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Against the Odds: Women Achievers in the Nigerian Banking Sector

Oluseyi Adesola Kuti

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Name	Oluseyi Adesola Kuti
Award	DBA
Date of Submission	31/07/2020
Faculty	Sheffield Business School
Director of Studies	Dr Anja Louis

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ABSTRACT

Nigeria is traditionally seen as a patriarchal society where men dominate all spheres, and patriarchal systems of socialisation and cultural practices govern the social relations and activities of men and women. Thus, contrary to good business practice and employment regulations existing in more economically advanced countries, little evidence exists of the establishment of support mechanisms such as Work/Life balance policies or health and wellbeing facilities in few banking organisations in Nigeria. In addition to this, no records exist whatsoever, of the existence of such mechanisms in other sectors within the Nigerian labour force. Investigations in this research reveal that the National Gender Policy was adopted in 2006 to support women through the promotion of equal opportunities and career progression in employment. However, there is no evidence of the effectiveness of the policy. Despite these and many other limitations, about 63.1% of women, typically seen as part of the minority group in the Nigerian culture, occupy Middle Management positions in the Nigerian Banking Sector, while 34 - 48% of women occupy Senior Management roles. This record demonstrates a significant achievement given the records from the UK Banking Sector showing a national average for women in Senior Management positions at 28%, 36% in Middle Management positions and 11% in Senior Management. Findings from this research reveal that the above achievements have been attained mainly through the personal efforts of Nigerian women. Using Hermeneutics as a research approach, this research makes methodological, theoretical and practical contributions to knowledge through qualitative semi-structured Life-Story interviews. It aims to provide an understanding which will inspire and motivate women in all sectors of the Nigerian labour market by uncovering the ways by which women in the Nigerian Banking Sector have 'beaten the odds'. The purpose of this is to help reshape legal and policy frameworks to eliminate the worst excesses of male domination within Nigeria.

DECLARATION

This thesis is my own work and has not been submitted for any other academic award.
Oluseyi Kuti

CHAPTER 1

INTRODUCTION

This research involves an investigation of the Nigerian Banking Sector underpinned by understanding patriarchy within the Nigerian context. It reviews the impact and effect of patriarchy on the professional and domestic lives of the women who occupy Senior Management positions within the sector. It reviews the challenges they experience because of its impact, the coping mechanisms and the formal and informal support mechanism relied on to achieve the attained level of career progression.

1.1. My Background, Preunderstandings and Interest in Undertaking this Research

My interest in undertaking this research was generated from my personal experience as an individual, a wife and a mother, born, raised and educated in Nigeria, a society still very much dominated by the African patriarchal culture. I was raised by my parents to be ambitious; both are retired academics who attained the peak of their careers, in a family environment where, contrary to the stereotypical socialisation expectations of the Nigerian culture, male and female children were treated as equal. My upbringing positioned me to believe that nothing was impossible to achieve with determination and hard work and I, observing my parents working by the same principles, grew up in a 'bubble', under the assumptions of the Nigerian society being a 'perfect' place. I, however, began to experience conflicts between my upbringing and the cultural dictates for women in society along with an awareness of gender inequality and the various cultural limitations for women as an undergraduate in university. This awareness developed from my interactions with friends and colleagues, some of whom had been raised in homes where the father was the dominant figure. In many cases, the mother was not allowed to work. After my undergraduate studies, my journey through a career in the Banking sector was accompanied by marital conflicts as a result of long working hours and weekend work. It was a system that not only provided no support for women, but also required employees to upskill themselves within specified timeframes through various banking and banking-related educational programmes. This experience provided some insight into the hardship and double burden that Nigerian women endure as a result of the cultural belief that domestic responsibilities are women's 'primary calling'. A married woman who desires to pursue a career must contend with the burden of being

labelled or stigmatised as failing at home, either as a wife or as a mother, being irresponsible, putting her career ahead of her 'core' responsibilities or being 'wayward'. In line with the requirements of the collectivist culture existing in Nigeria, the women undertake the sole burden of providing care to both the immediate family and members of the extended relations such as aunts, uncles, cousins, in-laws and nephews upon marriage (Hassan et al. 2010; Mordi et al. 2012; Adisa et al. 2015; Adisa et al. 2016). It is, therefore, commonplace for well-educated and qualified women with several university degrees, to sacrifice their dreams, aspirations and careers and spend their entire lives in the home raising children in order to conform to societal standards and to appear 'responsible and normal'. Thus, a situation in which the wife undertakes a full-time job is perceived as the husband being 'incapable' of meeting his family obligations and failing in his primary responsibilities. Women who desire successful careers, therefore, have the options of either subjecting themselves to stigmatisation or consider other alternatives. These may include relocating abroad with the hope of living in enlightened, more economically advanced and sophisticated societies which are more accommodating and appreciative of their skills and potentials. It was with such an assumption that, after spending ten years in the banking sector, three of which I spent in unsuccessful attempts to complete an MBA programme I had enrolled for, I resigned from my job in the bank and relocated to the UK in 2011 for further studies. I was also very much interested in understanding how the UK supports its career women and an opportunity to research into this situation emerged during my MBA dissertation when I examined 'the impact of the UK culture on the career progression of women'. During this investigation, the discovery of gender inequality, albeit in more subtle dimensions in the UK emerged as a complete surprise to me. Equally surprising was the discovery of a low percentage of women especially in Senior Management positions in many sectors including the UK Banking Sector. A further investigation and comparison of the percentage of women in Senior Management positions in the banking sectors in the UK and Nigeria revealed a much higher percentage of women in Senior Management positions in Nigeria than in the UK. This situation was even more surprising considering the hardship women experience in Nigeria and the various support systems and facilities available in the UK for women in the workplace.

Given the above, I believe that this phenomenon of women achieving senior positions in the Nigerian Banking Sector appears to be at odds with the realities experienced by women in

patriarchal societies and warrants further investigation to understand how the progression of the women in the Nigerian Banking Sector has occurred, against the odds.

1.2. The Research Project: The Aims, Purpose and Objectives of the Study

The overall aim of this research is to understand how women in the patriarchal culture of Nigeria achieve career progression. My investigation aims to uncover the ways by which women in Nigeria have 'beaten the odds'. The purpose of this is to provide an understanding that will benefit women in the Nigerian labour market in the future and possibly, help reshape legal and policy frameworks to eliminate the worst excesses of male domination within Nigeria. This investigation, thus, aims to understand the interplays involved, which could highlight barriers to women's advancement through an examination of the following:

- The position of the Nigerian women examined through a brief review of the existing laws and the Nigerian constitution.
- The agencies, support mechanisms and coping strategies these women have utilised to confront the various challenges they encounter.

The overarching question this research aims to answer is:

How do women in the patriarchal culture of Nigeria achieve career progression?

This question has split into four parts in order to effectively address all relevant issues relating to the question as obtained from the insight into the Nigerian cultural context. Thus, the following four research questions have emerged from the overarching question.

1. What is the nature of patriarchy existing in Nigerian society?
2. What are the legal, economic, socio-cultural, political and religious factors that shape the working and living conditions of the Nigerian women?
3. How have the women in the Nigerian Banking Sector been able to progress into Senior Management positions?
4. What are the various formal and informal support systems and coping mechanisms utilised by these women to achieve the attained level of success?

1.3. Patriarchy and Women in Nigeria

Nigeria is traditionally seen as a patriarchal society where men dominate all spheres of human lives, and patriarchal systems of socialisation and cultural practices govern the social relations and the activities of men and women (Okafor et al. 2011). These practices which are deeply

rooted in the Nigerian culture, appear to favour the interests of men above those of the women, influence the existing boss-subordinate relationship and ascribe an inferior status to the women (Akanle et al. 2016). Although the government, in recognition of the above challenges, introduced the National Gender Policy (2006) to promote equal opportunities for women in employment and career progression (NCAA 2009; SIGI 2014), such initiatives do not appear to be effective (Ntoimo and Isiugo-Abanihe 2014). There also appears to be fewer women in top management positions of business organisations in Nigeria. It is noteworthy, from the discussions of Igbelina-Igbokwe (2013) and Eboiyehi et al. (2016) that patriarchy was not a known feature of the traditional Nigerian society during the pre-colonial era. Women during this period performed complementary functions alongside their husbands and played major roles in social and economic activities, including local and long-distance trade (Eboiyehi et al. 2016; Igbelina-Igbokwe 2013). The women possessed the capacity and resources required to perform and to contribute to the upkeep of the family through their own farms or businesses and by selling the products for cash to assist their husbands with the management of the family (Eboiyehi et al. 2016; Akanle et al. 2016). Generally, the complementary roles of women are crucial in a society like Nigeria, where polygamy has been the norm and where there is often competition for scarce resources amongst several wives and children. Within this gender and cultural system, women were primarily responsible for the care of their children (Akanle et al. 2016). Patriarchy was introduced and became more grounded with British colonialism which resulted in the reconstruction of women as subordinate to, or wards of men and driving widespread dependency across colonial social institutions, particularly in the family (Eboiyehi et al. 2016).The dynamics of the colonial political economy was key to moderating gender relations and resulted in cash crop production (the mainstay and cash driver of colonial economics and economy) being assigned to men. This action empowered the men above their female counterparts (Akanle et al. 2016). Thus, important socio-economic power and influence were designated to men, thereby, systematically disempowering the women and making them very dependent on and subordinate to the men (Igbelina-Igbokwe 2013; Akanle et al. 2016; Eboiyehi et al. 2016). A review of the history of the Nigerian Banking Sector, however, revealed two astonishing phenomena. Firstly, despite the limitations mentioned above for women in Nigeria, evidence obtained from the research of Okpara (2006), Oladejo et al. (2012) and Bankole and Adeyeri (2014) suggests 63% of women in the Nigerian Banking Sector progressed to Middle

Management and 34 – 46% to Senior Management. These statistics are surprising and significant when compared with the situation in the UK, where the general national average for women in Senior Management positions is 28%. The UK Banking Sector reports 36% of women in Middle Management positions and 11% in Senior Management (Institute of Leadership and Management 2015). Secondly, the research of Aig-Imoukhuede (2005) and Bankole and Adeyeri (2014) indicate the occurrence of a sudden influx of women into the Nigerian Banking Sector in recent years. In addition to this, evidence from the research of Aig-Imoukhuede (2005), Oladejo et al. (2012), Bankole and Adeyeri (2014) and Okpara (2006) reveal a high percentage of these women have managed to break through the existing barriers to progress into Senior Management positions. Furthermore, evidence from the research of Aig-Imoukuede specifies the banking sector as the only male-dominated sector in Nigeria where records exist of such a significant proportion of women making such remarkable progress into Senior Management levels. Investigating these phenomena has been challenging because many articles have been published on the issues of gender inequality in this sector; however, an ambiguity exists concerning the reasons behind the influx of women into the sector and the ways by which some of these women have progressed into the Senior Management levels. This ambiguity is a gap in knowledge to which this research aims to make a theoretical and practical contribution. This study conducts a brief review of the sector in the next section.

1.4. Introduction to the Nigerian Banking Sector

The sector commenced operations in 1892 (Mordi et al. 2012) and currently consists of twenty-two commercial banks, four merchant banks, a microfinance bank, three foreign bank representatives (CBN 2015) and a non-interest bank (Okwe 2015). The sector is one of the most mature sectors in the Nigerian economy and attracts highly skilled workers across the 36 states of the country (Mordi et al. 2012; Bankole and Adeyeri 2014). It is a key sector in the country and contributes significantly to the Nigerian economy (Mordi et al. 2012; Enekwe et al. 2014). Although the history of the sector dates back to the colonial period, its interconnectedness with the global economic system became more pronounced since the 1980s (Bankole and Adeyeri 2014). In order to understand the nature of patriarchy that currently exists in the Nigerian society, the legal, economic, socio-cultural, political and religious factors that shape the working and living conditions of the Nigerian women and the coping mechanisms and informal support

systems utilised by the women will be analysed. I also discuss three theories, which were considered as theoretical perspectives to underpin the research in the next section.

1.5. Gender and Leadership Studies, Theories of Feminism and Patriarchy

Out of the many theories in the gender studies literature which are relevant to the issues of gender inequality in Nigeria, the gender and leadership studies, the theories of feminism and the theories of patriarchy, were considered to underpin this study. Gender and leadership studies focus on the leadership styles of women and how these relate to the styles of men, however, as this study seeks to understand how women in the patriarchal culture of Nigeria have achieved the significant rates of career progression currently attained, gender and leadership studies do not provide the answers to the research questions. The theories of feminism and patriarchy on the other hand agree in their main concern with gender inequality, the exploitation of women by men in various levels in most societies and in their belief that it is primarily men who have benefitted from the subordination of women (Kangiwa 2015). However, feminist theories tend to be conceptualised in an Anglo-American context which effectively addresses some of the political structures and movements in western countries like the UK and the USA (Williams and Durham 2015). However, as such movements do not occur in Nigeria where the women are bound by the existing laws into a culture of silence and are powerless to act against the domination prevalent in the culture, feminism theories are limited in addressing the societal level asymmetrical power and male-dominated Meta, Meso and Micro levels which are existent in the Nigerian context. The theories of patriarchy introduced by Walby (1989) and Hunnicutt (2009) provided an effective framework which was adopted and adapted to the Nigerian patriarchal context to examine the impact of patriarchy in Nigeria within the Meta (the state and the institutions) Meso (Organisations) and the Micro (individual challenges from individuals) levels of the Nigerian society. This framework facilitated an effective review of the existing literature from which detailed information was obtained to provide answers to research questions 1 and 2 and parts of questions 3 and 4. In the next section, the methodological considerations for this investigation are briefly discussed.

1.6. Research Methodology

My positionality in this study, due to my experience as a Nigerian indigene and my working experience in the Nigerian Banking Sector, is that of an insider: - a person who has a place in the

social group being studied (Moore 2012). The realist ontological and constructionist epistemological perspectives were adopted to highlight the construction of meanings emerging from my interactions with my research participants. Hermeneutics, defined as the means of making the obscure plain (Blaikie 1997) was selected as the appropriate research approach to facilitate the necessary access into the deep experiences and stories of the women in Senior Management positions in the Nigerian banking sector who, by the nature of the Nigerian patriarchal culture, have been socialised to mask their struggles and conflicts (Akanle et al. 2016). Twelve women representing the different hierarchies within Senior Management and representing the three main tribes in Nigeria: Hausa, Igbo and Yoruba were selected for the interviews. Life Story semi-structured in-depth interviews were utilised to encourage the experiences of the women to be shared privately and to facilitate the navigation of questions in ways that gently probed beyond the surface meanings to uncover deeper revelations. This method also enabled the feelings, attitudes, non-verbal expressions, body language and other emotional responses to be observed and recorded as a significant part of the data collection process.

Chapter 2 of this project features a more detailed review of existing literature to understand the Nigerian society, the women at work in Nigeria and the various factors that contribute to the situation of women within patriarchal Nigeria. In Chapter 3, I discuss in detail the philosophical considerations and the impact of these on the overall research approach, the research methodology and approach adopted, the choice of method for the conduct of the research and data analysis. In Chapters 4 and 5, I discuss the data analysis and findings in detail while chapter 6 features the theoretical, methodological and practical contributions of this research to knowledge, the implications of the findings to professional practice, my reflections on the research process and learning points, the limitations of the study and the recommendations for future research.

CHAPTER 2

LITERATURE REVIEW

2.1. INTRODUCTION

In this chapter, I conduct a more detailed review of the existing literature about patriarchy in the Nigerian society, the impact of the Nigerian culture and its impact on the Nigerian women, women at work in Nigeria and the Nigerian Banking Sector. I also review the history of the Nigerian Banking Sector, its development over the years and its relevance and contributions to the Nigerian economy. This contextualisation is necessary to facilitate the understanding of the various factors shaping the professional and the private lives of the Nigerian women, their contributions to the development of the banking sector and the challenges they encounter as bankers. It is also significant to the achievement of the purposes of this research to understand the type and level of existing support systems available in the banking sector to alleviate the many issues these women encounter within the male-dominated sector and society. This chapter will discuss in detail the theoretical framework utilised to examine the dynamics and impact of patriarchy on Nigerian women, particularly those in Senior Management positions in the sector. The objective of this review is, therefore, to further develop my preunderstandings from my experiences as a native of the Nigerian culture and an ex-employee of the Nigerian Banking Sector. This informs my early research considerations and evaluates how this may have impacted my research journey.

2.2. Patriarchy and Women in Nigeria

Nigeria is a patriarchal society with an established system of social structures and practices which enable men within the society to dominate women (Essien and Ukpong 2012; Okafor 2012; Ajejugbe and Adejugbe 2018). Women in Nigeria, thus, experience domination in all spheres including education, economy, the labour market, politics, business, family, domestic matters, and inheritance (Essien and Ukpong 2012; Okafor et al. 2012; Ajejugbe and Adejugbe 2018). Domination is also enforced through the rigid controls of religious and cultural practices and beliefs. Culturally, men are groomed to take over the leadership of families from their fathers while the women are socialised to occupy subordinate roles (Fakeye et al. 2012; Essien and Ukpong 2012). The male-child preference is deeply rooted in the culture and educating a girl may be considered a waste of resources as she is expected to marry, bear another person's name

and 'end up in his kitchen' (Fakeye et al. 2012; Essien and Ukpong 2012). The girl is, thus, encouraged to learn valuable trading[1] skills while being carefully monitored in a safe environment. The skills acquired during this period are an essential part of the girl's socialisation and development as future caregivers and learning these responsibilities becomes a source of family pride (Bankole and Adeyeri 2014; Adejugbe and Adejugbe 2018). Traditionally in Africa (Nigeria inclusive), women have no role in the society aside from childbearing, childcare roles and socialization, give care to the husbands and maintenance of the household (Fakeye et al. 2012; Adejugbe and Adejugbe 2018). They are relegated to the background and are ignorant of their legal rights or unable to claim those rights even when they are aware of them (Fakeye et al. 2012; Ekhator 2015). Childcare in Nigeria is a social activity, the cost of which is borne by individual families, however, the burden falls more on women who culturally derive their identities from their dyadic roles as a wife and mother and, in many of the ethnic groups, their inheritance rights are tied to marriage and their male children (Akpan 2003; Essien and Ukpong 2012; Ntoimo and Isiugo-Abanihe 2013; Bankole and Adeyeri 2014). Nigerian women have been engaged in subsistence farming and have a long history of participation in productive work in the informal sector to support their families and supplement the family income. They were successfully engaged in crafts making cloth dyeing and weaving, substance farming, trading and food processing among others, although, these roles are unpaid and usually unaccounted for (Adisa et al. 2016; Adejugbe and Adejugbe 2018).

In recent times, changes in the roles of Nigerian women have gradually occurred from the traditionally assigned roles and image as wives and mothers whose sacred duty was to serve men. The change occurred due to access to formal education, urbanization and modernization which led to steady growth in the level of female employment (Bankole and Adeyeri 2014). Rather than merely 'supplementing' the family income, the entrenched difficult economic situation encouraged more women to successfully enter the labour market (Bankole and Adeyeri 2014; Adejugbe and Adejugbe 2018). This trend of women participating in remunerated work in both formal and non-formal labour market has increased significantly over the years. However, many obstacles and barriers exist which has made it difficult for women to progress and access prominent leadership positions in these markets (Okafor et al. 2012; Fakeye et al. 2012; Bankole and Adeyeri 2014). Examples of these are the gender roles of men and women which constrain

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[1] Trading: The action or activity of buying and selling goods and services.

access to leadership positions, inadequate infrastructural facilities, inflexible organisational culture, inadequate support facilities in the workplace and the expectation to undertake full-time roles in formal employment while bearing the full burden of domestic responsibilities (Fakeye et al. 2012; Bankole and Adeyeri 2014; Adejugbe and Adejugbe 2018). In addition to these, women encounter cultural barriers in careers which are perceived to be 'assigned to men' such as banking (Fakeye et al. 2012). Women occupying such positions are, therefore, labelled as 'wayward' as a result of which many suitably qualified women shy away from such appointments (Fakeye et al. 2012).

Interestingly, while the many constraints existing in the Nigerian society have hindered many women from participating in formal employment, some women have challenged the status quo and persisted against these constraints to secure employment and achieve career progression in the formal sector which have been designated as male-dominated professions (Fakeye et al. 2012; Okafor at al. 2012; Bankole and Adeyeri 2014). One of the prominent sectors where women have made tremendous inroads is the highly competitive and volatile banking sector (Okafor et al. 2012; Oladejo et al. 2012; Bankole and Adeyeri 2014). The migration into, and journeys of the women within this sector is discussed in detail in the next section.

2.3. Nigeria and the Nigerian Banking Sector

The Federal Republic of Nigeria is Africa's most populous country (203 million) and Sub Saharan Africa's largest economy (Ajonbadi 2015; the CIA World Fact Book 2019). It is a middle income, mixed economy (Mordi et al. 2012), the most extensive tropical land in the West African region (Phillips 2004), the third-largest economy in Africa with diverse ethnic groups of each speaking a different language (Phillips 2004; Mordi et al. 2012; the CIA World Fact Book 2019). While Nigeria gained independence on October 1, 1960 (Phillips 2004) British influence is still evident in diverse ways. Examples of these include the national language and the educational system which rely on British practices (Phillips 2004; the CIA World Fact Book 2019). As a country with a density four times greater than that of the United States (Phillips 2004), the English language serves as both the national and the universal language which unifies the diverse ethnic groups and cultures within the country (Phillips 2004; Mordi et al. 2012; the CIA World Fact Book 2019). Since 1960, Nigerian has alternated between the democratic and military government with the military constituting 28 out of the 44 governments (Phillip 2004;

Mordi and Mmieh 2009; the CIA World Fact Book 2019). The resultant effect of this is a lack of stable government and a lack of sustained labour policies which have in turn, negatively impacted the configuration of the labour market (Phillip 2004; Ajonbadi 2015; the CIA World Fact Book 2019). Thus, regulatory constraints and security risks have limited new investment in oil and natural gas, resulting in a reduction in Nigeria's oil production. In addition to this, Nigeria has been plagued by issues such as inadequate power supply, lack of infrastructure, a slow and ineffective judicial system, an inconsistent regulatory environment, unreliable dispute resolution mechanisms, insecurity, pervasive corruption and unemployment (Philips 2004; Mordi and Mmieh 2012; Ajonbadi 2015; the CIA World Fact Book 2019). The weakness and instability prevalent in the industrial sector of the country also impact negatively on the economy by resulting in surplus labour and a scarcity of jobs (Philips 2004; Mordi and Mmieh 2012; Ajonbadi 2015; the CIA World Fact Book 2019). The unemployment rate currently stands at 24% while the population below poverty line stands at 70% and corruption, pollution, and corporate indifference have eroded job growth and living standards in the rest of the country (Phillips 2004; Mordi et al. 2012; Ajonbadi 2015; the CIA World Fact Book 2019). Despite the above challenges, the current functioning sectors in Nigeria remain oil and gas, agriculture, services, finance, telecommunications, legal, banking and entertainment sectors (Mordi et al. 2012; Ajonbadi 2015). The Nigerian Banking Sector and its role within the Nigerian economy are discussed in detail in the next section.

2.4. Banking in Nigeria

Banking may be described as the business activity of accepting and safeguarding money owned by other individuals and entities, referred to as depositors, lending out this money in order to earn a profit, and thus, creating financial multiplication in the economy through a process known as the multiplier effect [2](Aig-Imoukhuede 2005; Oluduro 2015; Gololo 2018). This core function described as financial intermediation enables the banking sector to offer a wide range of portfolio options for savers and issuable instruments for investors (Aig-Imoukhuede 2005; Oluduro 2015; Gololo 2018). As such, the banking sector of any nation is a function of the size of its economy

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[2] Multiplier Effect: A concept that an increase in spending has an effect that multiplies beyond the initial amount spent on a project (Oxford Reference 2020)

and thus, developing economies such as Nigeria are reliant on the sector to support the economic activities of the nation through various functions such as mobilising the needed capital to facilitate production and generate employment and income (Oforiokuma 1964; Mordi et al. 2012; Ajayi and Sosan 2013; Enekwe et al. 2014; Heffernan 2015; Oluduro 2015; Gololo 2018) The Nigerian Banking Sector operates as one of the most mature sectors in the country which attracts highly skilled workers across the 36 states of the country (Mordi et al. 2012; Bankole and Adeyeri 2014) thus, occupying a pivotal role and contributing significantly to the Nigerian economy (Mordi et al. 2012; Enekwe et al. 2014; Bankole and Adeyeri 2014). It is a sector which, according to Aig-Imoukhuede, has, along with its professionals, grown and developed at a pace unmatched by any other economic, political or social sector in Nigeria. The history of banking in Nigeria dates as far back as 1892 with the establishment of foreign banks primarily dominated by the British (Aig-Imoukhuede 2005), such as the African Banking Corporation (ABC), a South African based bank (Ajayi and Sosan 2013; Oluduro 2015; Gololo 2013). Various Nigerians made several attempts to establish indigenous, locally owned and managed banks but many of them failed over time due to a lack of adequately trained personnel and managerial expertise (Aig-Imoukhuede 2005; Oluduro 2015; Gololo 2018). Examples were the Industrial and Commercial Bank, the National Bank, the Nigerian Penny Bank, the National Bank of Nigeria and the Nigerian Farmers and Commercial Bank and the Post Office Savings Bank (Oluduro 2015; Gololo 2018). Agbonmagbe Bank was established as a private enterprise but was later taken over in 1969 by the Western State government and renamed Wema bank, currently existing as the only bank which has survived the turbulent period (Oluduro 2015; Gololo 2018). According to Aig- Imoukhuede (2005), a female bank employee during this period, was likely to be a cleaner, a tea girl or a secretary while men dominated even the clerical positions. It was, thus, difficult for women to occupy the officer cadre of these banks and even more so at the management level (Aig-Imoukhuede 2005). The emergence of American banks in the Nigerian Banking Sector occurred between1977-1988 and through their local subsidiaries, established strong franchises in Nigeria (Aig-Imoukhuede 2005). These operated with a different style than the British and through significant investment in young Nigerian graduates, demonstrated significant presence in wholesale banking and corporate and investment banking activities, a more dynamic and challenging part of banking (Aig-Imoukhuede 2005). The sharp dichotomy existing between the American and British oriented banks witnessed the former

practising merchant banking, while the latter played actively in commercial banking (Aig-Imoukhuede 2005). The difference in operating style was also demonstrated in the strategic focus, which also impacted the type of staff recruited. The merchant banks recruited highly cerebral graduates (intellectuals and educational achievers who are not perceived to be emotional by the recruiters) and exposed them to best practices in international training, higher incomes and accelerated career development. Commercial banks, on the other hand, were staffed by Nigerians who were recruited at the clerical level and rose slowly through the ranks gaining skill and experience (Aig-Imoukhuede 2005). The recruitment strategy of the American style banks created opportunities for women to enter and play more challenging roles in the sector with some Nigerian women being recruited into core banking functions such as credit and operations. However, access into management and executive positions for these women tended to be limited to support functions such a Human Resources and Company /Legal Secretaries (Aig-Imoukhuede 2005). The Indigenous Enterprises and Promotion Decrees of 1972 and 1977 which saw the federal government acquiring a controlling interest in all foreign-owned banks provided the opportunities for women to be recruited in significant numbers by the large retail banks. Examples of these include First Bank, Union Bank, Savannah Bank and Afribank (Aig-Imoukhuede 2005); however, the women recruited by the commercial banks, unlike the Merchant banks were restricted to less intellectually challenging positions like tellers, clericals accountants and other support services. The deregulation of the economy which was initiated in 1986 by the federal government brought an enhanced free-market enterprise and the liberalisation of the banking licensing scheme and resulted in a massive expansion and structural changes in the banking sector (Aig-Imoukhuede 2005; Ajayi and Sosan 2013; Oluduro 2015). The deregulation generated about a hundred and twenty-one commercial and merchant banks in Nigeria which comprised of sixty-six commercial, fifty-five merchant banks and about 400 finance companies by 1991 (Euromoney 1999; Aig-Imoukhuede 2005; Ajayi and Sosan 2013; Oluduro 2015). There was a succession of reforms and consolidations fashioned to bring stability into the sector in which an overwhelming number of banking institutions were associated with failures and distress in the early 2000s. This generated a massive sectoral overhaul, which consolidated the commercial banks into 24 stronger megabanks in July 2004. In addition to this, while many of the new banks were poorly managed and undercapitalized, many more highly efficient institutions emerged (Euromoney 1999; Aig-Imoukhuede 2005; Ajayi and Sosan 2013;

Oluduro 2015). These efficient banks succeeded in shaking up the entire sector by introducing new products, technological innovations and improved customer service (Euromoney 1999; Aig-Imoukhuede 2005; Ajayi and Sosan 2013; Oluduro 2015). The founders of these organizations had returned to Nigeria after successful careers in the US in the 1980s, having the first-hand experience of how banking activities were conducted in the US. These bankers commenced the application of those same principles to banking in Nigeria (Euromoney 1999; Aig-Imoukhuede 2005; Ajayi and Sosan 2013; Oluduro 2015). The intrusion into the traditional market by these new players, known as new generation banks, forced the older Nigerian banks, and especially the three biggest: First Bank, Union Bank and United Bank for Africa (which between them enjoyed a 40% market share of deposits[3]) to improve their efficiency, upgrade their systems and focus on shareholder value (Euromoney 1999; Aig-Imoukhuede 2005; Ajayi and Sosan 2013; Oluduro 2015). The applied measures established a sound footing for the nation's banks, bringing them in the league of the fastest-growing banks in Africa and the world. By 2010, the country had the second-highest number (3) of the top 20 banks in Africa, and 18 of Africa's 200 largest banks. These reforms were successfully implemented through the establishment and activities of various monitoring and regulatory institutions, prominent amongst which is the Central Bank of Nigeria (CBN) and the Nigerian Deposit Insurance Corporation (NDIC) (Ajayi and Sosan 2013; Oluduro 2015).

2.4.1. The Current Position of Women in the Nigerian Banking Sector

Three different opinions exist in literature which explain the reasons for the influx of women in the Nigerian Banking Sector. I discuss each of these below:

The Impact of the 1986 Deregulation and Economic Reforms

This account, provided by Akanle et al. (2016) suggests that the Structural Adjustment Program (SAP) introduced by the government ushered in the following: Liberalization, deregulation and the devaluation of the Naira, economic recession, globalisation, an increase in the service sector, a decrease in the manufacturing sector, the collapse of domestic firms and the retrenchment of

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[3] Deposits: An account with a bank or other financial institution, such as a building society in the UK. Deposits may be on current account (UK), or checking account or sight deposits (US), which bear relatively low rates of interest and can be withdrawn on demand, or deposit accounts (UK) or savings accounts or time deposits (US), which bear higher rates of interest but require notice of withdrawal (Oxford Reference 2020)

many male workers (Akanle et al. 2016). This situation was further compounded by the exit of multinational corporations such Unilever, Dunlop-Michelin, Shell and Chevron out of Nigeria into neighbouring West African countries such as Ghana and Senegal in search of more stable political and economic environments (Akanle et al. 2016). This challenge resulted in the retrenchment of many male workers and thus, to augment the family income, many women were compelled to seek formal employment in the banking sector to access the large remuneration packages identified with the sector (Aig –Imoukhuede 2005; Bankole and Adeyeri 2014; Akanle et al. 2016; Eboiyehi et al. 2016).

Increased Number of Banks / Increased Competition.

This account suggests that the economic reforms undertaken by the government engineered a high increase in the number of financial institutions from 66 to 124, and subsequently, intense competition among the banks (Aig-Imoukhede 2005; Bankole and Adeyeri 2014). Aig-Imoukhuede (2005) who was formerly the MD/CEO of Access Bank PLC, - one of the top five Nigerian banks during this period (Built2last 2013), suggests that the pool of experienced personnel within the existing banks was insufficient to support the needs of a sector which had been jolted from its state of complacency. To build capacity, banks recruited fresh graduates and young female Nigerians who were at this time engaged in other professions (Aig-Imoukhuede 2005). To achieve this, the banks de-emphasized gender differences in their recruitment strategies and focused mainly on skills and potentials (Aig-Imoukhuede 2005). Several female graduates capitalized on the opportunities offered by the new generation banks and, thus, the sector witnessed a shifting demographic impact with female staff constituting a significant percentage of the officer and Middle Management cadre of several banks (Aig-Imoukhuede 2005).

Fund Mobilisation

This account, emerging from the reports of the World Bank (2001) and Mordi (2012) explains that the banking reforms and the increased competition amongst banks resulted in a surge in the employment of women to serve in various capacities such as Customer Service Officers, Corporate Relationship Officers, and Marketers. However, reports by Amao-Kehinde and Amao-Kehinde (2013) and the discussion of Alhaji Umaru Ibrahim, the CEO of the Nigerian Deposit

Insurance Corporation (NDIC) (Ujah 2015) reveal that the roles assigned to the women employees are those which majorly involve sourcing and the mobilisation of funds and other asset creation ventures. These roles usually involve the women being subjected to high targets and undue pressure, (Amao-Kehinde and Amao-Kehinde 2013; Ujah 2015) and in some cases, appointments may be terminated when the set targets are not met (Akindele 2011). Furthermore, bankers in Senior Management positions are often not allowed to proceed on annual leave, and if allowed, they may be recalled at any point in time (Akindele 2011). The NDIC CEO concluded that there is a need to provide a more conducive working environment in order to continue to attract and retain a talented female workforce in the sector (Ujah 2015).

Aig-Imoukhuede (2005) defends the banking organisations and highlights some additional factors which attract the management of the banking sector to women. Management discovers that these women are the equal of their male counterparts professionally and are methodological and organized, have good instincts for identifying beneficial business opportunities, are deeply analytical, alert to risks and skilled in relationship management. These qualities have become a key lever of a competitive advantage which has witnessed women progressing rapidly and achieving outstanding contributions within the banking sector workforce with a number of them emerging as Executive Directors in Nigerian banks (Aig-Imoukhuede 2005). The author further argues that women have excelled in the following aspects of banking: Risk Management and Compliance, Human Resource Management and Relationship Management. The Nigerian Banking Sector currently boasts of numerous top female executive personalities. From the glowing reports of Aig-Imoukhude (2005), it may be tempting to believe that the journeys of these women and their progression into the Senior Management positions in the Nigerian Banking Sector are smooth sailing. In contrast, Bankole and Adeyeri (2014) reveal from a survey conducted on female employees in some of the Nigerian banks that (71.2%) of the female participants did not experience job satisfaction while only 28.7% experienced job satisfaction. Although, no other profession in Nigeria has leveraged the potentials of its female constituents to the extent attained by the Nigerian Banking Sector (Aig-Imoukhuede 2005; Okpara 2006; Oladejo et al. 2012; Bankole and Adeyeri 2014), the reports of Odunaike (2012); Mordi et al. (2012) Amao-Kehinde and Amao-Kehinde (2013), Akanji (2013), Bankole and Adeyeri (2014) and Ujah (2015) suggest that women in the banking sector experience work-life conflicts, burnout, and role overload as the majority of them spent about 12 – 15 hours at work daily. This

situation supports the discussion of Aig-Imoukhuede (2005) that women bankers in Nigeria still face considerable challenges as they seek to migrate into the senior and Executive Management levels compared to their male counterparts. According to him, the Nigerian Banking Sector remains a male-dominated one and the glass ceiling, though penetrated, is still very much in existence.

This study experienced a challenge in determining which of the three accounts is the most convincing and adopting a position. This challenge arose because all three accounts are relevant to this study and also provide insights into the factors behind the concentration of women in the banking sector. Therefore, this study adopts a position which accepts an amalgamation of the three accounts. Moreover, it seems crucial – as this study will do – to investigate other factors and not just the phenomena within the Nigerian Banking Sector to offer a more holistic understanding. Given the above, this study examines how patriarchy is reflected in the Meso, Macro and Micro-level structures existing in the Nigerian society. This investigation is conducted in the next section.

2.5. The Theories of Patriarchy

There appears to be no consensus on the exact definition of patriarchy as the term has been defined in several different ways by various authors and modified over time to reflect the varieties of its occurrence and practice in different societies. Hunnicutt (2009) explains that patriarchies do not exist in uniform and systematic ways but instead vary across time, place and material contexts, with the varieties constantly shifting as power relations change in concert with other key social changes. In order to understand how patriarchy operates within the societal level asymmetric power and collectivist structures existing in Nigeria, it is important to examine some of the definitions of patriarchy that are relevant to this study. Walby (1989) describes the system of patriarchal domination as a system of social structures and practices in which men, in addition to ruling, also dominate, oppress and exploit women. Stopler (2008) goes further to define patriarchy as the manifestation and institutionalization of male dominance over women in society. Institutionalization here is described by Pincus (1996) as institutional discrimination which refers to policies of the dominant race, gender or ethnic institutions and the behaviour of the individuals who control these institutions and implement policies that are intended to have a differential and, or harmful effects on minority race, ethnic or gender groups. In other words, the

institution of policies, systems, and structures that enforce domination cannot be separated from the behaviour of the individuals who implement and control them. Two common features emerge here-: The concepts of male domination and female subordination which occur through a system of social structures and practices. These are described by Hunnicutt (2009) as the core concepts of patriarchy which are self-sustaining and interlocking. She further defines patriarchy as the social arrangements that privilege males, whereby men as a group dominate women as a group both structurally and ideologically through hierarchical arrangements that manifest in varieties across history and social space. These patriarchal systems according to Hunnicutt (2009) exist at the Macro-level (bureaucracies, government, law, market, and religion) and the Micro level (interactions, families, organisations, patterned behaviour between intimates. Hunnicutt's (2009) definition has been selected as the working definition for this research as a result of its description of men as the dominant group through whom the subordination of women as a group occurs. The description of patriarchy by Hunnicutt (2009) also corresponds with the patterns of gender domination described in Nigeria by Okafor et al. (2011), Akanle et al. (2016), Ntoimo and Isiugo-Abanihe (2014), Okpara (2006), Oladejo et al. (2012) and Bankole and Adeyeri (2014). Hunnicutt's description of patriarchy facilitates an understanding of gender hierarchies, dominance, power arrangements and the complex ways in which gender interacts with other social conditions and processes. It maintains a hierarchical emphasis and a focus on social systems, arrangements, and contexts which systemically reinforce domination rather than individual men who are motivated to dominate. An example of such structures exists in the situation where women, including those who contend with long working hours in the banking sector, are compelled to be solely responsible for the full burden of domestic responsibilities. This challenge occurs, regardless of their employment status (Hassan et al. 2010; Adisa et al. 2016) and of the lack of effective work-life balance policies required to help these women to deal with the work-life conflicts they experience in the process (Ntoimo and Isiugo-Abanihe 2014).While the analysis of the theories of patriarchy by Hunnicutt (2009) has been instrumental in providing an understanding of the domination of women by men through the social and power structures existing in the Nigerian society, the analysis does not provide a framework through which the impact of the systems of patriarchy existing at the micro and macro levels on women can be examined. This study, thus, relies on the framework provided by Walby (1989) through the six structures of patriarchy: The patriarchal mode of production, patriarchal relations in paid

work, patriarchal relations in the state, patriarchal relations in male violence, patriarchal relations in sexuality and patriarchal relations in cultural institutions such as religion, the media and education as they occur in the Meta, Meso and the Micro levels existing within the Nigerian culture and society. These are summarised in **table 1** and discussed in greater detail in the next section.

Table 1: The Six Structures of Patriarchy - Adapted from Walby (1989) and Hunnicutt (2009)

Theories of patriarchy according to Walby (1989) and Hunnicutt (2009)	Evidence/impact on women in the Nigerian Society	Evidence/impact on women in the Nigerian Banking Sector
Patriarchal Mode of production: A housewife's labour is expropriated by her husband within the marriage and household relationship (Walby 1989)	Nigeria operates a collectivist culture in which family includes extended relations the care of whom become the sole responsibility of the woman upon marriage (Hassan et al. 2010; Mordi et al. 2012; Adisa et al. 2015; Adisa et al. 2016).	Lack of effective Work-Life balance policies results in women working for 12-15 hours daily (Bankole and Adeyeri 2014), a situation which results in role overload, burnout and struggles to maintain productivity at work and home (Akanji 2013; Adisa et al. 2016; Eboiyehi et al; 2016; Hassan et al. 2010)
Patriarchal relations in paid work: The exclusion of women from paid work or the segregation (vertically and horizontally) of women within it. This results in the devaluation of women's work and low wages for women (Walby 1989).	Substantial gender wage gaps exist in all the African countries, however, the largest gap occurs in Nigeria (Temesgen 2008). Nigerian men on average receive about 66% more than the women in wages compared with 22%, 31%, and 32%, wage gap existing in Ghana, Zimbabwe, and Ethiopia respectively (Temesgen 2008)	The banking sector continues to take advantage of the high-quality services provided by women (Aig-Imoukhuede 2005; Oladejo et al 2014) in exchange for lower wages.
Patriarchal relations in the state: Women are excluded from a direct presence in the state and also through their lack of power within the gendered political forces brought to bear on the state (Walby 1989).	Nigeria has very high levels of discrimination against women in social institutions (SIGI 2014). In 2015, Nigerian women held 5.8% of the seats in parliament compared with 10.9% in Ghana, 12.4% in Sierra Leone, 27.1% in Cameroon, 19.5% in the USA, 26.7% in the UK and 28.3% in Canada (The United Nations Development Program (UNDP)) Human Development Reports (2016).	The contrast between these statistics, the labour participation of women and the statistics of women in Senior Management positions in the banks, strengthens the need to understand the career progression of women in the Nigerian Banking Sector has been achieved and sustained.
Patriarchal relations in male violence: Male violence, condoned by the patriarchal state, is often used by men as a form of power over women (Walby1989). This occurs as outcomes of the terrains of power which exist in patriarchal societies (Hunnicutt 2009).	Both the penal code and the Sharia law permit violence in the form of wife battery (Gamawa 2013; Ekhator 2015). Section 55 (10) of the Penal Code states that "nothing is an offence which does not amount to the infliction of grievous harm upon a person and which is done by a husband for the purpose of correcting his wife" (Gamawa 2013).	In addition to the sexual violence permitted by law and religion, (Ekhator 2015), violence also occurs against women in the form of the normalization of sexual harassment and sexually based abuse (Aig-Imoukuede 2005)

Table 1: The Six Structures of Patriarchy - Adapted from Walby (1989) and Hunnicutt (2009)

Patriarchal relations in sexuality: Heterosexuality is a structure in the sense of the priority given to this form of sexual practice. Its major significance is in orientating women towards marriage as a desirable goal and the stigmatisation of close female relationships (Walby 1989).	Heterosexuality is celebrated as the natural order in the Nigerian culture (Izugbara 2004). This culture views taking the role of the other (i.e. male taking the role of women or vice versa) as the ultimate humiliation, an unfortunate crisis, and a transgression with the individuals affected being negatively labelled and stigmatised (Izugbara 2004).	This appears to be a critical issue with a negative impact of relationship breakdown on work productivity (Balogun 2014; Bowcott 2014). The impact of the relationship status of the women in Senior Management on their productivity and career progression is part of this research.
Patriarchal relations in cultural institutions such as religion, the media, and education: This patriarchal structure is composed of a diverse set of practices which are important in shaping gendered subjectivity in the distinction between the genders at an experiential level (Walby 1989).	**Culture and religion**: The drivers of patriarchy and gender inequality in Nigeria are deep-rooted religious and cultural prejudice against women, engineered by religious and traditional practices and systems (Essien and Ukpong 2012). Religion is used as a critical weapon to enforce subordination (Igbelina-Igbokwe 2013). **Education**: Educational facilities in Nigeria are generally believed to be inadequate, with limited access for girls and women (Makama 2013). Adult literacy reports for 2008 stands at 61% for males and 41% for females, compared with 78% and female at 65%, and 78% for males and 54% for females in both Ghana and Cameroon respectively **The Media**: The portrayal of women in the senior positions in corporate organisations and through Nigerian movies further vilifies them as women are portrayed as promiscuous and immodest (Amobi 2013; Igbelina-Igbokwe 2013; Aromona and Waters 2017; Ibbi 2017).	Despite the low female literacy rate in society, women have managed to acquire the level of education required to be gainfully employed and make the significant process into Senior Management positions (Aig-Imoukhuede 2005; Bankole and Adeyeri 2014; Olagunju 2014; Wabara 2017). However, women in Senior Management positions in the sector are often perceived to have achieved their progression through 'bottom power'[4] rather than by merit.

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[4] This is a Nigerian expression for a woman who uses her sexuality to get things from men (Adichie 2014)

2.5.1. THE SIX STRUCTURES OF PATRIARCHY

2.5.1.1. THE META LEVEL

Patriarchal Relations in the State

Patriarchal relations in this area exists through the exclusion of women from a direct presence in the state and also through their lack of power within the gendered political forces brought to bear on the state (Walby 1989). Although the rights of the Nigerian women are clearly outlined in the Nigerian constitution, discriminatory laws such as Labour and Civil Service laws still exist in many states in Nigeria (Chegwe 2013; Ekhator 2015). This patriarchal relation is powerfully demonstrated in the Nigerian legal system and its impact on the rights of Nigerian women. Nigeria is a federal state with a population of about 200 million and women constituting about 49.7% of the population. It became an independent state on October 1, 1960, after about 100 years under British colonization (Dina 2020). It has a pluralist legal system which, according to Chegwe (2013), Ekhator (2015) and Dina (2020) is made up of the following: The Constitution which is supreme and is binding on all authorities and persons throughout the Federal Republic of Nigeria. It provides the framework for the administration of both the Federal Government of Nigeria as well as the states and regulates the distribution of legislative business between the National Assembly and the House of Assembly for each State of the Federation. The English Common Law established by the local colonial legislature which constitutes the bulk of the Nigerian law, the Customary Law which consists of the Ethnic / Non-Moslem and the Moslem / Sharia Law, and Judicial Precedents consisting of the Supreme Court (the highest court in Nigeria). Court of Appeal which is bound by the decisions of the Supreme Court, the High Courts and other courts of coordinate and subordinate jurisdiction which are bound by the decisions of the Court of Appeal. The received English law comprises of: The common law, the doctrines of equity, statutes of general application in force in England on January 1, 1900 and statutes and subsidiary legislation on specified matters. Laws made by the local colonial legislature are treated as part of Nigerian legislation. However, despite the influence of English Law, the Nigerian legal system is very complex because of legal pluralism and each of the 36 states and the Federal Capital Territory (FCT) Abuja has its own laws (Chegwe 2013; Ekhator 2015; Dina 2020).

Ajaegbo (2014) maintains that Nigerian women still suffer violations of their human rights

through practices such as violence in the home, sexual harassment at schools and work, rape and defilement, Female Genital Mutilation (FGM), forced childhood marriages, enforcement of gender-biased laws, discrimination against the girl child, disinheritance of wives and daughters and many other harmful traditional practices. In Nigeria, the language of the constitution is not gender-neutral, the pronoun 'He' appears in the 1999 constitution about 235 times with the word 'she' being used only twice (Gamawa, 2013; Chegwe 2013). Other discriminatory laws include sections of the Labour Act which allow a man employed in public service to be accompanied by his family to places of posting while this is not the case for women (Chegwe 2013; Ekhator 2015). A female civil servant in training for more than six months in Kano and Kaduna states of Nigeria must agree to refund all or part of the training funds if discovered to be pregnant in the course of the training. An unmarried police officer who becomes pregnant is discharged from the police force (Ekhator 2015). Section 122 of the police regulations in the police force and other similar paramilitary occupations states that married women are disqualified from enlisting in the Police. A policewoman who is single at the time of her enlistment must spend two years of service before applying for permission to marry, provide the authorities with the particulars of her fiancé who must be investigated and cleared before permission for marriage is granted (Gamawa 2015). Similarly, Article 5 (1) of the Nigerian Drug Law Enforcement Agency (NDLEA) Act, 2002 states that "All female applicants shall be unmarried at the point of entry, and shall upon enlistment remain unmarried for a period, not less than two years" (Ekhator 2015). Furthermore, the Nigerian Constitution confers the right of citizenship to any woman who is married to a Nigerian citizen but denies such a right to foreign men married to Nigerian women (Gamawa 2013). Married women applying for Nigerian passports must obtain the written consent of their husbands (Ekhator 2015). A person whose mother is Nigerian but whose father is a foreigner is not entitled to a Nigerian Passport (Ekhator 2015). Under the property law, women are regarded as chattels or the personal property of their spouses and have little or no rights over their spouses' property. They cannot own property under the property law except through their male relations (Ekhator 2015). Under the customary laws, the right of a wife to be provided with a house by her husband terminates upon divorce with no rights of claim over a house jointly owned. Many women are also denied custody or access to their children under such circumstances (Ekhator 2015). Furthermore, women experience restricted access to positions of

authority in the country. This issue is reflected in the United Nations Development Programme (UNDP) reports for the participation rate of Nigerian women in parliament shown below:

Table 2: The Participation Rate for women in Nigerian Parliament in Comparison with Some Countries in West Africa from 2014 – 2018

Country	2014 (%)	2015 (%)	2016 (%)	2017 (%)	2018 (%)
Nigeria	6.6	5.8	5.8	5.8	5.8
Ghana	10.9	10.9	10.9	12.7	12.7
Gambia	9.4	9.4	9.4	10.3	10.3
Cameroon	27.1	27.1	27.1	27.1	29.3
Sierra -Leone	12.1	12.4	12.4	12.4	12.3

Source: United Nations Development Programme (UNDP): Human Development Reports (2019)

The statistics above show Nigeria, being the most populous country on the list (CIA, World Fact Book 2019) having the lowest percentages of female participation in parliament in West Africa over a five-year period. Interestingly, the rate was higher for Nigeria in 2014 at 6.6% compared to more recent years. Thus, while the rate improved year on year for every other country, the reverse was the case for Nigeria and Benin Republic. The implication of this, according to Igbelina-Igbokwe (2013) is that power at the institutional level is used collectively in the public arena to maintain the exclusion and marginalization of women in positions of authority and decision-making.

Table 3 below shows the gender gap reports for Nigeria compared to some countries in West Africa and the UK.

Table 3: Gender Gap Reports of Nigeria for 2018 Compared with Some West African Countries and the UK

Indicator	Nigeria (Score 0-1)	Ghana (Score 0-1)	Sierra-Leone (Score 0-1)	Cameroon (Score 0-1)	Gambia (Score 0-1)	UK (Score 0-1)
Economic Participation and Opportunities for Women	0.661	0.753	0.686	0.816	0.598	0.705
Educational Attainment	0.806	0.935	0.903	0.876	0.896	0.999
Political Empowerment	0.052	0.097	0.083	0.191	0.106	0.421

Source: World Economic forum (The Global Gender Gap (2018))

Table 3 shows Nigeria having the highest gender gaps within the specified indicators in West Africa. It is noteworthy, however, that, although, the rate of educational attainment in Nigeria is one of the lowest in West Africa, the rate 0.806 in table 3 illustrates that Nigerian women are highly educated. This finding is represented in the case studies of women in this research which shows that each of the women has at least one degree. The implication of this is that the barriers facing women relate more with access to economic participation, opportunities and empowerment, rather than access to education.

Despite the many gender-biased laws outlined above, it is interesting that the percentage of women in Senior Management positions in the Nigerian banking sector stands at 34-46% (Okpara 2006; Oladejo et al. 2012; Bankole and Adeyeri 2014). It was also surprising to note the significant rate of top female banking executives in the Nigerian Banking Sector. These accounts strengthen the need to understand how women in this sector have achieved career progression in the banking sector and what distinguishes the sector from other sectors such as the parliament.

Patriarchal Relations in Cultural Institutions Such as Religion, the Media, and Education

This patriarchal structure is composed of a diverse set of practices which are essential in shaping gendered subjectivity in the distinction between the genders at an experiential level. (Walby 1989). Regarding culture and religion, Essien and Ukpong (2012) argue that the drivers of patriarchy and gender inequality in Nigeria are upheld by the law against women as discussed earlier and engineered by religious and traditional practices and systems. Igbelina-Igbokwe (2013) also argues that religion is employed as a critical weapon to enforce subordination, and thus, women and girls are constrained to comply in order to avoid social sanctions and branding. Such rigid cultural strongholds in Nigerian society occur in situations whereby women are rendered powerless to resist marital abuse are socialised to remain in the marriage and refrain from speaking out or taking action irrespective of the level of abuse or violence they suffer in the marriage (Aderinto et al. 2006; Familusi 2012; Ntoimo and Isiugo-Abanihe 2013). One of the reasons for the silence by Nigerian women may be the fear of stigmatization and social sanctions mentioned earlier (Mordi et al. 2012; Adisa et al. 2016). This situation reflects Bowen and Blackmon's (2003) arguments that the willingness of individuals to express their opinion is influenced not only by their personal opinion but also by their external environment, especially what they perceive as the prevailing climate of opinion. They use their social environments,

including public opinion and the judgment of others as a frame of reference in interpreting information. Those who perceive that they share the dominant opinion speak out, strengthening their position while those who perceive that they hold the minority opinion become more silent, diminishing their position (Bowen and Blackmon 2003).

Educational facilities in Nigeria are generally believed to be inadequate, with limited access for girls and women compared with men (Makama 2013) particularly at secondary and tertiary levels (Izugbara 2004; Temesgen 2008).

The table below shows the 2015 adult literacy rate reports in Nigeria in 2015

Table 4: Comparative Male and Female Literacy

Country	Male (%)	Female (%)
Nigeria	61	41
Ghana	78	65
Cameroun	78	65

Source: UNICEF (2015)

The adult literacy rate for women in Nigeria is the lowest amongst her West African contemporaries and sits against the Sub-Saharan regional average rate of 69%. Reports for 2017 by CIA World Factbook reveal an improvement for Nigerian men to 69.2% and 49.7% for women. However, this literacy rate for women in 2017 is still much lower than the 69% regional average rate for women in 2015.

Generally, media representations of women in Nigeria also reflect patriarchal structures. Igbelina-Igbokwe (2013), Amobi (2013), Aromomona and Waters (2017) and Ibbi (2017) suggest that the portrayal of women in the media, especially in Nigerian movies, further vilifies them as women are often portrayed negatively. In agreement with this opinion, Alola and Alola (2019) reveal that the most commonly employed female stereotypes in the Nollywood movies which are known to be the major forms of entertainment in Nigeria include sex objects, weak, greedy, dependent on men, trophy wives, primary caregivers, lazy, irresponsible mothers, wicked mothers in law and secondary to men. The working-class women are portrayed as disrespectful and insubordinate while the men on the other hand, are portrayed as independent, successful and breadwinners. Examples include: *The wedding Party* (Adetiba 2019) and *Bodyguard* (Inwang 2017). Movies that show women in positive and robust roles are rare (Igbelina-Igbokwe 2013; Amobi 2013). Therefore, issues of low wage rate, low representation in parliament, reduced

literacy level and a negative impact of religion and unfavourable media representation for women, emphasise the lack of support for women in Nigeria. Similarly, noteworthy is the fact that Nigeria records the highest gender wage gap, the lowest representation in the parliament seats for women and the lowest level of adult literacy amongst the West African countries.

2.5.1.2.   THE MESO LEVEL
Patriarchal Relations in Paid Work

This relation, according to Walby (1989), involves the exclusion of women from paid work or the segregation (vertically and horizontally) of women within it which results in the devaluation of women's work and low wages for women. In Nigeria, this patriarchal relation is reflected through inequality in the wage rate between men and women. A surprising discovery from the empirical studies conducted by Temesgen (2008)[5] revealed that although substantial gender wage gaps exist in all the African countries, the most substantial gap occurs in Nigeria. Nigerian men on average receive about 66% more than the women in wages compared with the 22%, 31%, and 32%, wage gap existing in Ghana, Zimbabwe, and Ethiopia respectively (Temesgen 2008). The UNPD (2016) statistics on the average labour force participation of men and women in comparison with some other countries are shown below:

Table 5: Labour Force Participation Rate for Women in 2015

Country	Female labour force participation in 2015 (%) ages 15 and older)	Male labour force Participation in 2015 (%) ages 15 and older)
Nigeria	48.4	64
Ghana	75.5	78.5
Cameroon	71	81.1
Sierra Leone	65	68.6
UK	56.9	68.7
USA	56.0	68.4
Canada	61	70.3

 Source: United Nations Development Program (UNDP) Human Development Reports (2016)

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[5] Unfortunately, more recent records are not available as Nigeria does not have a culture of record keeping. Gaining access to data and statistics in Nigeria has been a challenge in this study as noted by Atulomah (2011); Modubelu and Onyali (2014). This challenge has resulted in the dependence of records from international organisations such as Social Institutions and Gender Index, United Nations Development Program (UNDP) Human Development Reports and The CIA World Fact Book.

The National Bureau of Statistics (2017) Labour Force Participation Rate (LFPR) for the ten years reviewed (2007-2016) in the Nigerian Civil Service showed 64.3% for women and 74.2% for men. The 2016 reports for the same sector reveal an improvement over the average rate. The national LFPR within the ages 15-64 for women was 78.4% and 82.6% for men (Fapounda 2018). As usual, men were prominent in the mass of employment in Federal and State Ministries, Departments and Agencies (MDAs). (Fapounda 2018) and Agenor and Agenor (2009), explain the low rate of participation and argues that women in developing countries like Nigeria face several constraints on the allocation of their time between trading and non-trading activities. These constraints include cultural and social norms under which women are expected to continue to undertake the sole responsibility of the housework and childrearing—even if they engage in trading work full time. This tendency, according to the authors, is often exacerbated by a lack of government programs to alleviate constraints associated with childcare. Other constraints include access water and sanitation, and electricity and lack of roads and other transport infrastructure which constrain the ability of women to travel to perform activities related to household production and income-generating activities. They often end up travelling on foot, while at times carrying heavy loads. Agenor and Agenor, (2009) maintains that on average, women in rural Sub-Saharan Africa spend between 0.9 and 2.2 hours per day on transporting water and firewood they travel on average between 1 and 5km per day on foot for 2.5 hours while carrying a load of about 20kg. Thus, in Nigeria, women are predominantly clustered in the agricultural, wholesale and retail trade sectors, where they generally represent in the group of self-employed, a participation rate of 36.4% and unpaid family workers 46.2% (Fapounda 2018).

Patriarchal Mode of Production
In this structure, a housewife's labour is expropriated by her husband within the marriage and household relationship (Walby 1989). Hassan et al. (2016), Adisa et al. (2016) and Akyeampong and Fofack (2019) argue that women are and have been economically active and productive. However, they have often not been able to claim the proceeds of their labour or have it formally accounted for due to the household labour of women being socially unrecognised, unrewarded and unaccounted for in the realm of domestic production and national and global economic growth (Hassan et al. 2016; Adisa et al. 2016 ; Akyeampong and Fofack 2019). In support of this argument, Adejugbe and Adejugbe (2018) explain further that in Nigeria, women have a long

history of participation in productive work in the informal sector. They were engaged in crafts making cloth dyeing and weaving, substance farming, trading and food processing, among others. Nigeria and other traditional African societies encouraged women to develop self-reliance through these endeavours in addition to full-time housework, childbearing and child-rearing, but the consideration of this aspect of their work does not have any economic value. Unfortunately, these efforts have never counted and still do not count as an integral part of the production process. In addition to this, the patriarchal and collectivist nature of the Nigerian society regards the familial responsibilities of the women as their primary 'calling' (Bankole and Adeyeri 2014; Adejugbe and Adejugbe 2018). Nigeria operates a collectivist culture in which family includes both the immediate family and members of the extended relations such as aunts, uncles, cousins, in-laws and nephews, the care of whom become the sole responsibility of the woman upon marriage (Hassan et al. 2010; Mordi et al. 2012; Adisa et al. 2015; Adisa et al. 2016). In the absence of adequate social care or welfare systems to care for the elderly and vulnerable, the result of such demands on women in the banks in addition to the daily work requirements of 12-15 hours or more and weekend work is described by Akanji (2013) as role overload and burnout (Oke and Dawson 2008).

2.5.1.3. THE MICRO LEVEL

Patriarchal Relations in Male Violence

Male violence, as described by Walby (1989), appears to have a regular social structural nature which is often used by men as a form of power over women. Violence is also condoned by the patriarchal state (Walby1989). In Nigeria, both the penal code and the Sharia law permit violence in the form of wife battery (Gamawa 2013; Ekhator 2015). Section 55 (10) of the Penal Code states that "nothing is an offence which does not amount to the infliction of grievous harm upon a person and which is done by a husband for the purpose of correcting his wife" (Gamawa 2013). Examples of grievous harm include emasculation, permanent loss of sight, inability to hear or speak amongst others (Ekhator 2015). The Western society now uses the term domestic violence to mean any incident of violence, threatening behaviour, or abuse (psychological, physical, sexual, financial, or emotional) between adults who are or have been intimate partners or family members, regardless of gender or sexuality (the Oxford dictionary 2020). Thus, in more economically advanced countries, domestic violence may mean any of the above, but in the

Nigerian context, while other forms of domestic violence exist, physical violence is one of the most prominent forms of domestic violence which is permitted by the cultural and coercive power inherent in the Nigerian law (Gamawa 2013; Ekhator 2015). In a culture wherein physical violence is permitted by law and has become a norm from which no form of legal redress is provided for women, the term domestic violence does not fully specify the nature of physical violence which occurs against women in Nigeria. I have, therefore, chosen the term 'wife battery' to ensure that the term is understood in the exact form in which it occurs within the Nigerian society. Violence against women is entrenched in the family, institutionalized by the coercive power of the law and the social structure and driven by patriarchal arrangement, or class/gender stratification (Bazza 2009). Violence against women is also sanctioned by the criminal code whereby, a person who unlawfully and indecently assaults a man is guilty of a felony (serious offence) and liable to imprisonment for three years (Gamawa 2013, Ehkator 2015) while a person who unlawfully and indecently assaults a woman is guilty of a misdemeanour and is liable to imprisonment for two years (Gamawa 2013; Ehkator 2015). Marital rape is also not recognised under the Nigerian criminal law; therefore, a man cannot be prosecuted for raping his wife (Gamawa 2013). The absence of legal redress for women results in most Nigerian women having no other alternative but to continue to condone acts of violence such as rape and physical assault. Ekhator (2015) suggests that state-sanctioned brutality against women may be one of the reasons why Nigerian women decline to initiate legal proceedings on assault and brutality against their husbands in the Nigerian Courts, as the law is constructed for the benefits of the men. Thus, female victims of violence in Nigeria continue to suffer acts of violence and decline to initiate legal proceedings against the perpetrators. This situation reflects the discussion of Hunnicutt (2009) that violence against women is a product of social structural conditions and cannot be understood as a simple formula of "oppressor and oppressed" but occur as outcomes of the terrains of power which exist in patriarchal societies. This challenge demonstrates the coercive and cultural power inherent in law in Nigeria which is perceived as the norm and thus, remains unchallenged. The law's symbolic power lies in its power to construct legal subjectivities. An example of this is highlighted in the discussions under the patriarchal mode of male violence whereby a husband is legally allowed to beat his wide for the purpose of correcting her. The logic behind this is that the action is portrayed by the law as though the man is carrying out this action for the benefit of the society. This situation is a typical example of the

gender hierarchies, social systems, and power arrangements which reinforce the domination of women in patriarchal societies discussed by Hunnicutt (2009).

Patriarchal Relations in Sexuality

The key patriarchal practice in this context, according to Walby (1989) is especially that of enforced heterosexuality. It is, therefore, a structure in the sense of the priority given to this form of sexual practice. Its major significance is in orientating women towards marriage as a desirable goal and the stigmatisation of close female relationships (Walby 1989). Heterosexuality is celebrated as the natural order in the Nigerian culture (Izugbara 2004). The Nigerian cultures view taking the role of the other (i.e. male taking the role of women or vice versa) as the ultimate humiliation, an unfortunate crisis, and a transgression with the individuals affected being negatively labelled and stigmatised (Izugbara 2004). This process of negatively labelling people who transgress culturally accepted codes of sexual identity is the objective condition for homophobia in indigenous Nigerian cultures. It is aimed at constituting men and women into what is perceived as proper identities and coerces them into what the local cultures hold as proper sexually speaking (Izugbara 2004). It is the point at which local sexuality discourse reproduces male dominance (Izugbara 2004). This situation also indicates that the concept of patriarchy develops together with other forms of hierarchy and domination in which it is inextricably embedded (Hunnicutt 2009).

In addition to the above, the existing patriarchal structures in most Nigerian societies which promote strong marriage and family ideology demands that every woman marry at a specified period and remain married for life, except women who are religious celibates, such as Catholic Reverend Sisters (Aderinto et al. 2006; Ntoimo and Isiugo-Abanihe 2013). Women, therefore, derive their identities from their dyadic roles as wives and mothers and, in many ethnic groups, their inheritance rights are tied to marriages and their male children. This culture demands the socialisation of girls to anticipate marriage from infancy (Ntoimo and Isiugo-Abanihe 2013) and to remain in the marriage irrespective of the level of abuse or violence. The marriage tradition undermines the ability of women to withdraw from abusive relationships because of the cultural stigmatization attached to divorce and separation (Akpan 2003; Aderinto et al. 2006; Aderinto and Nwokocha 2007; Ntoimo and Isiugo-Abanihe 2013). Although, divorce may be initiated by either party, it is perceived as the exclusive right of men (Aderinto et al. 2006; Ntoimo and Isiugo-Abanihe 2013).

2.6. Coping Strategies of Nigerian Female Professionals

Many publications exist about women in the Nigerian banking sector. However, there is little consideration of the ways by which the women in Senior Management positions have made the attained levels of career progression or the coping mechanisms or agencies utilised in the face of the challenges they experience. One of the greatest challenges encountered by these women is the absence of effective work-life balance (WLB) policies. Adisa et al. (2016) suggest that this major challenge greatly impacting professional women generally in Sub-Saharan Africa has no apparent remedy. Work-life balance (WLB) or Work-Family Balance (WFB) is defined by Adisa et al. (2016) as the extent to which an individual is happy and experiences a satisfactory equilibrium between their work and family roles. Evidence from the research of Odunaike (2012), Mordi et al. (2012), Amao-Kehinde and Amao-Kehinde (2013), Ojo et al. (2014), Adeyeri (2014) and Hashermnia et al. (2014) suggest that the Nigerian Banking Sector is quite notorious for its long hour culture and is characterised by issues such as stress, work overload, long weekend work, role ambiguity, role conflict, lack of feedback and keeping up with rapid technological change. Research conducted by Akanji (2013), Adisa et al. (2016a) and Adisa et al. (2016b) on some organisations in the Nigerian service industries such as banks, call centres, insurance firms, hotel services, female doctors, nurses and university tutors revealed that some of the general coping mechanisms utilised by these women might include the following:

2.6.1. Cognitive Survival and Personal Hardiness

Mordi et al. (2012) and Amao-Kehinde and Amao-Kehinde (2013) suggest that a prolonged encounter with work-life conflicts results in Nigerian professional women being resigned to fate and developing hardiness in the face of the adversity. This resignation results from the general perception within the Nigerian society that how an individual manages work and family life is her problem (Mordi et al., 2012). The negative impact of this as discussed by Oke and Dawson (2008) and Adisa et al. (2015) includes the inability of such employees to attend to far-reaching family issues, possible lateness and absenteeism at work and a loss of concentration at work. Some examples of such mechanisms as suggested by Bankole and Adeyeri (2014); Adisa et al. (2016); Akanle et al. (2016) include sacrificing some sleep time and waking up as early as 4 am to complete household chores and leaving home early enough to beat the morning traffic congestion and to arrive at work on time. In the majority of such cases, the women return from

work between 9.30 pm and 11 pm almost daily (Odunaike 2012; Adisa et al. 2015; Akanle et al. 2016). Such a pressured lifestyle occurring six days or more days in a week over a prolonged period poses a hazard to the health and general wellbeing of the women concerned (Oke and Dawson 2008; Mordi et al. 2012; Adisa et al. 2015; Eboiyehi et al. 2016; Akanle et al. 2016) In addition to this, Ojo et al. (2014), Adisa et al. (2015), Adisa et al. (2016). Eboiyehi et al. (2016) and Akanle et al. (2016) argue that such pressures also have a high probability of resulting in unhealthy family relationships due to the heavy strain of such situations on homes, marriages and children.

2.6.2. Assistance Seeking Solutions:

Hassan et al. (2010) suggest that working mothers often outsource child-care responsibilities to parents, nannies, relatives, church members or members of other religious organisations and extended family members, a practice observed as commonplace in collectivist cultures. Another common practice observed by Akanji (2013) and Ojo et al. (2014) is the employment of the services of domestic help for general household labour on an informal basis. These helps, who are mostly young and unskilled males or females from poor rural areas due seeking better opportunities in the cities due to the poverty levels of the parents or a lack of the basic resources required to educate them. These are connected, often with little or no training with families in the urban cities to serve as domestic workers in return for low wages (Mordi et al. 2012). The authors, however, caution that apart from the hazard posed to the family by the employment of such untrained helps, such informal arrangements are often unreliable and, in some cases, do not provide the required solutions to the issues of work-life conflicts.

2.6.3. Personal Sacrifice

This is a coping strategy noted by Odunaike (2012), who suggests that many career women in the Nigerian Banking Sector are either single, unmarried or are married but have passed childbearing age. This suggestion was supported by Akindele (2012) and Mordi et al. (2012) who argue that organisations restrict offers of employment to single women or to women who are married but not pregnant. This situation indicates that as a coping strategy, women choose to remain single, (Odunaike 2012; Akanji 2013; Adisa et al. 2015) or get married but deny their married status during job applications and interviews in order to increase their chances of

obtaining gainful employment (Mordi et al. 2012). Other strategies include getting married and having few children (Odunaike 2012) or enduring the economic hardship and waiting until after childbearing age before seeking employment (Odunaike 2012). Furthermore, Fakeye et al. (2012) suggest that women sacrifice their social, personal and free time as most of their free time is spent caring for children and members of the extended family, unlike their male counterparts who engage in social networking activities. Such activities provide the connections and opportunities for these men to enhance their career ambitions and obtain better job offers, contract appointments and promotions.

2.6.4. Religion

Nigeria is a religious country with over 90% of the population believing in God (Cole 2007). Akanle et al. (2016) suggest that religion and allusion to God remain primary out of the several coping mechanisms adopted by Nigerian women. According to the authors, the double burden carried by most Nigerian working women is often not openly expressed for fear of social implications and thus, many draw inspiration about hope, strength, endurance, understanding and perseverance from the teachings in the Holy Books (Holy Bible and Holy Quran) to withstand the turbulence in their lives and circumstances. Salby (2003) expounds the importance of religion and explains that religion is a pervasive influence throughout cultures and societies, it provides ways for people to deal with the hardships associated with war or social mishaps and often promises a better life. Furthermore, religion serves as a uniting force for populations in their resistance of unjust, corrupt or ineffective governments and provides an identity for minority groups that otherwise do not have the necessary level of acceptance in the society (Salby 2003). However, the effectiveness of religion as a coping strategy for women is questionable due to its many downsides. Akanle et al. (2016) argue that the resignation of the Nigerian women who believe that only God can help their situation demonstrates their sense of hopelessness in social and legal justice systems in which they are invisible. Essien and Ukpong (2012) argue that religion and traditional culture have sustained patriarchy and encouraged female subjugation and intimidation in Nigerian society. In support of this, Hunnicutt (2009), argues that over time, religion and the states have absorbed much of the patriarchal authority once monopolized by male heads of families. An example of the negative impact of religion manifests itself with the Sharia (Islamic) law in Nigeria, which permits violence on women through wife battery to

correct their wives (Ekhator 2015).The Sharia law also authorizes stoning for any woman guilty of adultery while the man involved is acquitted (Stiner 2002; Imam 2011). Besides, religion as a coping strategy is limited to religious women. It also does not eradicate, provide solutions to or change the issues of role overload, stress and work/life conflicts encountered by these women (Akanle et al. 2016).

2.6.5. Informal Social Networking

These measures also employed, according to Akanle et al. (2016) by women in Sub-Saharan African countries are usually hidden and unstated in societies. Hunnicutt (2009) suggests that the domination of women generates creative self-protection mechanisms through the forging informal alliances with other women. Some women meet and share experiences silently in places like religious settings, offices, and markets, compare experiences and draw solace from the fact that their circumstances are not peculiar to them alone (Akanle et al. 2016). However, issues such as the stigma and the taboo-like aura associated with domestic conflicts in traditional settings (Akanle et al. 2016), the fear of social sanctions for a woman deemed as incompetent in meeting her familial obligations enforce women to keep their issues private. Similarly, the general perception that the way an individual manages work and family life is her problem (Mordi et al. 2012) and the lack of legal redress for a woman experiencing domestic conflict or violence (Ekhator 2015) prevent such meetings from being formalised. This situation is contrary to the social networking activities undertaken by men as discussed by Fakeye et al. (2012). The discussions above provide a general idea about the coping mechanisms employed by Nigerian women professionals. However, none of the coping mechanisms identified and discussed above is completely effective in mitigating against the impact and effects of the double burden and role conflicts encountered continuously by Nigerian female professionals.

Other Relevant Literature

Other literature has been examined but was discarded for the reasons given below:

1. **Gender and Leadership**

These include Sinclair (2005) in 'Doing Leadership Differently' who argues that women's leadership styles are different, and these different styles need to be recognised and included in the existing leadership categories. Thus, the existing categories need to be broadened to

encapsulate and symbolise the work that women do and their leadership styles. Another author considered was Eagly and Carli (2007) in 'Through the Labyrinth: The Truth About How Women Become Leaders' who describe three types of barriers which have obstructed women's advancement: The concrete wall, the glass ceiling and the labyrinth. As stated in the introduction, my research questions did not seek to investigate traits of leadership and the nature of women as leaders. The women bankers were interviewed, not for what they brought or could bring to the organisation as leaders, but for their personal journeys, experiences, and survival in the face of the challenges and obstacles constantly encountered in the patriarchal culture. The aim was to bring this understanding to change the situation of women in Nigeria both culturally, by the government and within organisations.

2. Feminism

Feminist authors regarding gendered organisations such as Joan Acker (US based) and Juliet Webster (UK and European author) were considered. Although there are common issues of unequal power and discrimination, the context is very different in Nigeria where women are bound by a culture of silence and are powerless to react against the domination imposed by the cultural and coercive power of the law (Gamawa 2013; Ekhator 2015). As stated in the introduction, it was important to consider women achievers in the Nigerian banking sector against all odds rather than a general investigation in a country with very different legal and cultural norms to those expressed by Western feminists.

3. Intersectionality

Healy et al.'s (2011) intersectional sensibilities in 'Analysing inequality regimes in public sector organisations' was a part of the literature considered. Citing inequality regimes from Acker (2006) the author investigates how inequality regimes are sustained and show the complexity and unevenness in the way inequality regimes are produced, reproduced and rationalised through intersectional responsibility. Nigeria is a complex society where the intersectionality of gender, tribes and religion particularly play an important role in shaping that society. However. researching gender and intersectionality in Nigeria is a different thesis altogether and to do justice to the concept would have required a different set of research questions and a different research design.

Based on the above, the theories of patriarchy were selected as the most appropriate, to underpin this research.

CONCLUSION

This chapter has examined the situation of women, their positions in Nigeria and the Nigerian banking sector. It has examined patriarchy in the Nigerian context and has selected Hunnicutt (2009) as the working definition of patriarchy for this study. A framework was developed from the six structures of patriarchy by Walby (1989) combined with Hunnicutt (2009) and utilised to understand the impact of patriarchy on the six structures within the societal level asymmetrical power and male-dominated Meta, Meso and Micro levels existing in the Nigerian culture and society. This examination provided some understanding of the nature of patriarchy existing in Nigeria and the legal, economic, socio-cultural, political and religious factors that shape the working and living conditions of the Nigerian women - questions 1 and 2 of this study. The review of literature, however, was only able to provide a general overview of the coping mechanisms utilised by women professionals in the face of the hectic job demands. It was unable to generate detailed insight into the reasons for the recent influx of women into the Nigerian Banking Sector, the ways by which the women bankers have attained their positions in Senior Management and the formal and informal agencies relied on by these women to sustain these positions despite the many challenges experienced as a result of the patriarchal limitations experienced in the male-dominated terrain. These issues form questions 3 and 4 to which this study obtained answers through the interactions with the interview participants selected from the various hierarchies of Senior Management in the Nigerian Banking Sector. The research position, approach, method and methodology utilised for this investigation are discussed in more detail in the next chapter.

CHAPTER 3

RESEARCH METHODOLOGY

3.1. INTRODUCTION

In this chapter, I discuss my philosophical and methodological considerations, my research positionality and how these have shaped the overall approach utilised to explore the research considerations. I also discuss the research methodology adopted and justify the choice of methods for the conduct of the research and data analysis.

3.2. Research Positionality

My background and experiences, both as a Nigerian and a former employee in the Nigerian Banking Sector, position me as an insider in this research. An insider, according to Moore (2012), is a researcher who has a place in the social group being studied, making the researcher 'a native', 'indigenous' or 'insider' before the commencement of the investigation. In effect, being an insider involves researching with community or identity groups of which one is a member (Kanuha 2000). My positionality enables me as a researcher to bring my preunderstandings, in the form of socio-political, historical, ethnic and racial background to the investigation. Therefore, my choice of method and research instruments are interlinked with my life experiences, my development, background and values. This position, as described by Tietze (2012), affords the researcher the opportunity of being 'the research instrument par excellence'. My experience in the investigations indicates that being an insider always involves reflecting on one's position, purpose and sources of power as pre-knowledge and presuppositions are activated in establishing relationships with the researched (Tietze 2012; Blaikie 2012). This background provides me with the advantage of using the 'insider' knowledge and personal experience as a basis to understand what is going on. It also enables me to allow myself to influence and be influenced by those researched.

My experience as an insider/native was, however, not without challenges and conflicts which emerged from my efforts to be guided by recommendations for qualitative researchers to maintain a 'professional distance' and objectivity as suggested by Dilthey (1833-1911) cited by Blaikie (2012) or be like 'professional strangers' as suggested by Agar (1980) cited by Tietze (2012). However, my struggles during the research caused me to experience an implicit contradiction in attempting to separate being a professional stranger and being an insider with

intimate knowledge of the population being studied (Kanuha 2000). Thus, distancing myself in a research in which I am a part of the population being studied for me was emotionally and intellectually impossible (Kanuha 2000). I then decided to "embrace the fluidity of my insider positionality, as to do otherwise would disregard the fact that, as qualitative interviewers, we influence our participants by our own ascribed and achieved statuses. I conceived of my positionality as a dynamic continuum that shifts throughout the entire research cycle" (Flores 2018, p. 8). The ontological and epistemological philosophies adopted for this research are discussed in the next section.

3.3. My Ontological Perspective

Ontology, according to Easterby-Smith et al. (2008), is the starting point for most of the debates amongst philosophers which is concerned with philosophical assumptions about the nature of reality. It is a branch of philosophy that is concerned with the nature of what is, (Crotty 1998), what exists (Blaikie 2012) and the study of what reality consists of (Best 2012). Gill and Johnson (2010) and Duberley et al. (2012) describe it as being derived from a combination of two Greek words, ontos which means being, and logos referring to theory or knowledge. Therefore, to ask about the ontological existence of something is to question whether or not it is real or illusory, whether or not it actually exists independent of our knowing and perceiving it, or whether what we see and take to be real is instead, an outcome or a creation of these acts of knowing and perceiving it? (Gill and Johnson 2010, Duberley et al. 2012)

This debate leads to the two significant assumptions within the ontological philosophy about the status of social enquiry, - the realist and the subjectivist assumptions. The realist assumption according to Gill and Johnson (2010) and Duberley et al. (2012) entails the view that social reality exists out there outside of our mind (Crotty 1998) and independent of our perceptual or cognitive structures. Although it might be impossible to know its characteristics, this reality exists, it is real and awaiting our inspection and discovery (Easterby-Smith 2008; Gill and Johnson 2010; Duberley et al. 2012). Blaikie (2008) argues that both natural and social realities have an existence that is independent of the activities of the human observer.

The subjectivist / idealist/relativist assumption, on the other hand, entails the view that social phenomena and the external world are just appearances which have no independent existence apart from our knowing and thoughts (Blaikie 2008). Moreover, these are creations or

projections of our consciousness and cognition, thus, in perceiving or knowing, the social world is created without the human observer being particular about his role in the creative process (Easterby-Smith 2008; Gill and Johnson 2010; Duberley et al. 2012).

Based on this understanding, my research adopts the realist ontology, and I believe that the Nigerian banking sector, the organizations within it, my research participants and their experiences within the sector and within the patriarchal culture of the Nigerian society are real and exist outside of my perceptual and cognitive structures.

3.4. My Epistemological Perspective

Epistemology according to Johnson and Duberley (2000), Gill and Johnson (2010) and Duberley et al. (2012) is also derived from a combination of two Greek words episteme, which refers to 'knowledge' or 'science' and logos which means 'knowledge', 'information', or 'theory. It is a theory or science of the method or grounds of knowledge (Crotty 1998; Blaikie 2012), It is understood as being concerned about knowledge and the criteria by which we know what does or does not constitute warranted or scientific knowledge (Johnson and Duberley 2000; Gill and Johnson 2010; Duberley et al. 2012). Crotty (1998) provides an interesting dimension by describing the term as a way of looking at the world and how we make sense of it, which embodies a certain understanding of what the process of knowing "how we know what we know" entails (Crotty 1998, p. 8). Epistemology enables the researcher to answer the questions: What do we mean by the concept of truth? Or, what is our theory of truth? Moreover, how do we know whether or not, some claim, including our own, is true or false? (Gill and Johnson 2010; Duberley et al. 2012; McAuley et al. 2014) What can be known? (Blaikie 2012) What criteria influence the decision about how knowledge can be judged as being both adequate and legitimate? (Crotty 1998; Blaikie 2012). How can social reality be known? Which scientific procedures produce reliable social scientific knowledge? (Blaikie 2012). Johnson and Duberley (2000) and Gill and Johnson (2010) describe epistemology as being the pivotal issue in any form of research. According to the authors, "it expresses the desire to find 'foundations' to which the researcher might cling, framework beyond which one must not stray, objects which impose themselves, representations which cannot be gainsaid" (Johnson and Deberley, 2000 p. 3). The authors further emphasise the significance of the understanding that 'proper' scientific theorizing can only occur after the development of epistemological theory. In other words, successful

research cannot be achieved without the construction of the solid foundation of the appropriate epistemological theory (referred to as 'a philosophical grounding' by Crotty (1998) and Blaikie (2008). This in turn provides the appropriate frameworks and guidelines for the successful conduct of useful and impactful research. In line with the above, three central epistemological positions are identified by Crotty (1998) and Blaikie (2008) as objectivism, constructionism, and subjectivism. Each of these positions and the epistemological perspective selected to underpin this research are discussed in the next section.

3.5. **Constructionism Versus Objectivism and Subjectivism**

Constructionism is defined by Crotty (1998) as the view that all knowledge and all meaningful reality is contingent upon human practices. These practices are constructed out of interactions between human beings and their world while developed and transmitted within a fundamentally social context. In other words, different people may construct different meanings of the same phenomenon in different ways because meaning is constructed and not discovered (Crotty 1998; Blakie 2008). The choice of constructionism as the epistemological stance for my research stems from the fact that I do not believe that there is a truth waiting to be discovered, but truth will emerge through the meanings constructed from my interactions with my research participants. Therefore, to fulfil my research objectives, my responsibility is not to collect facts and measure how specific patterns occur but to play an active role in appreciating the different constructions and meanings that my respondents place on their experiences as they work from day to day in the banks. I am also interested in how they utilise various coping mechanisms to manage their domestic and professional responsibilities and make career progression into the Senior Management positions against the many odds they encounter (Easterby–Smith et al. 2009). Constructionism is different from objectivism which underpins the positivist stance and holds the view that things exist as meaningful entities independently of consciousness and experience and that they have truth and meaning residing in them as objects (Crotty 1998; Blaikie 2008). The positivist approach focuses on predicting the outcomes of the research in order to control the research variables in future. My aim in this research is not to control my research participants, their experiences or their responses but to interpret and extract meaning from my engagement with the personal and collective experiences of the participants as women living in a society with patriarchal settings and also as Senior Management employees in the banking organisation (Crotty 1998; Blaikie 2008; Easterby–Smith et al. 2009; Duberley et al. 2012). Thus, objectivism

is not in line with the purpose of this research. Constructionism also differs from subjectivism in the sense that in the latter concept, the research participants do not contribute to the generation of meaning, there is no interplay between the observer and research subjects and, meaning in which the research subjects play no part is imposed by the observer (Crotty 1998; Blaikie 2008; Easterby–Smith et al. 2009; Duberley et al. 2012). Contrary to this view, my research participants and I, the researcher/observer both played active roles in the research process for research questions 2 and 3 to be answered. Subjectivism, therefore, is not a suitable epistemological position for this research. Another important concept for my investigations in this research discussed by Crotty (1998), Alvesson and Skoldberg (2009) and Vagle (2010), which distinguishes constructionism from objectivism and subjectivism is the concept of intentionality. Due to my relationship with my research objects, my research participants cannot be adequately described in isolation from me, nor can their experiences be adequately described in isolation from them. In other words, as a researcher, I (the known) am in an intentional relationship with my research participants and their experiences under investigation (the unknown). The theoretical perspective and approach selected to fulfil the purposes of this research are discussed in the next section.

3.6. Research Methodology

Methodology is defined by Crotty (1998) as the researcher's strategy or plan of action, the research design that shapes the researcher's choice and use of particular methods that link these to the desired outcomes. Easterby-Smith et al. (2009) summarise the above definition by describing the concept as a combination of techniques used to enquire into a specific situation. Duberley et al. (2012), in support of the above definitions, maintain that a methodological engagement articulates and is constituted by an attachment to particular philosophical commitments which have implications for research design in terms of topic, recognition, collection and analysis of data and the theorizing and the writing up of the research accounts. In effect, methodology comprises of both a researcher's philosophical assumptions and methods. A vital submission from all the descriptions above is that the choice of philosophical considerations, the research design, how the data is collected and analysed, and the written-up research account determine the desired outcomes from the research. Thus, the importance of making the appropriate methodological choices by the researcher in the research process cannot be overemphasised. In light of this, Gill and Johnson (2010) sound a note of caution in their

argument that there is no one best methodological approach as the most appropriate approach for the investigation of given research depends on variables such as the research question and how the researcher constitutes and interprets the question. Effectively, a research methodology is a compromise between options in the light of tacit philosophical assumptions. However, the researcher's choices may also be influenced by other practical issues such as the ability to obtain the appropriate resources and to gain access into organisations and their memberships in order to undertake the research (Gill and Johnson 2010).

The above discussions appear to infer that the choice of methodology should not be a rigid process but one which should primarily be determined by the researcher and by the circumstances around which the researcher conducts the research. The insight provided by Gill and Johnson (2010) facilitates the understanding that the methodology selected for this research must enable the women in Senior Management positions in the Nigerian Banking Sector to tell their stories freely and without fear.

My objective in this research is not to understand causal relationships in the lives and experiences of my respondents nor to separate myself from them and their experiences in order to obtain objectivity and avoid bias. My insider position places me in a position of bias which is acknowledged as part of this research process. Thus, I aim to understand their experiences and the ways by which the women in Senior Management positions in the Nigerian Banking Sector have achieved career progression against the many odds they encounter. For this reason, it is essential to understand their interpretation of events, social meanings, intentions, motives, attitudes, beliefs, norms, and the values they deploy to make sense of their worlds as this understanding plays a crucial role in the construction of meaningful actions. In order to achieve this purpose, I am in an intentional relationship with my research participants and, I am involved in continuous interactions to generate the necessary level of sense-making required to understand their everyday professional and domestic lives, challenges and coping mechanisms. The downsides of positivism for this research, far outweigh its usefulness and thus, positivism was not selected as the appropriate theoretical perspective.

3.7. Interpretivism

Crotty (1998) provides a piece of background information on this theoretical perspective as having emerged in contradistinction to positivism in attempts to understand and explain social reality. He also provides a summary of the distinction between the two theoretical approaches, demonstrating that positivistic approaches seek to identify universal features of humanhood, society and history that offer explanations, control and predictability through value-free and detached observations. The interpretivist approach, on the other hand, seeks culturally derived and historically situated interpretations of the social lifeworld (Crotty 1998). Shedding more light on the critical position that interpretivism occupies within social science research, Duberley et al. (2012) maintain that all interpretive traditions emerge from a scholarly position that positions human interpretation as the starting point for developing knowledge about the social world. The authors also highlight the importance of 'understanding' in an interpretivist social science research which involves accessing and understanding the actual meanings and interpretations that actors ascribe to phenomena. This occurs in order to describe and explain their behaviour through the process of investigating how they experience, sustain, articulate and share with others the socially constructed everyday realities (Crotty 1998; Blaikie 2007; Gill and Johnson 2010). Best (2012) explains this understanding as a technique that helps the researcher gain access to the perceptions, motivations and thoughts of the people they are investigating. The author highlights the process involved in carrying out such research in his practical and in-depth description of 'understanding' as "involving the researcher putting themselves in the position of the people they are observing and attempting to look at the world through their eyes to appreciate more fully their perspective of the world" (Best 2012, p.120). This concept, also described as empathy by Crotty (1998), McAuley (2004), Blaikie (2007) and Alvesson and Skolberg (2009) means the act of living, thinking, feeling by the researcher in the situation of the research participants.

Given the definitions and discussions above, my approach in this research is not to gather facts and measure how often specific patterns occur, but to appreciate the different meanings that my participants place upon their experiences. My focus is, therefore, on what my participants individually and collectively think and feel, their understanding of their social realities, their modes of communication - verbal or nonverbal, the similarities and differences in their experiences and how and why those differences exist. Easterby-Smith et al. (2008) support this

mission in their argument that human action arises from the sense that people make of different situations, rather than as a direct response to external stimuli.

Easterby -Smith (2008), Blaikie (2008), Alvesson and Skoldberg (2009), Duberley et al. (2012) and Gill and Johnson (2012) discuss the strengths and weaknesses of interpretivist approaches; The strengths include their ability to investigate how changes occur over time, to understand people's meanings, to adjust to new issues and ideas as they emerge, to contribute to the evolution of new theories and provide data collection methods which can be seen as natural rather than artificial. The downsides, on the other hand, include data collection which may take a great deal of time and resources, the analysis and interpretation of data which may be complicated and overwhelming, challenges with controlling the pace, progress and endpoints, the relatively unstructured nature of the research, the irreplaceability and the susceptibility to bias and subjectivity in opinions which cannot be ruled out or investigated. As a result, low credibility may be ascribed to the findings by policymakers.

Despite these weaknesses, the interpretivist approach is beneficial for this research. This is due to the rich data generated from my interactions with the research participants and the sensemaking achieved through the application of the philosophy. Examples of interpretivist research approaches include ethnomethodology and hermeneutics.

3.8. Hermeneutics

This theoretical approach, defined by Crotty (1998) as the critical theory of interpretation, derives from the Greek word hermeneuein, which means to 'interpret' or 'to understand'. The meanings are underpinned in the ancient Greek language usage by the terms, 'saying', 'explaining' and 'translating' (Crotty 1998). In support of the above, Prasad and Mir (2002) describe hermeneutics as deriving meaning from the unfamiliar, unveiling, deciphering or going beneath the surface meaning of texts and situations to analyse the socio-historical contexts in which they are embedded. Blaikie (2007, p. 117) summarises Prasad and Mir's (2002) submission by describing hermeneutics simply as the act of "making the obscure plain". According to the author, this act initially referred to the interpretation of texts that were obscure or symbolic to access the hidden meanings. However, in recent times, hermeneutics has also been brought to bear on unwritten sources such as human practices, events and situations in an attempt to 'read' these in ways that bring understanding (Crotty 1998). McAuley (2004) and McAuley et al. (2014) highlight some of the usefulness of hermeneutics in research describing

the approach as part of the *Geisteswissenschaften* (Arts and Humanities). A commonality in all the definitions and descriptions above is the idea of hermeneutics addressing something unclear, strange, separated in time or space or outside of one's experience and rendering it familiar, clear and understood. Easterby-Smith et al. (2009) provide an insight into a vital concept in the process of interpretation: - namely that the interpretation emerging from texts, practices and events are influenced by the culture in which the interpreter is located. An adequate understanding of the text or event, thus, requires a critical understanding of the situation in the world of the researcher at that particular point in time. Best (2012) elaborates on this requirement, explaining that people's behaviour is often not only a reflection of their personal and subjective meanings but also, importantly, of the social and cultural situation in which they find themselves. This phenomenon explains intentional behaviours that originate from personal beliefs and motivations as well as behaviours that are a reflection of the contextual pressures brought to bear on an individual in a given circumstance. In effect, hermeneutics grounds the meaning of texts and situations beyond their surface meanings. It takes into account features such as intentions, histories and circumstances of the participants and the relationship between the participants and the researcher. The above discussions on hermeneutics are critical to this study as they describe the aim of my research which is to understand and generate meanings from the profound experiences of the women in Senior Management positions in the Nigerian Banking Sector, who, by the nature of the Nigerian culture, have been socialised to mask their struggles and conflicts (Adisa et al. 2016a; Akanle et al. 2016b). Currently, the ways by which the women in Senior Management positions have made progress against all the odds, and the coping mechanisms utilised by these women appear obscure. This is the gap to which my research is making a theoretical and practical contribution, by unmasking the hidden meanings in the stories and experiences of these women and making what appears obscure to become understandable. Hermeneutics is, thus, the selected theoretical approach for this research. A significant insight into this research, highlighted by Crotty (1998) in hermeneutics theory, is the prospect of the researcher gaining an understanding that is deeper than the participants' understanding. This concept derives from the view that a considerable measure of the participants' meanings and intentions remain implicit and are unrecognised even by the participants themselves. A skilled hermeneutic enquiry may end up with an explicit awareness of the meanings and assumptions that the authors themselves would have been unable to articulate.

This implies that my insider position, acquired by experiencing the same cultural, societal and organisational demands and limitations as my respondents, enables me to achieve an understanding. This empowers me to express meanings and assumptions they may have been unable to articulate adequately during the interviews through my interpretations, with the appropriate language and sensitivity. This situation indicates that my participants and I are in a trust relationship, which places on me the responsibility to appropriately represent them, their interests and their views in ways by which they probably may not be able to represent themselves. This relationship imposes on me a responsibility which I do not take lightly throughout the research process. In addition to the preunderstandings, hermeneutics recognises the influence of the researcher on the conduct and presentation of the research. This phenomenon is supported by McAuley (2004) in his argument that "reaching an understanding is not a matter of setting aside, escaping, managing, or tracking one's standpoint, prejudgements, biases, or prejudices. On the contrary, understanding requires the engagement of one's biases" (McAuley 2004, p.192). Although other research approaches within the interpretivist theoretical perspective such as ethnomethodology and symbolic interactionism earlier discussed also recognize this feature, in hermeneutics, the researchers' ability to describe and interpret their experience is an integral part of the research process (Whitehead 2004). These qualities distinguish hermeneutics from other approaches under the interpretivist theoretical perspective also influence the choice of this approach as the proper theoretical perspective for the research. Crotty (1998), McAuley (2004), Blaikie (2007), Alvesson and Skoldberg (2009) all agree on three basic concepts of Hermeneutics, which are: Intuition - a kind of inner gazing which is separate from the more formal kind of knowledge, Interpretation and understanding and the relationship between the researcher, the research participants and the reader. Intuition, in this sense, occurs in two important ways, according to Alvesson and Skoldberg (2009): The first is understanding which believes that human action has an internal logic of its own which must be understood to enable researchers to make the action meaningful (Gill and Johnson 2010; Duberley et al. 2012). This principle contrasts with the positivist principle where the object of research does not have an internal logic of its own, and thus, external researcher-derived logic must be imposed upon the behaviour of the object in order to explain it (Blaikie 2007; Gill and Johnson 2010).

The second part of intuition as maintained by Alvesson and Skoldberg (2009) is Alethic hermeneutics - obtained from the Greek word 'Aletheia' which means 'uncoveredness'. It focuses

on truth as an act of disclosure in which the separation between subject and researcher is dissolved. The unity between the researcher and research subjects further emphasises the importance of the concept of intentionality as described under constructionism by Crotty (1998) and Vagle (2010). The main theme in hermeneutics as identified by Alvesson and Skoldberg (2009) and Duberley et al. (2012) is that the meaning of the part can only be understood if it is related to the whole. This means that the data obtained from my interview participants are more meaningful when interpreted in the light of the Nigerian culture from which these women were socialised and the culture of Nigerian Banking Sector in which they are employed. This phenomenon is described as the hermeneutic circle (McAuley 2004; Blaikie 2007; Alvesson and Skoldberg 2009; Duberley et al. 2012). It is within this circle that the link between my pre-understandings and the understanding of the stories and experiences of the women, the legal, economic, socio-cultural, political and religious factors that shape their working and living conditions and the ways by which they have achieved the attained levels of progress in their banking careers is established. This is the point at which pre-understanding informs understanding resulting in a greater understanding of both (Duberley et al., 2012; Alvesson and Skoldberg 2009).

Empathy is another significant aspect of intuition discussed by Blaikie (2007) and Alvesson and Skolberg (2009), which is critical to my research. This concept involves the act of living (thinking, feeling) by the researcher in the situation of the research participants. With the aid of imagination, the researcher attempts to put themselves in the research participants' position, in order to understand the meaning of the act (or the spoken word) more clearly. My pre-understandings, from my experience as a former banker in Nigeria as well as from the literature review conducted in this study, enable me to understand that due to cultural limitations such as social sanctions, women generally refrain from speaking out or taking actions against the conflicts they encounter. This challenge makes it imperative during the process of my interaction with these women, to apply the traits of empathy and intuition, observe facial expressions and body language while also navigating the research questions to uncover the hidden meanings behind the stories and experiences of these women in order to effectively answer the research questions 2 and 3. Given the above, what is my perception of truth? Truth in hermeneutics research, according to Crotty (1998) is inseparable from the interpretive process and, is, therefore, not objective. This concept suggests that truth is what my research, my research

participants and I, as the researcher, believe truth to be. Therefore, I do not believe that truth is absolute and my purpose in my proposed research, is not to inquire what is true or false in my experiences or the experiences of my research participants (McNabb 2015) but to give a voice to their experiences and make their truth known. Hermeneutics, like all other interpretivist approaches, is often criticised because the allowed subjective position of the researcher colours the research and thus, the output, outcomes, data and the conclusion may be invalid. To handle this challenge in my research, I agree with the argument of Couch (2007) that no research can be free from the bias of the researcher's knowledge, understandings and assumptions and neither can the reader consult the data except through their own subjective, coloured eyes. I also agree with the recommendations of McAuley (2004) that the researcher must be guided but not bound by their pre-understandings and intuition. These concepts must, however, be openly acknowledged by the researcher. Openness in this context is also described by Whitehead (2004) as trustworthiness. This has been achieved in this research in the following ways:

3.8.1. Credibility

This indicates my ability to describe and interpret my experience and pre-understandings in a clear manner. My pre-understandings and experiences have been discussed earlier in this study, explaining my research rationale, background, interest, aim, purpose and my positionality. I discovered some usefulness and encouragement from Tietze (2012) and Flores (2018), who recommended the following steps to aid the process of interaction with the respondents:

The Awareness and Impact of my Background and Experience

My background and situation inform my research, and these form the bedrock of the entire research process from the topics and questions, to the articulation of themes, execution of the empirical work, and writing my accounts. As the research instrument par excellence, I form part of my enquiry and I, was, therefore, guided by this position on my choices of methodology and methods, approach to the research participants, and how I formulate and execute the research and also write about it throughout the process.

The Importance of Flexibility

Bankers in Senior Management positions are extremely busy, as a result of this, I was prepared to conduct interviews at any time and in the spaces/places/times where and when they felt comfortable. Some interviews were conducted in the banking halls, with one conducted in the participant's car on a Saturday on the way to and from the shopping mall as she engaged in her weekly shopping activities. The interview continued later on in the respondent's kitchen as she prepared lunch for her family.

Embracing my Insider/Outsider Positionality.

Although I may feel that I share much in common with my participants, I am still an outsider who is conducting research and writing about them. I, therefore, seized this opportunity to ask participants questions that they assumed I already knew, and this resulted in a larger volume of useful findings emerging from my interactions them. An example of this was the discovery of the cultural shift highlighting the fact that women are defying the rigid grips of the Nigerian culture to share profound personal experiences and the impact of these on their domestic and professional lives.

Avoiding Discouragement.

During the interviews, some participants did not initially appear to be engaged with the research. An example was Sade (Member of the C-Suite) [6] who also holds key positions on the boards of some other prominent organisations and thus, had a hectic daily schedule. She appeared not to have said very much during the short interview and contributed little, an experience which I initially thought was a waste of time. Nevertheless, during the analysis, I discovered that due to her involvement as one of the pioneer members of the Professional Women Initiative and in the informal mentoring activities of other women, Sade contributed some of the richest and most useful data to the research. The theme 'the spouse as a critical success factor' emerged from her contributions.

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[6] Member of the C-Suite : The group of the most important managers in a company, for example, those whose titles begin with the letter C, for 'chief'. E.g. CEOs and other C-Suite executives. The participants who occupy Senior Management positions above General Management such as directors, CEOs and Member of the C-Suites have been identified as Member of the C-Suites also for anonymity purposes

Sharing my Background.

I discovered that commonalities could help build rapport, but more importantly, sharing my background experiences worked to build mutual trust between the respondents and myself.

Being Genuine.

This involved approaching my participants with an honest inquiry. The underlying reason for this was that I was there to learn from them and hear their stories in a non-judgement manner

Being Open to Statements that Made me Feel Uncomfortable.

Participants may make certain statements that one disagrees with. It was, therefore, crucial for me to be constantly aware that my role was not to change their views, but rather to listen to their stories and experiences and understand how they arrived at the positions they held.

The Importance of Emotions

Emotions form a significant part of the research process. it is, therefore, possible for the emotionality of engagement to take forms that may be conducive or detrimental to the achievement of the research aims. For this reason, I needed to be cautious as a woman who had experienced some of the challenges and limitations shared by my research participants. I also needed to be aware of my own emotions and manage them as a normal and sensitizing process in my research.

3.8.2. Dependability

This indicates the ability of readers to consider that the study is transferable to another context and follow my decision trail throughout the study. The steps taken to achieve this in line with the recommendations of Brink (1993) are: Declaring from the onset my positionality, acknowledging the possibility of bias, stating clearly my preunderstandings and my assumptions about the research and indicating and justifying my philosophical perspectives, approaches, methodology and methods. Before data collection, I spent some time with the participants and provided information sheets which contained detailed information about the nature and purpose of the research, the interview method and how the data collected would be managed, in order to build a trust relationship with each participant. They were also provided with ample time and opportunities to ask questions and were advised to sign the consent forms only if they were

happy and confident to go ahead with the research. Throughout the process, I kept a reflective diary in which I recorded field notes, showing details of the body language, facial expressions, moods, voice pitches and every detail relevant to the process. The interviews were recorded with a mechanical recorder and verbatim transcriptions were produced from these recordings with details added from the field notes to aid accurate interpretations. A thematic analytical method was used through NVIVO to code the data into themes and subthemes. The themes generated were then compared with the existing literature to indicate how the themes generated aligned with or departed from existing literature. From the analysis, I was able to make judgements about the various contributions made and the implications of these to professional practice.

3.8.3. Confirmability

This highlights my ability to reflect the theoretical, methodological and analytical choices made clearly and unambiguously and show how my interpretations have emerged during the inquiry. The selection of the theoretical framework adopted and adapted from Walby (1989) and Hunnicutt (2009), the investigation of the impact of patriarchy on the six structures at the meta, meso and micro levels of the Nigerian Society, my research philosophies, approach, methodology and method were all informed by my positionality as an insider to my research. My experiences and preunderstandings enabled me to understand that in a culture where women are bound by the culture of silence and refrain from speaking about their personal experiences, the only way to obtain the required information from such women was through an approach which encouraged in-depth details to be obtained from the participants. This was achieved through qualitative interviews conducted privately in comfortable and conducive environments determined by the participants. The approach would also ensure anonymity for the women, accommodate my preunderstandings and experiences and ensure the recording of the body language, facial expressions, voice tones and pitches at specific times as significant parts of the data. Thus, constructionism, interpretivism, hermeneutics (unveiling), and the Life Story semi-structured in-depth interviews with a timeline of university graduation to current positions (at the time of interview) was provided, each interview spanning for periods of 40 minutes to 3 hours depending on the availability of the interview participants. The research philosophy and methodology selected enabled in-depth and detailed data to be obtained, which, when interpreted, provided quality information which effectively addressed all research questions.

3.8.4. Reflexivity

This indicates my ability to reflect an understanding of how my experiences and background affect my interpretations of the world around me and during the process of inquiry. Alvesson and Skolberg (2009) describe reflexivity as the process, which involves an awareness that the researcher and the object of study affect each other mutually and continually in the research process. O'Sullivan (2011) introduces another significant aspect of reflexivity as a process that involves the act of 'turning of one's thinking back on itself'. Johnson and Duberley (2003) summarise this process as 'thinking about our thinking'. A more in-depth understanding was provided by Haynes (2012), who describes reflexivity as the act of thinking about how our thinking came to be. This means the researcher turns the attention unto themselves, their research community and their intellectual and cultural conditions, as well as the traditions, informing the research (Haynes 2012). This concept is critical for me as an insider who has experienced some of the issues experienced by the Nigerian women bankers. The concept also enabled me to understand that my pre-understandings would constantly be revised in the light of the new understandings which emerged from the experiences and stories of my interview participants. Johnson and Duberley (2003) introduce epistemic reflexivity which reflects how my social location, experiences, preunderstandings and bias affect the forms and outcomes of my research and how my research cannot be carried out outside of my own beliefs and assumptions (Johnson and Duberley (2003). I am thus, aware, that it is possible for there to be more than one valid account of the experiences of these women and my interpretation may not necessarily represent a better or more accurate account (Johnson and Duberley 2003).

A reflective journal was utilized throughout the research process to record my observations, the impact of my preunderstandings on the research process and the ways by which the research process has also impacted me. This journal was also useful in recording the body language, facial expressions and changes in tone of voice and various gestures displayed at the different stages throughout the interview process. These were reflected in the data, transcripts and analysis at the relevant points for full understanding and appreciation of the salient points expressed by the women as they shared their stories and experiences.

The process by which data collection was conducted in this research is discussed in detail in the next section.

3.9. Research Method (Semi-Structured In-Depth Interviews)

There are many options for data collection. However, the constraints on women in patriarchal cultures, particularly in Sub-Saharan African countries on speaking out or taking actions against their experiences (Akanle et al. 2016; Mordi et al. 2012), make it imperative that the most suitable method for fulfilling the objectives of this research must be one which encourages the experiences of these women to be shared privately, and which facilitates questions to be navigated in ways that probe beyond the surface meanings to uncover deeper revelations. Such a method must be exploratory, observatory and must involve the examination of feelings, attitudes, non-verbal expressions, body language and other emotional responses. These requirements, thereby eliminated methods such as surveys and questionnaires which may be useful for reaching a larger number of participants (Dawson, 2009), but do not capture the in-depth data from the interviewees' wealth of experience required to reach the necessary conclusion for which this research is intended (Dawson 2009). As this research involves the exploration of sensitive topics such as the various experiences of the women, including work-life conflicts and family relationships, questionnaires were not considered to be appropriate for the purpose. Thus, the choice of a research method pointed towards the semi-structured in-depth interview. Gray (2014) defines interviewing as the basic form of human activity in which language is used between two human beings in the pursuit of a cooperative inquiry. DiCicco-Bloom and Crabtree (2006) suggests in addition to the above that interviewing encourages the interviewees to share detailed and in-depth descriptions of phenomena based on the meanings obtained from their life experiences. The aim of my research is thus, to encourage a relatively free-flowing interchange between my research participants and myself (Saunders and Townsend 2016) and to obtain through this process, the relevant information required to make sense of the progress of women in Senior Management positions in the Nigerian banking Sector despite the limits set by patriarchy. The interviews were semi-structured, a process which as described by Saunders, et al. (2012), requires a list of themes and some key questions to be prepared ahead of the interviews even though their use may vary from interview to interview. Data were obtained by audio-recording the conversation and note-taking. A journal was kept for notetaking in which interactions were noted, in order to provide materials for reflection. At the commencement of the data collection process, there was no predetermined number of interview participants as this was left open to be determined by the point at which data saturation was reached. This occurred after

interviewing 12 participants. The interviews were conducted in Lagos, a cosmopolitan city in the western part of Nigeria inhabited by migrants from the various tribes in Nigeria. Access to the interview participants was obtained through contacts with former colleagues in the banking sector, family members and friends. However, the process was initially challenging due to an initial lack of understanding of my research motives by the proposed participants. This reaction was not surprising to me and had been anticipated because of my awareness of the nature of the Nigeria culture which prohibits women from speaking about their domestic challenges - details which were part of the data I required for the research. As a first step towards selecting the interview participants, a meeting was arranged with Bisi, a former colleague and close friend to whom I provided every necessary detail concerning the nature, objectives and potential benefits of the research to women in the sector. After resolving her many queries and concerns, she became convinced of my 'good intentions', and trust was established between us. Bisi offered her support by suggesting various colleagues in the sector who matched the criteria I specified. A list of potential candidates was generated after a long period of deliberations over profile and suitability, representing the three major tribes (Yoruba, Hausa and Igbo) and from the various positions in Senior Management across eight different banking organisations in the sector. Included in the selection were Senior Managers, Regional Managers, General Managers, Directors, Chief Executive Officers and a Member of the C-Suite. A few of the participants had also acquired banking experiences from different banks, and these experiences were noted as they highlighted the different organisational cultures in the different banks. Contacts to these women were made by Bisi who forwarded the research details I had provided to the participants, encouraging them to participate and support "my sister and one of our own who is conducting very significant research". Bisi's efforts paid off as the selected participants began to respond to her messages one after the other and interviews were scheduled at their convenience with Bisi as the very first interview participant. Table 6 below shows the profile of the interview participants whose personal details such as names, positions and banking organisation in which they are employed have been anonymised for confidentiality purposes. The range of banks from which the participants were selected includes a mixture of old generation banks (which had been in existence before the 1982 deregulation such as Crystal and Presidential), International banks (which had their headquarters overseas or with foreign subsidiaries such as Quartz, Pinnacle and Gold) and new generation banks (which emerged after the 1982 deregulation such as Sapphire,

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Ruby and Emerald). These features have been illustrated on the table. The interview process, using the life stories method, is discussed in detail in the following section.

Respondent	Educational Qualification	Age/Age range	Marital Status	No of children	Position	Bank	Type of Bank	Tribe
Bisi (Senior Manager)	1st degree in Agricultural Extension services, Masters' degree and other professional certifications	Mid-forties	married	1	Senior Manager	Pinnacle Bank	International	Yoruba
Tinu	1st degree in Botany, Master's degree and other professional certifications	53	Married	6	General Manager	Crystal Bank	Old generation	Yoruba
Aijay	1st degree in Accountancy, Master's degree and other professional certifications	Mid-forties	Married	3	Senior Manager	Quartz	International	Igbo
Raliat	1st degree in English Language, Masters' degree and other professional certifications	49	Married	3	Regional Manager	Pinnacle Bank	International	Hausa
Buki (Member of the C-Suite)	1st degree in Law, Master's degree and other professional certifications	55	Married	2	Member of the C-Suite	Gold Bank	International	Yoruba
Irene	1st degree in Business and other professional certifications	Between 60 and 70	Divorced	4	Retired Member of the C-Suite Retired Member of the C-Suite	Crystal Bank Sapphire Bank	Old generation New generation	Igbo
Tutu	1st degree in Communication Arts, Masters' degree and other professional certifications	53	Divorced	2	Member of the C-Suite	Presidential Bank	Old generation	Yoruba
Maureen	1st degree in Psychology, Masters' degree and other professional qualifications	47	Married	1	General Manager	Ruby Bank	New generation	Yoruba

Cordelia (Regional Manager)	1st degree in English Literature, Masters' degree and other professional certifications	Between 40 and 50	Divorced	None	Regional Manager	Emerald Bank	New generation	Igbo
Lara	1st degree in Chemical Engineering, Master's degree and other professional certifications	Between 40 and 50	Married / Separated	3	Senior Manager (Resigned)	Pinnacle Bank	International	Yoruba
Fatima	1st degree in Information Systems, Masters' degree and other professional qualifications	33	Married	1	General Manager	Emerald Bank	New generation	Yoruba married to Hausa
Sade	1st degree in Chemistry, Master's degree and other professional qualifications	57	Married	3	Member of the C-Suite	Crystal Bank	Old generation	Yoruba

3.9.1. Life Story Interviews

The process of selecting a suitable and effective data collection method was initially challenging due to my awareness of the cultural expectations for women in Nigeria. This challenge created the need to select a method which would facilitate the establishment of a trust relationship between the participants and myself and inspire the confidence in the participants to 'open up' about the essential details of their professional and domestic lives. I realised preparing a list of questions for the participants to answer would result in vital experiences and details of the lives of the participants being omitted and in the course of my investigations into data collection methods, various options were eliminated. My investigations eventually highlighted the Life Story method, which had the potential of enabling the women to share their stories, experiences, journeys and career progression through Senior Management in the male-dominated terrain. The guidance on the usage and application of the life story method provided by Titon (1980) and Atkinson (2011) below was useful to the data collection process.

Titon (1980) defines a Life Story as a person's story of his or her life, or of what he or she thinks is a significant part of that life, a personal narrative, a story of personal experience, as it emerges from the conversation, even if the story is transcribed and edited for the printed page. This description strongly emphasises the importance of the story teller's (research participants') account or voice in the storytelling process, indicating that emphasis is placed on the account being presented in the exact form narrated by the storyteller. Atkinson (2011) supports the above in his description of a Life Story as a complete narrating of one's entire experience of life as a whole, highlighting the most critical aspects and the narrative essence of what has happened to a person. It can cover a period from the time from birth to the present, or before and beyond. It includes the important events, experiences, and feelings of a lifetime. Two factors are highlighted in the descriptions from both authors above: The trust relationship between the storyteller and the interviewer and the importance of capturing the interviewees' account or story precisely as it was told - a significant factor distinguishing a life story from other methods such as life history or oral history. Titon (1980) and Atkinson (2011) elaborate on the peculiar relationship between the storyteller and the listener (researcher) as afore mentioned, explaining that the listener does not interrupt the storyteller until the story is finished. This is a situation which does not indicate that the listener is what is described by the author as "passive as a doorknob" (Titon 1980, p. 276), but the listener is actively engaged and displays this by nodding in assent, interposing a comment, and framing

a relevant question, as his role is mainly that of a sympathetic friend (Titon1980; Bertaux and Kohli 1984). This indicates that the presence of the listener and his reactions are essential to the story. Given the semi-structured nature of the interviews, a list of themes and key questions were prepared ahead of the interviews with the use of these varying from interview to interview. The interview locations, date and time, were specified by the participants, and some interviews were conducted in the offices of the participants and some in the busy banking halls. Some were conducted in the participants' cars on the way to marketing calls and others in the homes of the participants after work. One of the interviews was conducted on a Saturday afternoon as the participant was shopping and preparing for the week ahead. A part of the interview was conducted in the car on the ways to and from the shopping mall and concluded later in her kitchen as she prepared a meal for her family. This experience was beneficial as it provided opportunities to observe some of the women as they went about their daily schedules.

A timeline of the period from graduation from undergraduate degree programmes to the interview date was specified, and all interview sessions were kickstarted with two basic questions: "What was your motivation for seeking employment in the banking sector?" and "Can you walk me through your career journey in the banking sector?" I then provided the opportunity for each participant to share their stories with as little interruption as possible and asked questions only when some particular details required further clarification. This process enabled a huge volume of data to emerge including personal details about various issues and challenges affecting their domestic lives, some of which were not directly relevant to the research but were important parts of their experiences. The Life Story method required as much detail as possible within the timeline to be shared and this was more challenging and took longer for some participants than others due to the length of time spent in the banking sector as well as work experience acquired working with different banks. An example was Irene, a septuagenarian whose interview session lasted for 3 hours because of her banking experience acquired over 50 years working in various departments across different banking organisations.

Interviews were limited to 12 participants due to data saturation and the very high volume of data generated. I also maintained an awareness of the fact that interviews require planning, scheduling and conduction, with the texts transcribed and analysed. The hermeneutics approach is time-consuming in terms of in-depth analysis; it is expensive and involves an emotional investment due to the depth of data shared (Whitehead 2004). I was conscious of Couch's (2007) argument that the interview task does not necessarily require a large number

of texts to ensure representativeness, and a large number of texts does not necessarily ensure that all viewpoints are captured. Saunders and Townsend (2016), in support of this argument, suggest transparency as a pivotal factor in determining the number of interviews. This indicates that for the research to be fulfilled, it is vital to ensure that the data collected is of sufficient depth to provide salient information concerning the research purpose and sufficient breadth to allow coverage within the responses. Each interview lasted between one and a half to three hours in duration; transcription took about a year for completion with the combined self-efforts and efforts from professional transcribers. The transcripts were, on average, 20 pages long. The process of data analysis is discussed in the next section.

Benefits of the Semi-structured Life Story Interview Method to this Research

In agreement with Titon (1980), Ojermark (2007), and Atkinson (2011), the benefits of the above- mentioned method to this study are discussed below:

Order and Meaning

Life Stories brought order and meaning to the stories narrated by the interview participants. The method provided ease of understanding the past and the present and enabled the storytellers and me to identify the threads that connected their professional and domestic lives.

Useful Clues for Research

Life Stories provided insight into the participants' greatest struggles and triumphs, values, challenges, areas of weaknesses and strength. The stories enhanced the portrayal of the participants' religion, spirituality, worldview, beliefs, and community making as lived experiences.

Research Applications

The Life Story interviews allowed the generation of a larger volume of data than was required for this study which also provides a broad foundation of information to draw on for research purposes in future.

Awareness of Underrepresented Groups

 Life Stories are useful for recording the experiences of women and members of diverse groups, a useful tool for enabling feminine voices to be given more opportunities to be heard and understood. This is because the way the participants narrated the stories was mediated by

culture and thus, hearing life stories of women from an underrepresented group in Nigeria facilitated the establishment of a balance in the literature and helped to expand the options, awareness and knowledge level for the research participants and myself on a cultural level.

3.9.1.1. Data Analysis

The process of analysing the data obtained from my interactions with my interview participants involved the following steps:

Bazeley (2013) describes qualitative data analysis as the process involving a close engagement with one's data and the illumination of their meaning and significance through insightful and technically sophisticated work. Dey (1993) simplifies this further by describing data analysis as the process of breaking data down into bits and then beating the bits together. The result of this process, according to the author, is a material quite different from what the process of analysis commenced with. Within the hermeneutics approach, data analysis involves a four-stage process identified by Prasad and Mir (2002) and Mc Auley (2004) below:

3.9.1.2. Identification of themes

The first stage involves studying the actual language and identifying the themes recurring though the data. Themes emerge from considering an individual interviewee's understanding and the exploration of that understanding in the light of the understanding of other interview participants. This step was achieved through thematic analysis - a method of identifying, analysing and reporting patterns within data (Braun 2006). This process was achieved with the use of the NVIVO software which provided effective navigation through the large volume of data obtained from the Life Stories method, resulting in the generation of themes and subthemes categorised into the Meta, Meso and Micro levels in the patriarchal system existing in Nigeria in line with the theoretical framework produced from Walby (1989) and Hunnicutt (2009).

The Importance of Context

The next step involved careful consideration of the social, cultural, and historical context of the Nigerian Society in which the interview participants live and also from the organisational context as about the Nigerian banking sector, taking note of the detailed information gleaned from the relevant literature.

The Process of Analysis

The third step was an analytical process where an interpretation of the data was produced through the possible relationships of the data texts to the context. Understanding here emerged from the issues the participants raised and the meanings they ascribed to the topics and issues. The coding process was undertaken at this point. Maintaining a consciousness of the need to be open-minded, unbiased and creative, I allowed the data 'to speak to me' by noting the themes that suggested themselves while identifying concepts/ theories which were related to the research questions. By so doing, I noted words or sentences that were repeated in several places, words that surprised me, agreed with a theory or concept in existing literature or provided straight answers to the questions. I created nodes in NVIVO and labelled these as the words /concepts which I had noted, resulting in the generation of about 100 nodes. Next, I created classifications by bringing the essential or related nodes together, thereby identifying the most relevant codes and dropping the less relevant ones. I labelled categories and decided how they were connected, identifying and labelling the parent nodes (main themes) and the child nodes (subthemes). The hermeneutic circle was closed at this point as the interpretation stage had been reached. Closing the hermeneutic circle involved understanding how the contextual events, including my preunderstandings, impacted the data, how the data itself impacted the sense-making and interpretation and also contributed to the process of supporting the context.

A Conceptual Framework

In the fourth step, a conceptual framework was generated from relevant and interrelated themes and emerging findings. These findings provided more useful explanations which were then categorised into three broad sections. Section one has been separated into two parts: The first part is the motivations for the women seeking employment in the banking sector with four themes. The findings revealed that after the women gained access into the sector and experienced the many challenges associated with the male dominated and unsupportive organisational culture situated within a hostile societal culture, they chose to remain, develop themselves and achieve significant levels of career progression in the same sector. The motivations for remaining in the sector is the second part of section one from which six themes and four sub-themes emerged. Section two features the challenges encountered by the women, highlighting the nature of patriarchy existing in the Nigerian society and legal, economic, socio-cultural, political and religious factors that shape the working and living

conditions of the Nigerian women; consisting of six main themes and sixteen subthemes. Section three features the coping mechanisms, the formal and informal agencies and support systems utilised by the women to achieve and sustain career progression in the sector, against the odds. This consists of nine main themes and six subthemes, all discussed in greater detail in chapters 4 and 5.

3.10. Ethical Considerations

Ethics in social research refers to the moral deliberation, choice and accountability on the part of researchers throughout the research process (Edwards and Mauthner 2011). Ethical considerations in this research as guided by the Sheffield Hallam University research ethics policy and procedures are discussed below:

Beneficence and Non-Malfeasance

This means doing no harm. Given this critical factor, my research is classified as low risk due to my research participants being invulnerable and, in the position to make appropriate decisions regarding their willingness or not, to participate in my research. In addition to this, the participants were contacted ahead of the interviews through emails providing detailed information about the nature and purpose of my research. The process provided them with the opportunities to ask questions and clarify ambiguities or grey areas.

Informed Consent

In addition to the emails forwarded to all participants before the interviews, information sheets were provided with detailed information containing details about the research method

Integrity

The nature, aims, objectives, theoretical and practical contribution of my research to knowledge and the selected methods of data protection, analysis and storage which were clearly articulated in information sheets were sustained throughout the whole research process. The requirements for participants and their rights to withdraw from the research at any time within a particular period was also specified. This was to ensure that participants were well informed and comfortable with the entire process before signing the consent forms.

Confidentiality/Anonymity

As participants provided personal details and experiences about themselves and the challenges they experienced at both the domestic and professional spheres of their lives, data

protection was deemed to be imperative. The data was anonymized, and pseudonyms generated for participants, their banking organisations and their positions to prevent them from being identified through the information provided. In addition, access to the recorded data was only made available to the professional transcribers who were required, as a precautionary measure, to complete and sign confidentiality statements before the data was released to them for transcription.

Independence and Impartiality

These involve being honest and consistent with the conduct of my research from inception to publication. These requirements were demonstrated through the declaration of my positionality, the acknowledgement of my preunderstandings and of the impact of these on collected my interpretations, the strategies for dealing with bias demonstrated through the processes of credibility, dependability, confirmability and reflexivity discussed earlier in this chapter.

CONCLUSION

This chapter has reviewed my research journey, my aims, purpose and objectives for pursuing this research, my background, research motivation, experience and preunderstandings, ontological and epistemological philosophies, research positionality, methodology, theoretical perspective, research approach, methods and justifications, data collection procedure choices, the process involved in the thematic data analysis, the four-stage hermeneutic process and the generation and categorisation of themes. Details of the findings from the themes generated, and their theoretical and practical implications are discussed in the next chapters.

CHAPTER 4

FINDINGS

MOTIVATIONS FOR SEEKING EMPLOYMENT IN THE BANKING SECTOR AND THE CHALLENGES ENCOUNTERED

In this chapter, I discuss the various themes generated from the life stories of the women from which numerous answers emerged about the motivations of the women for seeking employment and for remaining in the male-dominated sector, and the many challenges encountered by the women in the course of achieving and sustaining career progression in a culture which offers them no support. The motivations for seeking employment in the banking sector and for remaining in the sector in-spite of the challenges have been represented in Figures 1 and 2 with each of these figures followed by in-depth discussions about the factors highlighted in the figures. The various challenges experienced by the women have been represented in Figure 3, also followed by in-depth discussions.

Figure 1: Motivations for Seeking Employment in the Banking Sector (Source: Interview Data and Literature)
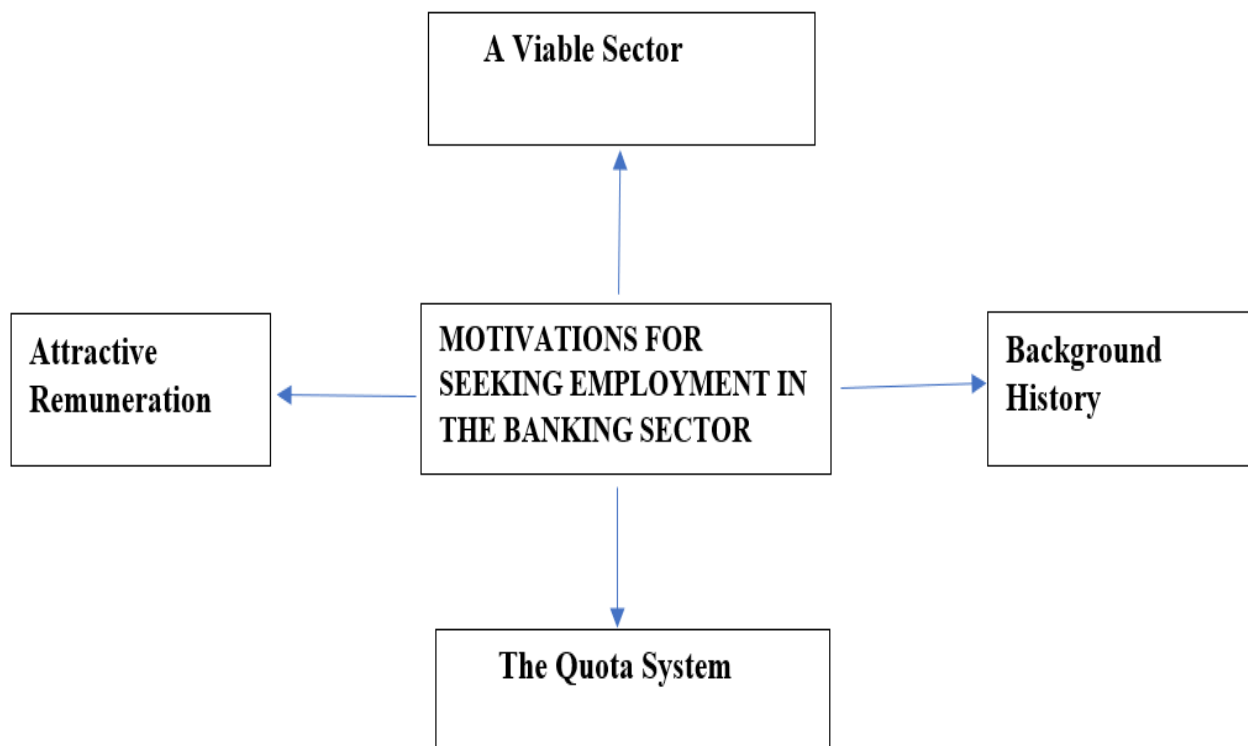
4.1. A Viable Sector

The life stories shared by the respondents revealed various motivations for undertaking employment in the male-dominated sector, which offers them little or no support. Prominent amongst these reasons, as indicated by eight respondents, is the viability of the sector whereby employment is offered to women irrespective of their disciplines. This revelation is supported by Aig-Imoukhuede (2005), Bankole and Adeyeri (2014) and Akanle (2016), who suggest that the deregulation and economic reforms undertaken by the government in 1982 engineered a phenomenal increase in the number of financial institutions followed by intense competition among the banks. As a result, several female graduates irrespective of their areas of study took advantage of the opportunities offered by the new generation banks to gain access into a well-paid profession. The findings from the research aligned with the authors above as eleven of the respondents had migrated into the banking sector from disciplines such as English Language, English Literature, Communication Arts, Law, Engineering, Agricultural Extension Services, Psychology, Chemistry etc. which are far removed from the skills required in banking. The result of this occurrence is that the sector witnessed a shifting demographic impact with female staff constituting a significant percentage of Middle Management and Senior Management cadres of many banks. This situation is evidenced in the discussions by some of the women below:

Raliat (Regional Manager) explains her migration into the sector: -

> …*So new generation banks were just springing up at that time, and that was the time I just graduated from school, so I applied, I just went for an interview, and that was it. But the bank was recruiting graduates with a Second Class Upper of any discipline, and that is how come I was interviewed.*

Buki (Member of the C-Suite) explains her attraction to the sector despite her background as a lawyer: -

> *…. I read law, and that was sort of, …. you know, the easiest route to getting a degree. At that time, many, many banks were being licensed, so we went from about thirty-something banks to 150 banks. And they were paying, and this looked like one career I could pursue. So, decided that, banking. And I didn't want to work as a lawyer in the bank; I wanted to make a career out of it so, my girlfriend and I decided "you know what? First things first, computer appreciation course, at least if they ask us, are we computer literate? …"*

Buki was offered a role in the Treasury department of one of the banks and has successfully developed her career to emerge as one of the most successful senior female bankers in Nigeria.

Irene (retired Member of the C-Suite) shares her story of living in the USA but not being happy with Nigeria being portrayed continuously in the media abroad as a backward and a poverty-stricken country. She also believed that one of the challenges with the Nigerian economy was that resources were not evenly distributed, and felt she could contribute towards moving the country forward by undertaking a role in the banking sector which at that period in 1972 was dominated by foreign banks that, according to her, employed very few women. So, she relocated to Nigeria with her family in order to achieve this purpose. Irene explains: -

> *...I wanted to do something that would ensure that we would not be what you described as backward, and one of the ways was through the finance function. I decided that I would now go into banking, that it is banking that touches all aspects. I also felt that Nigerians were hardworking I still believe that the resources were not adequately distributed but if I were to go into banking, that I would be able to affect that kind of change, why? Because I believed in being a Nigerian, I believed in being black; I believed that there was nothing wrong, and I was as good as anyone else, and I was going to prove it.*

In line with her aspirations, Irene successfully emerged as one of the most senior and successful female bankers in the Nigerian Banking Sector.

4.2. Attractive Remuneration

Aig–Imoukhuede (2005), Bankole and Adeyeri (2014), Akanle et al. (2016) and Eboiyehi et al. (2016) identified this factor as a source of motivation for women to seek employment in the banking sector, however, only two respondents identified this factor as a motivating factor. Examples are discussed below:

Bisi (Senior Manager) provides some details of the remuneration packages from which she benefitted: -

> *...When we talk about BIKs* (Benefits in Kind) *we have health insurance in place, we have the status car assigned to you, we have what we call mileage allowance to fuel your car, then we have the telephone subsidy for you and then of course based on the*

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performance you might be privileged to have what we call stock performance when they give you stock holdings, but note that that is for a privileged few individuals we consider talents…

The fact that only two respondents including Bisi mentioned this factor at all indicates that the ten other respondents were more motivated by other factors, as demonstrated in the discussions below.

4.3. Background History

The interactions with the women also indicated that the backgrounds, childhood experiences, and cultural orientations of all 12 respondents played a crucial role in their decisions to seek employment and remain in the sector which provides career advancement opportunities to women. Some examples of these are discussed below:

Fatima (General Manager) shares her story of being raised in a family with strong cultural and patriarchal orientations which demanded her father, a wealthy businessman, to live in his parents' old family house as the first child in the family. The house lacked the basic facilities and comfort available in most modern homes, and Fatima's Mum was required by the family tradition to stay at home. She was, thus, unable to earn any income and lacked any form of independence. The marital abuse and hardship Fatima witnessed her mother experiencing resulted in her determination from a young age to be independent and work hard to be in the position to afford the benefits she lacked while growing up. She shares her story: -

…So, I remember from a very young age saying, "I'm never going to be dependent on anybody" (speaks each word slowly for emphasis). *From a very young age, those two things* (sighs), *my mother being a single Mum and not being strong enough, being not able to walk away when things were rough because she didn't have a choice. I wanted to always have a choice. And number two, I wanted to be so independent to the point where I'm able to get my own place, and you know, do it up and make it nice and do all those things…*

Her determination became a driving force, propelling her to work hard and obtain a distinction in her undergraduate studies in the UK, was awarded a scholarship to study a Masters' programme also in the UK and achieved rapid career progression in the Nigerian

Banking Sector. At the age of 33, Fatima believes she is the youngest General Manager in the Nigerian Banking Sector.

Cordelia (Regional Manager) comes from a family of bankers. Although she studied English Literature as first degree and was initially thinking of a different career, her first point of call when she started applying for a job was in the bank: -

> *… I'm from a family of bankers, my father was in banking, and my older siblings were in banking at that time, I didn't plan to be in banking, I actually thought* (pauses), *that I was going to be in communications or something around public relations, that was my dream all the time, and I remember when, you know, after graduating, I went to a bank.*

Cordelia was offered the job and has remained in the banking sector to date.

4.4. The Quota System / A Requirement for Diversity and Board Balance.

Buki (Member of the C-Suite) is of the few women in top management positions in the sector who has played a significant part in facilitating the mentoring and encouragement of women to take up Senior Management roles in the sector. She shares her experience of working with the leadership and control of the banking sector to generate the issuance of a moral suasion[7] to banks to increase the percentage of women in the Senior Management positions in the organisations to 40% and for bank boards to 30%. The management of the banking organisations were mandated to present a full disclosure of such representations in their annual reports, a system which she considered to be effective. In addition to this, an initiative called 'The Professional Women' was also established with the responsibility of training women in Senior Management roles across various industries for board readiness. A database of such women was compiled, and a training curriculum developed in conjunction with a business school in Nigeria for the training activities. This initiative, according to her, has been effective in increasing the percentage of women in Senior Management positions. She explains: -

> *….We started the Professional Women sixteen years ago, so foremost gender-oriented NGO in Nigeria, and so, we have banks and other organisations saying to us, "so we*

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[7] Moral suasion: A regulatory body's use of argument and persuasion, rather than coercion or legislation, to influence the activities of those within its scope of influence (Oxford Reference 2020)

need women from the South, South, we need Economics background, or you know, we want somebody in manufacturing to join our board", you know, that sort of thing. And that has helped because then; people know that one, there can't be excuses by the men anymore to say, "well, we are ready to meet the quota, but we can't find the women" "what do you need? One from the north? One from…you want a lawyer, Muslim from the Northeast?" And that that has helped.

Sade (Member of the C-Suite), who also undertakes a leadership role on The Professional Women initiative believes that Nigerian organisations now understand and appreciate the importance of board diversity. She states: -

…I think as the sector is maturing and there's a lot more support and mentoring for women, and women are getting better at learning how to manage both sides of the coin. Also, organisations are realising the value of diversity, both in the boardroom and in the top management of organisations. So, for that reason, there is more concerted effort to create a more enabling environment for the women to thrive, either by policy or by deliberate actions. So, I think it would only get better. It would only get better.

The concerted efforts and deliberate actions mentioned by Sade appear to be achieving some results as can be seen from the significant proportion of women occupying Senior Management positions in the Nigerian Banking Sector.

The motivations of the women for remaining in the banking sector is discussed in the next section.

Figure 2: Motivations for Remaining in the Banking Sector (Source: Interview Data and Literature)
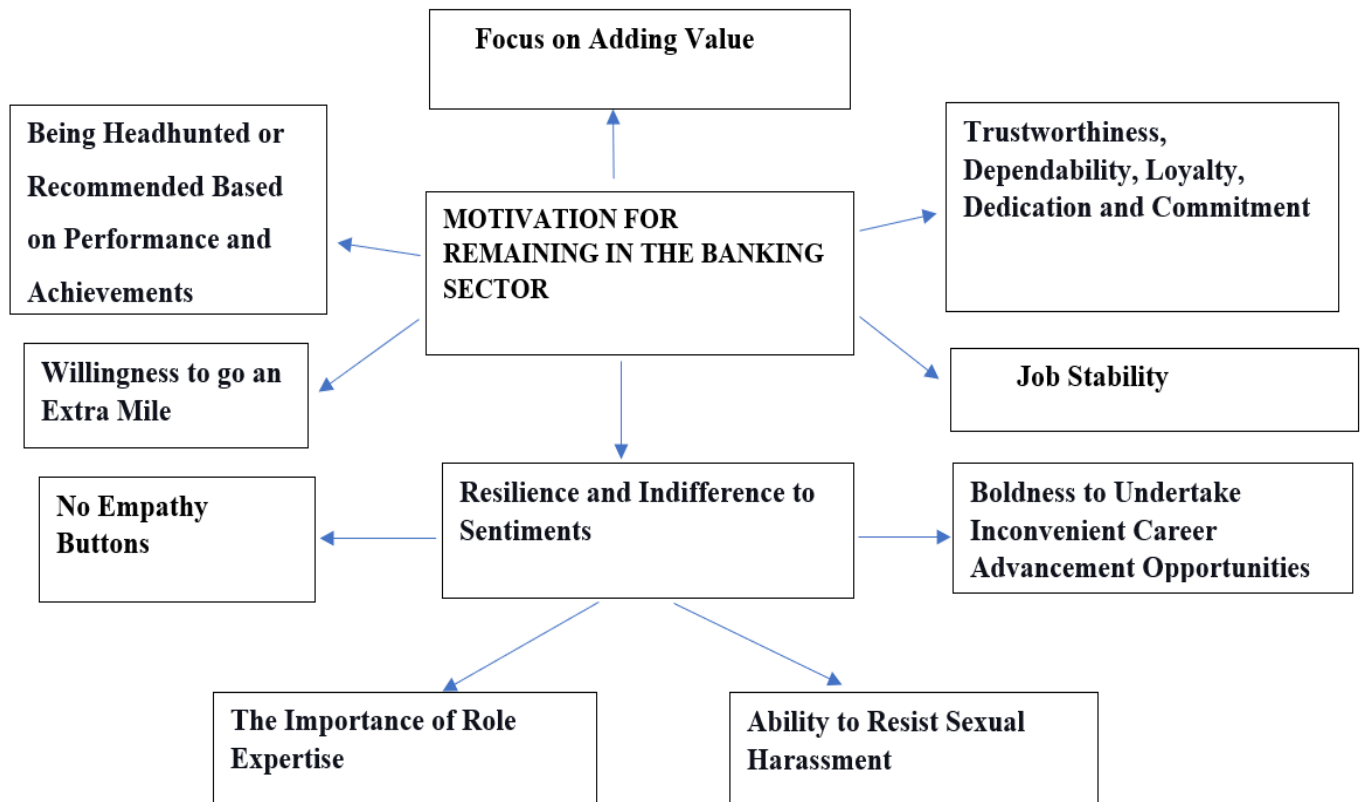
4.5. Being Headhunted or Recommended Based on Performance and Achievements

This factor appears to be a common phenomenon among women in the sector as acknowledged by eight respondents who have experienced such offers. Two examples are shared below:

Buki (Member of the C-Suite) discusses her experience of not being required to apply for all other roles she has undertaken after her first banking role: -

> ...Then in '99 I just got a phone call, Chief[8] ABC had asked someone to call to ask if I want to be MD of Organisation T[9] which was owned by a consortium of financial organisations XYZ, I mean they were basically the seven or the eight or nine biggest banks in Nigeria at that time. After my very first application when I went to see the

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[8] Chief: The person in charge of a group or organization, or the ruler of a tribe (Cambridge 2020)

[9] Organisation T: The name of the organisation has been anonymised.

chairman, to date, I never applied for a job again, it is puzzling, it is really puzzling, and the interesting thing is, I decided to be a Member of the C-Suite in Gold bank and so, long story short, I was offered the job.

Fatima (General Manager) who commenced the new role at Emerald bank three weeks before the interview shares about how the same Emerald Bank had attempted to headhunt her three years previously:

…. Emerald bank tried to get me two and a half years ago. I turned the offer down because I felt that I had not learnt enough to add value to Emerald bank.

Emerald bank persisted in their efforts to persuade Fatima to work with them, and as at the time of the interview, she had just accepted the offer for employment and was working for them.

4.6. Focus on Adding Value

All twelve respondents acknowledged this factor as a motivation for remaining in the banking sector. Some of the discussions are shared below:

Aijay (Senior Manager) shares a suggestion from her spouse for her to resign from the banking role and set up her own business due to the hectic nature of the banking job. She, however, refused due to her passion for the job and the satisfaction she obtained from successfully adding value. Aijay demonstrated this passion through the development of various strategies which generated an increase in business growth, customer base and the profitability for the bank. Aijay provides more detail below: -

…He (spouse) *said "think of a business you want to do" I said, "I'm not business inclined, I need to work, I like the corporate environment. I want to work; it is not about the salary, it is a lot more; exposure, knowing that you are adding…." and that is what drives my passion when I know that I have contributed to someone's business growth, that is what drives me.*

Irene (retired Member of the C-Suite) discusses her passion for learning, development and for becoming successful and prominent as a banker who would contribute to the profitability and growth of the bank through the efficient delivery of her job.

…I never put money (emphasis), *that is, salaries, wages as an important aspect in negotiating for…what I wanted was the job. I wanted to be part of the team. I wanted to be able to contribute to the growth of an organisation. I was also not too sensitive to how much I was paid; money was never an issue for me. I didn't always notice, for one thing, whether I was underpaid or overpaid or… so, it was not an issue. I didn't do it for money; I did it because that is what I wanted to do. I wanted self-actualisation, I wanted to enjoy the work…*

Fatima (General Manager) talks about rejecting some lucrative job offers as a result of her passion for learning and development. She was headhunted by her current organisation three years previously but rejected the offer because she believed she had not developed enough on the previous role to add enough value to the next organisation. She explains: -

…Emerald bank tried to get me two and a half years ago; I turned the offer down because I felt that I had not learnt enough to add value to the bank. They doubled my salary three years ago. And I looked at it, and I said, "double salary or my learning?". Now you can see how important that learning is to me because I said, " if I invest in my learning, my value will be higher, my conversation will be different, we will not be talking about that double pay you offered me three years ago". So, I turned that offer down. Money is not what drives me. I don't work for the salary I work for the … I work for my growth. Because I feel like right now even where …my level today, even if my salary was half, in my mind I'm thinking, "by gaining all this experience… "

Fatima's discussion demonstrates the fact that although an attractive remuneration package was essential, the ability to upskill herself on the job in order to add value to the organisation was considered more valuable. This conviction was shared by most of the respondents, as shown in the discussions below.

Tinu (General Manager) discusses her focus on performance: -

…I've told myself; I don't want to lose my personality on the altar of success. I'm very comfortable where I am, I'm not talking about money, I'm satisfied, even if, you know, it ends here.

Sade (Member of the C-Suite) explains her focus as Member of the C-Suite of the Crystal Bank Group which is to work together with the bank board to move the organisation forward successfully: -

> *…Take Crystal Bank Group for instance, right now we have a board of about 15 people, but that's 15 independent, individually successful, competent, capable people who sit around the table, but whom, as a Member of the C-Suite, I must be able to manage successfully in the interest of the organisation, to harness their talents and their skills for the benefit of the institution, so it's really a room of equals, but you really must find a way to work together for the good of the organisation.*

4.7. Willingness to go an Extra Mile

This factor is closely linked to the above and emerged strongly from the discussions with all twelve respondents. Each respondent demonstrated a passion for the job supported by various examples, some of which are shared below. Aijay (Senior Manager) shares about the importance of planning and organisation to the achievement of success in both the professional and domestic platforms. She maintains that she has always strived not just to meet work targets but to exceed them and she demands the same from her subordinates. She discusses her work ethics: -

> *…When I hear some stories about women who didn't quite cope, I find it difficult to understand. 'Cos like I said, I have three kids, I've been here, doing the same job, and year on year, I've done well, I've always sought to exceed expectations whatever target it is, I just don't strive to meet, I exceed. So, we have a sales budget once a month, so, two days before month-end last month, we had about six accounts closed here. But I told my team that I wanted thirteen accounts, they said "Ah! But Aijay, we just need six". I said, "I don't strive to meet targets, it's to exceed it". And I was happy they got (emphasis) it because we exceeded it, so even year-to-date target, we are above it, my mantra is: "Don't be part of par, you need to distinguish yourself. You need to really stand out, and not just stand out, head high, both head, shoulder, waist. Stand! Out! (illustrates by wriggling and moving her body forward and upwards). You know, way above your peers, way above your contemporaries.*

The qualities discussed above are reflected in the findings of Aig-Imoukhuede (2005) which maintain that the management in the banking sector have discovered women to be the equal of their male counterparts professionally and are noted to be methodological and organised, have good instincts, intensely analytical, alert to risks and skilled in relationship management. According to him, women can draw on their instincts and intuition, they have the eagle eye to discover issues, and as managers of homes/families, they recognise individual talents, manage the potentials of their subordinates and bring to bear their unique understandings of the individual psychology and differences in their leadership styles, and as organisers, they coordinate the work environment in such manners that bring order and achieve results.

4.8. Trustworthiness, Dependability, Loyalty, Dedication and Commitment

All twelve respondents highlighted these traits as some of the primary reasons why the management of organisations in the sector appear to employ more women. Each of the respondents has spent between 10 and 50 years in the Sector. Some of the respondents share their experiences below.

Bisi (Senior Manager) who has been in the Banking Sector for 20 years explains: -

> *…I would say that we have more women working in here than the men and a lot of us are highly committed to our jobs, we take our jobs very seriously. So, in a way that has made the organisation desirable also for other women also, to come in.*

Raliat (Regional Manager) who has been with Pinnacle Bank for almost 30 years explains the importance of trustworthiness to the management of the banking sector: -

> *…Then actually I've heard, I think it was one bank MD (mentions another bank) they had a female MD then who was interviewed, and she was asked why she had a lot of women as her Branch Managers, and she had responded in that interview that "the women will not steal my money", she said, the women are more concerned about family life and looking good and yes, career advancement in a stable (emphasis) environment, that… so, she's happy with her women.*

4.9. Job Stability

Nine respondents mentioned this as one of the principal reasons why women choose to stay in this sector despite the challenges. Some of the discussions regarding this are featured below:

Raliat (Regional Manager) shares her experience of the importance of stability for a woman. She accepted the offer of a job at Pinnacle bank immediately after graduation and has been with the bank for almost 30 years. Raliat discusses receiving job offers from other banks and being successful at the interviews, but she has always put her family before the offers due to the impact a new role might have on her family. Discussing in detail: -

> *…The woman is always looking at family stability; I guess that's number one thing for the women so that probably explains why you have a lot of women in the banking sector. Stability (with emphasis) Yeah, they are career-driven, they are goal-driven, but you know, 80% of women are more inclined to looking at the effect of their job on their families. So, there's no point, you've adapted your life to your responsibilities here, so going somewhere, there will be a different…you need to choose whether you want quick career advancement…*

Raliat believes that if she had accepted the job offers, she would have progressed faster on the job: -

> *…I may have risen to DGM* (Deputy General Manager)*, you know, by now, it is not even I may, I must have* (with emphasis) *if I had jumped banks because, of course, the experience was there as well, but for me, at the expense of my family,* (sighs) *I really needed to look at my family's stability.*

Lara (Senior Manager) shares an experience of being headhunted for a role in another bank but rejected the role due to the impact the new responsibilities might have on her daughter: -

> *…I was headhunted by somebody in the Bank L, they wanted me to come and head a big (emphasis) unit in Bank L. But I said no because Mariam, my daughter then, she is now in primary 6, so if I had taken that Bank L job, of course, I would have been maybe an Assistant General Manager or a Deputy General Manager or a whatever by now to which I said no. Money is not everything. Money is not everything. At Pinnacle Bank, I already have my reputation. I don't have to prove myself. But over there, I had to prove myself. And that would mean spending less time with her.*

The discussions by Raliat and Lara are examples of personal sacrifices employed by women in the Nigerian Banking Sector as coping mechanisms as identified by Odunaike (2012), Akanji (2013) and Adisa et al. (2015). The discussions highlight the differences in the circumstances of women like Raliat and Lara, who choose the stability of their families over lucrative job offers which could have progressed their careers. These examples contrast with that of Fatima who chose rapid career progression and is struggling on the domestic front.

4.10. Resilience and Indifference to Sentiments

These factors were strongly highlighted in the stories of all 12 respondents. Examples are shared below:

4.10.1. No Empathy Buttons

Bisi (Senior Manager) who was nursing a six-month-old baby at the time of the interview shared her views about works ethics and the high professional standards she operates with as a matter of personal principle. Thus, she does not condone a lower level of performance from her subordinates. She explains: -

…I don't have an empathy button. So, even for me, I'm hard on myself, so if I'm hard on myself, you can imagine how I would treat others. So, I'm learning to look further on the empathy button, so that I can have a human face no matter how difficult it is to work with me.

Bisi's discussions support the discussions of Aijay earlier about striving not just to meet but to exceed her job targets, distinguish herself and stand out with her head, shoulder and waist. She, therefore, demands the same level of performance from her subordinates.

4.10.2. The Importance of Role Expertise

Lara (Senior manager), describes her passion for the job which drove her to acquire in-depth knowledge of various banking products outside of scope of responsibilities. This enabled her to go an extra mile to provide additional services (a total package according to her) to delight her customers, increase customer retention and meet set targets: -

…My customers come to me because they know that I have in-depth knowledge of the sector. I will tell you when to take your money out of the fixed deposit and put it in

treasury bills, or do commercial papers or buy shares because I will study the sector and I will be able to advise you on when to buy a house and when not to buy one. You know, banking is not just about "oh please I have a target, help me to meet my target". But your customer knows that whatever it is, you would give valuable advice. Yes, you are working for the bank, but also...you must also grow the customer's wealth because you cannot have a customer fail on your watch.

4.10.3. Ability to Resist Sexual Harassment

A noteworthy point made by Lara in addition to the discussion above was that due to her skills and expertise, she was not afraid to take the right actions to deal with issues of sexual harassment from male superiors and customers. She explains that some female colleagues fall victim to sexual harassment because of the knowledge gap and a lack of expertise which often results in fear, insecurity and the tendency to succumb to such pressures in a bid to cover up the knowledge gap, meet the set targets and sustain their jobs. According to her, offering a total package has enabled her to meet set targets and guarantees customer satisfaction which in turn attracts more customers through referrals: -

> *…So, if I have a total package, which customer would come to me and say that "you must sleep with me before I give you money and I won't be able to tell you immediately that "go to hell?" And if I tell you "go to hell", I will give you the MD's number, "call the MD and tell the MD I said go to hell". The MD will back me* (speaks emphatically). *So, I wasn't scared to work hard. It is only when you are scared to work hard that your boss would say "if you don't do it, I will fire you". "Why would you fire me? You cannot fire me o*! (speaking vehemently) *You can't! If I refuse to sleep with you, you will fire me? No!"*

Lara's discussion and strong reaction above, reinforce sexual harassment as one of the severe challenges that women frequently encounter in the banking sector from both male superiors and customers. A bank's core function is financial intermediation, which involves accepting depositors' funds and lending these out for profit (Aig-Imoukhuede 2005; Oluduro 2015; Gololo 2018). As such, one of the primary functions of a bank manager is funds mobilisation from customers, and it is with these funds that the bank engages in trading activities and also performs its core functions. From Lara's discussion, in the process of performing this function, female bank managers such as herself encounter issues of sexual harassment from

potential customers who often expect or pressurise the women to trade sexual favours in exchange for the funds they invest in the banks. Women encounter similar pressures from male superiors in the banks which are often accompanied by threats of dismissal if the woman involved fails to comply. According to Lara, women who are unable to put in the hard work required to meet the set targets or who do not demonstrate the required level of knowledge and skills to achieve results become desperate, and are thus, compelled to succumb to such pressures in order to keep their jobs.

On the other hand, a female employee who is a high achiever, who demonstrates the required level of knowledge and skills which enable her to offer excellent services (a total package as described by Lara) recognised as valuable by both the customer and the banking organisation then develops a sense of self-worth and confidence. These enable her to boldly resist sexual harassment from potential customers and male superiors and, if necessary, tell them to "to go hell" as demonstrated in her discussion above, with the backing of the organisation.

4.10.4. Boldness to Undertake Inconvenient Career Advancement Opportunities.

Buki (Member of the C-Suite) who could not have children until after 13years of marriage shares her experience of being offered a three months Leadership Management Training Program at XY University which meant she would be abroad and away from her spouse and her eighteen-month-old baby for the duration of the program.

Her spouse, relatives and friends vehemently opposed this decision and said to her:-

> "...*O fe fi awon omo yi si'le, awon omo t'o duro fun lati ijo yi?Ah!!"* [10]*(you mean you are planning to leave these children? The same children you waited so long to have? Ah!)* She responded to them*: "ti e nso pe mo nlo mo n fa'won omo si'le, se alejo ni mo nf'awon omo le fun ni? Se bi Baba won wa nbe"* (when you say I am going away and leaving the children behind, am I leaving them with strangers? Is their father not with them?) *Hmmm? And nothing's going to happen to them; they'll be fine"*.

Buki explains that her spouse never believed she had the nerve to take such a huge risk, and he challenged her decision as discussed below: -

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[10] Translation of the discussions in Yoruba language were done by the researcher who is a native of the Yoruba tribe in Nigeria.

> *…. I remember sitting on the plane when I was going, and my husband called me,*
> *"Are you really going?"* (Laughs) *Mo ni* (I said) *"I am" Mo de pa phone*
> *yen,* (laughs) *mo pa ni!* (I turned off the phone, I actually turned it off!), *as in "where*
> *I am now? Nobody will mess with me…mess with my life.*

Buki explains that in her determination to take advantage of such a golden opportunity, she employed a Nanny to look after her children and purchased two video cameras for her accommodation in XY University and for the children's room in Nigeria. She was, thus, able to have video conversations with the children and Nanny daily. She was also able to arrange short trips back and forth during the period until the program was over. She rounds off her discussion with an admonition for women to develop the courage to do whatever it takes to achieve their career goals as shown below: -

> *….If I had not gone for the program which was another very sort of… you know,*
> *excellent experience for me, I wouldn't have been able to do it much later, and it's*
> *still three months, can we go away now for three months? Of course not! I tell people,*
> *you know, there are times when you do what you want to do, everything else will take*
> *care of itself.*

In an environment like Nigeria with rigid patriarchal and cultural strongholds where a woman is expected to be subservient (Akanle et al. 2016; Adisa et al. 2015; Adisa et al. 2016), the actions undertaken by Buki, would have been termed as insubordination to her husband ad negligence and gross irresponsibility to the children. Such actions could result in severe penalties and social sanctions. The situation, therefore, appears to indicate that a gradual shift may be occurring in the cultural hold over women in Nigerian society. However, the qualities of passion, hard work, loyalty, efforts, determination, result delivery and resilience described in points A and B are supported by the views of Aig-Imoukuede (2005) which maintains that these qualities have become a key lever of competitive advantage. Women have thus, been able to achieve rapid career progression and also make outstanding contributions within the banking Sector workforce with a number of them emerging as Executive Directors in Nigerian banks (Aig-Imoukhuede 2005). These qualities demonstrated by the women appear to support the suggestions made from the research of Aig-Imoukhuede (2005) that leadership traits are not genetically acquired, and leadership traits have nothing to do with gender

CHALLENGES ENCOUNTERED BY THE WOMEN IN THEIR JOURNEYS THROUGH SENIOR MANAGEMENT

The findings from this research and the review of literature have revealed the Nigerian Banking Sector as a male-dominated terrain with little or no support policies for women. These challenges have emerged from the data compiled from the life stories of the women. The various themes have been categorised in line with the framework developed from Walby (1989) and Hunnicutt (2009), showing the impact of patriarchy on the six structures existing within the Meta (the state and the institutions), Meso (organisations) and the Micro (individual challenges from individuals) levels within the Nigerian society. These are illustrated in figure 2 below with more in-depth discussions in the section after.

To support the diagram below and to enhance clarity and understanding, the various themes, subthemes and sub-subthemes in this section have been organised into the table below:

Figure 3: The Six Structures of Patriarchy in Nigeria (Source: Interview Data and Literature)
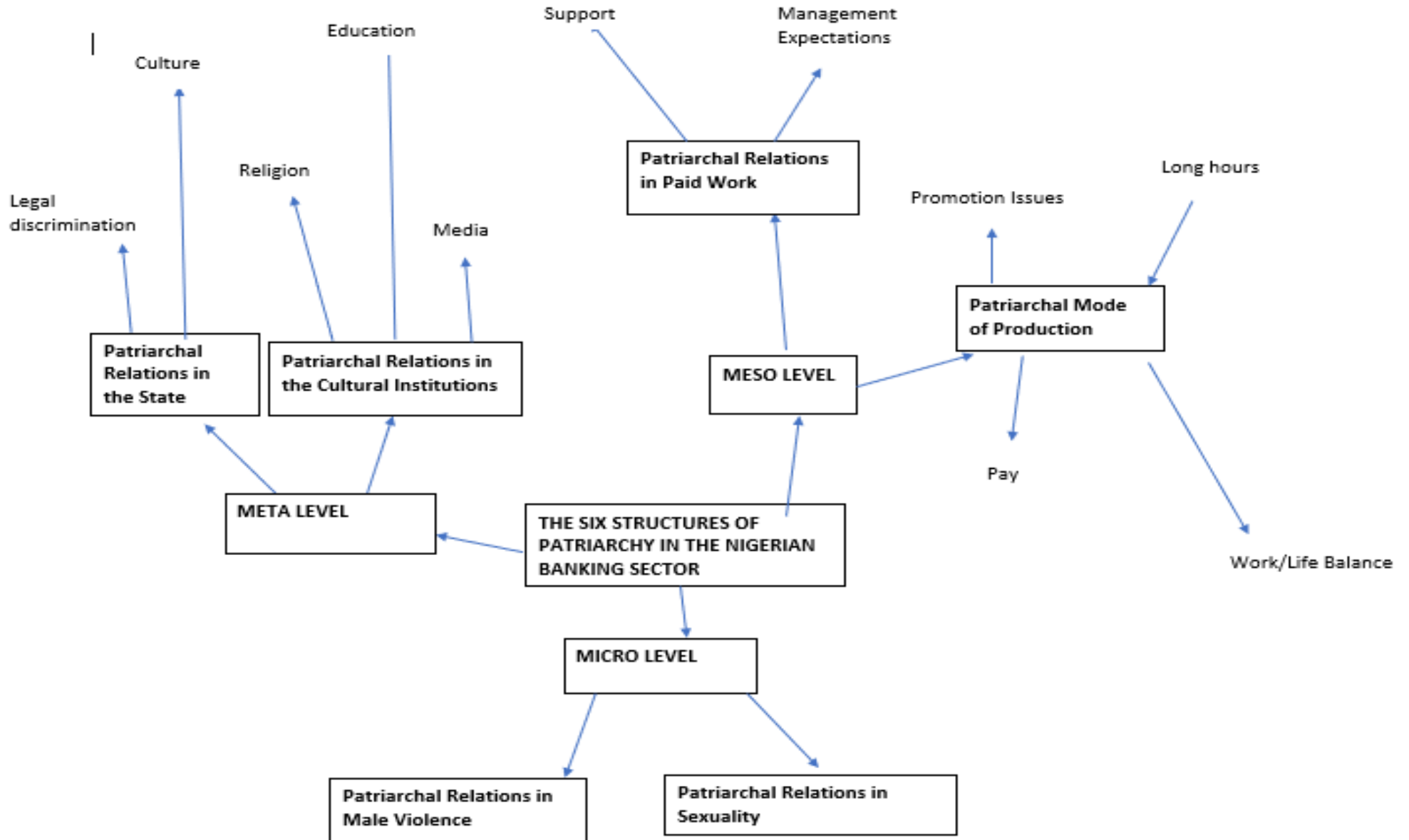
Table 7: The Challenges Experienced by Women at the Meta, Meso and Micro Levels

META LEVEL (The State and the Institutions) Patriarchal Relations	META LEVEL Themes and Sub-themes	MESO LEVEL (The Level of the Organisation) Patriarchal Relations	MESO LEVEL Themes and Sub-themes	MICRO LEVEL (Individual challenges from Individuals) Patriarchal Relations	MICRO LEVEL Themes and Sub-Themes
The Patriarchal Relations in the State	• The Scarcity of women in top management positions in the banking sector • The Glass Cliff	**The Patriarchal Mode of Production**	• Extended Hours and Details of Hectic Schedules • Lack of Work/Life balance • Adverse Impact of the Hectic Schedules: - Adverse Impact on Family - Adverse Impact on Health and Wellbeing • High Management Expectations and Demands • Insecurity, Fear and a Lack of Confidence	**Patriarchal Relations in Male Violence**	• Deposit Mobilisation and Sexual Exploitation • Sexual Harassment as a Norm in the Banking Sector
Patriarchal Relations in Cultural Institutions Such as Religion, the Media, and Education	• Culture and Religion Media: - Assumptions of bottom power • Education: - Accidental Bankers and Academic Progression	**Patriarchal Relations in Paid Work**	• Office bureaucracy/ Politics / Challenges from Working with Unsupportive Superiors / Working in a Hostile / Inflexible or Harmful Organisational Practices • Frustrated Projects due to Inflexible Organisational Policies and Procedures • Limitations to Productivity due to Inflexible Organisational Processes • Lack of Support from Female Superiors and Bosses • Lack of Support and Recognition by Female Employees in Subordinate Positions • Lower Wages • Challenges with Career Advancement • Promotion Opportunities • Career Limitations due to Mobility Challenges	**Patriarchal Relations in Sexuality**	• Family pressure - Pressure from / Inadequate support from the spouse

4.11. META LEVEL (The State and the Institutions)

4.11.1. The Patriarchal Relations in the State

A. The Scarcity of Women in Top Management Positions in the Banking Sector

Women in this patriarchal mode are excluded from a direct presence in the state and also through their lack of power within the gendered political forces brought to bear on the state (Walby 1989). Reports from SIGI (2014) acknowledges that Nigeria has very high levels of discrimination against women in social institutions. Although the Nigerian Banking Sector demonstrates a higher representation of women than other sectors in the economy (Aig-Imoukhuede 2005), the sector is still plagued with the challenges of gender imbalance whereby women, though well-educated with the relevant experiences are prevented from accessing certain positions in the sector and in Senior Management which are classified as the male preserve (Aig-Imoukhuede 2005). Currently, the Nigerian Banking Sector consists of twenty-two commercial banks, and the leadership of these banks include three female MD/CEOS and three female chairpersons (Wabara 2017; Edozien 2019: Onwuka 2019) a representation of about 27%. The respondents in this study include four members of the C-Suite: Irene, Sade, Buki and Tutu each of whom is the first woman in the history of the organisations to undertake her current role. In line with Aig-Imoukhuede (2005) the findings in this research demonstrates that more of the women are concentrated in Senior Management positions in departments such as Risk Management and Compliance, Human Resource Management and Relationship Management than at the Chairperson, CEO or board levels.

B. The Glass Cliff

In addition to the scarcity of women at the Top Management positions, findings from this research reveal that some of the women who possessed the relevant qualifications and experience in Senior Management Levels and were persistent in their demand to progress into Top management positions within the banks were assigned to some precarious positions, a situation which is described by Ryan et al. (2016) as the glass cliff. This finding, though more common in the more developed economies, emerged as a surprise in this research as it was not reflected in the literature reviewed as one of the challenges encountered by women in Nigeria. Ryan et al. (2016) define the glass cliff as the tendency for women to be more likely than men to be appointed into leadership positions that are risky and precarious. Examples of these according to the authors are appointments in corporate board positions, public organisations such as schools and agencies and also within the political sphere. All four

Members of the C-Suite shared experiences of this challenge in their progression through Senior Management and had each worked hard to turn the situation around, to prove themselves and succeed on the roles.

Irene (Member of the C-Suite) had commenced her banking experience in the early 1970s when the British and American banks who employed very few women had a dominant presence in the Nigerian Banking Industry. Irene battled against the odds and progressed into Senior Management where she was the only woman among her male counterparts in some of the positions she occupied. She shared her experiences of heading a team of male colleagues she referred to as 'Metros[11]' needing to challenge authority and have her 'arsenals ready' day by day in her journey through Senior Management in order to survive and avoid being pulled down by her male counterparts. This did not augur well with the management in a culture where men are used to male domination and female subordination and she was, thus, transferred to a mismanaged subsidiary of the banking organisation. She described the organisation as 'comatose', a and 'doghouse' and 'dead on arrival' and her assignment was to revive this subsidiary which had been drained of all operating funds. The aim of this action by the management was to expose her to a precarious role knowing that she had not worked in a Top Management role before this period and thus, had little experience to function in such capacity. She shares her story: -

> *….I had moved from Corporate Finance at this time, then I was made the Head of the…. of all the Metros and the resources were just not coming so I just used to write these strong memos and they said, "This woman is going to cause trouble, let's take her out of here". So, I was put in a subsidiary that was dying, it was in…Ahm (sighs), so, I was sent to a dog house which was that, they can't fire you if you are good, if you know your job, …you have to have a good reason to fire someone so I was moved into this dog house in 1989 as the head of the subsidiary that was comatose, there was a run on its deposits, there was nothing*! (No funds to operate with)

During this period, Irene had just suffered the tragedy of divorce from her spouse followed by the death of her father who had been supporting her financially after her spouse abandoned

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[11] Metros: A usually urban heterosexual male given to enhancing his personal appearance by fastidious grooming, beauty treatments, and fashionable clothes (Merriam-Webster 2020)

all responsibilities to her and the four children. Motivated by her situation to succeed Irene accepted the challenge and was able to turn the organisation around in seven months. She explains: -

> *…So, I was moved out as AGM in the bank because I was asking too many questions. Just disrupting the system, ha! Ha! …and I couldn't quit at the time. I had my four children to think about and my father just died. Yes, so*, (sighs) *I went there, and I said "if I quit, they win! I will not quit; I'm going to make this thing work". The subsidiary was dead on arrival, so I sat down, just looked at the portfolio,…that's why I said that people have different skills, we have talents that God has given to us, we just need to tap into it and I tapped into it, long story short in like seven months, whew!* (Demonstrates with her hands) *turned around. That dead…turned around!*

Irene succeeded on role by sourcing for deposits through her contacts. With the acquired funds, she engaged in high profile profitable transactions which gave the organisation visibility and increased business and its overall net worth. This achievement resulted in her appointment by the Federal Government within a year, to a more senior role in the C-Suite position of main organisation which she had been transferred from, ahead of her male colleagues who had been General Managers when she was an Assistant General Manager. She explains: -

> *…I started work (in the subsidiary) in June, by the first of July, the following year, I saw my name in the newspapers, I'd been made a Member of the C-Suite position of the main bank, ahead of all of those guys who were my GM.*

Irene progressed from this role on to other more senior roles on the boards of banks and her achievements and recognition opened doors of opportunities for other women to progress into Senior Management positions in the banking sector.

4.11.2. Patriarchal Relations in Cultural Institutions Such as Religion, the Media, and Education

This patriarchal structure is composed of a diverse set of practices which are essential in shaping gendered subjectivity in the distinction between the genders at an experiential level. (Walby 1989).

A. Culture and Religion

The drivers of patriarchy and gender inequality in Nigeria are deep-rooted religious and cultural prejudice against women, engineered by religious and traditional practices and systems (Essien and Ukpong 2012). Examples of such rigid cultural strongholds in the Nigerian society occur in situations whereby women are rendered powerless to resist marital abuse and are socialised to remain in abusive marriages irrespective of the level of abuse or violence they suffer in the marriage due to the stigmatisation associated with singlehood and the divorced state (Aderinto et al. 2006; Familusi (2012); Ntoimo and Isiugo-Abanihe 2013). Thus, while a man is culturally permitted to marry many wives, the woman experiencing marital abuse must remain in the marriage irrespective of the level of maltreatment and abuse (Aderinto et al. 2006; Familusi 2012; Ntoimo and Isiugo-Abanihe 2013).

i.   Culture

The social relations and the activities of men and women in Nigeria are governed by patriarchal systems of socialisation and cultural practices (Okafor et al. 2011) which are deep-rooted in the Nigerian culture (Akanle et al. 2016).

An example of such cultural practices was shared by Fatima (General Manager) whose mother was compelled by family traditions to be a stay-at-home Mum. She was totally dependent on Fatima's father for sustenance, a situation which rendered her powerless to react against the constant maltreatment and abuse she experienced from him. According to Fatima, her mother who had accepted the situation as her lot in life used to say: -

> *…Ah! omo mi,… awon omo mi ni mo…n…*(pauses) *tele, t'o ba ti toju omo mi, o ti tan niyen"* (My child…my children are all I'm concerned about and as long as he takes care of my children, that's enough for me) *and so, "t'o ba ti toju omo mi, nkan to ba wun un ni k'o se, wahala ti e ni yen"* (Claps her hands in a demonstration).(As long as he takes care of my children, he can do whatever he likes, that's his problem).

This situation is a typical example of rigid cultural strongholds in the Nigerian society whereby women are rendered powerless to resist marital abuse and are socialised to remain in the marriage irrespective of the level of abuse or violence (Aderinto et al. 2006; Familusi (2012); Ntoimo and Isiugo-Abanihe 2013).

Interestingly, Fatima's perception of Nigerian culture appears to be different. This is highlighted from her belief that her mother was lazy, had a choice and may have been happier in her marriage and more resilient if she had worked. This also indicates that a gradual shift appears to be occurring in the cultural orientation as the mindset of the female workforce in the younger generation appears to be undergoing a transformation which causes them to be more openly opposed to the rigid hold of culture. Fatima's experience resulted in a determination to work hard, succeed and be independent. Fatima explains her disapproval of her mother's choices: -

> *…And I thought, "Is she happy? And so, for every little thing, you have to wait for Daddy to give you money. You want…so you have two hands, why can't you…?"* *So, I remember from a very young age saying; "I'm never going to be dependent on anybody"* (speaks each word slowly for emphasis).

Unfortunately, the traumatic experience which had produced a strong determination for hard work and independence has resulted in Fatima experiencing marital conflicts due to the long hours and hectic schedules she undertakes as she reveals in the discussion below: -

> *…I am struggling with the home side, so, it's striking that balance. How do you strike a balance? I don't know. I don't know! I don't know!* Voice rising with each statement*). But, one thing I know for sure is that I'm struggling.*

Fatima's story emphasises the position of the woman in the Nigerian culture as a no-win situation, whether she is a stay-at-home Mum like Fatima's mother, or a professional, like Fatima. The challenge here appears to be the patriarchal and collectivist nature of the Nigerian culture which regards the women as subordinate to men (Eboiyehi et al. 2016; Igbelina-Igbokwe 2013) and the familial responsibilities as the women's primary 'calling' (Bankole and Adeyeri 2014). Thus, whether independent or not, women still experience conflicts.

ii.   **Religion**, on the other hand, is used according to Igbelina-Igbokwe (2013) as a critical weapon to enforce subordination in Nigeria. Nigeria, as a religious country, has over 90% of the population believing in God (Cole 2007; Osewa 2017). Issues with religion were raised only by Fatima who describes her disagreement with some of her spouse's restrictive religious views: -

...I just met a guy who...I didn't even understand all that culture stuff until I got in and it started to become very apparent. And I remember I used to say things like "don't expect that I'll cover my head because I'm not gonna cover my head". And while we were dating, it was not an issue, but then when we got married, he was trying to make that an issue...

While Fatima's experience indicates that this challenge is existing for women in the Nigerian society, the silence maintained by the other women about the challenge indicates that they may have accepted domination through religion as a normal part of the Nigerian culture. However, what emerged more strongly from the life stories of the respondents is the use of religion as one of the main coping mechanisms for women. This is discussed in detail as a part of the coping mechanism in chapter 5.

B. Patriarchal Relations in the Media and the assumptions of 'bottom power'[12]

Amobi (2017), Igbelina-Igbokwe (2013), Aromona and Waters (2017) and Ibbi (2017) argue that the portrayal of women in the Nigerian media such as Nigerian movies further vilifies and portrays women as promiscuous and immodest. In addition to this, a significant challenge, highlighted by women in the Senior Management roles in the banking sector, is related to their credibility, integrity and capabilities as senior managers being questioned based on the general assumption that their achievements have been attained through the trading of sexual favours (bottom power) rather than by merit. This challenge was acknowledged by three respondents, particularly those in very Senior Management positions. Irene (Member of the C-Suite), who is between 60 and 70 years of age and had started her banking experience in the early 1970s when merchant banks, owned and managed by Americans had just commenced operations in the country and had few Nigerians in employment. She rose through the ranks to become one of the first female Members of the C-Suite in Crystal Bank – one of the most prominent banks in Nigeria and later became one of the most prominent Nigerians female Members of the C-Suite in Sapphire in the history of the organisation. Irene describes the assumption of bottom power as one of the significant challenges encountered in her accomplishments on the roles and argues that if a woman attains a position in Senior Management through bottom power, it is difficult to achieve and

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[12] Bottom power is a common phrase in elite Nigerian circles which refers to any use by women of their sexuality to gain favour, social opportunities and privileges from men both as individuals and as authorities (Okeke 2001; Adichie, 2014; Ozoekwe 2020)

sustain the high expectations for performance and results delivery required by from the role by management, through bottom power. Irene describes the qualities that influenced her appointment as one of the most prominent female C-Suite position holders Crystal Bank: -

> *…No, it wasn't even the history* (her track record), *it was the money that I made because I was able to make a lot of money, nothing, nothing! (emphasis) works like when you can make money for…Yes! That was the trick; it wasn't the fight (*emphasis*) they all thought I was coming there to fight, they thought there was nothing in my head, because I was still relatively young, ah! I was forty-one at the time, and they'd never had anyone on their board, Executive board that age, where you see am?* (Where would you find a forty-one-year-old woman in such an executive position at that time?*) and yeah, they said "it's all bottom power".*

Tutu, who is also the first C-Suite position holder in a prominent banking organisation in the history of the bank, shared her experiences of the assumptions of bottom power: -

> *…If you're a woman in Nigeria, and you are not a walking disaster, and you do your job well, there's an automatic assumption that you must have slept your way to the top, you cannot work well with a male, or be seen talking to a male, and then not…they start to insinuate.*

Tutu explains that sometimes, the assumptions proceed beyond insinuations to confrontation by people, including women, in the society. Sharing an example of an assumption of trading sexual relations to achieve the unique position of a prominent member of the C-Suite which she currently occupies, Tutu states: -

> *…And you see, someone's even asked me to swear on my children's life that I did not date Mr C. And this is someone very senior. Someone who asked me to swear on my children's life. And I'm like... "Gosh"! So, it's those sorts of distractions, yeah, when they try to pull a woman down, based on outright fiction.*

C. Education
Accidental Bankers and Academic Progression
Educational facilities in Nigeria are generally believed to be inadequate, with limited access for girls and women (Makama 2013) particularly at secondary and tertiary levels compared with men (Izugbara 2004; Temesgen 2008). However, contrary to the norm, women in the

Nigerian Banking Sector have managed to acquire the level of education required to be gainfully employed and make significant progress into Senior Management positions (Aig-Imoukhuede 2005; Bankole and Adeyeri 2014; Olagunju 2014; Wabara 2017). Interestingly, only Aijay out of 12 respondents had an initial plan to become a banker and hence, studied a banking-related course as a first degree. The other respondents all studied different courses such as Law, Psychology, Chemistry, as shown in table 6. An example of this can be seen from the story of Cordelia (Regional Manager) shared below: -

> *...I graduated, but my first degree was in English Literature from University A, and I didn't plan to be in banking, I actually thought (pauses), that I was going to be in communications or something around public relations, that was my dream all the time. So, I would say I am an accidental banker* (laughter).

However, after securing employment in the Banking Sector, many of them have acquired additional banking related degrees and professional certifications alongside the stressful job, to facilitate their career advancement in the sector and position themselves for advancement opportunities. Examples are discussed below:

When Bisi (Senior Manager) was asked about an initial plan for banking, she responded fiercely in disagreement, indicating that banking had never been part of her plans for future occupation she maintains emphatically: -

> *...Hell no! Hell no! I graduated with a Second Class Upper in Agricultural Extension Services. It (banking) was the only viable sector that was gainfully employing, So, I just came in on merit, and that was all.*

Discussing her academic progression, Bisi states: -

> *...And I do have a Masters' degree in Marketing, and I'm also a member of the Nigerian Institute of Management (NIM), I have a certification in Human Resources, and currently, I'm a member of the Chartered Institute of Banking (CIBN), acquired on the job, yes. You have to do that to be relevant.*

Bisi also shares her career progression journey in the bank: -

> *...I've done quite a lot. I rose through the ranks, I did cash operations, I did customer service, I was in treasury as a treasury officer, and I was in relationship*

manager in the retail space, I did what we call workplace banking… yes, I did portfolio management, I was a zone head for Sales, and I also did Zone head for the region…for Relationship Management, right now, I manage the branch.

Describing how she balances studying with the hectic work schedule and domestic responsibilities, Bisi explains: -

…So, it's about you going for crash tutorial programs, finding time to read when you can during the week or weekends, and then going for crash tutorial programs to be sure that you are on track at least, and understanding what is going on…

Raliat (Regional Manager), discusses her journey into the banking sector.

…So, new generation banks were just springing up at that time, and that was the time I just graduated from school, so I applied, so I just went for an interview, and that was it. But the bank was recruiting graduates with a Second Class Upper of any discipline and, that's how come I was interviewed…

Discussing her challenges with balancing education, work and family: -

…You know, the challenges of working on the bank, having a family, and things were really tough, we closed late, worked Saturdays, Sundays at times, so when would I have the time to go to school? I started Chartered Institute of Bankers (CIBN) in 1993, and when I got married, I just stopped it, because I couldn't just juggle it.

However, Raliat persisted. Discussing her commitment to academic progression, she explains: -

…I didn't have any knowledge of banking, I started learning banking (laughs), and shortly from there, I started doing my banking exams. I was advised to do banking exams, and I had to space the banking exams, that's because I used to go for lectures after work. In 1997 precisely, I went to enrol for a post-graduate diploma in Business Admin (Business Administration). You know, it was for one year. Immediately I

finished in '98, I enrolled for and did an MBA for two years, I did a certification on Character Education, I'm doing another one now called (laughs*) Design Thinking and Innovation.*

Raliat discusses her career progression: -

….I've done operations, I've done back-office operations, branch operations, I've done sales and relationship management, so, (hesitates) *sometimes, Head of operations in the branch, sometimes, I'm Branch Manager, sometimes Regional Manager, sometimes. Zonal Manager, then, I'm also back to the branch again now.*

The studies of Mordi et al. (2012) and Bankole and Adeyeri (2014) reveal that the Nigerian Banking sector is one of the most mature sectors of the Nigerian economy and attracts highly skilled workers from across the 36 federal states of the country. The above discussions reveal a phenomenon that is contrary to the normal expectations for women in the Nigerian Society. Despite the hardship encountered daily with the double burden and role conflict (Eboiyehi et al. 2016) combined with various academic pursuits, the women rely primarily on self-efforts (cognitive survival and personal hardiness as described by Mordi et al. (2012) and Amao-Kehinde and Amao-Kehinde (2013). These struggles reflect their efforts to acquire the level of knowledge and expertise required to position themselves to effectively contribute to the current status of the Nigerian Banking Sector, a sector recognised by Mordi et al. (2012) and Enekwe et al. (2014) as a vital sector which contributes significantly to the Nigerian economy.

4.12. THE MESO LEVEL (The Level of the Organisation)

4.12.1. The Patriarchal Mode of Production

Under this patriarchal mode, a housewife's labour is expropriated by her husband within the marriage and household relationship (Walby 1989). The patriarchal and collectivist nature of the Nigerian society regards the familial responsibilities of the women as their primary 'calling' (Bankole and Adeyeri 2014). In the absence of adequate social care or welfare systems to care for the elderly and vulnerable, the women have no other choice but to combine the daily work requirements of twelve to fifteen hours or more and weekend work in the banking sector with their 'primary callings' (Bankole and Adeyeri 2014; Akanji 2013). The impact on women is discussed below.

A. Extended Hours and Details of Hectic Schedules

This challenge, in addition to weekend work, as discussed under Walby's (1989) patriarchal mode of production are common challenges experienced by women in the Nigerian Banking Sector. This was identified by Hassan et al. (2010), Adisa et al. (2016), Ntoimo and Isiugo-Abanihe (2014) and Bankole and Adeyeri (2014). This was acknowledged by the 12 respondents while eight of them elaborated on the issue. Some of the discussions are shown below.

Raliat (Regional Manager) discusses the Impact of long hours which deprive her of adequate sleep: -

> *...And things were really tough, we closed late, worked Saturdays, Sundays at times, I'm the one that gets home 10, 9...It's hectic but* (slaps her hands together), *you just have to do it. You leave home as early as 5.30am or 5.40am, so that means you have been awake since 4.30am ….*

Lara (Senior Manager) shares a similar experience of long hours in addition to management expectations to attend promptly to organisational demands even outside of regular working hours: -

> *...Averagely you know, of course, we are supposed to close by 5 pm, but no, you usually leave around 7 pm, you know. So, 7 am to 7 pm every day. And then you get home your boss sends you an email: "I need you to respond. Now! Now! Now! Now!" I'm always on the phone in Pinnacle Bank. I must always keep it charged because I don't want anything delayed, and you know, Pinnacle Bank, that's where you get queries. You don't respond to an email, they say, "I sent it to you last night"!*

Last night! They don't even care if you have slept. "And you didn't respond until 10 am this morning, so in between that time, did you not think to check your phone?

B. Lack of Work/Life balance

This factor appears to be a significant challenge for women in Nigerian banks, as highlighted by eight respondents. It is a challenge under the patriarchal mode of production (Walby 1989) and discussed by Akanji (2013), Adisa et al. (2016), Eboiyehi et al. (2016) and Hassan et al. (2010). It was quite interesting to discover that while the concept of Work/Life balance was known to three respondents who work in banking organisations with existing international affiliations and who admitted to benefitting from the scheme, the concept and its importance appears not to be understood by eight respondents who work with indigenous banking organisations. This indicates that working long hours without an established support system, maybe the norm in Nigeria as revealed by Oladayo and Leah (2014). This is shown in the discussion by Maureen (General Manager): -

…I think more of these things, about work/life balance, you need to create it for yourself. Psychologically or consciously create a work-life balance for your…self (emphasis), *you know. Eat well, eat what you want to eat, for instance. I bring my food from home. So that's one of my Work/Life Balance… Okay, and, maybe go watch a film, with family, friend…And if you're saying is there anything that would separate women from men? Maybe you would go maternity leave…But there's no special concession because "I'm a woman you're a man, I get the privileges", I don't think so….*

To obtain information about the existence and impact of WLB programmes in Maureen's organisation, I probed further by giving examples of WLB programs such as working from home or flexible working arrangements to help her understanding, she responded: -

…. What is flexible…working from home? No, there is nothing like that here. No, nothing like that here. We operate a structured environment so working from 7.30am to 6pm, you know, resumption time is 7.30, we open the door to customers at 8am …

Tutu (Member of the C-Suite), who had long previous working experience in the UK banking Sector compares her working experience in the UK with her current role in Nigeria where such benefits are not available due to what she refers to as a culture of distrust. She provides an example of a particular incident in her office which required her to conduct an intense investigation and produce a report within two days in order for the management to make a prompt decision about the resolution. She knew such a report required a high level of focus and concentration which she could not achieve at work, so she asked her boss for two days off to work from home. She describes his reaction below: -

> …I think we would like to, but especially at the C-Suite level, it's for you to manage your time and to deliver and you're expected to be around at certain times, but here, if you say you're working from home, I guess because of the culture, and the distrust, you are regarded very suspiciously. The former CEO…So, I went to his office; I said: "CEO, I'd like to work from home for two days". He looked at me sceptically…I said "look, just give me two days. Today is Wednesday, Friday evening I will be back in the office, and I will have a report for you". I said, "trust me". He trusted me, and when I gave him the report, he was gobsmacked, he couldn't believe it.

The situation appears even more challenging for single mothers, as explained by Tutu: -

> … In Nigeria, you know, people know I'm a single parent but just to take time off, sometimes is a really big issue. It's a big issue.

Buki, a Member of the C-Suite of a bank in Nigeria with headquarters domiciled abroad, discusses WLB and the positive impact on the productivity of the employees in her organisation: -

> …We have flexible working and we just re-iterated the policy again, we started that about two or three years ago, you can work from the nearest branch, you can work from home, you can choose the days of the week when you work…you can choose the hours, as long as you make the minimum. So, you can decide "I don't want to work from eight to five, I'd rather come in at ten and then, on some days work… you know, there's flexibility….

I was surprised about the successful establishment of a Work/Life balance policy in a banking organisation in the same sector where others such as Maureen (Regional Manager) were unfamiliar with such programmes. I enquired further about the impact of the program on the productivity of the employees in her organisation. Buki responded emphatically: -

> …*Significantly!* (with emphasis) *it increases productivity.*

According to Buki, having a day off during the week, or working from the branch nearest to their homes means that the women can sort out their domestic responsibilities such as caring for family members and children. They are, thus, able to achieve a better-quality family life which in turn results in a boost to overall organisational productivity. She explains further: -

> *… In our head office we have what we call virtual working, so it's Plug and Play, so you know that okay, Corporate Banking [13]is on this floor but you can sit anywhere. So where ever you plug your phone laptop into, the phone near it becomes your extension, and it's your permanent extension no matter where you are, you know, so we have those things that, you know,… it's really about peace of mind and giving people choices because the choice would be to leave. So why don't we manage the narrative around it? Why don't we constructively create a choice outcome that suits us and our staff? And it works…*

In light of the discussion by Buki, some of the women shared their experiences of the impact of the double burden, stressful schedules, the lack of effective WLB policies on themselves, their families and health and wellbeing as shown below.

C. Adverse Impact of the Hectic Schedules

Studies by Hassan et al. (2010), Mordi et al. (2012), Adisa et al. (2015) and Adisa et al. (2016) reveal that Nigeria operates a collectivist culture in which family includes both the immediate family and members of the extended relations such as aunts, uncles, cousins, in-laws and nephews, the care of whom become the sole responsibility of the woman upon marriage. In the absence of adequate social care or welfare systems to care for the elderly and vulnerable, the result of such demands on women in the banks in addition to the daily work

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[13]Corporate banking: Works directly with businesses to provide them loans, credit, savings accounts, and checking accounts which are specifically designed for companies rather than for individuals (Majaski 2019)

requirements of 12-15 hours or more and weekend work (Bankole and Adeyeri 2014) is described by as role overload by Akanji (2013) and burnout by Oke and Dawson (2008). All 12 respondents acknowledged and discuss the adverse impact of the hectic nature of the work (Eboiyehi et al. 2016) on different areas of their lives: -

i. Adverse Impact on Family

Fatima, a thirty-three-year-old (General Manager), shares her story of being recently headhunted for the current role she occupies, which she commenced three weeks before this interview. She has a three-year-old son and had planned to wait for a couple of years before having another baby. The purpose of the plan was to enable her to settle into the new role, focus on the deliverables, demonstrate the skills for which she had been headhunted, make the necessary impact and meet the organisation's expectations before embarking on the additional responsibilities of another baby. However, she accepted the offer of the new job the same year she had planned to have another baby, resulting in the temporary suspension of her personal / family goal; a situation which is generating conflicts with her husband. She shares details of the impact of the situation: -

> *…I don't think I'm happy anymore, because I tend to lean more on the work because I think I understand it more. Hmm? I tend to do more with the work and…but I know my family, my home is suffering as a result. But I don't…. honestly, I don't know what to do…*

Furthermore, as a result of the hectic schedule which makes it difficult for her to spend time with her family adequately and also perform her domestic responsibilities effectively, she compensates by hiring three nannies to care for her son and to organise the domestic domain on her behalf. She, however, recently received some negative feedback about behavioural issues concerning her son from the nursery he attends. She explains further: -

> *… I went to the PTA this afternoon, and they told me that my son was very stubborn and he's seeking attention, that whenever you say no to him, he starts crying. He's very smart, but they feel like it's going to start affecting his performance because he doesn't recognise authority because he's the lord and master in the house. He's only three years old, but the nannies do everything that he wants to please him, and he's getting away with it. He's getting away with it, you know. So, you can imagine getting*

that feedback (Breathes heavily and blows out the air in frustration). *What do I do?*
What do I do?

A noteworthy factor emerging from Fatima's discussion is that although she has made an
accelerated level of progress and is an achiever in the Nigerian Banking Sector, she is very
unhappy with the quality of her domestic life. Fatima's experience indicates that in addition
to the burden of professional and familial responsibilities, some of the women in the Senior
Management positions undertake the additional burden of guilt for the neglect of some
domestic responsibilities which unavoidably occur as a result of their long hours and hectic
schedules.

ii.   Adverse Impact on Health and Wellbeing

Aijay (Senior Manager) discusses her challenges with several miscarriages due to the
stressful nature of the job which involve leaving home very early in the morning, travelling
long distances on rough and neglected roads and arriving home very late. The next time she
conceived, she underwent a Shirodkar (explained by Aijay in the discussion following) to
sustain the pregnancy and was advised by the doctors after the procedure to reduce the level
of her activities to sustain the pregnancy. To comply with this medical advice, she was forced
to request a demotion to the position of a branch manager from her regional managerial
position. Aijay explains: -

> *…So, 2011 after some miscarriages, I decided to ask my then line manager, my*
> *Commercial Suit Head* (Head of the Commercial Banking Unit) *to permit me to move*
> *into a branch, probably closer home, so that….then I was pregnant, to say…I mean*
> *"help me nurture this pregnancy" because then, after three months, I had gone for*
> *Shirodkar[14],…Shirodkar is where they tighten your cervix after miscarriages. So, I*
> *had to take it really easy, I was on IJK branch, imagine going down from PQR area*
> *to IJK area [15] every day, and then PQR area was really bad, so all that traffic…*

Bisi (Senior Manager) shares some of the enormous costs: -

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[14] The surgical placement of a purse string suture around an incompetent cervical os (the opening in the centre
of the cervix) to attempt to prevent the premature onset of labour (Medical Dictionary 2020)
[15] Two major commercial areas in Lagos, Nigeria with a distance of about 50km (Distance Calculator 2019;
PropertyPro 2019)

> *...It takes away everything from you; it takes away everything...it takes away your social; it takes away your personal life ...*

The above discussions indicate that the women in Senior Management have achieved their current levels of progression at substantial personal costs.

D. High Management Expectations and Demands

This is one of the challenges encountered by women in the Nigerian Banking Sector. Ten respondents discussed this factor as highlighted below

Lara (Senior Manager) shares from her experience of high deposit targets demanded by management: -

> *...You can't really enjoy your bosses asking you to go and bring a hundred billion!* (Voice raised in emphasis), *or something out of the air like they will just pull ... like...as if they are pulling a hat out of the air, and say go and...you must meet this target; you must book a hundred billion loans. Customers don't...don't want loans, are you supposed to force loans down anybody's throat?*

Raliat (Regional Manager) shares a similar experience, referring to line managers as taskmasters: -

> *...It's hectic, there's a lot of tension, we want to meet targets, there are reports to look at, there are financials to look at. We didn't have that Work /Life Balance. Everything was just the task. Line managers were like mask masters when we were growing in banking. I mean, I say it painfully! And I'm never going to do it to...to people that I lead! Taskmasters! It's not the best.*

Discussing the issue further, Raliat explains that sometimes, she feels like resigning as a result of the high management pressure: -

> *... So sometimes when I'm saying that "maybe I should resign" ...you have to prove yourself, every time, prove yourself, you just have to be excellent!* (emphasis).

To the personal costs and high management demands, the discussions above also indicate the fact that the management of some of the banking organisations sometimes resort to bullying techniques to achieve results, as indicated by Lara above. A significant factor also emerging

from the discussion with the twelve respondents is the awareness of the management expectation for the women to outperform their male colleagues. This expectation directly or indirectly creates more pressure for the women, as shown in the following discussions. Bisi (Senior Manager) shares her experience: -

> ...Hmmm, so if you are on the same level, you are expected to deliver the same, if not better.

Buki (Member of the C-Suite) shares a similar experience.: -

> ...You see when men let the side down, it's not as glaring, you know, people can be accepted, but a woman, entirely different, it's very, very different.

Irene (retired Member of the C-Suite) shares her experiences and describes the board meetings in which she was usually the only woman represented, as war zones.

> ...When you are sitting there in a meeting, you better have your arsenal ready. You talk rubbish; they are going to pull you down, so you go there, prepared alert. So, when they know you pull your punches same as them, they also let you go.

Tutu (Member of the C-Suite), discusses the need, as the first and only female director in her organisation, to continuously be alert and prepared to demonstrate her capability even while being on leave.

> ...Like today, I'm on leave this week, but I already was reading an economic report, on our MPC, (Marginal Propensity to Consume) [16] because as a woman it's very important to be at the top of your game.

From the above discussions, women in senior roles in the sector are under additional pressures perhaps, as a result of fear and insecurity. This situation appears to propel them towards overcompensating and outperforming as maintained by Irene (Retired Member of the C-Suite). Irene also indicates this in her discussions of management meetings where she had learnt by experience that the few women who were privileged to be part of such meetings were expected to 'have their arsenal ready' be 'prepared alert' and be ready for battle in the

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[16] Marginal Propensity to Consume: The increase in consumer spending due to an increase in income

'war zone' in order to avoid any embarrassment. Acknowledging the existence and impact of this challenge for women in the banking sector, Alhaji Umaru Ibrahim, the CEO of the Nigerian Deposit Insurance Corporation (NDIC) suggests that there is a need to provide a more conducive working environment in order to continue to attract and retain a talented female workforce in the sector (Ujah 2015; Akindele 2011).

E. Insecurity, Fear and a Lack of Confidence

This challenge appears to be commonplace amongst women in senior leadership as shared by Nine of the respondents. Some of the discussions relating to this are shared below.
Fatima (General Manager) who has spent ten years in banking has had a more rapid career progression than some of the other respondents. However, she acknowledges the fact that she has always applied for roles with higher skills requirements than her experience and performed excellently on these roles, however, she has always suffered from fear and insecurities and has only become more confident in her capabilities in recent times: -

> *...Honestly? I don't know, I'm just challenging myself to take on bigger roles that I know are bigger than me. I remember when I became Head of Retail products and I told my boss, I said "I don't know what the hell I was thinking Mrs K, I don't… I can't do this. I can't do it. I don't know what I was thinking of...I…I'm not experienced enough, I don't have the skills, I don't have this…I can't do it. It's too much!*

However, her feelings of inadequacy and insecurity compelled her to work harder and spend more time studying privately in order to understand the various banking terminologies and prove herself: -

> *...Every time I go into MANCO* (Management Committee)*, they will tell me Capital Adequacy Ratio[17], then I'll go back home, I'll now be studying what's Capital Adequacy Ratio. So, when they ask for my opinion as the Head of Retail Products, and they say, "what's your PV ratio[18]"? I'll now say "you know what? (speaking in a*

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[17] The Capital Adequacy Ratio (CAR): The proportion of a bank's total assets that is held in the form of shareholders' equity and certain other defined classes of capital. It is a measure of the bank's ability to meet the needs of its depositors and other creditors. The minimum international requirement is 8% (Oxford Reference 2020)

[18] Cost-volume-profit (CVP) : Analysis is a method of cost accounting that looks at the impact that varying levels of costs and volume have on operating profit of an organisation (Kenton 2020)

sombre tone*) I…I…I'll review and get back to you", I would go and study. I mean, "come on!* (Knocks the table) *You're supposed to know these things!*

Fatima's hard work, however, has paid off and caused her to be a high achiever in the banking sector. She shared about being headhunted by her current organisation three years before, based on her skill and achievements but she initially refused the offer due to her insecurities. She eventually accepted the offer and had just assumed the new role three weeks before the interview.

Tutu (Member of the C-Suite) concurs with Fatima's experience in her discussions below: -

> *…That's the thing about women, women are slightly different to men, in that if a woman doesn't know something, she will seek advice, seek help because we are more self-effacing, so we are like okay, even when we know something, we won't know… we won't admit to ourselves, we still have doubts, so we still learn and go out to get advice …*

This challenge, however, experienced by many women as discussed above, appears to be a contributing factor to the career progression of women in the sector as they become driven to work harder as a coping strategy and 'be prepared alert, 'having their arsenals ready' as stated by Irene (Member of the C-Suite) in order to prove themselves. This mechanism also became a critical success factor for Fatima as demonstrated in her discussion: -

> *…That's what made the job a success because I didn't know anything and therefore, I started seeing things that people stopped seeing.*

This point was also supported by Irene (Member of the C-Suite) who is one of the few women who worked in the Nigerian Banking Sector during the era in which foreigners operated the existing banks in Nigeria: -

> *…And you know that women, because we suffer the insecurity of being women, we overcompensate by overworking. Okay? So, I did that too. A woman, because of her insecurity, is going to work ten times as hard to be accepted by her peers…*

This challenge, unfortunately, also compounds the issues of the double burden and role conflict (Eboiyehi et al. 2016) the women undertake under the patriarchal mode of production.

F. Office bureaucracy/ Politics / Challenges from Working with Unsupportive Superiors / Working in a Hostile / Inflexible or Harmful Organisational Practices

Eight respondents shared their stories of office bureaucracy and inflexible organisational practices which negatively impacted either on their productivity or health and wellbeing. Some of the stories are shared below: -

G. Frustrated Projects due to Inflexible Organisational Policies and Procedures

Lara (senior manager) discussed some policies and procedures which hinder some of the transactions she introduced to the bank. As a relationship manager, the bank issues targets to employees for new deposits and sometimes organises brainstorming sessions for managers about ways to attract more business. Sometimes employees were accommodated in hotels throughout the weekend for such sessions. However, there were times when she had put a lot of effort into packaging loan proposals for some potential customers who require loan facilities for various viable projects, but which the bank management rejected without cogent reasons. She explains: -

> There are some very good ideas that they will just shut down and say "no, the Management said no". "Why?" "They said no. Just no". Here you have some bosses that don't want to even ask questions over there, and I'm like "why would they tell you no and you won't ask them why? Ask them why, at least, so that you'll be able to tell me why, because… then, when the customer is asking, "why can't you finance this project?" I say, "sorry my bank can't". "Why can't your bank do it?" I need to be able to say why. If I just say "no, the bank has said no, move on". I'm not a robot. Just move on like that, you know, (sighs).

H. Limitations to Productivity due to Inflexible Organisational Processes

Fatima discusses her experience of inflexible organisational processes which resulted in her leaving the previous bank for the current role. She had spent five years with the previous

bank and learnt a lot, but as a result of the rigid procedures, there was little room to express herself. Although she achieved a lot on the role, the efforts and processes required to attain the progress and achievements were exhausting and discouraging. She states: -

> *… To make one single change, the tiniest thing, you spend so much energy and time, it takes so long. I didn't know that it was a learning experience. So, I'm like frustrated and I'm going through… we did do wonders, but it was exhausting!* (Emphasis).

The new role she commenced afforded her more flexibility to make changes and decisions, make mistakes, learn from them and grow, as discussed below: -

> *…And three weeks, we're already finalising my new organisational structure. We are changing the entire consumer banking. And in Bank D, doing this would take me another six months. We only started yesterday; we'll conclude by Friday. So, the speed* (snaps her fingers in a demonstration) *to execute, I can think of something last night, come to work, write it down, pull two or three people, "let's run". And we're running. In Bank D, there's no room to make mistakes. Here, even though you shouldn't make mistakes, but, because you have the freedom to think and execute. Some will be right; some will be wrong…*

I. Lack of Support from Female Superiors and Bosses

Five respondents highlighted the challenge of working with unsupportive female superiors. Lara (Senior Manager) shares stories of colleagues who were shot to death while driving home very late from work in the evening She also shares the experience of a colleague who died as a result of inadequate support from her female superior. The colleague, who worked in the same organisation as Lara, was ill but had managed to go to work on the day. She was on the way home in the evening after work when her female boss summoned her back to the office. She obeyed, got to the office but collapsed and died right in the office while seated on her desk. Lara describes the sad experience below: -

> *…Even if she hadn't come back, she wouldn't have been fired. God rest her soul in peace, I'm just saying If she hadn't gone back to work that day, she wouldn't have been fired because... she was reporting to a lady too. At times, you know, female bosses can be more wicked than male bosses.*

The sad story was corroborated by Bisi, who was also a colleague to the lady: -

> *I lost…. I lost a friend on the job* (speaking solemnly). *Every time I think about her, it makes me cry. She was a very beautiful woman; she left behind two beautiful daughters and her husband, a loving husband…*

In agreement with the above, Fatima (General Manager) shares her experience of a lack of support from a female superior who was the only woman on an interview panel for a role that Fatima applied for: -

> *… I remember in my interview, she said to me that "you've just got married, you've just had a baby, it's a massive portfolio, you're an SBO* (Senior Banking Officer)*, it's a GM* (General Manager) *role, I'm not sure that you will be able* (emphasis) *to run this shop". But her view was overturned by the regional guy because for some strange reason they felt that I could do it….*

Fatima insists that the male superiors in the banking sector are often more supportive than the female ones: -

> *…I find that it's the men that open the doors for the women, so when they decide to close it, they close it. So, my boss is saying that he wants more women. If we had a female boss, would she be saying the same thing?*

In contrast to the challenge of unsupportive female superiors, three respondents in very senior positions, Buki (Member of the C-Suite), Tutu (Member of the C-Suite) and Fatima (General Manager) discussed the challenge of unsupportive female employees in subordinate positions as seen in the discussions below.

J. Lack of Support and Recognition by Female Employees in Subordinate Positions

According to the women, while the subordinate male colleagues demonstrate respect to the women in Senior Management positions, the female subordinates usually demonstrate resentment. Tutu (Member of the C-Suite) provides an example of a situation where she was in the lift with some male colleagues who were in subordinate positions and a woman joined them, greeted the male colleagues but ignored her: -

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> *... (Laughs), it's just the way our society is, you know. And I've had to correct even women in the lifts that, you know, my deputy director says, "do you know she's our director here, you are greeting us, you are not greeting her, our boss". That's the way Nigeria is. That's the gender balance.*

Fatima (General Manager) who has experienced both sides of the coin (lack of support from a female superior, and resentment from female subordinates) shares her experience of always being under the pressure to prove herself.

> *...For many years I put myself under pressure, where I have issues are not the younger ones, but my more junior staff who are older than me, the female ones, Ah!* (Laughs). *That's the issue. That. is. the. issue* (emphatically) (pauses). *Junior staff that are older than me. Because they can never wrap their heads around why... so there's a lot of bickering...*

An important challenge revealed from the above discussions is that women in the Nigerian Banking Sector do not support each other and appear to consciously or unconsciously work against the career progression of other women. Discussing her experience of this challenge, Tutu (Member of the C-Suite) maintains: -

> *...Sometimes we are our own worst enemies. And, what I find is that they also pitch us against each other to become enemies, and especially as we rise through the ranks of work, we have to learn to surmount those and to support each other a bit more.*

This surprising factor indicates that in addition to the discriminatory culture women encounter regularly, women also discriminate against one other. This finding appears to conflict with the findings of Akanle et al. (2016) and Hunnicutt (2009) about women in Sub-Saharan Africa pulling together in the face of the domination they experience which generates creative self-protection and informal mechanisms. However, the situation in the Nigerian Banking Sector appears to differ from the status quo. To explain this phenomenon, McBride et al. (2015) introduces the concept of intersectionality. They maintain that intergroup differences exist within the society and individuals within an intersectional space. This means that two overlapping categories may be experiencing something significantly different to those occupying one of the categories. In other words, the more senior women

may be experiencing different challenges to those in more subordinate positions or vice versa, which may result in the conflicts. Mavin (2008) discusses this challenge from three different angles: Women are as competitive as men; however, this competitiveness is significantly directed at other women. The author describes this female to female competition as a 'patriarchal divide-and conquer tactic' which is subtle, deep, tension producing and destructive within male-dominated organizations. Secondly, some women consciously or subconsciously view women who have reached senior positions as destabilizing the gender order by moving into Senior Management (Mavin 2008). In attempting to re-establish the gender order, women in organisations display behaviours towards senior women which are aimed to disassociate themselves and construct Senior Management as a 'bad place' for women (Mavin 2008). Thirdly, women in senior management positions tend to demonstrate the 'Queen Bee' Syndrome. Mavin (2008) defines the Queen Bee as a 'bitch' who stings other women if her power is threatened and, as a concept, the Queen Bee blames individual women for not supporting other women. Sobczak (2018) supports Mavin (2008), defining the syndrome as a situation in which women in high positions who have achieved their professional goals in organizations dominated by men, aim to prevent other women from developing and promoting, distancing themselves from these other women and at the same time expressing behaviours that lead to their gender stereotyping. This phenomenon, according to the author, contributes to the discrimination of women in the labour market.

Lack of Formal Mentoring Opportunities

 This factor is one of the significant challenges limiting the career progression of women as discussed by all twelve respondents none of whom had benefitted from any formal mentoring opportunities in their journeys into Senior Management. Some of them discuss their experiences below.

Fatima (GM)at thirty-three, considers herself to be the youngest woman in that position across the Nigerian Banking Sector. Thus, for her, there is a gap in the sector of female peers in the same age group or role models with whom she can relate concerning the domestic and work challenges that she is currently experiencing. She describes her experience of the challenge: -

…I don't know. I don't have a mentor that is a woman who has her family life on track who's also very senior. I don't have that. I don't have that. I don't have that. And, my friends, they can never understand. Because we're at different places.

Irene (Retired Member of the C-Suite) shares a similar experience with Fatima which she describes: -

…So, from that perspective (formal perspective)*, no, I didn't have mentors like that and because I went through this path that was also …it was also painful from many perspectives, I can feel the pain of young women. That's why I don't forget it…*

Tutu (Member of the C-Suite) compares her UK banking experience the experience in Nigeria: -

…So, I haven't had any formal mentors, not since I've come back. When I was in England, I think we had formal mentors in Bank B or so, but I've never really had formal mentors in Nigeria.

Irene (Retired Member of the C-Suite), who is currently involved in mentoring activities for women, acknowledged this challenge from her experience in the sector. She believes the lack of mentoring is one of the reasons why some female employees succumb to the pressures of sexual harassment and exploitation, which are prominent in the sector. She maintains: -

…The women who are ahead in the bank, they don't help the younger ones enough to say, "don't do this, you can't be like this".

The lack of formal mentoring may be as a result of the culture prevalent in the Sub- Saharan countries which appears to favour informal networking sessions, which are usually held discretely in the societies as maintained by Akanle et al. (2016). Seven respondents shared their experiences of informal mentoring opportunities and the positive impact of such on their careers. This factor is discussed later in this analysis as part of the coping mechanisms relied on by the women.

4.12.2. Patriarchal Relations in Paid Work

This patriarchal mode describes the exclusion of women from paid work or the segregation (vertically and horizontally) of women within it. Such exclusion results in the devaluation of

women's work and low wages for women (Walby 1989). This challenge is demonstrated through various challenges such as the wage gap, issues of mobility, issues with access to career advancement opportunities, promotion opportunities and certain departments within the bank which are regarded as the male preserve. Although patriarchal relations in paid work are linked to gender roles within the family and issues of power, there are specific issues that arise within the labour market for women and these are discussed in this section through the experiences of the challenges supported with examples by the women: -

A. Lower wages

Irene (Retired Member of the C-Suite), shares her experience of working as one of the few women in the Treasury Department in the banking organisation where she acquired her first banking experience. Six months after she commenced work, her appointment was confirmed, and her salary doubled. When she inquired about the reason for the salary increase, she was informed that management initially paid her lower wages based on an erroneous assumption that her performance might be limited by her gender and status as a mother of four children. She discusses the conversation she had with her line manager: -

> *…You were treated unfairly when you came…". He said he looked at me, I had four young children, and that all his friends had said; "don't take a woman, she's going to be going to the clinic, going to the hospital with her children", and if I didn't work hard, he would just put me at the admin* (administrative department), *and there would be no disruption. That, this salary was what I was supposed to have gotten from the onset. So, in real terms, I started work six months after and people who were not as good as I was, were put ahead of me because they were male, and they were paid more, and they didn't do as well as I did.*

Similarly, Lara (Senior Manager) was not aware of what she should have earned and was shocked to find out later that she was being paid less than her contemporaries. She explains below

> *…Oooh! Too wide!* (referring to the pay differential) *At Bank E, oh my God! I was so short changed, I was so, so short changed. It was that bad. But then, you know, you learn…in different ways…*

Interestingly, the ten other respondents did not mention any issues with pay differentials. This may indicate that this patriarchal mode may be more prominent in other industries than the banking sector. However, it may also indicate that most women are satisfied with the pay received from the sector already known to offer high remuneration packages and benefits (Aig-Imoukhuede 2005; Bankole and Adeyeri 2014). Thirdly, it may indicate that the women in the banking sector are more focused on achieving career progression, adding value and learning and improving themselves rather than the large remuneration packages attached to the roles as earlier discussed under the factors attracting women into the banking sector. These factors may be some of the reasons why a high number of women are been provided access to undertake employment in the banking sector as the Nigerian Banking sector appears to benefit from the high-quality services provided by women (Aig-Imoukhuede 2005; Oladejo et al. 2014) in exchange for lower wages.

B. Challenges with Career Advancement

Irene (Retired Member of the C-Suite), sought an opportunity to progress into another department of the bank from the Treasury Department where she had been for a long time, but this was difficult. She discusses her experience: -

> *… I started work six months after and the people who were not as good as I was, were put ahead of me because they were male, and they were paid more, and they didn't do as well as I did. I said, "Okay, I've had enough, I want to go to Corporate Finance", and they said, "Not on your life, you stay here. So it was not easy as a woman, all those prejudices were still there, the Corporate Finance guy said they didn't want any women in their department and that it's an all-male thing, the hours are long and that I wouldn't be able to cope with it.*

Irene left the banking organisation in frustration and stayed at home for a short period before being headhunted by another bank based on her achievements with the former bank. Through persistence, she was able to negotiate her way into Corporate Finance and eventually progressed into Senior Management, where she gained several opportunities at the C-Suite level.

C. Promotion Opportunities

In addition to the challenges highlighted in A above, and despite the efforts of the women to upskill and position themselves for career advancement opportunities, such opportunities are rare as explained by Aijay (Senior Manager): -

> *…There was a time I had wanted to leave* (resign) *some years back; it was then Quartz bank so I felt I should have been promoted in a particular year and I wasn't, so I went to Topaz bank, got an offer and tendered my resignation, my BM* (Branch Manager) *refused to accept it...*

Aijay's Branch Manager intervened in the situation and presented her case before the promotion committee, which eventually authorised her promotion to the level of a Manager. The respondent was, however, unable to progress beyond this level until after seven years as she explains below: -

> *…I was moved to another branch 2015 January, so, still a manager, I spent seven years as a Manager.*

Cordelia (Regional Manager), shares her experience of a missed promotion opportunity even though she had met her job targets ahead of her male colleague who was promoted over her. She had to challenge Management before the issue could be resolved. She shares her story: -

> *…I was overlooked from the promotion once, at the early part of my career, and I know, and I told my boss then, I went up to him, and I said "I know the reason why you overlooked me, you looked at the fact that I'm a young girl, unmarried, I stay in my father's house, what could I possibly be using the money for? You promoted the other guy", he promoted a man over me. I said "because, if you are looking at numbers, I had met my target over this guy".*

The Management of the bank noted the issue raised by Cordelia and, as a result, promoted her the following year. In acknowledgement of the above challenges, Aig-Imoukhuede (2005) maintains that women bankers in Nigeria still face considerable challenges as they seek to progress into the senior and Executive Management levels compared to their male counterparts. According to him, the Nigerian Banking Sector remains a male-dominated one and the glass ceiling, though penetrated, is still very much in existence.

D. Career Limitations due to Mobility Challenges

Within this challenge, some of the married women are sometimes headhunted or receive offers which involves elevation to the next career level, but in another federal state in the country, this often proves to be difficult as shared Cordelia (Regional Manager) who is currently divorced. In recognition of her efforts as a high achiever in the sector, Cordelia was headhunted for a more lucrative position which involved relocating to another state. As she and her spouse did not have children, and her spouse was living in another country on an official assignment, she saw no reason to decline the time-bound offer. So, after making many unsuccessful attempts to contact her husband to inform him about the offer, the specified period elapsed and an official announcement about her acceptance was made in the sector. However, her husband being very unhappy with this new development, demanded that she reject the offer immediately. In a very emotional state, she explains: -

> …I said, "I'm sorry, I can't…anything at all…you will have to be the one that will go and tell them". I didn't know… anyway, he went, and he actually told them, that he won't let…that I can't go to State A. He had a discussion with my immediate director at the time, and…oh, and… (showing signs of agitation), *when you asked me for the toughest…that should have been one of them because…anyway, so I couldn't go to State A.*

The lack of coherency in the above discussion demonstrates the distress Cordelia experienced as she recalled and narrated the situation that occurred with her husband over the new job offer. To summarise, Cordelia refused to comply with her husband's directive to reject the offer, telling him that if he felt so strongly, he was welcome to approach the Management and reject the offer himself (she had assumed that he would not be bold enough to approach the organisation). To Cordelia's dismay, her spouse took up the challenge, approached the Management, and rejected the offer on her behalf. Thus, the offer was promptly withdrawn without any further consultation with her. Unfortunately, the role she occupied at that period, had been filled with another employee, based on the assumption that she had moved on to another role and she was left without a role. However, in recognition of her achievements as a valued employee, her Executive Director eventually created another role for her within the same organisation, but the traumatic experience has remained unforgotten by Cordelia. Cordelia describes the impact of this situation on herself and consequently on the job: -

…You see, those were the darkest moments for me. But I carried on. And no one knew, but I was going through a lot. A lot! I mean, you don't even want to know. I went through a lot!

Issues of mobility are acknowledged as commonplace for women in the Nigerian Banking Sector, by Buki (Member of the C-Suite) who is also involved in mentoring programs for women in the sector. She discusses below: -

… The other factor is mobility. You know, if you work for a bank, and then you get posted to somewhere outside where their family is, sometimes they can't go, and for some of them they look at it like, you know, "this is going to disturb my career at some point and rather….maybe I should leave". Or, they are posted outside the country and they can't go, because of that, they then leave. So, there are all sorts of various factors that mean many women, you know, being out of work or even those who stay, their upward mobility is not as rapid as with guys who can just pick themselves…

Cordelia's situation is an example of limitations affecting women which are common in a patriarchal state and is described by Walby (1989) as being used by men as a form of power over women. The situation also reflects the arguments of Akanle et al. (2016) which highlight the stigma and taboo-like aura associated with domestic conflicts in traditional African settings and the general perception within such settings that the way an individual manages work, and family life is her problem (Mordi et al. 2012). Thus, women in such situations tend to cover up the issues and suffer in silence as a result of the lack of opportunity for legal redress.

4.13. THE MICRO LEVEL (Individual challenges from Individuals)

4.13.1. Patriarchal Relations in Male Violence

Male violence, condoned by the patriarchal state, is often used by men as a form of power over women and takes on various forms, such as rape, wife-beating, father/daughter incest, flashing, sexual harassment at work, and sexual assault (Walby1989). These relations occur as outcomes of the terrains of power which exist in patriarchal societies (Hunnicutt 2009).

In addition to the sexual violence permitted by law and religion (Ekhator 2015), violence also occurs against women in Nigeria in the form of the normalisation of sexual harassment and sexually based abuse. One of the significant challenges encountered in various dimensions by women in the banking sector as mentioned by four respondents is male violence in the form of sexual harassment. The experiences of the four respondents indicate that women in the banking sector often experience sexual harassment and exploitation in the process of sourcing for deposits - one of the primary functions women perform in the banking sector. The research of Aig-Imoukhede (2005) and Bankole and Adeyeri (2014) provide a background to the recent mass recruitment of women in the Banking Sector. It reveals that the increased employment of women commenced after the 1982 deregulation in which more banking organisations in Nigeria were licenced, resulting in an increase in the number of licenced banks. Aig-Imoukhuede (2005), from his experience as the MD/CEO of Access Bank PLC, - one of the top five Nigerian banks during this period maintains that this situation resulted to intense competition amongst the banks and this further resulted in the pool of experienced personnel from the existing banks becoming insufficient in supporting the needs of the sector. To build capacity, the management of the banks de-emphasised gender differences in their recruitment strategy and focused mainly on skills and potentials in recruiting graduates who were previously engaged in other professions (Aig-Imoukhuede 2005). their recruits (Aig-Imoukhuede 2005). This resulted in several female graduates taking advantage of the situation to accept offers of employment and, thereby, flooding the banking sector. However, some of these women are subjected to deposit mobilisation targets by their employers, resulting in the following challenges:-

A. Deposit Mobilisation and Sexual Exploitation

Aijay (Senior Manager) supports the background history provided by Aig-Imoukhuede (2005) and shares her experiences of the above situation, emphasising the employment of 'pretty ladies' for deposit mobilisation as a norm in the sector: -

> *...For sales, most banks are driven to bring in liabilities as much as they can, when we started having the Zeniths, the STBs* (Standard Trust Bank)*, GTs* (Guaranty Trust Bank)*, they all went after pretty women, pretty girls. So, the best way to infiltrate the market is to get women who would go after the big boys in the society to get them to bank with you. So really, it's a strategy that has always worked. So even if you go to these newly set up banks as well, you'll see them employing a lot of girls, they have girls as their floor managers, at the reception. Most salespeople are actually women, and they are very pretty women.*

Tutu's (Member of the C-Suite) discussion supports the above and describes the issues of women succumbing to sexual propositions from men and trading sexual favours to meet the high deposit targets as a common practice in the sector: -

> *.... There was a practice in which a lot of banks would recruit young ladies, good looking ladies, and send them out in their short skirts, tight dresses, out to go and look for deposits. So, it was becoming a form of prostitution. Because the men apparently would put them under pressure, "I'll give you a deposit, but you must…"*

Aig-Imoukhuede (2005) acknowledges the occurrence of such practices but argues that only a few banks were discovered to operate specific undocumented policies whereby the banks exploitatively utilise female staff to generate deposits, and such employees were 'covertly' encouraged to source deposits by whatever means they deemed fit. Other banks 'overtly' encouraged the same through the lack of a formal dress code which permitted the concerned staff to dress permissively and provocatively. He argued that such situations have been investigated and controlled, and such practices were no longer rampant in the sector. However, the reports of Amao-Kehinde and Amao-Kehinde (2013) and the discussion of Alhaji Umaru Ibrahim, the CEO of the Nigerian Deposit Insurance Corporation (NDIC) (Ujah 2015) suggest that such practices are still prevalent. According to them, women employees in financial institutions are continually being assigned roles which majorly

involve sourcing and the mobilisation of funds and other asset creation ventures. Through these roles, in most cases, the women are subjected to high targets and undue pressure, a development which, according to the CEO, is currently a matter of concern to the corporation.

 Irene (Retired Member of the C-Suite) provides another surprising insight into sexual harassment in banks, arguing that some of the ladies regarded as victims of sexual exploitation have proven to be very happy and willing to use what they have to achieve the high targets and career progression: -

> …*The average Nigerian woman often must work hard, so she's translated it, and the men have always exploited them. But, as the private sector banks also grew, the men started exploiting the women and using them in mostly treasury jobs, so you found women who also didn't particularly care, who wanted to use their sexuality, who went into those banks in order to…so it worked in both ways. Some women came into their own when the system was privatised, when it was now work, merit, and delivery. So even if you say they used their sexuality, I always believe, you use what you have to get what you want…*

In support of her argument, Irene shares an example of her experience of a case of sexual exploitation in which she attempted to intervene by reporting the situation to the authorities: -

> …*I heard it all the time that somebody was in charge of the junior promotion and always used to…*(sighs) *molest the girls, the younger ones. I went to tell the MD, I said: "remove this man as the so and so"! You know what the MD told me? He said "no", that I should go and investigate it first of all, that… because a lot of the girls are the ones that offer. So, some do, some do offer, others will, because they are afraid, they would offer themselves to the men and the men would abuse them…*

Irene's story links this practice of sexual exploitation to the challenge of fear, insecurity and a lack of confidence experienced by women in the banking sector as discussed under the patriarchal mode of production. This challenge, according to Irene and Tutu (both Members of the C-Suite) causes women to do extra to win the approval of peers. Reinforcing the earlier arguments about the lack of cooperation between women, Irene attributed the challenge to the

lack of mentoring activities for the younger women in the sector by older women. She explains: -

> *...The women who are ahead in the bank, they don't help the younger ones enough to say, "don't do this, you can't be like this". It takes an older woman, mentoring them about self-esteem, dignity, being able to look yourself in the mirror afterwards to be able to do it.*

B. Sexual Harassment as a Norm in the Banking Sector

Women in the Sector contend with sexual harassment and inappropriate sexual propositions from men frequently as part of the job.

Aijay (Senior Manager) provides an example of experiencing this practice even while she was pregnant: -

> *...Guys will definitely make propositions to you, even now, even when I was pregnant, guys would say "this is the best time", a guy once told me "this is the best time to have it because there's no fear of getting pregnant again."*

Aijay shares another experience of a conversation with a client whom she had approached for referrals to his other colleagues while she was pregnant and sourcing for deposits to meet her targets: -

> *... He told me; "of what use would you be to my friends like this*? (in your pregnant state) *Iyi ti a be e, be e, be e, oo ba wa se* (the proposition I made to you and have been begging and begging you for, you have refused) *now you want me to refer you to my friends…" Se you get?* (do you get it?) *You hear all sorts* (emphasis*) of things…*

In support of the discussions, Tutu (Member of the C-Suite) describes her experience of being advised she would need to sleep with her boss before she could be promoted: -

> *...All those issues that i didn't have in the UK, I had them in Nigeria. It's... oh yes! Even now, I was told last week that to be promoted...that I won't get promoted unless I agree for the CEO, and I said; "I will die first".*

The above experiences indicate that a woman must learn to deal with sexual harassment as part of the job. Comparing the situation with her previous banking experience in the UK, Tutu explains: -

> *…So, if you come with a UK mindset, there will be a huge culture shock. And you would find it very, very difficult to work. The men here say the most inappropriate things, particularly in any professional setting, but you have to let it be water off your back. I had bosses that said to me; "oh, you mean I'm not going to have you?", and I'll look them in the eye and say "no, you cannot have me, but I will do my work". So, you just have to learn to deal with it…*

From the above discussions, it is apparent that the normalisation of sexual harassment in the Banking sector is enabled by the African culture which permits a man, as the dominant figure in the household to marry up to four wives or more (Aderinto et al. 2006). Thus, sexual advances of the nature discussed above appears to be perceived as an acceptable trait of 'maleness' in African societies (Aderinto et al. 2006).

Although sexual harassment is endemic across cultures and professions globally. However, there a huge difference between the treatment of sexual harassment in other cultures and in Africa. While sexual harassment and sexually based abuse are regarded as serious offences punishable by law in western cultures, findings from this research reveal that the same offences are part of the physical violence which is regarded as the norm in Nigeria. (Gamawa 2013; Ekhator 2015). The implication of the lack of intervention is that the offences are prevalent in the society and are generally unreported by the victims in most cases as opportunities for legal redress are not offered to the victims (Eze 2014; Edeh 2018).

4.13.2. Patriarchal Relations in Sexuality

Heterosexuality is a structure in the sense of the priority given to this form of sexual practice. Its primary significance is in orientating women towards marriage as a desirable goal and the stigmatisation of close female relationships (Walby 1989). In the 19th century, sexual practice with one's lifelong husband was a mark of "respectable" womanhood and stigmatised women who were outside the heterosexual union for whatever reasons (Walby 1989). In the discourse surrounding sex in local Nigerian cultures, heterosexuality is celebrated as the natural order (Izugbara 2004). The Nigerian cultures view taking the role of the other (i.e. male taking the role of women or vice versa) as the ultimate humiliation, an unfortunate crisis, and a transgression with the individuals affected being negatively labelled

and stigmatised (Izugbara 2004). This process of negatively labelling people who transgress culturally accepted codes of sexual identity is the objective condition for homophobia in indigenous Nigerian cultures (Izugbara 2004). This is aimed at constituting men and women into what is perceived as proper identities and coerces them into what the local cultures hold as 'proper' sexually speaking. It is also the point at which local sexuality discourse reproduces male dominance (Izugbara 2004). Owing to the existing patriarchal structures in most Nigerian societies which promote rigid marriage and family ideology, every woman is expected to marry and remain married all her life, except for women who are religious celibates, such as catholic reverend sisters (Akpan 2003; Aderinto et al. 2006; Ntoimo and Isiugo-Abanihe 2013). Women derive their status basically from their dyadic roles as wives and mothers and, in many of the ethnic groups, their inheritance rights are tied to marriage and their male children. Thus, from infancy, girls are prepared to anticipate marriage (Akpan 2003; Ntoimo and Isiugo-Abanihe 2013) and are socialised to remain in the marriage irrespective of the level of abuse or violence. Staying in an abusive marriage is preferred to divorce or separation due to the cultural stigmatisation attached to divorce and separation (Aderinto et al. 2006; Ntoimo and Isiugo-Abanihe 2013). Furthermore, while the divorce petition can be filed by either party, it is still perceived as the exclusive right of men, and the marriage tradition undermines the ability of the woman to withdraw from an abusive relationship (Aderinto et al. 2006; Ntoimo and Isiugo-Abanihe 2013).

The interaction with the women revealed that out of the twelve respondents, three of them (Irene- a retired Member of the C-Suite), Tutu (Member of the c-Suite) and Cordelia (Regional Manager) are divorced. Out of the twelve respondents and the five who had, or were experiencing domestic conflicts, only three were willing to speak about such challenges. This situation may not be unconnected to cultural reasons such as the stigma and taboo-like aura associated with domestic conflicts in traditional settings (Aderinto et al. 2006; Akanle et al. 2016), and the fear of social sanctions for a woman deemed as incompetent in meeting her familial obligations (Aderinto et al. 2006; Ntoimo and Isiugo-Abanihe 2013). Furthermore, women are discouraged by the general perception within the Nigerian society that the way an individual manages her professional and domestic lives is her problem (Aderinto et al. 2006; Mordi et al. 2012) and the lack of legal redress for a woman experiencing domestic conflicts or violence Aderinto et al. 2006; Ekhator 2015). Some of the conflicts discussed by the women are shared below.

Family pressure - pressures from / inadequate support from the spouse

This appears to be a significant challenge affecting the career progression of women and which has been experienced in one form or another by ten respondents. Some of such pressures arise from inadequate support with household responsibilities which, when combined with the long working hours, result in stress and burnout as discussed under the patriarchal mode of production (Oke and Dawson 2008; Akanji 2013; Bankole and Adeyeri 2014; Ujah 2015). In addition to the above, some of the respondents acknowledged pressures directly from the spouses with examples discussed below:

Irene (Member of the C-Suite), a divorcee, shares a traumatic experience about the lack of support and the pressures from her spouse to resign her job and become a stay-at-home Mum. Her refusal appears to have contributed to the divorce.

> *…He* (spouse) *wanted me to stay home, so, it was a conflict that I had to manage it in such a way that no one at the side knows that it was bad, they didn't know at all, but I did the best I could … by the time I was moving into Corporate Finance, I had divorced, and It was very difficult because I had only been working at the new job for a year. So, you know I had four young children, two of them were in boarding school, the two younger ones were in primary school, he had thought I would stay home then, I wouldn't. I probably would not have divorced if I'd stayed home…*

Irene still appeared to be traumatised by the divorce and its impact. This was obvious from her countenance and the difficulty with expressing herself coherently during the discussion: -

> *…So during that period, It was very difficult, I didn't do very much, I couldn't function as well as I wanted…and it was...I was coasting, I didn't try to be what…but I did...I wasn't…I didn't take it out on the job, and I was coasting, and I was busy. I didn't do very much work…*

Lara (Senior Manager) shares her experience of having to resign from her role as a Senior Manager in 2016 in order to resolve some marital issues. Recalling her conversation with her MD over her resignation: =

> *…The MD called me and said, "Lara, they told me you handed in your letter today, why?" He was in America. And I was like; "yes". And I explained why to him, I needed to sort out some marital issues, just to make sure that everything* is fine…

As at the time of the interview (two years later), Lara has neither returned to the job nor taken up any other formal engagement. The fact that she had to resign from her job to resolve the marital issues shows that the hectic schedule she described, whereby she had to always be on the phone dealing with work-related issues even outside of working hours, may have been a source of marital conflicts.

A recent trend emerging from the experiences of the women, which conflicts with the cultural dictates of the patriarchal settings in the Nigerian society, is the willingness of the women who were experiencing domestic conflicts to consider and even proceed to divorce their husbands. This finding emerged from experiences of Irene (Retired Member of the C-Suite) and Cordelia (Regional Manager) who were already divorced at the time of the interview and Fatima who was considering divorce.

Irene's experience: -

> *…I divorced my husband and divorce is a very…it's a very traumatic…I didn't even do the separation thing, I just said; "this is not working I don't want to be married to you anymore". And It was very difficult because I had only been working at the new job for a year…*

Fatima's busy work schedule was impacting negatively on her domestic responsibilities and causing conflicts between herself and her husband. Surprisingly, Fatima admits that she would choose her job over her husband if necessary: -

> *…. The one thing I know for sure is that my work is not going to be compromised. That's the sad part. I know for a fact that if I have to choose, I'll choose my work.*

Under the same patriarchal cultural practices in Nigeria, a man is allowed to marry many wives (Aderinto et al. 2006; Familusi 2012). However, divorce or separation for a woman are stigmatised, while the divorce is considered to be the exclusive privilege of men (Ntoimo & Isiugo-Abanihe 2013). Thus, the willingness of these women to consider divorce in a society with such rigid patriarchal practices indicates their readiness to defy the social stigma and cultural sanctions associated with separation and divorce. This development appears to be an example of cognitive survival and personal hardiness developed by professional women as a result of a prolonged encounter with work-life conflicts which causes them to be resigned to fate (Mordi et al. 2012; Amao-Kehinde and Amao-Kehinde 2013). It also appears to depict a

gradual shift in the cultural strongholds of the societal dictates in favour of the Nigerian women. A significant commonality in the experiences of the women is the determination to mask their conflicts without showing any weakness or indication of the pressures they experience. Irene, Fatima and Cordelia notably demonstrated these traits in their experiences as recalled below.

Irene's (Retired Member of the C-Suite) describes her strategy for managing the impact of the divorce: -

> *… I have to manage it in such a way that no one at the side knows that it was bad, they didn't know at all, but I did my best I could….*

Fatima (General Manager) is undeterred and determined to be independent despite the conflicts she was experiencing due to her traumatic childhood experience: -

> *…I am struggling with the home side…the one thing I know for sure is that my work is not going to be compromised.*

Cordelia also shares about her struggles: -

> *…You see, those were the darkest moments for me. But I carried on. And no one knew, but I was going through a lot. A lot! I mean, you don't even want to know. I went through a lot…*

This factor reinforces the findings of Akanle et al. (2016), Mordi et al. (2012) and (Ekhator 2015) that the social stigma, fear of social sanctions and a lack of legal redress associated with such domestic conflicts occurring in Sub-Saharan African countries results in the affected women suffering but pressing on, silently against the odds.

CONCLUSION

This chapter has discussed the motivations of the Nigerian women for seeking employment in a male-dominated sector such as the Nigerian Banking Sector despite the absence of the basic support mechanisms prevalent in developed economies. The chapter has featured the various challenges encountered by the women in the course of their progression into Senior Management positions. It has also revealed the various limitations imposed by patriarchy. This investigation was conducted through the framework of Walby's (1989) six structures of patriarchy and Hunnicutt (2009) adapted to the context of the patriarchal practices existing within the Meta, Meso and Micro levels of Nigerian society.

CHAPTER 5

COPING MECHANISMS AND THE FORMAL AND INFORMAL SUPPORT MECHANISMS

The previous chapter has featured a detailed discussion about the motivations of the women for seeking employment and remaining in the Nigerian Banking Sector in spite the many challenges and the lack of support associated with such a male-dominated sector. Also discussed are the various challenges encountered by the women within the six structures of patriarchy existing in Nigerian society. In this chapter, I discuss in detail the coping mechanisms employed by the women, the various agencies and the formal and informal alliances they rely on to remain in the sector, achieve sustained career progression under the limiting strongholds of patriarchy and to make a remarkable impact on the Nigerian Banking Sector as a whole, against the odds. These have been represented diagrammatically in **Figure 3** and then presented in the section following.

Figure 4: Coping Mechanisms (Source: Interview Data and Literature)

Achievements that Resulted in Promotion Every Six Months

Recognition as a Result of Challenging an Unprofessional Act by Management

Passion, Efforts, Determination to Excel, Good Work Ethics, Performance and Results Delivery

Authorship of a Book Which is Currently Being Used for Training Programmes in Organisations and Universities

Taking Time off Work / Creating Pockets of Sanity

Religion / Faith

COPING MECHANISMS

Informal Mentoring

Ability to Challenge Unfair Management Decisions or Actions

Financial Empowerment

The Spouse as a Key Success Factor

Supportive Spouse

Personal Organisation and the Creation of an Effective Support Systems

Support from Family, Friends and Secretaries / Personal Assistants / Consortium of Trusted and Emergency Friends

Treating the Domestic Help Well

Boarding and Preparatory Schools / Crèche Services / After School arrangements / School Bus Arrangements

5.1. Passion, Efforts, Determination to Excel, Good Work Ethics, Performance and Results Delivery

A commonality in the discussions with all twelve respondents was the passion each of them demonstrated towards their jobs. Although there were many challenges encountered by the women from their discussions, they all appeared undeterred by these challenges and displayed a strong determination to succeed.

Bisi (Senior Manager) who could not have a child until after 12 years of marriage shares that her job became an antidote to her condition, especially in a culture where childlessness is stigmatised. After having the baby, she ensured that her parental responsibilities did not get in the way of her job as shared below: -

> *...I would say that not having children in the equation in a way made me focus on my career to forget my hurt. Yes. So, everything I did on the job, because that was the only thing I had, I did with a passion, with a hunger, with every strength I had to make sure I succeed. As a matter of personal policy, I wouldn't want anything to change or affect my performance because I have a baby, I don't want anything whatsoever to make me look irresponsible.*

Aijay (Senior Manager) who underwent a Shirodkar as a result of repeated miscarriages and had requested a job demotion to reduce the stress of the hectic schedule before she was able to successfully have children, shares her background story of being raised in a family where nothing but the best was acceptable. She transferred this same value to her job responsibilities and also acknowledged being known on the job as someone who does not take no for an answer in a bank with inflexible organisational policies and procedures. She explains: -

> *…My parents taught me to be passionate, to be driven, never take no for an answer. So, my overconfidence, ehn? e no get part two* (is unequalled) (laughs). *You know, a lot of my colleagues, senior colleagues will say that; "Aijay doesn't take no for an answer, Aijay doesn't care about what the policy states". There's a business to be done, how can we do it? There has to be a way around it, You might not give me precisely what I want, but you can't tell me no, so I don't mind getting half portion, but I'm definitely not going to walk away with zero, I won't walk away with nothing!* (speaks slowly and emphatically).

Sharing her experience about deposit targets, Aijay explains that the management sets deposit targets for each branch of the bank at the beginning of the year. The set target is then allotted to each employee and endorsed by both the employee and the line manager. While other colleagues complain of high and unachievable targets, she chooses to operate with a positive mindset which has always been beneficial in motivating her to exceed the set targets. She discusses in detail: -

> *…So I was moved from Branch A to Branch B as the Regional Manager; then Branch B was a region because of the size of the balance sheet, I took over Branch B with a balance sheet size of 11 billion, Branch A had a balance sheet size of 3 billion when I took over, and I left it at 9.8 billion, Branch B was 11 billion when I took over, when I left in 2015, it was on 26 billion. So, when I got here* (current branch at the time of interview), *2016 January, the balance sheet size was 2 Billion, So, 2016, the balance sheet size was 2.1 billion, and by the end of 2016, it had grown to 9 billion.*

Buki (Member of the C-Suite) discusses her drive as a leader which enables her in turn, to drive her subordinates. She describes her unwillingness to tolerate sub-optimality based on her high personal standards. These traits have enabled her to achieve stellar results, as demonstrated in the discussion below: -

> *…I'm very driven, you know, and so if I also feel a person is suboptimal in their output or they can do much more, maa fe e pa eeyan yen* (I will almost kill the person)*. I just say "don't worry, that silver lining is gone, but now, I'll kill you every day, you'll resurrect in the morning, we'll start all over again", you know, but it was something which also produced stellar results.*

Buki's management style described above, which appears as standard practice in the Nigerian Banking Sector, would be described in western organisational cultures as bullying. It is an example of high management expectations and demands highlighted as part of the challenges continuously experienced by women in the Nigerian Banking Sector, as discussed in chapter 4. Buki's extreme language about 'killing' and 'resurrecting' also indicates some religious overtones which reiterate the issue of religion being utilised as a critical weapon of domination in Nigeria as maintained by Igbelina-Igbokwe (2013). However, it appears to be a style that achieves results as indicated by the discussion of Buki, that 40% of the funds in her current bank are from customers who have referred other customers as a result of the

excellent services they received from the employees she has developed. Such achievements place the bank in the position required to perform its core responsibilities effectively. Buki shares another example: -

> …*So, you will find if we have a client, maybe a judge in Ogun state,* (A state in the Northwest part of Nigeria) *all of a sudden, o maa gbe gbogbo judges Ogun state wa pe k'on wa ba wa se business* (he would bring all other judges in Ogun state to do business with us) *and that's how it was, you know* (speaks passionately). *It was a very fulfilling period for me…*

Interestingly, Irene (retired Member of the C-Suite) speaking from a different perspective, ascribes the passion and hard work of the women to the insecurities they experience and the gratitude for the opportunities provided to them to undertake the roles. She states: -

> *…A woman, because of her insecurities, is going to work ten times as hard, to be accepted by her peers, a woman coming in* (voice raised) *just knows the only thing she's going to do is work hard and when she's working, the boss knows that she's grateful to be there and, so, she's loyal to the boss.*

The passion and other qualities described in this section may not be described as coping mechanisms in western cultures where policies and structures exist to support women. However, from the examples and discussions detailed above, the qualities appear to be some of the main strategies adopted by the women in coping with the high management demands within the unsupportive working environment in which they operate daily. Apparently, from the above discussions, the qualities and work ethics cause their efforts to be recognised and rewarded, thus, enhancing their career progression. Some examples of the notable achievements by some of these women are discussed below.

5.1.1. Achievements that Resulted in Promotion Every Six Months

Fatima (GM) had been raised in a home where her mother experienced an abusive marriage and was powerless to resist the abuse by the culture which disallowed her to work. This traumatic experience generated a determination in Fatima to work hard, be successful and avoid the occurrence of a similar experience in her marriage. To achieve the desired success, Fatima has always pushed herself and gone the extra mile to distinguish herself. She completed her undergraduate education in the UK with a distinction, was awarded a

scholarship to undertake a Master's programme, also in the UK. Fatima started her career in a Nigerian bank and distinguished herself through her hard work which caused her organisation to be recognised for various achievements. She was promoted every six months as a result of her innovative ideas which contributed to her organisation's achievements, experienced a rapid career progression as a result and had been headhunted for the role she occupied at the time of the interview. The respondent, (33 years of age at the time of the interview) is the youngest of the twelve participants, is one of the three General Managers interviewed and had spent the shortest period of employment in the banking sector amongst all twelve participants. She highlights some of her achievements below: -

> *… There's a guy called Mr F, South African, running Pinnacle Bank at the time. And, I worked very closely with him. He taught me how to apply everything I'd learned at Uni. and almost every six months, I got a promotion. Almost every six months! I got so much recognition, so much visibility, I applied for a grant from OPQ organisation (an international organisation) to support one of the projects that I was running in Pinnacle Bank. And I got 1.5 million dollars for Pinnacle Bank.*

Fatima, who shared her experiences of challenges with insecurities and a lack of self-confidence resulting from her traumatic childhood experience also shares an example of some of her strategies for distinguishing herself.

> *…I'm just challenging myself to take on bigger roles that I know are bigger than me…that's what made the job a success because I didn't know anything and therefore, I started seeing things* (opportunities and solutions) *that people stopped seeing.*

5.1.2. Authorship of a Book Which is Currently Being Used for Training Programmes in Organisations and Universities

Tutu (Member of the C-Suite), who is the first female director in the history of her organisation, is also the author of a successful book on leadership: -

> *…Basically, the book I wrote is a motivational struggle leadership book; it's woven around the election campaigns of President XYZ. I was very tripped the other day when the X Family, invited me to speak at P program. They are running an excellent*

operation *and recruit batches of young people every year and take them for a nine months training program, six months is on the job, in which they use books like Stephen Covey's Seven Habits of Highly Effective People, Maximum Influence, and my book, my humblest book, to train the staff. So, for me, those are the sort of things that are really, really worthwhile, beyond what I do at the Bank I.*

5.1.3. Recognition as a Result of Challenging an Unprofessional Act by Management

Lara (Senior Manager) shares her experience of challenging the actions of an Executive Director (ED) who engaged in verbal abuse of managers in a meeting: -

...My own ED in my own unit was saying trash about one of my friends. And, I got up in the meeting, and I said; "no". And I attacked what the ED was saying, and I'm like; "you are now here, calling everybody fools", that's how he started the meeting. I was pointing at the ED like that (points her fingers in a demonstration). *Everyone was telling me to calm down, I said "no," And I said that, and sat down and the ED, of course, he was shaking. He couldn't believe it.*

Challenging a senior colleague, especially by a lady in a very subordinate position such as Lara, is quite unusual in a society like Nigeria, where women are regarded as part of the minority group. Such an action would, under normal circumstances, have resulted in severe disciplinary actions. Furthermore, the use of an abusive language by a Senior Management officer is an example of high /unfair management expectations and demands which are accepted as 'normal' in the banking sector as discussed in chapter 4 under the challenges experienced by women bankers. The situation, surprisingly, ended differently with the ED appearing to acknowledge his wrongdoing as shared by Lara: -

...He's (the ED) *left Pinnacle Bank. He's working in another place today as the MD. He called me and asked me if I wanted to work there, I said no. He told me he needed people, that I should please send him people's CVs. And he knows that if I send somebody's CV to him, I wouldn't send anybody that doesn't have my kind of values to him. So, he calls me.*

These achievements and other positive values demonstrated by the women such as passion, ethics, determination to excel, good work ethics, performance and results delivery have contributed to their career progression and have resulted in various opportunities being

provided by the management of the banks (Aig-Imoukhuede 2005). The above achievements, however, conflict with the finding that the influx of women in the sector is due to the employment of 'pretty women' for deposit mobilisation purposes. A significant factor emerging from the various achievements by the women is that while the use of women for deposit mobilisation and the sexual exploitation of women may be a norm in the sector, a lot more than a 'pretty face' and trading of sexual favours is required for women to survive, achieve and sustain the level of progress attained in the Nigerian Banking Sector by the participants.

5.2. Religion / Faith

This is one of the main coping mechanisms utilised by all the women as revealed from their life stories. Akanle et al. (2016) suggest that religion and allusion to God remain primary out of the several coping mechanisms adopted by Nigerian women. Strong evidence of religion and faith as a coping mechanism for the double burden and role conflict encountered was demonstrated in the conversations with all twelve respondents as they discussed their day to day challenges (Eboiyehi et al. 2016). Religion is also a significant factor in developing the strong values required for job performance and results delivery demonstrated by the participants. Some examples of these are discussed below.

Bisi (Senior Manager) explains how she has survived her 20-year journey in the sector: -

…I guess God has a reason for keeping me here....

Tinu (General Manager) shares her belief in taking steps with God as a key coping mechanism: -

...And of course, the step with God is very important, I don't know how science deals with that It's…ah! That's very, very key. That's very, very key...

Aijay (Senior Manager), discusses her experience of being recognised as the third most successful Branch Manager in her zone as a result of her branch exceeding the set targets consistently. She shares about her strong faith and its impact: -

...So, most times I'm always talking to God, "ah, this has to happen", I have a fantastic relationship, I talk to him like I'm talking to you right now, so everything about my work revolves around my faith, I pull my strength from there so no matter what happens...

Raliat (Senior Manager) explains why she did not accept the offers she received from the other banks, would have resulted in a more rapid progression: -

...I had attempted to change, to move on, I'd gotten offers actually, (hesitates in reflection) *but you know, you also need to....it depends on you, if you are a spiritual person, you also need to ...to get a go-ahead, from God.*

Buki (Member of the C-Suite) described a challenging experience in her journey in the banking sector when she wanted to have a career change: -

...I actually wanted a portfolio career, but God says otherwise...

Tutu (Member of the C-Suite) shares her passion for making a positive impact through her career: -

.... Because I'm someone that believes that if God... I feel I should do more mentoring; I should do more writing; I should create employment. So... yeah, we shall see how far God allows me to go.

Maureen (Regional Manager), discusses her career progression into her current role in what she describes as one of the top three banks in Nigeria: -

...I must tell you, it's the grace of God, it requires a lot of wisdom. It also requires maturity, it also requires...in fact, the ultimate really, it is the grace of God.

Irene (Member of the C-Suite) discusses being offered a senior executive position in Bank G and the first woman to occupy such a senior position in the history of the bank.

.... When I got this bank G job, I said: "ehn, ehn, okay, so this is the reason that God has been arranging all these jobs", so I brought all of those experiences to bear.

Lara (Senior Manager) discusses having a 'consortium of friends and colleagues' who offer childcare support to one another due to the long banking hours.

...I've had a consortium of trusted friends (voice raised in laughter). *We have each other's backs when it comes to this work thing and managing our children, you know. So, God has blessed me with that.*

Fatima discusses the significance of maintaining a good relationship with her team as a means to achieve team productivity: -

…First of all, thank God I had a good relationship with my team members...

Sade (Member of the C-Suite), discusses the importance of faith in her journey into becoming a successful international business owner and the first woman Member of the C-Suite of Crystal Bank in the history of the organisation: -

...It requires patience, it requires dedication, commitment to your values, but it worked. So, thank God for that. And that's where faith comes in because you keep your faith in God to keep you going through the tough seasons of it.

All twelve women alluded strongly to faith as an essential coping mechanism in their journeys as senior managers in the male-dominated terrain. This evidence of strong faith supports the views of Akanle et al. (2016) that working women draw inspiration, strength hope, endurance, understanding and perseverance to withstand the turbulence in their lives and circumstances and to deal with the many hardships associated with the hectic nature of their job (Salby 2003). It however, demonstrates resignation of the women to fate due to the belief that only God can help them, thus attributing power to God in the face of their sense of their hopelessness in social and legal justice systems from which they have no hope of obtaining protection or legal redress (Akanle et al. 2016).

5.3. **Taking Time off Work / Creating Pockets of Sanity**

Eight respondents mentioned reliance on this mechanism. In a situation where there are no Work / Life balance policies, this mechanism appears to be utilised by a high proportion of the women as shared below:-

Sade (Member of the C-Suite) whose sixteen-year-old son has been in a preparatory school in England since he was ten years old and who also chairs the boards of some other organisations, discusses taking time off from time to time to sleep when she needs to. She also travels abroad frequently to attend her son's school programmes and also utilises the time away to rest. She describes her ways of creating pockets of sanity: -

...I love sleep. Once I feel like I want to sleep, I go and sleep, and that's it, and I do take time off quite a bit in between, and I still have a sixteen-year-old son who's been in prep school in England since the age ten. So, about every exeat, every half term, every parents' meeting, I still (hesitates), *get on the plane every three weeks or so to go and do that. So, I also use that as time away to sort of get out.*

Discussing further on creating her own pockets of sanity, Sade acknowledges the existence of opportunity costs in the lives of women like herself who occupy Senior Management positions and have hectic schedules. She, thus, avoids most social gatherings and focuses whenever she can on enjoying her own company alone or with close friends: -

...So, there's always an opportunity cost, but I make my opportunity costs the things that I consider least important. So, I'm not hot on socials…(sighs). *So, I like quietness and my own company when I can get it…company with my own friends, so yeah, I create my own pockets of sanity.*

Buki (CEO) who is frequently away from home on official assignments discusses travelling with her children on business class tickets to enable the three of them to enjoy the maximum comfort and benefits available during the journey. According to her, she is often criticised for purchasing such expensive travel tickets for her children, an action considered by critics as wasteful spending. She, however, ignores such criticisms as she considers the time and resources employed as being very vital to the family wellbeing: -

…Up till when they were ten or eleven when I'm going on business class, they sit with me. Six hours uninterrupted pure pleasure, awa meteeta (all three of us)*, you know, so, when people "na na na"* (mimics the people who criticise her actions) *business won niyen* (that's their business) *it took me thirteen years* (to have the children) *so, if I was not saving enough money, then what was I doing with my money?*

In effect, financial empowerment appears to be one of the essential coping mechanisms employed by women in Senior Management positions.

5.4. Ability to Challenge Unfair Management Decisions or Actions

One of the challenges experienced by women in the sector is organisational processes and procedures which hinder productivity or are detrimental to employee wellbeing. Four respondents shared their experiences of challenging such processes.

Irene (Retired Member of the C-Suite) who started banking in the early '70s when banks employed very few women, shares on some of her activities to challenge acts of discrimination at work, and the importance of taking power forcefully in order to make an impact: -

> *…It was not just going to work that I was going to sit down and allow somebody to do me in. No, I refused! So, it became known that that* (challenging unfair management decisions) *is what I would do and if they know you are going to do that, people avoid it, a lot of the men even do not like confrontation. So, if I'm sitting there and I'm the only woman, they want to get coffee; usually, they'll send the women. I'll say, "you asshole! You go and get your coffee yourself!"*

Emphasising the importance of resilience for a woman in a Senior Management role Irene admonishes: -

> *…So, I'm saying that* (pauses) *another thing you need to remember*, (pauses) *power is never given, it has to be taken! Not earned! Taken!!! (*speaking emphatically*) You think those people* (male colleagues in Senior Management) *would have given me half a chance?*

5.5. Informal Mentoring

In the absence of formal mentoring, some of the women who occupy very senior positions in the sector have taken the initiative to engage in some informal mentoring activities for women in subordinate positions, to support them and prepare them for more senior roles. This initiative appears to be very important to these women, perhaps, due to their own experiences of lack of support on their journeys to Senior Management. The challenges experienced by the respondents generated a passion to mentor and support other women and make their journeys in the industry more comfortable. A few of the respondents share their mentoring activities below.

Buki (Member of the C-Suite) shares her experience of the support she received from a female superior, which shaped her excellent performance in subsequent leadership positions

and developed a passion in her to develop others. According to her, this female superior was her line manager in the Treasury Department where she commenced her banking career, and whenever she thought of an idea which could move the bank forward, the superior would encourage her to share the idea directly with the management of the organisation: -

> *...If you had an idea, Lola* (female superior) *would say "go and discuss it with Steve or Martin or whomever the MD was at that time. She exposed us. She didn't sort of say "Okay, ehn hen, what is it? Okay, let me discuss it with him and come back" Never! And when I look back now, it's a testimony when you have your people generating ideas because you obviously deposited something in them that bore that fruit. If they don't generate ideas, it's an indictment and, so, a lot of those things I had also picked up and used, you know, in my career very effectively.*

Buki discussed the impact of Lola's informal mentoring on her career.
She received a more lucrative offer for an executive position with another bank and, as a parting gift, Lola presented her a book on leadership. The learning from this book and the leadership style she had learnt from Lola enabled her to impact every organisation she has worked with positively. She explains: -

> *...When I left the previous banking organisation, Lola gave me a book 'Seven Habits of Highly Effective Managers' which I'm still, you know, practising, you know, today. I introduced it to my current organisation, and it transformed the organisation. Profits went...I mean it just completely changed the perspectives and paradigm of performance.*

As a testimony to Buki's efforts, a few the interview participants reported having been positively impacted by Buki's mentoring activities. Two examples are discussed below. Fatima (General Manager) who shares: -

*...Buki is very, very passionate (*emphasis) *about female empowerment and grooming female leaders. That one, she's very gendered is her mission.*

Tutu, who became the first female Member of the C-Suite in the history of her banking organisation, shares from her experience the impact made on her by Buki.

.... I remember when I attended my first committee of departmental Members of the C-Suite, I was the only woman in the mainstream bank, so I was a bit of a lone ranger. Mrs E (Buki) had warned me that; "they're going to say that your hair's down to here, they're gonna say all sorts of things about you", so, (sighs) already it was water off my back. In Nigeria, the people that I speak to, like Mrs E (Buki) are always very helpful, she is like a big sister, I had a meeting with her, and we hit it off really well.

One of the key challenges addressed during mentoring sessions, as mentioned by some of the senior women is the impact of the choice of the spouse to the women's career progression. Sade (Member of the C-Suite) who is also actively involved in mentoring women and also in the leadership of the Professional Women initiative discusses below.

5.6. The Spouse as a Key Success Factor

She acknowledges patriarchy as an issue impacting women in many countries, because of which it has become essential for women to marry spouses who are secure enough to accommodate and encourage their career aspirations. Sade shares more on this factor: -

Your spouse is a key success factor in your life. Yes, that's absolutely important, especially for the women, you know, anywhere in the world, the man typically has the headship of the home to run and therefore, you need to have a partner who has a large heart and who is not intimidated by your ambition or your dream or your drive (Emphasis), and who has the capacity to help, to nurture, to support and to encourage a woman to be the best of herself; otherwise, it's a problem, especially in the African context whereby, we have a more conservative approach to women in leadership.

Buki (Member of the C-Suite) emphasising the above point by Sade, speaks on aligning your choice of spouse with your level of ambition: -

...I speak a lot at women's events and things, and I always tell the young ladies, "align your choice of a spouse with your level of ambition, because, if it's not aligned, then you are not going to last long enough to achieve what you want. Then, share what your aspirations are with your prospective spouse because, many of the issues around women not getting positions is, conflicts with the family and so on".

A few other respondents also shared some of their mentoring activities for subordinates who are aspiring for career progression. A few examples are shared below.

Fatima (GM), who believes she is the youngest female in her position in the sector, emphasises the importance of selflessness and self-investment. According to her, employees who are aspiring for career progression should take responsibility for their progression and desist from leaving it in the hands of others, or God - a common practice among the women: -

> *…Don't take jobs that you can do, take the ones that will grow you. Don't be scared of those challenges because the worst thing you will get is no, and don't let anybody tell you when you'll get a promotion, you determine. Even if just by applying, all you are getting is visibility, take it. But then they'll recognise you to be a potential, and then they'll have you on their mind that you are ready for a bigger role and responsibility.*

Aijay (Senior Manager) recommends putting your best foot forward and quickly develop a strategy to make a profound and lasting impact :-

> *…I think it's always great when you get somewhere, you step forward with your best foot to make the difference you need to make immediately you recognise things* (snaps her fingers for emphasis), *and you can then take your time to say "OK, what do they want me to do here? Let there be a paradigm shift from what this branch used to be before".*

Buki (Member of the C-Suite) describes Aijay's suggestion as visibility. The participant considers this factor as crucial for a woman aspiring for career progression. She advises from her experience in the sector: -

> *…Wherever you are,* (tone lowered in emphasis) *you must shout out, put up your hands, you know, volunteer, you must be involved, be involved.*

As one of the leaders of the Professional Women initiative, Buki explains that one of the challenges she frequently encounters which makes it challenging to recommend women for leadership roles is that these women want to consult their spouses before committing to such offers. Buki explains further: -

...For me, it's about the mission, to get my people out there. Push them out into the deep because we can't keep saying "there's no African on the top table" if you are not mobile. "So, you young girls we tell you something, you say, I want to go and tell my husband first". If they tell the man, "we want you" does he say he wants to go and discuss with the wife? they'll say does he know what he wants! Let's stop saying they don't enable Africans na na na if we are not prepared to go there.

This challenge, however, is a significant source of conflicts for the Nigerian woman due to rigid patriarchal restrictions within the culture, which cause the decision of the man to be binding on the woman. In most cases, women do not have the power, legal backing, nor the support required to resist such restrictions (Ntoimo and Isiugo-Abanihe 2014). An example of this challenge occurred with Cordelia, who lost an opportunity for a significant career progression due to her spouse's disapproval and intervention as discussed above.
Given the mentoring activities undertaken by older women, there appear to be conflicts in the relationships between women in the Nigerian Banking Sector. One of the challenges with career progression, as highlighted in this study, is that women in the sector do not support one another. However, it is also apparent from the discussions under the informal mentoring activities undertaken by the women that these activities have been instrumental and effective in opening doors of career progression for women in the sector.

5.7. Personal Organisation and the Creation of an Effective Support Systems
 All twelve respondents discussed and provided examples of a variety of methods employed to personally organise the home front and mitigate against the impact of the double burden upon themselves and their homes. The personal organisation was described by Buki (Member of the C-Suite) as Getting the Domestic Infrastructure Right. Irene (Member of the C-Suite) illustrates with an example, the determination with which the women employ various mechanisms to get their domestic infrastructure right: -

...When you are the CEO, you have to push. When they say why did you do this? I say "think about it, if you are a mother" because I remembered myself, I was a mother, I had four children, the marriage didn't work, I divorced. And when you divorce, the man says, "oh you are going, it's okay, go, I'll have nothing to do with you and your children", and you say "okay". Am I going to tell my children they won't go to school? Am I not going to feed them? When they said they didn't want to go to a friend's place, did I not find a way?

So, I said, "I'm a woman". Yes, a woman doesn't tell her children there's no food in the house, you will cook for them, you will find it to give to them.

The different methods employed by the women to get the domestic infrastructure right are discussed below.

5.7.1. Boarding and Preparatory Schools / Crèche Services / After School arrangements / School Bus Arrangements

Five respondents utilised the boarding system; two used the creche services, one relied on after school arrangements, and two on school bus arrangements as shared below.

Sade (Member of the C-Suite) explains about sending her son to a preparatory school abroad from a young age: -

…I …I still have a sixteen-year-old son who's been in prep school in England since the age 10.

Irene (Retired ED and CEO) explains about sending her four children to boarding schools abroad: -

…It was very difficult because I had only been working, on the new job for a year so, it was very difficult, you know, I had four young children, two of them were in boarding school, my daughter, my baby, was the only one at home with me, I'd sent all the others to boarding school. She left when she was nine. I didn't wait for her to be ten or eleven years I said, "I'm going to die if I continue this way..."

School bus services are sometimes offered by some schools to pick up and drop off children to and from school at an agreed charge. Lara (Senior Manager) shares her experience of utilising this system in addition to the after- school club services for her children as a backup plan after her experience with unreliable domestic help. She explains: -

…So, I ran into one after school place. Not far from my house. I was like "thank God; my prayers have been answered". So even when I had a steady house help, then I was taking them to after school. I drop them in the morning then the school bus drops them in the after school. So, I now pick them on my way back from work in the evening, to go home together…

Ten of the respondents relied on domestic help to organise the domestic domain. Buki (Member of the C-Suite) shares about the employment of this mechanism for her domestic responsibilities. According to her, she maintains a network of nannies and domestic staff to avoid disappointments on the home front as her job as CEO involves a lot of official assignments out of town. She explains: -

…Hmmm, for me, something I always say to people, get your domestic infrastructure right so, until my twins were ten, I had three nannies. In fact, I've always had Nanny Alumni, so nobody leaves like that, 'cause, I never want to be in Singapore, and then someone tells me pe (that) there's no nanny, how? So, everybody knew pe to ba mess around, (that if they messed around) I would get someone else.

Buki also employs the services of a supplier similar to Ocado, who supplies every domestic requirement to the house. Thus, she ensures that an effective structure is established to function whether she is home or away from the family: -

…I've used a company here like Ocado for years, so my cook, for example...in fact, I have no business or discussion with them, unless it pleases me. He (the cook) just calls the supplier, and they deliver everything from food to households to Igbale (sweeping brush) to whatever…

Tutu (Member of the C-Suite) maintains a network of domestic staff to support the home front. This structure enables her to focus on her job requirements: -

…And the time we lived in Abuja (Nigeria's Federal Capital Territory) I had two domestic staff, I had a cook, and I had a driver, so they (the children) were supported.

Four respondents highlight the importance of going the extra mile to sustain domestic arrangements. Aijay (Senior Manager) provides an example: -

5.7.2. Treating the Domestic Help Well

The purpose of this, according to Aijay is to motivate them and sustain the relationship. This method enables her to focus on her job responsibilities. Some of her efforts include providing well-equipped and comfortable accommodation. She explains: -

> *...Treat your nanny well, if you treat your nanny well, she will take care of your kids, you know, my domestic help has gold TV, DSTV* (Cable channels) *in her room so that her mind is not idle when we are out...*

Aijay also incentivised the nanny by paying her an additional ₦100,000. This was an initiative towards setting up a grocery business in the future: -

> *...I told her...because she wanted to leave two years ago, I said "don't leave, for every year you stay behind I'll give you a hundred K* (₦100, 000) *in addition to your full pay... start with just a roadside business as they do here, you sell rice, you sell beans, ewa aganyin* (a Nigerian beans delicacy) *and all that so that you don't have to go back to this job (nanny) once you go home"... and she agreed. So, she's happy.*

Raliat (Regional Manager) employed the method of giving gifts to her friends and neighbours whom she often relied on to care for her children after school while she's at work: -

> *...When I'm home, I love children so when I'm home all the children* (including her neighbours' children) *are in my own flat, and they are eating in my house. If they don't like the food the house girl* (domestic help*) is going to make, they are going to Big Mummy's* (fond names given to older people held in high esteem)*, house to eat* (sighs)*, I will just try and...*(shrugs) *I also share, I go to the market, I just share things for my neighbours, so anybody can eat in anybody's house.*

5.7.3. Support from Family, Friends and Secretaries / Personal Assistants / Consortium of Trusted and Emergency Friends

This is mechanism referred to by Akanji (2013), Adisa et al. (2016) and Eboiyehi et al. (2016) as assistance seeking solutions which are discovered to be conventional techniques amongst working mothers in Sub-Saharan Africa. Nine respondents acknowledged reliance on such mechanisms; some of these are shared below.

Lara (Senior Manager) explains that she often relies on colleagues who have become close friends due to their close association at work over a prolonged period. These friends provide childcare support to one another as discussed below: -

...If I know that I have Saturday at work, my other friend stays in the estate and then she knows that I'm going to work and I need to come and drop ...because I met her in Pinnacle Bank too then, but she left Pinnacle Bank along the line for Bank V. So, we have our... consortium of friends that are emergency friends. Mrs X picks Moriam (participant's daughter*) from the mosque, Mrs W too, Moriam stays with her when I travel at times, you know. We have each other's backs when it comes to this work thing and managing our children, you know. So, God has blessed me with that…*

Buki (Member of the C-Suite) shares about her Personal Assistant who had worked with her for a long period and had proven to be dependable and trustworthy to the extent where she could leave some signed cheques in her care to run some errands whenever Buki was out of town on an official assignment. She provides an example: -

*…. Up till about three months ago, I had the best PA (*Personal Assistant) *anybody could ever have, everything, so, I would sign a whole cheque book, I would sign twenty or twenty-five transfers, if anybody says "ehn, kini kan* (this and that) *give me money", I would just forward the details to her, trust for me is either zero or one hundred. There's nothing in between.*

Maureen (Regional Manager) acknowledges reliance on members of her immediate and extended family: -

…Then my father is also...my sisters, you know, my siblings, family, you know, even my in-laws, you know, everybody is supportive.

Buki (Member of the C-Suite) discusses the usefulness of the support of family and friends to her career progression. In the event of school activities involving her children which occur during the periods when she is on official assignments away from her family, Buki rallies friends and family and engages them in various roles to fill the gap. She provides some examples: -

*…If I was away, and they are acting any play, I would make sure that the front row, my mother in law, my sister, our best man, my friend, so ri t'on ba jade lori stage bayi, (*you see, the moment they step out onto the school stage) *the last person they would think of is that mother that's a runaway woman…*

In addition to the above, Buki has an established relationship with some of the other parents in her children's school, whom she also engages for support when she is away: -

> …*When it is sports, I get all the parents who are there on the floor, maa kan send won the message ni pe* (I'll just send all of them messages that) *I'm going to be away, I won't be around for sports day, "please cheer then on", in fact, they will not only cheer them on, I'll also be bombarded by photographs. People will say, "who are these children that everybody is…." So, it's about getting the kind of infrastructure right!* (Emphasis).

5.8. Supportive Spouse

This finding was surprising as it rarely occurs and is contrary to the norm in a patriarchal society like Nigeria. Under the collectivist culture operated in Nigeria as discussed under Walby's (1989) patriarchal mode of production, the labour of the wife is appropriated by the husband. Therefore, the family includes both the immediate family and members of the extended relations such as aunts, uncles, cousins, in-laws and nephews, the care of whom become the sole responsibility of the woman upon marriage (Hassan et al. 2010; Mordi et al. 2012; Adisa et al. 2015; Adisa et al. 2016). Some of the respondents share below:

Raliat (Regional Manager) discusses the emotional support she benefits from her spouse regarding her career progression and the burden of domestic responsibilities: -

> …*He's (*spouse*) not a banker, he's a consultant Paediatrician, he kind of understands the expectations on the job, and things like that. So sometimes when I'm saying that "maybe I should resign" he keeps telling me "To do what? You know, it's not going to last forever…"*

Raliat also shares about her husband providing physical support. Having a more flexible schedule which enables him to close early from work, he provides care for the children: -

> … *My husband gets home at 6, 7 so that kind of helps as well. So sometimes when he's home at 6, he's picked them, they are up with him, he makes dinner for them until I come back.*

Maureen (Regional Manager) explains the emotional and physical support her husband provides towards her career and domestic responsibilities: -

…So, for me, I have a lot of support from my husband. He helps me, because, with my daughter, we don't allow my daughter with the driver alone, So, there must be the nanny or my husband, she with the nanny, with me, or Daddy. That's the way we work. Yes, I have my husband's support.

Maureen is unable to attend many family events because of her busy work schedules, but her husband covers the gap. She maintains: -

…Sometimes we have family events I can't attend because of work, you know, I can't travel, and they all understand, By the time Mr E, my husband explains to them, I can't come because of work, everybody has kind of accepted….

From the discussion, only two out of the twelve participants mentioned spousal support, while the ten other participants relied on other mechanisms. This finding indicates that spousal support is not a common occurrence for women in the sector. Also indicated in the discussions, is the fact that a cultural shift may be evolving which is initiating the gradual transformation of rigid cultural mindsets with the resultant effect that some men are becoming more involved in the familial responsibilities.

5.9. Financial Empowerment

Eleven respondents mentioned this mechanism as a significant part of the resources employed to organise the home front and obtain the support necessary to cope with the domestic and work demands. The Nigerian Sector is known for the payment of large remuneration packages (Aig – Imoukhuede 2005; Bankole and Adeyeri 2014; Akanle 2016), and thus, the women enjoy the financial empowerment which enables them to acquire a variety of services to reduce the impact of the double burden. The benefit was demonstrated in the illustration provided by Buki (Member of the C-Suite) about the Nanny Alumni and leaving signed cheques with her Personal Assistant to facilitate the purchase of items required during her absence. Aijay (Senior Manager) was also able to negotiate with and incentivise her domestic help by paying her an additional sum of 100,000 naira (about £200) in addition to her wages for every year she remains with the family. Such arrangements would not be possible without the financial empowerment and independence facilitated by the attractive remuneration attached to the Senior Management positions. Some of the women shared their experiences below:

Aijay (Senior Manager) shares an example of the benefits of financial empowerment, demonstrating that she sometimes orders cooked food in bulk from caterers to augment her efforts without letting her spouse know. She provides an example: -

...My husband doesn't like eating anything that I did not cook so sometimes, nigba ti mi o le para mi now (because I don't want to die early from stress and burnout*) when I buy Moinmoin* (a Nigerian beans delicacy)*, or I call one of the caterers "joo help me do efo riro"* (Please make some vegetable soup for me) *and I take home and tell my house help " ti Daddy ba beere, a see lana"* (If my husband asks about it, tell him we cooked it yesterday) (laughs).

Tinu (GM) also employs the same method as Aijay and explains that because she got married late, she was financially independent and mature enough to undertake specific responsibilities which are beneficial to her domestic wellbeing. She explains: -

...Maybe if I had married earlier, much earlier, maybe in my twenties, I may have struggled with some things, but by the time I married, I was actually... I would say a bit financially empowered to be able to use the money to do certain things. If I want food for whatever, I need to be able to pick up my phone to say "Oh caterer (snaps her fingers) *Please bring ..."*

From the discussions, it is evident that the efforts made by the women to support their families and cope with the demands of the hectic schedule and domestic responsibilities would be impossible without adequate financial empowerment. In the light of the discussions and from the life stories of the women which highlight the many benefits of the large remuneration packages available with employment in the banking sector (Aig-Imoukhuede 2005; Bankole and Adeyeri 2014), there appears to be a conflict with earlier findings which allude to the fact that the women do not place a high priority on remuneration packages. The findings here support the fact that one of the reasons why the women remain in the banking sector despite the many challenges they encounter may be the financial benefits associated with the positions,- benefits such as financial independence and the ability to establish various support structures which aid the performance of the domestic responsibilities of the women.

Challenges with the Coping Mechanisms and Support Systems

This study has featured in detail, the primary coping mechanisms adopted by the women to deal with multiple demands at both the professional and domestic spheres. However, the discussions also indicate that none of the coping mechanisms offers a total solution. Every one of the mechanisms is connected to a downside, as demonstrated below:

1. **Challenges with Boarding Houses/ Preparatory Schools**

Two respondents (Irene- Member of the C-Suite) and Sade (Member of the C-Suite) mentioned sending their children away from the family to schools abroad from about nine and ten years of age respectively. In such situations, how close are such children to their parents and how closely knit is the family? This situation appears to be an example of the pressure and adverse impact of the hectic schedules of the women on the family identified by Mordi et al. (2012).

2. **Unreliability of Domestic Support**

In many cases, domestic support according to Akanji (2013) and Ojo et al. (2014) is arranged on an informal basis and usually involve young and unskilled males or females who are recruited from poor rural areas due to the poverty levels of the parents or a lack of the essential resources required to educate them. They are then sent with little or no training to serve as domestic workers with various families in the urban cities in Nigeria in return for low wages. Mordi et al. (2012) suggest that apart from the hazard posed to the family by the employment of such untrained help, such informal arrangements are often unreliable and, in some cases, do not provide the required solutions to the issues of Work-Life Conflicts. Lara (Regional Manager) shares her experience of an unreliable domestic help who decided to leave without notice and left her stranded with childcare during working hours.: -

...I haven't had a house help in like almost eight years. Immediately my boys went to boarding school, I stopped all the house helps. So, I had a backup plan. Because the house helps, there were times house helps would just come and say they are going, just like that. They would call me from the office "Kilode?" (Whats the problem?) "*You didn't tell me you were leaving now. Sebi (was it not agreed that) you would be leaving at the end of the year?"* "*No!* (domestic help responding*) they said somebody died, I have to..." Ah! And, I'm like "where will the children be"?*

3. A Possible Lack of Consistency of Support from Family / Friends

This arrangement was identified by Mordi et al. (2012) as a mechanism that may not always be available as can be seen from the situation of Lara, who, despite having a 'consortium of friends' still had a backup plan with the after-school club.

4. Financial Costs

For respondents who rely on the Nanny Alumni, such arrangements cannot be established without substantial financial costs.

Raliat (Regional Manager) illustrates the importance of having adequate domestic support with an example: -

> ... (Sighs heavily). *You need support. You need a support system. So, there have been times I had a Nanny and, you know, a housekeeper, I just…you know, my Mum told me a long time ago even while I was getting married that: "Use your money to buy your convenience". So, I never used to think of myself as a superwoman that I want to do everything.*

The above discussions on the various coping mechanisms emphasise the enormous challenges women encounter consistently in their professional and domestic lives and the very little support available to them as they navigate through the stressful journeys associated with the achievement of successful careers in the banking sector. The discussions highlight the fact that each woman in the sector is more or less 'on her own'.

CONCLUSION

This chapter has examined the coping mechanisms and support systems utilised by the women occupying Senior Management positions in the Nigerian Banking Sector to achieve and sustain their career progression in the face of the many challenges imposed by patriarchy and the absence of support mechanisms, which are commonly existent in more developed economies. One of the most significant findings emerging from the discussions above is the fact that in the face of the very restrictive strongholds of patriarchy still in operation in the Nigerian system, career progression has been achieved by the women primarily through self-efforts (cognitive survival and personal hardiness) and at high personal costs, such as health, financial and costs to personal relationships.

<div align="center">**CHAPTER 6**</div>

<div align="center">**CONCLUSIONS AND REFLECTIONS**</div>

In this chapter, I review the aim, purpose and objectives of this study, my theoretical perspective, my contributions to knowledge and the implications of these for management practice. I discuss my personal reflections from the findings and the implications of these on my professional development and management practice in general. I also discuss my plans for further research, the strengths and limitations of this study, my observations and conclusions, the recommendations from the findings and for further research.

6.1. The aims of the study, research questions and the contributions to knowledge

The overall aim of this study was to understand how women in the patriarchal culture of Nigeria achieve career progression in the banking sector. The purpose of this is to provide an understanding that will benefit women more generally in the Nigerian labour market in the future and, possibly, help reshape legal and policy frameworks to eliminate the worst excesses of male domination within Nigeria. This investigation, thus, aimed to understand the interplays involved which could highlight barriers to women's advancement through an examination of the following:

- The position of the Nigerian women in the banking sector examined through a brief review of the existing laws, the Nigerian constitution and personal experiences.

- The agencies, support mechanisms and coping strategies these women have utilised to confront the various challenges they encounter.

This study supported the in-depth review of the literature with a qualitative investigation into the lives and experiences of a sample of women at various positions within Senior Management across a cross-section of banks in the Nigerian Banking Sector. The purpose of this was to obtain the required level of insight into the challenges women encounter within the various hierarchies and effectively answer the research questions. From these investigations, robust and quality data was generated with detailed information which adequately addressed the four research questions. This chapter forms overall conclusions and discusses the significance of these to management practice.

Summary

Nigerian women in the precolonial era performed complementary functions alongside their husbands and played significant roles in social and economic activities. Patriarchy was later introduced by colonialism, resulting in the reconstruction of women as subordinate to men and driving widespread dependency across colonial social institutions, particularly in the family. Thus, significant economic and social power and influence were given to the men, thereby, systematically disempowering the women and making them dependent on, and subordinate to the men.

With the deregulation of the banking sector in the 1980s, many other banks were licenced to operate in addition to the existing ones. During this period, young Nigerians, trained in the universities in the USA, entered into the sector and introduced more dynamic forms of banking using digitalised systems and state-of-the-art equipment. These banks, known as the new generation banks, provided more competitive banking products with improved services within shorter turn-around periods, transforming the dynamics of a sector which had formerly been complacent. Gender and academic disciplines were de-emphasised in the sector to meet the increased capacity demand, resulting in employment opportunities being extended to female recruits who had graduated with honours. This new system eventually paved the way for the recent influx of women into the Nigerian Banking Sector.

Theoretical Contribution

Theories of patriarchy introduced by Hunnicutt (2009) and Walby (1989) underpinned this research. Hunnicutt (2009) defines patriarchy as the social arrangements that privilege males, where men as a group dominate women as a group both structurally and ideologically through hierarchical arrangements that manifest in various ways across history and social space.

The six structures of patriarchy introduced and utilised by Walby (1989) to analyse the impact of patriarchy on the six structural levels in the UK were adopted in conjunction with Hunnicutt (2009) and successfully adapted as a practical framework to consider patriarchy and the situation of women in the banking sector in Nigeria. Adapting the theories of patriarchy to the Nigerian context has provided a theoretical contribution.

Table 8 below shows the various factors that shape the working and living conditions of Nigerian women:

Table 8: Factors Shaping the Working and Living Conditions of the Nigerian Women (Revisiting the Six Structures of Patriarchy)

Theories of patriarchy according to Walby (1989) and Hunnicutt (2009)	Issues emerging from this research	Evidence/impact on women in the Nigerian Banking Sector from the findings
Patriarchal Mode of production (Economic Factors) A housewife's labour is expropriated by her husband within the marriage and household relationship (Walby 1989)	Long hours, and adverse work life balance	Women in the banks work between 12 – 15 hours daily (72- 90 hours weekly including weekends), undertake additional professional qualifications and undertake the full burden of domestic responsibilities with little or no Work /Life Balance structures or support systems in place. This condition has an adverse impact on the health and wellbeing of the women as seen in Aijay's example of repeated miscarriages.
Patriarchal relations in paid work (Economic Factors) The exclusion of women from paid work or the segregation (vertically and horizontally) of women within it. This results in the devaluation of women's work and low wages for women (Walby 1989).	Pay gaps, Policies and practice of promotion;	Women experience challenges such as the wage gap, vertical and horizontal segregation, and career advancement limitations arising from mobility issues, delayed promotions and entry barriers into certain departments specified as the male preserve. Issues of loss of economic value (through the inability to contribute to the national and global GDP) are also prevalent whereby women like Lara (Senior Manager) and Fatima's Mum who are educated with university degrees are prevented from engaging in formal employment by family restrictions.
Patriarchal relations in the state (Political Factors): Women are excluded from a direct presence in the state and also through their lack of power within the gendered political forces brought to bear on the state (Walby 1989).	Organizations and society are quick to condemn and discriminate against working women and mothers	The Global Gender Gap Reports (2019) support these findings with records revealing a higher gender gap among legislators, senior officials and managers in Nigeria, than the previous years. (see Tables 2 and 3 in chapter 2). The tables illustrate that the barriers facing women relate more with access to economic participation, opportunities and empowerment, rather than access to education. To resolve these issues, the National Gender Policy was adopted in Nigeria in 2006 to resolve these challenges, however, the policy has not been effective due to a lack of political will and genuine commitment by the Nigerian government (Ejumudo 2013; Kura and Yero 2013; Ntoimo and Isiugo-Abanihe 2014; Amadi 2017). The quota requirement of 30% for bank boards and 40% for boards of other organisations negotiated by the Professional Women Initiative has contributed to the increased representation rate of women in Senior Management positions and banks boards.
Patriarchal relations in male violence (Legal Factor) Male violence, condoned by the patriarchal state, is often used by	Domestic violence Family restrictions Legal issues Norms and values	The findings reveal that men and women do not have equal rights under the Nigerian constitution. Thus, coercive and cultural power, inherent in law in Nigeria is perceived as the norm and remains unchallenged as there are few options of legal redress for women. As a result, women are bound by the culture of silence and are powerless to speak out or

men as a form of power over women (Walby1989). This occurs as outcomes of the terrains of power which exist in patriarchal societies (Hunnicutt 2009).		act against violence and abuse in the homes and society. This challenge also impacts on women in the banking sector who are forced to condone acts of sexual exploitation and sexually based abuse as part of their everyday jobs, and as a norm in the sector. Irene and Tutu, both Members of the C-Suite, are divorced and were both abandoned by their spouses to raise their children on their own without any support, in a society where singlehood, separation and divorce are stigmatized and women obtain their identities from the dyadic roles as wives and mothers.
Patriarchal relations in sexuality (sociocultural Factors) Heterosexuality is a structure in the sense of the priority given to this form of sexual practice. Its major significance is in orientating women towards marriage as a desirable goal and the stigmatisation of close female relationships (Walby 1989).	Cultural assumptions	The findings from this study reveal that patriarchy and domination of women occur through a system of social structures and practices and also from individual men who have been socialised to dominate women. Examples were seen in the example with Fatima's Mum who was prevented from working and was powerless to resist marital abuse. Cordelia's spouse contacted the management of her banking organisation to refuse an offer of a career advancement opportunity made to her. Complying with her spouse's request, the bank promptly withdrew the offer without further consultations with Cordelia
Patriarchal relations in cultural institutions such as religion, the media, and education (Sociocultural Factors) This patriarchal structure is composed of a diverse set of practices which are important in shaping gendered subjectivity in the distinction between the genders at an experiential level (Walby 1989).	Religion Education Media Education and training opportunities for women in banking limited	**Culture & Religion**: The findings reveal that faith and religion are utilized by all twelve participants as one of the main coping mechanisms. From this, they draw inspiration about hope, strength, endurance, understanding and perseverance from the teachings in the Holy Books (Holy Bible and Holy Quran) to withstand the turbulence in their lives and circumstances encountered through the oppressive culture. **Education** (Accidental Bankers): The majority of the women did not have banking backgrounds but continually educate themselves and acquire additional professional qualifications on the job, at their personal cost, in addition to undertaking the burden of long working hours, to position themselves for career progression opportunities **Media:** Findings from the research reveal that the women in senior management positions are perceived to have attained their achievements through 'Bottom Power'. Examples of this experience were shared by Irene and Tutu, both of whom are Members of the C-suite.

6.2. Methodological Considerations

The methodological considerations for this research, as discussed in chapter 3 commenced with my experience and preunderstandings as an insider in this research. This positionality emerged from my status and experience as a Nigerian and a former employee in the banking sector. The 'insider knowledge' provided by my dual status made it imperative to select a research approach which could accommodate my preunderstandings and also facilitate the necessary level of rapport between the research participants and myself. Thus, hermeneutics and the Life Story semi-structured interviews were selected as the most appropriate research approach and method. My preunderstandings enabled me to fully understand the various verbal and non-verbal communications emerging from my interactions with the interview participants and enabled me to probe into the lives and experiences of these women within their comfort levels. Surprisingly, and contrary to my initial fears about the possibility of the participants being unwilling to share in-depth details due to cultural limitations, a large amount of confidential information was shared by most of the women. These details provided an insight into the personal, domestic and professional lives and challenges of the women. To therefore, return to my first two research questions (RQ1 and RQ2), I have answered them in the following way:

RQ1: What is the nature of patriarchy existing in Nigerian society?

As stated in table 6, the nature of patriarchy existing in the Nigerian Society is one in which the domination of women occurs through a system of social structures and practices which are enshrined in the Nigerian law and constitution and also through individual men who are socialised to dominate women. The system thus, enforces the subordination of women through the coercive and cultural power inherent in the law, subjecting them to a culture of silence and powerlessness within the normalised systems of physical and sexual violence.

RQ2: What are the legal, economic, socio-cultural, political and religious factors that shape the working and living conditions of the Nigerian women?

Table 8 describes these factors.

6.3. Practical Considerations

The theoretical framework developed from Walby (1989), and Hunnicutt (2009) benefitted the entire processes of data collection, interpretation and analysis. Through these findings, practical contributions were also made to knowledge.

Research question 3 (RQ3) asked:

RQ3: **How have the women in the Nigerian Banking Sector been able to progress into Senior Management positions**?

The answer to this question was provided in chapter 4, where I discussed four themes as the motivations for the women seeking employment in the sector, and six themes which explain their motivations for remaining in the sector despite the challenges they constantly encounter. The main points and key factors from the ten themes which explain from the findings, how the women have been able to progress into senior management positions have been summarised below.

    a. Large renumeration packages which made entry into banking attractive

    b. Due to restrictions and family considerations, women proved to be more willing to stay in positions rather than accept rapid promotion. Thus, they were more stable management material for the banks.

    c. Stability and loyalty meant women were more focussed on adding value and were ambitious in desiring positive outcomes for the banks

    d. Women, thus, have impressive track records which encouraged more recruitment of women

However, the personal experiences afforded to me through the Life Story interviews found significant challenges on both the health and the domestic front.

With regard to research question 4 (RQ4):

RQ4: What are the various formal and informal alliances, support systems and coping mechanisms utilised by these women to achieve the attained level of success?

I discovered nine main coping mechanisms and alliances which were fully discussed in chapter five. A prominent example amongst these is the Professional Women Initiative, a not-for-profit organisation developed by the women in the Top Management positions in the banking sector, established to mentor upcoming women bankers and make them board ready. This initiative saw the leadership successfully negotiating a quota of 30% of bank boards and 40% of the boards of other organisations to be filled with duly qualified and board-ready women. Buki (Member of the C-Suite), who also plays a prominent role in the leadership of the initiative explained that this achievement accounts for one of the major factors that have positively impacted the significant rate of progression of women in Nigerian Banking Sector.

Table 9 below summarises my research approach informed by Walby (1989) and Hunnicutt (2009), the theories of patriarchy and subsequent findings within the Nigerian Banking Sector. I outline, as a result of the rich picture emerging from my research, what practical changes within the Nigerian society, government policy and organisations are required to make a difference to women at work in Nigeria. The practical changes are discussed briefly in this table and then in more specific detail.

Table 9: A Summary of the Research Approach, Findings and the Practical Changes Required in the Nigerian Society Based on the Theories of Patriarchy as Informed by Walby (1989) and Hunnicutt (2009)

Patriarchal Dimensions	Issues	Impact in Nigerian Banking sector from my Findings	What is to be Done	By Whom	Actions/ Resources Required
Meta					
State	Legal Culture	Organizations and society are quick to condemn and discriminate against working women and mothers	Women's voices need to be heard. Gender analysis needed Quotas	The Nigerian Government and all government tiers including the states and parliaments. The researcher	There is a requirement for policies to be established to augment the efforts of the Professional Women in the banking sector to provide a legal backing for the quota system. A revisit of the original unachieved goal of the NGP for 35% affirmative action aimed to bridge gender gaps in political representation in both elective and appointive post, at all levels, by 2015 is also imperative. This action is aimed to be supported by the investigation into the rate of progression of women in other sectors such as medicine, academia, engineering, telecommunications and other financial institutions apart from banking, compared with the banking sector as a part of my future research plans. The proposed plan for future research into the experiences of women in banking sectors globally aims to provide useful information and learning points to aid government actions in these areas, hopefully to establish mechanisms to provide more support for, and to cause the voices of women in Nigeria to be heard.
Cultural Institutions	Religion Education Media	Education and training opportunities for women in banking limited	Stakeholder participation Transformation of the policy environment Gender gaps identified and challenged Family orientated state policies	The Nigerian Government Stakeholders: Non-governmental organisations and civil society groups, the private sector, civil society organisations, community-based organisations, development partners, and individual women and men The researcher	The need to prioritise the establishment of structures in all government tiers and the action environment required to enforce the National Gender Policy into effectiveness is important, There is a also a need to encourage the participation and partnership by the Nigerian government at all levels, to strengthen and synthesise integration and focus the activities of the various government ministries, agencies and non-governmental bodies to facilitate the processes involved in the participation and partnership by all stakeholders. This action is aimed to be enhanced by the availability of useful data from the investigation into the rate of career progression of women in banking and other sectors of the economy in both the cities and the remote areas of the Eastern and Northern parts of Nigeria, as part of my future research plans.
Meso					

Table 9: A Summary of the Research Approach, Findings and the Practical Changes Required in the Nigerian Society Based on the Theories of Patriarchy as Informed by Walby (1989) and Hunnicutt (2009)

Production	Policies and practice of promotion; long hours; Pay gaps and work life balance	Stress and mental ill-health; no duty of care; discriminatory practices	WLB policies Change in long hours norm Gender gaps identified and challenged	All levels or tiers of governance government tiers the presidency, the Federal Executive Council, the legislature and the judiciary	The National Gender Policy is required to provide direction to the micro policies and activities at the lower levels of governance, particularly the states and parliaments. The policy must be accepted, embraced, supported and must receive the commitment and dedication of the presidency, the Federal Executive Council, the legislature and the judiciary. The report from the findings in this research aims to provide the data required to understand the women's situations and the need for prompt affirmative action.
Paid work	Unavailable Support Management Expectations	Absence of policies such as virtual working opportunities; time off to deal with domestic issues, sexual exploitation and sexually based abuse at work	Family orientated work policies Recognition of the value of women at work Normalisation of women's participation Mentoring Policies against sexual harassment Means for women to identify and challenge abusers	The government through the presidency, the Federal Executive Council, the legislature and the judiciary The researcher	There is a requirement for instituting a gendered culture that brings about the cooperative interaction of women and men, recognising human rights of all persons and developing a culture which respects women's and men's capabilities and entails cooperation and interdependence. A cultural re-orientation supported by policies and programmes of gender education, sensitisation, dialogues, incentives, motivation and responsiveness is also imperative for the required change to occur. The introduction of formal mentoring programmes and support groups for women in the workplace is highly required. The production of a report from this research aims to provide useful information about the challenges being encountered by the women. Furthermore, the proposed research plan to investigate the impact of domestic abuse and the absence of mental health facilities on organisational productivity is aimed to provide useful data to understand the plight of women and aid the establishment of family-oriented work policies and facilities. .
Micro					
Violence	Family Legal issues Norms and values	Domestic violence Family restrictions	Action on domestic violence Cultural reorientation and recognition of the human rights of women.	The federal executive councils, local government and councils, schools and educational institutions, social clubs, cultural group gatherings, churches, mosques, the media and the researcher.	This requires the establishment of institutional framework with functional skilled synchronized services through the cooperation of the criminal justice system, the police, social services, and sexual assault services being involved in actions against physical and sexual abuse. Encouraging victims/survivors of sexual assault to break their silence by making freely available such services, which should be community based, and the successful prosecution of perpetrators will be beneficial for effecting the required change. The planned research into the impact of domestic abuse on organisational productivity is aimed to provide useful data which will assist the government to understand the situation of women and plan specific actions to control domestic violence and sexually based abuse.
Sexuality	Cultural assumptions	Impact on close female relationships and mentoring	Support for challenging cultural norms Normalisation of women's participation	Local government and councils, schools and educational institutions social clubs, cultural group gatherings, churches, mosques, the media and the researcher.	Public enlightenment as an outcome of education awareness initiatives are required to effect a change in behaviour, attitude, beliefs and value system of people. The policies, programmes and actions initiated by the government through sensitisation, dialogues, incentives, motivation and responsiveness will be useful in achieving the above and also in causing women's voices to be heard. The report provided from this research is aimed to reveal the challenges encountered by the women in this area and emphasise the need for action against detrimental cultural practices.

What Is to Be Done?

From Table 9 above there are 3 main dimensions of necessary actions required by the Nigerian government, organisations and society to improve the situation of women in the Nigerian labour market:

1. **Gender Analysis and the Challenge of Gender Gaps**.

In my research, I have noted the need for gender analysis and for the identification and challenge of gender gaps. Two ways by which these can be achieved, as supported by the suggestions of the Strategic Framework Implementation Plan initiated by the Federal Ministry of Women Affairs & Social Development Abuja (2008) and Amadi (2017) is through the effectiveness of National Gender Policy (NGP) and Stakeholder Involvement. The NGP was officially adopted in 2006 for the purpose of eradicating the problem of women disempowerment, feminine poverty, gender inequality and underdevelopment in the country, and to encourage inclusiveness in the process of governance and development. – However, it has not been effective. To resolve this challenge, the government must consider it a priority to establish structures in all government tiers and provide the action environment required to enforce this policy into effectiveness. Stakeholder Involvement on the other hand, involves the participation and partnership by the Nigerian government at all levels and non-governmental organisations and civil society groups. All stakeholders, including the government, the private sector, civil society organisations, community-based organisations, development partners, and individual women and men must be involved. The activities of the various government ministries, agencies and non-governmental bodies should be strengthened, synthesised, integrated, and well-focused to facilitate the processes involved in the participation and partnership by all stakeholders.

2. **A Need for Women's Voices to be Heard, for the Normalisation of Women's Participation and the Recognition of the Value of Women at Work.**

One of the findings from my research is that women's voices are largely silenced both at home and at work. My findings also support the suggestions of Ejumudo (2013), Kura and Yero (2013) Ntoimo and Isiugo-Abanihe (2014) and Amadi (2017), that some of the reasons why this challenge has persisted in Nigeria is the lack of political will and genuine commitment by successive Nigerian governments. Creating a gender-friendly, responsive, equitable and egalitarian society demands the wholehearted support from all levels or tiers of

governance. To this end, the National Gender Policy must provide direction to the micro policies and activities at the lower levels of governance, particularly the states and parliaments. The policy must be accepted, embraced, supported and must receive the commitment and dedication of the presidency, the Federal Executive Council, the legislature and the judiciary.

For the above measure to be effective, a gendered culture and cultural re-orientation is crucial. These factors relate to instituting a gendered culture that brings about the cooperative interaction of women and men, recognising human rights of all persons and developing a culture which respects women's and men's capabilities and entails cooperation and interdependence. A cultural re-orientation supported by policies and programmes of gender education, sensitisation, dialogues, incentives, motivation and responsiveness is imperative to achieve the required level of change.

3. Transformation of the Policy Environment.

My research recognises the need for the above mentioned to achieve a more supportive and enabling working and living environment for women in Nigeria. Some of the ways through which this can be achieved are:

Work/Life Balance (WLB)**:** This is defined by Clark (2000) as the satisfaction and good functioning at work and at home with minimum role conflict. Buki (Member of the C-Suite) discussed two initiatives: Working from home (once a week) and virtual working practiced in her organisation and which have been effective in significantly boosting the productivity of her employees and enhancing employee retention. Other WLB initiatives adopted by economically advanced nations such as the UK outlined by Harrington

and Ladge (2009) Beauregard (2011) Marcello et al. (2016) and Adisa et al. (2016) include: Part-time employment, registered childcare centres and nurseries which are provided by employers or other providers, extended maternity leave, emergency childcare leave and family medical leave, flexible working hours, voluntary reduced working hours. Such support mechanisms among many others are worth adopting through policymaking in Nigeria.

The Quota System is another measure recognised as significant in supporting the normalisation of women's participation and the recognition of the value of women at work. Part of the goals of the NGP (2006) was the pursuance of 35% affirmative action to bridge gender gaps in political representation in both elective and appointive post, at all levels, by 2015 (Ejumudo 2013; Yero 2013; Ntoimo and Isiugo-Abanihe 2014; Amadi 2017). This goal,

unfortunately, was not achieved. In response to this challenge, the quota system of 30% on bank boards and 40% on boards of other organisations successfully negotiated by the leadership of the Professional Women Initiative according to Buki (Member of the C-Suite) has been very effective, but currently not legally enforceable and therefore requires legislative backing. This area should be visited to augment the efforts of the women. Public enlightenment is an outcome of education awareness initiatives which is effective in changing behaviour, attitude, beliefs and value system of people. It should be engaged as a form of education in schools, social clubs, cultural group gatherings, churches, mosques and through the media, to change rigid cultural mindsets (Izugbara 2004; Eze 2013; Edeh 2018). My research also recognises Institutional framework as one of the approaches required to increase the confidence of women. This approach, as supported by Izugbara (2004), Eze (2014), Edeh (2018), requires functional skilled synchronized services through the cooperation of the criminal justice system, the police, social services, and sexual assault services being involved in actions against physical and sexual abuse. Encouraging victims/survivors of sexual assault to break their silence by making freely available such services, which should be community based, and the successful prosecution of perpetrators will serve as a deterrent to such activities.

A major gap which currently exists is the need for formal mentoring and support groups for women in the workplace. Irene (Retired Member of the C-Suite) argues that some of the younger female bankers in subordinate positions succumb to sexual exploitation because of the fear of losing their jobs, lack of affirmation by the spouses and inadequate engagement by the women in Senior Management positions in mentoring activities to support the younger women. As a result of this deficiency in organisational policies Irene and many of the respondents for this research are currently involved in informal mentoring activities for younger women. There is, therefore, a need for more of such activities and the creation of support groups through which the younger women can be provided with appropriate guidance to improve their sense of self-worth and self-esteem.

6.4. Reflections on the Findings From this Research

Returning to Nigeria after eight years, I noticed a gradual shift in patriarchal culture, which came as a surprise to me and emerged severally during my interactions with the respondents. Examples are discussed below:

1. The boldness and strength demonstrated by the women through their willingness to share deep and personal stories and experiences with me once anonymity was assured.

2. The readiness of the women to choose their careers over unsupportive spouses.

3. The boldness demonstrated by the women who divorced their unsupportive spouses, became single mothers and raised their children on their own without any support from their spouses. This is a surprising phenomenon in a culture where separation and divorce are stigmatised and women obtain their identities from their dyadic roles as wives and mothers.

4. The experiences of some of the women benefitting from personal mentoring programmes by older /more senior women who encourage them to take advantage of the strength in numbers to speak out and resist the sexual harassment and sexually based abuse they experience.

The above findings signify a significant departure from my experiences as an indigene of this society and also a former employee in this same sector, where the norm was for women to refrain from speaking out or acting against their domestic conflicts. These developments indicate that within the eight years of my relocation to the UK, significant changes have occurred amongst women which are gradually eroding the strongholds of the patriarchal culture of Nigerian society.

However, there are still cultural limitations impacting negatively upon women.

These include:

1. The hardship suffered continuously by the women on the domestic front as the primary undertakers of familial responsibilities with little or no support.

2. The appropriation of the labour of these women in the domestic spheres which is socially unacknowledged, unrecognised and unrewarded (Walby 1989; Akyeampong and Fofack 2012; Hassan et al. 2016) and Adisa et al. 2016).

3. The hardship suffered within the male-dominated terrain from high management expectations, long hours and the lack of support prevalent in the sector.

Findings from this research revealed that women are abandoned entirely to their own devices in what appears in the sector to be a case of 'suffering and smiling' as acknowledged by Oyewunmi et al. (2015). I, therefore, understand from the above that a woman in Nigerian society faces two challenging options:

A decision to forfeit her professional ambitions and spend her a lifetime performing domestic responsibilities which are regarded in the society as a woman's 'primary calling' (Bankole and Adeyeri 2014). Thus, the woman lives every day with no sense of fulfilment nor achievement, as demonstrated in the story of Fatima's mother.

A decision to pursue her career and achieve career progression, but at risk to her marriage in a culture which prioritises marriage for women and stigmatises singleness and divorce. (Akpan 2003; Ntoimo and Isiugo-Abanihe 2014).

This recalls the examples from the experiences of Fatima (General Manager), Irene (Retired Member of the C-Suite), and Cordelia (Regional manager) and implies that unless effective changes are implemented there is no winning strategy for professional women in the Nigerian society as women generally must contend with the choice of 'either/or' concerning the achievement of a successful career and successful domestic life.

My Positionality and Research Methodology

Alvesson and Skolberg (2018) maintain that a reflective research has two main characteristics: careful interpretation and reflection. Reflecting on my positionality as an insider, enabled my preunderstandings in the form of my socio-political, historical, ethnic and racial background, my choice of method and research instruments which are interlinked with my life experience, my development, background and values, to be reflected in this investigation. This reflects the concept of reflexivity as explained by Alvesson and Skolberg (2018) whereby serious attention is paid to the way different kinds of linguistic, social, political and theoretical elements are woven together in the process of knowledge development during which empirical material is constructed, interpreted and written. My experience of the Nigerian culture influenced the nature of questions I asked and the ways by which I asked the questions. For example, due to my pre-knowledge of the culture of silence, through oral and written communication, I provided an assurance to each participant, of complete anonymity with their personal and organisations' details and made it clear that they had a choice not to answer any questions they were uncomfortable with. I also shared details of my background as a banker to establish the intentional relationship between the participants and myself in line with the concept of intentionality within the tenets of an interpretivist exploration as discussed by Crotty (1998), Alvesson and Skoldberg (2009) and Vagle (2010) This connection with the participants served as an icebreaker, creating a bond which caused the participants to see me as 'a sister' and 'one of our own'.

Hermeneutics which is described by Prasad and Mir (2002) as 'deriving meanings from the unfamiliar' and 'unveiling' and by Blaikie (2007) as 'making the obscure plain' and 'uncoveredness' by Alvesson and Skoldberg (2009) was particularly useful in making plain and uncovering the obscure and in-depth details of the experiences, challenges and coping mechanisms of the women. The hermeneutic circle which is the main theme in hermeneutics

specifies that the meaning of the part can only be understood if it is related to the whole. This means that the data obtained from my interview participants is more meaningful when interpreted in the light of the culture of the Nigerian society from which these women were socialised, and also in the light of the culture of the Nigerian Banking Sector. This theme enabled the significant achievements of the women which have been attained primarily through their self-efforts to be unveiled and more meaningful when appraised against the backdrop of the very rigid and restrictive cultural barriers still in existing in the Nigerian society, and the unsupportive organisational culture of the banking sector for women. The 'unveiling' of the significant achievements of the women may not have been adequately recognised and appreciated if a different research approach had been applied. Furthermore, hermeneutics as the research approach facilitated the level of sensemaking required to appreciate and reach an understanding of the situations, circumstances, challenges and various achievements of the women, not by setting aside, escaping, managing, or side-tracking my own standpoint, prejudgements, biases, or prejudices but by actively engaging these during the processes of data collection, analysis and interpretation through the concepts of intuition and empathy.

6.5. The Impact of the Findings on my Professional Development.

A noteworthy and inspiring factor from the above findings is that the women in the Nigerian Banking Sector refused to be bound by the restrictive holds of the patriarchal culture and tradition which has acted as a severe limitation to generations of Nigerian women. Working upon their own initiatives and taking advantage of the strength in numbers, the women 'thought outside of the box' and utilised the limited resources available to them to push themselves from positions of obscurity to relevance within a culture that offers them no support whatsoever, and in a society and culture where women's voices are generally ignored. These achievements have positively impacted my professional development. They also signify that the Nigerian patriarchal culture, social systems, arrangements and contexts which have systemically reinforced domination and which have been self-sustaining and interlocking for years (Hunnicutt 2009) and which I personally experienced, are gradually being eroded, silently by determined women who choose to confront the limitations in subtle ways, thereby enforcing a significant shift in this same patriarchal culture. Although more work is required to sustain the progression of women in the banking sector and to ensure that this progress is mirrored in every sector in the Nigerian labour market, this achievement demonstrates to me that a lot can be achieved with persistence and the right approach. It has

also inspired in me a keen interest to work with these women through continued research; to provide the empirical evidence required to influence policymaking, to generate more support for working women, to create a more enabling environment for women in the Nigerian labour market as a whole and to create through my research, a medium through which these women's voices can he heard.

Future Research Plans

This research was limited to the banking sector due to the time constraint and the mandate to complete the investigations within a specified period. It would be useful, however, to carry out investigations in the following areas in further research, for example institutions and organisations in other fields such as medicine, academia, engineering, telecommunications and also other financial institutions apart from banking to compare the rate of progression of women in these sectors to the banking sector. Another limitation encountered in this research was the inability to travel to the Eastern and Northern parts of Nigeria to interview women in these areas due to challenges of political violence, instability and kidnapping. It would be useful to understand the impact of the culture and the traditional background as an intersectional characteristic on the career progression of women. One of the findings from this research is the willingness of the women in the Nigerian banking sector to speak out against or resist the negative experiences being encountered as a result of the rigid patriarchal limitations operating within the Nigerian culture. It may be beneficial to investigate the occurrence of this development in other sectors within the Nigerian labour market. Such investigations are outside the scope of this study and are recommended for further research. Furthermore, it would also be useful to compare the experiences of women in banking globally. The findings from this research may provide some learning points for women in the labour market and may also be useful for reshaping legal and policy frameworks globally.
I would like to further research the impact of the quota policy on the glass ceiling. The establishment of the Professional Women initiative and the successful negotiation of the 30% quota on bank boards by the Leadership of the initiative contributed to the significant levels of career progression into Senior Management achieved by women in the banking sector. A quota of 40% was also successfully negotiated for women on boards of organisations in the Nigerian labour market. It may be beneficial to investigate the current impact of this quota on the glass ceiling on these organisations. This investigation, although outside the scope of this study, would be a significant opportunity for further research.

I would also find it useful to investigate domestic violence in Nigeria. Male violence, according to Walby (1989), is condoned by the patriarchal state and is often used by men as a form of power over women which takes on various forms such as rape, wife-beating, father/daughter incest, sexual harassment at work, and sexual assault. Hunnicutt (2009), in support of this argument, maintains that violence against women occurs as outcomes of the terrains of power which exist in patriarchal societies. One of the main findings from this study is the level of violence Nigerian women encounter at different levels. In addition to physical violence permitted by law and religion (Ekhator 2015), violence also occurs in the form of the normalisation of sexual harassment and sexually based abuse. I aim to conduct further investigations into this issue and its impact on the personal lives of the women, on the family and also on productivity in the workplace. The purpose of this is to explore available opportunities through which the voices of these women can be heard in a society where women are socialised by culture to refrain from speaking out or acting against their struggles and conflicts (Akanle et al. 2016).

6.6. Reflections on my DBA Journey

My DBA journey began long before the DBA programme commenced and has been a lifelong dream from childhood, inspired by my parents, who were both academics. Contrary to the norm in the Nigerian patriarchal culture where the upbringing of children is usually relegated to the women, my father, a PhD holder was very much involved in my upbringing. He had tutored me on how to read and write efficiently before I commenced my elementary education and he often took me with him to lectures where I would sit quietly in the corner, watching him. Each time, I noticed the passion with which he delivered lectures and his countenance being animated as he interacted with his students, many of whom he also mentored informally. Even at such a young age, I recognised the fact that my father loved and enjoyed his career, and as I grew up, my sole ambition was to follow his footsteps and make an impact in the classroom, just like him. I deviated from the original plan and accepted a job offer in the banking sector after my undergraduate education. I, however, experienced many of the challenges discussed by my interview participants and, after many years of struggling, I resigned and relocated to the UK to undertake an MBA programme which reawakened my original ambition of working in academia. The DBA journey commenced with many challenges and uncertainties including health issues which threatened my progress on the programme. I also experienced a challenge with developing the higher-level writing style required at a doctoral level and this initially generated many frustrations, but I received

massive support and guidance from my supervisors and tutors who constantly spoke words of encouragement and assured me of their confidence in my ability to succeed. My supervisors were readily available, provided timely feedback for the work I submitted and recommended materials and articles to read to develop myself. They also inspired me to attend and speak at conferences to get my research 'out there' and to build my confidence, - a step I was initially unwilling to take due to fear. With their encouragement, I registered for, and spoke at a symposium at the Sheffield Hallam University in May 2018, followed by Northern Advanced Training Institute (NARTI) conference in June and the British Academy of Management (BAM) conference in September of the same year. The exposure to these conferences and events boosted my confidence in speaking before a large audience and receiving constructive feedback, transformed my thought processes and positively impacted my writing and speaking styles; a process which has progressed steadily to date. The data collection was also another transformational experience for me. Although I had experienced many of the challenges experienced by respondents, each woman I interviewed demonstrated an unusual determination to succeed, and to support and mentor other women professionals within and outside the banking sector. This determination by the women is one of the most significant factors which have generated the paradigm shift for women both in the Nigerian patriarchal culture and in their career advancement journeys in the banking sector. I came back to the UK from the data collection process refreshed, inspired, and more determined than ever to complete the DBA programme and work with the respondents to publish their stories and make their voices heard. Shortly after data collection, a window of opportunity was opened at the university to lecture accounting to first-year undergraduates. Another opportunity to work as a research assistant at the University of Central Lancashire (UCLAN) also emerged immediately after. The experiences obtained from both roles enabled me to reach higher and successfully apply for a full-time role as a lecturer at UCLAN, which commenced in April this year. These opportunities have allowed me to express my passion for teaching, researching, mentoring and becoming a part of the transformational experiences of other students, especially international students like myself who encounter many barriers in their journeys in the UK. There are still a lot of grounds to cover and much to be achieved on this journey, however, looking back, I can confidently say that I am well on the way, against the odds!

CONCLUSION

In this chapter, I have reviewed the aims, objectives, and the research questions set for this research. I have analysed how these have been answered and discussed the various contributions such as the theoretical, methodological and practical implications to knowledge, the implications of these for management practice, my reflections on these contributions and on their implications to my professional development were discussed. Some significant recommendations based on the findings, were made for policymaking to improve the working and living conditions of the women and to facilitate the provisions of adequate support facilities. A learning point from the findings in this research is that the women, in the absence of necessary support, are taking their destinies in their own hands, have taken ownership of the sector and the challenges, achieved admirable levels of career progression under hostile working environments and made significant contributions to the banking sector and the economy as a whole. They have achieved and sustained their career progression in the sector through their efforts and determination, but at substantial personal, health and financial costs, and silently, against the odds.

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