to dominate and rule over women both in the society and corporate settings. The social closure theory also examines the activities undertaken by women to respond to these exclusionary actions.

Nonetheless, there are 3 theoretical frameworks (equality, preference, and situated theories) that provide an in-depth understanding, description, and explanation for the under representation of women in Nigerian society. This chapter will critically evaluate these theoretical frameworks that underpin a woman's place in the workplace and the applicability of these theoretical framework in the Nigerian context.

3.1 SOCIAL CLOSURE THEORY

The theoretical framework for this thesis is provided by Max Weber's theory of social closure (Weber, 1978). Max Weber initiated the social closure theory as an approach to develop a general structure for understanding all types of exclusion that are apparent in any given society. According to Weber, social closure means the process by which social collectivities seek to maximize rewards by restricting access to resources, advantages, and opportunities to a limited group of eligible (Weber, 1978). Murphy (1984) further explained that closure refers to the "process of mobilizing power to enhance and defend a group's share of resources

or rewards” (p. 548). In essence, these resources or economic opportunities may be of pronounced benefits and rewards to others, but it is restricted to a limited group of individuals with similar attributes (Parkin, 1984; Murphy, 1984). These forms of exclusion may be informal or formal practices and rules governing the practice of exclusion of an individual or group on any basis, including education, ethnicity, citizenship, gender, property, professional qualifications or certification, religion, or race (Hammond et al., 2009). This theory entails a group of individuals that belong to certain identifiable social units; who use certain physical or social attributes or characteristics as the justification and explanation for the exclusion of others.

There are two reciprocal modes of closure, namely: exclusion and usurpation. Exclusionary closure refers to the exercise of power in a downward direction through a technique of subordination whereby a group secures its advantages or privileges at the expense of another group by closing off opportunities meant for the lower group (Murphy, 1984). The exercise of such power in a downward direction, according to Parkin (1984), entails the creation of a group that gives rise to a social category called *ineligibles or outsiders*. This ineligible group is normally below the superior group. Parkin (1984) suggested that the distinguishing feature of exclusionary closure is the effort of the superior group, class, race, or stratum to secure a privileged position at the detriment of some other group.

In contrast, usurpation involves the application of power in an upward direction in order to share the advantage of the higher stratum (Murphy, 1984). The formation of this group of ‘negatively privileged’ persons becomes a strategy to counter the actions of the higher group. It is a direct action displayed by the excluded groups regarding their status as ineligible (Murphy, 1984). Usurpation also describes the approaches whereby women who are affected by gendered strategies of exclusion, do not simply accept the structure of patriarchal closure in the labour market or organizational structure but challenge male monopoly by seeking to be included in a structure of occupational position from which they are excluded because of their gender (Witz, 1990) Therefore, usurpation is a consequence of, and collective response to exclusion (Parkin, 1974). This point will be further evaluated in section **3.2**.

The two main types of exclusions are collectivist and individualist (Murphy, 1984; Parkin, 1974). Collectivist exclusion involves the transfer of advantages and economic opportunities to other members of the group, especially family descendants, within which they are born (Parkin, 1984; Murphy, 1984; Hammond et al., 2009). That means, the well-placed in society will endeavour to ensure that their children or other close relatives attain similar fates and opportunities like themselves. In other words, the earlier generations ensure that family privileges are intact over several generations (Parkin, 1984). Modes of collectivist exclusion include: race, gender, religion, caste, language, family lineage, and ethnicity (Hammond et al., 2009). Examples of collectivist exclusion by practices include; the exclusionary practice of white workers against blacks in the United States of America, South Africa, and the United Kingdom (Hammond et al., 2009; Parkin, 1984), male employees against female employees in the organization (Parkin, 1984; Witz, 1990), Protestant workers against Catholic workers (Murphy, 1984), English speaking employees against Francophones in Canada (Parkin, 1984; Witz, 1990).

Individualist exclusion criteria are designed to protect advantages; however, they are much less efficient than collectivist exclusion in transferring advantages, privileges, and opportunities to the next generations (Murphy, 1984). An example of individualist criteria is credentialism (precisely, academic qualification) (Parkin, 1984). Credentialism involves 'the inflated use of educational certificates as a means of monitoring entry to key positions in the division of labour' (Parkin 1979, p.54). An academic qualification is a form of closure designed to prevent, restrict, monitor, or control entry to key positions in the work environment (Parkin, 1979). However, this form of individualist criteria is less efficient because unintelligent children of the superior class run the risks of being omitted by the education and credentials set up to secure the privileged positions of their parents. In contrast, bright children of the subordinate group can hurdle those barriers (Murphy, 1988).

This thesis primarily focuses on exclusion closure and the two bases of exclusion: gender and education (academic qualification) as discussed below.

3.1.1 RELEVANCE OF SOCIAL CLOSURE THEORY IN THE NIGERIAN CONTEXT.

In Nigeria, it is argued both individualist and collectivist exclusion have collectively played an active role in ensuring the exclusion of women in the highest level of society and workplace (Afiouni, 2014; Alade et al., 2015; NBS, 2020). Though there are diverse forms of individualist and collectivist forms of exclusion (as discussed in section **3.1**), this thesis will be centred on individualist exclusion (in the area of education) and collectivist exclusion (in the aspect of gender) because these aspects of exclusion are best suited to explain and evaluate the underrepresentation of women in the highest level of the workplace. These points will be discussed below in the sequence explained above.

3.1.1.1 Education Individualist exclusion

As discussed in chapter 2, there has been progress in the rate of educated Nigerian recent years, but the country is yet to achieve gender equality in education levels. Nigerian men use educational certification, a form of individualist criteria, to defend their subordination of women (Murphy, 1984). Employers can request specific academic qualifications as part of a job requirement for recruitment and promotion purposes to close off some advantages or opportunities from those they perceive as competitors, ineligible, or outsiders. Thus, exclusion based on individualist criteria (education) is deemed more acceptable or morally superior (Hammond et al., 2009; Murphy, 1984). Hence, women without access to education (at all levels: primary, secondary, and tertiary education) will be morally excluded from employment opportunities because they lack the education certificates and competence to compete favourably with educated men in society.

In the worst scenario, the majority of children from poor backgrounds may be excluded from certain benefits and opportunities in society compared to those from wealthy homes due to their inability to be educated across the various levels of education. According to the UNESCO Education for All Global Monitoring Report on Youth and Skills (2012), more affluent households can spend

significantly more on their children's education, improving their opportunities for quality schooling and better life. In Nigeria, the richest 20% of households spend more than ten times as much as the poorest 20% for children to attend school (UNESCO, 2012).

There are also issues of children from the poorest households starting school late in situations where their parents are interested in sending them to school (UNESCO, 2012; Kainuwa and Yusuf, 2013). This scenario has negatively affected the possibility of poor children completing their educational pursuits at a young age or whether they might be educated from primary school to tertiary level. Moreover, Makama (2013) noted that in situations when parents lack resources to enroll all children in academic institutions, there is a likelihood that some parents may attach greater importance to the education of males than females. Hence, girls from poor background who have found themselves among the inferior or ineligible group may be double disadvantaged (due to gender and family background). Subsequently, they may not be able to hurdle this barrier to partake in the benefits and advantages of members of the superior group through education and professional qualification. Thus, education may be an element of exclusion to prevent Nigerian women (especially in the North) from fully participating in the Nigerian banking industry.

3.1.1.2 Gender Collectivist Exclusion

A gendered strategy of exclusionary closure is applicable in the Nigerian society and corporate world (Alade et al., 2015; Agbalajobi, 2010). In the social world, men exert supremacy over women by closing off opportunities to them based on the prevalent patriarchal structure of the Nigerian society (Jackson, 1999; Carr and Chen, 2004). According to Hartmann (1982, p.447), patriarchy can be defined "as a set of social relations which has a material base and in which there are hierarchical relations between men, and solidarity among them which enable them to control women."

Patriarchy is a form of social organisation where men are dominant, centred, and hence are regarded as the leading figures and primary authorities within the family and the society at large (Dickerson, 2013; McDowell, 2015). This system puts men in the central position to be in charge and control all affairs and activities (including the institutions) of the society (McDowell, 2015). The

influence of men is routinely more valued than women, and male work is assumed to be significantly higher than their female counterparts (Dickerson, 2013). The patriarchal structure makes women silenced, their ideas undervalued, decision-making undermined, and their personal agency tethered to male needs (McDowell, 2015).

In Nigeria, patriarchy is evident and prevalent in society, and it is a cycle that will be difficult to break because men dominate all spheres of women's lives (Afiouni, 2014; Alade et al., 2015; NBS, 2021). Afiouni (2014) explained that patriarchal interpretations impact the norms and behaviours that are perceived to be most suitable for the domination of men and the exclusion of women. This point will be further evaluated in section **3.1.4** of the literature review.

In the corporate environment, Walby (1990, p.20) explained patriarchy to be "a system of social structures and practices in which men dominate, oppress, and exploit women." His explanation about patriarchy primarily focuses on social structures and organizational policies as the reason for male domination and oppression of women in the recruitment, retention, and promotion process in the workplace. The concept of exclusion articulates the gendered nature of bureaucratic structures, through the application of specific organisational procedures as part of an attempt by a superior group (men) to define another group (women) as "ineligible" for top corporate positions (Davies, 1992; Savage and Witz, 1992). This point will be further evaluated in section **3.2.3** of the literature review.

Though educational individualist and gendered collectivist criteria of exclusion are commonly demonstrated in Nigeria, however, as earlier argued by Murphy (1984; 1988) that collectivist exclusion is more powerful than individualist criteria of exclusion. This is the situation in Nigeria, where more educated women are currently gaining access to the workforce compared to decades ago (NBS, 2020). However, there are presently fewer women occupying senior and top positions in the various sectors of the Nigerian economy (International Finance Corporation, 2019). This is because of the organisational strategies of segregation that are tactically employed to represent the interests of male employees more than that of their female counterparts (O'Connor, 1996; Makama, 2013).

Thus, there is a subconscious agreement whereby educated women are allowed access to employment opportunities, but they are rarely the most powerful and influential individuals within the corporate sphere (Muszynski, 1989). Indeed, a patriarchal society permits the oppression of women in the workplace because of the perceived ideology that women are 'worth-less' than men (Scott-Samuel *et al.*, 2015). In essence, though there is an increasing number of educated Nigerian women yet there is evidence of gender disparity in the workplace in Nigeria presently due to the stronger effect of gender collectivist exclusion over education individualist exclusion (Iyiola, 2011: Oladejo *et al.*, 2012: Eboiyehi *et al.*, 2016: International Finance Corporation, 2019: NBS, 2020).

3.2 INTERSECTIONALITY

Intersectionality has become the predominant way to claim that women's lives are constructed by multiple, intersecting systems of oppression (Carastathis, 2014). Hence, this thesis will adopt the principles of intersectionality to provide an in-depth understanding of the exclusion of women in high-ranking positions. Whilst feminist theories are clearly relevant in the explanation of women's experiences in the workplace, gender cannot be taken in isolation. Intersectionality is an analytical framework that posits that social divisions interrelate in the production of social relations and terms of people's lives (Anthias, 2013). This framework examines interconnections and interdependencies between social categories and systems of exclusion encountered by women in the workplace (Atewologun, 2018), for instance, gender is seen as inflected by other social divisions such as race, religion, education and class, and they are seen as mutually constitutive (Anthias, 2013: Tiron-Tudor and Faragalla, 2022). In feminist theory, intersectionality has become the predominant approach to conceptualizing the relation between systems of discrimination, exclusion and marginalization, which construct our multiple identities and social locations in hierarchies of power and privilege (Carastathis, 2014). Tiron-Tudor and Faragalla (2022) suggested that some elements or factors of difference (such as age, gender, married and parental status, education, earning ability and ambition interact with family history, workplace and cultural and social surroundings), which have various effects at different points in time, all of which may influence a woman's career trajectory.

They further argued that intersectionality helps us to grasp how these elements affect a woman's career.

Furthermore, McCall (2001, p.1771) described intersectionality as "the most theoretical contribution that women's studies, in conjunction with related fields, has made so far." Indeed, Dhamoon (2011) noted that the intersectionality framework makes it possible to study how various categories of difference or discrimination have led to the marginalization of women (particularly black women) in society. However, Ludvig (2006, p.246) criticizes the intersectionality that:

...the list of differences is endless or even seemingly indefinite. It is impossible to take into account all the differences that are significant at any given moment. Subjectively, it is often not possible for a woman to decide whether she has been discriminated against just because of her gender or for another reason, such as a foreign accent.

Based on Ludvig's assertion above, it can deduce that the axes or components of oppression are too complex that it may be challenging for researchers to determine which of the components of difference is more prominent or salient when investigating the marginalization of women. Thus, Guan *et al.*, (2021) responded to Ludvig's criticism of intersectionality by suggesting the various axes of oppression should not be studied singlehandedly and "that axes of inequality should not be ranked (i.e., giving more importance or value to one axis over another) But that axis of inequality (example: sexism and racism) interact to create unique social positions" (p.2). Similarly, Dhamoon (2011) supported Guan *et al.*, (2021) by pointing out that

"intersectionality has been enormously significant, as it further opened up a conceptual space through which to study how various oppressions (difference) work together to produce something unique and distinct from any one form of discrimination standing alone" (p.231).

Thus, women's exclusion, and marginalization could not be captured through an analysis of one single unit of discrimination or difference alone, but are better understood as constituted by multiple, converging, or interwoven systems of oppression or discrimination (Carastathis, 2014).

The principles of intersectionality have been adopted in some research in different fields. For example, some academic scholars provided insightful research (from a non-western context) on how local structure and practices affect Islamic women's experiences and work participation in the accounting profession (Kamala, 2012: 2014: 2019: Tiron-Tudor and Faragalla, 2022). Similarly, Sian et al., (2020) argued how patriarchal societal norms and practices rooted in a particular interpretation of Islam and enshrined in legislation are transported into the workplace and impact the daily lives of Islamic women auditors. They further provided insights into how the accounting profession in Saudi Arabia takes a very distinctive gendered form due to the interaction of gender with religious and cultural norms.

In the Nigerian accounting profession, Ogharanduku et al., (2021) adopted the intersectionality framework (in the aspects of class, age and ethnicity) to investigate the impact and role of the Society of Women Accountants of Nigeria (SWAN) and the Institute of Chartered Accountants of Nigeria (ICAN) on gender inequality in the Nigerian accountant profession. In terms of class, the researchers discovered that six women in Nigeria who have achieved notable success in progressing to the position of the presidency of ICAN are from the upper-class division in Nigeria because they could afford expensive education in the UK, and this was a pivot to achieve such successful feat. As for age, Ogharanduku et al., (2021) observed that those planning the activities, networking and making the decisions of SWAN were older women, with attendees at least thirty years of age. They also discovered that the founding members evidently started SWAN in their twenties, and its development has marginalized younger women over time.

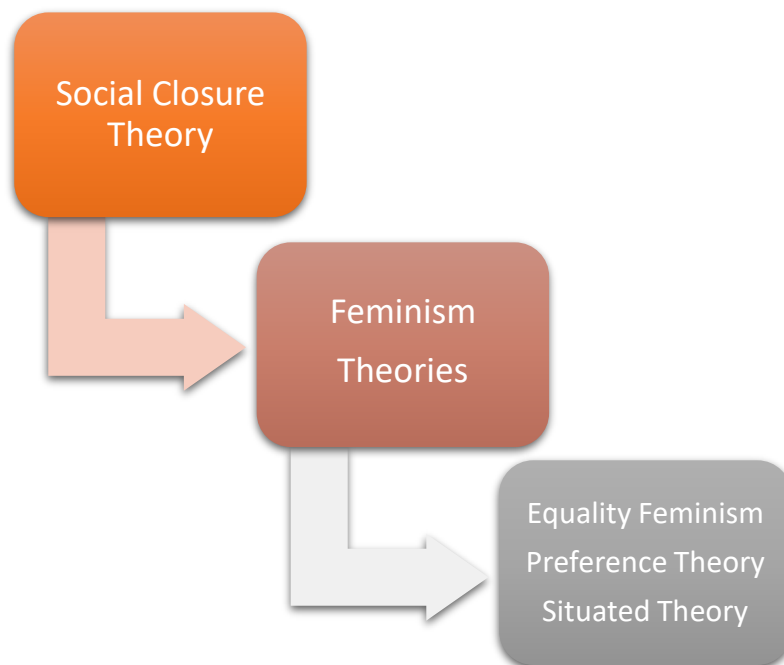
In the aspect of ethnicity, the authors found out that the six female presidents of ICAN were all from the southern part of Nigeria (5 from the Yoruba ethnic group and one originating from the Igbo ethnic group). Additionally, 12 out of 13 SWAN chapters are located in southern Nigeria (SWAN, 2023), and no women from northern Nigeria has ascended to either the SWAN presidency or leadership of ICAN (Ogharanduku et al., 2021: ICAN, 2023). Thus, Ogharanduku et al., (2021) concluded that the concentration of SWAN and its activities in southern Nigeria confirms how SWAN has contributed to reproducing ethnic inequality in the Nigerian accounting profession, particularly amongst women.

Therefore, girls and women from the northern Islamic part of Nigeria continue to be marginalized in the profession and find their interests excluded (Ogharanduku *et al.*, 2021).

Thus, this thesis will consider the principles of intersectionality to provide an in-depth understanding of the gender disparity in the upper echelon under the lenses of the social closure and equality feminism theoretical framework.

3.3 THEORETICAL FRAMEWORK ON THE PARTICIPATION OF WOMEN IN THE WORKPLACE

Figure 3.1: The theoretical frameworks for this study



As discussed briefly in section **3.1**, the restriction of access to privileges, entitlements, and benefits by a superior group (men) due to patriarchal culture led to a counter-action on the part of the ineligible group (women) (Dickerson, 2013). This counter-vailing action, referred to as usurpation, is an approach used by women to challenge male dominance in society and the impact of patriarchal culture on women's lives (Dickerson, 2013; Parkin, 1974). It was a collective response by women to gain access to a greater share of the privileges made available to men (Parkin, 1974). Hence, this section is a further evaluation of the social closure theory in the aspect of women's response concerning the dominance of men and the two theories (equality feminism and preference

theory) associated with the underrepresentation of women at the highest ranks in the workplace.

Male dominance and privileges have always been met with resistance from women, just as resistance can consistently be found where there is oppression (McDowell, 2015). Resistance to the marginalization of women was in the form of a women's movement by a group of activists that were referred to as 'feminists' because of the various activities they initiated against the system of male dominance (Mies, 2014). Feminists are those individuals who dare to break the conspiracy of silence about the oppressive, unequal man-woman relationship and who want to change it (*ibid*). Mies (2014) further argued that the all-women's meeting, the speaking-out sessions, and the early consciousness groups, have encouraged women to identify their apparently unique personal problem of being mistreated by their fathers, husbands, boyfriends, and uncles. This was a general issue for all women; indeed, a political and social problem.

Four waves of feminism are often cited from a contemporary Western framework (McDowell, 2015). The first wave spans from the late nineteenth to early twentieth century, resulting in the inclusion of women in the workforce, women's right to vote (suffragist movement), and other social and legal rights. The pioneers of the first wave of feminism were primarily concerned about the deliberate neglect of women in employment opportunities rather than equality in the workforce (Malinowska, 2020: Rampton, 2015). This wave of feminism had pioneers such as the African-American Sojourner, Truth (1851), who demanded, "*Ain't I a woman?*".

The second wave was the Women's Rights Movement in the 1960s–1980s, resulting in pressing social change toward greater equity in education and work opportunities for women (Rampton, 2015: Malinowska, 2020). It was more prominent in the academic domain than in the public sphere, and this situation resulted in academic writings on women and gender studies, masculinity, and feminist studies (Rampton, 2015).

The third wave is from the 1990s through the present and focuses on pressing further to dismantle male privilege and patriarchal systems and realise gender equality in society (McDowell, 2015). The emphasis on creating equal pay, reproduction rights (women have more control over their bodies and access to

abortion pills granted), and building on the success of the second wave in the aspect of establishing equal opportunities for women in the workplace (legislations and organisational policies for the protection of women's right in the society and workplace) was part of a third of feminism. The third wave is also characterized by the shift in the biological definition of gender to the social construct of gender (Disch and Hawkesworth, 2016). This issue will be further discussed in section **3.3.2** of the literature review.

The fourth wave currently operates in both the academic sphere and the realm of public discourse (Rampton, 2015). In this era of the fourth wave, issues such as rape, sexual abuse, unequal pay, violence against women, the realization of the exploits of women in the workplace, politics, business, and academy are receiving national and international attention from politicians and the media (print, broadcast, and social media). (Rampton, 2015; Disch and Hawkesworth, 2016).

The academic studies on the marginalisation and exclusion of women in the workplace and society as discussed in the waves of feminism led to the postulation of various feminism theories (Derrida, 1978; Foucault, 1980; Davis, 2008; Dickerson, 2013). Hare-Mustin (2004, p.16) claims: "Feminist theory is concerned with interrogating and understanding the political, economic, and social inequities between women and men." The feminism theories provide an in-depth understanding of the exclusion of women, and it postulates the rationale for the marginalisation and discrimination of women (Ely, 1995: Meyerson and Fletcher, 2000: Hakim, 2000: Hughes, 2002: Gallhofer et al., 2011: Gammie et al., 2017). The theories explained the gender differences that accounted for excluding women at senior and top-level positions (Ely, 1995: Meyerson and Fletcher, 2000: Hakim, 2000).

Subsequently, three comprehensive theoretical components of feminism underpin work on women's participation in the labour force: equality feminism and preference and situated theory. Equality feminism focuses on equality of opportunity, especially in the aspect of entry into the workforce, promotion, and equal pay (Gallhofer et al., 2011). Equality feminism proceeded from social exclusion theory, and it is an oppositional form of patriarchy (Dickerson, 2013: Diehl and Dzubinski, 2016). This theory continued to critique the societal

(cultural) expectation of gender that depicts the supremacy of males and the subordination of women as the rationale for the exclusion of women from privileged opportunities in the workplace and society (Dickerson, 2013).

In contrast, preference theory is a theoretical framework that focuses on gender difference, and it is a more recent explanatory theory that is gaining prominence (Gammie et al., 2017). It emphasises how and why women are different and how this affects their participation in the labour force (Hakim, 2000: 2003:). Hakim downplays the importance of social structural factors to explain gender disparity in the workplace in modern societies (Hakim, 2008). Rather, she argued that occupational segregation arises as a result of the actions or choices made by various types of women (Hakim, 1998: 2000). Finally, some scholars advocate the interplay between societal factors, structural constraints, and the individual choices made by men and women as the explanation for the absence of women at the highest level of organisations (Kan, 2007: Gallhofer et al., 2011: Gammie et al., 2017). Hence, the social closure theory has progressed into three theoretical frameworks, and they will be discussed further in subsequent sections below.

3.3.1 EQUALITY FEMINISM

Equality feminism emphasis is on the continuing structural constraints of women in terms of employment opportunities, both at a societal and organisational level (Crompton, 1997; Evetts, 2000) which persists despite the removal of formal and historical barriers (Wescott and Seiler, 1986; Kirkham, 1992; Gammie et al., 2017). This theory deals with institutional and/or structural factors as the explanation for the differences that had been observed between male and female employment and promotion patterns (Crompton and Harris, 1998). Equality feminism is divided into two components, namely: organisational and societal dimensions (Crompton, 1997; Crompton and Harris, 1998; Evetts, 2000).

Furthermore, it should be noted that both the societal and organisational levels are not mutually exclusive but interrelated in ways that hinder the advancement of women into top positions (Leahy and Doughney, 2006). This interrelationship concerns some of the requirements of employers, such as (networking and long working hours, flexible work arrangements, maternity and paternity leave) and

their primary responsibilities of women towards their children and other members of their families (Gregory and Milner, 2009; Hill et al., 2010). Networking involves using the 'old boys' network' to hinder women's progression in the workplace (Baumgartner and Schneider, 2010; Purcell et al., 2010). Most women do not engage in networking activities or events (such as football, golf, and drinking of alcoholic beverages) because they take place mainly after working hours when children have to be collected from school or childminders and housework has to be done (Tlaiss and Kauser, 2010; Abalkhail and Allan, 2015). As a result, most women are being isolated from networks which can limit their prospects for career development and success (Washington, 2010).

Thus, the two components of equality feminism: societal and organisational factors, will be discussed in the above sequence.

3.3.2 SOCIETAL FACTORS

The societal dimension is characterised by the social construct of the concept of gender and the assigning of roles to men and women based on gender essentialism. Gender essentialism can be defined as "philosophically, essentialism is the belief that things have essential properties, properties that are necessary to those things being what they are" (Stone, p.138). In essence, essentialism relates to properties essential to women, in that any woman must necessarily have those properties to be a woman at all and these properties may be biologically constructed (associated with sex=female/male) or socially constructed (gender=feminine/masculine) (Joyce and Walker, 2015).

The biological construct of sex (gender) captures the genetic (XY for males and XX for females), anatomical, physiological, and hormonal variation that exists in species (Johnson and Repta, 2012). It is the biological aspect of being a male or female. The biological definition conceptualizes gender as a phenomenon defined by the genitals (Schudson et al., 2019). In contrast, the social construct of gender is multidimensional that refers to different responsibilities, experiences, limitations, and roles provided and assigned to individuals based on their presenting sex and society's values and expectations about gender (Blackstone, 2003; Johnson and Repta, 2012). The social construct of gender is an interaction between individuals and their environment (society) and the nature of behaviour deemed to be appropriate for a male or female (Blackstone, 2003). This study

will focus primarily on the social definition of gender, which is centred on the behaviour of men and women or the actual behavioural (gender) differences between men and women because it aligns with the research questions, aim, and objectives (Pryzgoda and Chrisler, 2000).

Based on the social construction of gender, power is assigned to the masculine character (men) while femininity is relegated to caring responsibilities and subordination (West and Zimmerman, 1987). Accordingly, the societal expectation of women is to take care of the needs of their husbands and children at home (Bianchi and Milkie, 2010; Amstad et al., 2011; Chandra, 2012; Leineweber et al., 2012). On the basis of traditional gender roles, men are expected to take full-time jobs to cater to the needs of their wives and other family members (Barnett and Hyde, 2001; Balogun, 2014). In comparison, women are believed to be full-time at home with their husbands and children, with minimal involvement in the workforce such as book-keeping, clerical and secretarial roles (Kirkham, 1992; Barnett and Hyde, 2001). Women were being marginalized on the grounds that they were intellectually unqualified for professional work roles until the 1970s and early 1980 which marked the surge of women in developed societies in professional paid employment (Lehman, 1992; Jenkins, 2004).

Women in developed countries challenged this intellectual exclusion by increasingly participating in education and performing better than their male counterparts (Broadbent and Kirkham, 2008; Gammie and Whiting, 2013; DiPrete and Buchmann, 2013; HESA, 2020). The passage of the equal opportunities Act and the expansion of the *white collars* jobs to become more attractive to women in various developed countries, coupled with the fact that women could now pass examinations and demonstrate the requisite knowledge, competence, technical ability, have led to an increased in the women's participation in professional echelon (Hakim, 2003; Gallholfer et al., 2011; Gammie and Whiting, 2013). Hence, western societies have made progress in eliminating most of the barriers preventing women from entering and fully participating in the workplace (Gallholfer et al., 2011; Gammie et al., 2017).

3.3.2.1 Home responsibilities (Domestic task and childcare role)

In recent years, though women's entrance into the economy has increased significantly in developed countries, they are still primarily involved in the delivery of the household tasks and childcare responsibilities regardless of the extent of their career or earnings (Greenhaus et al., 2010: Brown, 2010: Herman, 2011: Gammie et al., 2017). This is because they are reluctant to engage the support of their partners in the home and thus modify the traditional division of household labor (Hochschild and Machung, 1989: Schein, 2001: Lo, 2003: Anxo et al., 2007: Greenhaus et al., 2010: Brown, 2010: Herman, 2011: Gammie et al., 2017). Although in most developed countries, there is an ongoing shift in the cultural expectations of fathers whereby they are becoming more involved in the affairs of the home (Eerola and Huttunen, 2011: Eerola, 2014: Keizer et al., 2020). Thus, in recent years, gender inequality in domesticity and parental or caring duties has been narrowing across developed countries.

Despite the progress achieved in this regard, domesticity and parental responsibilities are still perceived to be culturally regarded as 'maternal' rather than equal responsibilities among couples or partners (Miller, 2010: Eerola and Huttunen, 2011: Eerola, 2014: Haynes, 2017). Hence, men's career continues to be prioritized over those of their partners due to the fact that women tend to be more family-oriented than men in the aspect of childcare and household responsibilities (Lovejoy and Stone, 2012; Herman, 2011). Moreover, it is assumed by some scholars that childcare responsibility is the rationale for career breaks and women opting out of the workforce after childbirth in developed countries (Gallhofer, 2011: Landivar, 2017: Gammie et al., 2017: Ruppanner et al., 2019).

For instance, in the accounting profession, Dambrin and Lambert (2008) explained that auditor mothers confronted with a dilemma (societal and organisational expectations) that often leads to their being excluded and excluding themselves from the group of "those who may become partners". As a result, female auditors endeavour to manage this dilemma caused by motherhood attempt to shape their working practices by implementing tactics to adapt their work life balance, through specialisation or moving into staff positions, leading to individual trajectories that do not conform to the

organisational model and thus account for the scarcity of women in the upper management levels in audit firms (Dambrin and Lambert, 2008; Haynes, 2016).

The traditional attitudes about the social roles of men make them think that domesticity is purely a woman's job and men should not be required to undertake that role (Dodson and Borders, 2006). Scholars have categorized household chores into these two groups, namely: feminized and masculine domestic tasks (Kroska, 2003; Akanle and Oluwakemi, 2012; Latshaw, 2015; Akanle et al., 2016; Chodorow, 2018). Masculine household chores are tasks that gratify a man's ego and are being done periodically and not daily or regular (Akanle and Oluwakemi, 2012; Latshaw, 2015; Akanle et al., 2016). These kinds of chores include: grass cutting, minor electric works (such as changing electric bulbs), walking the dogs, driving the car for maintenance or repairs, and taking out the bins (Akanle and Oluwakemi, 2012). In contrast, feminine household chores are tasks that are predominately perceived or regarded as the responsibilities of women, and they are being undertaken on a daily or regular basis (Akanle et al., 2016; Kroska, 2003; Chodorow, 2018). For instance, cleaning and general home management chores (washing the floor, cleaning the bathroom and other parts of the house, washing clothes and dishes) and cooking.

As women continue to fulfil the societal role of taking care of their loved ones and being fully involved in household tasks, they are faced with renegotiating their work-roles to suit their family-lives (Brown, 2010; Gammie et al., 2017). In most cases, women take career breaks, especially after childbirth and/or the early age of their children in order to devote more time to caregiving responsibilities (Lovejoy and Stone, 2012). Employers may interpret this visible behaviour as signs of lowered career commitment or less commitment to a paid employment (Valcour and Ladge, 2008; Brown, 2010; Sanders et al., 2011), and hence negatively affecting their prospects to attain higher positions in the organization (Brown, 2010).

Despite the increasing participation of women in the workplace, and their financial contribution towards the needs of the family (Rosina and Luppi, 2019; Blom and Hewitt, 2020), western women are still expected to complete most of the domestic chores and caring duties in the family (Cerrato and Cifre, 2018:

Sarrasanti *et al.*, 2020). Therefore, women in advanced societies desire the support and willingness of their partners to share household duties (Gallhofer *et al.*, 2011). Thus, women in developed countries are keen to negotiate with their partners to increase their partner's participation in home responsibilities based on their economic power (Stier and Lewin-Epstein, 2007; Mandel *et al.*, 2020).

3.3.3 ORGANISATIONAL FACTORS

This aspect of equality feminism highlights the gendered nature of organisational culture as a way to understand why women are not having access to employment and, if they do gain access, why they are not being promoted to senior management positions in their workplaces (Tlaiss and Kauser, 2010; Johns, 2013). Academic research and theorizing have drawn attention to the masculine organisational culture as a likely explanation for the gender disparity in the workplace (Cassell and Walsh, 1997; Gherardi, 1994; Maddock, 1999; Maier, 1999; Vianen and Fischer, 2002). The concept of organisational culture is used to denote the relatively stable beliefs, attitudes, and values that are part of the taken-for-granted reality in firms and reflected in their structures and organisational procedures (O'Connor, 1996). Organisational culture affects how people consciously and subconsciously think, make decisions, and ultimately how people perceive, feel, and act (Hansen and Wernerfelt, 1989; Schein, 1990; Lok and Crawford, 2004).

Furthermore, gender discrimination in developed societies is increasing-minimal due to the laws, policies, and organizational awareness of excluding women from these positions (Diehl and Dzubinski, 2016). However, this does not represent that gender marginalization has been totally eliminated because there are elements of patriarchal values prevalent in organisations though it is not quite as obvious compared to several decades ago (Meyerson and Fletcher, 2000; Diehl and Dzubinski, 2016). Employers actively participate in reproducing and creating organisational structures in conformity with patriarchal images (Riehl and Lee, 1996; Bierema, 2009; Stead and Elliott, 2009; Diehl and Dzubinski, 2016).

Corporate cultures are mainly associated with masculine traits such as aggressiveness, competition, visibility, and dominance rather than an organisational culture or environment where teamwork, which is more

favourable to female professionals, is valued (Veale and Gold, 1998; Hoyt, 2010). This situation conforms to the stereotyped ideas of masculinity and femininity, which places men in positions of power and authority and women in supporting roles (Acker, 1990; Andersen and Hysock, 2009; Diehl and Dzubinski, 2016). Moreover, since most senior managers and directors are males, firms are assumed to adhere more to masculine values than to feminine values (Vianen and Fischer, 2002; Ismail and Ibrahim, 2008). Thus, management (sub)cultures are still likely to be dominated by masculine norms and values (Charles and Aull, 2000; Rutherford, 2011).

These masculine cultures would act as obstacles to prevent women from being employed and promoted to the highest level in the organisation ranks (Bajdo and Dickson, 2001; Haas and Hwang, 2007; Catanzaro et al., 2010). Moreover, in an attempt to strengthen their grasp on power, men tend to recruit lower-level employees who have been socialised to respect their cultural superiority. They tend to select only key workers from their group for promotion (Murphy, 1988; 1984). The dominant group does not voluntarily capitulate power and authority but instead manipulates the opportunities meant for every member of society for their selfish interests (Parkin, 1984; Madichie, 2009). Thus, Crompton and Harris (1998, p.131) noted that "direct male exclusionary practices have had a substantial impact on women's careers and occupational choices, as has been well-established empirically." Consequently, closing off opportunities for women in employment and excluding them in terms of promotion into senior management positions in order for them to continue their control of resources meant for both men and women (Madichie, 2009).

Therefore, the perception of masculine (macho) cultures needs to change if companies desire to employ, retain and promote women (Gammie et al., 2007). Some examples of a male-dominated bureaucratic culture that assists or prevents women from progressing to high-level positions in the workplace include; mentoring, networking, and a long-hour working culture (Maier, 1999; O'Connor, 1996; Hoyt, 2010). These points will be further discussed below.

3.3.3.1 Networking

One of the strategies adopted by men endeavoring to remain in the position of authority, influence, and power in the workplace is excluding female employees from informal networks (Barsh and Yee, 2011; Cooper Jackson, 2001). This exclusion results from men concerned about the rise of women in the workplace and subsequently becoming a potential threat or competitor (Gammie *et al.*, 2007). The increased capability and ambition of women participating in the workforce have forced men to deliberately undertake actions that will hinder women's prospect of advancing to high-level positions in the organisation (Flanders, 1994; Lahtinen and Wilson, 1994; Lui and Wilson, 2001; Cross, 2010). An example of such actions is men are constantly engaging in some networking activities to help them secure privileged positions in society (Linehan and Scullion, 2008; Tlaiss and Kauser, 2010; Abalkhail and Allan, 2015; D'Agostino and Levine, 2010; Cross, 2010).

There are two types of networking in an organisation, namely, informal and formal networking (Davidson and Cooper, 1992; Cooper Jackson, 2001). A formal network comprises a group of individuals with formally specified relationships between superiors, their subordinates, and those who have to interact with others outside of their usual functional groups in order to accomplish certain tasks (Durbin, 2011). At the same time, informal networks tend to be voluntary, and personal, with unclear boundaries (McGuire, 2002). Participation in informal networks is not formally governed or officially recognised, and the goal of such networks can be work-related, personal, or social (Ibarra, 1993; McGuire, 2002).

Employees excluded from a formal network can refer to company policy or written job descriptions to argue that they have been unfairly treated; while personnel who are excluded from informal networks have little alternative because companies generally do not take responsibility for informal work ties (McGuire, 2000). The benefits of informal networking include career planning and strategizing, information exchange, knowledge creation, sharing, professional support, and encouragement (Davidson and Cooper, 1991; Ibarra *et al.*, 2013). The composition of employees' networks determines the amount of informal help they receive (McGuire, 2002; Sanchez-Hucles *et al.*, 2010). For

instance, high-status employees have greater access to and control over corporate resources than low-status employees (Lin and Dumin, 1986; Ibarra et al., 2013).

Consequently, high-status network members can facilitate employees' promotions, advocate for employees in controversial situations, and help employees bypass the corporate hierarchy (McGuire, 2002). For instance, in 'old boy networks,' male employees who are members of this network can transfer the competition and power advantages realized in the formal structure to their fellow male colleagues based on friendship patterns and alliances within the informal system (Oakley, 2000).

The "old boy network" is an informal male social system that stretches within and across organisations and excludes less powerful males and all women from membership (Oakley, 2000). A typical 'boys' network is where information is shared during coffee breaks, in car parks, or the bathroom (Okanlawon, 1994). They also engaged in some male-dominated activities such as football, golf, and drinking alcoholic beverages, of which the majority of women do not participate in (Cross, 2010). Additionally, women identified the time-consuming nature of informal networking and noted that for women with children, it is more complicated for them to get involved in them than for their male counterparts (Cross, 2010; Haynes, 2017). This is because these "activities" occur mainly after working hours when children have to be collected from school or childminders and housework has to be done (Tlaiss and Kauser, 2010; Abalkhail and Allan, 2015).

As a result of their double responsibility (family and work), women are more likely to condense different activities into a limited time and give a secondary place to the networking activities (Lupu, 2012). It is assumed that most working women cannot simply spend their time "chatting" (networking) with people, since free time is a resource that women possess in smaller amounts than men (Anderson-Gough et al., 2005; Dambrin and Lambert, 2008; Lupu, 2012; Haynes, 2017). Hence, women believed that as a direct result of informal networking, men become even more visible than their female counterparts, meaning that a male employee will probably be more familiar to a senior manager than a female worker will be, and thus, is more likely to attain

promotion ((Anderson-Gough et *al.*, 2005; Dambrin and Lambert, 2008; Lupu, 2012).

Women's exclusion from this essentially informal system where strategic knowledge and information predominates means that women are potentially denied access to a gateway network that ultimately controls resources (Durbin, 2011). Women are being excluded from these informal networks that can connect them with decision-makers, leading to their career advancement and development in the workforce (Washington, 2010; Durbin, 2011; Lupu, 2012). Generally, female professionals are also less likely than men to be promoted to top-level management positions due to them not being part of powerful and diverse work-based networks (Barsh and Yee, 2012; Durbin, 2011; Haynes, 2017).

However, Kokot (2014) in her study on women's partners' career in Germany and the UK audit firms highlighted the significance of long-established relationships and trust adopted by women partners in medium-sized and smaller companies in Germany, where much advice and knowledge was shared across friendships played a decisive role in the partners' career paths. Whereas in the UK, women's experiences of career advancement in smaller firms in the UK more often involved recruitment agents and head-hunters (Kokot, 2014). She further discovered that these recruitment agents and head-hunters can play an important role in clarifying the requirements for a position and can more neutrally point out the competence of women and disrupt career progression based on friendship and personal relationship. Hence, networking is a skill that is increasingly important to an individual's career development and advancement (Durbin, 2011).

3.3.3.2 Mentoring

Mentors are defined as individuals with advanced experience and knowledge who are committed to providing and supporting services to junior employees so that their desire to advance to senior-level positions in their career is achieved (Hunt and Michael, 1983; Kram, 1985). Mentoring is not a new concept, but interns commonly use it to learn and acquire skills from renowned and established physicians and attorneys in the US (Akande, 1994). In Britain, mentoring is a recognized technique for career development, knowledge transfer, and formal

management (Flanders, 1994). Mentoring relationships can be formal or informal with members of different or the same genders (Gammie et al., 2007; Cooper Jackson, 2001). Formal mentoring is when a firm constructs a programme and appoints employees to act as mentors (Ragins, 2002; Cohen et al., 2020). In comparison, informal mentoring involves the process of workers choosing their own mentors and is unregulated and hence more complex and complicated (*ibid*).

Mentors provide two primary types of functions or behavioural roles. First, they provide career development behaviours, which involve coaching, sponsoring advancement, providing challenging assignments, and fostering positive visibility (Ragins, 2002; Atena and Tiron-Tudor, 2019). Second, mentors provide psychosocial roles, which include such functions as personal support, friendship, acceptance, counselling, and role modelling (*ibid*). Mentoring is a tool that can help female workers advance within organizations. Tiron-Tudor (2019) explained that having a mentor is important for career progression in the accounting profession because they (mentors) understand the organization's written and unwritten rules, can provide very useful advice, and hints for achievement on the hierarchical ladder. Mentorship is critical to career progression, and the more senior the mentor, the faster the mentee's career advancement (Ibarra et al., 2010). Employees with mentors have been found to have access to important people and want more career satisfaction, higher career commitment, have reduced turnover rates, are promoted more frequently, and have higher incomes (Dreher and Ash, 1990; Bachman and Gregory, 1993; Brett and Stroth, 1994; Tlaiss and Kauser, 2010),

Mentors play a critical role in the success of female managers because mentors help in the development of the managers' sense of identity and professional confidence, help them get access to information that is available to men, reduce discrimination, facilitate their managerial progression, and give decision-making power in organizations (Ragins, 1999). Although mentoring appears to be advantageous for both male and female employees, it may be beneficial for women because of the additional barriers to career advancement they encounter in their career path (Wanberg et al., 2003). However, because women generally have less power within organizations than do men, it has been suggested that

women may not have equal access to developmental or mentorship relationships (O'Brien et al., 2010).

The control of resources, power, and authority by male employees in the corporate environment is one of the reasons why female managers encounter difficulties in getting mentors (Cleveland et al., 2000). Additionally, women find it challenging to be mentored because there are few top women executives to provide support services and act as role models (Cohen et al., 2020). Moreover, Tlaiss and Kauser (2010) suggested that women experience discomfort and dissatisfaction when senior male managers mentor them to avoid sexual innuendo from their male colleagues. Hence, it will be challenging for women to have male role models or mentors. This would suggest that women may lack access to insider information that can provide career advancement opportunities because they lack female role models or mentors (Lahtinen and Wilson, 1994; Jamali et al., 2006). In accounting profession, if companies assign female mentors to female employees, such good intentions may appear to produce adverse effects such as creating secondary women networks outside the main network of power (Lupu, 2012; Cohen et al., 2020). Thus, mentoring relationships can be considered potentially valuable for women's career progression, although there are still many obstacles to overcome, especially with regard to stereotypical views (Jamali et al., 2006; Tlaiss and Kauser, 2010; Lupu, 2012). Thus, mentoring is not an overall solution, as some studies have portrayed (Blake-Beard, 2001; Atena and Tiron-Tudor, 2019).

3.3.3.3 Long-hour culture

The work setting of most corporations involves both male and female employees working long hours shifts, on-call shifts outside their normal working hours, overtime, and sometimes women may be asked to work on weekends (Emslie and Hunt, 2009). Apart from these working schedules, some jobs can require spending time on work-related social activities, either through networking with a client or the local business community (Burke and Cooper, 2008; Gammie et al., 2007; Sturges, 2013). For instance, the accountancy profession is often associated with 50-60 hours work shifts, which are undertaken within the office or client environment. In addition, there is also a cultural requirement to be visible to others, including partners, within the firms. Finally, there is also the

requirement for most employees to come back to the office to begin another shift in the evening or take work home (Gammie et al., 2017; Haynes, 2017).

As expected by employers, this long hour working culture is considered a requirement for promotion to senior positions in the accounting profession and financial industry (Haynes, 2008; Buchheit et al., 2016; Obeid, 2016; Haynes, 2017; Sheerin and Garavan, 2022). Haynes (2017) explained that women are expected to work long hours to dispel the negative stereotypes of lack of ambition because of their gender. However, this expectation may be difficult for employed mothers who are known to be working a 'second shift of childcare and other family responsibilities after work (Gregory and Milner, 2009; Delecta, 2011; Darcy et al., 2012). Hence, women opt out for a flexible working arrangement to balance work and family commitments (Carlson, 2010; Dikkers et al., 2010; Giannikis and Mihail, 2011; Leslie et al., 2012). As such, women (most especially with dependent children) can take measures such as reduced working hours arrangements and part-time working (Gallhofer et al., 2011; Gammie et al., 2017).

These work-life balance initiatives or family-friendly policies can be beneficial to both workers and employers (Laurijssen and Glorieux, 2011; Dikkers et al., 2010; Giannikis and Mihail, 2011). For example, a Department for Education and Employment study (Dfee, 2000) identified the positive outcomes experienced by employers after initiation and implementation of such policies, including increased retention of key employees, reduced training costs, a greater contribution from staff, and increased loyalty and commitment. However, Gregory and Milner (2009) argued that organisational cultures and structures could undermine formal work-life balance policies, leaving those who take them up marginalized and undervalued. This argument was also supported by Hoyt (2010), who claimed that many employers believed that workers who spend more time working are easier promoted with better salaries than employees who spend less. This corporate culture is unsuitable for women because they are more likely to do housework activities than men (Laurijssen and Glorieux, 2011). Thus, in an attempt to juggle these work-family conflicts, women spend less time at work due to taking leaves of absences and/or working part-time for a while. These career breaks can result in them having less work continuity,

experience, and advancement than men (Hoyt, 2010). Hence, contributing to the disparity of men and women at senior-level positions in the organisations.

3.3.3.4 Flexible work arrangements and mummy track

The term flexible work arrangement involves a range of working patterns which include compressed working time, reduced hours, non-standard hours, and diverse forms of remote working. The main feature of flexible working is that the employees, not the employers, select the working arrangements (Lewis and Humbert, 2010). These flexible work arrangements and advancements in technology and daycare options have assisted women in managing their career and family roles (Dambrin and Lambert, 2008: Lewis and Humbert, 2010). According to some studies, these family-friendly policies have improved the job satisfaction of working parents based on their ability to reconcile the family and home sphere (Kelliher and Anderson, 2008: Kelliher and Anderson, 2010). However, some scholars have found evidence of conflict between work and non-work roles (Greenhaus and Parasuraman, 1999: Russell et al., 2009: Kelliher and Anderson, 2010). That means, employees who are confronted may involve in non-work-related activities during working hours due to the lack of close supervision from their superiors when working at home (Hammer et al., 2005: Kelliher and Anderson, 2010).

Recent years have seen an increase in the participation of women in the workforce in developed countries, and for employers, there has been a response to an increasing interest in work-life balance by provisions for flexible work arrangements for mothers (Bailyn et al., 2001: Anderson-Gough et al., 2005: Dambrin and Lambert, 2008: Kelliher and Anderson, 2010: Drummond, 2011: Sultana, 2013: Balogun, 2014). As discussed in section **3.3.2.1** of the literature review, women are more likely than men to adopt flexible arrangements (Grimshaw and Rubery, 2015; Haynes, 2008: Kokot-Blamey, 2021) in order to manage these triple priorities (namely; their work, housework, and childcare roles) which compete for their time, commitment and energy (Hochschild and Machung, 1989: Lo, 2003: Bianchi and Milkie, 2010: Herman, 2011: Lovejoy and Stone, 2012: Haynes, 2017).

Regardless of these family-friendly policies, many women still experience conflicts between the demands and requirements of both family and work roles

(Brown, 2010). Thus, women are more likely to engage in part-time work than their male counterparts (Tomlinson, 2006; Gallhofer et al., 2011; Miller, 2011). For instance, in 2020, 7.4 million people were part-time workers in the UK, of whom 77% (5.7 million) were women, and 22% (1.7 million) were men (Office for National Statistics, 2021). Hence, if women decide to engage in these flexible working practices due to the incompatible nature of family and work roles and to achieve an acceptable work and family balance, women, are in effect, excluding themselves from promotion into senior management positions by embarking on a slower 'mummy track' (Dambrin and Lambert, 2008; Lupu, 2012; Gammie et al., 2017; Haynes, 2017). While men tend to increase their level of work commitment to be promoted so they can meet the financial demands of their families (Lo, 2003; Herman, 2011). This situation has led to fewer women at the highest level of the organisation hierarchy because the fewer women can fulfil the masculine organisation (culture) requirement (such as aggressiveness, competition, visibility, and dominance) for promotion as discussed in section **3.3.3**.

3.3.3.5 Family-friendly policies

The increasing work participation of women has necessitated employers and policymakers to progressively introduce interventions and policies to support parents in the workplace called family-friendly policies (Cerise et al., 2012). According to Boje and Ejrnæs (2012), a family-friendly policy is defined as measures related to work-family relations among parents with dependent children, including parental leave (maternity and paternity leave), cash benefits, childcare services, and tax breaks. Specifically, the government (more especially in Nordic countries as discussed in chapter 2) and employers have developed family policies such as maternity, paternity, and shared parental leave to ensure an easy transition from parenthood to work (Feldman et al., 2004; Jurviste et al., 2016; Del Rey et al., 2021). Maternity leave is related to mothers, while paternity leave is linked to fathers, and shared parental leave is between a father and mother taking time off from work to attend to the needs of their infant child (Feldman et al., 2004; Fallon et al., 2017). In most developed countries, shared parental leave allows mothers to transfer their maternity leave entitlement from two weeks after the birth or adoption of a child or can be taken simultaneously by the mother and father throughout the leave (Twamley et al.,

2019). In most developed countries, employees that accept the offer of maternity and parental leave are protected against termination of their employment (this is also known as job-protected parental leave) (Stearns, 2018). In most developed and developing countries, mothers are permitted to take paid or unpaid leave or both for a short, moderate, or long (extended period)⁸ as shown in the table below.

Figure 3.2: The characteristics of European family friendly policy based on Boje and Ejrnæs (2012) classification.

Family policy model	Country	Policy structure
Extensive family policy	Denmark	Low parental leave period
	France	Medium payment of leave
	Iceland	High level of childcare for 0-3 years
	The Netherlands	High costs of services
	Norway	Medium cash benefits
	Sweden	High tax breaks
Cash for care	Belgium	Short parental leave
	Ireland	Low payment of leave
	Luxembourg	Medium level of childcare
	UK	Low costs of services
		High level of cash benefits
Long parental leave		Medium tax breaks
	Austria	Long parental leave
	Czech Republic	High payment of leave
	Estonia	Low level of childcare
	Finland	Low costs of services
	Germany	High or medium level of cash benefits
	Hungary	Medium tax breaks
	Lithuania	
	Poland	
	Slovak Republic	
Family care	Bulgaria	Long parental leave
	Greece	Medium payment of leave
	Italy	Medium level of childcare
	Latvia	Low cost of services
	Portugal	Low level of cash benefits
	Slovenia	Low tax breaks
	Spain	

From the literature review, academic scholars disagree on the duration of maternity leave and its effects on women's employment and progression through the organisational ranks. According to some academic writers, long job-protected and well-paid maternity leave is often linked to facilitating the increasing women's labour force participation as opposed to short well-paid

⁸ There was no parameter or tool used by the academic authors to justify their classification into the short, moderate and long parental leave.

parental leave (Chatterji and Markowitz, 2005: Baum and Ruhm, 2016: Fallon et al., 2017). This is because long paid parenting leave is associated with reduced infant and child mortality (Ruhm, 2000: Tanaka, 2005: Ferrarini and Norström, 2010). Fallon et al., (2017) argued that an extended period of full benefits parental leave increased the possibilities for monitoring a child and breastfeeding. Breastfeeding and child monitoring are contributing factors linked to reduced post-neonatal mortality: though these factors are also connected to the individual characteristic of the child and mother (Chen and Rogan, 2004: Fallon et al., 2017). This decreased infant mortality rate because mothers can easily re-enter the workforce when due after childbirth, thus increasing women's workforce participation (Fallon et al., 2017).

By contrast, other scholars supported the notion that short job-protected and well-paid maternity leave for working mothers increased women's workplace participation and their progression to senior and top-level positions as opposed to long job-protected and well-paid maternity leave (Gornick and Meyers, 2003: Stearns, 2018). They noted that short maternity leave, enabled mothers to quickly return to the workplace with their desire and commitments to progress to the highest level of their career intact even after childbirth (Boje and Ejrnæs, 2012). This is because an extended period of maternity leave and job-protected leave after childbirth may reinforce the traditional gender roles of father-breadwinner and mother-care-provider approach, and also further reduced the time women spend in the workplace (Spivey, 2005: Stearns, 2018). Furthermore, the instance of women spending more time at home to fully engage in home responsibilities may negatively affect their commitment and desire to return to work and aspire for promotion (Stearns, 2018). Based on the reduced time spent in the workplace by women of childbearing age, it is assumed that employers tend to employ fewer women because they spend extra funds for hiring temporary workers as short-term replacements to perform their roles whilst they are on extended maternity leave (Stearns, 2018). Thus, these academic scholars argued that long job-protected maternity leave for female employees could affect their workforce participation and promotion. Therefore, these academic scholars believed that long job-protected maternity leave led to fewer women entering the workforce and progression to the highest rank (Bergmann, 2008: Gornick and Meyers, 2003: Stearns, 2018).

However, some academic authors who suggested that neither supported a long nor short job-protected maternity, but only a well-crafted maternity leave can improve women's workplace participation and promotion to senior and top levels (Boje and Ejrnæs, 2012; Fagan and Norman, 2012; Matysiak and Węziak-Białowolska, 2016; Fallon et al., 2017). Well-crafted maternity leave is defined as moderate, generous (well-paid) maternity leave (Fallon et al., 2017). Maternity leave should not be for an extended period so that mothers would be reconnected to their careers on time to compete for promotion with their male counterparts (Boje and Ejrnæs, 2012).

Following the disadvantages of extended maternity leave, as discussed above, most developed countries have implemented a shared parental leave policy to promote gender equality in the workplace. This policy will provide incentives to fathers to take up this leave and engage in housework and childcare duties so that their partners (mothers) can return to work early (Twamley et al., 2019). However, it is argued that very few parents are taking advantage of this policy and the take-up percentage is very low in some developed countries (Twamley et al., 2019). For example, it is estimated that between 2% and 8% of parents took shared parental leave in the UK in 2016 (Twamley et al., 2019). This is due to some reasons such as men's concerns about finances and careers, parents' worries that men will face greater career penalties for taking this leave than women, and women's desire to take the complete maternity leave (Twamley, 2016; Kaufman, 2017; Twamley et al., 2019). Thus, women are continuously disconnected from the workplace resulting in them lagging behind men in career progression upon returning from extended maternity leave.

3.3.4 THE RELEVANCE OF EQUALITY FEMINISM IN THE NIGERIAN CONTEXT

This section will evaluate the significance of equality feminism in the Nigerian context and how it applies to the underrepresentation of women in the workplace based on the literature. The implication of equality feminism will be discussed in three dimensions namely societal dimension of the family, political factor, and organisational factor.

3.3.4.1 Societal and religious expectation of the family

The patriarchal system of Nigerian society enforces the traditional approach of the family (male-breadwinner and female-caregivers) and gives absolute priority to men, with women's opinions and suggestions undervalued (Sultana, 2012). Under this system, the position of women is defined by men, and the roles assigned to women are supporting or subordinate roles rather than leading because of the presumption that they are being distracted as a result of their total commitment to their family responsibilities (Essien and Ukpong, 2012; Makama, 2013; Kyari and Ayodele, 2014; Ezenwa-Ohaeto, 2015; Aluko, 2015). As a result, the authorities prefer to select or promote men to senior managerial roles because they believe men are the final decision-makers in society due to the patriarchy (Ezenwa-Ohaeto, 2015). Therefore, these differences make it morally acceptable for men to be at the top in the Nigerian society, thereby controlling the women and thus, the place of women is in the home where they take care of their husbands and children (Olufemi and David, 2011).

The patriarchal structure of Nigeria, which is a significant feature of a traditional society has brought about a situation whereby women are regarded as second-class citizens (Aina, 1998). As discussed in chapter 2 (section **2.3.1**) in most parts of Northern Nigeria and rural areas of Southern Nigeria, parents had to be forced to send their girl-child to formal school (Kyari and Ayodele, 2014). The high poverty rate in these regions in Nigeria has compelled parents to force their female children into early marriages whilst prioritizing the education of their male children (Walker, 2012; Ijeoma et al., 2013; Kyari and Ayodele, 2014). Consequently, most women were uneducated and marginalized because they lack the required academic qualifications for employment in northern Nigeria.

Furthermore, the commonality of a general belief system that the best place for women is in the 'Kitchen' has even prevented educated women from continuing to participate in the workplace (Makama, 2013). This assertion was re-emphasized by the current President of Nigeria, Muhammadu Buhari, in a state visit to Germany. Despite standing beside one of Europe's female influential leaders, the German Chancellor Angela Merkel, he said:

"I don't know which party my wife belongs to, but she belongs to my kitchen and my living room and the other room." (BBC, 2016).

Though the Nigerian President's wife holds a Bachelor of Arts degree in public administration and a master's degree in international affairs and strategic studies (both degrees are from tertiary institutions in Nigeria), the president believes that the primary responsibility of the wife was fulfil the traditional approach of the family (cooking, cleaning and caring for the children). Consequently, the patriarchal system of the Nigerian society has restricted the progression of women after marriage: preventing them from fully participate in the workplace and taking a seat in the boardroom.

Patriarchy has constrained Nigerian women restricting their freedom to make decisions concerning their lifestyle and work patterns (Alade et al., 2015). The majority of the women in Nigeria are mandated to consult their husbands, fathers, brothers, or even uncles before deciding on the nature of jobs to accept, the working arrangements (full-time or part-time employment), the allowed working hours, and the role or job responsibilities to be performed (Omar and Ogenyi, 2003).

Furthermore, Nigeria is a deeply religious society (see section **2.3**), the structure (hierarchy) of the family is based on the doctrines of the Bible and Quran. For instance, the Contemporary English Version states: "...but you will still desire your husband, and **he will rule over you**" (The Holy Bible: Genesis 3:16). In addition, the King James version noted: wives, submit to your husbands... For the **husband is the head of the wife** (The Holy Bible: Ephesians 5:22-23). Similarly, the Quran states: "... but men have a degree (rule) over women..." (Al-Baqarah 2:228: Al-Nisaa 4:34). In essence, the Bible and Quran has ascribed leadership roles to men and subordinate responsibilities to women, which is the conformity with the patriarchal system and the traditional model (culture and norms in Nigeria) of the family (men-breadwinner and women-homemakers).

Christianity and Islam which are the predominant religious beliefs in Nigeria (see section **2.3**), have penetrated the social, and cultural lives of people (Para-Mallam, 2010: Bako and Syed, 2018). Therefore, the principles of submission to men based on the teachings of the Quran and the Bible are factors that promote discrimination against women (Owoyemi and Olusanya 2014). These religious beliefs system define the acceptable roles for women and limit

women's participation in the society thereby fostering exclusion and inequality in the Nigerian corporate environment (Para-Mallam, 2010: Bako and Syed, 2018). Thus, Bako and Syed, 2018 argued that Islamic and Christian traditions and Nigerian cultural norms, may be needed to eliminate patriarchy as a way forward towards women empowerment and gender equality in the Nigerian workforce (including the banking industry).

3.3.4.2 Political factor

In the political sphere, the Nigerian government realizing the presence of the under-representation of women, formulated specific policies to resolve problems facing women in gaining entry into the Nigerian public and private spheres. One of the most notable responses of the federal and state governments was the establishment of the Ministry of Women Affairs and Social Development. The President appoints a cabinet-rank minister to supervise the affairs of the ministry. Since its inauguration in 1999, only women have been appointed to be in-charge of this ministry (Omotola, 2007). The President appointed these ministers to promote women's issues (ibid).

Another notable government action was taken through the 1999 constitution to guarantee women's equality with men. Section 17 (1) of the 1999 Constitution states 'that the Federal Republic of Nigeria shall be based on the principles of freedom, equality and social justice' (FRN, 1999). Section 42(1) of the same constitution states further that:

a citizen of Nigeria of a particular community, ethnic group, place of origin, sex, religion, or political opinion shall not, by reason only that he is such a person be subjected to any form of discrimination (FRN, 1999).

This confirms that the constitution of Nigeria prohibits discrimination based on sex and that female employee can go to court to seek redress if their franchise or civil rights are violated by their employers (Agbalajobi, 2010). Although the reference to the prohibition of discrimination in the constitution is important, it is however not sufficient to guarantee gender equality. Thus, there was a coherent need for the country to do more for the protection of women's rights through the implementation of an Equal Opportunities Act. As discussed in section **2.4.2**

(Chapter 2), the gender equality bill was sponsored by Senator Biodun Olujimi⁹ to eradicate discrimination against any person, irrespective of their gender, on any ground, including sexual violence against women is yet to be passed by Nigerian legislature (Henry and Joseph, 2016).

Furthermore, the federal government introduced a bill to make paternity leave compulsory for all married male employees in the public and private sectors. However, this act of legislature was unanimously rejected by lawmakers (John Ameh, 2018; Vanguard, 2021; The Guardian Nigeria, 2021). The rejection was because they believed that this policy contradicts the traditional expectation of a Nigerian man (the breadwinner model), and the society was not ready for such privileges yet (Punch, 2021). According to the parliamentarians, men's primary duty is to financially provide for the needs of the family rather than staying at home (Premium, 2018). Interestingly, men currently constitute 93.9% (338) and women 6.1% (22) of the parliamentarian that rejected the bill with the average age of all members as 56 years old (NBS, 2020).

3.3.1.3 Structural factor

Furthermore, Alade *et al.*, (2015) noted that the patriarchal system is a more dominant barrier preventing Nigerian women in the corporate world from the boardroom. That means the organisational culture and structures are primarily influenced by Nigerian society's traditions, cultures, values, and norms. Hofstede (1980, 1999) further explained the relationship between national and organisational culture by arguing that organisations within that culture reflect the masculinity-femininity dimension of a nation's culture. These masculine and feminine national cultures are the predominant sex-role patterns in any given society. Thus, masculine cultures emphasize the need for men to be successful breadwinners, and relatively few women occupy higher-paying executive and senior management positions (Catanzaro *et al.*, 2010). While in feminine cultures, it is the norm for both men and women to pursue higher-paying careers, both males and females receive cultural support for prioritizing family responsibilities over time spent on the job.

In Hofstede's typology, Nigerian culture is considered moderately high in masculinity. According to Hofstede, in masculine countries, managers are

⁹ A female senator representing a constituency in Ekiti state from the southern part of Nigeria.

expected to be decisive and assertive, the emphasis is on competition and performance, and conflicts are resolved by 'fighting' them out rather than involvement and negotiation (Hofstede, 2018). This contrasts with countries like Norway and Sweden that are considered to be Feminine societies. In such Feminine countries, employers favour work-life balance initiatives such as flexible working arrangements. Furthermore, an effective manager is supportive of their subordinate, and decision-making is achieved through involvement. Managers strive for consensus and people value equality, solidarity, and quality in their working lives. Conflicts are resolved by compromise and negotiation, and they are also known for reaching consensus through long discussions with clients (Hofstede, 2018).

Thus, firms in Nigeria are mainly competition driven (Halliru, 2016), and this corporate culture aligns with the masculine national culture (Maier, 1999; Catanzaro et al., 2010). Arguably, it is believed that women place significant emphasis on relationships, friendliness, acceptance, and less authoritative relationships as the ideal organisational culture (Catanzaro et al., 2010; Wicks and Bradshaw, 1999). Hence, some women may find themselves at a disadvantage position whilst pursuing higher-level professional and executive positions because employers have placed significant emphasis on hierarchical related, task-orientated, competitive, and the establishment of authority more than relationships and friendliness (Ovadge, 2016: Halliru, 2016: Eleje and Wale-Oshinowo, 2017).

3.4 PREFERENCE THEORY

Preference theory is a post-equality feminism theoretical framework that is located within the difference feminism theory. The preference theory was developed by Catherine Hakim, and she argued that this theoretical framework is only applicable to prosperous modern societies (Hakim, 2000, 2006). Hakim (2006) argued that the latest research results on women's position in the labour market are making old theories, especially those focusing on patriarchy are out-of-date. Thus, we need new theories for the 21st century, theories that take account of, and are consistent with, the newest research findings and preference theory does this (ibid). For Hakim, equality feminism is an outdated theory and

the rationale behind the underrepresentation of women is because of the different choices they choose in relation to their diverse lifestyles.

Preference theory underestimates the impact of societal factors and structural constraints on the under-representation of women in the workplace (Hakim, 1998). Hakim, in her research on preference theory (Hakim, 1998, 2000, 2003, 2004, 2006, and 2008), explains that women's preference becomes a primary determinant for life choice, in particular between emphasis on employment and competitive activities in the public domain, or on activities related to family life and children. She recognizes that structural constraints still restrain women's choices to some extent, however, contends that socio-structural factors are of decreasing importance (Hakim, 2008). Thus, both women and men have the freedom to make their own decisions, choose their values and lifestyle as there are no longer fixed models, universal certainties, and mutually agreed on conventions of the good life (Hakim, 2008).

The position taken by Hakim to explain the continuing occupation segregation in the workplace is quite different from the views of equality feminists (Hakim, 2006). Hakim's opinion is based on the view that women's choices in modern societies stem from five separate but related societal changes, namely; the contraceptive revolution (women acquired independent control over their own fertility), the equal opportunities revolution, which ensured that for the first time in history women had equal right to access all positions, the expansion of white-collar occupations which are more attractive to women, the creation of jobs for secondary earners who do not want to give priority to paid employment at the expense of other life interests, and the increasing importance of attitudes, values and personal preferences in the lifestyle choices of prosperous, liberal modern societies (Hakim, 2000: 2003: 2008). She acknowledges that not all five conditions are present in all societies but argues that they are evident in modern societies such as the USA and UK (Hakim, 2000).

Another core component of preference theory is that women are heterogeneous in their preferences and priorities on the conflict between family and employment (Hakim, 2000). In addition, women are currently heterogeneous in their employment patterns and work histories (*ibid*). Subsequently, Hakim distinguishes three different types of women who prioritize the needs and

conflicts between their family roles and their occupational careers differently; the home-centred, work-centred, and adaptive (Hakim, 2000, 2004).

Home-centred are women whose family life and children are the main priorities throughout life. This category of women is in the minority (ranging from 10-30% of women); they prefer to prioritize their family responsibilities and avoid paid employment (Hakim, 2003). The work-centred are those women who have strong commitment in their careers or some equivalent activities in the public sphere such as arts, sports, and politics (Hakim, 2000, 2004). They account for 10-30% of the population of women (Hakim, 2000).

According to Hakim, most women in this group are childless mothers who are very responsive to economic and political opportunities. These women fit their family life around their work, delegating domestic work and childcare to others. Their priorities do not change suddenly after childbirth; rather, work-centred women are often described as careerist that "have children in the same way as men do: as an expression of normality, and as a weekend hobby" (Hakim, 2000, p.164).

Finally, adaptive women are those who want to combine work and family without giving a fixed priority to either, and they are the most diverse group (Hakim, 2000, 2004). They are estimated to be within the range of 40-60% of the population of women (Hakim, 2004). Hakim (2000, p. 157) explains that these women "could also be seen as ambivalent, torn between the conflicting pulls of family life, especially children, and employment. Thus, adaptive women move in and out of the labour market at different stages of their life (Hakim, 2003), and this choice often means lesser achievements in either their career or home life or even both spheres (career and work) when compared to work-centred men and women (Hakim, 2000).

Hakim also assumes adaptive women work part-time or sporadically in term-time or seasonal type jobs (Hakim, 2000, 2003, 2008). If they choose to accept paid employment, they may not be totally committed to careers, but rather these women will choose certain occupations or job roles because they facilitate a more even work-family balance. Moreover, adaptive women may have restricted or limited employment opportunities because they tend to prefer certain work, location, or hours. Hakim maintains that most women in modern

affluent countries have genuine and unrestricted choices to choose between a home-career or a work-career according to their preferences, and therefore their preferences determine their home life and career paths (Kan, 2007; Hakim, 2000).

There are some scholars whose research studies and findings agree with Hakim's preference theory (Huang *et al.*, 2007; Rose, 2005; Thompson, 1995). Besides, some researchers agree with Hakim in the aspect of the heterogeneous nature of women in their employment patterns and histories, and that is why, large majority of women do not pursue full-time, continuous labour market careers during the years they are responsible for dependent children (Corby and Stanworth, 2009; Broadbridge, 2010; Kan, 2007; McRae, 2003). This situation is due to the substantial differences between the priorities and values of the different types of women (home-centred, adaptive, and work-centred women). In addition, Huang *et al.* (2007) discovered that how women integrate their different roles appears to be highly diversified, according to Hakim's preference theory. They also found three broad types of career patterns: women who commit to paid work, women who commit to family, and women who combine work, family, and other roles in different ways (*ibid*). Similarly, Thomson (1995), examining the British social attitudes survey data, found that mothers' attitudes are important determinants of their choice. Whether or not women go out to work appears to be a social choice that reflects their values and mindset about the role of women in work and the family, rather than behaviour driven by societal and structural constraints.

3.4.1 Criticism of Preference Theory

Despite this agreement from academic scholars, some aspect of Hakim's preference theory has been criticized by academic scholars for various reasons (Crompton and Harris, 1998; McRae, 2003; Doorewaard *et al.*, 2004; Walters, 2005; Leahy and Doughney, 2006; Corby and Stanworth, 2009; Broadbridge, 2010). A significant critique of the preference theory is that the theoretical framework does not support the reality that work-centred women can effectively combine a full-time career, childcare roles, and household tasks (Broadbridge, 2010; Procter and Padfield, 1999). Crompton and Harris (1998) argued that whilst women do indeed make choices, these choices are not necessarily

between the alternatives of home-centredness and work-centredness, but they want both. That means, their work orientations are not single-stranded.

Broadbridge (2010) further claimed that the Hakim's definition of work-centred women does not reflect the reality of the lives of many women with children: who go home after long hours shifts and still retain the full responsibility of taking care of their husband, children, and other loved ones. Hence, Hakim's three ideal types of women's behavior inadequately describe the market situation of all female employees, and in particular, can be criticised for failing to accept that women might be equally career and family-oriented, rather than wanting to choose one domain over the other (Kan, 2007; McRae, 2003; Broadbridge, 2010). Interestingly, Hakim (2000, p. 157) herself does acknowledge that "few women have lives that conform exactly to these three ideal-types."

Hakim cited studies showing that women opt for part time work voluntarily (Hakim, 1993), however Ginn et al., (1996) argued that this assertion by Hakim refutes the argumentation that childcare problem (cost) are a major impediment to women's full-time employment. They further explained that "when a women state a preference for a part-time work, this must be understood in the context of demands on their time and childcare cost, which limit their employment options more than men's" (Ginn et al., 1996, p. 169). Apart from childcare cost, there are other factors that impact on women's employment patterns such as taking care of non-dependent children and elderly ones (Ginn et al., 1996: Singleton, 2000 Crespo, 2006).

Furthermore, academic writers have questioned the static nature of the adaptive notion, which entails most women transferring to part-time jobs after they become mothers in order to devote more time to their family responsibilities as opposed to their career (Blackwell, 2001; Tomlinson, 2006; Gallhofer et al., 2011; Gammie et al., 2017). Blackwell (2001) found that the majority of women in the United Kingdom work part-time at some stage in their lives, most often when they have young children, and many, but not all, women get thrown off their occupational paths when they have children. Gammie et al., (2017) also supported the argument of Blackwell (2001) by suggesting that:

Women's orientations to work and careers fluctuate, thus women alternate between part-time and full-time work dependent on lifestyle constraints experienced at different times in their life span (pp 15-16).

That means, women work part-time and full-time at different stages of their career, and hence, the majority of women were occupationally mobile, moving from full-time to part-time work and vice versa. Thus, classifying women based mainly on their work orientation is not appropriate because it is problematic to associate work orientation with either part-time or full-time status (Blackwell, 2001; Tomlinson, 2006; Gammie et al., 2017).

Similarly, Ginn et al., (1996) argued that Hakim explained that commitment to part time job is not equal to the commitment of a full-time worker, without explaining how equating commitment with hours can be justified. They noted that women working part-time may well express greater commitment to families than full-time employees, but this is likely to reflect the differences in their family situation. Hence, Ginn et al., (1996) suggested that Hakim focused on gender differences in work commitment as if these were constant for individuals, it may be more critical to consider to paid work as fluctuating.

3.5 SITUATED THEORY

The scholars of this theory argued that the work-lifestyle choices of women as suggested by Hakim are dependent and interrelated to the structural constraints (socio-cultural and organizational factor) faced by women in paid employment (Hakim, 2000: 2008: Gallhofer et al., 2011; Gammie et al., 2017). While Hakim's preference theory is centred on women's different choices in relation to their family life and work, Crompton and Harris (1998) disagree with Hakim on the assertion that variations in women's 'orientations to work' (or 'choice') are the major independent variable explaining women's employment patterns. Rather, they assumed that direct male exclusionary practices had substantially impacted women's careers and occupational choices. This kind of evidence demonstrates that occupational segregation by sex cannot be explained as a consequence of women's choices alone (*ibid*). Procter and Padfield (1999) also explained that there is an interplay between 'women as self-determining

actors'¹⁰ and structural constraints and they both act as a barrier to women's progression within the organization. They concluded that preference theory is 'clearly controversial' (p.152).

Other academic writers have also argued that these preferences are connected with the structural and societal barriers which in turn ensue from the components of equality feminism (Kan, 2007; Gallhofer et al., 2011; Gammie et al., 2017). Hence, preference theory cannot be recognized as a universal theory, but a situated theory and there should be recognition of the connection between structural constraints and individual preferences, which impacts and shapes women's specific work-lifestyle choices (Gallhofer, 2011). Evetts (2000) explained that women construct their own meaning of the structural and cultural constraints maintained in society and workplaces and their interpretation of this social construction makes them react in different ways by the choices and strategies they pursue in response to these organizational and societal barriers.

For instance, in developed societies, it has been argued that women's primary childcare responsibilities have influenced the choices they make concerning work and family (Gallhofer et al., 2011). It is believed that having children is a major impediment for women fulfilling their career potential because it is quite challenging for mothers to successfully combine work and family without an effective provision of childcare (Miller, 2011; McIntosh et al., 2012; Apostu, 2017). The provision and cost of childcare are significant determining factors in the mothers' work participation and the work pattern (full-time or part-time work) of mothers (Blackburn et al., 2002; Gallhofer et al., 2011; Cebrián et al., 2019). Hence, the work-lifestyle choice of educated women to be work-centred or adaptive is structured on the government childcare policies, informal childcare networks, and financial resources to pay for formal childcare (Blackburn et al., 2002; Tomlinson, 2006; Cebrián et al., 2019). Thus, the rationale for the underrepresentation of women can neither be an emphasis on the individual preferences of women, societal barriers nor structural constraints. Rather than seeing structural constraints, societal barriers, and preferences as a dichotomy, the interrelationship between structural constraints and individual preferences should be acknowledged (Gallhofer, 2011).

¹⁰ Self-determining actors means that women have the freedom to choose between their career and their work without the influence of any institutional or societal factor.

3.5.1 THE RELEVANCE OF PREFERENCE THEORY AND SITUATED THEORY IN THE NIGERIAN CONTEXT

Though Hakim (2000, 2003) argued that preference theory is solely applicable in modern and developed societies, and it is not applicable to developing countries. However, it is noted that the concept of individual preference needs to be understood subjectively based on geographical locations (national and regional context) and not universally but based on the distinctive features of each country (Thornqvist, 2006: Gallhofer et al., 2011). Thus, the rationale for evaluating the relevance of Hakim's preference theory in a developing country because this theoretical framework was formulated over two decades ago and there might have been some societal changes that may have led to the applicability of this theoretical framework in the Nigerian context.

Hakim preference's theory emanated from five separate but related societal changes, namely; the contraceptive revolution (women acquired independent control over their own fertility), the equal opportunities revolution, which ensured that for the first time in history women had equal rights to access all positions, the expansion of white-collar occupations which are more attractive to women, the creation of jobs for secondary earners who do not want to give priority to paid employment at the expense of other life interests, and the increasing importance of values and personal preferences in the lifestyle choices of prosperous, liberal modern societies (due to the diminished impact of patriarchy) (Hakim, 2000: 2003: 2008). Interestingly, Hakim (2003) argued that these change factors vary from one society to another and may not occur together at a single point in time in a country. Hence, some change factors are prevalent in Nigerian society, and others are not obtainable in the country; these change factors will be discussed in subsequent paragraphs below.

In the aspect of the contraceptive revolution, according to the National Bureau of Statistics (2020), in 2018, the percentage of women in marriage using the contraceptive method for pregnancy prevention and family planning was 17%, and 83% are not using any method. As discussed in chapter 2 (section **2.4.1 and 2.3**), there is disparity in the use of contraceptive between the north and southern part of Nigeria depending on their education levels (Ekefre et al., 2014: Obasohan, 2015: Bolarinwa et al., 2023). Obasohan (2015) noted that more

Nigerian women were using contraceptive in the southern part of Nigerian than north (7% are using contraceptive in the north and 28% in the south). Thus, while women in developed countries have considerable level of fertility control, the family planning intake and contraceptive use among Nigerian women is relatively low because of the traditional system of Nigerian society. This traditional system is manifested in terms of spousal disapproval (men) of the use of contraceptives (Akamike et al., 2020) and the desire of Nigerians to have male children (Oluwasanu et al., 2019). Therefore, it is argued that Nigerian women have no rights in the family to control their fertility without permission from their husbands since Nigerian men are major decision-makers in the family, and failure to do so tends to attract negative judgement from society (Akamike et al., 2020: Anate et al., 2021).

In addition, most Nigerian women do not apply for contraceptives because the traditional belief system in Nigeria places more pressure on women having female children only. As such, Oluwasanu et al., (2019) argued that Nigerian women with only female children were more reluctant to use contraceptives than women with both sexes (male and female children) because of the fear of infertility. However, contraceptive is used by fewer Nigerian women with no intentions of having more children use contraceptive because they have achieved their ideal family size and need to stop childbearing (Oluwasanu et al., 2019: Akamike et al., 2020: Anate et al., 2021). The use of contraceptives is partially applicable in Nigerian society: depending on the ideal family sizes, the approval of Nigerian men (husbands) and the sexes of the children. Notwithstanding, based on the findings of the data working mothers in Nigeria do not struggle with childbirth and the upbringing of their children because of the affordable external and family childcare support available to them.

In the aspect of equal opportunities revolution, as discussed in chapter 2 (section **2.4.2**) and chapter 3 (section **3.3.4.2**) (in the literature review), the non-passage of the gender equality bill meant that women had no equal right to access employment and all positions in the workplace. Thus, Nigerian women are still faced with discriminatory practices both in the workplace and in society and they encountered disadvantageous treatment based on their gender (Kolawole. and Adeigbe, 2016: Adejugbe and Adejugbe, 2018).

Despite the non-passage of the gender equality bill, the discovery of crude oil and other natural resources in Nigeria has opened up industrialization opportunities in the Nigerian economy. Hence, most blue-chip firms and multinational corporations are located in Nigeria, which is regarded as a commercial hub of West Africa (Olukoju, 2004: 2018). The situation has led to the applicability of two of the change factors, which are: the creation and expansion of skilled and professional jobs that are more attractive for women and jobs for secondary earners who are less committed to paid employment at the expense of other life interests. In the aspect of the increasing importance of individual preferences as a change factor, Nigerian women cannot independently make their work-lifestyle choices (Alade et al. 2015). Because Nigerian women are expected seek the permission of their husband (or fathers) to participate in the formal workplace based on the Nigerian religious and patriarchal system (see section **3.3.4.1**) (Makama, 2013).

The main component of Hakim's preference theory is that vertical segregation in the workplace results from the individual choices of women in developed countries as regards work and family. She downplays the impact of patriarchy in society but explained that women's personal choices between their career and family responsibilities have resulted in the underrepresentation of women in senior management positions (in a context where women are seen to have more independent choices). However, the Nigerian literature still argued the prevalent of patriarchy in the Nigerian society because men decide the work participation of their wives (Makama, 2013; Ezenwa-Ohaeto, 2015; Aluko, 2015). Therefore, preference theory is not still applicable in the Nigerian society.

Furthermore, Gallhofer (2011) argued that the under-presentation of western women at the upper echelons emanates from the "recognition of the specific interrelationship between structural constraints and individual preferences, which is embedded in particular contexts and impacts upon and shapes the specific work-lifestyle choices of women" (pp 448-449). In essence, Gallhofer believed that the gender disparity at high-ranking positions in the workplace is a result of the connection between the structural constraints and individual preferences of women (preference theory). Since Hakim's preference theory is not relevant and does not explain why women are not reaching the top, it is sufficient to argue that situated theory is not applicable in the Nigeria.

3.6 SUMMARY

Over the past decades, women have been excluded from opportunities that would have been beneficial to them in society and the corporate sphere, they have been deprived of employment opportunities (as in the situation of most developing countries) and promotion opportunities into high-ranking positions (both in developing and developed societies). This chapter critically evaluated the theoretical framework of the thesis and articulated the gender theories that have been used to explain the under-representation of women in the workplace in a variety of different contexts. These theoretical frameworks are namely, equality feminism, preference theory, and situated theories (Crompton and Lyonette, 2005; Gallhofer et al., 2011; Gammie et al., 2017). In addition, this chapter examined the relevance of these theoretical framework in the Nigerian context.

Consequently, the next chapter will critically explore the methodological approach and method of research adopted for data collection, management and analysis, and the rationale for various approaches utilised by the researcher. The chapter will further discuss the limitation of the research and the ethical consideration undertaken by the researcher to eliminate risks or potential risks associated with the research.

CHAPTER 4

METHODOLOGY AND METHOD OF RESEARCH

The previous chapter provided a detailed evaluation of the theoretical framework and other literature that will inform this thesis's methodological approach and data collection method. Through the subjective voices of male and female Nigerian bankers, this research will examine the societal factors and structural constraints that have impacted the working experience of women in the Nigerian banking industry. Thus, this chapter will provide a detailed and comprehensive evaluation of the research philosophy and methods for data collection and analysis.

This chapter will first outline the research aim and objectives as discussed in chapter one of this thesis. Next, the chapter will examine this thesis's selected research philosophy and methodological choice and the justification for the preferred strategy. Afterward, the researcher will evaluate and justify the research approaches (inductive and deductive) and strategy (case study) applied to address this thesis's aim and objective. Following, this chapter will evaluate the sampling method and the data collection process (sampled bank selection, document review, semi-structured interviewing, and interview guide). It will then describe the procedure and approach for analysing the collected data. Finally, the chapter will address the ethical considerations associated with this thesis.

4.1 RESEARCH AIMS, OBJECTIVES AND QUESTIONS

As detailed in chapter 1, the research aim to provide a current snapshot of why women may struggle to reach senior management positions in the banking industry in Nigeria. Through the voices of women in Nigeria, this study will seek to investigate the impact societal and organisational factors have on female career progression within the Nigerian banking industry. To achieve this aim, three objectives were formulated as stated below:

1. Exploring the influence of societal factors on women's working experience.
2. Evaluating the organisational factors impacting women's experience and progression in the Nigerian banking industry.

3. Exploring the inter-relationship between societal and organisational factors.

4.2 METHODOLOGY

Research methodology refers to ways, techniques, and approaches undertaken by an investigator to systemically solve a research problem and the logic behind the researcher's preferred choice of technique (Kothari, 2004). The research methodology used in social science for much of the twentieth century was predominantly based on the nature of science (quantitative methods) (Tuli, 2010). It was concerned with investigating issues or phenomena which could be observed and, more importantly, measured objectively and repeated by other researchers (Strauss and Corbin, 1998; Saunders et al., 2012).

However, some researchers have expressed dissatisfaction with the application of the scientific dimension (nature of science) as an approach for conducting research and the generation of knowledge (Remenyi, 1998; Strauss and Corbin, 1998; Tuli, 2010; Lee and Lings, 2008; Saunders et al., 2012; Wilson, 2014; Bryman and Bell, 2015). These researchers argued that the aim of the research practice should be focused on understanding the social world and why social actors act the way they do (Tuli, 2010; Bryman and Bell, 2015). Having this argument in mind, these researchers developed an alternative way of conducting research based on society's nature (sociological dimension) (Burrell and Morgan, 1979; Tuli, 2010). The sociological dimension depicts that societies evolve radically, and humans are constantly struggling to free themselves from the domination of societal structures (Burrell and Morgan, 1979).

Furthermore, Tuli (2010) explained that neither the scientific nor social dimension is necessarily ideal and applicable to all research problems. Each research methodology has its own relative weaknesses and strengths (Strauss and Corbin, 1998; Saunders et al., 2012; Wilson, 2014). In essence, the selection of research methodology depends on the paradigm that guides the research activity, more specifically, beliefs about the nature of reality (ontology), the theory of knowledge that informs the research (epistemology), and how knowledge may be gained (methodology) (Tuli, 2010).

Accordingly, the positioning of social constructivist and positivist epistemology was considered. Epistemology is a branch of philosophy that studies the nature

of knowledge and what should be regarded as acceptable knowledge (Saunders et al., 2012). Social constructivists arise from academic writers who are critical of applying scientific methods to the study of the social world (Bryman and Bell, 2015). Social constructivist researchers cannot accept the idea that reality exists without people; rather, they regard reality as socially constructed and not objectively determined (Tuli, 2010: Kelliher, 2011: Mutch, 2013). They aim to see the world through the eyes of the people being studied. Social constructivism asserts that social phenomena and their meaning are continually being accomplished by social actors (Bryman and Bell, 2015).

In contrast, positivism is an epistemological position that advocates applying the study of methods of natural science to the study of social reality (Bryman and Bell, 2015). This approach places more emphasis on the highly structured methodology to facilitate replication (Saunders et al., 2015). The conclusions of studies that use the positivism approach can be generalized in the same vein as those produced by physical and natural scientists (Maréchal, 2010). Thus, positivist researchers' insights may have a high-quality standard of reliability and validity (Maréchal, 2010: Pham, 2018). The positivist method mainly involves collecting data quantitatively to understand objects such as closed-ended questions or questionnaires, empirical tests, and surveys (Pham, 2018). Indeed, under positivism, reality can be investigated through statistical techniques that neither allow the participant to expand their experience nor the researcher the opportunity to interpret meanings (Maréchal, 2010: Saunders et al., 2015). Accordingly, the understanding of phenomena, in reality, must be measured and backed by evidence (Pham, 2018).

The research philosophy of this thesis is based on social constructivist epistemology after considering the positivist and constructivist paradigms. This epistemology philosophy was selected because this research is primarily concerned with the experiences and opinions of individuals regarding their work and family life and how the sampled banks' corporate cultures affect their career paths (Maréchal, 2010). Social actors (such as the respondents) may have many different interpretations of the situations they find themselves in (Bisman and Highfield, 2012: Pham, 2018). That means each employee may perceive different situations in diverse ways as a consequence of their own interpretation of the world. This approach aligns with the research objectives, which seek to

understand respondents' account of the societal factors and structural constraints that influenced their work-lifestyle choices (Bisman and Highfield, 2012; Saunders et al., 2015). In other words, individuals always present a specific version of social reality rather than definitive knowledge, which may impact the way respondents share these experiences and opinions with the investigator (Bryman and Bell, 2015).

Furthermore, this nature of research cannot be appropriately studied based on the positivist paradigm because the research needs to focus on the details of the situation, the reality behind these details, and the subjective meanings motivating the actions of the participants (Saunders et al., 2015). Instead, the application of interviews, as opposed to surveys and questionnaires, will enable respondents to express their individual accounts of work-life experiences and discriminations adequately (Maréchal, 2010; Pham, 2018). Moreover, selecting the constructivist over the positivist paradigm allows respondents to share information or responses that may be outside the scope of the question for a better understanding of the research or related areas under investigation (Saunders et al., 2015; Bryman and Bell, 2015).

4.3 METHODOLOGICAL CHOICE

This research applied the qualitative research method. Qualitative research refers to "any kind of research that produces findings not derived by means of statistical procedures or by other means of quantification" (Strauss and Corbin, 1990, p.17). This type of research produces findings derived from real-world settings where 'the phenomenon of interest unfolds naturally' (Patton, 2001, p.39). Qualitative research is often associated with interpretive philosophy because researchers need to make sense of the subjective and socially constructed meanings expressed by those who take part in the investigation of the phenomenon being understudied (Denzin and Lincoln, 2005; Saunders et al., 2012). Thus, qualitative researchers are fully immersed in the research process because they believe that the real world is subject to change (Golafshani, 2003). Therefore, researchers that adopt qualitative methods should be present during the changes to record events before and after the changes occur (*ibid*). Indeed, one of the properties of qualitative research is that

data collected are mainly characterized by their fullness and richness (Saunders et al., 2012; Bryman and Bell, 2015).

In contrast, quantitative methods refer to the application of numbers, statistical models, or quantification in the collection and analysis of data (Saunders et al., 2012; Bryman and Bell, 2015). This research method involves investigating a phenomenon without influencing it or being influenced by it (Sale et al., 2002). That means, the researcher is uninvolved with subjects and may not have any form of contact with them (Bryman and Bell, 2015). Sometimes, the lack of relationship between the investigator and subjects is termed desirable by quantitative researchers because they believe the objectivity of the research project may be compromised if they become too involved with the individuals they are studying (Saunders et al., 2012; Bryman and Bell, 2015).

Furthermore, mixed methods research is another methodological movement, and it was in response to the limitations of the sole use of quantitative or qualitative methods and is now considered by many a legitimate alternative to these two traditions (qualitative and quantitative methods) (Doyle et al., 2009). Mixed methods refer to "research in which the investigator collects and analyzes data, integrates the findings, and draws inferences using both qualitative and quantitative approaches or methods in a single study or a program of inquiry" (Tashakkori and Creswell, 2007, p.4). Mixed methods depict research that combines (integrates) research methods that cross the two research strategies (qualitative and quantitative methods) (Bryman and Bell, 2015). For example, a research project that adopts semi-structured interviews and questionnaires.

The field of mixed methods research will move beyond quantitative versus qualitative arguments and will rather concentrate on recognising the usefulness of both paradigms and identifying how these approaches can be combined in a single study to maximise the strengths and minimise the weaknesses of each paradigm (Johnson and Onwuegbuzie, 2004; Doyle et al., 2009). One key criticism of researchers of the mixed methods is that it introduces many incompatibility problems due to the combination of more than one research strategy (Morse, 2010; Teddlie and Tashakkori, 2012). However, Johnson and Onwuegbuzie (2004) recommend a more pluralistic or compatibilist approach

whereby the choice of combination or mixture of methods and procedures is the most appropriate for answering your research questions.

Even though it is essential for the researcher to consider the objectivity of the research, this thesis will prefer the qualitative method over the quantitative approach. This is because the qualitative method can be applied to gain a new perspective on events or phenomena that are already known or gain more in-depth information that may be difficult to convey quantitatively (Strauss and Corbin, 1990). Hence, this strategy will enable the researcher to understand better the decisions that both male and female bank employees in the Nigerian banking industry make concerning their work and family lives.

Furthermore, the qualitative method was preferred over the quantitative method because, as stated in other paragraphs above, little information is available on societal and structural constraints on gender disparity in Nigerian banking industry. Although much research has been conducted in western societies, the findings of such investigations cannot be applied in the Nigerian context due to cultural and societal differences between developed and developing countries. Consequently, a qualitative approach will allow the participants to express their experiences and opinions about the subject area freely and for the phenomenon to be explored. This process will enable the researcher the factors that affect the career progression of women in the Nigerian banking industry.

4.4 RESEARCH APPROACH

There are two approaches based on the reasoning that can be adopted in qualitative research; inductive or deductive research (Saunders et al., 2012). In the deductive approach (top-bottom style) is based on what is known about a domain and the existing theoretical considerations, confirm, challenge or extend the theory (Bryman and Bell, 2015). The deductive approach is based on the preposition that the entire research process is initiated by a theory or theories. Afterward, researchers start gathering information or data by adopting a research strategy specifically designed for the purpose of testing, confirming, rejecting or verifying the theory (Bahari, 2010; Sekaran and Bougie, 2016). In contrast, the inductive approach refers to the relationship between theory and research whereby the theory is generated from the research (Bryman and

Bell, 2012). The researcher derives concepts, themes¹¹, or models through the interpretations made from the primary or raw data (Thomas, 2006: Bahari, 2010). This assertion of inductive analysis is consistent with Strauss and Corbin's (1998, p.12) description: "the researcher begins with an area of study and allows the theory to emerge from the data." The main purpose of the inductive approach is to allow the research findings or recommendations to emerge from the dominant, key, or significant themes inherent in the primary data, without the restraints imposed by structured methodologies (Thomas, 2006: Bahari, 2010). Thus, the inductive reasoning develops a model or theory about an underlying structure or process evident in the data (Thomas, 2006).

Figure 4.1: The differences between the induction and deduction approaches.

	Deduction	Induction
Logic	In a deductive inference, when the premises are true, the conclusion must also be true	In an inductive inference, known premises are used to generate untested conclusions
Generalisability	Generalising from the general to the specific	Generalising from the specific to the general
Use of data	Data collection is used to evaluate propositions or hypotheses related to an existing theory	Data collection is used to explore a phenomenon, identify themes and patterns and create a conceptual framework
Theory	Theory falsification or verification	Theory generation and building

Source: Saunders et al., 2012

However, data analysis in research often applies a combination of inductive and deductive reasoning in reality, and it is impossible to be purely inductive or deductive (Braun and Clark, 2019). This point was supported by Evers and Van Staa (2010, p778), "it is best to perceive data analysis as an enterprise that is never entirely inductive or deductive in nature but rather a combination of both." Thus, this thesis used the deductive and inductive approach: deductive approach because there are already extensive feminist theories that exist to explain

¹¹ A theme is a set of several codes incorporated together that appear to be related and indicates an idea that is connected to a research question (Saunders et al., 2019).

gender disparity in the upper echelons in the workplace. Nonetheless, these gender theories have been developed based on the work settings and cultural composition of developed societies: which is not a true reflection of Nigerian society. Thus, an inductive approach is also relevant because the researcher would critically examine the factors responsible for the underrepresentation of women based on the Nigerian society context (culture, norms and traditions of Nigeria) and the Nigerian work settings (the banking industry). Thus, the researcher would adopt inductive and deductive approaches to critically evaluate women's career progression in the Nigerian banking industry under the lens of social closure and equality feminism theoretical framework.

4.5 RESEARCH STRATEGY

A strategy, in general terms, refers to a plan of action(s) to achieve a goal(s) and/or objective(s) (Saunders et al., 2019), whilst a research strategy is defined as the plan of how the researchers intend to answer their research question(s) (Saunders et al., 2019). The research strategy is the methodological connection between the philosophy and the researchers' preferred method of data collection and analysis (Denzin and Lincoln, 2005).

This study would have adopted the following research strategies, survey, experiment, and grounded theory: to achieve the aim and objectives of this thesis. However, the researcher declined to apply these strategies for the following reasons. Firstly, experiments and surveys were rejected because they aligned with the positivist and objectivist philosophy as opposed to the social constructivist philosophy, and scientific researchers mainly use them. Similarly, grounded theory was inappropriate because it concerns developing a theoretical framework based on social interactions in a wide range of contexts. This study is not focused on developing a theory but rather evaluating the underrepresentation of women in the banking sector through the lens of social closure and equality feminism.

The research strategy for this thesis is a case study. A case study is a research design that involves the intensive and detailed analysis of a single case. The term is sometimes extended to include the study of two or three cases for comparative purposes (Bryman and Bell, 2015). It is the preferred strategy when the researcher has little control over events, focusing on a contemporary

phenomenon within some real-life context (Yin, 2003). As a research strategy, a case study is applicable when the research is based on more than one source of evidence (Yin, 1981; Yin, 2011). This implies that case studies can be done using qualitative and quantitative evidence that can arise from archival records, fieldwork, interviewing, observations, verbal reports, or any combination of any of them (Yin, 1981). Not surprisingly, the case study method has been a predominant strategy in sociology, political science, psychology, social work, and business and management studies (Gilgun, 1994; Ghauri and Gronhaug, 2005). A case study can be used in diverse ways such as exploratory, descriptive, and explanatory to contribute the knowledge of an individual, group, political, social, and related phenomena (Yin, 2003; De Massis and Kotlar, 2014).

4.5.1 Exploratory case study and Pilot

Exploratory case study is used when the aim investigator desires to understand how a phenomenon occurs (De Massis and Kotlar, 2014). An example of a research question that can be answered using an exploratory case study is as follows: how do employees' individual goals influence the overall organisational goals? Yin (2003) argued that the exploratory has perhaps given case study research its most notorious reputation. This is because, in this type of case study, there may be uncertainties initially about some major aspects of the real case study (such as the research questions to be asked, the hypothesis of the study, the data collection methods, access to data or the analytic methods) which may be unclear to the investigator. Therefore, a pilot or exploratory phase is undertaken prior to the final definition of the scope of research for the study. Once the pilot is completed, Yin (2003) further explained that researchers should not include data collected in the exploratory phase in the actual case study. Rather the investigator should begin the research with a fresh set of data. Thus, this thesis adopted exploratory case study for the pilot study.

This thesis applied the exploratory case study method for the pilot. The researcher needed to conduct a pilot to define the research studies' scope clearly. The pilot study was based on semi-structured interviewing that lasted for an average of 50 minutes per respondent. It involves 4 respondents comprising 3 female employees and a male professional in the financial (Banking and

Insurance), tertiary education, and Information, Communication, and Technology industry.

The pilot study involved the following:

- Designing and testing the interview questions.
- Identification of respondents based on the requirement of the study.
- Seeking the approval of the respondents to engage in an interview section that will be recorded for research purposes.
- Conducting the interviews.
- Transcribing interviews into text format.
- Analysing and reflecting on the responses from the respondents based on what was discovered in the literature review.
- Sharing and discussing feedback with the principal supervisor.

After completing the pilot study, the scope of research was narrowed to only the banking industry because of the Nigerian banking sector is perceived as a gender-neutral industry (Godfrey et al., 2015). Therefore, there is a fair composition of women employed and actively participating in the industry as compared to other sectors of the Nigerian economy (see figure **1.4**). Additionally, it was discovered by the researcher that access to professionals to be interviewed would be easier in the banking industry as compared to other sectors based on the preliminary field trip in Nigeria after the pilot.

The pilot enables the researcher to clarify and supplement some of the subject areas in relation to the societal and organisational factors discovered in the literature. The pilot provided an understanding of the cultures, norms and belief systems, and corporate settings of the Nigerian society which is crucial in the reconstruction of the interview guide for the main study. Furthermore, the number of respondents was changed due to the modification in the research objective to include the aspect of discrimination at entry-level positions. This is based on the need to interview entry-level employees to evaluate the issue of discrimination in the recruitment and selection process. In summary, it should be noted that the responses and feedback from respondents during the exploratory phase will not be applicable when conducting the actual case. This is based on

Yin's (2003) assertion that once investigated, the pilot phase should be considered completed and the researcher should start the real study from the beginning, with a complete research design, and a fresh set of data.

4.5.2 Descriptive case study

Descriptive case studies involve describing the natural phenomena that occur within the data in question (Zainal, 2007; George, 2019). This type of case study can be conducted in a narrative format, and the objective of the researcher is to convince someone that a phenomenon is relevant (Dul and Hak, 2007; De Massis and Kotlar, 2014). This type of case study can be used to provide rich evidence-supporting statements (De Massis and Kotlar, 2014). In addition, Yin (2003) noted that theories are imperative for descriptive case studies. However, he stressed that a descriptive theory is not an expression of a cause-effect relationship. Instead, the descriptive theory should cover the scope and depth of the described object. Thus, the investigators should be interested in defining where their description should begin and where it should end. What should be included in the description, and what should be omitted?

Yin emphasizes that the theoretical preposition guides the researcher on what should be involved and excluded in data collection and analysis. He points out that researchers must review the relevant literature and include theoretical propositions regarding the case under study before collecting data (Yazan, 2015). The primary way of staying on target and avoiding any deviation is to understand the purpose of the case study investigation in the first place (Yin, 2002; Yazan, 2015). Therefore, the researcher must first and foremost follow the theoretical propositions that led to the research (case study) to remain focused on the research aim, objectives, questions (Yin, 2002; Yin 2014).

The researcher can only fully grasp the theoretical prepositions by conducting an extensive literature review to be equipped with the required knowledge in the subject area (Yin, 2014). Without a firm grasp of the literature, the researcher could omit important clues and not know what to include or omit during data collection and analysis (Yin, 2002; Bryman and Bell, 2015; Saunders *et al.*, 2019). Conducting an extensive literature review before data collection and analysis will ensure that the researcher only includes interview questions and data that would help achieve the research's purpose (Yin, 2014; Saunders

et al., 2019). Thus, a theoretical proposition would shape a research project's data collection and data analysis process (Bryman and Bell, 2015; Saunders et al., 2019).

4.5.3 Explanatory case study

Finally, explanatory case studies evaluate the data closely at the in-depth and surface level (Zainal, 2007). Explanatory research is a continuation of descriptive research, and it goes beyond merely describing the characteristics, to analysing and understanding a phenomenon (Collis and Hussey, 2021; Saunders et al., 2022). Unlike the descriptive case study, the explanatory case study is more appropriate for conducting casual case studies that involve references to theories that entail studying a problem or situation and explaining the relationship between variables (cause-effects) (Yin, 2011; Saunders et al., 2022). Research questions or objectives comprising "why" and "How" are more likely to apply explanatory case studies because such questions deal with subject matters or issues needing to be traced over time, rather than incidence or frequencies (Yin, 2003; Saunders et al., 2022). An explanatory case study should be applied when the research aims to understand why a phenomenon takes place (De Massis and Kotlar, 2014).

Thus, this thesis would adopt the explanatory case study for the main study because the research aim is focused on a current snapshot of why women may struggle to reach senior management positions in the banking industry in Nigeria. As such, the problem or situation under investigation is fewer women in the upper echelon of the Nigerian banking industry. Subsequently, the study would go beyond describing the women's workplace experience to provide an in-depth understanding of the factors or variables (societal and organisational factors) responsible for gender disparity in the Nigerian context (banking industry).

4.5.4 Unit of analysis

The unit can be defined as a phenomenon occurring in a bounded context (Miles et al., 1994). The unit of analysis in a case study method can be a single case or multiple case design. A single case is often used to represent a critical case for testing a well-formulated theory (Saunders et al., 2012; Yin, 2011). It is often chosen because it offers an opportunity for researchers to observe and analyze a

phenomenon that has been previously investigated (Saunders et al., 2012). For instance, the single case can be used to determine if a theory's prepositions or assumptions are accurate, or some alternative set of explanations might be more relevant (Yin, 2003). Hence, a single case might be applicable to test a theory in order to confirm, challenge or extend the theory. Another characteristic of single case design is representing a typical or representative case (Yin, 2003). The case study may represent a typical 'project' among several projects, a bank in the banking industry, a typical urban neighbourhood, or a representative school (*ibid*). The lessons learned from these cases are assumed to be informative about the experiences of the average person or institution (Yin, 2011; Yin, 2009).

A case study strategy can also be multiple cases. This implies that a study may contain more than one single case (Saunders et al., 2012; Bryman and Bell, 2015). A researcher can select multiple cases because this unit of analysis focuses on whether results or findings from multiple cases can be replicated across cases (Saunders et al., 2012). A vital step in the replication procedures is developing a theoretical framework (Yin, 2003). Yin (2003; 2009) argued that a theoretical framework needs to state the conditions under which a particular phenomenon is likely to be found (literal replication) as well as the conditions it is not expected to be found (theoretical replication). He further explained that multiple cases might combine a small number of cases to predict theoretical replication (cases with contrasting results) and a second number chosen to predict literal replication (cases with similar results). Support for theoretical propositions would be clearly produced if all of the findings from these cases (from both theoretical and literal replication) are predicated (Yin 2009; Saunders et al., 2012).

This thesis used the multiple case studies because the research is based on the experiences of employees (male and female) and corporate culture of two commercial banks to evaluate gender disparity in the Nigerian banking industry. To answer the researcher question 1 and 3, the researcher will depend on the stories and experiences of respondents on their behaviours and attitudes regarding the patriarchal structure of the Nigerian society and the traditional approach of the family. Whilst to answer research question 2, there is a coherent need to compare the corporate cultures of Apple and Orange banks to gain an

in-depth understanding of how the corporate cultures of the banks could either assist or hamper the progression of women in the two sample banks. It is more preferable to adopt a multiple case design than a single case design because multiple case designs provide better comparative analysis when dealing with more than one case in a study (Yin, 2011:2013, Bryman and Bell, 2015). Thus, by investigating two banks in the banking industry, this thesis will provide a robust and detailed examination and understanding of the societal factors and structural constraints that impact women's choices in the workplace and home.

4.6 SAMPLING

A sample refers to a segment of the population that is selected for research, and it is a subset of the population (Bryman and Bell, 2015). The method of selection may be based on probability or non-probability sampling. Probability sampling is the chance that each case being selected in the target population is known, and it is equal for all cases (Saunders et al., 2019). Consequently, probability sampling is mainly associated with surveys and experiments because statistical methods are often applied to determine the characteristics of the target population from the sample in order to answer the research questions and achieve the research objectives (Bryman and Bell, 2015: Saunders et al., 2019). Probability sampling includes simple, systematic, stratified, and cluster probability (Quinlan et al., 2019).

In contrast, non-probability sampling is a sampling procedure whereby the probability of each case being selected from the target population is not known, and it is impossible to utilize statistical inferences of the characteristics of the population to achieve research objectives and answer research questions (Etikan and Bala, 2017: Saunders et al., 2019). Non-probability sampling (or non-random sampling) is an alternative technique of sampling that involves an element of subjective judgment rather than random selection of the sample from the target population (Saunders et al., 2019). Examples of non-probability sampling include quota, purposive, volunteer (snowball and self-selection), haphazard non-probability sampling (Saunders et al., 2019: Quinlan et al., 2019).

This research employed the snowball sampling method. This non-probability form of sampling is a convenience form of sampling whereby the researcher

makes initial contact with a small group of people and then uses these to establish contact with others (Heckathorn, 2011; Saunders et al., 2012; Bryman and Bell, 2015). Snowball sampling is not a random sampling technique, because of the challenge to determine the precise extent of the population from the sample will be derived (Saunders et al., 2012; Bryman and Bell, 2015).

Snowball sampling is a method for developing a research sample in hidden populations difficult to access and/or in situations when the researcher is looking for a research subject with specific and/or private requirements (Cross, 2010). For example, participants whose pregnancies were out of wedlock and individuals whose partner gave them a sexually transmitted infection (Sadler et al., 2010). This technique was previously used by Marshall (1984), whereby the author contacted seven female managers she had developed a relationship with whilst in active employment. Five of the respondents contacted were men, and two were women, and she asked if they could identify potential interviewees. This snowball technique generated additional respondents to participate in the research study, bringing the total number of respondents to thirty (30). Recently, Cross (2010) applied the snowball technique in her study on individual and organizational barriers to female managerial career progression in Ireland. She needed 30 female middle-level managers to participate in the study, so a total of 70 letters were sent. However, only 24 agreed to be part of the study. Cross had to use the snowball technique to get 6 additional respondents to augment the initial figure of 24 responses.

This thesis applied the snowball technique because of difficulties locating, accessing, and involving individuals with specific age, educational qualifications, family status, and employment experience, as illustrated in the table below.

Figure 4.2: the identification of respondents based on the snowball technique.

Requirements	Details
Gender	Adequate number of male and female respondents (to compare the stories of the male and female respondents on work-lifestyle choices)
Educational qualifications	To assess the influence of various educational qualifications (university degree certificates and diplomas) and professional certifications for employment opportunities.
Family status	Based on their marital status (married, unmarried, divorced, and single parenthood) and the number of children.
Hierarchical status	Interviewing employees occupying different levels in organisations (entry, middle and senior levels). <ul style="list-style-type: none"> • Entry-Level positions: to evaluate the experience of the respondents at the recruitment stage. • Middle and Senior Level positions: to evaluate their responses on work-lifestyle choices

Hence, this technique was deemed appropriate due to the specific requirements of the sample above and the challenge of getting access to data in Nigeria. One of the main problems of the snowball sampling technique is how to make the initial contact because the first contact links or connects the researcher to further members of the desired population (Saunders et al., 2012). This risk was mitigated by using a social network structure that involves family members and relatives, friends, religious bodies, and community groups and associations to identify respondents that suit the specification of this study.

Another criticism of snowball sampling is that respondents often suggest others who share similar characteristics, opinions and views, and it is also compulsory for the researcher to ensure that the initial set of interviewees is sufficiently varied so that the sample is not skewed excessively in any one particular direction (Etikan et al., 2016). Because the interviews were done in the sample

bank headquarters, the researcher mitigated this weakness by personally approaching some staff about the study rather than solely depending on referrals from existing participants. Therefore, the concern of most respondents having the same outlook (qualities) was significantly reduced by this strategy adopted by the research.

4.7 METHOD OF DATA COLLECTION

Based on the extensive literature review and the evaluation of the various theoretical framework that underpinned this study, it was determined that the data collection method would be executed through two data collection approaches: document review and semi-structured interviews. This data collection method aligns with the constructivist philosophy and the qualitative approaches of research (Saunders et al., 2019). The process involved the evaluation policies of the banks and other documents associated with the workplace participation of Nigerians in the banking industry, as informed in the literature review. The review of these documents provided some details on the stance of the sampled banks on the issues such as maternity and paternity leave and other organisational factors as highlighted in the literature review.

Furthermore, the policies of the banks on working hours, mentoring, maternity and paternity leave and findings from the literature, annual reports, websites, and staff handbooks were subjected to validation through the mechanism of interviewing current employees of the sampled banks. Thus, the nature of the interviewer's questions was influenced by the factors listed above (but not limited to these factors only). Therefore, this thesis adopted the semi-structured interview method which provided interviewees with the opportunity to elaborate on their answers and potential raise other factors or issues that have not previously been identified. Another reason for using semi-structured interviews is because Saunders et al., (2022) noted that this data collection strategy is frequently used by researchers for explanatory case studies as shown in the table below.

Figure 4.3: Purpose of different interview structures

	Research purpose		
	Exploratory	Descriptive	Explanatory
Structured		✓✓	✓
Semi-structured	✓		✓✓
Unstructured	✓✓		

✓✓ = more frequent, ✓ = less frequent

Source: Saunders et al., (2022)

The research also implemented the current trend of conducting gender research, including male respondents' opinions and views (especially fathers). Gammie et al., (2017, p.22) argued that "male voices are important and often neglected in gender research." Despite the organisational evidence that fathers and men are positively regarded for promotion because they are stable and supported by their spouses, it will be challenging to understand and understand the experiences of women in the context of work and family if gender studies neglect the male voices (Schneer and Reitman, 2002: Gammie et al., 2017). Through the voices of male and female bankers, this research will investigate the diverse societal and organisational factors that impact the work experiences and career progression of women.

Thus, this section will evaluate the characteristics and the rationale for selecting the sampled banks and their location. Next, it will evaluate the process of obtaining the policies of the sampled banks and other document reviews. Finally, this section will examine the rationale for choosing semi-structured interviewing above other forms of interviewing and the process of conducting the interviews.

4.7.1 Firm selection and location

The research involves conducting interviews among employees currently working in two commercial banks in Nigeria. The researcher renamed the sampled banks as Apple and Orange banks due to the international and the university-accepted research ethics (this point is discussed extensively in section 4.9). This study achieved data saturation after the researcher have interviewed 40 respondents,

20 men and 20 women currently working in two Nigerian banks. This thesis opts for a new (modern) bank and a more traditional one to evaluate any influence on some corporate cultures (maternity leave, childcare support schemes and working cultures) on women's working experiences. Apple Bank is a new-generation bank¹² that was previously under the control of Asset Management Control of Nigeria (AMCOM) for some years before it was sold to a consortium in 2017. The bank was granted a commercial banking licence in 2011 and has over 150 branches across Nigeria. Apple Bank has a subsidiary insurance company in Nigeria and a commercial bank presence in two African countries. The bank is involved in several corporate social responsibilities in the education, health and financial sectors in Nigeria and has its global headquarters located in Lagos, Nigeria. The figure below shows the representation of staff in high-ranking positions in Apple banks based on gender.

Figure 4.4: Gender distribution of staff occupying senior-level positions in Apple Bank¹³.

DESCRIPTION	MALE	FEMALE	TOTAL
TOP MANAGEMENT	10	4	14
EXECUTIVE DIRECTORS	5	0	5

From the figure, it can be deduced that only 28.5% women occupy top management positions in Apple bank and no woman is appointed as executive director in the sample bank. This statistic is an indication of gender disparity at the upper echelon in the sample bank and contradicts the bank commitment of the bank in achieving gender equality in its workforce as stated in one their online platforms.

¹² The old-generation banks are the financial institutions established decades ago with a rich history that dates back to the colonial era before Nigeria gained its independence. At the same time, the new generational banks were recently established during the post-independence period.

¹³ Compiled by researcher based on information from the website of Apple Bank. The researcher was unable to get the annual report document of Apple bank because it is unavailable in the internet.

In contrast, Orange bank is an old generation bank incorporated on the 23rd February, 1961, but the bank has been operating before it was incorporated during the colonial era. The bank has over 1000 branch office across Nigeria, and have presence in over 15 African countries, in Middle East, the US and Europe (UK and France). The bank is also a key player in the Nigerian Agricultural and Oil and gas sectors. Orange bank is one of African’s premier banks that was originated in Nigeria, the banks have won the prestigious Bank of the year and African Bank of the year award several times in recent decades. The banks engage in several corporate social initiatives in sports, entertainment, health, entrepreneurship and education. Similar to Apple bank, Orange global headquarter is located in Lagos state, Nigeria. The tables below show the workforce representation in Orange bank based on gender and hierarchy.

Figure 4.5: Staff distribution by gender during the 2020 financial year (an extract from the annual report of Orange Bank).

GENDER	HEADCOUNT	% OF TOTAL
MALE	4,117	54%
FEMALE	3,199	46%
TOTAL	7,316	100%

Figure 4.6: Gender distribution of staff occupying top-level positions in Orange Bank (an extract from the annual report of Orange Bank).

Description	Gender	Head Count	% of Total
Board of Directors	Male	12	75%
	Female	4	25%
	Total	16	100%
Top Management	Male	57	79%
	Female	15	21%
	Total	72	100%

Figure 4.7: Gender distribution of staff occupying senior-level positions in Orange Bank¹⁴

DESCRIPTION	MALE	FEMALE	TOTAL
NON-EXECUTIVE DIRECTORS	5	4	9
EXECUTIVE DIRECTORS	7	0	7
GENERAL MANAGERS	15	3	18
DEPUTY GENERAL MANAGERS	15	8	23
ASSISTANT GENERAL MANAGERS	20	4	24

From the figures above, it was discovered that a slightly equal percentage of women and men are in the workforce at Orange bank. However, as shown in figure 6.2 and 6.3, there is a significant gender disparity in high-ranking positions, including the boardroom in Orange Bank. Similarly to Orange Bank, there are no women appointed as executive directors in the boardroom, and as such, female board members are not directly involved in the daily operations of the bank. Instead, the presence of these female as Non-Executive Directors (NED) is to ensure the decision taken by the sample banks does not put their customer's and shareholders' funds at severe risk. Interestingly, almost all the NED of the sample banks (apart from 1 NED from each sample bank) do not have any experience working in the Nigerian banking industry but have previously worked in the Law and private sector. Therefore, the sample banks are ready to employ a significant number of women (not equal numbers of men and women), but they are unwilling to promote and appoint more women to high-ranking positions.

¹⁴ compiled by researcher based on information from the annal report of Orange Bank.

Interviewees from both banks were selected mainly from the headquarters complex of the sample banks in Lagos. This location was selected because of the city's multicultural, ethnic, and religious composition. Lagos is regarded as the commercial hub of Nigeria and West Africa (BBC, 2018; Financial Times, 2018). In 2017, the output of Lagos was \$136bn, and the city is the centre of Nigeria's manufacturing, fashion, and entertainment industry. It is also the home of the pan-African banking industry, with most of the Nigerian banks situating their headquarters in the city. Moreover, Lagos is located in the southern state of Nigeria, where there is a greater representation of educated women at all academic levels (primary, secondary, and tertiary education), as discussed extensively in section **2.4.1**.

4.7.2 Document Review

In the aspect of policies review, the researcher initially planned to critically evaluate the policies of the sample banks on work participation, gender disparity, maternity, and paternity leave. The researcher will also examine the information from the annual report and the banks' website to ascertain whether male and female employees are given equal opportunities across all levels (entry, middle and senior level). Subsequently, the researcher initially travelled to Lagos state (Nigeria) from the UK to make enquiries on how to get access to the relevant bank's policies on work participation and approval to interview their employees at the entry, middle and senior levels. This was done before conducting face-to-face interviews were conducted.

On the basis of this plan, an official letter was sent to the Group Managing Director (GMD) of the selected banks to gain access to the relevant documents and their employees for the interviewing. However, there was no response from the bank's GMD on whether this request was accepted or declined. Thus, the researcher was unable to gain access to the policies because they were not accessible to members of the public but on the intranet network of the banks. Employees of the banks are mandated not to print out these documents without the approval of their line managers. Employees at the entry-level are expected to only read these policies during the induction and orientation period and they are not given a personal copy. Thus, the researcher was unable to implement this plan.

Nonetheless, the researcher was allowed to read through one of the bank's policies in the office complex but was not allowed to have a copy of it. The policies of one of the sample banks (Orange bank) were read through, and the information provided by the respondents was confirmed in the policy handbook. However, the researcher did not have access to print or read through the employee's policies in the other sampled bank. The researcher only had the opportunity to interview a member of staff in the human resource department in Orange about the policies in place and also elicit responses from interviewees about the policies.

Furthermore, the researcher reviewed information on the website and annual report of the sampled banks and information about the sampled banks on verified websites (such as job advertisements). Though these banks are operating in some developed countries, it was discovered that their policies were influenced mainly by the Nigerian Labour Act as opposed to the legislations in these western countries. Thus, the researcher needed to evaluate the Nigerian Labour Act, Federal and state legislations on workplace participation, and other publications from state and federal ministries (such as the Ministry of Labour and Employment, the Ministry of Women Affairs and Youth Development, and the Nigerian Statistics Bureau).

4.7.3 Semi-structured interviews and interview guide

This research applied semi-structured interviews for data collection. Generally, interviews are used mainly as a primary data source to gather individuals' opinions, beliefs, and experiences (Harrell and Bradley, 2009). They can be used to collect information on the past or current behaviours or experiences of an individual(s) (Harrell and Bradley, 2009; Rabionet, 2011). There are three types of interviewing: structured, semi-structured, and unstructured interviews (Bryman and Bell, 2015; Saunders et al., 2019).

Structured interviewing was not adopted in this thesis because it aligns with positivist methodological reasonings since it is used to collect quantifiable data (Saunders et al., 2019). That means this method of interviewing would be challenging to establish rapport with the interviewees because of closed-ended questions that required a standardized response that is pre-coded (Rashidi et al., 2014). Furthermore, though unstructured interviewing aligns with the

constructivist philosophy and qualitative approach, it was considered inappropriate for this research because it is primarily focused on research that the investigator is interested in themes that would emerge from the interviewing sections. Hence, unstructured interviewing was unacceptable because this thesis is more concerned with interviewing participants to understand the issues covered in the theoretical framework instead of formulating a theory from the data.

Thus, a semi-structured interviewing guide was applied, with topics and questions that must be covered (Galletta, 2013; Rabionet, 2011). It is a wide-ranging category of an interview in which the interviewer is prepared to vary the sequence in which questions are asked and to ask new questions in the context of the research situation; however, the interviewer's questions are standardized (Saunders et al., 2012). Semi-structured interviewing will allow the opportunity to ask further questions based on the participant's response or replies. This may likely lead to discovering areas for future research or areas not identified and might have been overlooked during the literature review. Furthermore, using semi-structured interviewing, respondents can describe a clearer account of career experiences, choices, pressures, motivations, family circumstances (including support of a partner, childcare, and household responsibilities), and stereotyping scenarios that may have occurred in the workplace. Thus, through their responses, a qualitative researcher can have an in-depth understanding of the concepts or phenomena being investigated. Ultimately, semi-structured interviewing will provide in-depth knowledge in explaining the gender disparity at top-level positions in the workplace in Nigeria (Rabionet, 2011).

The shortest interview section lasted for 50 minutes, and the duration for the longest interview was 75 minutes. Face-to-face interviews were conducted in the headquarters of the sample banks, apart from two interview sessions conducted in the respondents' residential address. Nonetheless, follow-up interviews were undertaken on the phone to seek further clarification based on the initial interviews. Furthermore, the interview guide was amended after the pilot study to accommodate the societal differences between the Nigerian and developed countries and further investigate issues and topics primarily focused on the work participation of Nigerians in the banking sections.

The researcher undertook some measures to build and maintain rapport with the respondents during interviews. Building and maintaining rapport will enhance the researcher's access to the interviewee's lives and make a good relationship between participants (Saunders et al., 2019). The best approach to maximizing this benefit is to engage in a two-way communication process between the respondents and the interviewers (Elmir et al., 2011). However, the researcher avoided asking too many personal questions that were unconnected to the scope of the research so that efforts to build rapport may not be regarded as a form of surveillance (Peckover, 2002).

Firstly, the list of questions was prepared before the interview sections based on the issues covered in the introductory and literature review as well as the information obtained from the policies, websites, and annual reports of the sampled banks. However, prompting questions were asked from the responses or stories of the respondents. Additionally, the researcher asked questions using terminologies familiar to the Nigerian work settings. For example, replacing networking with godfatherism or *man-know-man*. The interviewer allowed respondents to communicate in a local language (*Pidgin English*), which was a few phrases or words spoken in Pidgin English. Because of the researcher's extensive knowledge of Pidgin English (as a Nigerian), a few phrases were made by him in Pidgin English. The researcher translated these Pidgin English phrases (spoken by the researcher and respondents) into English at the data analysis stage. It is worthwhile to note that the respondents and researcher occasionally made a few remarks in Pidgin English (mostly short phrases), while the rest of the interview was done in the English language. These measures assisted the researcher in maintaining the flow of conversation and continuous engagement with respondents.

Despite the implementation of these measures, there were a few occasions when the respondents interrupted the interviews because they were required to attend work-related activities. In order to mitigate the risks, interview sections were conducted outside working hours: when staff was on break, before or after working hours, and in their residential apartments. These procedures reduced the interruptions of interviews and made respondents relaxed and freely express themselves despite the anxiety of not attending to the queries of their customers, superiors, and other colleagues.

The interview sections were recorded, and both spoken words and sounds, including hesitations, were transcribed for analysis carefully. Although it is argued that transcribing audio recordings may be time-consuming (Bryman and Bell, 2015), the researcher ensured that this process was undertaken to analyse respondents' thoughts and suggestions comprehensively. The interview involves bank employees currently working in the two sampled banks in the Nigerian banking industry. The tables below display the number of interviewees and their different demographics, status, and other descriptions.

Despite the advantages of semi-structured interviews, this type of interviewing may lead to concerns about reliability (Saunders et al., 2019). Reliability is concerned with the extent to which a data collection technique (semi-structured interviews) would reveal consistent findings and similar conclusions if other researchers adopted this data technique (Tuli, 2010: Bryman and Bell, 2015: Saunders et al., 2019). Related to this is interviewee or response bias due to positionality: respondents may choose not to reveal and discuss an aspect of the topic that the researcher intends to investigate because this would lead to probing questions the interviewee does not want to discuss with the researcher (Saunders et al., 2019). The outcome of positionality may be that the interviewee may decline to disclose some information or provide inaccurate '*picture*' of the situation that placed them in a '*socially-desirable*' role (Eriksson and Kovalainen, 2015: Saunders et al., 2019). For instance, due to the socio-cultural context of Nigerian society, interviewees may choose not to answer on spousal income and support, personal relationships, fertility and contraceptive use, or they may decide to provide desirable answers that may not accurately reflect reality.

Figure 4.8: Total number of respondents with their gender

	APPLE BANK	ORANGE BANK	TOTAL
FEMALE	13	7	20
MALE	10	10	20
TOTAL	23	17	40

Figure 4.9: Levels of respondents with their gender

	APPLE BANK	ORANGE BANK	TOTAL
SENIOR MANAGERS			
FEMALE	3	1	4
MALE	4	3	7
TOTAL	7	4	11
MIDDLE-LEVEL MANAGERS			
FEMALE	6	1	7
MALE	4	4	8
TOTAL	10	5	15
ENTRY LEVEL STAFF			
FEMALE	4	5	9
MALE	2	3	5
TOTAL	6	8	14

Figure 4.10: Marital status of respondents in Apple bank

	MALE	FEMALE	TOTAL
SENIOR MANAGERS			
MARRIED (with children)	4	1	5
UNMARRIED	-	1	1
SINGLE PARENT	-	1	1
TOTAL	4	3	7
MIDDLE-LEVEL MANAGERS			
MARRIED (with children)	4	4	8
UNMARRIED	-	2	2
TOTAL	4	6	10
ENTRY-LEVEL STAFF			
MARRIED	2	1	3
UNMARRIED	-	3	3
TOTAL	2	4	6

Figure 4.11: Marital status of respondents in Orange bank

	MALE	FEMALE	TOTAL
SENIOR MANAGERS			
MARRIED (with children)	3	1	4
UNMARRIED	-	-	-
TOTAL	3	1	4
MIDDLE-LEVEL MANAGERS			
MARRIED (with children)	2	-	2
UNMARRIED	2	1	3
TOTAL	4	1	5
ENTRY-LEVEL MANAGERS			
MARRIED (with children)	-	1	1
UNMARRIED	3	4	7
TOTAL	3	5	8

Figure 4.12: List of the interviewees in Apple bank and their demographics

CODE NAME	SEX	LEVEL	MARITAL STATUS	NUMBER OF CHILDREN	AGE RANGE	DEPARTMENT	EDUCATIONAL QUALIFICATIONS	BANKING EXPERIENCE
APPLE BANK								
ADA	F	Senior	Married	2	41-45	Head Corporate firms	Undergraduate degree	Over 10 years
CHI	F	Senior	Single Mum	1	41-45	Head Internal Controls	Undergraduate and Master's degree	Over 15 years
DIM	F	Senior	Unmarried	-	46-50	Head High Net worth Clients	Undergraduate degree	19 years
ABI	F	Middle	Married	2	41-45	Securities (Loan Department)	Undergraduate and Master's degree	16 years
ELI	F	Middle	Married	2	41-45	Business strategy	Undergraduate Degree and Professional qualification	10 years
JOY	F	Middle	Married	4	36-40	Compliance	Undergraduate Degree	12 years
OBY	F	Middle	Married	3	46-50	Branch	Undergraduate	17 years

						Manager	Degree	
OGE	F	Middle	Married	2	36-40	Business strategy	Undergraduate and master's degree	13 years
KIM	F	Middle	Unmarried	-	41-45	Quality assurance	Undergraduate Degree	12 years
EBY	F	Entry	Married	1	26-30	Anti-money laundering	Undergraduate and master's degree	8 years
AMA	F	Entry	Unmarried	-	31-36	Legal	Undergraduate Degree and (Law)	5 Years
ANA	F	Entry	Unmarried	-	26-30	Internal Compliance Advisory	Undergraduate Degree (Sociology and Anthropology)	3 Years
AMY	F	Entry	Unmarried	-	26-30	Product Development (Online Bank)	Undergraduate Degree	5 years
EZE¹⁵	M	Senior	Married	N/A	51-56	Head Value Chain and SME	Undergraduate Degree	20 years

¹⁵ Eze is a Chartered Banker and member of Nigerian institute of Management.

						Banking	(Microbiology), Post-graduate diploma, MBA,	
JAY	M	Senior	Married	4	41-45	Head Telecoms and Media	Undergraduate Degree	Over 12 years
DAN	M	Senior	Married	4	36-40	Head Energy	Undergraduate Degree and Post graduate degree	13 years
SAM	M	Senior	Married	4	N/A	Head Legal Department and Acting Secretary	Undergraduate Degree	Close to 20 years
TIM	M	Middle	Married	N/A	N/A	Human Resources	Undergraduate Degree	Approx. 10 years
BOB	M	Middle	Married	3	41-45	Compliance	Undergraduate Degree	19 years
JIM	M	Middle	Married	4	51-55	Estate Manager	Undergraduate Degree	10 years
TOM	M	Middle	Married	1	36-40	Risk Management	Undergraduate Degree	Over 10 years
MAC	M	Entry	Married	2	N/A	Regulatory	Undergraduate	8 years

						Officer	Degree	
JOE	M	Entry	Married	2	N/A	Regulatory Officer	Undergraduate Degree	11 years

Figure 4.13: List of the interviewee in Orange bank and their demographics

CODE NAME	SEX	LEVEL	MARITAL STATUS	NUMBER OF KIDS	AGE RANGE	DEPARTMENT	EDUCATIONAL QUALIFICATIONS	BANKING EXPERIENCE
ORANGE BANK								
MAY	F	Senior	Married	3	N/A	Head Secure Lending	Undergraduate Degree in Business Administration	21 years
ASA	F	Middle	Unmarried	-	35-40	Marketing	Undergraduate Degree and Master's degree	8 months
ANN	F	Entry	Married	2	31-35	Internal Control	Undergraduate Degree in Accounting and ICAN ¹⁶	6 years
ESE	F	Entry	Unmarried	-	21-25	Child & Youth Banking	Undergraduate Degree in Geoscience	Almost 1 year

¹⁶ Member of the Institute of Chartered Accountancy of Nigeria

EVY	F	Entry	Unmarried	-	21-25	Workplace Banking	Undergraduate Degree in Zoology	3 years
LUZ	F	Entry	Unmarried	-	26-30	Collections	Undergraduate Degree	Almost 7 years
MEG	F	Entry	Unmarried	-	26-30	Collections	HND in Mass Communication	3 months
OBI	M	Senior	Married	4	41-45	Head Brand Management	Undergraduate Degree	13 years
LEO	M	Senior	Married	4	41-45	Head Small & Medium Enterprise (SME)	Undergraduate Degree and CFA ¹⁷	20 years
MAX	M	Middle	Married	2	36-40	Data Analytics	Undergraduate Degree	Over 7 years
OBA	M	Middle	Married	2	41-45	SME	Undergraduate Degree in Marketing and MBA	Over 10 years
RAY	M	Middle	Unmarried	-	30-35	Financial Technology	Undergraduate Degree	Over 5 years
BEN	M	Middle	Unmarried	-	26-30	Data	Undergraduate	4 years

¹⁷ Member of Chartered Financial Analyst

						Analytics	Degree	
ADE	M	Entry	Unmarried	-	21-25	Agency Banking	Undergraduate Degree in Biochemistry	1 year and 1 month
ALI	M	Entry	Unmarried	-	21-25	Small & Medium Enterprise (SME)	Undergraduate Degree	11 months
EFE	M	Entry	Unmarried	-	21-25	Corporate Banking	HND and Undergraduate Degree in Accounting	1 year and 4 months

Figure 4.14: The employment status of the spouse of interviewees

DETAILS	LEVEL	WORK PATTERN OF THEIR SPOUSE	SECTOR OF ECONOMY
MALE RESPONDENTS			
EZE	Senior	Full-time	Banking
SAM	Senior	Full-time	Retail
DAN	Senior	Full-time	Banking
JAY	Senior	Full-time	Media and Marketing
TIM	Middle	N/A	N/A
OBI	Senior	Flexible	Business Owner
LEO	Senior	Full-time	Business Owner
BOB	Middle	Full-time	Banking
JIM	Middle	Full-time	Health
TOM	Middle	Full-time	Banking
MAX	Middle	Flexible	Business owner
OBA	Middle	Full-time	Banking
MAC	Entry	Full-time	N/A
JOE	Entry	Full-time	Aviation
FEMALE RESPONDENTS			
EBY	Entry	Full-time	Telecommunication

ANN	Entry	Full-time	Banking
OGE	Middle	Flexible	Business Owner
ELI	Middle	Flexible	N/A
JOY	Middle	Flexible	Business Owner
OBY	Middle	Flexible	Business Owner
OBY	Middle	Flexible	Business Owner
MAY	Senior	Flexible	Business Owner
ADA	Senior	Flexible	Business Owner

As further discussed in Chapter 8, there were challenges encountered in accessing data. Hence, the number of interviewees was unevenly split into some aspects of the data. The number of respondents among Apple and Orange banks was uneven, with 23 and 17, respectively. All respondents are employees of the sample bank occupying entry, middle and senior level positions, currently working in the headquarters (apart from two respondents working in one of the sample bank branch offices in Lagos). From the data, the entry-level staff are those without supervisory roles, including those recruited via the graduate scheme. These employees have no supervisory role, and they are low-level of the organizational structure. They are mainly called trainees or officers attached to their job roles. Middle-level employees are in the *first line* of supervisory positions and are the closest to entry-level employees. They have the title of manager designated to their job roles. The middle-level staff are primarily responsible for ensuring that specific tasks of the banks are undertaken effectively. The senior-level managers are mainly the head of a department in the bank. Their main job is making strategic decisions, and they are responsible for managing the entry and middle-level managers.

All the respondents are full-time employees on a permanent contract: thus, they are paid a fixed annual salary and are entitled to annual and sick leave. In addition, all the respondents have full employment rights and are entitled to occupational benefits such as pensions payments and maternity and paternity

leave. The academic requirement for employment in the Nigerian banking industry is a tertiary educational certificate from a polytechnic, college of education or university. It was not specified in the policy document of the sample banks that professional qualifications are a mandatory requirement for employment or promotion. However, employees with professional qualifications have an advantage over those that do not possess them. The retirement age of bankers is consistent with the national figure of 60- or 35 continuous years (whichever comes first), and the average life expectancy age in Nigeria is 63 years old in 2019 (NBS, 2020).

Furthermore, it was discovered that 75% of the male respondents were married as opposed to 40% of the married female respondent. From the stories of the married male interviewees, all their spouses, except for two married men (whose wives have established a business), work full-time in various economic sectors. Interestingly, the spouse of most of the male respondents are currently participating in the formal sector: thus this thesis tends to evaluate the various factors that have influenced the change in men's attitudes and behaviours. The table above shows the employment details of the spouse of the respondents.

4.8 DATA ANALYSIS

This thesis utilised the thematic method of analysis of qualitative data. Thematic analysis is an approach for identifying, analysing, and reporting patterns (themes) within data (Braun and Clarke, 2006; Maguire and Delahunt, 2017). It is regarded as a foundational method for qualitative analysis (Braun and Clarke, 2006). It is the first method of qualitative analysis that researchers should learn because it is a tool to use across various other methods of data analysis (Boyatzis, 1998). Indeed, thematic analysis "provides core skills that will be useful for conducting many other kinds of analysis" (Braun and Clark, 2006, p.78).

Thematic analysis is compatible with the constructionist paradigm, even though this approach is not tied to a particular epistemological or theoretical perspective (Maguire and Delahunt, 2017). It's a valuable research tool that provides a rich and detailed yet complex analysis or data account (Bryman and Bell, 2015; Castleberry and Nolen, 2018). It is a method that offers insight into themes (patterns of meaning) and allows the researcher to see and make sense of

collective or shared meanings and experiences (Braun and Clark, 2006: Castleberry and Nolen, 2018).

The main reasons for choosing thematic analysis are because of its accessibility and flexibility. In the aspect of accessibility, the thematic analysis provides an introductory approach to conducting research that otherwise can seem vague, challenging, and mystifying (Bryman and Bell, 2015: Braun and Clarke, 2019: Saunders et al., 2019). For example, a researcher needs to familiarize themselves with complex theoretical concepts of language in order to conduct a discourse analysis. This is not the case with thematic analysis because it does not involve the researcher acquiring expertise in any theoretical framework before coding and analysing data (Saunders et al., 2019). Thus, the thematic analysis makes qualitative research results available and understandable to a wider audience (including those with little or no expertise in qualitative research) (Braun and Clarke, 2019: Saunders et al., 2019). This is because of its less complex approach to coding and systematic analysing of qualitative data (Saunders et al., 2019). In terms of flexibility (as discussed in section **4.4**), thematic analysis can be conducted in many ways, including inductive, deductive and the combination of the inductive and deductive approaches (Evers and Van Staa, 2010: Alhojailan and Mohammed, 2012; Terry et al., 2017: Braun and Clarke, 2019). In the deductive thematic approach, they argued that researchers “rarely completely ignore the semantic content of the data for a particular theoretical construct” (Braun and Clarke, 2019, pp.58-59). Under the thematic analysis approach, induction entails some elements of deduction, and the deductive process is likely to involve some induction (Bryman and Bell, 2015). As such, thematic analysis is compatible with the research approach (which involves combination of the inductive and deductive approach) adopted in this thesis (see section **4.4**).

Afterward, the data could be analysed using Computer-assisted qualitative data analysis software, or CAQDAS as conventionally abbreviated. Using CAQDAS programs such as NVivo, researchers can perform recording, storing, indexing, sorting, coding, and comparison analysis more efficiently than conducting analysis manually (Leech and Onwuegbuzie, 2011; Richards and Morse, 2012). Thus, this software will guide a researcher on the step-by-step process for conducting qualitative data analysis (Leech and Onwuegbuzie, 2011). However,

NVivo can make the researcher distant from the data (Bazeley, 2013) and this approach was not adopted due to Covid-19 restrictions which prevented the researcher from gaining access both to Nvivo training and the university campus.

Thus, this research adopted the manual strategy of data analysis. This process commenced with the researcher becoming familiar with the data. The familiarity process was easily achievable because of the aid of a research notebook and transcribing the data. The researcher documented strategic and striking points discovered during the interviews and transcribed data in a notebook and recordings on a smartphone. This method provided insight into patterns, recurring themes, and relationships from the data. This notebook also comprises summaries of a set of related interviews and observations made by the researcher based on respondents' stories. This process is very imperative because it assists the researcher in taking note of ideas and points that may have been omitted during the literature review.

The limitation of this data analysis strategy is time-consuming and less sophisticated in terms of coding, online data collection and code development (Clarke and Braun, 2022). Despite this weakness of the manual strategy, this approach will ensure that the researcher is submerge in the data and become more familiar with the data, this is effective for searching for themes and nodes (Saunders et al., 2019). In addition, the manual thematic analysis is subjective and heavily relies on the researcher's experience and knowledge. Braun and Clarke (2022) argued that analysis and interpretation of data (via manual thematic analysis) cannot be accurate and objective because of the researcher's subjectivity (that is, the investigator searches for themes and interpret these themes based on their views). The research may interpret the responses of the interviewees on the basis of their own beliefs and experience which could affect the reliability of the study (Saunders et al., 2019). Therefore, the researcher adopting a manual approach to data analysis could be a limitation due to researcher bias, which can affect the study's objectivity.

Afterward, the researcher formulated codes and themes deductively based on the theoretical frameworks, research questions, and objectives (Saunders et al., 2015). Some themes were derived from the data based on the assertion

that themes can be derived deductively and inductively, as discussed in some paragraphs above (Yin, 2018: Braun and Clarke, 2019: Saunders et al., 2019). For example, the theme of traffic challenges in Lagos state was generated based on the respondents' stories. This theme was helpful when analysing the issue of the time spent by respondents away from their families (spouses and children). This particular theme was not previously identified in the literature even in gender-related studies in Nigeria. Thus, coding assisted the researcher in managing the transcribed data by categorizing data with similar meanings to examine them in relation to other groups of similar units of data (Saunders et al., 2019).

Figure 4.15: Summary of Themes

Societal expectation and Nigerian work participation	Caring responsibilities	Household Responsibilities	Organizational cultures
Education factors	Family member	Domestic staff	Promotion Opportunities
Economic factors	Nanny	Respondents' participation in Masculine Chores	Recruitment procedures and practices
Role Models	Creche	Respondents' Feminized chores	Working hours (travel time) and responsibilities.
Family Background	Boarding School	Involvement of spouse	Flexible working
Nature of Spouse's employment	Respondents Involvement		Mentoring
	Spouse's involvement		Networking
	Career progression and		Maternity, Paternity and Shared Parental

Upon completing the coding process, a summary of the codes was subject to review by the principal supervisor. Based on the feedback from the principal supervisor, subsequent editing of the codes was undertaken to capture all the information emerging from the data.

Figure 4.16. Review themes and codes for data analysis

Theme: Patriarchal Structure	Theme: Home Responsibilities	Theme: Organizational factors	Theme: Organizational factors
Subtheme: Nigerian women work participation	Subtheme: Childcare support mechanism	Subtheme: Networking	Subtheme: Promotion Opportunities
Codes: Education Economic conditions Role models Family background	Codes: Extended family members Nanny Creche Boarding school	Codes: Networking at recruitment stage Networking as a tool for promotion Networking activities in the sample banks Networking and corporate politics Respondents' views on networking as a promotion strategy	Codes: Promotion levels in the sample banks Criteria for promotion Different ways to be promoted. Perception of respondents on opportunities in the sample banks
Subtheme: Nature of Nigerian women employment	Subtheme: Participation of respondents in caring responsibilities	Subtheme: Maternity leave	Subtheme: Recruitment process in the sample banks
Codes: Decision making process in the family. Hierarchical structure in	Codes: Sample women involvement in caring responsibilities	Codes: Maternity leave period in the sample banks based on the stories of respondents. Sample banks	Codes: Stages of recruitment in the sample banks Respondents' experiences

<p>Nigerian families.</p> <p>Traditional model of Nigerian families.</p> <p>Comparing the opinions and views of sample men on their spouse's work participation</p>	<p>Sample men involvement in caring roles</p> <p>Caring roles and career progression</p>	<p>policies on maternity leave and support given to nursing mothers as stated in the bank's policy documents.</p> <p>Other forms of support received by nursing mothers in the sample banks based on respondents' stories.</p> <p>Maternity leave period and career progression in the sample banks.</p> <p>Sample women assessment of the maternity period in the sample banks</p> <p>Subtheme: Paternity leave</p> <p>Codes: Paternity leave in the sample banks</p> <p>Sample men views on paternity leaves.</p>	<p>(based on their levels) about the recruitment process in the sample banks</p>
	<p>Subtheme: Household chores</p> <p>Codes: Domestic staff (housekeepers)</p> <p>Participation of sample men in masculine chores</p> <p>Participation of sample men in feminized chores</p>	<p>Subtheme: Mentoring</p> <p>Codes: Mentoring opportunities in the sample banks</p> <p>Mentoring and career progression for sample women</p>	<p>Subtheme: Long hour culture</p> <p>Codes: Official working hours in the sample banks</p> <p>Traffic situation in Lagos</p> <p>Flexible working options</p>

	<p>Participation of sample women in the household chores.</p> <p>Opinions of sample men on their spouse's participation in the housework</p> <p>Family roles and career progression of sample women</p>	<p>Implication of lack of mentoring opportunities in the sample banks for women</p>	<p>Impact of long working hours on respondents both male and female</p>
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After identifying relevant codes and themes, the researcher used Microsoft Word software to categorize direct quotations related to the research question. The quotes were labelled correctly with the codes so that the researcher could easily identify the source of the quotes. Afterward, thematic analysis (comparative evaluation of the different themes identified) was employed, and the process was guided by the theoretical framework and the emerging themes or codes from the data. Findings and interpretation of findings were recorded and used to write the analysis and discussion chapter. Apart from religion and cultural norms in Nigeria, this study was unable to investigate other factors of exclusion or discrimination (intersectionality) that could impact on career opportunities and decision making (see section **8.6.3**).

4.9 ETHICAL CONSIDERATION

Ethics are moral principles and values that influence how a researcher, or a group of investigators conduct their research activities (Ghauri et al., 2020). Researchers must ensure that studies relating to human participants are undertaken ethically to eliminate any risks or potential risks to parties involved in the research (Bryman and Bell, 2015: Yin, 2018). Thus, researchers have the moral responsibility to ensure that the research design, data collection, and

presentation of findings are undertaken based on the best practice principles in their respective jurisdictions (Ghauri et al., 2020).

Based on the premise above, the researcher ensures that all issues on the ethical implication of this study were discussed and approved by the supervisory team and the ethics committee of the university. The researcher did not assume that the approval also translates to the acceptance of consent of participants to engage in a recorded interview. Thus, the researcher designed an extensive plan before the actual data collection was initiated. This plan included issues of seeking informed consent and applying the principles of confidentiality in reporting and presentation of data in this thesis's findings.

Firstly, the researcher sought the approval of respondents before conducting the interview and ensured that they granted consent for the interviews to be recorded and transcribed for academic research purposes:

Research should, as far as possible, be based on freely given informed consent of research subjects who have been provided with adequate information on what is being done to them, the limits to their participation, as well as any potential risks they may incur by taking part in research (Sin, 2005, p.279).

Therefore, all 40 respondents willingly accepted to be part of the studies, and participants who declined consent were able to opt out of the study. Furthermore, Corti et al., (2000) argued that part of the process of obtaining informed consent involved the researcher enlightening the potential participant of the potential risks and applications associated with the research. As such, they should be aware of their right to be part of the studies, decline participation, or renegotiate the process. Thus, respondents were allowed to go through the interview questions before starting the section upon their request. In a few instances, about 3 respondents were excluded from the research because they were unwilling to answer some questions due to trust-related issues (they did not believe that this research was purely designed for academic purposes). On each occasion, the researcher willingly obliged their request and did not compel them or apply any deception measures to alleviate their fears and concerns.

In the aspect of confidentiality, the researcher guarantees the concealing of the name of the sampled banks and personal details of the respondents that could pose a potential risk to the respondents because they participated in this study. That means, participant anonymity was applied when transcribing and storing data, and direct quotes were carefully selected to ensure that both the sampled banks and the respondents were not exposed to any potential harm to their reputation. Thus, information and direct quotes were comprehensively evaluated to ensure that any information that could identify the sample banks and respondents was excluded.

In the area of secondary data (staff handbooks and policies on maternity and paternity leave), the researcher was only able to read the documents in the office premises of the bank and take notes. There was no permission to access the documents outside the office complex or download them. In this situation, the researcher took notes and ensured that the notebook was only shared with individuals involved in the research. In addition, the notebook was stored safely and securely to avoid any data breaches.

Furthermore, the researcher personally asked for the contact emails and phone numbers of the respondents in case of the need for follow-up interviews and further clarification of their interviews. In this scenario, the researcher ensures that such personal details are stored discreetly and confidentially, and this information was not shared with anyone to prevent any security breaches that will compromise their safety.

4.10 SUMMARY

This chapter evaluated the methodological approach and method of the research of this thesis. The positioning of the study is aligned with the social constructivist philosophy because reality is based on the interpretations of the social actors rather than definitive knowledge. Furthermore, a qualitative research approach was adopted over a quantitative approach because qualitative research method will enable respondents to freely express themselves to provide an in-depth understanding of this subject area.

The thesis utilised a multiple case study approach to critically evaluate vertical segregation among two commercial banks in the Nigerian banking industry. The multiple case study approach was adopted to provide a detailed and thorough

understanding of the rationale behind gender inequality at top-level positions in the Nigerian banking industry. Furthermore, through semi-structured interviews with 20 males and 20 females currently working in the banking sector. The study adopted the snowball sampling method in selecting respondents because of the challenge of accessing suitable interviewees. A semi-structured interview approach allowed the researcher to ask questions based on the replies and stories of respondents. After the interviewing, data was transcribed, and thematic analysis was adopted inductively and deductively.

The next chapter will present the data findings in the societal dimension. In chapter 5, the researcher will evaluate the factors that influenced Nigerian men to allow their wives to participate in the workplace, the patriarchal structure of Nigerian society and the traditional family model (male-breadwinner and women-care providers). In addition, it will critically evaluate the strategies adopted by male and female respondents to cope with household chores and childcare responsibilities.

CHAPTER 5

SOCIETAL FACTORS FINDINGS

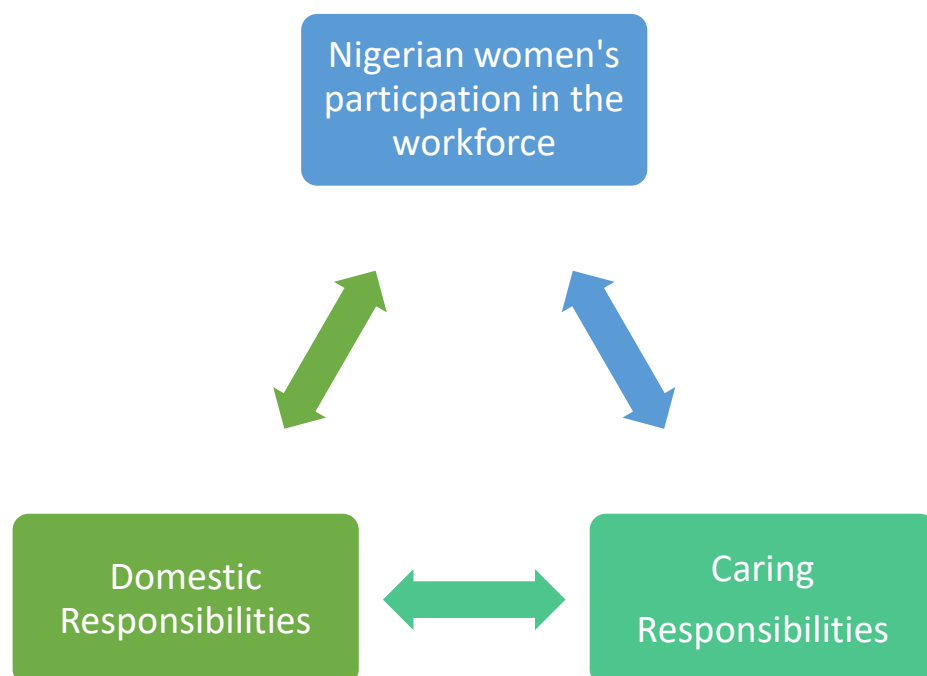
The previous chapter provided a detailed account of the methodology and the methods applied to undertake this thesis. This chapter presents the findings from the interviews which relate to the societal dimension. The societal dimension or factors relates to the expectation of the family (man-breadwinner role and woman-caring responsibilities) based on the norms and culture and norms of the Nigerian society as discussed in section **3.2.2** of the literature review chapter (Bianchi and Milkie, 2010; Makama, 2013; Alade et al., 2015). This will be achieved by comparing the findings from the data with the discoveries from the literature pertaining to Nigeria and other developed countries.

This chapter will begin by evaluating the change factors (education reasons, economic conditions, the influence of family background, and role models) that increased the participation of Nigerian women in the workplace. After that, this chapter will examine the participation of the married respondents in household and caring responsibilities. Next, the chapter will address the relationship between motherhood and career progression. Finally, this section will examine the applicability of the data findings to the equality feminism framework: an aspect of equality feminism (referring to the societal dimension).

5.1 SOCIETAL DIMENSIONS

This section will explore the increasing participation of women as compared to some decades ago. The data revealed some changes in the societal expectation of a Nigerian man and woman in the family, although some aspects of traditional gender roles continue to be perpetuated in Nigerian society. These changes can be categorized into the following themes: the increasing participation of Nigerian women in the workplace and home responsibilities (which will be subdivided into household chores and caring duties).

Figure 5.1: SOCIETAL DIMENSION ANALYSIS



5.2 NIGERIAN WOMEN'S PARTICIPATION IN THE WORKPLACE

As discussed in section in section **3.2.4.1**, the societal dimension of the equality feminism and patriarchal system of Nigerian society imposes the traditional model of the family (male-breadwinner and female-caregivers). Therefore, Nigerian society gives absolute priority to men, while women are treated as second-class citizens (Sultana, 2012; Ezenwa-Ohaeto, 2015; Aluko, 2015). Under this system, the position of women is defined by men and most Nigerian women were not permitted to work because of the presumption that they are being distracted from fulfilling their family responsibilities (Essien and Ukpung, 2012; Makama, 2013; Kyari and Ayodele, 2014; Ezenwa-Ohaeto, 2015; Aluko, 2015):

Based on our culture and traditions, the man is head of the family and women are expected to submit to them (**May**)

Additionally, the religious belief system in Nigeria is another reason why some interviewee mothers need to seek their husbands' permission before participating or continuing to participate in the banking industry. Because the

research was conducted in southern Nigeria, where all the respondents are Christians (see section **2.3**), it was discovered that the assertion of some married respondents about the structure of the family is based on their Christian beliefs or doctrines from the Bible. Eze spoke about the position of the man in his family based on his Christian beliefs:

Authority should also be clear in the marriage. The man should have absolute (full) authority in the family. That is what the Bible tells us; my wife needs my approval on whether to work or stop working in her workplace (**Eze**).

Similarly, Oby, a branch manager at Apple bank, and a Christian explained that:

The man is the head of the family based on my Christian belief system, and it is expected that I seek the permission of my husband before I work for Apple bank after childbearing, I need to know if my husband wants me to continue working in this bank (**Oby**).

Based on the discussions in section **3.2.4.1**, it is a mandatory requirement for sample women to ask for permission (approval) from their husbands to participate or continue participating in the Nigerian banking sector based on religion and the patriarchal system of Nigeria.

However, some changes in attitudes and behaviours are evident from the men and women interviewed which indicates a diminishing effect of the patriarchal structure of the family. These changes have led to the increased participation of women in the Nigerian workplace. So, what has driven this societal change, enabling women to partake in the workforce? From the responses and stories of the interviewees, the changes were driven by four factors: the increased access to education for girls and women in Nigeria, the economic conditions in Nigeria, the effects on the family background of interviewees, and the influence of role models. These factors will be discussed in the order they are listed.

5.2.1 THE EDUCATION OF GIRLS AND WOMEN IN NIGERIA

Education availability to women in Nigeria now allows female children to acquire skills, knowledge, and, more importantly, certificates to seek employment in work settings (Anugwom, 2009). The traditional approach of denying access to education to female children, as discussed in section **2.4.1** (in the contextual

chapter), as a result of respondents being educated up to tertiary level (see figure 4.11 and 4.12). Hence, as more Nigerians are becoming exposed to the western style of education, their views and opinions on traditional culture are changing:

As you access information, you see an alternative way of doing things; you now notice that those alternative ways are better than how you've been doing things. Why won't you switch (your opinions, behaviors, and lifestyle)? Human beings will continue to evolve; human beings will continue to learn and unlearn through the process of education. Definitely, culture is the way you've been doing things because that's the way you've been exposed. Over time as you get exposed to new ways of doing things. Thus, some of the things we call culture will start changing (**Tom**).

The female respondents explained that their participation in the Nigerian banking industry is due to their access to education. For instance, Asa, a recently recruited marketing manager at Orange Bank, vehemently spoke against the Nigerian patriarchal structure, which discourages women from joining and participating in the workplace, citing the importance and value of her educational qualification:

So, at the end of the day, as far as society's expectations go, I shouldn't really be working now. I should complete university and then enter the business of rearing and nurturing children, eh¹⁸? I just finished my master's degree, and you expect me to be submissive to a man saying: I shouldn't continue my current job because society makes him the head of the family. I will never do that (**Asa**).

Though Asa is a young and unmarried woman, she was very critical of the traditional expectation of the family because of her level of education (up to a postgraduate level). These assertions were collaborated by several unmarried female respondents that were not ready to exit the workplace to become full-time housewives after the investments made by their loved ones to be educated. They were unsupportive of the patriarchal system in Nigeria, and part of their conditions for marriage was the assurance of their future/potential husband that work patterns would be unaffected after marriage and childbirth: Ese explained:

¹⁸ An expression made by Nigerians signalling a strong displeasure of a situation.

I am not married yet. But before I get married, my fiancé must agree that marriage would not prevent me from continuing with my job. I have a strong aspiration to reach the senior management level. I won't accept it if a man tells me to quit my job here and be a full-time housewife after going through the rigour of higher education learning (**Ese**).

Similarly, married women also expressed displeasure with the patriarchal system. For example, Ann, an entry-level employee, had a strong career ambition to fully participate in the corporate environment. She had entered into discussions with her husband before they got married in order to confirm that her husband would support her career aspirations and childbearing would not deter her continuous participation in the corporate environment:

Part of my discussion with my husband before we married, was about what would happen to my career when we became a couple. I decided to have this discussion with him then because I was a second-class upper-division holder in Accountancy from a private university in Nigeria before I met him. He met me working in this bank, and I don't want to stop working after marriage or when we start having children. He assured me... I would continue working in the corporate world before we walk down the aisle. So far, my husband supports my career ambitions and determination to be a chartered accountant (**Ann**).

The women interviewed recognized that culturally it is the sole responsibility of their husbands to determine whether they will continue to participate in the workplace or not after marriage due to the patriarchal structure of the family (Essien and Ukpong, 2012, Alade et al., 2015). This is because culturally, Nigerian men are usually more likely to see their wives as first and foremost homemakers rather than fellow workers and partners in the formal sector (Anugwom, 2009: Essien and Ukpong, 2012: Makama, 2013). Thus, these sample women are keen to ensure that the person they intend to marry supports their career aspirations so that they would not become full-time homemakers despite their educational qualifications. However, it is interesting to note that the patriarchal structure is still clearly evident as women who are entering into a marriage arrangement are having to seek permission from their husbands and

their ongoing activity is only because their husband has agreed to the arrangement.

Based on the impact of education on the respondents, it was discovered from the data that parents are presently ensuring that their female children are educated by enrolling them in educational institutions. In particular, the respondents with children recognized that the benefits and importance of being educated (granting them access to seek employment in the corporate world) influenced their decisions, and they desire the same opportunity for their children:

I believe that once women have access to education, nothing is preventing them. Once women are educated and have the aspirations to progress in the workforce, then there is nothing hampering them... for me, I am making an effort to educate all my children, both boys and girls (**Eze**).

Thus, respondents with children (both male and female) confirmed providing equal access to fee-paying private education for both their male and female children from primary to tertiary level. Hence, the increase in girl-child education will give them future access to the labour market:

My daughter is five years. She attends the same school as her brother. It is a very expensive school in Lekki (**Dan**).

My husband and I are fully committed to educating all our children irrespective of their gender. We must work hard to ensure that my son and daughter are educated in private schools (**Ada**).

These respondents are keen to ensure that their female children are educated from primary to tertiary level because, as educated individuals, they have been exposed to benefits, advantages, and how education can improve their daughters' chances for a better life and employment opportunities.

From the data, the increase in education of Nigerians has empowered women with the entry requirements (academic qualifications, skills and competence) for employment and has subsequently reduced the impact of individualist exclusion. According to Murphy (1984), individualist exclusion criteria (precisely, academic qualification) are designed by the superior group to protect advantages; however, they are much less efficient than collectivist exclusion in transferring advantages, privileges, and opportunities to the next generations. This

argumentation aligns with the findings of this thesis but mainly in the southern part of Nigeria. Nonetheless, the findings of the thesis suggest that Nigerian women cannot be excluded from employment opportunities because they are presently availed of a similar level of education as compared to their male counterparts. In addition, the respondents are presently ensuring their daughters are educated to a tertiary level, even in private schools, which is a totally different situation many decades ago (NBS, 2018). Invariably suggesting that Nigerian women are now acquiring the educational qualifications, competence and skills, which was one of the factors of oppression exerted by Nigerian men to exclude them from employment and promotion opportunities in the workplace.

5.2.2 ECONOMIC FACTOR

Traditionally, Nigerian men would have been reluctant to allow their wives to participate in the workplace. Alade et al. (2015) noted that many academically-qualified women were forced to exclude themselves from participating in the workplace, and the few women who venture into building their careers in formal corporate settings have been culturally assigned by men as rebellious women. In a few instances, when Nigerian women were permitted to work, they could be mandated to quit their employment by their husbands if they were earning more than them so that they do not contravene the norms of society (Agbalajobi, 2010; Fakeye et al., 2012; Eboiyehi, et al., 2016).

However, most interviewees explained that Nigeria's economic situation has led to changes in Nigerian men's attitudes, which have resulted in increasing women's participation in the workplace. In 2016, Nigeria's economy went into recession due to the global fall of crude oil prices from \$112 a barrel in 2014 to less than \$50 (NBS, 2018; BBC, 2020). This global drop in the price of crude oil negatively affected the Nigerian external foreign reserve and the exchange rate. The free fall of the currency increased the prices of goods and services because Nigeria is an import-dependent country (Mbaegbu, 2016; Nteegah and Mansi, 2017). This situation led to hardship, suffering, redundancy, wage cuts, and hardship. Subsequently in many families the income of husbands was not sufficient for the needs of the family. This led most of the male respondents to alter the family's traditional approach of preventing their educated wives from

seeking employment to the present situation of allowing them fully to participate in the workplace. Thus, a sizeable number of Nigerian families are currently in dual-earning homes where the couple are both income earners (International Finance Corporation, 2019: NBS, 2020). Abi said:

The economy is so bad that my income is insufficient for my family's expenses. Therefore, I am not bothered by the fact that my wife and I are on full-time jobs. We need to live in a serene and secure part of Lagos, which is expensive. Also, we want to send our kids to good private schools. This would cost money, so I did not prevent my wife from working in the oil and gas sector (**Leo**).

The economy is such that one person's income will not be enough. Let's face the reality of our situation... So, personally, one income is not enough in any Nigerian home today (**Abi**).

According to interviewees' stories, maintaining a good lifestyle and providing high-quality education for their children has increased the participation of Nigerian women. In Nigeria, whilst primary and secondary education is free in government-owned schools in most states, professional parents are unwilling to enrol their children in these public schools because of the poor standard of education. Instead, they prefer to enrol their children in fee-paying private academic institutions (Edho, 2009: Ogunode and Musa, 2020), as discussed in section **2.4.1**. Thus, the financial demand for their children's tuition fees has opened up opportunities for female professionals to enter and progress through the ranks in the banking sector as their salaries are required to contribute to school fees.

The next section will evaluate women's financial contribution in terms of becoming equal, secondary earners in the family, and even primary earners in an instance.

5.2.2.1: Financial contribution of married men and women respondents

The data revealed that sample women could either be equal, secondary or primary earners due to the salaries of female respondents or their spouses. From the interview section, most married women regard themselves as equal earners in their family because of the unfavourable economic conditions and the need to maintain a good quality of life. For instance, Joy, a middle-level manager, explained that:

I don't see myself as a secondary earner in the family... because of the economic situation in Nigeria and the need to pay our bills. We (my husband and I) don't even know who is earning what; we just earn and spend, but I am not a secondary earner. Well, in my own relationship, it is not secondary earning (**Joy**).

These women regarded themselves as equal earners based on their earnings and that of their husbands, but they were not willing to disclose how much they and their spouses earn per annum or month.

Furthermore, few married women considered themselves as secondary earners because their husbands earned more than themselves. These women mentioned that their husbands still expect them to make a little financial contribution to the family while the men take care of the expensive obligations in the household (such as school fees, house rents, and any other capital-intensive projects). For instance, May regard herself as a secondary earner even though she is a senior manager at Orange Bank because her husband owns a law firm and earns more than her:

I'm a secondary earner; my own (salary) is to support my husband. My husband was like, let's share our expenses. You handle the small stuff; feeding and all these things. My husband will take care of the big stuff such as cars, utilities, school fees, and everything. So, he can build up towards, so he knows he has to pay school fees in September, in January, or pay for a session or whatever. So, he can build up, but he doesn't have to be bothered with "oh buy tomatoes or bananas" no no no (**May**).

Interestingly, Eli was the only interviewed mother who spoke of being her family's primary breadwinner. However, Eli mentioned that she is the key

financial contributor to her family because she is temporarily separated from her husband due to marital conflicts. As a result, Eli was fully responsible for the financial obligations of the family because her husband declined to be the primary financial contributor in the home:

I am the breadwinner of my family. My husband's income supports the home (**Eli**).

For the married male respondents, they have accepted their wife's need to work to contribute to a good lifestyle financially, but they still regard themselves as the primary breadwinners of their families. Even when there are instances that they acknowledge that their wives had assisted them financially. For instance, Bob, who was working in Lagos, but his family was based in Enugu (about 560KM between the two cities) and visited his family members mostly during weekends, public holidays and annual leave periods, he explained that:

I am an Igbo man (his ethnic group) by nature. In Igbo land, we don't depend on what a woman gets. So for me, I am that kind of orthodox Igbo man. Whatever she does is 'jara' (insignificant addition) for me, but it is discounted (irrelevant) in my head. But I do accept some good gestures from her. For instance, my wife bought a business-class ticket for me when I didn't have enough cash to do so... I had an economy flight ticket already booked, but when we got to the airport, the flight was cancelled, and I was expected to resume work the next day (**Bob**).

From the narrative above, though Bob acknowledges his wife could afford a business ticket for his travel, he still regards himself as the primary financial contributor in his family and the financial contribution of his wife as a mere gift.

As respondents did not disclose the relative earning power of either themselves or their spouses it is difficult to question the accuracy of the observations and the differences in responses dependent on gender. However, from the data women clearly express a more balanced view of their contribution and it may be that male response is underpinned by a desire to align with societal expectations of the family (male breadwinners and female homemakers). Were the male respondents providing answers that signaled masculinity pride and ego and because of perceived intimidation by their peers (Lindsay, 1999: Harris, 2018)? This situation was potentially exacerbated as they could have been trying to

provide culturally acceptable answers, especially when in this situation the interviewer is a male Nigerian (a limitation of this thesis based on positionality as discussed in section **4.7.3**).

Notwithstanding the potential reluctance to acknowledge the contribution of women to the household finances the economic conditions are changing Nigerian men's traditional attitudes to allow their spouses to work in the formal sector as experienced in other developed countries. This economic imperative for change has also been seen elsewhere. For example, Smith (2009) noted that the recessionary period in 2008/2009 resulted in a more significant proportion of women in the labour market in selected European Union countries (France, Germany, Belgium, Italy, Ireland, Hungary, Finland, and Denmark) and the increase of dual-earning couples meant that households could depend on two sources of income. Indeed, many mothers became breadwinners and increased their participation in the workplace when their partners were out of employment during the great recession period in 2008 in the UK (Harkness, 2013).

5.2.3 THE EFFECTS ON THE FAMILY BACKGROUND OF INTERVIEWEES

Some male respondents mentioned that the changes in permitting their wives to work have also been influenced because of their personal experience of life while living with their parents at a younger age. The effects of the family background of respondents played a dual role (both negative and positive experiences) in changing the mindset of married male interviewees in allowing their spouses to participate in the workplace fully. Firstly, some respondents spoke about the experience of their upbringing and how it changed their perception of the role of a woman or a wife in the family. These respondents regarded their mothers as role models for the change in allowing their wives to participate in the workplace fully.

An illustrative quote is as follows:

My mother was never home; I met my mother running her business. Her business grew so that when my father left his work, he became part of that business, which they used to train us. So, I've never had the mindset that a woman is supposed to be in the house and do nothing, no. My mother taught me that a woman should be able to provide sufficient support. It's not everything you ask a man or your husband (**Sam**).

Other interviewees shared how the undesirable experience of living in a home where their fathers practice the traditional family approach motivated them not to apply the same strategy in their own homes. These male respondents pushed back on the cultural expectation of a woman as a full-time housewife due to their unpleasant experiences living with their parents. Mac explained this point by saying:

I grew up in a family where my dad is the main financial provider, and my mum is solely in charge of taking care of my siblings and me. This is an ideology where the father devotes more time to work and leaves the upbringing of the children to the wife (her sole responsibility). I experienced the negative side of this approach, and I never liked it. Based on my conviction, I decided I would not follow my father's path in my own family (**Mac**).

Hence, the experience of these respondents based on their upbringing made them determined to allow their wives to seek employment and participate in the workplace instead of being full-time housewives only.

5.2.4 THE INFLUENCE OF ROLE MODELS

There is evidence that the achievement of women occupying high-power and strategic positions has paved the way for other women and has provided inspiration about what can be achieved (Latu *et al.*, 2013; Hannum *et al.*, 2015).

From the data, some female respondents shared that their participation in the workplace was because of the success stories of some prominent Nigerian women. These are women that have broken the glass ceiling in their respective fields. Ese, a female banker, explained:

You see women doing fantastic things these days. They are at the top of their game, and they are still married. Take, for instance, the chairman of First Bank; she is a woman doing well. She goes to conferences, seminars, and talk shows. You see her talking about her marriage, family talks, and about her work. When I see people of her status and how they manage their life with all the responsibilities, I am motivated. I believe I can do it. It's not just women in banking but another sphere of life. I am

motivated, and I believe I can do it. If people are doing it, why can't I do it? It's possible. Do they have two heads? (**Ese**).

However, the successes of Nigerian women have also influenced men to want their wives to achieve the same feat. Some male respondents explained allowing their wives to work because of the exploits of other women in the work environment:

I've seen women in working places making massive contributions. In fact, my first set of bosses were women, yes. One of them just left my office now; that was the discussion we had. She served in my previous employment. She met me there when she came to do her youth service, so we were just talking about some of the ladies, they are almost all ladies, and we saw their intelligence, we saw their industrious ability, we saw their drive, we saw their passion; we noticed they could hold their own. It was encouragement from me, and I wanted my wife to be up and doing (**Sam**).

Furthermore, the advent of social media platforms (such as Facebook, Twitter, Instagram) has facilitated the exposure of role models. Social media has made the world a *global village* whereby most Nigerians can be updated with the happenings in other parts of the world on women's achievements in various life endeavours. They do not need to be present when those events are taking place, but they will be fully informed on such happenings:

One of the factors that have led to the changes in the societal expectation of the family in Nigeria is seeing women publicly coming out to talk on platforms in social media. Women now hold a series of..., they form or set up forums, they speak out. And with the trend of social media has also helped people worldwide to see. Imagine what is happening right now in Saudi Arabia; it is because the issue is trending in social media and on some other electronic media outlets (**Kim**)

The internet has made the world a global village because people can be informed of the events taking place far away from their location with the aid of technological devices (phones, laptops and other handheld devices) and social media platforms (Carretero and Garcia, 2014). Generally, Nigerians can be enlightened on the importance and benefits of education via the internet

(primarily through social media channels and western movies) because the internet is an essential tool for sharing information (Tarman and Yigit, 2013). This information can influence a change in individuals' attitudes, behaviours and viewpoints on certain life issues, including the family's traditional approach. Technology can facilitate the flow of cultural ideas and values across borders unimpeded, transforming how people feel about issues and shaping their cultural identity (Arowolo, 2010; Eluwole et al., 2014). Thus, women and men are informed on the happenings in other parts of the globe, especially in places where the female citizens have defied patriarchy to become trailblazers in their profession. This information and knowledge have helped to drive the change or alter the traditional roles of families.

5.2.5 THE NATURE OF SPOUSAL OCCUPATIONS

Though there is an increase in the participation of Nigerian women in the workforce (due to the respondents altering the traditional family model), there is evidence of restrictions imposed by men on what employment women can engage in. A few interviewed married men explained that some categories of jobs are suitable for married women with children, and those are the kind of occupations they want their wives to participate in. These are jobs with a closing time not exceeding 4 pm so their spouse can return from home early enough to take care of the family's domestic needs.

The best type of work for a woman in Nigeria is the one with a closing time of 4 pm, for example, a profession like teaching or running your own business. My wife leaves the office by 4 pm, and by 5 pm, she's at home. She takes care of the child, prepares them for school, she does all the other family domestic work and all that (**Jim**).

Thus wives were only allowed to accept employment or establish a business when it did not interfere with the smooth operations of the family. There is a belief that even though women should be allowed to work, the type and nature of their job or business should not negatively impact the time spent at home taking care of the children and other household responsibilities, supervising the activities of the employed domestic staff. Max, a recently employed data analyst at Apple Bank, mentioned:

My wife established her own business, giving her more time to care for the children at home (**Max**).

These restrictions were not, however, universal with several other married men indicated their willingness to allow their spouses to accept employment with working hours that will disrupt their time at home. The jobs of their spouses were highly demanding based on the work duties and time commitment:

My wife and I work are bankers... sometimes I get home after work, and she is not home due to the demand of the job (**Oba**).

Thus, these men are not only allowing their spouses to engage in jobs that could negatively impact their primary caring and household responsibilities, but they are willing to make some sacrifices to support their spouses' career aspirations:

I endeavour to support her career a lot. For example, in June/July, she had to travel to Japan for a month. She was selected to represent Nigeria and her company in a training course. I had to stay at home with the kids, though it was tough. I want to support her career ambitions. When she got back from Japan, she was really happy and gained more experience at her place of work. When she wants to go for more training programs, I support her (**Mac**).

Thus, some male interviewees have permitted their wives to accept employment in demanding sectors of the economy that could affect their ability to fulfil their gender responsibilities. Generally, men in this study have altered the traditional model of the family by allowing their educated wives to seek and accept employment either in demanding or less demanding sectors of the economy.

With an increasing incidence of dual working families the next section will critically explore the participation of the respondents and their spouses in domestic and caring responsibilities.

5.3 HOME RESPONSIBILITIES

The traditional approach of the family depicts women are mainly in charge of undertaking the household tasks and caring responsibility in the family, while their husband has limited involvement in these family roles because they are the primary breadwinners of the family (Dambrin and Lambert, 2008; Sidle, 2011; Abele and Spurk, 2011; Lupu, 2012; Haynes, 2017). The evidence from the data had already established that professionals in the banking sector are required to be full-time employees due to the unavailability of part-time and flexible working arrangements (this point will be discussed further in section **6.3**). The working arrangements in the banking industry have made it challenging for women to fulfil the societal expectation of completing household chores and caring responsibilities. Therefore, this section will evaluate the involvement of the respondents that were parents in terms of completing household chores and caring responsibilities. In addition, this section will discuss the coping mechanism adopted by interviewee mothers and fathers to complete household chores and care for their young children considering the demanding nature of their employment.

5.3.1 Domestic Responsibilities

The data revealed that sample women are unable to complete household chores (such as cleaning and cooking) on weekdays due to their work commitments. However, some sample women were able to engage in housework during weekends:

I am unable to do the cleaning, washing and cooking during the weekdays because of my work, and it is impossible to do so at weekends because I attend lectures for accounting exams (ACCA) (*Female, Entry-Level, Married with 2 children **Ann***).

I can't do that (cleaning and cooking) because I return from work late at night and have to leave early to work the following day (Monday-Friday). But sometimes I can do some chores over the weekend (*Female, Middle-Level 4 Married with 2 children, **Joy***).

Similarly, the father interviewees did not participate in household chores even though some of the sample men's spouses were engaged in full-time

employment, (see section **5.2**). These fathers gave two (2) reasons for failing to assist their spouse in home and caring responsibilities. Firstly, some of the married male respondents believed that it is an abomination or a *taboo* for a man to be engaged in household tasks. These Nigerian men assumed that a man must not be involved in household chores based on Nigerian culture. Eze is one of those married men that strongly believe that a man should not be involved in housework, and he cited his status as a *chief or elder* in the community as the rationale for not doing so:

I am a chief in my village. So, I don't get involved in any chores in the house. There are house-helpers that do that in my home (*Male, Senior Manager, Married with 4 children, Jim*).

The other reason married male respondents gave for their non-participation in the household is the demanding nature of their work rather than the cultural expectation of a man. The demands of their job make it unlikely for them to be available at home for most of the day on weekdays. Moreover, they mentioned coming back home with their workplace laptops after office hours and working from work during the weekends:

I am a full-time employee in this bank, and my job requires leaving my house very early in the morning and returning late at night. Though I see no challenge as a man to wash clothes and dishes and do other chores. I can't do them because of the demands of my job, which make it almost impossible for me to be at home in the morning, afternoon, and late evening. Moreover, I may even be working from home some weekends... when I am supposed to relax at home (*Male, Middle Level, Married with 2 children Mac*).

Most of the married women also indicated that their husbands (the spouses of sample women) were not actively involved in household chores despite the female interviewees participation in the banking industry:

Oh, my husband doesn't support me with the household chores. Absolutely zero (support in household chores). My husband is a typical Igbo man (that is, the ethnic origin of the husband). His duty is to direct (supervise) the domestic staff;" you people didn't clean here; you people

didn't clean here." My husband does not do anything; he doesn't do anything... (*Female, Senior Manager, Married with 3 children **May***).

Therefore, the married respondents have resorted to the strategy of employing household staff (usually a member of the extended family) to assist them in completing their home responsibilities and caring functions. This coping mechanism has availed them the opportunities to participate in the banking sector with limited distractions from the home front:

A member of my extended family is living with us permanently. She does all the cleaning and washing and assists my wife with cooking, or she can do it when my wife is not free. She also helps me care for the children because my wife and I work in this bank but in different offices (*Male, Middle Level, Married with 2 children **oba***).

...I have a housekeeper. I've had several over the years, but luckily, I have had one for the last six (6) years, yeah. They helped with the family chores (*Female, Senior Manager, Married with 3 children **May***).

Interestingly, the married female respondents were quite accepting of their husbands' inability and unwillingness to be involved in house chores. Instead, they were more focussed on the spousal support they received to be fully engaged in the workforce.

I am privileged to have an understanding husband. So even on some occasions that I come home late, my husband understands the nature of my job. In most cases, if a woman is being supported by her husband or partner, it can go a long way. My husband doesn't have to do the chores at home. We have domestic staff who help with the other domestic chores... These actions give me the confidence to say, 'I know I can excel, succeed and aspire for promotion because I have the support of my husband. It is a big deal for me (*Female, Senior Manager, Married with 2 children **Ada***).

Hence, the female respondents are more concerned about the emotional and psychological support they received from their husbands, especially when their traditional role of a *good mother* and a *wife* is threatened by commitment in the workplace and career. Psychological support refers to permission granted by the spouse of the interviewee mothers to seek employment and continue to

participate in the Nigerian banking sector (more especially after childbirth). Based on the patriarchal structure of Nigeria and religion (as discussed in section **3.2.4.1** and **5.2**), the married respondents would prefer their husbands' approval to participate in the banking sector or continue participating after childbirth than their (husbands) being involved in household chores.

Moreover, the interviewee mothers have employed household staff to assist them with their housework and are satisfied with that strategy. Employing a housekeeper (or an extended family member) to live permanently with the family to complete all household chores in the home is an expensive and uncommon strategy among most indigenous families in developed societies (Adisa et al., 2016). Hence, mothers in developed societies are more likely to transit from full-time to part-time work as compared to fathers to cope with the domestic responsibilities of the family (Crompton and Lyonette, 2011: Ranson, 2012: Kiaye and Singh, 2013: Adisa et al., 2016).

5.3.2 Caring Responsibilities

Due to the Nigerian banking industry's long-hour culture, interviewee mothers cannot spend quality time with their children during weekdays. Moreover, some interviewee mothers were also unable to fulfil their caring responsibilities during weekends due to the demanding nature of their jobs. The mothers interviewed explained that bonding with their children is mainly done on weekends and mornings during school runs. They spoke of their inability to pick up their children from school because they return home late in the evening or at night. Thus, the duty of picking up the children is being performed by the support mechanism already established (see **section 5.3.1.1**) or by their spouse (see **section 5.3.1**):

My weekends are for my husband and children. You will have to drag me out of my home on weekends. I have to spend weekends with my children absolutely (***Oge***).

The interviewee mothers married are confronted with the conflict of their careers and staying at home to take care of the needs of their young children. These women have devised some approaches to manage these conflicting spheres (work and the care of young children), such as employing a household staff, either a family relative or someone with childcare experience without family ties

with the respondents, creche, and boarding school. These approaches will be examined in the order they have been listed. It is worth noting that some respondents adopted a childcare support mechanism at the start of their working career and then switched to a different support approach at another point in their career, while some respondents applied more than one support strategy at a time.

5.3.1.1 Extended family members

Most married female respondents said that members of their extended family (usually the mother of the wife or their mother-in-law) lived with them after their child's birth. For married male interviewees, most respondents spoke of extended family members who assisted in caring for the newly-born baby. This cultural rite is being practised across all ethnic groups in Nigeria, and it is called *Omugwo* among the *Igbos*, *Toju omo (or Binis)* in *Yorubaland*, and among the *Hausa* ethnic group is known as *Taimako reno* (Onyeji, 2004; Thompson, 2016). It is expected that the family members that performed this cultural rite are not paid. Joy recounted the early period of her childbirth and the nature of the support she received from her extended family:

I have a lot of support. Thankfully! thankfully!! I have a lot of support. Yeah, my mum and my mother-in-law supported me for some of my children, but I also had a nanny (**Joy**).

In essence, the data revealed that all the married respondents mentioned that this exercise was only undertaken by the grandmothers of the couple and not by the grandfathers:

My dad and father-in-law only visited us and probably stayed for a day, but my mother and mother-in-law took care of our children briefly (**Leo**).

Hence, this activity is still gendered, and it is based on the traditional approach of the family. Whilst it is culturally accepted that the family relative lives temporarily with the nursing mother for a limited period, there is no specified timeframe for the extended family member to live in the accommodation of the

nursing mother, but the period of stay is usually agreed upon by all parties involved¹⁹.

Furthermore, the respondents intentionally arranged for the mother and mother-in-law to undertake their childcare duties at separate intervals in order to eliminate any form of conflict or rivalry among themselves. Thus, the respondents mentioned that the mother of the nursing mother stays with the newly-born for some months, and afterwards, the mother of the husband can stay with the baby:

My mother-in-law and my mum are readily available. My mother-in-law will visit first, and after she is gone, my mum will come. Because here (in Nigeria), the mother of the nursing mother actually comes first to stay with the child. It is only when she is not available that the mother of the man can come over first. This is done to reduce conflicts among them and lessen the tension at home (**Bob**).

My mum came first and spent some months with me and my baby; then, my mother-in-law came after she (my mum) left. We arranged their visits this way to avoid any conflict between them... which is a predominant thing in this part of the world (**Joy**).

Most respondents revealed that before their mother and mother-in-law would complete the cultural rites of taking care of their grandchildren, they would make an arrangement in collaboration with their spouse for another family relative that would permanently replace the services they rendered. The interviewees revealed this person would be trained by either their mother or mother-in-law before the end of the childcare cultural rite (*Omugwo, Toju omo, Taimako*). These respondents prefer their young children to be cared for by a family relative because of security issues in Nigeria, and they are comfortable with this childcare support strategy. This extended family member is expected to perform both childcare responsibilities and household chores on behalf of the respondents (this point is further discussed in section **5.3.1.2**).

For my first child (daughter), my mother-in-law and mother were able to perform the *Omugwo* (the cultural rite of them taking care of their

¹⁹ The situation is varying, and the family relative may decide to stay with nursing mother for few weeks or months after the delivery of the child.

grandchild as soon as they were born). After that, my mother-in-law helped us to get one of my wife's relatives) to stay with us permanently to look after the daughter because my wife would have to return to work after 3 months. My mother-in-law also trained the domestic staff and my wife on what to do because it was our first child, and we were inexperienced. But we were fine when our son was born because the maid had some experience, and the mother-in-law was still available (**Oba**).

I also get my family member to live with us permanently while I pay her. The amount I pay her is a little because she gets free accommodation, feeding and other stuff for free. She is relatively older than me in age. I can be at work and call her when my children have an open day in school and all that. I will ask her maybe during their party to represent me (**Oby**).

On this occasion, the family relative is paid a salary and/or a 'thank-you' gesture for the childcare services. The respondents were unwilling to disclose how much they paid as a salary to their extended family members, but they were keen to reveal extra benefits such as free accommodation, feeding, and clothing which is an act as a thank-you gesture for their services.

In essence, the support of extended family members in Nigeria is a product of a collectivist society whereby the society fosters strong relationships where everyone takes responsibility for fellow members of their group (nuclear or extended family) (Hofstede, 2021). This contrasts with the United Kingdom (UK) and the United States (US), which display an individualist culture and rely less on extended families for support. Whilst support from grandparents has increased in recent years across western countries (including in the UK) (Gray, 2005; Statham, 2011; Kanji, 2018), the care provided by grandparents does not usually involve them living permanently in the house of the nursing mother for an extended period.

The main challenge of this coping mechanism (childcare support provided by grandmothers) adopted by the working-class Nigerian mothers is the unsustainability of this model in the future. Given that Nigerian women do not have control over their fertility (NBS, 2020; Bolarinwa et al., 2023), they give birth to more children than most western women, and they start childbearing

earlier than most mothers in developed countries (World Bank, 2021). Presently, this childcare support strategy is available to Nigerian working-class parents because their mothers were not participating in demanding occupations (such as the Nigerian banking industry). As such, grandmothers are readily available to provide free childcare services to their grandchildren, enabling their daughters to easily transition back to work after childbirth.

However, the increased participation of Nigerian women in the formal sector (as explained in section **5.2**) may lead to a situation in the future whereby most grandmothers may be unavailable to perform the cultural childcare rite (*Omugwo, Toju omo, Taimako*), train and supervise the activities of household staff for their working-class daughters. That means future working mothers may be exposed to expensive childcare services that may hamper their return to work after childbirth and lead to continuous gender inequality in the Nigerian workplace. An alternative maybe that the future Nigerian grandmothers will significantly change their employment and housing circumstances to provide childcare to grandchildren: which is similar to the present experience of some western grandparents (Airey et al., 2021).

5.3.2.2 Non-extended family members as domestic staff

Apart from most Interviewees employing an extended family member as household staff to perform both caring duties (including household chores), only a few respondents employed a non-extended family member to take care of the needs of their dependent children. This is because these respondents could not get a family relative as a live-in childminder after their mother and mother-in-law completed their cultural rite (as discussed in the previous section **5.3.2.1**). As a result of this situation, some married respondents employed domestic staff (a non-family relative) with previous experience in childcare to perform childcare duties on their behalf. The hiring process is based on recommendations from extended family members, friends, and colleagues at work or religious centres. For example, Tom employed a housekeeper based on recommendations from his elder sister. The lady assisted in taking care of his elder sister's children some years ago, but she is presently unemployed because his elder sister no longer needs the services of the nanny:

My elder sister recommended our nanny, and we are really happy with her services because she is reliable and hardworking... She stays in our apartment, and we feed her for free (**Tom**).

The respondents were not willing to disclose how much they pay for the services of the household staff or who pays for their services. Notwithstanding, it is assumed that the cost of employing domestic staff is very cheap and affordable for working families because of Nigeria's high unemployment rate (which is 33% as of 2020) (NBS, 2020). According to the salary explorer website (2022)²⁰, the average amount that working parents pay for domestic staff (for household chores and childminding services) in Lagos per month is 146,000 naira (£277 or \$383)²¹. Thus, hiring a nanny in Nigeria is relatively cheaper compared to a developed country such as the United Kingdom.

These respondents took steps to ensure the safety of their children when they employed a non-extended family member as a household staff due to security concerns in Nigeria. They installed CCTV cameras connected to their handheld devices (like laptops, tablets, and phones). The installation of these security devices is to monitor the activities of the household staff at any point at work (mostly during break times) or when they are home:

I have a nanny (non-family member) who is taking care of my boy. She's just a young girl, but so far, she is nice. I don't have any family members in Lagos. Also, I installed CCTV in my house to monitor what happens in my spare time at work or when back home (**Eby**).

These respondents installed this security device to ensure that their children are properly taken care of due to the security concerns in Nigeria. This mistrust may have emanated from the absence of a government agency that is entirely in charge of regulating and supervising the activities of these nannies. This situation is quite different from developed countries where there is an approved government-owned organization saddled with the responsibilities of registering,

²⁰ A webpage that provides an analysis of the salary structure of the different jobs in Nigeria both in the formal and informal sector. This analysis is also done based on the part of the country or the state the professional is residing or seeking employment.

²¹ This figure is far lesser than the amount being paid by working parents in the developed countries. The amount paid by working parents in the United Kingdom (UK) for eight hours shift per month is £1393.6 (for 5 days a week) based on the £8.71 minimum living wage per hour. Although in the developed countries (such as Australia, Canada, and the UK, parents prefer to take their children to day nurseries, nursery schools, playgroups, or pre-school centres than in-house childminding or nanny services (Blaxland and Adamson, 2017).

sanctioning, and training qualified caregivers of the vulnerable group of society (which includes young children, the elderly, as well as the physically and mentally challenged persons) and their recruitment agencies. For instance, in Scotland, the Scottish Social Services Council (SSSC) regulates the social care sector and ensures that social care services are being delivered by a skilled, trusted, and confident workforce (SSSC, 2021).

The respondents also acknowledge that monitoring the activities of their childminders could distract them from performing job roles, but they explained this was manageable because their children would be at school or creche most of the official working hours. Thus, there was no issue of lack of concentration by these respondents due to watching CCTV videos on their phones:

I do not watch CCTV videos during working hours because my children would be school that period. I can watch what my nanny does in the morning and afternoon when I return from work or on my way home (**Oge**).

In addition to installing CCTV cameras, some respondents ensured that a member of their extended family is always at home to supervise the activities of the employed nanny:

I employed a nanny, and I always had a family relative (sister) living with me (in her house) to supervise the actions and behaviours of my nanny. So, I never ultimately left my son with strangers at no point. If my sister is not available, then I will drive my son and the nanny to my mum's house so that she can *put eyes* (supervise the actions and behaviours of the nanny). After work, I pick them up from my mum's house (**Chi**).

My mum stayed with us to supervise the actions of the domestic staff we employed (**Eze**).

The respondents explained that these extended family members include mother or mother-in-law, sisters, sisters-in-law, and other distant relatives like cousins and nieces of the respondents

5.3.2.3 Creche

Despite these security concerns and the lack of a government regulatory care agency in Nigeria, some respondents mentioned utilizing creche centres. The rationale for the decision was that these sample women's mothers and mothers-in-law were unavailable because they were too frail and old to singlehandedly take care of their children:

...crèche has to be involved because I have 4 kids. It was a bit more challenging for my mum and mother-in-law to support me because they were getting older too. So, health-wise, they couldn't keep up too much with caring for the baby. So, in that regard, the support was still there, but it wasn't like the first one (**Joy**).

Similarly, Ada explained that the children's enrolment in a creche close to the office allowed her to breastfeed and spend time with their children during break periods:

I enrolled my children in a creche which was two buildings away from my office. So, I come to work with the kids and leave with them after work. This method was really helpful to me (**Ada**).

Interestingly, Mac decided to enrol his child in creche even though his mother and mother-in-law are alive and readily available to provide childcare support. He adopted this approach as he did not want to adopt the extended family support mechanism as he wanted to preserve his family's privacy against any form of interference from an extended family member that could lead to conflicts between himself and his wife.:

I prefer to have a proper nuclear family. I don't like family members intruding into my family's affairs and causing disagreements between me and my lovely wife. I enrolled my younger child to a creche and the other one attends a primary school close to the house. So, it was just me, my wife, two kids, and a nanny, and we (himself and his wife) are happy with this arrangement (**Mac**).

Creche service is the most uncommon and less popular support mechanism applied by respondents (parents), among others. Apart from the issue of privacy,

there is also an issue of lack of confidence and mistrust among parents regarding the quality-of-care services produced by creches in Nigeria:

You can't trust childcare services in creche; negative things are happening. You hear stories of crèches or childcare givers giving overdose, sleeping pills, or drugs to children so they can sleep and not disturb them. We had stories of abuse by childcare givers to children in creche. We've even had horrible cases of kidnap. So, it is that bad (**Oby**).

This point was explained in the literature when Omotosho (2012) argued that working mothers in Nigeria are very aware of the availability of childcare services (with some of the creches situated close to their office complex). However, Nigerian working mothers are reluctant to patronize these childcare centres because of the belief that the centres are not adequately managed.

5.3.2.4 Boarding school

Enrolling their children in boarding school was adopted by a few mothers who mentioned that their children were enrolled in boarding school, and hence, there were no conflicts between the work duties and needs of the child. None of the male respondents spoke of this method; however, mothers adopted it to concentrate on their job demands fully. Nonetheless, this approach can only be utilised by mothers with children attending secondary schools:

Closing time is officially 5 pm. Do we get to leave at 5 pm? The answer is no. I do leave the office sometimes at midnight. Yes, not once, not twice. I can afford that and might not encourage everybody to do so. My kids are not here, they are in boarding school, so I am home alone (**Eli**).

Several boarding schools have been established in Nigeria by the government, private individuals or investments, and religious bodies. This means the tuition for pupils enrolled in boarding schools (especially those owned by the government and some religious bodies) is relatively affordable by professionals in Nigeria. Hence, professionals in Nigeria can enrol their children in these academic institutions to fully concentrate on their work responsibilities. In contrast, boarding or independent (private) schools in developed countries such as the UK are very expensive, and only parents from affluent and wealthy backgrounds can afford them (Erichsen and Waldow, 2020; Shulman, 2021).

Hence, most professionals in the UK cannot afford the fees to enrol their children in these schools, and many parents would not want to do that either (Shulman, 2021).

The respondents mentioned that boarding schools have permitted them to visit children on the school premises regularly, and their children can occasionally spend short holidays (most weekends) during term time. Ada spoke of the traumatic experience of sending her child to boarding school. However, she was comfortable sending her children to boarding school because of the opportunity to visit them regularly. She further stated that:

It was a difficult experience to send my daughter to a boarding school. However, the boarding school have given parents to visit their children during term time regularly, but we are not allowed to take them home during such visits... the school have designed home visits when our kids can occasionally spend a few days (**Ada**).

The opportunity given to parents by the management of these boarding schools to regularly visit their children (at approved times of the day only) was vital in reducing the psychological trauma of their children living away from them for an extended period.

5.3.3 The involvement of fathers in the upbringing of their children.

The data discovered that some interviewed fathers articulated adopting the traditional approach of being less involved in their children's affairs. Instead, they spend more time at work or work engagements at the expense of spending time at home with their children. This group of male respondents believed that it is the sole responsibility of their wives to be in charge of the activities and affairs of the children:

It is normal nah (Pidgin English which means 'it is a normal phenomenon). In Nigeria, it is the duty of my wife to take care of the needs of my children and the rest of the family. My responsibility is to pay the children's school fees and the rent only. That is what I owe my family; to provide for their financial needs is my sole duty as a father and husband (**Joe**).

However, most interviewed fathers disagreed with this strategy; rather, they want to play a role in the upbringing of their children:

Anything that doesn't give me time to be that involved with my kids is a problem...My family centres around me, my family first. I took a pay cut coming here. There wasn't any commissary growth in remuneration. But there is an opportunity to have a work-life balance because, unlike some other institutions, where at 12, 1 am, you are still at work you are still able to control to a large extent your time here, you know. 7 pm, 8 pm, you can shut down and go home to your family (*Male, Senior Manager, Married with 3 children*).

These male respondents make practical efforts and commitments (such as accepting employment with lower remuneration but better work-life balance options) to spend quality time with their families. Thus, most interviewed fathers have made significant progress than their counterparts (some interviewed fathers) in terms of their involvement in the upbringing of their children.

Furthermore, most married sample women whose husbands support their children (helping in school runs, supporting their children with homework and other educational activities) tend to show more commitment in their workplace participation than women whose spouses will not participate in such activities. Interestingly, all these sample women mentioned that their husbands could perform these roles because they work for themselves (own their company) and not confined to the *8am-4pm* or *9am-5pm* working hour routine. May explained:

My husband can attend the children's school programs and helps the children with their homework and other academic exercise. The presence of my husband at home to engage in these activities and provide parental guidance to our children is a big relief for me. His presence at home encourages me to continue working in this place under these working conditions (long-hour culture) (*Female, Senior manager, Married with 3 children May*).

Furthermore, these interviewee mothers have greater career progression aspirations (than interviewee mothers whose husbands are on full-time employment contracts) because their husbands can be at home earlier than themselves (due to the long-hour culture in the banking industry) to provide

parental guidance to their children. These sample women also mentioned that the flexibility of their spouse jobs enables them to supervise the activities of their household staff. They prefer their spouse to guide their children than anyone else (including their extended family members and household staff). Oby, whose husband owns a law firm and works most days of the week from home, explained:

...You are aware that in our culture, if a child becomes a criminal, society will say that the mother is a failure... she (the mother) did not perform her duty. But the truth is that most of us in this sector can't perform our motherly duty... we leave the house before they wake and return when they (her children) are already sleeping most days of the week... But I am lucky because my husband is mostly at home and teaches our children good morals and values of our Christian faith and supervises the actions of our maid. My husband's behaviour is a driving force for promotion (*Female, Senior Level, Married with 3 children **May***).

Interestingly, these interviewee mothers (whose husbands are self-employed) still regarded themselves as *bad moms*. Some interviewee mothers considered exiting the banking industry to spend quality time with their children (see section **6.3.1**). However, these interviewee mothers explained that their husbands have discouraged them from exiting the banking industry because of the financial benefits they received from their salaries (see section **5.2.2**).

Despite the involvement of most interviewed fathers in the upbringing of their children, there are certain childcare duties that fathers were unwilling to participate in. None of the married male respondents mentioned taking time off work to attend to their sick or unwell children. This is because they believe that this responsibility was meant to be performed by their wives based on the societal or cultural expectations of women:

When my child is ill, my wife will naturally (expected) stay with the child and not me. If they are admitted to the hospital, my wife will stay with him because that is the cultural expectation of a Nigerian woman (***am***).

The married female respondents supported this point; they explained that mothers could only perform certain duties despite the external support mechanism (extended family members and other household staff that are not

family relatives, as discussed in the section **5.3.1.1** and **5.3.1.2**) available to them. Moreover, the interviewed mothers mentioned that their spouses were unwilling to assist with this childcare responsibility:

When any of my children fall ill, I have to take permission for a day or for some hours of the day to go and attend to the children and take them to the hospital. It is my primary duty and not my husband's (**Ann**).

Nevertheless, the interviewed mothers believed this was not a frequent situation: such, as such, mothers were unworried about the impact of this responsibility on the prospects of promotion unless it becomes a regular occurrence. Ann further said:

There were no challenges with family and work roles. It just that when they fall ill, I have to take permission, and I have to leave some work undone, so I have to take permission for a day or for some hours of the day to go and attend to the kids and take them to the hospital because it is not the duty of my husband but myself (**Ann**).

Thus, there is no equality among dual-earning couples in Nigeria when the child is sick, which can disrupt the working pattern of the parents. In this scenario, all the married male respondents believe that such duty is the primary responsibility of their wives (care-provider) based on the traditional structure of a family.

5.4 THE RELATIONSHIP BETWEEN MOTHERHOOD AND CAREER PROGRESSION

Unlike the situation reported in the developed world literature (Arun et al., 2004; McIntosh et al., 2012; Waskiewicz et al., 2019), only Ada spoke of the impact of caring for their young children, reducing the chances of career advancement. This was during the early stage of her career when the children were still very young. This mother believed that it is impossible to combine work and the role of grooming young children effectively:

Childbirth delayed my career progression. Even though I have a supportive husband and several domestic helps, and a nanny helping at home, I am among those women who believe that women with babies while in full-time employment must make so many sacrifices for their

career to be on a fast track. At the point of childbearing, either family or career, one has to give way to the other. The two cannot combine effectively... Furthermore, as my kids grew (advancing in age), I became more comfortable handling more challenges and responsibilities at work. But when they were younger, I had to focus on these kids (**Ada**).

The female respondent above mentioned that despite the availability of housekeepers to complete household chores, a nanny to undertake childcare responsibilities and spousal support, the prospect of promotion was reduced due to childbirth. This married female interviewee mentioned prioritising taking care of the children instead of work commitments and career progression. This situation is similar to the components of Hakim's preference theory that argues gender inequality arises because of the strategies, preferences, and choices that women adopt concerning their lifestyle (Hakim, 2000: 2008). Hence, the female respondent above chose to prioritize taking care of children over their job despite the availability of various support mechanisms.

By contrast, almost all mothers mentioned that their career advancement did not slow because of childbirth. One of the mothers further explained that she was promoted twice while she was a nursing mother, while another spoke of being promoted when she was pregnant:

Family life didn't slow me down because it didn't stop me from doing what I wanted to do. When I was pregnant, I got my promotion, which was good (**Eby**).

These mothers also mentioned spousal support as the driving force for not resigning from their employment or taking a career break to effectively care for their children's needs. These female respondents stressed the importance of spousal support regarding the payment of tuition fees for their children and high standard of living:

I know how often I said I'm tired and going to resign, but my husband is very supportive... He is always motivating me to aspire for promotion. He is constantly pushing me to be the best. He (my husband) believes in me and knows I can get to the very top. So, he is why I am still here pushing (**May**).

The men were not genuinely supporting their wives for promotion, but their support was because of the improved salaries and other benefits their wives could earn as senior managers. As such, the increase in the remuneration of their spouse could lead to an increase in their financial contribution to the family towards improving their standard of living or maintaining a high-quality lifestyle:

I enjoy the support of my husband to work here unless he is royal prince that can afford to pay me a large sum of money every money if he wants me to be a full-time housewife... if I become a senior manager, I would be entitled to an official car and driver, the bank would pay for my children's fees and lots more (**Eby**).

As a senior manager, the bank does a lot for me, providing the finance for my house and other financial benefits... the salary from my wife's job helps to take care of some things at home (**Sam**).

Similarly, senior managers in Orange are entitled to mortgage financing at discounted rates, paying for their children's tuition fees and lucrative bonus payout:

As a senior manager, you are entitled to improved salaries as compared to middle managerial levels and a very good bonus at the end of a profit-making financial year (**Obi**)

Thus, the interviewed mothers were supported by their husbands to aspire for promotion into senior managerial positions because of its monetary benefits, and they accepted to be work-centric above fulfilling the societal expectations of a mother because of the increased financial cost of having children. As a male interviewer, the researcher did not ask questions regarding their fertility due to positionality (as discussed in section **4.7.3**). As a result, married women are unwilling to discuss having fewer children as a preferred option instead of working hard for promotion to maintain their good lifestyle and send their children to private schools. Moreover, as discussed in section **3.5.1** (chapter 3), Nigerian women do not have control over their own fertility because of the norms and cultures because of the disapproval of their husbands the use of contraceptives (Akamike et al., 2020) and the desire of Nigerians to have male children (Oluwasanu et al., 2019).

Getting married and having children hasn't changed my career aspiration at all. Maybe because I have a very supportive husband, maybe. So, it hasn't changed one bit, and I still have my aspirations; having children hasn't slowed me down in any way. So, you have to invest in CCTV cameras, all sorts, and put them (your children) in very, very good schools. It only increased the cost of living for me, and hence, there is a need to aspire for promotion so that I will be paid more (**Oge**).

According to the stories of respondents, men are presently supporting their wives to participate in the formal sector because of the financial benefits of their spouse's income in terms of maintaining a good quality of life and payment of the tuition fees of their children's school (as discussed earlier in section **5.1.1**). Thus, this disingenuous spousal support was part of the main reason for interviewed mothers' aspirations for career success. Coupled with the unavailability of social security benefits in Nigeria for mothers who adopt reduced or shorter working hours, part-time working patterns, career breaks, or other flexible work arrangements that negatively impact their income or salary to fulfil childcare responsibilities (Emeh, 2014.). Thus, apart from the maternity pay and social welfare allowance (these points will be discussed extensively in the organisational dimensions section **6.5**) paid by employers, women in Nigeria are not entitled to any form of payment from the government. In comparison, mothers in developed countries can transition from full-time working patterns to flexible work arrangements to accommodate their childcare responsibilities and accessibility to free and high-standard public schools.

5.5 SUMMARY

This chapter evaluated the societal factors (cultural and religious factor) that affects the work participation of women in the Nigerian banking industry. In addition, the chapter examine the cultural shift in the participation of women in the workplace as more men are presently allowing their wives to fully participate in the workplace because of the following factors: the financial contribution of their wives to the tuition fees of their children in private schools and maintain the standard of living, the effects of the family background of the interviewees, and the influence of other women succeeding based on the impact of the social media in the Nigerian society. Furthermore, the chapter evaluated the support

mechanism adopted by working parents to manage the conflicts between their career and family responsibilities (household and caring duties). These readily available and cheap external support mechanism include, extended family members, employing live-in childminders and domestic staff, creche services and boarding schools.

Furthermore, the next chapter will critically evaluate the data findings from the data on the corporate culture of the sample banks and how it affects their career progression to high-ranking positions.

CHAPTER 6

ORGANISATIONAL DIMENSION FINDINGS

The previous chapter addressed the analysis and findings from the data regarding the societal dimension. This chapter will focus on discoveries from the transcribed data on the organisational dimensions. This will involve an analysis of the organisational culture of the banking industry and will examine gendered culture in employment, work participation, and promotion opportunities in the banking sector. Afterward, the researcher will evaluate the male-dominated bureaucratic culture manifested in long-hour culture, mentoring, maternity, and paternity leave and they will be discussed in the sequence they have been listed. The organisational factors were identified based on the extensive review of the literature, and they were validated in the pilot study.

6.1 ORGANISATION DIMENSIONS

Structural constraints depict the masculine organisational culture as a way to understand why women are gaining access to employment, and when they are employed, why they are not being promoted to senior and top management positions in their workplaces (Tlaiss and Kauser, 2010; Johns, 2013). Masculine organisational cultures make it difficult for women to hold key positions of power because, most senior managers and directors are males and firms are assumed to adhere more to masculine values than to feminine values (Vianen and Fischer, 2002; Ismail and Ibrahim, 2008).

Whilst work-based policies can be very illuminating in terms of identifying culture the researcher was unable to get a printed copy of the policy document of the sampled banks (see section **4.7.2**). Therefore, the analysis of the organisational dimension will be based on the responses of the interviewees, the interview section with an employee in the HR department of Apple bank²², and the notes of the researcher on the policies of Orange bank (when permitted to read the policy documents by an employee in the head office).

²² The researcher was unable to have access to interview a member of staff in the human resources department of Orange bank in order to verify the unavailability of part-time work.

Figure 6.5: Organisation dimension analysis



6.2. THE RECRUITMENT PROCESS IN THE SAMPLED BANKS

From the data, respondents in the entry and middle levels believed that the recruitment and promotion process is equitable, fair, and transparent and, it is purely meritocracy (based on performance). However, some of the senior managers argued otherwise: some of them explained that the recruitment and promotion process of the sampled banks are discriminatory, and gender biased:

The recruitment and promotion process of this bank is transparent (**Jay**).

The recruitment process comprises 4 distinct stages in both sampled banks: an online test, a face-to-face interview, enrolment into the banking school²³ (upon successful completion of the online test and oral interview), and a final written examination at the end of the banking school. The Human Resources department manages the recruitment and selection process on behalf of the bank. After the applicants have successfully completed this initial process, the head of departments (mainly senior managers) in the banks have the privilege of

²³ The bank school or college is an educational institution established by the banks, and it is focused on providing training (in the form of seminars and workshops) to its staff only: so that they can undertake the job roles effectively and efficiently.

selecting which candidates they would like to join their department for graduate entry positions:

The recruitment process comprises an advert from the bank inviting applicants, and then we proceed to an online test. After that, we have an interview (one or more depending on the bank), and then we are enrolled in the banking college. The banking college lasts for 3 months, and then we write our final exams, and successful candidates are given a contract letter (**Ese**).

The process for other higher positions is solely based on oral interviews. These applicants were not expected to take the online test and go through the banking college because they already had work experience in the banking sector. The heads of the departments are solely responsible for interviewing candidates to be employed in positions within their department. In this instance, they can decide whether a candidate is eligible for employment or not based on their discretion.

The stories and experiences of all the respondents in graduate-level positions and recently employed staff at other positions depict fairness in the recruitment process of the sampled banks. The interviewees perceived they were assessed based on their skills, educational qualification, knowledge, and ability to fulfil the advertised roles' expectations and not based on gender. For example, Ana was employed by Orange bank via the graduate-entry route:

The interviewers were very nice and friendly, and there was no gender bias question, but only questions on my qualities and competencies were asked. The next stage was banking school, where we were taught how to perform our duties and then wrote our final exams. It was a very open process, and I am quite satisfied (**Ana**).

Meg was employed by Orange bank 3 months before the data collection interview via the graduate-entry route:

From the online test to banking college, it was a transparent process. There was no form of discrimination based on gender. In fact, nobody cares about your gender, whether you are male or female. It is about your knowledge and competencies (**Meg**).

May was recently employed by Orange bank (5 months) as a senior manager:

I sent my CV to the bank because they were looking for someone to head the secured lending department. So, when I came, it was an interesting interview, I had an interview with the person leading the whole lending department, and he had this flip chart. We were both writing on it, and it was like a debate. The interview was not based on my gender but on competence (**May**).

The member of staff in the human resources (HR) department from Apple bank²⁴ also highlighted a lack of gender discrimination:

This bank is making serious and consistent efforts to recruit women in this present era. We don't discriminate against women. We don't discriminate based on gender, but we want to increase the ratio of women to men in the bank (**Tim**).

Senior managers involved in recruiting staff in their various departments also mentioned that the gender of the applicant is irrelevant during the recruitment process²⁵. They explained that their primary consideration is the skills and competence of the applicant. These senior managers were mainly focused on assessing the applicants' strengths and how their abilities translate to the success and the increase in profitability of the bank:

What comes to my mind first if I want to recruit a lady is not the distraction of the family, but what can you bring on board. Because distraction is not a gender thing, it's a human thing. Everybody will be distracted at one point or the other. But, if you have an outstanding team in the office, whether they are female or male, at the point of their distraction, they will be able to hold their own while you pass through that phase. The vital issue is what experience you can bring to the team. If you are an extremely strong team member and have challenges at home, the team will stand for you (**Sam**).

²⁴ The researcher was unable to any HR staff in Orange bank because of the challenge in access in data as discussed in the method of research chapter

²⁵ There were 6 out of the 11 senior managers did not mention if they were involved in the recruitment exercise because they recently joined the bank or due to time constraints.

However, despite these assertions that portrayed a transparent recruitment process in the banking sector, there were instances of discrimination and marginalization against women based on their gender and also the recruitment of staff based on their relationship with top and senior levels in the bank.

Some senior managers mentioned that the gender of the applicant is relevant when recruiting staff in their different departments and this was raised by both male and female senior managers. For example, Dim a female senior manager in Apple bank spoke of employing more men in her department because the job description requires someone readily available for work or networking duties outside the official working hours of 8 am to 5 pm, Monday to Friday:

Please, I want a man when recruiting because my department manages the account of high-net-worth individuals, the upper class (the extremely rich) in society. When dealing with these individuals, you must be ready to meet them in informal settings such as golf clubs and big celebration parties. There is a lot of social stuff involved. So, if I need someone to track someone to a social gathering, I can quickly call... (name withheld). I can call him on Saturday; 'so, so and so is going on I need you to attend, and he will be there, you understand? I know he will attend without giving excuses because of his family. So, if it's some lady, there are lots that will go into it, such as my husband and my children need me at home and stuff like that (**Dim**).

Similarly, Eze explained:

I have perceived some female applicants as a disadvantage to the bank and my team because of the issue of pregnancy, maternity leave, and childcare issues. Therefore, I have to consider gender issues during the employment of staff in the sales segment of the marketing department (**Eze**).

These senior managers expressed a belief that the traditional responsibilities of a woman could be a challenge in preventing female employees (more especially mothers) from fulfilling their job expectations. This is an issue of direct discrimination; however, the rights of female employees are not protected under the Nigerian Labour Act because there is no provision for equal treatment of job applicants irrespective of their personal characteristics. In addition, the Nigerian

Act was enacted 52 years ago, and an advance search on the Labour Act showed that the word "*discrimination*" or "*fair*" or "*transparent*" was missing in the document. The legal protection provided by the Nigerian Labour Act has little or no effect on ensuring that female job applicants and employees are treated fairly when applying for employment or participating in the workplace. For this reason, the gender equality bill was proposed to eliminate discrimination against women (including sexual violence against women) (Henry and Joseph, 2016). However, the non-passage of this bill implies that Nigerian women would be subject to discriminatory practices by employers without facing any sanctions or penalties by the government (see section **2.4.2**).

Hence, based on the assertions of these senior managers, there are still elements of the influence of traditional gender roles in Nigerian society that can have an impact on the recruitment and selection process of female applicants. This implies that the effects of social exclusion theory is not totally diminished in the Nigerian banking industry because women still victims of discrimination and exclusion in the employment market based on their gender. The situation of Nigerian women is further worsened due to the non-passage of the gender equality bill. As a result, employers may continue to exhibit discriminatory practices against women without being penalized or sanctioned by the government.

Furthermore, there were instances of individuals being employed based on their relationship with senior and top-level managers in the bank. Some senior managers mentioned hiring someone they have previously worked with and have developed a good relationship (in their previous employment). Sam, a senior manager in Apple bank was more interested in employing someone based on their previous personal relationship as he is keen on employing people loyal to him:

Most times, I'm the one that selects some of the critical staff in my department. There's one guy that left me 9 years ago, and he is coming back on Monday. **You brought him back?** (Interviewer asked) Yeah, I've worked with him, I mentored him, but he left. If you give me a role to play and I need to get staff to perform the requirement of that office or position, I will most likely look at people that I have worked with in the

past, people I've known in the past, I can vouch that they can have my back, they want me to succeed, I want to bring them on board as much as I can (**Sam**).

In addition, Leo a recently employed senior manager narrated how he got his current job in Orange bank:

I got this job due to my personal relationship with one of the EDs (Executive Director). We worked together in one of the leading commercial banks in this country and he was my boss. So, when he got the job in this bank as an ED, he told the board to get me as the head of SME. That is how I found myself here (**Leo**).

From the comments above, the senior managers took advantage of their position of power and authority to influence the employment of someone within their group or social networks. This recruitment is not transparent because the process is based on personal relationships among previous colleagues. The data findings therefore provide some further support to the literature whereby it was identified that individuals occupying high-ranking positions (godfathers) use their power and authority to influence the employment a close associate (loyalist) or a friend (Obuah, 2010; Adisa et al., 2017). These men occupying high-ranking positions are tempted to recruit others with similar characteristics to themselves (other men) and this therefore does have the potential to exclude some qualified women (based on educational qualifications and competence) (Murphy, 1984; Hammond et al., 2009; Onah, 2017). Therefore, favouritism and nepotism are evident in the Nigerian banking industry, and these issues can prevent the progress and success of the recruitment, selection, training and promotion process in Nigeria. Thus, the recruitment of new staff in the sample banks is marred by issues of favouritism, and people are not given equal opportunities to vie for vacant positions.

6.3 WORKING HOUR CULTURE

From the literature, some academic authors noted that employees employed in professional occupations such as accountancy struggle to find a balance between family and work because of long working cultures and the expectations of employers for staff to work from home during weekdays and weekends (Haynes, 2017; Gammie et al., 2017). The data discovered that all the respondents (both

male and female) are working full-time because of the unavailability of part-time and flexible working arrangements in the banking sector. Thus, all professionals (both men and women) of the sampled banks are forced to either full-time or exit the industry. This is direct contrast to the UK, where many women engage in part-time work. This assertion was confirmed by the respondents, including Tim that works in the human resources department at Apple bank. When asked about part-time working arrangements, Tim said:

Presently, all employees are full-time staff, and they come to work five days a week. Part-time work is not available unless the person is on leave or unavailable. Part-time working means the employee is a consultant. Previously, we had an employee consultant, but the bank is no longer offering this type of contract (*Male, Middle-level, HR Department*).

Everyone must be present in this office whether male or female. Nobody is allowed to work from home (**Ben**).

As such, respondents were required to commence work duties at 8am officially, and the expected closing time is 5pm. However, both male and female employees at all levels (entry, middle and senior levels) spoke of commencing work before 8am and leaving the office after 5pm to complete work-related duties. They also mentioned coming to work on weekends (which is not part of the official working days), taking their work laptops home for work purposes, and sending and replying to emails even late in the night. The respondents also noted that the tasks undertaken outside the official working hours are not paid as overtime and it is an unwritten requirement for promotion on their job offer:

...my resumption officially is 8am, but I am in the office complex before 8am. Closing time formally is 5pm. Do we get to leave at 5pm? The answer is no. I do leave the office at midnight. Yes, not once, not twice. We don't get paid for these extra tasks (**May**)

Everybody works this way irrespective of who you are. This is because there are times, I get home, and at midnight, my boss sends me something to do via email, if I'm still awake, I attend to him. I've gotten mails by 3am. I've sent someone a work-related text message at 2am, did this, and the person responded to my message 5 minutes later. We are expected to work on weekends without overtime payment (**Oge**).

Based on the Nigerian Labour Act, employers are expected to pay their staff overtime for work outside their normal contractual hours. However, the Nigerian Labour Act failed to specify any penalties for companies that failed to comply with this legislation. Instead, the human resource department explained that the work duties done by staff outside their working hours are assignments they should have done within the official working period. Therefore, the sample bank cannot categorize those jobs as overtime work because their staff voluntarily chooses to complete these work-related assignments outside their official work hours:

In the head office, we don't pay for overtime because the staff work on jobs that should have been done during the official working hours. But for whatever reason best known to them, they decide to do it after 5pm or at weekends. So, we can't categorize such jobs as overtime work (**Tim**).

In addition, Obi, a senior manager at Orange Bank, explained that the staff intentionally leave their jobs after 5pm because of the traffic situation in Lagos, which makes it difficult for them to get home as soon as they leave the office. Therefore, he said that staff prefer to complete those work-related assignments after 5pm so that by the time they are done there would be less traffic:

I don't think the work those guys (subordinates working in this department) do after 5pm should qualify for overtime payments because they intentionally leave the job I gave them till after 5 pm due to the terrible traffic situation in the Island and Mainland (**Obi**)

Thus, the researcher asked the respondents in the entry and middle level positions about the statements of the senior managers and the HR department; they agreed with the argumentation of them staying in the office after 5pm because of the traffic situation in the city. However, the respondents disagree with the argumentation made by their superiors that they intentionally leave some jobs undone during their official working hours so that they can be working after 5pm whilst waiting for less traffic:

I'm afraid I have to disagree with that point because my boss would ask me to do something less than 30 minutes before I closed, and he expected it to be ready before the next day. He does this because he knows I will remain in the office after 5pm. Though I am waiting in the

office due to traffic, I want to be something else and not working. Okay, what do you say about my boss sending me work-related emails on weekends? They expect a reply before Monday; if not you will be categorized as an unserious staff (**Ali**)

Furthermore, employees occupying senior managerial positions are saddled with extra work responsibilities that are more time-demanding than staff in entry and middle-level positions. These additional work roles include: networking with clients and building business relationships on behalf of their employers, attending executive meetings after office hours, and fulfilling other work-related responsibilities. Dim is a head of the department in-charge of managing high net worth clients and her job role involves her travelling outside Lagos state regularly. She was able to cope with this job requirement because she was unmarried with no children.

My job role is round the clock. For example, I was in Bayelsa state a few days ago. I went for the most beautiful girl in Nigeria's pageant show to meet with the Governor (**Dim**).

In addition, the senior managers are mandated to network with clients outside the official working hours. Hence, this long-hour working culture has made it more challenging for Nigerian mothers to combine the demanding spheres of family and work in the sampled banks based on the analysis of the data discussed above.

Interestingly the employee in the HR department of Apple bank discussed a working hour policy of switching off the light and internet in some parts of the head office building at 7pm to encourage staff to stop working and go home. In addition, employees must stop working and shut down their system by the latest 6:30pm in their respective branches nationwide:

In all our branch offices, employees must close working by 6pm or latest 6:30pm. Even though they are not done with the tasks for the day, they must shut down the system. Employees are penalized or sanctioned if they fail to obey this company's directive. Even in the head office, by 7pm light is put off in some floors in the building complex. If there is any outstanding work, it must be done on other building floors where the light

is available. The bank is trying to ensure that her staff gets a good work-life balance (**Tim**).

However, the interviewees from Apple bank believed that the rationale for this strategy is to minimize the bank's operating cost rather than for them to achieve a good work-life balance. This is because they are expected to complete an outstanding task on other floors where the internet and lighting are still functional or to finish the task at home. In addition, none of the respondents spoke of being penalized or sanctioned by their superiors for defying the rule of completing all work-related tasks before 7pm nor were they aware of any of their colleagues that have been penalized for failure to comply with this policy:

The bank is telling people to please shut down. Yes, I can tell you, I am honest. It is mainly because they are concerned that the cost of running the diesel after 5:00pm is negatively affecting the bank's profit. So, by 7:00pm, nobody is bothered if staff will go home, but the light will go off. So, the light goes off, and the internet could go off as well in some places. So, in most cases, people work with rechargeable light because the bank have targets that they have to meet. So, work-life balance is something that I don't think we can imbibe as a culture here (**Eli**).

Hence, Apple bank's efforts to ensure that the bank's employees achieve a good work-life balance were perceived by its staff as a mere statement without any pragmatic efforts from management to ensure the practicability of the working hour policy. In comparison, no interviewees from Orange bank mentioned any working hour policy but they also spoke of long hours working in their bank.

6.3.1. The implication of the long working hours in the Nigerian banking industry on female employees

The long working culture of the Nigerian banking industry has impacted the lives of female employees (married and unmarried). Mothers with young children are confronted with the conflict between family responsibilities and their careers (Dambrin and Lambert, 2008; Lupu, 2012; Haynes, 2017). Even though these working mothers have combined the demands from these two domains based on the external support mechanism already established (see section **5.3.2**), most sample mothers shared the experiences of being regarded as a '*bad mom.*' This

situation is because they have not been able to adequately perform the role of a mother based on their definition of an ideal mother:

Honestly, I often feel like a bad mom... I don't feel I've done anything; I am just trying and striving. Then on the weekends, I just feel exhausted. I feel like a bad mom because I lock up myself in my room and sleep at the weekend. I try to catch enough sleep as I can. This is because I come back late, and I leave early. It's not easy. The most time I have to spend with the children is during the morning school run. I don't pick them up, and I drop them off at school (*Ada*).

The feelings of guilt by the interviewed mothers are consistent with the argumentation of western literatures. They noted the feelings of guilt may become a normal experience for a working mother because put her work interests above those of her child and based on the societal definition of good mothering practices (Guendouzi, 2006: Johnston and Swanson, 2006: Uysal Irak et al., 2020). Similarly, Adisa et al., (2016) interviewed 36 mothers that are bankers in Lagos regarding their experience in achieving satisfactory work-family balance because of the social restrictions that arise from parenting combined with career goals. They discovered that the majority of the respondents always feel guilty and bad as a mother because of the pressure of work-related demands and societal expectations of familial duties (specifically parenting).

Despite the feelings of guilt, the desire to maintain a good quality of life and enrol their children in high-standard private schools (as discussed in section **5.2.2** of the societal dimension) were the main factors (reasons) preventing these sample mothers from resigning despite failing to meet their personal and societal expectations of a mother.

Similarly, some unmarried women and men believed that the long working culture in the bank had hampered the female chances of getting married²⁶. They explained that the working culture of the bank has made it difficult for them fulfil the expectations of a dating relationship or to be visible to eligible bachelors:

Looking at my life now, no man would want to marry a girl like me. This is because I don't see my room from Monday to Friday; I only get to spend

²⁶ Other unmarried women were unwillingly discussed issues pertaining to their marital status because it is widely believed that such issue is termed to private and personal based on the Nigerian societal norms.

5 hours: between 12:00am to 5am. 5:05am maximum (latest), I'm out of the house. So, I don't know how my room looks during the day; I only get to see my home at night. Now, no man would want to marry a lady like that, to be fair (**Ama**).

Based on the incompatibility of work and family life, some female respondents (this include married women and unmarried women) considering exiting the banking industry for entrepreneurship once they can afford the start-up capital for the enterprise. These women believe that establishing a company will allow them to effectively perform the role of a mother and a wife with a flexible working schedule that is within their control:

If there is cash (capital), I would like to be an entrepreneur. This is what I want to do. This will give me time to look after my family and not leave my house early as 5am and return home late at night (**Eby**).

Furthermore, Max explained that his wife, who previously worked in the banking industry, could not cope with the high volume of work-related tasks and the long working culture with the family responsibilities. Hence, the wife voluntary resigned without any interference from the husband to establish a business in order to achieve a good balance between work and family role and to fulfil the traditional caring responsibilities as a mother and wife adequately:

My wife was working full-time in the banking industry. But she had to resign from her employment because the family needed some stability and balance. It will be too much stress on the family if both of us remain in the banking sector. So, she had to resign to set up her own business. I was not the person who decided for her to leave, she made it by herself, and I supported her. She established her own business at home, which provides her more time to take care of the children at home (**Max**).

It is worthwhile to note that these women regard their entrepreneurship ambition as a long-term aspiration, and as such, they are presently aspiring for promotion within the organisation to raise the capital and social networks to achieve their entrepreneurial desire:

I have an intention to start up a firm, but it is not an immediate ambition. I want to remain in the organisation and progress to a senior executive

position. Then I can afford the capital for my business with the social contacts for survival (**Efe**).

I have the ambition to establish my firm, but presently, I am more interested in career growth (**Ada**).

Interestingly, few male respondents (all senior managers) were considering establishing a business: while most of them have intention to venture into entrepreneurship because of monetary rewards, Jay intentions is based on the need to spend more with the family:

Ok, let me put it this way... family is key. This is because I need to be there for my family. But unfortunately, I am weighed down by the financial issue where if I don't work, I can't take care of my family... I have done several things in technology, so I see I have a passion along that line. So, I'm putting things together to start my own company (**Jay**).

The findings from the data support the literature that bank employees struggle to create the right balance between work and family domains, and they are expected to work from home during weekdays and weekends to fulfil their job requirements. As discussed above, this issue has resulted in bank employees (both men and women) considering opting out of the workplace to establish their own businesses.

However, it is less challenging for Nigerian fathers to transition between work and family despite the organisation's requirement of working long hours because it is culturally unexpected for them to fulfil the caring and domestic responsibilities in the home (Bankole and Adeyeri, 2014). Therefore, men are fully committed to the time-demanding banking industry and progressing through the ranks because they are faced with less competing priorities of family and career. This situation can contribute to fewer women in senior and top managerial positions because only a few Nigerian women may be willing to continue sacrificing the needs of their families over the demands of their careers. This will be further discussed in chapter 7 when the interplay between societal and organisations factors will be discussed.

6.4 MENTORING

The promotion of women into senior and top-level positions in the banking industry is a critical mechanism for the success of female managers. This is because female mentors can help female staff in the development of the managers' sense of identity and professional confidence, help them get access to information that is available to men, reduce discrimination, facilitate their managerial progression, and give decision-making power in organisations (Ragins, 1999). As discussed in the literature in section **3.3.3.2**, mentoring can be achieved in formal²⁷ or informal²⁸ settings in organisations. However, in both sampled banks, formal mentoring is not available at all levels (entry, middle and senior levels):

In this bank, I was not assigned any mentor. The HR only appointed someone as my *buddy* when I started. This person has been in the bank longer than I have. He is just there to help me adjust to the organisational culture of the bank and other things like getting a workstation and my login details (**Evy**).

The respondents, nevertheless, mentioned that informal mentoring is undertaken but this is usually instigated by the mentee:

It's been over a month since I resumed my role here, and I have not been assigned a mentor. But there are people who I will look up to in the bank because of how they do their work. I can approach them to mentor me, but they must be ready to do so (**Ama**).

Since the mentee instigates mentoring, it can be detrimental to women who might lack the confidence to approach a suitable mentor for their career development. This was the experience of one of the female respondents:

I was the only child for a long time, so I'm used to being on my own even if till now. It's stressful to meet someone to initiate a mentoring relationship (**Ana**).

²⁷ formal mentoring is when a firm constructs a programme and appoints employees to act as mentors.

²⁸informal mentoring involves the process of workers choosing their own mentors, and is unregulated and hence more complex and complicated.

Furthermore, all middle and senior-level managers mentioned offering mentoring to junior members of staff, but this mentoring relationship is restricted to only employees who are being directly supervised by them. Thus, some are unable to mentor staff outside their teams (because of the demanding nature of their job) even though they are working in the same department:

In this bank, I mentor mostly people in my department because I want them to perform excel in the tasks assigned to them (**Dim**).

However, none of the respondents mentioned building a cordial relationship with either a mentor or mentee to facilitate the flow of information and knowledge between both parties. Instead, the primary motivation for establishing mentoring programmes was to only provide assistance to perform their job responsibilities effectively. Thus, it was unclear to the researcher if the mentoring relationship involves other aspects of mentoring as discussed in the literature review: such as career support on discrimination, facilitating their managerial progressions, giving decision-making powers in the organisation, and providing personal support (friendship, acceptance, counselling, and role modelling) (Ragins, 1999: Wanberg et al., 2003: O'Brien et al., 2010). This situation is due to the fact that the questions on mentoring was scheduled at the last part of the interviews, as such, participants were tired or were giving short and brief responses in order to return to their workstations.

Though formal mentorship is unavailable in the sampled banks, it is quite beneficial to the progress of female employees based on the literature (Cooper Jackson, 2001: O'Brien et al., 2010). This point was reiterated by Ada (in her previous employment) who was able to progress from entry to a senior managerial position because of the role played by a mentor at the beginning stage of the career with young children:

I was a banking officer (entry-level position). I was able to progress from this position to become a senior and group head in this bank. This is because I had a mentor and line manager at one point in my career who was a woman. She was very supportive, and she understood what was like to be a mother and a career person. The truth of the matter is that when I am at work, I give my best. Thus, my superiors will see the dividends of my hard work and efforts (**Ada**).

While none of the male respondents expressed any concern or fear of sexual harassment by senior female managers, some female respondents were unwilling to be mentored by senior male managers because of sexual harassment issues. Amy is an entry-level employee that quite appreciate the benefits of mentoring but was unwilling to have a male mentor because of the issue of sexual harassments. She explained:

I don't want to have a male mentor or to approach any senior male colleague for mentorship because of my physique (interviewee commenting on her physical appearance). I don't want to be a victim of sexual harassment in this workplace (**Amy**).

Dougherty and Hode (2016, p.5) argued that "sexual harassment is a product and process of organisational culture, and that women view more behaviours as sexual harassment than men." That means sexual harassment is more prevalent in firms where the organisational cultures make it more difficult for women to progress to the upper echelon (Dougherty and Hode, 2016: Park et al., 2019). Hunt et al. (2010, p.659) argued that "sexual harassment tends to be prevalent in organisations where there are increased power differentials between men and women." Hence, women will be prone to be victims of sexual harassment, particularly when they are in a hostile environment being controlled and dominated by males, and they (women) are being viewed as a minority group of the firm. It is more likely to take place in companies where there is a high number of men with more experience, and status, that possess greater competencies and abilities as compared to the female employees.

Although mentoring is beneficial to all employees, women can particularly benefit from a mentor who can help them navigate the additional barriers of motherhood and childcaring responsibilities they encounter in their careers (Ragins. and Cotton, 1999: O'brien et al., 2010). Females (including working mothers) who have achieved a high level of success in firms mostly mention the presence of a mentor as part of the reason for their success (O'brien et al., 2010). However, mentorship is challenging in this regard because of fewer women in high-status positions in the banking industry. Nevertheless, because men generally have more power, influence, and authority within the organisations than women, it has been suggested that women may not have

equal access to developmental relationships, which is crucial for promotion (Ragins. and Cotton, 1999: O'brien et *al.*, 2010).

6.5 MATERNITY LEAVE

From the data, the maternity leave period of 3 months is the same for all confirmed²⁹ female employees of both Apple and Orange banks³⁰:

It is in the bank's policy for confirmed female staff to get 3 months of maternity leave and additional months on medical grounds. But they must provide proof from the hospital or a medical report. While the non-permanent and unconfirmed staff are allowed to take 3 months of maternity leave but they are not paid by the bank (**Tim**).

We are entitled to 3 months of maternity leave in this bank. We can take additional months if there are any complications during and/or after childbirth (**Ann**).

Furthermore, when a nursing mother returns from maternity leave, they are entitled to commence work an hour later or close an hour earlier than the sampled banks' official time. In Apple bank, this option is only available to nursing mothers for 3 months, while in Orange bank, it is only applicable for one month. However, the female respondents indicated that this policy was not really followed because their work responsibilities are unchanged after maternity leave. As such, they are compelled to remain in the office even after the official closing time:

You can commence work an hour later or close an hour early. But this policy is a *scam* because you can't leave the office when your boss (line manager) expects a task to be completed even after your closing time (**Eby**).

Apart from the maternity pay, nursing mothers in Apple bank only (this policy is unavailable to female staff in Orange bank) are entitled to financial support of 100,000 naira (£177) per month to cover the cost of creche for a year. According to the bank, this financial support is to enable nursing mothers to transit from

²⁹ These are employers that have been recently recruited by the bank but are no longer in probation period.

³⁰ Employees working in the banks via a recruitment agency or those employed directly by the bank on a zero-hour however were not entitled to maternity pay from the bank

childbearing to work easily, but this service is only for female employees with a child below a year old who are willing to seek creche services:

The banks pay creche allowance to nursing mothers for a child less than a year old for just one year. The amount is N100,000, and it is only for mothers who enrol their children in a creche. It is not available for parents who employ a nanny or have their relatives taking care of their children. They must provide proof of the payment to the HR for reimbursement (**Oge**).

From the data, since most mothers preferred other forms of support mechanisms apart from creche services for their young children when they returned to work, this policy does not really have an impact on the finances and transition process of nursing mothers. Instead, mothers are more interested in a maternity leave beyond 3 months. From the data, all young mothers (except one) wanted the same period of 6 months of maternity as obtainable to female employees of the state civil service. Additionally, most of the mothers believed that 3 months of maternity leave is less than the 6 months exclusive breastfeeding period required by World Health Organization (WHO, 2022):

I don't think 3-month maternity leave is enough. So, taking a 3-months old baby to childcare is not the most ideal. The baby is still breastfeeding exclusively. So, I think maybe 6 months is okay. I know a lot of people will accept this option even if it comes with half pay. So far as they can be assured that the job is still there. I think a lot of people will take that option. I speak for myself now; if I had a choice to pick another 3 months to stay with my baby and get half pay, I would even if it is half-pay, I won't mind, I will take it (**Ann**).

Even though mothers in the data set were disgruntled about the duration of their maternity leave and desired that maternity leave should last at least 6 months (because of breastfeeding purposes). Some mothers also mentioned struggling at work the first few months after returning from maternity leave because of the psychological impact of leaving their infant baby with a childminder or creche. However, these sample women are forced to return to work early because of the financial implication of staying home for an extended period (this is due to the lack of social welfare policy from employers and the government) and their

desire to maintain a good standard of living. Eby, was a nursing mother at the time of the interview and she was unhappy because she was at work while her son was under the care of a childminder:

I have a 11-month-old son at home with my nanny but I have to be at work to be able to afford his education in private schools. I feel bad about this, but I don't have any other option apart from continuing with my full-time job. My husband and I are forced to take this option because we need the money I get from this *job* (**Eby**)

The situation of short maternity leave in the sampled banks has compelled women to return to full-time work while their babies are quite young and dependent. Thus women are not experiencing the detrimental impact of a long maternity break on their career progression as is evident in western societies. For example, in the UK and other developed societies (more especially in the Scandinavia countries), nursing mothers in the workforce are entitled to extended maternity leave for a year or more than a year. This policy has made it challenging for mothers to return to work because the long time spent away from work reinforces traditional gender roles between mothers and fathers and affects their commitment and desire to return to work and aspire for promotion, as discussed in **3.1.3.5**. Furthermore, men may have progressed ahead of women when the women returned to work after extended maternity leave (Boje and Ejrnæs, 2012). Thus, this situation has contributed to the continual underrepresentation of women at the highest levels of organisations but is not applicable in Nigeria.

Furthermore, the mothers in the sampled banks did not experience the same childcare difficulties returning to work after childbirth due to the availability of various affordable childcare support mechanisms in Nigeria, as discussed in section **5.3.2**. Thus, Nigerian mothers can quickly return to the workplace with their desire and commitment to progress to the highest level of their careers intact even after childbirth (Boje and Ejrnæs, 2012), as discussed in section **3.1.3.5**. However, this has not resulted in equal progression for women and there remains evidence that women are still underrepresented in the upper echelons of the sampled banks despite being restricted to 3 months of maternity

leave. This lack of career progression is therefore due to other related factors that will be examined in the discussion chapter.

6.6 PATERNITY LEAVE

As discussed in section **5.3.3**, fathers are increasingly involved in the affairs and bonding with their children despite their participation in a full-time job. Therefore, this section will examine the policy on paternity leave in the sampled banks to assess if fathers get sufficient time off work to bond with their children and provide assistance to their wives after childbirth. Based on the data, fathers that are permanent and confirmed members of staff in Apple bank are entitled to a week of paternity leave although there is no opportunity of either leaving work an hour earlier or commencing an hour late:

In this bank, we are allowed to stay at home for a week when our wives give birth, and nursing fathers are not allowed to commence work an hour earlier or close an hour late (**Jay**).

From the data, all fathers (except for one father) were satisfied with the period of paternity leave because it enables them to assist their wives at the earliest point of childbirth:

The bank gives one week of paternity leave for us to run around to put something in the house. Also, they need time to assist with any other family demands, such as entertaining people (families and friends) who might come to visit the family. This period is sufficient for the man (**Tom**).

Five (5) days is not enough. I think a month, or four weeks (**Dan**).

By contrast, fathers working for Orange bank are not entitled to paternity leave and pay, but they can ask for a day off duty to spend time with their babies based on the discretion of their line manager:

I am not permitted to take paternity leave in this bank. They expect me to resume the next day after the delivery of my baby... (*Male, Middle level, Married with 2 children* **Oba**).

From the data, all the fathers in Orange bank were unhappy with the unavailability of paternity leave and pay in the bank. In contrast, in some

European countries, men are entitled to reduced paid paternity leave as compared to paid maternity leave for women, as displayed in the table below:

Figure 6.8: The paternity and maternity leave in some selected European countries³¹

COUNTRIES	PATERNITY LEAVE	MATERNITY LEAVE
Finland	11 weeks	21 weeks
Norway	15 weeks	59 weeks
Spain	5 weeks	16 weeks
United Kingdom	2 weeks	33 weeks

Hence, the fathers mentioned taking annual leave a few days or weeks before the expected delivery date to assist their wives with taking care of the baby before the arrival of their external childcare provider (as discussed in chapter 5) and entertaining of visitors after childbirth. They suggested a week of paternity leave as obtainable in other banks would be acceptable and motivating to them. This is because the presence of the fathers after the early period of childbirth is very significant and accelerate the psychological *healing* of their female partners despite the availability of support mechanism (Rehel, 2014: Premium, 2018):

If male employees are given 5 days off work as paternity leave, it is not a bad idea. It will make the male staff happier at work. The absence of paternity leave makes most working dads have limited time with their newly born babies, especially during their infancy period, when they will love to have that father-son relationship. I think the presence of men facilitates the women's recovery process because of the connection they have with their husbands. I take some time off from work close to the expected delivery date as annual leave if I have not exhausted (*Male, Middle level, Married with 2 children Max*).

From the data, it was discovered that none of the sampled banks have implemented shared parental leave and this situation is unsurprising due to the patriarchal structure in Nigeria. The shared parental leave would have given

³¹ The table was compiled by the researcher based on information from various government websites.

fathers the opportunity of sharing part of the maternity leaves with their partners. This situation would enable mothers to return to work early whilst the men stay at home to take care of the baby.

The non-availability of shared parental leave and the limited (Apple bank) or no paternal leave (Orange bank) implies that this corporate culture reflects the societal expectation of the Nigerian family in the sample banks (men-breadwinners and women-caregivers traditional model). The sample banks assume that fathers play a limited role in taking care of infants and newly born because this is the primary responsibility of their wives. As such, fathers were entitled to little or no time off from work after the birth of their children. However, some sample men have differing views on the paternity leave policy of the sample banks because they want to be available when their children are born to assist in the recovery of their wives and entertain visitors. Therefore, these sample men take annual leave (in addition to the 5 working days given to them in Apple bank) to spend quality time with their newly born children and wives after childbirth.

6.7 HORIZONTAL SEGREGATION IN THE NIGERIAN BANKING INDUSTRY

As discussed in the literature (section **2.4.3**), men are generally assigned to leadership roles or positions of influence, power and authority, and female employees are mostly connected (employed) as marketers (sourcing for bank deposits), sales, customer-oriented and general administrative department (Iyiola, 2011; Okafor, 2013; Aloomo and Atadiose, 2014; Eleje and Wale-Oshinowo, 2017). However, all the respondents agreed that the deployment of staff (either male or female) to any department in the bank is strictly based on the individuals' skills, knowledge, experience or performance in the banking college. As such, women cannot be predominantly assigned to customer service and marketing roles based on physical characteristics or attractiveness:

We have women in every department in this bank, and they are even assigned supervisory roles or team leaders... for instance, before I was transferred to the head office as a compliance manager, I was the head of operations in a branch office. Many years ago, that role was deemed fit for men only, and women were assigned customer relationship functions. But

presently, our boss is more concerned about the candidate's knowledge and skills (**Joy**).

I am the head of the secure lending department at Orange bank, and the bank employs me for this role because of my competence and experience in this industry... I have both male and female staff working for me and with me. Commercial banks are beginning to realize the potential of women, and they are no longer restricting us to customer relationship and sales jobs or work roles without any career advancement prospects (**May**)

In addition, Meg, an entry-level employee, spoke about assigning graduate-level employees to their respective department after completing their training course in the banking college³². She said:

The banking college involves teaching and exams concerning the job expectations in the bank's various departments. Each course is designed to fit with the work duties of a particular department in the bank, and someone from that department is teaching it. At the end of the course and the exams, HR assigned us to our respective departments based on our performance in the banking college. The HR goes through our scorecard from the facilitators and assigns us to a particular department (**Meg**)

The bank assigns us to our various departments after completing the training course in the banking college. They look at our performance in the banking college and determine which department is the best fit for us. It is not based on our feminine characteristics but on competence (**Ama**).

In addition, the literature also argued that the main criterion for promotion to senior management positions for these female marketers is to constantly achieve these deposit targets, and where such is not met, it leads to termination of appointment (Eleje and Wale-Oshinowo, 2017). However, all respondents emphasized that commercial banks in Nigeria are no longer permitted to promote staff to senior management positions based on their ability to consistently attract huge deposits due to the current CBN regulations. Tim explained that commercial banks are sanctioned if the CBN discovers that they

³² This process is only applicable to graduate level jobs and according to the stories of the respondents, the sample banks adopt the same procedure.

promote any staff based on their capability to influence huge deposits to their bank:

Previously, banks could promote anyone based on their ability to bring in (attract) large amounts as a deposit, but the current CBN regulations do not allow the banks to do so. Commercial banks can face sanctions if the CBN discovers that they promote staff (either male or female employees) based on deposit attraction. **(Tim)**

I was the marketing department's head before the department was split into various divisions, but I still manage our SME portfolio. As a senior marketer in this bank, I don't recruit females because of their ability to use their natural endowment to attract huge deposits. That strategy is no longer working because of the current CBN regulations. Moreover, our male customers are more interested in value for their money than sex partners. Myself, I am more interested in my staff's knowledge of the economy, budget and other variables than their beauty. **(Eze)**

The statements from Orange banks interviewees' were quite similar to their counterparts in Apple bank:

Commercial banks can no longer promote someone based on their deposit attraction because of CBN regulations. **(Leo).**

In 2015, the CBN formulated a broad framework for commercial banks to assess a person's capacity as "fit and proper" for the position for which they are being considered for promotion (CBN, 2015). This framework involves commercial banks in Nigeria conducting a fitness test to assess the candidate's competence and this include: their capacity to fulfil the responsibilities of their positions and their ability to understand the technical requirements of the business. In addition, CBN have mandated commercial banks to conduct propriety tests to assess the candidate's integrity and suitability, and elements to be considered, include: the health condition of the candidate, declaring bankruptcy, criminal convictions (fraud), being guilty of serious misconduct and being disqualified or suspended from practising his profession.

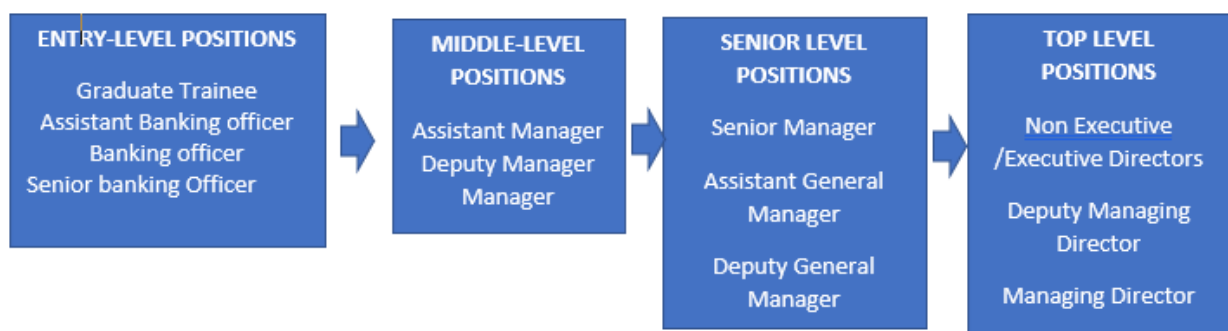
The framework also included further general guidelines for the commercial banks, and they are: to submit a completed "Approved Persons Regime"

questionnaire to be administered by the CBN and provide a satisfactory status report from the candidate's previous place of work, provide three reference letters (two of which must be from the previous workplace), in the last five years and from persons not below the rank of a director. As a result of the CBN regulations and the stories of respondents, commercial banks in Nigeria are no longer making discriminatory decisions on the premise of gender essentialism: that is, employing men to positions that accelerate their advancement to the upper echelon while women are predominately used as female marketers to attract huge deposits to their banks. Therefore, female and male employees in the sample banks are no longer treated differently based on possession of feminine or masculine traits or the exhibition of gender-defined behaviour.

6.8 PROMOTION OPPORTUNITIES IN THE NIGERIAN BANKING INDUSTRY

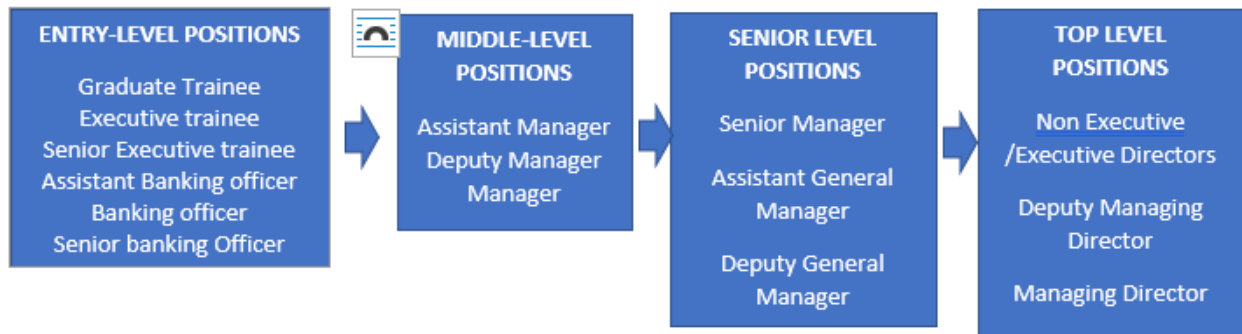
From the data, interviewees (men and women) occupying mostly entry and middle-level positions explained that promotion in the sample banks is based on meritocracy and a transparent process. In contrast, senior managers suggested that promotion into the boardroom and top-level positions is not squarely based on performance but also on networking and corporate politics. From the data, there are 10 levels in Apple bank which can be categorised into entry-level, middle -level and senior level. The top-level positions are based on appointment and not promotion, and it is subject to approval by the Central Bank of Nigeria (CBN):

Figure 6.6: Levels of career progression in Apple Bank



In contrast, there are 12 levels in Orange bank, which are very similar to that of Apple bank and have been categorised into the same three categories of entry level, middle and senior management. The top-level positions also are based on appointment and not promotion, and it is subject to approval by the CBN:

Figure 6.7: Levels of career progression in Orange Bank



From the stories and responses of the interviewees, there are three ways employees can be promoted, namely: remaining in a bank and progressing to a higher grade based on performance, resigning from a bank in order to seek employment for a higher position in another bank, and promotion by appointment.

It would appear that the sampled banks have a similar performance-based promotion approach, and it involves staff meeting the expectations of the key performance indicators (KPIs) and being recommended for promotion by their line manager. However, respondents mentioned that the requirement in the KPIs may differ from one department to another and they were not willing to disclose details of the performance measures due to confidentiality issues. The respondents did, however, explain that the KPIs evaluate their performance in terms of them fulfilling their work responsibilities as specified in their contracts:

You must have an appraisal score of 80% for 3 consecutive years to be considered for promotion (*Male, entry-level, Unmarried with no child Ade*).

We have to meet the requirements for promotion based on performance. The performance is based on our KPIs and it relates to our job roles on our contract letter (*Ben*).

However, whilst some staff may meet the criteria for promotion the bank may decide not to promote them due to financial considerations. This is because

respondents (including the personnel in HR) noted that promotion of staff would lead to an increase in salary and other financial benefits, which most banks are unable to afford:

Promotion is also based on management approval and the bank's financial position. When employees are promoted, the cost of staffing is increased. Can the bank be able to finance that cost? If the bank cannot afford the cost at that particular period, employees will not be promoted. The bank can get into a severe financial crisis if it does not balance its cost of promotion and revenue. If staff cost is too high, it will kill the bank (**Tim**).

You are placed in a pool that includes employees from other departments to be considered for promotion if you have met the requirement for advancement in your department. From the pool, the bank can now decide the number of staff to be promoted during that period. For example, there can be 1000 qualified employees for promotion, and the bank may decide to only promote 400 depending on the bank's *financial health* (**Efe**).

The decision on the number of employees to be promoted is similar in the sample banks, and the board makes that decision. However, none of the respondents was willing to disclose how the board makes the decisions for promotion. The respondents explained that successful employees would be notified by a memo posted on the notice board:

So, the board will decide the number of staff to be promoted in each financial year, and that decision would be based on the annual reports in previous years. The bank is not expected to promote all qualified staff because we are a private company. After making the decision, the names of successful staff (those promoted) would be published on the staff notice board. The main reason given by the board for this decision is lack of funds (**Tim**).

Hence, when banks cannot promote all eligible staff because of insufficient funds to meet the financial demands of promotion, it results in a scenario where employees remain at a particular level for an extended period. Thus, the chances of these employees progressing into senior and top-level positions become slower or unattainable if they decide to remain working for only one bank:

For six years and about eight months, I have not gotten any promotion for now (**Luz**).

For 10 years, I have had only one promotion and two commendations letters. And if you are in my shoes, if you get a good offer, won't you leave? (**Bob**)

This situation has led many bank employees to apply the second strategy of promotion to seek employment in a higher position in another bank. They only resign after securing employment elsewhere (which may include other banks in the industry). All interviewees utilised this method (except for 2 female staff and all graduate trainee employees) during their bank careers. Indeed, from the period of conducting the interviews (September 2019) to the third quarter of 2021, two of the male interviewees had moved to another bank³³ when the researcher tried to conduct a follow-up interview:

I am currently an Assistant General Manager, and I have been in the banking industry for 20 years; this is my seventh bank (**Eze**).

This promotion strategy can involve conducting recruitment without the knowledge of existing employees because the HR department does not place any form of advert (either internally or externally) to inform potential applicants of current vacant posts. Thus, existing employees are unaware of any vacancies in the bank until someone is accepted from a different firm. Instead, the process is based on networking and personal relationship with senior and top-level staff. This procedure of recruitment is demotivating to existing employees. Oge is a victim of this form of recruitment, and she was emotional when describing her experience:

If I am qualified for a higher position, and there is a gap, the organisation should allow me to prove myself. They should ask me to write an essay to demonstrate my capabilities. I have not seen that happen; I have not seen that happen in most banks. As a matter of fact, in some places, you

³³ The first person moved to another bank in the same city while the other person relocated to another bank in a different state and city. The researcher was unable to investigate the impact of relocation of women as a result of promotion opportunities on the family. This is because Lagos is the commercial hub of financial services in Nigeria and the West Africa coast, as such, there is a large presence of commercial and other financial institutions in the city.

are not even aware that the bank is *shopping* for someone. So, *boom*, someone comes, and the person says, 'hello, I am the head of the division, and I was *shopped*.' Some staff are okay with it, but others may feel bitter and bad. You see the person resigning (**Oge**).

The Nigerian Labour Act was silent on the requirements for recruiting new staff for companies, and it did not specify whether employers must advertise a vacant position before recruitment. This situation implies that the sample banks can recruit new employees without placing any adverts for interested current employees to apply for such vacancies. As discussed earlier in section 6.2, the recruitment process in the sample banks is based on personal relationships and friendship (favouritism) and not meritocracy. As such, women are excluded from occupying high-ranking positions because mostly men attained such influential positions in the banking industry.

Seeking employment elsewhere in order to secure promotion can often result in the requirement to move location and this can also be a gendered situation as there is an expectation that it is easier for a man to move than a woman (refs required). However, the researcher was unable to investigate this particular phenomenon in this study as the study was based in Lagos state. It is easier for individuals to get employed in the banking industry in Lagos than in other cities in Nigeria because Lagos state is one of the largest hubs for financial services in Africa and the largest commercial base in West Africa (Olukoju, 2004: Olukoju, 2018) and there is not the same imperative to move location in order to secure promotion.

Thirdly, bank staff can be promoted based on appointment, and this form of promotion is subject to approval by the CBN. These are top positions in the banking sector that can only be attained through appointment:

From Assistant General Manager (AGM), you are a *special* candidate because such an appointment needs approval from CBN before it can be effective or start work. Anyone occupying AGM positions can be appointed to the top-level positions. The top-level positions include: Executive Director, Deputy Managing Director, and Managing Director are based on appointment (**Tim**).

Based on the strategies for promotions as discussed above, most respondents mentioned that the promotion process is based on meritocracy, and it is assumed to be transparent and fair by most respondents. This assertion is because the names of successful candidates are posted on the staff notice board and according to the respondents, most of the qualified staff for promotion are women:

Promotion in this bank is based on performance. You are assessed based on your KPI (key performance index) and line-managers appraisal. Then, the names of employees who are qualified for promotion are posted on the staff noticeboard... So, you see that at that point, nobody is seeing male or female, you only see is the performance percentages of staff (**Eli**).

At the same time, Orange bank:

The process of promotion is transparent, and it is void of any form of discrimination and marginalization against women (**Ann**)

Furthermore, some respondents (this includes all the senior-level managers and very few middle-level managers) believed that promotion to top-level positions and to be appointed as a board member of a bank is not solely based on the performance of the employee but also on networking (as discussed in previous sections) and organization politics:

There's a level you get to in banking, while performance is expected, promotion is not based on performance, you know. So, there are several factors, you have to be visible and network with the owners and members of the board of directors. In fact, you must be close to management. Unlike entry and middle levels, where you get promoted after two years or four years, it may not be the case for the senior level position (**Jay**).

The interviewed senior managers explained that fewer women are in senior or top-level positions and boardrooms because they are unwilling to engage in a power struggle or office battle with their colleagues (commonly known as corporate, office, or organization politics by respondents) to progress their careers. The male senior managers argued that organisation politics is an integral part of a promotion. As such, employees who have career ambitions to

be in the boardroom or top-level positions must actively engage in office politics to realize their career aspirations:

Corporate politics is a tool for promotion to senior and top levels, you understand? Often time it gets messier and dirtier, so the women want to stay away. Like national politics, our Nigerian politics is not so far from what you see in the cooperate environment. Here, one time it became messy, and the women just decided to have their peace and move on with their lives (**Sam**).

Indeed, all the interviewed female senior managers expressed a lack of desire to be involved in corporate politics, but rather they want to be considered for promotion based on their performance squarely:

It would be nice to get to the boardroom. But I don't want to engage in any corporate battle or power struggle in the office. I don't want the *fight*. I'm not interested (**Dim**).

Thus, women deliberately not wanting to engage in organisational politics has reduced their chances of progressing their careers into these positions. Hence, few women have advanced to the boardroom and top-level positions in the sample banks. Dim further explained:

If you visit the majority of the banks today, you will see a lot of women in the entry and middle levels. Where I can say that women have not done a lot is that I don't see many female Executive Directors (ED). Like if you come in here now, there's no female ED (**Dim**).

Furthermore, respondents shared that networking another strategy to facilitate progression to senior and top managerial positions. These networking activities were mainly in social events (cocktail parties with board members and top leadership executives) and these events occurs after the official working hours. Men and unmarried female respondents mainly attend these events:

There are social events for staff to network and bond with senior management staff. They are organised in the office complex or a venue in town (**Ada**).

Mothers mentioned only occasionally attending these networking activities because of their commitment at home to their children and spouse. Mothers also acknowledged that their decision to opt-out of social activities being organised by board members and top management staff of the bank is one of the barriers that hinder their advancement to the boardroom. They therefore highlighted that performance and meritocracy are not the only criteria for promotion, but visibility can facilitate career advancement:

Women are not willing to engage in all these activities. I don't have time for all these parties and social events organised by my superiors or the bank. Apart from work-related events, the next thing I think about after work is my family and to rest (**May**).

I don't have the time for these networking activities, but my husband does (husband is a middle-level manager of Orange bank). It is quite helpful to him. He builds rapport with the senior guys in the bank and the industry. This relationship is beneficial to my husband's career progression... (**Ann**).

Furthermore, some male senior managers of Apple bank stressed that appointment into the boardroom is not based on performance only but on visibility and strong relationship with the owners of the bank, which can be achieved by networking with board members and the owners of the bank:

It is almost impossible to become a board member or occupy a top-ranking position in this bank if the owners do not know you. You have to network with these guys. If you don't build a relationship with them and make them trust you, you can't get into these high positions in this bank. The trust factor is vital because just one decision as a board member, and this bank will lose huge amounts of money (**Eze**).

The respondents believed that those having a seat in the boardroom must have earned the trust of the owners of the banks because their decisions can either improve the bank's profitability or mar its growth. The female respondents were unhappy and dissatisfied with the system of promotion based on networking, strong relationships, and earning the trust of the owners of the sampled banks:

Promotion based on networking is not really good because it demotivates staff to work hard and negatively impacts the morale of the employees affected by this organisational culture (**Oge**).

In essence, networking is a barrier hindering women from advancing into high-ranking positions. Based on the data, engaging in networking behaviour (such as visibility) can result in career advancement for all staff, irrespective of their gender. However, even when network opportunities are available to women, those who are mothers are primarily unavailable for networking because of family responsibilities.

Despite the fact that the interviewed women are working similar working patterns as their male colleagues with uninterrupted career paths (due to their availability of cheap external childcare support mechanism), they are yet to achieve gender equality in high-ranking positions in the Nigerian banking industry. Although the researcher was unable to extensively investigate the impact of this structure on the mental health and physical wellbeing of the female respondents, some of them express their feelings based on this situation (their lack of career progression despite their uninterrupted career paths)

Though I am a senior manager, but I don't think I can be appointed an executive director. The best I can get if the bank there will be any progression in my career is a non-executive director. It is very discouraging to me (**Dim**).

I feel very sad about the promotion strategy of this bank. It is very discouraging to me that we put in the similar level of efforts like most men in this office building but majority of us (females) can't get to the top (**Oge**).

The female respondents were unhappy by the invisible glass ceiling which have made extremely challenging for them to take a seat in the board room or other higher-ranking positions despite their dedication and commitment to work and uninterrupted career paths.

6.9 SUMMARY

The statistics on the gender workforce of the sample banks confirmed the continuous underrepresentation of women in high-ranking positions in the sample banks (see figure 4.3-4.6). Thus, this chapter critically explored the organisational factors and the impact of these corporate cultures on women's career progression in the Nigerian banking industry. These organisational factors include recruitment process of the sample banks, mentoring, working culture, maternity and paternity leave and promotion based on networking and corporate politics.

Based on exploring the societal dimension in the previous chapter and the subsequent evaluation of the organisational dimension in this chapter, the next chapter will evaluate the interrelationship between the societal and organisational factors. This chapter is crucial in answering the research objective 3.

CHAPTER 7

DISCUSSION CHAPTER

The two previous chapters presented the findings and detailed analysis of the societal (chapter 5) and organizational (chapter 6) dimensions. This chapter will synthesize key points of the contextual chapter, literature, and the findings in the societal and organizational dimensions. It will evaluate the interplay between the societal and organizational factors (equality feminism theoretical framework) concerning the respondents' working life and family to consider the implications for female career progression. The significance of this evaluation is to critically understand the applicability of social closure and equality feminism to the experience and progression of Nigerian women in the banking sector. This analysis relates to objective three of the thesis: exploring the inter-relationship between societal and organisational factors. This chapter will examine the applicability of the gender theories adopted in the thesis in the sequence as listed: exclusion closure and equality feminism (patriarchal structure in Nigeria, interrelationship between the motherhood and organizational factors).

7.1 Exclusionary closure

Exclusionary closure is the marginalization and segregation of women from participating in the formal and professional sector through patriarchal practices that secure opportunities and benefits for solely men (Weber, 1978: Murphy, 1984: Hammond et al., 2012). Furthermore, Murphy (1984) argued that individualist exclusion criteria (precisely, academic qualification) are designed to protect advantages; however, they are much less efficient than collectivist exclusion in transferring advantages, privileges, and opportunities to the next generations. This argumentation aligns with the findings of this thesis but mainly in the southern part of Nigeria. Some changes have been made in reducing the effects of individualist exclusion, in the aspect of Nigerian families educating their female children. Based on the data findings, changes to access to education have allowed women to partake in professional level jobs previously excluded from them, so progress has been made in this regard. Thus, the interviewed women could not have been employed in the sample banks if they were not educated to the tertiary level (either in the universities, polytechnics, or colleges of education). As a result, the female respondents are presently acquiring the

required academic qualifications: which is one of the factors of exclusion or oppression applied by men to close off employment opportunities from those they perceive as competitors, ineligible, or outsiders (women). Therefore, the interviewed women and the spouses of the interviewed men have made significant progress in surmounting the effects of the education individualist exclusion (Parkin, 1984; Murphy, 1984).

The data finding (access to education) agrees with the assertion of Para-Mallam (2010) that formal western education opens up a wide range of opportunities and spaces to the Nigerian woman in the formal sector. Thus, formal education has made it possible for women to participate in the Nigerian banking industry despite the prevailing effects of the patriarchal and religious systems in Nigeria.

Interestingly the change in attitude to educating women in Nigeria and the desire by professional families in the South to provide a quality education to all children irrespective of gender has also had an impact on the accessibility for women of a career in organisations such as the sample banks.

7.1.1 Patriarchal structure in Nigeria

Whilst the availability of education for women has provided women with the credentials to access professional employment women still face many barriers. Previously, Anugwom (2009, p.132) explained that it is a common phenomenon to see Nigerian women with enviable academic qualifications end up in the kitchen or full-time housewives because they married rich and wealthy Nigerian men who do not see any reason why their spouses should exert themselves in the workplace when they have enough financial resources to keep the whole family comfortable. However, this situation for many families has changed because the married male respondents have realized that their salaries are no longer sufficient to maintain a high standard of living and send their children to tuition-paying private schools.

The data revealed that the married female respondents are meant to seek the permission of their husbands to work or continue participating in the banking industry based on their Christian faith and the cultural belief system (patriarchy) in Nigeria. This assertion agrees with the argumentation in the literature that cultural and religious norms are the primary barriers that prevent Nigerian women's participation and the main cause of gender disparity in the workplace

(Para-Mallam, 2010; Anyoha et al. 2015; Bako and Syed, 2018). Unlike western women that are not expected to seek the permission of their spouse to participate in the formal sector due to the declining impact of patriarchy and religion (Walker 2003; Haynes, 2008; Walker, 2008; Cooper, 2010) and western women have the freedom to make their own work-lifestyle choices (Gallhofer et al., 2011; Haynes, 2017). The respondents also revealed that when they are permitted to work by their husbands, the doctrines of the bible and Nigeria's cultural norms and customs have bestowed men (husbands or fathers) the sole responsibility to determine the nature of employment their wives should accept. Therefore, some interviewed men wanted their wives to accept employment in less demanding sectors that would allow them to spend quality time with their children and supervise the activities of their domestic staff.

Whilst interviewed men now allow their wives to work (as opposed to the traditional model of the family), this permission has often been granted because of the financial benefits the husband will receive from their wives' salaries. The interviewed men believed that the salaries earned from their wives' participation in the corporate environment could assist them in paying for their children's tuition fees in private schools and maintaining a high standard of living. In the same vein, the married women also shared similar assertions with their male counterparts: they revealed that the support from their husbands to continue participating in the banking industry and aspire for promotion after marriage and childbirth is because of the monetary rewards and other allowance received from their employment. Thus, the spousal support received by Nigerian women to continue working in the formal sector and alter this traditional approach of the family is not a breaking down of the patriarchal society but rather a mechanism by the men to counterbalance the economic suffering and hardship in the country. This hardship and suffering make it practically impossible for most Nigerian men to single handedly cater for the family's financial needs. As a result, they are supporting their wives' participation in the formal employment sector.

In essence, women are entering the workplace and being allowed by their husbands to aspire for promotion. However, despite the financial benefits received from their salaries and their economic contribution to the family then women have yet to earn equal rights with their husbands in the family.

7.1.2 The relationship between Motherhood and the organisational dimension

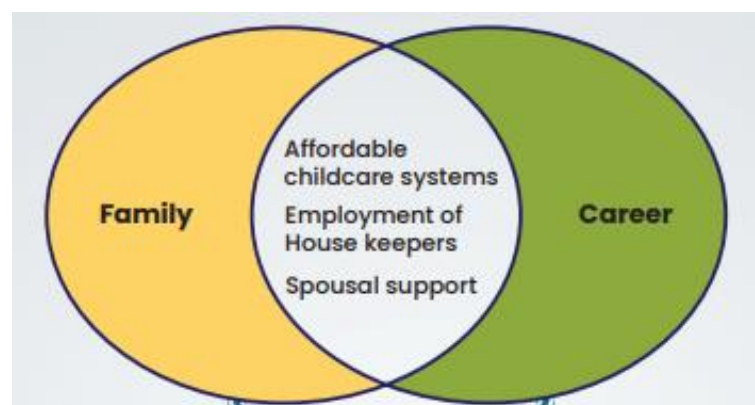
The participation of women in the workplace has confronted women in western societies with the double responsibility of family and work, which negatively affects both their continuous employment and career trajectories (Dambrin and Lambert, 2008; Haynes, 2017). The involvement of women in the western workplace does not translate to equal distribution of home responsibilities because society still expects women to combine their careers with the second unpaid shift of completing their gendered responsibilities (Dambrin and Lambert, 2012; Cerrato and Cifre, 2018; Sarrasanti et al., 2020). This has a serious impact on career progression as many women in developed societies opt for flexible working arrangements (such as part-time work, flexitime, staggered, and compressed hours) to balance the home and career domains (Gallhofer et al., 2011; Bukodi et al., 2012; Laurijssen and Glorieux, 2013). This is further exacerbated by the high cost and availability of childcare in developed countries which render it challenging for many women to return to work full-time (Blackburn et al., 2002; Gallhofer et al., 2011; Cebrián et al., 2019). As such, motherhood tends to negatively impact women's career progression in developed societies due to them embarking on a 'slower mummy track' (Dambrin and Lambert, 2008; Haynes, 2017).

In this case study of the two sample banks in Nigeria, flexible working was not available, and therefore, women either faced working full-time or seeking employment elsewhere. Whilst some women expressed that they were considering leaving to pursue self-employment, all the women interviewed were employed on a full-time basis. Hence there is the potential for organisations in Nigeria like the two sample banks, that organisations will "suffer from resource wastage because they cannot, or will not, manage flexibility" (Dambrin and Lambert, 2008, p.502).

Interviewed mothers (due to their working commitments) and fathers (due to the culture and norms in Nigeria) were not actively involved in family responsibilities (household chores and caring duties). The interviewed mothers employed household staff to complete household chores on their behalf. In respect of childcare duties, interviewed women have availed themselves of some

inexpensive and reliable childcare coping mechanisms to care for their young dependent children's needs whilst fully committing to a full-time banking career. These affordable and reliable childcare coping mechanisms include using extended family members, employing nannies (extended and non-extended family members), enrolling their young children in creches and boarding schools. Though Nigerian women have more children than western women (see section **2.3**), the availability of cheap support mechanisms has enabled interviewed mothers to pursue full-time careers and this (as shown in figure 7.1) has enabled women to avoid the career bind of seeking alternative ways of working in order to effectively manage the conflicts between their family and career.

Figure 7.1: The compatibility of interviewed women's family and career domains.



In the aspect of completing home duties, the married men were satisfied and comfortable with the limited participation of their wives in family responsibilities and the employment of live-in childminders (household staff) to complete these household duties on behalf of their wives. This is a change in the attitude of Nigerian men with husbands conforming to the traditional model of the family whereby their wives are expected to take care of their children and other household duties instead of participating in the corporate environment (Omar and Ogenyi, 2004; Alade et al., 2015). The male respondents were comfortable with domestic staff completing chores and caring duties on behalf of their spouses because their wives were presently assisting their husbands with paying their children's tuition fees in private schools and maintaining a good standard of living. Therefore, the economic conditions in Nigeria have helped drive this change in the attitudes and behaviours of Nigerian men: the financial issues (hardship and suffering) have made it more challenging for the salaries of

Nigerian men to singlehandedly pay for their children's tuition fees in private schools and provide a decent standard of living for the family. Thus, the evidence presented in this study challenges some of the literature argumentation because the interviewed men have altered the male-breadwinner and female-homemaker model in their families. According to the data, there is limited involvement of their spouse in family roles (due to the available external support mechanism), and interviewed women are either primary, equal or secondary financial contributors in their families.

Furthermore, the availability of external support mechanisms (employment of household staff) to complete home responsibilities has made interviewed mothers less concerned or worried about their husbands' unwillingness and lack of desire to participate in these family roles. Instead, their primary concern was the support of their spouse to facilitate their preferred work-lifestyle choices in the Nigerian banking industry (as shown in figure 7.1) due to the patriarchal structure and the strong religious belief system in Nigeria. This situation contradicts the western literature which highlights the concern of women in developed countries about their partners' involvement or lack of involvement in sharing the caring duties of their dependent children and house chores (Gallhofer et al., 2011, p.464).

The Nigerian women in this study were therefore able to fully commit to their careers as they had been able to remove the 'second shift' at home often experienced by western women which causes exhaustion and stress and often results a revised career plan (Lupu, 2012: Haynes, 2017). As the sample banks forced the interviewed women to adopt similar work patterns as male colleagues due to the unavailability of part-time and flexible work women should not be penalised by a slower mummy track route, which negatively impacts their prospect of occupying high-ranking positions. As such, the interviewed mothers revealed that motherhood had not negatively impacted their career progression in the banking industry which is in stark contrast to the experience of many women in developed societies (Gallhofer et al., 2011: Lupu, 2012: Dambrin and Lambert 2012: Gammie et al., 2017).

Furthermore, the literature noted that western women tend to take extended maternity leave due to the challenge of getting affordable childcare support and

gender disparity in the workplace is exacerbated due to the long career breaks taken by women after childbirth (Baird and Charlesworth, 2007; Brown, 2010; Fallon et al., 2017). Based on this family-friendly policy (extended maternity leave period), women spend more time at home engaging in housework and childcare duties, which may negatively affect their commitment and desire to return to work and aspire for promotion (Stearns, 2018). Lupu (2012) noted that it is mostly women who interrupt their careers when taking extended maternity leave and request for career breaks in order to balance family and professional commitments. Thus, Lupu stress that western women may find themselves stuck on blind alleys with little perspective of professional progress because of the freedom to choose their lifestyles (the road to take), not all the paths will take them to the desired destination (high-ranking positions).

This is quite different from the experience of working mothers in Nigerian banking because they do not take career breaks and paid maternity leave is only available for a short time. However, the availability of a childcare support system, not prevalent in many western societies, also enabled the Nigerian mothers to return to work after the 3-month maternity period offered to them by the sample banks. Mothers in the sample banks shared stories of the support they received from their extended family members (more especially mothers and mothers-in-law) who assisted them in achieving this feat. This affordable childcare support system allows mothers in Nigeria to quickly return to full-time work when their career aspirations and ambitions for progression are still intact, without neglecting the needs of their infant children. Thus, unlike the western literature (O'Connor and Wright, 2013; Stearns, 2018), the career advancement of these married women in the sample banks was not negatively impacted by long career breaks as a result of the extended maternity leave period after childbirth.

Even though the career progression of the interviewed women should not be affected, as in western societies, by the conflict between their family and work responsibilities, the data revealed that some organizational factors are responsible for the scarcity of women occupying top-ranking positions in the Nigerian banking industry namely networking, corporate politics and mentoring. According to western literature, networking undertaken via the old boys' network mechanism is an effective corporate tool adopted by male employees to facilitate

their promotion to senior leadership positions in corporate settings (Neugart and Zaharieva, 2018; Cohen et al., 2020). In addition, Kokot (2014) also noted that female auditors in smaller accounting firms in Germany progress through the ranks to the upper echelon via friendship and established relationships of trust.

The respondents' stories collaborated with the literature's argument that networking facilitates promotion. Nevertheless, the difference between the experience of women in organisations in countries such as the UK and the interviewed women is that vacant positions are not advertised by either the sample banks or other recruitment agencies. Therefore, the interviewed women are unaware of any opportunities for career advancement where they can compete favourably with their male counterparts based on their competence, skills, and experience. Thus, the career paths to the upper echelon for women in the Nigerian banking industry are more challenging than that of western women. Because the Nigerian workforce is not legally protected by employment rights around jobs being advertised, the recruitment process in the sample banks can be based on favouritism and nepotism. Therefore, women can easily be excluded from occupying high-ranking positions because men who have attained influential positions can recruit individuals very similar to themselves (other men) based on personal relationships and friendship, not meritocracy.

Furthermore, the literature noted that men predominately use social activities to hinder women's progression in the workplace (Baumgartner and Schneider, 2010; Purcell et al., 2010). This further discriminates against women as women tend to neglect networking activities or events because they occur mainly after working hours when children must be collected from school or childminders, and housework should be done (Tlaiss and Kauser, 2010; Abalkhail and Allan, 2015). The situation of interviewed women in this study is slightly different from women's experiences in western and developed countries as mothers in the sample banks have an opportunity to attend these networking events due to the availability of their childcare mechanisms. However, the interviewed mothers deliberately decided not to participate in these networking activities often organised outside of the normal working day because they preferred to substitute the time for networking and organizational politics with spending quality time with their children and other loved ones. So, whilst the Nigerian women may have the support mechanisms in place to enable them to take part

they choose not to do so and hence potentially hinder making the contacts that would enhance or accelerate their career progression.

Moreover, these interviewed mothers regard these networking events as a tool for engaging in corporate politics, and interviewed women expressed a preference to be promoted based on their skills and competence rather than engaging in organizational networking and politics. As discussed in **section 6.3** (chapter 6), promotion in the sample banks is not solely based on performance and meritocracy but centred on building a close and trustworthy relationship with senior managers and being visible to the owners of the sample banks. Networking is undertaken to earn the trust of the owners of the banks, and this facilitates appointment into top-level positions and the boardroom in the sample banks. According to the stories of senior-level managers, the owners of the sample banks believed that top-level managers and board members should take strategic decisions which could either improve shareholders' wealth or negatively impact the profitability of the sample banks. Therefore, these social events are used by staff to network and display their trustworthy qualities, necessary for promotion, to top shareholders and board members of the banks. Nigerian women are therefore putting themselves at a disadvantage by not partaking in such activities.

Thus the situation of networking in the sample banks based on friendship and personal relationships is similar to the argumentation of networking in the literature. Based on the explanation in the literature, networking is perpetuated through the mechanism of the old boys' network whereby high-status male employees facilitate the promotion of their close male contacts (predominately, their friends and close peers in their previous academic programmes) and assist them in bypassing corporate hierarchy (Oakley, 2000; McGuire, 2002; Fernandez and Rubineau, 2019).

Another organizational factor preventing the career progression of women in the Nigerian banking industry is mentoring. The literature review noted that mentoring is a critical technique for promotion in corporate settings (Ragins, 1999; Wanberg et al., 2003; O'Brien et al., 2010). The findings of this research align with the argumentation of the literature, however, Nigerian women potentially face bigger hurdles in relation to mentoring than their western

counterparts. It was discovered from the data that formal mentoring was not available in the sample banks. Instead, respondents applied the informal form of mentoring that involves them approaching a higher-level member of staff for mentoring purposes. However, most interviewed women could not access informal mentoring opportunities because of the potential for sexual harassment.

Since men occupy most high-ranking positions in the sample banks, some interviewed women were unwilling to approach a male senior manager for mentoring services because of sexual harassment. This situation is further worsened by the non-passage of the gender equality bill to protect women in the workplace against sexual harassment. Whereas women in the UK have limited access to mentoring opportunities due to the lack of women in top management positions, they are protected against sexual harassment, conduct "related to" sex or submission to sexual conduct under section 26 of the Equality Act 2010 (Ashtiany, 2011). Thus, the lack of mentoring opportunities in the sample banks and the further complications of sexual harassment tend to disadvantage the interviewed women from formal and informal networks that could aid their career advancement in the Nigerian banking industry.

7.2 CONCLUDING STATEMENTS

Educational opportunities for Nigerian women have opened the doors to professional careers and changing attitudes by men, albeit driven by economic imperatives, to their spouses working have also provided corporate opportunities to women. There are some aspects of the lived experience of Nigerian women employed in the Nigerian banking industry whereby they should not have been hindered from progressing through the organisational ranks. Thus, some of factors often cited in the western literature to explain gender disparity were not prevalent in Nigeria. For example, the western literature argued that women who want to better manage the family-work dilemma implement tactics to adapt their work-life balance leading them to individual career trajectories that do not conform to the organisational model and account for the scarcity of women in the top management levels (Dambrin and Lambert, 2008; Haynes, 2017). Unlike western women, the interviewed women availed cheap external support mechanisms and extended family members to effectively manage the conflicts

between their home responsibilities (household and caring duties) and their careers. Thus, external support mechanisms and the lack of flexible working in the sample banks meant that the interviewed women should not have been discriminated against because their working patterns mirrored that of their male colleagues.

Despite the progress made in reducing the impact of equality feminism, similar to the experience of western women, some aspects of this theoretical framework resulted in fewer women in the upper echelon of the Nigerian banking industry. In the aspect of societal factors, the data suggested women are meant to seek the permission of men to participate in the formal sector and the nature of jobs they should accept or reject. In addition, some organizational dimensions were also contributory causes for vertical segregation in the Nigerian banking industry. These organizational factors include employment and promotion based on networking and corporate politics, lack of formal mentoring opportunities and long working hour culture, which made the interviewed women to have the intention to exit the banking industry for self-employment.

CHAPTER 8

CONCLUSION

This study aims to provide a current snapshot of why women may struggle to reach senior management positions in the banking industry in Nigeria. The previous chapters (chapters 5, 6 and 7) discussed in detail the findings from this thesis and rationale for underrepresentation of women in upper echelon in the Nigerian banking industry as presented by the participants (male and female interviewees) of this thesis. In particular, chapter 7 addressed the applicability of the various gender theories (social closure and equality feminism) to explain the experience and progression of Nigerian women in the Nigerian banking sector. Consequently, the final chapter of this study will conclude this thesis by addressing each research objective together with the overall aim of this research and provide an evaluation of how these objectives have been met based on the method of research, literature review and findings from the data. Next, it will articulate this study's academic contribution to knowledge. Finally, the researcher will discuss the opportunities for future study and the limitations of this thesis.

8.1 SUMMARY OF KEY FINDINGS

The main findings of this thesis emanated from the 3 research objectives that were addressed in this thesis, and they are evaluated below:

Research objective 1: exploring the influence of societal factors on women's working experience.

Equality feminism is significant in explaining the role of societal factors and how these factors affect women's career progression to senior-level positions in the Nigerian banking industry. The societal factors stemming from the theory are as follows: the role of patriarchy and the traditional division of responsibilities in the family in terms of household and caring duties.

In the aspect of the patriarchal structure of Nigerian society, the literature review suggests that women have to seek the permission of their husbands to work in the formal employment sector based on the religious and cultural belief system in Nigerian society (see section **3.3.4.1**) (Omar and Ogenyi, 2003: Makama, 2013: Alade et al., 2015). The patriarchal and religious system in

Nigeria gives absolute superiority to men, with the position of women defined by men, and the roles assigned to women are supporting or subordinate roles (second-class citizens) (Sultana, 2012; Essien and Ukpong, 2012; Makama, 2013; Kyari and Ayodele, 2014). The data finds that respondents (male and female) acknowledge the prevalence of religious and patriarchal practices in Nigerian society that make it mandatory for women to ask for permission (approval) from their husbands to participate or continue participating in the Nigerian banking sector. Therefore, some married female respondents still seek their husbands' permission to work in the banking sector, and they (wives) are expected to be submissive to the desires of their husbands based on the cultural and religious norms of Nigerian society.

However, the data revealed some changes in attitudes and behaviours are evident from the men and women interviewed, which indicates a reducing effect of the patriarchal structure of the family. The data revealed four change factors that have influenced the increased participation of women in the formal working environment, and they include the education of girls and women in Nigeria, Nigeria's economic condition, the effects on the family background of interviewees and the influence of the internet (social media platforms). These changes have led to the increased participation of women in the Nigerian workplace.

Regarding educational factors, all the female respondents had tertiary education and some of them have postgraduate degrees or internationally recognized professional qualifications. The data revealed that respondents are educating their female children, and these changes to access to education have allowed women to be employed in professional-level jobs previously excluded from them. The increase in the education of Nigerians has empowered women with entry requirements (academic qualifications) to seek employment in the formal sector and has subsequently reduced the impact of individualist exclusion. According to Murphy (1984), individualist exclusion criteria (precisely, academic qualification) are designed by the superior group to protect advantages; however, they are much less efficient than collectivist exclusion in transferring advantages, privileges, and opportunities to the next generations. This assertion aligns with the findings of this thesis because women have been educated and they are now gaining access to formal employment. Thus, Nigerian women are now acquiring

the educational qualifications, competence and skills, which was one of the factors of oppression exerted by Nigerian men to exclude them from employment and promotion opportunities.

Additionally, most unmarried female respondents were unsupportive of the patriarchal system in Nigeria because of their level of education, and part of their conditions for marriage was the assurance of their future/potential husband that work patterns would be unaffected after marriage and childbirth. Thus, the data revealed that most female interviewees (including some married female respondents) are countering Nigeria's religious and patriarchal system because of their exposure to education. In addition

Furthermore, the Nigerian literature argued that many academically-qualified women were forced to exclude themselves from participating in the formal sector, and in a few instances, when Nigerian women were permitted to work, their husbands could be mandated to quit their employment if they were earning more than them (Agbalajobi, 2010; Fakeye et al., 2012; Eboiyehi, et al., 2016). However, the data findings revealed that men's salaries are insufficient to provide for the family's needs due to the country's prevailing economic conditions. The sufferings and hardship in Nigeria are changing men's attitudes to allow their educated wives to work in the formal sector to maintain a good standard of living and pay for their children's school fees in private schools. Furthermore, some men are permitting their wives to accept formal employment because of their personal experience of life (negative and positive) while living with their parents at a younger age. Finally, social media have made some Nigerians (men and women) aware of the achievements of other women globally. As such, men want their spouses to achieve the same feat, while the interviewed women have been inspired by the success stories and achievements of these women, and they want to achieve the same accomplishment in their profession.

The next societal factor is the family's traditional approach, which suggests that women globally are expected to be the main homemakers and men are the main financial providers in the family (Dambrin and Lambert, 2008; Gallhofer et al., 2011; Haynes, 2017). Furthermore, the literature suggests that women in western societies struggle to combine their home and career roles because of

the lack of affordable support mechanisms (Gallhofer et al., 2011; Lupu, 2012). However, in this study based in Nigeria, it was discovered that both working fathers and mothers are sparingly involved in household chores and childcare duties. The findings indicated that the respondents had adopted affordable and reliable external support mechanisms to cope with their family responsibilities (childcare duties and household chores). The results revealed that Nigerian families had employed housekeepers to complete household chores and have adopted external childcare support strategies such as assistance from extended family, employment of a nanny or childminders, creche and boarding school.

The most prominent childcare support mechanism employed by Nigerian mothers was the support from extended family members and the employment of live-in childminders. These cheap external support mechanisms have allowed women to be fully committed to their careers with limited distractions from home. From the data, interviewed women were less worried about the limited participation of their husbands in household chores and childcare duties but were more concerned about the support of their husbands in their work-lifestyle choices. This finding was quite different from the situation of working mothers in developed societies, whereby women are pushing for equality in the sharing of home responsibilities among heterosexual couples (Gallhofer et al., 2011).

Interestingly, another societal change discovered from the data is that the interviewed men are comfortable with the limited involvement of their wives in family roles. Previously, Anugwom (2009, p.132) explained that it is a common phenomenon to see Nigerian women with enviable academic qualifications end up in the kitchen or full-time housewives because they married rich Nigerian men who do not see any reason why their spouses should work when they have enough financial resources to keep the whole family comfortable. However, in this present era, men can no longer single-handedly take care of their families' needs due to Nigeria's economic situation. As a result, their wives were co-financial contributors in terms of paying their children's tuition fees in private schools and maintaining a decent standard of living. Therefore, the spousal support received by women to participate in the workplace rather than perform the traditional role of a women in a patriarchal society has been borne out of necessity due to the monetary rewards of allowing their wives to work.

The influence of societal factors in preventing women partaking and progressing in the workforce has clearly diminished in Nigeria as women are now receiving education, which grants them access to professional-level employment in the banking industry. They are also being allowed by their husbands to work; an attitude change driven by the challenging economic conditions prevalent in Nigeria. Whilst the patriarchal society is clearly still evident, Nigerian women have an extensive affordable support system at home that enables them to work and pursue their careers. This support system is quite different from that experienced by women in developed countries such as the UK, and therefore this should facilitate career progression by Nigerian women as they are not combining a second shift at home with a demanding career.

Research objective two: evaluating the organisational factors impacting women's experience and progression in the Nigerian banking industry.

The data discovered some structural factors that have potentially constrained the career progression of interviewee women in the Nigerian banking industry but also highlighted some organisational factors that have forced women to follow similar working practices to men and are therefore unlikely to explain differential career progression. These organisational factors include long hour culture, lack of flexible working, maternity leave and promotion based on networking and corporate politics. These organisational factors will be discussed in the sequence listed above.

The long working culture is an organizational factor discussed in this thesis. The literature argued that employees work long hour shifts (for example, the accountancy profession is often associated with 50-60 hours work shifts which might be undertaken within the office or client environment (Gammie et al., 2017: Haynes, 2017: Sheerin and Garavan, 2022)). Apart from these working schedules, some jobs can require spending time on work-related social activities, either through networking with a client or the local business community (Burke and Cooper, 2008: Gammie et al., 2007: Sturges, 2013). The findings of the data indicate that the banking sector in Nigeria also demands long hours and that these long technical hours are supplemented for senior staff with extra work-related activities such as networking with clients (attending social events of clients) and building business relationships on behalf of their

employers, attending executive meetings after office hours, and fulfilling other work-related responsibilities.

However, whilst the literature argued that the long-hour culture contributes to the continuous underrepresentation of women in industries such as professional accounting firms (Haynes, 2008: Dambrin and Lambert, 2008: Dambrin and Lambert, 2012: Haynes, 2017), this is not necessarily the case in Nigeria in the short-term. For example, whilst women in developed countries often opt out of employment or adopt flexible working arrangements (part-time working, flexitime, etc.) in order to balance the career and home front (Dambrin and Lambert, 2008: Dambrin and Lambert, 2012: Haynes, 2017), which curtails their career progression the mothers in the sample banks were not given the option for flexible working or temporary career breaks. Women working in the Nigerian sample banks were therefore working on the same employment contracts as men and different types of working could not be used to explain the lack of career progression. In the long-term, the only opportunity for interviewed women to achieve some work/life balance was to exit employment and seek self-employment, where the control over working hours rested with the women themselves. Although, this was expressed as a desire by some of the interviewed women, no women who had enacted this strategy were interviewed.

This thesis also evaluated the effects of family-friendly policies on women's work participation and career progression in the Nigerian banking industry. The western literature argued that employers and policymakers progressively introduce interventions and policies to support parents in the workplace (called family-friendly policies) due to the increasing work participation of women in the formal sector (Cerise et al., 2012). These family policies (such as maternity, paternity, and shared parental leave) ensure an easy transition from parenthood to work (Feldman et al., 2004: Jurviste et al., 2016: Del Rey et al., 2021). In terms of maternity leave, the western literature argued nursing mothers are permitted to take extended maternity leave for childcare duties (paid or unpaid leave or both) (Lupu, 2012: Haynes, 2017: Stearns, 2018: Twamley et al., 2019).

However, the western literature argued that vertical segregation in the workplace is exacerbated by the family-friendly policies that have resulted in extended

career breaks taken by nursing mothers after childbirth and these breaks have subsequently curtailed career progression (Baird and Charlesworth, 2007: Brown, 2010: Lupu, 2012: Haynes, 2017).

The data in this thesis revealed that the sample banks had introduced some family-friendly policies due to the increasing participation of women in the workplace. However, little progress has been made in this regard when compared to the situation in western countries. Whilst working mothers were entitled to 3 months of maternity leave in both Apple and Orange banks, there was no provision for shared parental leave in both banks and paternity leave is only obtainable in Apple bank (for one week). Though some mothers in the sample banks were satisfied with the 3 months of maternity leave, others would have preferred a 6-month maternity leave period to enable them to breastfeed their children based on the WHO 6-month standard requirement. In contrast to the literature, nursing mothers are not permitted by the sample banks to take extended maternity leave for childcare duties, and they are only allowed to stay away from work for additional months after childbirth for solely medical reasons.

Other family-friendly policies introduced in the sample banks include nursing mothers being allowed to either start work an hour later or finish an hour earlier than the sampled banks' official time (3 months for nursing mothers in Apple bank and one month in Orange bank). Additionally, nursing mothers in Apple bank only (this policy is unavailable to female staff in Orange bank) are entitled to financial support of 100,000 naira (£177) per month to cover the creche cost for a year. Based on the family-friendly policies prevalent in the sample banks, Apple bank may be perceived to be more supportive to nursing mothers than Orange bank.

Therefore, unlike the situation in developed societies, the short-term maternity leave period is one of the organisational factors that is unlikely to have the same detrimental impact on career advancement in the Nigerian banking industry as experienced elsewhere in countries such as the UK. This point will be further discussed in research objective 3.

Another organisational factor explored in this research is networking opportunities in the sample banks. The respondents' stories collaborated with the literature's argument that networking facilitates promotion. The literature

noted that networking can facilitate employees' career advancement and help employees bypass the corporate hierarchy (McGuire, 2002). When women are excluded from these informal networks that can connect them with decision-makers, this leads to slower career progression to the upper echelons of the organisation in which they are employed (Washington, 2010; Durbin, 2011; Lupu, 2012). It was argued that career progression through networking is undertaken via the old boys' network mechanism (Neugart and Zaharieva, 2018; Cohen et al., 2020) and friendship and personal relationships of trust (Kokot, 2014).

The data revealed that employees occupying mostly entry and middle-level positions were of the opinion that promotion in the sample banks is centred on a fair and transparent process. However, similar to the argumentation in the literature, some respondents (mostly, the senior managers and a few middle-level managers) explained that networking can facilitate promotion into high-ranking positions in the sample banks. The data revealed that the top-level positions (starting from assistant general position) is not only based on meritocracy but on corporate politics, trust, personal relationships, friendship and building cordial relationships with key bank officials in the sample banks.

This situation was exacerbated by the fact that many senior vacant positions are not advertised by either the sample banks or other recruitment agencies, a situation that would not be permissible in western organisations. The Nigerian workforce is not legally protected by employment rights around jobs being advertised, thus the recruitment process in the sample banks is open to favouritism and nepotism. Therefore, the interviewed women are unaware of any opportunities for career progression where they can compete favourably with their male colleagues based on their competence and experience. Thus, the career paths to the upper echelons for women in the Nigerian banking industry are even more challenging than that of women in developed societies.

This thesis also evaluated mentoring as part of the organisational factors. The literature argued that mentoring is a critical corporate technique for promotion (Ragins, 1999; Wanberg et al., 2003; O'Brien et al., 2010). The data discovered that mentoring is an essential requirement for promotion based on the stories from respondents (both male and female). However, only informal mentoring is

obtainable in the sample banks because the staff were expected to *approach* a senior colleague and request a mentoring relationship if they believed the person had the requisite credentials to mentor them. The data suggested that women are unable to access mentoring in the sample banks because of their low self-esteem and risk of sexual harassment from senior male employees.

This situation is further worsened by the non-passage of the gender equality bill to protect women in the workplace against sexual harassment. Whereas women in the UK have limited access to mentoring opportunities due to the lack of women in top management positions, they are protected against sexual harassment (Ashtiany, 2011). Thus, the lack of mentoring opportunities in the sample banks and the further complications of sexual harassment tend to disadvantage the female respondents from formal and informal networks that could aid their career progression in the Nigerian banking industry.

Whilst Nigerian women do not face the constraints placed on their career progression by either working on a part-time basis or taking extended maternity leave, Nigerian women have far less protection in the workplace than women in developed countries, which denies them opportunities open to men. They face favouritism and nepotism and they run the risk of sexual harassment if they seek a mixed mentor relationship. It would therefore appear that some organisational factors clearly impact the career progression of Nigerian women in the banking sector.

The final organisational factor evaluated in this thesis is horizontal segregation. The literature argued that men and women are treated differently based on their diverse masculinity and femininity traits whereby employers make discriminatory decisions based on gender essentialism (Charles and Grusky, 2005: Khalifa, 2013: Joyce and Walker, 2015). Similarly in the Nigerian workplace (including the banking industry), female bankers are mostly connected (employed) as marketers (sourcing for bank deposits), customer-service, sale and administrative jobs, while male bankers are generally assigned to leadership roles or positions of influence, power and authority (Iyiola, 2011: Okafor, 2013: Aloomo and Atadiose, 2014: Eleje and Wale-Oshinowo, 2017). However, the data findings disagree with the argumentation from the literature. The data findings demonstrated that staff (either male or female) are assigned to their respective

department based on their skills, knowledge, experience or performance in the banking college (as in the case of graduate-level positions). From the data, women were actively working departments which were original termed *masculine departments* such as internal controls, corporate banking, operations and secure lending.

In addition, the literature noted that female marketers are expected to constantly achieve huge deposit targets to advance to top-ranking positions, and where such is not met, it leads to termination of employment (Eleje and Wale-Oshinowo, 2017). However, the data findings revealed that the ongoing CBN regulations and guidelines for promoting bankers to high-ranking positions have made it impossible for commercial banks to continue promoting its staff based on their ability to attract huge deposits to their banks. The framework was implemented in 2015 and it involves commercial banks in Nigeria conducting a fitness test to assess the candidate's competence and propriety tests assess their integrity and suitability and submit a completed "Approved Persons Regime" questionnaire to be administered by the CBN.

Research objective three: exploring the inter-relationship between societal and organizational factors (RO3).

This thesis investigated the masculine organizational cultures that hinder the employment and progression of women in the workplace and their interrelationship with the societal component of this theoretical framework. The organizational factors connected to the societal dimension discussed extensively in **Chapter 7** include long-hour work culture, flexible work arrangements, maternity leave and networking.

The western literature noted that motherhood has hampered women's career progression because working women cannot cope with the long hour culture in the corporate settings due to caring responsibilities (Lupu, 2012). The literature noted that working long hours is considered a requirement for promotion to high-ranking positions (Watts, 2009; Sang et al., 2015). Hence, women opt out for a flexible working arrangement (reduced working hours arrangements and part-time working) to balance the demands of their careers and the needs of their young dependent children (Dambrin and Lambert, 2008; Giannikis and Mihail, 2011; Leslie et al., 2012). This is further worsened by the expensive cost

in developed countries, making it challenging for many women to return to work full-time (Blackburn et al., 2002; Gallhofer et al., 2011; Cebrián et al., 2019). As such, women have been excluded from promotion because they decided to embark on a slower mummy track route (Dambrin and Lambert, 2008).

In comparison, the data discovered that respondents were expected to full-time work (working outside the official working hours on weekdays and weekends, networking with the customers of the sample banks outside the official working hours and the job requirement of attending social events being organized by the sample bank's customers even on weekends). However, the sample mothers could cope with the demanding nature of the banking industry because of the affordable support mechanism available to them. Although the positionality of the interviewer could have restricted the female interviewees from sharing in struggles that they have had with these arrangements (see limitations below). Furthermore, the sample banks have no available flexible working arrangements. Thus, interviewed women should not be discriminated against based on adopting flexible working arrangements because all employees are expected to work full-time. As such, they (interviewed women) could not be discriminated against in terms of promotion opportunities due to them embarking on a slower mummy track route (part-time working) in order to achieve an equitable work-life balance.

The next organizational factor related to the societal factors examined in this thesis is maternity leave. The literature argued that women in developed societies who opt for extended leave and career breaks to take care of the needs of their young dependent children (due to the expensive childcare cost) are discriminated against in terms of promotion opportunities (Brown, 2010; Haynes, 2017; Stearns, 2018). The western literature argued that short maternity leave, enabled mothers to quickly return to the workplace with their desire and commitments to progress to the upper echelon intact even after childbirth (Boje and Ejrnaes, 2012). This is because an extended period of maternity leave after childbirth may reinforce the traditional gender roles (father-breadwinner and mother-homemaker approach) and further reduce the time women spend in the workplace (Spivey, 2005; Stearns, 2018).

The the maternity leave situation of sample mothers is quite different from the experience of women in western countries. The data revealed that sample mothers are only entitled to short-term maternity leave of 3 months. It would appear that the interviewee women could cope with the short-term maternity leave because of the external childcare support mechanism (especially from extended family members and employed childminders) available to them. The affordable external childcare support mechanism therefore potentially made it easier for sample mothers to transition from maternity leave to the workplace without taking career breaks but again the positionality of the interviewer may have impeded the female interviewees from sharing any angst about returning to full-time work so quickly after childbirth.

Therefore, the fact that Nigerian women can only take short maternity leave they quickly return from work after childbirth to compete for promotion with their male counterparts and therefore this is not a reason to explain why Nigerian women struggle to advance to high-ranking positions in the Nigerian banking industry.

Finally, networking was the next organizational factor connected to the societal dimension that was critically explored in this thesis. The literature noted that western women give a secondary place to networking activities because of the role they are supposed to have in relation to their children (Lupu, 2012). Western women cannot simply spend their time networking with people since free time is a resource that women possess in smaller amounts than men (Dambrin and Lambert, 2008; Lupu, 2012).

However, the data revealed that despite the availability of childcare support systems to take care of the needs of their young dependent children interviewed women prefer to spend more time with their children rather than engaging in networking and corporate politics activities. The female respondents prefer to be promoted based on meritocracy rather than networking and corporate politics: as such, they deliberately excluded themselves from these networking events that could position them for promotion in the workplace.

8.2 ADDRESSING THE RESEARCH AIM

The research aim is to provide a current snapshot of why women may struggle to reach senior management positions in the banking industry in Nigeria. The increasing education provision for women in Nigeria has given them access to professional level employment (declining impact of the exclusion theory) but Nigerian women are failing to reach the higher echelons of organisations, and this was the case in the two sample banks in this study. The working experience and subsequent career progression of Nigerian women is influenced by both societal and organisational factors (equality feminism theoretical framework) which interact with each other. This interaction potentially provides an equal playing field in the workplace for Nigerian women with men, such as the requirement to work full-time and being denied extended maternity cover but having an extensive and affordable home support mechanism that enables women to fulfil these requirements. Thus, many of the factors highlighted in the western literature as a major influence on career progression would appear to have less influence as a career constraint in Nigeria.

However, whilst Nigerian women may have the opportunity to partake in some organisational activities which are often linked to career progression like networking and mentoring, Nigerian women do not necessarily engage with these activities. Whilst the rationale provided by women for this some of this non-engagement may be similar to that articulated by western women, such as the women preferring to spend some time with their families as opposed to entertaining client etc Nigerian women face particular challenges. The dominant patriarchal society that exists in Nigeria provides an environment open to nepotism and sexual harassment and women are given little statutory protection, due to the non-passage of the Gender Equality bill and the outdatedness of the Labour Act, against shady employment practices such as promoted posts not being advertised and protection from sexual discrimination and harassment.

8.3 SIGNIFICANCE OF THIS THESIS

Though many studies have been done on the participation of women in the workplace in developed countries, currently, there is a lack of research and, indeed, data on the workforce participation of women in Nigeria. Okoyeuzu *et al.*, (2021) explained that most of the research and reviewed literature on gender studies is centred on developed countries. She argued that studies that clarify the understanding of the exclusion and marginalization of women in society and the workplace from the perspective of developing countries are scanty. Moreover, undertaking such a study from the viewpoint of developing countries is very important because of the differences in cultural issues, government and legislative laws, and economic structure (Okoyeuzu *et al.*, 2021), and it is not easily transportable to apply the findings of western literature to developing countries context. For instance, unlike in Western countries, extended family member provides live-in childminding services to enable working mothers to manage conflicts between work and childcare duties. Additionally, the financial demands of maintaining a high standard of living and paying for their children's private school tuition is changing Nigerian men's attitudes toward allowing their wives to accept formal employment.

The findings of this thesis confirm the argumentation of Murphy (1988) that collectivist exclusion is more powerful than individualist exclusion. Employers can request specific educational qualifications as part of a job requirement for recruitment and promotion to restrict those they perceive as competitors, ineligible, or outsiders from accessing these opportunities. As such, Nigerian men use educational certification, a form of individualist criteria, to defend their subordination to women (Murphy, 1984). The data findings demonstrated that though increased educational access for girls and women has opened up employment opportunities for women (eliminating the effects of individualist exclusion), gender disparity still exists in the upper echelon due to the impact of collectivist exclusion. Thus, while Nigerian women have overcome the effects of individualist exclusion, the components of collectivist exclusion prevent them from advancing to top-ranking positions in the workplace.

Furthermore, most gender-related research conducted in Nigeria only focused on women without considering men's experiences concerning work and family roles

(Emslie and Hunt, 2009). Hence, interviewing men has provided a better context to understand the differences between the life experiences of male and female employees in the Nigerian workforce. Thus, this thesis will add to the paucity of academic research about gender disparity within Nigeria by responding to criticism of gender studies that only give voice to women while neglecting the experience of men.

8.4 POLICY IMPLICATIONS OR RECOMMENDATIONS.

The data revealed that working women in Nigeria are not legally protected against discrimination and sexual harassment because of the non-passage of the gender equality bill and the outdatedness of the Labour Act. Therefore, one of this thesis's recommendations is enacting a gender equality bill and amendment of the Labour Act to make it mandatory for commercial banks, and indeed all organisations to advertise vacant positions. These changes would reduce influential men recruiting other men based on their personal relationships and friendship and enable women to compete favourably with their male counterparts when there is a vacant senior managerial position.

Furthermore, the Federal government of Nigeria should not stop at the point of formulating legislation on a safe working environment, but the government must ensure that employers are liable and punished for sexual harassment and discriminatory practices committed by their employees: especially when the organizations failed to take all necessary steps to prevent discrimination and harassment. The researcher discovered that implementing policies and legislation is a significant challenge in Nigeria. Therefore, it is imperative for the government to make sure that commercial banks that violate the rights of employees are penalized or sanctioned. In addition, commercial banks in Nigeria should ensure that any allegation of sexual harassment and discrimination should be investigated transparently, and appropriate punishments should be meted out to anyone found guilty of wrongdoings. Commercial banks should introduce formal mentoring programmes with protection against sexual harassment.

The data revealed that women are expected to seek the permission of their husbands to participate in the formal sector based on religion and cultural belief systems in Nigeria. In essence, there is a coherent need to be eliminated or

reduce the impact of religion and cultural practices in Nigerian society for women to enter and progress through the ranks to the upper echelon in the Nigerian banking industry (Bako and Syed, 2018). Therefore, the government should organize awareness programmes, workshops and seminars to sensitize Nigerians on the importance of educating their female children and allowing them to independently make their own work-lifestyle choices. The government should ensure that these awareness and sensitization programmes involve the religious and traditional *chiefs* (community leaders) because of their enormous influence over individual beliefs and public opinion (Para-Mallam, 2010).

The researcher believes implementing the abovementioned strategies would increase the number of women on the board and other high-ranking positions in the banking industry. The effect of more women in the upper echelon is more opportunities for junior female employees to be mentored by top-ranking female managers and directors that could use their experience, social networks and knowledge to facilitate the progression to senior level positions.

8.5 RECOMMENDATION FOR FUTURE RESEARCH

The findings of this research have introduced a need for further research on the critical evaluation of the influence of societal and organizational factors (equality feminism) as an explanation for the underrepresentation of women in the Nigerian workplace. This is because this study was primarily focused on providing a snapshot of the current situation of women's workplace participation, which is subject to change in the future. Future research should involve respondents from core Muslim states in Nigeria (such as Zamfara, Sokoto, Kano, Kebbi, Borno, Jigawa and Bauchi). This is because it is culturally unacceptable for women to fully participate in the formal sector in these Muslim states. Thus, including respondents from these Muslim states in Nigeria will provide an in-depth understanding of the effects of Islamic norms and doctrines on women's workplace participation, whether there is an increase in women's work participation from the states, and what factors might have influenced such societal change.

In addition, this further investigation should focus on women's experience and career advancement in other sectors of the Nigerian economy where flexible working arrangements are permitted. This will provide insight into whether

Nigerian women will opt for part-time work to balance the demanding home and work sphere. In addition, this will provide a better understanding of the relevance of preference and situated theory in explaining vertical segregation in the Nigerian workplace. However, this research was inadequate in providing extensive knowledge on the likelihood of Nigerian women independently opting to be adaptive or work-centred because the interviewee women were forced to full-time work based on the unavailability of flexible work options.

Furthermore, there was indicative evidence that women may exit the Nigerian banking industry for self-employment because of their desire for equitable work-life balance. Additionally, this study does not include the opinions of women that did not participate in the formal sector because of Nigeria's cultural and religion practices. However, the researcher did not include the opinion and experience of these women: as such, further research needs to be undertaken to investigate the experiences of these women who do leave and to gain a better understanding of their rationale for doing so.

8.6 LIMITATIONS OF THE RESEARCH

There are several limitations of the research undertaken and whilst this is not uncommon in social science research (Strauss and Corbin, 1998: Tuli, 2010: Saunders et al., 2015) it is important to highlight these limitations as the results needs to be considered in this light.

8.6.1 Access to data

The first limitation of this thesis is limited access to data. This study's initial plan was to compare women's policies and participation between 2 new generation and 2 old Nigerian banks (4 Nigerian banks). However, from my pilot and previous research studies, the researcher discovered that it is incredibly challenging to access data in Nigeria and other African Countries due to confidentiality concerns. Thus, getting access to interviewees was quite challenging. Therefore, the researcher embarked on a preliminary field trip to Nigeria to explore various avenues to gain access to interviewing current staff of the potential sample banks. Before the trip, official university letters were sent to the possible sample banks, but there was yet to be a response from any of the possible sample banks. Thus, during the field trip, the researcher contacted some personal associates occupying strategic positions in these banks, and

assurance was given on their willingness to participate in the study and encourage some of their colleagues to be involved. However, these promises were unfulfilled by these contacts because of the unwillingness of the potential participants to continue with the research. Hence, the research design was modified for 2 Nigerian banks.

In addition, this thesis will require critically evaluating the bank's policies, as discussed in section 4.7.2. However, most of these policies are unavailable to the public because they are only available on the bank's intranet. As such, the researcher could only read through the policies of one of the sampled banks and depend on the interview section of the HR personnel and other respondents for the other sampled banks.

This study did not include the views of women that exited the banking industry for better work-life balance and those women who were unable to participate in the formal sector due to the Nigeria's cultural and religious practices. This is because the researcher was unable to locate women that fits into these characteristics. Furthermore, the researcher was unable to unpack the feelings of stress and guilt and job (dis)satisfaction of interviewed mothers on their inability to crack glass ceiling despite having 'live in' childcare support (i.e. 'uninterrupted' career paths). Because most interviews were conducted at office premise (either during or after work), the interviewer was unable to ask all the questions on the interview guide.

8.6.2 Criticism of Case study strategy

A significant challenge of using the case study method is that studies that adopt this strategy cannot be generalized (Yin, 2011; Yin, 2013; De Massis and Kotlar, 2014; Bryman and Bell, 2015). Generalization is a challenging aspect of designing and conducting case study evaluations, especially by comparison with those of survey research (Gomm et al., 2000; Yin, 2013). Findings and conclusions only apply to the context of the cases studied in the research and cannot be relevant to other areas (Gomm et al., 2000). Thus, results and findings are valid for the banking sector only and cannot be generalized to other industries such as manufacturing, construction, energy, or telecommunication.

8.6.3 Intersectionality

The data provided minimal scope for exploring these issues as all the respondents have similar characteristics. In terms of class, apart from most entry level employees, the rest of the respondents are mainly upper-class earners living in the urban area of Lagos. Furthermore, all respondents are from similar racial origins (Black Africans); as a result, race cannot be considered a factor of exclusion or marginalization. In terms of religion, all the respondents are Christians because the interviews were conducted in southern Nigeria, which is dominated by this religion (see section **2.3**). At the data collection stage, the researcher could not gather data from states in northern Nigeria with an active practice of the Islamic religion due to security reasons (terrorism and ongoing violent attacks). However, the researcher was able to analyse how the Christian faith influenced the respondents' decisions regarding the traditional family model. In addition, the interviews were undertaken in the banks where all the respondents possess the minimum educational qualification required to apply for a banking job: which is a certificate in any tertiary institution, including polytechnics, college of education and universities.

8.6.4 Positionality

This limitation has been previously highlighted in chapter 4. The concept of positionality explains the influence of race, gender, class, and other socially significant identities on our relational perspective (Takeda, 2013: Bourke, 2014: Galam, 2015: Silverio, 2018: Holmes, 2020: Olukotun *et al.*, 2021). The researcher's position (as individuals with social identities and particular perspectives) can impact how the research question is framed, the study design, recruitment, and data collection and analysis process (Takeda, 2013: Olukotun *et al.*, 2021).

It is worthwhile to note how the researcher's positionality as a male Nigerian could have impacted the data collection and analysis of the collected data. Regarding data collection, some cultural barriers may have impacted the amount of detail and level of disclosure by the female respondents, especially in the aspect of fertility controls, sexuality, pregnancy and childbirth. For example, Takeda (2013) noted that as a male researcher interviewing female interviewees, gender sensitivities precluded discussions about some issues of

intimacy related to their marriage experiences. He further mentioned that it seemed particularly difficult for the women to discuss their feelings and thoughts on topics such as relationships with their husbands and childbirth. This situation was also reported by Silverio (2018), whereby he questioned his position as a male researcher in women's studies research. Specifically, Silverio (2018) explained that one of the interviewees had responded to a question with this statement: "I find it a bit irking actually that there's somebody who sounds awfully like a young, white male is interviewing me about femininity!" This statement from a participant in his study became a sticking point in questioning his own position as a (male) researcher investigating issues pertaining to women.

It is likely that female respondents would be unwilling to discuss these subject areas (pregnancies, sexuality, fertility control) with the researchers because of cultural and religious factors (see Izugbara, 2004; Ojo, 2005; Ankomah *et al.*, 2011): especially when such discussion involves a man from the same nationality (positionality) (Ankomah *et al.*, 2011). Manohar *et al.*, (2017, p.4) explained that "mothers felt uncomfortable talking about female issues (such as birth experiences, sexuality and breastfeeding issues) to a stranger (male researcher) and felt they were only comfortable to their husband and not other men in general". They argued that women were comfortable talking about female issues to other women in general because they felt women share the similar body anatomy and could relate to the experiences better. The unwilling of the female respondents to discuss these female issues affected the researcher's ability to better understand the impact of these subject areas on their work participation and family life. The married female interviewee did not mention these feminine and sexual matters in their answers when it might be expected that would do so.

Furthermore, the researcher's positionality could potentially impact the veracity of responses from male respondents. The male interviewees appeared to be willing and comfortable sharing their experiences on most subject areas related to their careers and family life. Because I was a male Nigerian researcher, the male respondents were more at ease with me during interviews than they would have been if it had been a woman collecting the data. Manohar *et al.*, (2017, p.5) suggested that "researcher of same gender and culture may encourage the

interviewees to be more open about their feelings and thoughts since they may share common assumptions and experiences". Likewise, Gill and Maclean (2011) noted that when the researcher and interviewee are of similar culture and gender, the communication is easier because they can clearly appreciate the mutual aspect of gender and culture.

However, there is a possibility that the male interviewees were providing answers or responses to interview questions based on a sense of masculine pride or trying to respond in a socially desirable manner. For instance, most married male respondents explained assisting their spouse in childcare and household chores. However, they occasionally involved in these home responsibilities because their childminder was unavailable, or their wives were engaged in other assignments. In addition, it may be that male interviewees response to the line of enquiry that relate financial contributions of their wives is underpinned by a desire to align with societal expectations of the family (male breadwinners and female homemakers) or providing answers that signaled masculinity pride and ego (see section **5.2.2.1**). As such, the researcher's personal characteristics (as a married Nigerian man) may have influenced the male respondents to provide answers that were not the true reflection of reality.

The researcher's positionality (as a married Nigerian man who lived in Nigeria for some years) also impacted the data analysis. Bourke (2014) encountered some challenges with his positionality as a White man when analysing the data from participants (both white students and students of color) in his study on race. He observed that "it would be naïve on his part to suggest that codes and themes emerged from the sources of data absent of any other influences. Just as with any aspect of the research process, my voice and my positionality are intermingled and intertwined into the project, both in part and parcel" (p.4). In the same vein, the researcher's background may have affected data analysis regarding patriarchy and other societal norms and traditional belief systems related to women's participation in the formal sector. Nonetheless, the effects of this preconceived and imposed analytical paradigm may have been reduced as a result of my background. I was brought up in a family where my parents gave equal opportunities to myself (as their only son) and my sisters. As such, my sisters and I went to private primary and secondary schools in Nigeria and had tertiary education in the UK. Patriarchy was not totally eliminated in my

extended family; some elements of the traditional approach were still prevalent. For instance, my mother worked in the formal sector for some years before starting her private business; however, it was customary for my mother to constantly seek my father's permission before deciding on her career and other aspects of her life.

In my family, my values system, norms and attitudes have been immensely influenced by western cultures, whereby women have the freedom to make their own work-lifestyle choices. For instance, I have lived and studied in the UK for nearly a decade. My wife works full-time in the UK despite being a mother of 2 children, whilst I am a stay-at-home father and work part-time (and earn less than my spouse for some years now) in order to pay more attention to my thesis. Thus, I support women's participation in the formal sector and their independence to make their own work-lifestyle choices. These opposing representations of my positionality could have an impact on my analysis of the data.

In order to reduce the impact of my personality in the data collection and analysis process, I had to step away from my data frequently by taking short breaks when collecting, transcribing and analysing my data to reflect on my positionality and whether or not it is affecting my data collection or analysis process. This strategy was also adopted by Silverio (2018), he suggested that "researchers should step away from data and give themselves time to reflect on their own positionality... I would suggest a vitally important, and necessary step" (p.43). Similarly, some academic writers also reported that researchers should acknowledge the limitation of their positionality in their research, and they should re-examine data collected and analysis to ensure that their emotions, personalities and feelings do not immensely influence the interpretations of the data provided or study (Takeda, 2013: Bourke, 2014: Manohar *et al.*, 2017: Holmes, 2020: Olukotun *et al.*, 2021). This approach assisted in reducing the impact of my positionality in this study, and the participants were allowed to voice their experiences and identities regarding the line of my enquiry.

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APPENDIX

Interview question: those marked in asterisk were included after the pilot study

Work Background

Questions	Rationale
What is the name of your current employer?	Introductory question to know the personal characteristic of the

	respondent.
<p>a) How long have you been working in this organisation? *</p> <p>b) Since you joined this industry how many banks have you previously worked for? *</p> <p>If yes</p> <p>c) What are the experiences working for those banks? *</p> <p>d) why did resign there and what attracted you to this bank? *</p>	Introductory question to know the personal characteristic of the respondent.
What is your current role (level and functional area and confirm size of office) and how did you get there?	To affirm that the position of respondent suits the requirement for this thesis.
<p>a) Explain your working week.</p> <p>b) How long does it take to get to work and return home? *</p>	This question is to find out if the respondent is a full-time, part-time worker or engages in any flexible working practices
<p>What level of commitment to work does your firm expect a senior manager or director to make e.g. in terms of time, availability, etc?</p> <p>a. What sort of hours is committed to networking and</p>	This is question is based on the long-hour working culture and visibility approach of most firms as highlighted in the literature. Whereby employers tend to promote employees that spend more time in the office and with

<p>business development?</p> <p>b. Is this made clear to potential or aspiring senior managers? (If it is high then ask) Does this deter some good potential candidates from promotion?</p>	<p>clients.</p>
<p>Has your company considered making working hours (especially top-level positions more flexible or compatible with:</p> <p>a. parenting? or</p> <p>b. engaging in other social activities?</p> <p>c. How well has it worked (in the firm/personally)?</p> <p>d. Do you perceive any benefits/pitfalls?</p>	<p>This question is based on the assumption in the literature that women take career breaks, especially after childbirth and/or the early age of their children in order to devote more time to caregiving responsibilities. The literature argued that this behaviour may be interpreted by employers as signs of lowered career commitment or less commitment to paid employment, hence negatively affecting their prospects to attain higher positions in the organization</p>
<p>How old are you? <i>(During the pilot)</i></p> <p>Please, indicate your age range. 21-25, 26-30, 31-35, 36-40, 41-44, 45 and above. <i>(Was modified after the pilot study).</i></p>	<p>Introductory question to know the personal characteristic of the respondent. To address the research objective of younger women are more likely to achieve gender equality in the workplace as compared to older women. In addition, to affirm if younger men are increasingly becoming interested in household responsibility as compared to older men.</p>

What is your marital status?	Introductory question to know the personal characteristic of the respondent. To differentiate the career ambition and choices made by unmarried and married employees
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Educational Background

QUESTIONS	RATIONALE
<p>Do you have any post-secondary school degree? * When and where.</p> <p>Try to tease out if they study in Nigeria or abroad.</p>	<p>Introductory question to know the personal characteristic of the respondent and to reaffirm that the respondent has the requisite educational qualification to be employed. Additionally, if the traditional approach of the family was altered based on their exposure to the culture of western societies.</p>
<p>Did you proceed with post-graduate studies before or after your first employment? *</p> <p>Try to tease out, if further studies are to improve their chances to secure employment or to just acquire more knowledge and skills.</p>	<p>This question is based on the challenges or difficulties that women faced in getting into the workforce. Whether educational qualification improves their chances for employment or promotion.</p>

Family Background/ Work-life balance

QUESTIONS	RATIONALE

<p>Reiterate their marital status and then ask if they have any children. If yes,</p> <ol style="list-style-type: none"> a. How many children do you have? b. At what age did you have your first child? c. What was your position in the organisation when you had your first child? d. What kind of child-care arrangement did you use or still using? e. How long was your maternity leave? Did it depend on the number of children? * f. What type of financial/ childcare support did you receive from your employer * <p>Did you return to the same role after the maternity leave was over? *</p>	<p>The basis of this question is to know the family background of the respondent and how it affects/influences some of the choices they made regarding work and family.</p>
<p>Does your employer give time-off from work after childbirth?</p> <ol style="list-style-type: none"> a. How long was it? b. What are the benefits derived from maternity/paternity leave? <p>Are there areas you think the bank</p>	<p>The rationale for the question is the argument in the literature on most employers in developed countries implementing family-friendly policies in the work environment.</p>

<p>can improve so that it can be easy for employees during pregnancy? *</p>	
<p>Have you had colleagues who could become senior managers but did not pursue it? If so, do you know why they didn't? *</p>	<p>This question is based on the assertion in the literature that most women may prioritise their home over careers due to the conflicts in both domains. This scenario is predominately obtainable in Nigeria due to the patriarchy.</p>
<p>Explore when spouses' work patterns may have changed (e.g. with increasing numbers of children).</p>	<p>This question is to explore how employees balance their career and home roles.</p>
<p>a. In dual career families whose career takes priority.</p> <p>b. Are both partners equal earners or is one partner deemed to be a secondary earner?</p>	<p>The basis of this question is to know who (between husbands and wives) is work-centred, adaptive, or family-centred, or are they both work-centred based on Hakim's preference theory classification.</p>
<p>For females only, (So you work full-time) how does your family feel about your working arrangements?</p> <p>a. How important is spousal support to progression?</p> <p>b. What sort of spousal support do you get? Spouse at home, working part-time, full-time etc.</p>	<p>The basis of this question is from the literature where most Nigerian men preferred their partners to be stay-at-home and take care of the children. In some cases, if women are allowed to work, they are forced to resign if they are earning more than their partners because of the patriarchal structure of Nigeria.</p>
<p>For males only, is your wife working</p>	<p>This question is to determine if there's</p>

<p>full-time? How do you feel about it?</p> <p>a. How does it affect the family in terms of household and child-care responsibilities?</p> <p>b. Did you consider reducing your working hours because of childcare?</p>	<p>a change in the attitudes of men in Nigeria (as discussed above and the literature) in the aspect of supporting their partners in family tasks so that they can meet up with the increasing demands of their careers.</p>
<p>How are the household tasks and planning split in the home (if have partners)?</p>	<p>This question is to explore more on spousal support.</p>
<p>a. Also, try and establish how they would define an ideal mother (and father) and explore this idealised view in terms of their own mother/father.</p> <p>b. How does this idealised version of a mother or father fit in terms of their own 'performance' as a parent?</p>	<p>This question is based on the work-life balance and how it affects women's progression as highlighted in the literature.</p>

Entry-Levels

QUESTIONS	RATIONALE
<p>How long did it take you to get employment after graduation? *</p>	<p>This question is based on the gender disparity in the workforce with more</p>

	men getting employment as compared to women.
How did you feel in the recruitment process? *	This question is based on the point that females may be discriminated against or stereotyped by employers due to their responsibilities in the home as highlighted in the literature.
What is your opinion about the graduate entry age limits set by banks in Nigeria? *	This is because majority of banks in Nigeria require that applicants must be within certain age before they can apply for graduate entry jobs.
Are there any benefits or drawbacks of having women in the workforce?	This is based on the points highlighted in the literature concerning the advantages of gender diversity in the workforce and that women are more participative, collaborative, democratic, and friendly than their male counterparts.
In your opinion, are there barriers that prevent educated women from getting into the workforce?	This question is based on the challenges or difficulties that women faced in getting into the workforce.
What needs to happen for women to achieve entry-level equality in workforce participation just as it is in western countries?	This question is based on the assertion in the literature that developing countries are lagging when compared to developed countries in terms of equality in gender labour participation.

Organisational dimensions questions

QUESTIONS	RATIONALE
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<p>Explain the process of promotion</p> <p>a) How long does it take before you are considered for promotion? *</p> <p>b) What are the levels of promotion? *</p> <p>c) What are your thoughts on the promotion procedure/process of the bank? *</p>	
<p>Reiterate the stage they have reached and then explore what their career aspirations are. (would they want to be considered for promotion?) and then tease out what is the rationale behind this (e.g. any perceived barriers, or motivating factors).</p>	<p>The basis for this question is to determine if the respondent is motivated to become a senior manager. This question is also based on Hakim's classification of women (work-centred, family-centred and adaptive women).</p>
<p>Are there practices ((e.g. technology, part-time partnership/teamwork) in place for employees that recently returned from maternity/paternity leave to easily transition from a career break to work?</p> <p>a. Was it helpful?</p> <p>b. If it's not available, try to tease out Why?</p> <p>c. What benefits can be derived from such policies?</p> <p>d. Are there any staff (more</p>	<p>This question is based on family-friendly policies as noted in the literature.</p>

<p>especially senior managers) employed on a flexible or part-time basis?</p>	
<p>What is your opinion about mentoring and role models?</p> <p>a. Is there any opportunity in your firm for mentoring?</p> <p>b. Is mentoring beneficial or detrimental to you or your bank?</p>	<p>From the literature, it was discovered that mentoring, though an important criterion for promotion, is a resource that is not currently available to most female employees.</p>
<p>What is your opinion about networking (<i>man-knows-man</i> based on the Nigerian terminology) for example previous colleagues at work and school, family, friends, and other social contacts?</p> <p>a. Are there any benefits/pitfalls of networking</p>	<p>From the literature, it was discovered that networking, though an important criterion for promotion, is a resource that is not currently available to most female employees.</p>

Career experiences /choices/pressures

QUESTIONS	RATIONALE
<p>Do you know any partners who have alternative working arrangements? Are they successful in your opinion?</p>	<p>This question is based on how flexible working arrangements affect women's advancement as discussed in the mummy track section in the literature</p>

	review.
Enquire whether their career aspirations have been tempered by the advent of family or if they do not currently have children enquire about any changes, they think that children may have on their career aspirations. Why?	This question is based on the effect of family responsibilities and how it affects women's progression as highlighted in the literature

BRIEF POLITICAL HISTORY OF NIGERIA

Before the advent of colonial rule, archaeological evidence shows that human societies have constantly been present in all the regions of the country, with societies that were decentralized into small village units (Falola and Heaton,

2008). The chiefs and traditional rulers primarily governed these villages. The chiefs and traditional ruler individuals whose duties included; the general administration of the community and resolving conflicts among indigenes and non-indigenes. In the middle of the nineteenth century, the British government colonized Nigeria, leading to an increase in religious, trade, and commercial activity units (Falola and Heaton, 2008). The purpose of colonization was, theoretically, to restructure the country by altering some of the customs and traditions they believed were harmful to the development and progress of the nation (Falola and Heaton, 2008). During the colonial era, the British system depended on the advisory relationship from the chiefs, that acted as the native authority heading a local government unit (Crowder, 1964). However, most Nigerians believed that colonial rule eroded traditional institutions and culture and exploited Nigerian labor (Falola and Heaton, 2008). This led to anti-colonial resistance movements dominated by some European-educated Nigerians such as Obafemi Awolowo, Azikiwe Nnamdi, Abubakar Tafawa Balewa (Crowder, 1964). This anti-colonial resistance led to the independence of Nigeria from the British administration on the 1st of October 1960.

The post-independence era was a period of social, political, and economic change resulting in a civil war between 1967-1970. The three-year civil war had a negative impact on the government's revenues and expenditure, which resulted in hardship and suffering among its citizens (Ekpo, 1994). The post-independence period has been characterized by alternating military and civilian rule. For instance, the military took power and ruled for almost 13 years before a civilian administration was established in October 1979. In 1984, the military once again seized power from the civilians, which led to the regimes of Major-General Muhammadu Buhari and General Ibrahim Babangida's administration (Ekpo, 1994).

However, since 1999, the country has been under a democratic form of government, with an elected president, senators, members of the House of Representatives, and a federal structure characterized by States and Local Governments. Under the democratic leadership of President Olusegun Obasanjo, Nigeria sought to improve its tarnish international reputation and stabilize the country's economic and political conditions (Falola and Heaton, 2008: Tenuche, 2009). On 29th May 2007, Nigeria, for the first time in history, transferred power

from one civilian regime to another (Falola and Heaton, 2008; Obi, 2008). In 2015, there was a peaceful handover of power for the first time in history from the ruling party of the People Democratic Party (PDP) to an opposition party, All Progressive Congress (APC) (Owen and Usman, 2015).

In this present era, Nigeria is currently going through some security challenges due to the rise of terrorism and insurgency in the North. The south is also experiencing some levels of instability, especially with the uprising of militant groups in the Niger Delta region and the agitation from the Igbo ethnic group for a breakaway state of the Biafra republic (BBC, 2016).

THE HISTORY AND OVERVIEW OF THE NIGERIAN BANKING INDUSTRY

The Nigerian banking sector is part of the country's financial institution. The industry was established in 1892 (Asikhia, 2010). The banking industry is being supervised, and its activities are regulated by the CBN. Another responsibility of the CBN is to prevent the establishment of unviable banks in Nigeria (CBN, 2020). A draft legislation for establishing the Central Bank of Nigeria was presented to the House of Representatives in March, 1958. The Act was fully implemented on 1 July, 1959 when the Central Bank of Nigeria came into full operations (Central Bank of Nigeria, 2020). The head of these parastatals is referred to as the *governor*.

The CBN has undergone some radical changes and reforms since it was founded to perform its primary role of supervising and regulating the various banks operating within Nigeria (Soludo, 2004; Asikhia, 2010; Cook, 2011; Sanusi, 2011). These remarkable changes have been in the aspects of ownership structure, the number of institutions, and the nature of operations of these institutions (Mordi et al., 2013). According to Dr. Charles Soludo (the CBN governor that supervised the reforms in the early 2000s), several Nigerian banks liquidated (collapsed) in the 1990s due to poor corporate governance policies of Nigerian banks. These poor corporate governance policies are evidenced in the high turnover in the board and senior management staff, inaccurate reporting and non-compliance with regulatory requirements, unprofessional work ethics in the aspect of demarketing other banks in the sector. Secondly, nonpublication or late publication of annual reports and statements ensures market discipline and soundness. Thirdly, insolvency, due to negative capital adequacy ratios and

shareholders' funds that have been completely eroded by operation losses. Fourthly, gross insider abuses, resulting in substantial nonperforming insider-related credits (Soludo, 2004; Mordi et al., 2013).

Finally, weak capital base because banks decided to be overdependent on public-sector deposits while neglecting the positive impact of small and medium-class savers on their capital base. He argued that even the largest bank in Nigeria with a capital base of about US\$240 million could not be compared to the smallest bank in Malaysia with a capital base of US\$526 million. He further explained that the small capital base of these banks and their high operating costs (which includes: expensive headquarter complex, software, and technology investments) had put undue pressure on Nigerian banks to engage in unethical practices as a means of survival.

Thus, one of the main reforms was the recapitalization of Nigerian banks from 2 billion naira (approximately 5.3 million dollars) to 25 billion naira (approximately 68 million dollars) by the end of 2005 (Soludo 2004; Sanusi, 2011). These banking reforms led to several mergers and acquisitions and the whittling down of Nigerian banks from 89 (the number of banks operating before the formulation and implementation of the recapitalization policy) to 24 banks at the expiration of the exercise on 31 December 2005 (Soludo, 2004: Sanusi, 2011; Okafor, 2013). These were: Access Bank, Afribank, Oceanic Bank, Diamond Bank, Sykebank, Ecobank Nigeria, Springbank Plc, Equatorial Trust Bank, Stanbic Bank Nig. Ltd, Fidelity Bank, Standard Chartered Bank, First Bank of Nig. Plc, Sterling Bank Plc, First City Monument Bank, Union Bank, First Inland Bank Plc, United Bank of Africa, Guaranty Trust Bank Plc, Unity Bank, Platinum- Habib Bank Plc, Wema Bank, IBTC Chartered Bank Plc, Zenith Bank, Intercontinental Bank Plc (Sanusi, 2011: Okafor, 2013).

The successful consolidation of the 24 banks through mergers and acquisitions led to the liquidation of 12 non-consolidated banks (Okafor, 2013). These non-consolidated banks had their banking licenses revoked, thereby winding up their operations. These non-consolidated banks included: Trade bank, Hallmark Bank, Societe Generele Bank, African International Bank, Liberty Bank, Fortune Bank, Afex Bank, Triumph Bank, Metropolitan Bank, Eagle Bank, Gulf Bank, and City Express Bank (Okafor, 2013, Central Bank of Nigeria, 2020).

Presently, there are 24 commercial banks currently regulated and supervised by the CBN (Central Bank of Nigeria, 2020). The table below shows the number of commercial banks stated on the CBN website and their registration date.

Appendix 1.1: List of Banks in Nigeria

Name	Type of Institution	International Presence	Regional Presence	Date Reregistered
Access Bank Plc	Commercial Bank	Yes	Yes	1-17-1990
Citibank Nigeria Limited	Commercial Bank	Yes	Yes	10-11-2004
Ecobank Nigeria Plc	Commercial Bank	-	Yes	4-24-1989
Fidelity Bank Plc	Commercial Bank	-	-	01-02-2006
First City Monument Bank Plc	Commercial Bank	Yes	-	11-11-1983
Guaranty Trust Bank Plc	Commercial Bank	Yes	Yes	1-17-1990
Key Stone Bank	Commercial Bank	-	-	05-02-2001
Polaris Bank	Commercial Bank	-	-	01-03-2006
Stanbic IBTC Bank Ltd.	Commercial Bank	Yes	Yes	01-02-2006
Standard Chartered Bank Nigeria Ltd.	Commercial Bank	Yes	Yes	12-01-2004
Sterling Bank Plc	Commercial Bank	-	-	1-25-1999
SunTrust Bank Nigeria Limited	Commercial Bank	-	-	9-16-2015
Union Bank of Nigeria Plc	Commercial Bank	-	-	01-02-2006

United Bank For Africa Plc	Commercial Bank	Yes	Yes	01-02-2006
Unity Bank Plc	Commercial Bank	-	-	01-02-2006
Wema Bank Plc	Commercial Bank	-	-	1-18-1965
Zenith Bank Plc	Commercial Bank	Yes	Yes	9-13-2004
Heritage Banking Company Ltd.	Commercial Bank	-	-	01-01-2000
FIRST BANK NIGERIA LIMITED	Commercial Bank	Yes	Yes	01-01-2000
Providus Bank	Commercial Bank	-	-	01-01-2000
Titan Trust Bank Ltd	Commercial Bank	-	-	01-01-2000
Globus Bank Limited	Commercial Bank	-	-	01-01-2000
Jaiz Bank	Non-Interest Islamic Bank	-	-	01-11-2011
TAJ Bank Limited	Non-Interest Islamic Bank	-	-	03-07-2019
Lotus Bank Ltd	Non-Interest Bank	-	-	June 2021

(Source: The website of the Central Bank of Nigeria)

Appendix 1.2: List of Banks in Nigeria and their International and regional presence

Details	Number
International Presence only	9
Regional Presence only (Africa)	9
International and Regional Presence	8

Nigeria only	14
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Source: Generated by researcher based on information from the various banks

Nonetheless, the date of registration in the table above (and on the website of CBN) is not the actual date some of the banks were established or started their operations. As discussed in some paragraphs above, some banks are products of mergers and acquisitions, and such, there was a need for them to apply for a new banking license to capture their new ownership and organization. For instance, Access Bank and Diamond Bank merged to become Access Bank, United Bank for Africa merged with Standard Trust Bank to become United Bank for Africa, and Union Bank merged with Hallmark Bank to become Union bank (Okafor, 2013: Adelusi, 2020). As such, some of the banks got a new name, new banking license, new ownership, and organization structure due to mergers and acquisitions.

Furthermore, some banks were at risk of liquidation, and the government needed to take over their ownership structure. They were handed over to a government parastatal called Asset Management Company of Nigeria (AMCON) (Alford, 2010: Sanusi, 2011: Okafor, 2013). For example, Bank PHB and Spring Bank were handed over to AMCON and were re-registered as Keystone Bank and Enterprise Bank, respectively (Okafor, 2013). Consequently, these banks got new Managing Directors: Emeka Onwuka was named as the Managing Director of Enterprise Bank (formerly Spring Bank), and Jacob Ajekigbe was named the Managing Director of Keystone Bank (formerly Bank PHB) (Okafor, 2013). Hence, the registration date on the CBN website does not capture these changes but the timeframe when they got their new banking license. That means some banks have been operating in the banking industry before their registration date on the CBN website.

EDUCATION IN NIGERIA

Education is a mechanism for imparting knowledge and skills to individuals for their present and future sustenance (Janks, 2014). Education plays an essential

role in solving society's needs, and it acts as an economic, cultural, and social development agent (Yousefy and Baratali, 2011). It is a medium whereby individuals can acquire skills, knowledge, and credentials for better employment opportunities in society. Hence, education is a fundamental instrument for the human development of women, improvement in the skilled workforce of the country, science and technology advancement, and the reduction of inequality and poverty in our societies (Asodike and Ikpitibo, 2014.). Therefore, education offers women a platform to earn a living and have a better livelihood (Yousefy and Baratali, 2011; Lindfors et al., 2014). For this reason, there is a public benefit and advantages that education has to the country's general economy (Federal Ministry of Education, 2015).

Before the colonial regime and the advent of the western education system, Nigerians were only taught the cultures and traditions of the diverse ethnic groups they belonged to, as a method for them to integrate into the traditions and norms of their respective communities (Adeyemi and Adeyinka, 2003). The educational system in the pre-colonial era was gender-based. Girls and boys received different aspects of education that empowered them to accomplish feminine and masculine responsibilities, respectively. For example, male education aimed to produce warriors, rulers, farmers, blacksmiths, and other male-dominated occupations, and such lessons excluded females. At the same time, female education was predominantly designed to make future wives and mothers (Boateng, 1983: Adeyemi and Adeyinka, 2003;). This type of education, prevalent in Africa before the coming of western civilization, was generally known as African traditional education or indigenous education of the various communities (Adeyemi and Adeyinka, 2003). It is an aspect of education that is deeply rooted in the ancient ideologies of culture and customs, which usually emphasize the unity of the community.

THE STRUCTURE OF THE NIGERIAN EDUCATION SECTOR

Nigeria operates the 6-3-3-4 model of education. In 1981, the Federal Government introduced this system of organization of education as a replacement for the British structure of education, which the country inherited before independence (UNESCO, 2000). The 6-3-3-4, as it is popularly called, consists of six years of primary education; three years of junior secondary

school, three years of senior secondary school, and four years of tertiary education (Omotor, 2004; Fabunmi, 2005; Oyelere, 2015). The Federal Ministry of Education has the primary responsibility for education in Nigeria, but other ministries can support the Ministry of Education to fulfil its mandate. For example, the Ministry of Information has the responsibility to publicize and create awareness regarding the educational policies and programs of the Ministry of Education to the public. Also, the Ministry of Women's Affairs and Social Welfare, together with the State Commission for Women, play a role in promoting the education of women and girls (Moja, 2000). The responsibility for academic institutions is being shared by local, state, the federal government, and sometimes they are also assisted by private organizations (UNESCO, 2000). The administration of the education system is shared mainly among the Federal and State Ministries of Education and statutory bodies referred to as Commissions (Moja, 2000).

Subsequently, the researcher will analyze the educational system in primary, secondary, and tertiary levels and the completion rate for Nigerian boys and girls and compare these figures with developed countries. This section will further examine the disparity between the access to education between Nigerian citizens living in Nigeria's northern and southern parts. This evaluation is imperative in the aspect of data collection because Nigerian women must possess the educational qualification required to compete favourably with their male counterparts.

Primary Education in Nigeria

Primary or basic education is that type of education given to children from age 5+ to about 11 (Obiweluozor et al., 2013). It is an aspect of schooling that involves school-age children from Primary 1-6. Primary education is a panacea for solving problems such as ignorance, illiteracy, religious violence, insecurity, and political servitude (Asodike and Ikpitibo, 2014). That means, primary education enables young girls and boys to acquire the requisite tools for literacy and numeracy. Basic education is the starting point for Nigerians to pursue higher education programs such as university undergraduate and post-graduate degrees. Individuals need to undertake primary education to have any chance of continuing up to secondary and tertiary education. In essence, basic education is

the foundational level of education, thus it needs to be well-funded, managed, and controlled (Olaniyan and Obadara, 2009).

The United Nations Development Programme (UNDP) considers investment in primary education as a means to foster gender equality, sustain economic growth, and reduce poverty (Asodike and Ikpitibo, 2014.). As such, in September 2000, eight goals known as Millennium Development Goals (MDGs) aimed at meeting the needs of the world's poorest people were reached (Murphy, 2006). Among the MDGs is Goal 2, which requires that by 2015 all children, particularly girls, have access to free and compulsory primary education of good quality (Federal Ministry of Education, 2015).

Thus, the Universal Basic Education (UBE) programme was launched in September 1999 in Sokoto, Nigeria. It represents the country's strategy and most viable opportunity for achieving Education for All (EFA) and an approach for implementing MDG goal 2 (Okoro, 2009). One of the summit's objectives was the achievement of education for every citizen and every society (UNESCO, 2000). Under the Universal Basic Education scheme, basic primary education became compulsory and free. This implies that parents are not required to pay for the tuition fees of their wards in primary school classes. The first batch of primary-one pupils for the programme was enrolled nationwide in the 2000/2001 academic session. Subsequently increasing number of girls were getting access to the elementary form of education. There was a steady increase in the enrollment and completion rate of girls in primary education, and over the recent years, more Nigerians are becoming educated in primary education (National Bureau Statistics, 2015; World Bank, 2015).

The table below shows public and private primary school completion rates by sex in 2017 (NBS, 2020).

Appendix 1.3: Percentage of Students that Completed Public and Private Primary School by sex, 2017.

YEAR	PRIVATE	PUBLIC
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MALE	49%	52%
FEMALE	51%	48%

Though female students' enrolment is lagging behind that of male students by 2% for public primary schools, more females were enrolled in private schools than the public (government-owned academic institution). This is because the private primary schools are fee-paying learning centres, and most public primary schools are free due to the implementation of the UBE programme. That means, Nigerian parents are not only availing their daughters the opportunity to acquire elementary education but are willing to pay for it. This is a progression from their attitudes towards girls' education many decades ago: whereby they were only interested in educating their male children instead of their daughters (Edewor, 2006; Joda and Abdulrasheed, 2015).

The reasons why Nigerian parents (mostly fathers) deny their female children access to education is because of marriage (Csapo, 1981; Edewor, 2006). Based on the family's traditional approach, the fathers have the sole responsibility and right to contract marriage on behalf of their daughters regardless of their consent and without consultation with the mother (Csapo, 1981). The Nigerian fathers assumed that their female children would join their husbands' families and take the benefits of education after marriage, making fathers less motivated to educate their daughters (Edewor, 2006).

However, Nigeria is still lagging in girls' completion rate for primary education compared with other developed and developed countries. For instance, in 2013, 99.83% of girls completed primary education in the United Kingdom, while the completion rates for Belgium, the United States of America (US), France, and Sweden were 93%, 99%, 98%, and 100%, respectively (UNESCO, 2017). Furthermore, the completion rate for boys in the United Kingdom in 2013 was 99.87%, while the completion rates for Belgium, the US, France, and Sweden are 94%, 99%, 98%, and 100%, respectively (UNESCO, 2017). There is gender parity or very little gender difference in access to primary education in most developed countries.

Secondary Education in Nigeria

Secondary education is provided for children after primary education, that is, before tertiary education (Matthew, 2013). That means, secondary school is a link between primary and tertiary education. It aims to develop a child better than the primary level, because it is obvious that primary education is insufficient for children to acquire literacy, numeracy, and communication skills (Duze, 2011; Ige, 2011; Yusuf, 2011). This type of education is provided in secondary schools owned by federal or state government, local community, individual(s), or private organizations. Secondary education is divided into two phrases, which is as follows:

Junior Secondary School

The junior secondary school (JSS) stage involves the first three years of secondary education. The syllabus at this phrase is both pre-vocational and academic. It is designed to enable pupils to acquire further knowledge and develop skills (Matthew, 2013). The main curriculum includes: Mathematics; English Language, French, one major Nigerian language taught as a second language; Integrated Science; Social Studies; and Introduction to Technology. Pre-vocational electives include: Home Economics, Agricultural Science, Business and Secretarial Studies; and Computer Education. Non-prevocational electives include: Physical and Health Education, Christian or Islamic Religious studies, and Creative Arts. Pupils are expected to attend lessons for a minimum of 10 and a maximum of 13 subjects (Federal Ministry of Education, 2015).

A student with a minimum number of passes in these selected subjects (including Mathematics and English Language) is awarded a Junior School Certificate. After completing this phase, students can proceed into either the senior secondary school, an apprenticeship scheme, or vocational training college, offering three-year programmes leading to the award of National Technical/Commercial Certificates. The progress of these individuals is based on their academic performance in the Junior School Certificate Examination (JSCE) (International Organization for Migration, 2014).

The table below shows the completion rate of public and private JSS by gender in 2017 (NBS, 2020).

Appendix 1.4: Percentage of Students that Completed Public and Private Junior Secondary School by gender, 2017.

YEAR	PRIVATE	PUBLIC
MALE	48%	52%
FEMALE	52%	48%

Interestingly, more girls completed JSS than boys in private fee-paying schools. This is a shift from the traditional approach of most Nigerian girls with little or no access to education. Indeed, Nigerian parents provide the funds and ensure that their daughters progress from elementary school (primary) to junior secondary school.

Senior Secondary School in Nigeria

The senior secondary phrase is a stage after junior secondary school. The broad purpose of secondary education is the preparation for valuable living within the society and higher education (International Organization for Migration, 2014). It is a more extensive program than primary education and prepares a girl or a boy in Nigeria for further academic studies. The senior secondary school has a diversified curriculum, and the core subjects are Mathematics, English language, one major Nigerian language. One elective out of Biology, Chemistry, Physics, or Integrated Science. An elective out of History, Geography, Social Studies, or English literature: One elective subject out of Agricultural Science, technical or a vocational subject.

The promotion of students from lower to higher classes is based on their academic performance in continuous assessments and end of the term examinations. In the last year of this phase, a child is expected to take part in the Senior School Certificate Examination (SSCE), coordinated by the West African Examinations Council (WAEC) and National Examinations Council (NECO). A student must obtain a minimum of five credits at two sittings, including English Language and Mathematics, to be awarded a certificate and enable them to proceed to the tertiary level of the educational system (Utibe and Agwagah, 2015; Ukpog and Ukoa, 2017). Furthermore, it was discovered that Nigerian girls outperformed their male counterparts in the West African Senior Secondary School Certificate Examination (WASSCE) based on the table below from the West Africa Examination Council, Lagos.

Appendix 1.5: Distribution of WASSCE (November/December examination period) for 2017 and 2018 based on Gender.

Year	Total Number of Candidates who Sat for the Examination			5 Credits and above including English language			5 Credits and above including Mathematics			5 Credits and above including Mathematics and English language			% of 5 Credits Pass including Mathematics and English Language		
	M	F	Total	M	F	Total	M	F	Total	M	F	Total	% M	% F	% Total
2017	67,299	65,959	133,258	24,452	25,011	49,463	20,019	20,327	40,346	15,891	16,109	32,000	23.61	24.42	24.01
2018	54,417	55,561	109,978	22,947	24,175	47,122	23,331	24,103	47,434	18,335	18,849	37,184	33.69	33.92	33.81

Source: West Africa Examination Council, Lagos.

From the table above, the number of girls with 5 credit passes (including English Language and Mathematics) surpassed that of boys for 2 consecutive years (2017 and 2018). That means, Nigerian female students are acquiring the academic qualification to seek admission into tertiary institutions in Nigeria and abroad.

However, Nigeria is still trailing behind in terms of completion rates in upper secondary education for girls compared to developed countries (UNESCO, 2017). For example, in 2013, 72% of girls completed upper secondary education in the United Kingdom, while the completion rates for Belgium, the United States of America, and Finland were 63%, 89%, and 73%, respectively (UNESCO, 2017). Furthermore, the completion rate for boys in the United Kingdom in 2013 was 74%, while Belgium, the United States of America, and Finland are 66%, 88%, and 72%, respectively. There is gender parity or very little gender difference in access to primary education in most developed countries. Whereas in Nigeria, there is still a 15% difference at the senior secondary school level based on the figures from UNICEF (42% for girls and 57% for boys) (UNICEF, 2017)³⁴.

Tertiary Education

Higher education or the tertiary education system consists of all academic learning centers offering post-secondary degrees, diplomas, and certificates

³⁴ This report did not state if the statistic is based on data from private or public schools or it is a combination of both.

(Igbuzor, 2006). Tertiary education in Nigeria comprises all universities (including Federal, State, and Private institutions), polytechnics, and colleges of education. While the colleges of education produce the teachers of agriculture and introductory technology, the polytechnics produce personnel with technical and practical know-how in these fields. In turn, the universities are expected to make an optimum contribution towards the development of the nation, through intensifying and diversifying its programmes for the development of high-level human resources within the context of the needs of the country, carrying out research relevant to the nation developmental goals as well as inculcating community spirit in the students through projects and action research (UNESCO, 2000; Jaiyeoba and Ademola, 2014). Hence, higher education is fundamental to constructing a knowledge economy and society in all nations (Saint et al., 2003).

Previously, before the influences of foreign cultures and the colonization of the country by the British government, Nigerians (most especially men) were not exposed to a formal system of education, but they were trained in acquiring traditional creative art and skills (Oloidi, 1986). Hence, many Nigerians, including males and females, could not access any tertiary institution. As such, many Nigerians were uneducated at the time of independence. However, the colonial era onwards led to the establishment of the modern tertiary education system based on a need to make Nigerians mentally able to solve the challenges of nation-building (Edlyne, 2009). This assertion led to the establishment of the first university in Nigeria by the colonial government in 1948 called the University College, Ibadan (Arikewuyo, 2005). This institution was the only university founded before the country became independent, and it is presently called the University of Ibadan.

Nigeria has made pragmatic efforts to expand the tertiary education system. For example, from 2011 to 2013, the previous President of Nigeria, Dr. Goodluck Ebele Jonathan, founded 12 new universities in states without any federal tertiary institutions (Adeyemi, 2017). The post-colonial government established the National Universities Commission (NUC) in 1962 as an advisory agency after the country gained its independence. In 1967, after creating the NUC, the Federal Military Government ensured that there was a university in each of the 12 states. In this present era, after the creation of the first federal university in 1948 (University of Ibadan), and the establishment of the first state university in

1979 (Rivers State University of Science & Technology, Port Harcourt), Nigeria has 43 federal universities, 48 state universities, as well as numerous Colleges of Education and Polytechnic institutions located across the country (NUC, 2022). Furthermore, under the leadership of General Olusegun Obasanjo in 1999, the Federal Government of Nigeria decided to issue licenses to individuals, religious bodies, and corporate bodies to allow the establishment of private universities. In 1999, the first set of private universities was established in Nigeria, namely: Igbinedion University, Okada, Edo State, Babcock University, Ilisan-Remo, Ogun State, and Madonna University, Okija, Anambra State. Currently, there are 79 privately owned universities operating in Nigeria (NUC, 2022). Besides, the number of universities (federal, state, and privately-owned) has grown from 51 to 170 between 2005 to 2020 (International Organization for Migration, 2014: NUC, 2022).

Appendix 1.6: Increasing number of universities in Nigeria from 2005-2021.

YEAR	NUMBER OF UNIVERSITY
2005	51
2006	94
2007	117
2012	122
2013	128
2021	170

The growth of these universities has provided increased access for girls and women to formal higher education in Nigeria. Notwithstanding these developments, the statistical report on women and men in Nigeria noted a 1.2% reduction in the completion rate of women in tertiary education from 2012 to 2015. At the same time, the completion rate for men increased by 1.2% from 2012 to 2015 (NBS, 2015). The National Statistical Bureau arrived at this conclusion based on the data they collected regarding the number of females

who have completed their higher education programme in Nigeria and fully participated in the National Youth Service Corps (NYSC)³⁵.

Nevertheless, since this scheme is not a compulsory exercise, many of the country's graduates that studied in foreign countries and/or that have intentions to live and work abroad do not participate in this programme. As such, the data presented by the NBS is biased because it does not reflect the actual number of Nigerian graduates from higher institutions both at home and in foreign countries. Moreover, many Nigerians, including females, have considered studying abroad a better alternative to Nigerian academic institutions, especially from neighbouring African countries and European, American and Asian universities. For example, in 2014, about 75,000 Nigerians were studying both undergraduate and postgraduate degree programmes in Ghana (Dayo, 2017). Also, according to the United Kingdom Council for International Students Affairs (UKCISA), 16,100 Nigerians were studying in the UK universities in the 2015/2016 academic session, making Nigeria's student population the sixth-largest from non-European Union countries (UKCISA, 2017). This decision is based on their intention to seek a university education outside of Nigeria.

The National Statistics Bureau noted that only 43% of females and 57% for males of the total student population were enrolled into Nigerian universities (federal, state, and private) for undergraduate and postgraduate programmes in the 2018/2019 academic session (NBS, 2020). Interestingly, 51% of female students compared to 49% of male students were enrolled in private universities for undergraduate programmes in the 2017/2018 academic session (NBS, 2020). That means Nigerian parents are encouraging their daughters' education from primary to tertiary level and continuing sponsoring them despite the high tuition cost. Hence, the women can acquire degree certificates, skills, and knowledge to seek employment and fully participate in the workplace.

Furthermore, Nigeria is still lagging behind compared to other developed countries such as the United Kingdom. In the United Kingdom, it was discovered that only 82% of boys and 80% of girls got access to undergraduate studies in

³⁵ The NYSC is a programme that was established by decree No.24 of 22nd May 1973 which stated that the NYSC is being established "with a view to the proper encouragement and development of common ties among the youths of Nigeria and the promotion of national unity" (NYSC, 2017). This scheme stipulates that the country's graduates are expected to participate in this programme for one year to service to acquire some leadership skills for the future.

the 2018/2019 academic year (HESA, 2015). Thus, while Nigeria is struggling to eliminate gender disparity in the tertiary educational levels, some developed countries like the United Kingdom ensure that more females are availing themselves of the opportunity to be enrolled into good quality higher academic learning centers.

DISPARITIES IN ACCESS TO EDUCATION BETWEEN THE SOUTH AND NORTH IN NIGERIA

Nigeria, as an African country, is divided into two significant parts, namely; northern Nigeria and southern Nigeria. The Northern part of Nigeria comprises 19 states, while the Southern of the country consists of 17 states. The two major ethnic groups in south Nigeria include: Yoruba and Igbo, while the northern Nigeria consists of the Hausa and Fulani groups as its main ethnic group (BBC, 2017). Despite the fact that the northern part of Nigeria is larger than the southern half of the country, northern Nigeria lagged behind southern Nigeria regarding access to education at the time of the colonial government and independence (Antoninis, 2014).

Antoninis (2014, p.83) further explained that “when British colonization and missionary activity introduced schools in southern Nigeria in late 19th and early 20th centuries, such initiatives came to be associated with proselytization and were resisted in the north.” The underlying reason for this resistance can be linked to the teachings of the Quran and Islamic studies. Some academic scholars have also suggested that the emirs (the traditional rulers in the northern Nigeria) did not encourage the development of chapt education because they were afraid that a new educated class outside the *malam* (the teachers of the Quran) class would challenge their political and religious authority (Hiskett, 1975; Tibenderana, 1983). Consequently, the Emirs and other leaders in the North resisted the spread of western education when it was first introduced in Nigeria by the missionaries in the 1900s because they feared that such ventures would undermine their influence on the people. Also, they believed that some Muslims in their Emirate might be converted to Christianity since most of the schools during that period were established by church missions (Csapo, 1981; Ludwig, 2008).

Furthermore, the accessibility of schools can be a significant hinderance to girls' enrolment in schools in the northern part of Nigeria (British Council, 2014). According to the British council report on "Girls' Education in Nigeria" (2014), 21% of girls in the northern states of Nigeria walked over 6 kilometers to school every day, taking them over an hour each way, and 61% walked between 1 to 3 kilometers each way to school. The report further noted that some of the pupils viewed distance to school as a significant barrier that would prevent them from achieving their desired level of education. Due to the long distance to school and unavailability of a suitable means of transportation by the government, parents may have to pay more for their wards to attend schools. Moreover, the cost of schooling may be high for them to afford because of the high unemployment rate and poverty level, especially in the Northern states (Watts, 2013; Agbibo, 2013). More than 70% of the people living in the north-west (areas of Kano, Zamfara, Kebbi, and Sokoto) are abysmal with less than one dollar income per day. Equally, over 65% of the people living in the north-east zone (Maiduguri, Jos, Bauchi, Gombe, and Damaturu) are absolutely poor, with less than one dollar income per day (Adenrele, 2012).

Adenrele (2012) argued that the high level of poverty in the North (especially north-east) is one of the reasons for creating the terrorist group called *Boko Haram*. The term Boko Haram is derived from the combination of the Hausa word 'Boko,' which means 'book,' and the Arabic word 'haram' meaning 'forbidden.' Put together, Boko Haram means "Western education is forbidden" (Agbibo, 2013). This terrorist group believed that western education should be prohibited and replaced with another education system based on the teachings of the Quran (Aro, 2013). Members of this group assume that western education is associated with the attempts by an evangelical religious group to convert Muslims to Christians (*ibid*). Thus, the term Boko Haram implies a sense of rejection and resistance to the imposition of western education, which threatens traditional beliefs, and customs among Muslim communities in northern Nigeria (Isa, 2010).

The insurgency of Boko Haram in the North led to the wild spread of violence, destruction of infrastructures (including school buildings), and the abduction of schoolgirls (both in Dapchi and Chibok) in the northern part of Nigeria. This violence has highly affected access to education for both boys and girls in the

North of Nigeria (Isa, 2010; Aro, 2013; Adenrele, 2013). For instance, in Borno state, the birthplace of Boko Haram, 83% of young people are illiterate, and 48.5% of children did not go to school in 2012 (Agbiboa, 2013).

According to the World Bank report (2015) on skills for competitiveness and employability, the share of illiterate population by geopolitical zone shows that in 2011, north-west recorded the highest of illiterate by 48.7%. Other zones in the northern part of Nigeria had higher figures than the south. For example, north-east and north-central were 44.9% and 37.2% respectively. While in the southern region, the figures are as follows; south-south recorded 19.4%, and south-west and south-east had 14.5% and 22.5% respectively (World Bank, 2015). In addition, in 2012, it was discovered that the majority of the states in the North had fewer women between the age of 15-24 literate years (NBS, 2015). For example, Sokoto, Bauchi, Borno, Yobe, and Kastina recorded 11%, 14%, 21%, 18%, and 19%, respectively. At the same time, the figure for Akwa-Ibom, Rivers, Anambra, Osun, and Imo states in the south are 95%, 99%, 94%, 93%, and 95%, respectively. Generally, the North is lagging behind in terms of access to education for boys and girls compared to the southern part of Nigeria. Thus, women in the North do not possess the requisite educational qualifications to seek employment and be promoted to senior-level positions.