

**NATIONAL GENDER POLICY AND WOMEN'S CAREER PROGRESSION IN
SELECTED BANKS IN OGUN AND LAGOS STATES****Salamat Atinuke Ajede^{*1} and Ifeanyi P. Onyeonoru²**¹Sociological Studies Department, Tai Solarin University of Education, Ijebu Ode, Nigeria²Department of Sociology, University of Ibadan, Nigeria*Correspondence: oloriilodo@yahoo.com**Abstract**

Women' career progression in Nigerian banking is still hampered by several challenges which impinge on their professional advancement. Despite the prescription that all sectors in Nigeria must have a gender policy in line with the National Gender Policy (NGP), little research has been done to determine whether there is a gender policy in the Nigerian banking sector as well as ascertain its implementation in the Nigerian banking industry and how it affects career progression for women. The main focus of the study was therefore to determine if there is a gender policy in the Nigerian banking sector, its rate of implementation and its attendant impact on women's career progression within the banks. Liberal feminist and Glass Ceiling theories provided the framework while cross-sectional survey design was utilised. Purposive and total enumeration techniques were used to select the permanent staff of six banks with six branches in Abeokuta and six branches in Ijebu Ode respectively based on older and newer generation banks. 322 employees consisting of 158 females and 164 males took part in the quantitative survey while 22 in-depth interviews (IDIs) were conducted with management and senior union officials at the bank's Head Offices for the qualitative component. The majority (65.5%) knew of policy existence, while 51.6% had low awareness of the implementation of gender policy. However, 38.8% revealed that gender policy had been implemented in their branches and had a positive effect on opportunities for women career progression, whereas the aspiration level of women bankers to management positions was reported to be high (72.7%).

Keywords: National gender policy, women career progression, banking, policy implementation**Introduction**

Although opportunities for women's career progression in formal employment are improving, the pace is painstakingly low, particularly in the banking sector in Nigeria (Brychan *et al.*, 2013; Adewumi, 2007). The majority of the female population remains in the informal sector compared to their male counterparts (Olutayo, 2005; Ajede, 2008; Ibru, 2008 and Aina, 2011). Notwithstanding their increasing numbers in some organisations, the available empirical source shows that women progression to senior corporate management level is low. Women still find it difficult to cross barriers to upper management (Stevens, 2008; Mehran and Raza, 2009 and Aina, 2012). Hence, women bankers in Nigeria face considerable challenges as they seek to enter into the executive management level. The industry remains male-dominated and the glass ceiling remains a feature of the banking industry

in Nigeria (Ibru, 2008; Lewis-Enright *et al.*, 2009; Mordi *et al.*, 2011 and Brychan *et al.*, 2013). A situation in which women find it difficult or impossible to achieve their career aspirations can result in adverse consequences for the banking industry (Byko, 2008). The reality in most workplaces in Nigeria is that the average female worker faces certain levels of challenges and barriers to career advancement, hence the average female business executive, compared to her male counterpart has to work almost twice more to be recognised and rewarded.

Despite a general commitment to the principle of non-discrimination as enshrined in section 2 of the 1999 constitution of the Federal Republic of Nigeria, Nigeria still falls short of the desired result of giving males and females equal opportunities to advance socially, physically, educationally, politically and economically (Aina, 2009; Akinsanya, 2021). Evidence abounds that

several negative aspects of the gender-based division of labour, disparities between male and female access to power and resources, and gender biases in rights and entitlements remain pervasive in Nigeria (Brychan *et al.*, 2013; Aina, 2009; Onyeonuru, 2008; Adewumi, 2007; Olutayo, 2005). In the Nigerian Federal Civil Service, which is the largest employer of labour in Nigeria, 76% of civil servants are men, and 24% are women with women holding less than 14% of the total management level positions in the Nigerian public sector between 2005 and 2011 (Goldstar, 2006 and Aina, 2012).

In Lagos State, Nigeria's largest commercial hub, private sector involvement of women as directors and top management were 13.87% and 13.84% respectively in 2005, while 8.14% and 13.11% were recorded for women directors and top managers respectively in 2006, representing a slight decline of their involvement in the succeeding year (Goldstar, 2007). Statistics from the banking sector also show a similar trend. In Britain, only 30 per cent of female bankers are managers, while the remaining 70 per cent of managers are men and at the executive board level, only 21 per cent are females in 2010 (International Labor Management Review, 2011). Similarly in South Africa, statistics show that although women make up 52 per cent of the adult population and have 41 per cent representation in the workforce, they hold a relatively small percentage of influential positions. In 2007 and 2008, only 7 per cent of South African directors were females, 3 per cent of chairs of boards were females, and only 2 per cent of CEOs were females in all organisations, including the banking sector (Lewis-Enright, Crafford and Crous, 2009). In Nigeria, only 24.2 per cent of women bankers are branch managers between 2008 and 2010 (Mordi *et al.*, 2011; Aina, 2012). Unfortunately, despite progressive and aggressive organisational policies aimed at integrating women into management structures, little progress has been made in Nigeria. Women are visibly represented at the lower levels of organisations, but as one moves to upper management, they become increasingly invisible (Akande, 2006; Ajede, 2008; Ibru, 2008; Mordi *et al.*, 2011). Compared to their male counterparts, women take on the responsibilities of home and child rearing, while men maintain and expand their careers. As a result, a marked absence of women exists at senior executive levels of banks before the promulgation of the national gender policy in Nigeria.

The NGP was promulgated in December 2006 in Nigeria to replace the erstwhile national policy on women. The main thrust of the NGP is to promote a gender-sensitive and gender-responsive culture in policy planning and national development Ibrahim (2006). The goal of the National Gender Policy is to build a just society devoid of discrimination, harness

the full potential of all social groups regardless of sex or circumstances, promote the enjoyment of fundamental human rights and protect the health, social, economic and political wellbeing of all citizens (FGN, 2007). Ciroma (2006) observes that the persistence of discrimination in the Nigerian constitution, in national and state statutes, in customary and religious laws as a result of traditions, customs and sexual stereotyping of social roles have continued to militate against the rights and full participation of women in leadership positions and the above are some of the gaps that the NGP hopes to fill.

A major challenge of the policy is how to move from the prescriptions specified in the policy document to the implementation of the policy framework in a patriarchal setting such as Nigeria. Hence why the federal government prescribed that all sectors in both the private and public spheres have a gender policy in line with the framework of the NGP.

There is, however, very limited empirical research on women bankers and bank management to see how the NGP has impacted the career progression of women bankers. There is also a dearth of information on whether banks have gender policy and rate of implementation. Knowledge about the impact of government intervention to ameliorate gender gaps as it affects women workers remains inadequate. The scarcity of empirical studies addressing the impact of policy intervention in ameliorating gender gaps within banks, particularly among old and new generation banks makes it necessary to examine banks' activities/policies with opportunities for women career progression. Whereas literature abounds stressing the importance of gender equality as well as the damaging effect of gender inequality across the board. Hence why Lawal (2006) had earlier noted that a major effect of the NGP on the Economic Reforms and Financial Services Sector is an opportunity for enhanced productivity of all citizens regardless of sex or creed.

A recent report by Rodrigues (2020) stressed that gender equality is crucial to uplifting communities and ensuring that they can escape and stay out of poverty. The report stated further that when countries prioritize closing gender gaps through policy formulation, income level is sure to rise across the board and this will greatly contribute to poverty reduction. In a similar vein, the current UNO Secretary-General, Guterres (2020) issued a clarion call to African leaders to ensure that the needs and perspectives of the continent's women and girls are fully integrated into policies and efforts to build peaceful, just and inclusive societies. He observed that it is a fact that we live in a male-dominated world with a male-dominated culture which is essentially a question of power.

For the above reasons, he stressed that power is never given but taken. Hence Guterres (2020)

emphasised the need for power sharing, parity in decision-making is essential in policy formulation. This to him represents a first step for full gender parity in 2028 at all levels of the UN, which remains the basic objective of the UN. He noted that this year's anniversary of Beijing+25 and the UN's resolution 1325 on women must push us further and faster towards progress in gender equality and women's empowerment. He noted further that it is unfortunate that poverty in Africa as in other parts of the world still had a woman's face. He, therefore, submits that some of the benefits of inclusion and gender equality are the achievement of peace and sustainable development. Guterres (2020) concludes by urging leaders, particularly in Africa to facilitate women's contributions to the communities they live in by enhancing their social, economic and financial inclusion as well as making sure that women and girls are encouraged to develop scientific skills through access to innovation and technology.

In the same vein, Johnson-Sirlerf (2020) noted that it is time to move from speeches to action. She observed that financial inclusion was one of the best proposals that sought to address critical barriers limiting women's contributions to mainstream economic activities. Zewde (2020) also noted that gender equality is far from being achieved despite many conferences, resolutions and debates. He observed further that there is the need to go back to the grassroots to address issues facing the marginalized, those who cannot get a seat at the decision-making table, and those who are failing to get access to schools and Universities. Onyeonoru (2005) had earlier disclosed that the roles and opportunities ascribed to males and females in societies determine their choices for progress in modern society, stressing further that while women are burdened with domestic and reproductive activities, men engage in market-oriented activities that relate to society's definition of advancement. Hence, while men are advancing steadily, their female counterparts are burdened by domestic labour that is unaccounted for both nationally and in the international macroeconomic framework.

The National Gender Policy

The National Gender Policy was promulgated in November 2006 to replace the erstwhile national policy on women, and it aligned with relevant regional and international protocols and instruments such as the Beijing Platform for Action (BPFA), New Partnership for Africa Development (NEPAD) and Solemn Declaration for Gender Equity. It was designed to fill the gaps despite the erstwhile policy on women via a commitment to a gender mainstreaming approach to development planning and cooperative interaction of all stakeholders in government, private and civil society

organisations and traditional and religious leaders. The stakeholders above were responsible for gender equality mainstreaming and women empowerment.

Guiding Principles of the Policy

The guiding principles of the policy are a commitment to a gender mainstreaming approach for development planning, value reorientation, social transformation and other development initiatives of government. It is also stated that gender policy supersedes and is central to the achievement of national development goals and objectives. Consequently, all policies shall be reviewed to reflect gender implications and strategies as contained in the gender policy and implementation modalities specified in the National Gender Strategic Framework. Similarly, it was emphasised that an effective and result-focused policy implementation demands a cooperative interaction of all stakeholders including government, private and civil society organisations, traditional and religious leaders, etc. Another guiding principle highlighted is that the policy shall be based on the promotion and protection of human rights, social justice and equity and will depend on cultural re-orientation, elimination of stereotyping and discrimination as well as support for legislative and judicial reforms. Similarly appropriate strategies and mechanisms, including financial accountability systems for the realisation of gender equality as a cross-cutting issue, shall be adopted and reviewed periodically to enhance the achievement of explicit results and measurable progress towards policy targets.

Policy Highlights

To achieve the desired equality within a culture that is rigidly patriarchal, some key areas were highlighted in the policy document of NGP where particular attention has been given to areas that needed to be adequately addressed.

Constitutional Rights:- It was observed that despite a general commitment to the principle of non-discrimination as enshrined in Section 2 of the 1999 Constitution of the Federal Republic of Nigeria, Nigeria falls short of the desired result of giving males and females equal opportunities to advance socially, physically, educationally, politically and economically. Evidence abounds that shows several negative aspects of gender relations, such as gender-based division of labour, disparities between males and females' access to power and resources, and gender biases in rights and entitlements, remain pervasive in Nigeria. Also, by the Nigerian Constitution, civil and political rights (Chapter 4 of the 1999 Constitution) are actionable in a court of law whilst economic, social and cultural rights (Chapter 2 of the 1999 Constitution) are not. Section 43

permits both male and female Nigerians to own and acquire movable and immovable property. Despite this, a large proportion of women are barred from owning land by customary laws of inheritance. The policy therefore highlights the need to dismantle patriarchal cultural laws that impinge on women's rights to own properties and other such practices.

Livelihood Opportunities

In Nigeria, data indicates a sharp contrast between the income generating and livelihood opportunities of women and men persists across multiple sectors. For instance, women's participation in the industrial sector is 11% as compared with 30% for men. Women represent 87% of those employed in the service sector, which involves predominantly informal and unregulated forms of employment. Women's participation in income-generating activities that are predominantly characterised by intense manual labour, such as mining and quarrying is virtually non-existent largely due to gender-related perceptions regarding the social construction of labour and production-related activities (National Bureau Statistics, 2004). Also, in the Federal Civil Service which is the largest single-entity employer in Nigeria, 76% of civil servants are men whereas only 24% are women and women hold less than 14% of total management level positions. Women represent 17.5% and men 82.5% of those employed within the medical field, which generally involves highly skilled and relatively well-remunerated work (CIDA Nig. GSAA 2006). Another main highlight of the NGP is therefore to address the sharp contrast between the income generating and livelihood of women and the well-being of women to also have the opportunity of utilising their full potentials at work.

Gender Roles and Division of Labour

About gender roles and division of labour, it was observed that institutional practices and perceptions of gender roles also have an impact on the equitable enjoyment of employment privileges and incentives, in both urban and rural settings. For example, tax authorities generally assume that male breadwinners bear the sole responsibility for meeting the financial and material needs of families and neglect to acknowledge the existence of female-headed households. Accordingly, tax benefits related to child care are restrictively granted to male workers whereas female workers (including single mothers and divorced women with children in their care as well as married women, some of whom are family breadwinners), as a result of being denied access to these benefits, tend to pay relatively higher taxes (CIDA Nig. GSAA 2006).

It was also observed that gender-based norms also ascribe women to the responsibility of carrying out tasks related to household management (i.e. domestic

tasks, such as cooking, caring for children and the elderly, etc.), which does not diminish when women engage in paid employment. This dual burden prevents women from pursuing their careers as well as attaining management and decision-making positions at the same pace and rate as their male colleagues in virtually all sectors and spheres. Hence, another major highlight of the NGP is to ensure that both men and women enjoy equitable employment benefits and incentives. The policy also stresses the enshrinement of equitable tax benefits for all sexes as well as equal opportunities for employment and the removal of gender roles about gender division of labour. It was further stressed that all sectors of the Nigerian society where work is performed should also have their gender policy in line with the NGP so that women as well as their male counterparts can both benefit equally at work and progress jointly at the same pace regardless of sex or creed. The three major highlights above succinctly captured the major focus of the study to determine whether the banking sector in Nigeria has a gender and confirm if it has been implemented to discover how the implementation has impacted women career progression.

Study Objectives

The general objective of the study was to examine the extent of compliance with the National Gender Policy within the Nigerian banking industry and the implication for the career progression of women. The study specifically;

- (1) Determines whether banks have a gender and if it has been implemented in the Nigerian banking industry.
- (2) Discover whether employees are aware of the existence of the gender policy and how it impacts their career progression.
- (3) Investigates the challenges faced by female bankers in their aspirations to ascend the industry's management strata.

Research Questions

- (1) Is there a gender policy in the Nigerian banking industry?
- (2) To what extent has the implementation of the National Gender Policy translated to opportunities for the career progression of women?
- (3) What are the challenges to the aspiration of female bankers in the Nigerian banking industry?

Theoretical Framework

The study was situated within the Glass ceiling and the Liberal feminist theories. The Liberal feminist theory highlighted the importance of introducing and implementing policies to improve the situation of women while the Glass ceiling theory identified

challenges women had to contend with at work which most times hindered their career progression sustainability.

Liberal Feminist Theory

The liberal feminist theory is a variant of the feminist theory that equates gender equality with equality of opportunity. Liberal feminism is an individualistic form of feminist theory, which focuses on women's ability to maintain their equality through their actions and choices. Liberal feminists define gender as a socially constructed system of stratification which produces a gendered division of labour. They strive for sexual equality via political and legal reforms within the framework of liberal democracy. Liberal feminists believe that "female subordination is rooted in a set of customary and legal constraints that block women's entrance to success in the so-called public world."

Ritzer (2008) observes that the main argument of liberal feminists is the claim for gender equality which rests on these four main principles: All human beings have certain essential features such as capabilities for reason, moral agency and self-actualization. The exercise of these capabilities can be secured through legal recognition of universal rights. The inequalities between men and women assigned by sex are social construction having no basis in nature and lastly social change for equality can be produced by organised appeal to a reasonable public through the use of the state apparatus such as the promulgation of the National Gender Policy. They further stress that the oppression of women mostly lies in a lack of equal civil rights as well as a lack of equal educational opportunities. They note that although women participate in the public sphere of education, work, politics and other public sphere, they suffer from discrimination, marginalization and harassment. Liberal feminists therefore hold that it is only when barriers like discrimination; marginalization and constraints are removed that women will have the same chance for success as men.

They envision that the anticipated success and equal opportunities can be achieved through organised appeal to a reasonable public by the use of the state apparatus such as the promulgation of the National Gender Policy. The above theoretical position connects with the objectives of the NGP in Nigeria. The policy provides a basis for improving the status of women in the workplace. In light of the liberal feminist theory, the role of the state is highly important in bringing about the desired change that will improve the lot of women, so that they can achieve their full potentials. The implementation of the National Gender Policy by banks as envisioned by liberal feminist theorists will remove barriers and constraints to women's potentials in banks. The position of the theorists is that government

and policymakers' intervention through policy formulation has been seen to connect adequately with respondents' views and perceptions that the existence and the implementation of gender policy in their banks have been seen to yield good results, particularly for women bankers.

Glass Ceiling Theory

Glass ceiling is the new idea in feminism which seeks equal rights for women in the workplace. The term glass ceiling refers to invisible barriers that keep some people from advancing in the workplace. It refers to situations where the advancement of a qualified person (most likely a woman) within an organisation is stopped at a lower level because of some form of discrimination (Dreher, 2003).

Glass ceiling is an invisible barrier that has continued to exist as an obstacle preventing minorities and women from acquiring top positions (Balls, 2009). The glass ceiling/glass wall theory therefore adequately explains a probable reason why fewer women are in the top hierarchy of the Nigerian banking sector. Kendall (2007) had earlier noted that the glass ceiling of women can be seen in most organisations. She observes that in the industrialised countries, most jobs are segregated by gender, race and ethnicity. The glass ceiling theory adequately explains the gender division of the segmented labour market theory and its attendant impact as a barrier to women career progression.

As more women enter the labour force/market, it becomes increasingly necessary for a variant of the liberal feminist theory which will focus on the challenges facing women in the workplace, to be included in the discourse. This is because the impenetrable wall and barriers between women and the executive suite at work became reaffirmed after a fact-finding report issued by the Glass Ceiling Commission in 1995 in the US (John, 2013). At that time, the commission noted that only 3 to 5 per cent of senior management positions in the fortune 500 companies were held by women. The commission also found that where women held senior positions, their compensation was lower than that of their male counterparts. Furthermore, the commission also found that for women who are in senior positions, the type of position they held was in areas such as human resources or research which are not part of the usual pipeline or career pathway to executive positions.

Hence, in their explanation of the challenges confronting women at the workplace, glass ceiling/glass wall theorists stress that recruitment and outreach barriers are significant for women and minorities in reaching senior management levels. Hence, business organisations that are not actively recruiting and adding more women into their ranks will have a smaller pool of women from which to draw for

promotion into upper management positions. They also note that a whole lot of other pipeline barriers impede the progression of women to the top at work. Among such factors is a lack of mentoring, initial placement in dead-end jobs, different standards for performance evaluation for women and men as well as little or no access to informal networks of communication. They therefore advocated for the breaking of these walls that serve as challenges to women's advancement at work. John (2013) stresses that breaking the glass ceiling is complex and requires actions on several fronts such as the federal and state governments, employers, academic institutions, and women themselves. This is because women themselves are essential to breaking down barriers that hold them back.

The glass ceiling theory therefore explains the challenges that women have to contend with at work. It is therefore envisioned by the theorists that when the challenges of glass ceiling are removed through the formulation of a policy such as the NGP by the government in banks and other sectors, such policies will dismantle the walls and challenges preventing women from progressing at work at the same pace with their male counterparts.

Methodology

Research Design

The study employed a survey design to capture the broad and specific objectives of the study. The study utilised the quantitative, and qualitative techniques as well as published and unpublished records kept by the selected banks for the study.

Location of the Study

The study locations are Abeokuta, Ijebu Ode and Lagos. The choice of Abeokuta and Ijebu Ode is based on the fact that the two cities are part of Nigerian communities with early exposure to Western capitalism including the establishment of formal organisations like banks (Oyesiku, 1997). Moreover, Abeokuta and Ijebu Ode are large cities with a variety of banks in Ogun state. Abeokuta is the capital of Ogun state while Ijebu Ode is a major commercial centre in the state. The proximity of the two ancient towns to Lagos, the business capital of Nigeria has also contributed to the influx of so many organisations in the two towns and this factor has also contributed to the presence of bank branches in the towns. The fact that the researcher is familiar with the area also contributed to the ease of access to the selected banks.

Over the years, there has been so much focus on banks in Lagos, hence the reason for studying the periphery for a change. The inclusion of Lagos as an additional location for the study was to provide an opportunity for interviewing both management and union officials of the chosen banks at their head offices

in Lagos, where most policies are formulated. Since policies are formulated at the head offices, it becomes relevant to go to the head office to get answers to the first objective of the study while the second and third objectives answers will be adequately derived at the branch offices to determine the rate of implementation as well as discover major challenges confronting women at work.

Population of the Study

The study population consisted of the male and female employees (Permanent Staff) of all the twelve branches of the six banks that were chosen for the study within Ijebu-Ode and Abeokuta which for ethical reasons will be referred to as Bank A, Bank B, Bank C, Bank D, Bank E and Bank F. The population that took part in the quantitative study was 322. In addition to the above, 22 employees comprising both management and senior union officials were drawn for in-depth interviews. The respondents for the in-depth interviews were purposively selected from the head offices of the six banks based on four respondents for each bank (2 management staff and 2 senior union officials). Unfortunately, Bank E no longer has a union, hence, the total number of participants for in-depth interviews was reduced to 22. The total population for the study was 344 respondents.

Sampling Techniques and Sample Size

There was a total enumeration of all the employees of the twelve branches of the six banks that were selected for the study. The twelve branches of the six banks were selected from the total number of banks in Ijebu-Ode and Abeokuta through the simple random and purposive sampling technique based on older and newer generation banks. These include six branches from Abeokuta and six branches from Ijebu-Ode. The banks were chosen based on older and newer generation banks to ascertain if there are differences between the older banks and new generation banks in their policy document, particularly concerning how they address the needs of women employees. It was also intended to discover if opportunities for women's career progression varied markedly among the older and newer generation banks.

Instruments and Methods of Data collection

The study utilised the questionnaire and the in-depth interview as well as secondary sources of data collection such as the official publication of the Central Bank of Nigeria. 500 copies of questionnaire consisting mostly of close-ended questions were administered to all the staff (respondents) in each of the selected banks within Ijebu-Ode and Abeokuta for the quantitative component of the study. Only a total of 322 questionnaires were fully filled and returned, giving us

a total of 322 respondents who participated in the study.

In addition to the above, a total of 22 in-depth interviews were conducted with 12 management staff and 10 union officials, hence why the total sample size was 344 participants. For the qualitative component of the study, a structured interview was designed to extract information from management (who are mainly Directors and Assistant General Managers, AGMs) and key senior union officials (who are mainly Chairman and Secretaries). Twelve management staff and ten senior key union officials participated in the in-depth interviews at the head offices to seek management/union views and perceptions on the existence of gender policy in the banks, the rate of implementation and how the above translated to opportunities for women's career progression within the banking industry.

Method of Data Analysis

Two methods of data analysis were adopted for this study. These are qualitative and quantitative methods. The two methods were adopted to complement one

another in such a way that the main objectives of the study were achievable. The qualitative data was obtained through the IDIs and analyzed using content analysis and descriptive methods, using the open code software package. The qualitative data were transcribed, sorted and the contents described and narrated qualitatively. The quantitative data was obtained from responses generated from the questionnaire instruments. The quantitative method involved analyzing the data obtained through questionnaires with the aid of the Statistical Package for Social Sciences (SPSS) and results were presented in tables, graphs and analyzed and interpreted by the use of simple percentages. The data analysis also involved uni-variate and bi-variate analysis; while the former is descriptive, the latter involves tests that are conducted with chi square.

Results and Presentation of Data

The main emphasis of the study was to ascertain if there is a gender policy in the Nigerian banking industry, its rate of implementation and how it relates to career progression for women bankers.

Section 1: Determining the existence and implementation of Gender Policy in Banks

Table 1: Determining the Existence and Implementation of Gender Policy in Banks

Characteristics	Total N=322	Bank A N=72	Bank B N=50	Bank C N=43	Bank D N=71	Bank E N=47	Bank F N=39
Existence of Gender Policy (%)							
Yes	34.5	55.6	18.0	27.9	19.7	63.8	15.4
No	50.6	37.5	58.0	39.5	69.0	31.9	66.7
Don't Know	14.9	6.9	24.0	32.6	11.3	4.3	17.9
Initial implementation of Gender Policy (%)							
Before Implementation	6.8	9.7	2.0	9.3	1.4	10.6	10.3
After Implementation	7.8	2.8	6.0	7.0	7.0	25.5	-
Don't know	.9	-	-	-	-	6.4	-
No Response	84.5	87.5	92.0	83.7	91.5	57.4	89.7
Extent of implementation of Gender Policy (%)							
Average Implementation	0.6	-	-	-	1.4	2.1	-
Total Implementation	5.9	4.2	6.0	4.7	-	21.3	2.6
Greater extent of Implementation	6.8	2.8	-	11.6	7.0	21.3	-
No Response	86.7	93.0	94.0	83.7	91.6	55.3	97.4

This section covers the first objective of the study. Attempts were made to seek the perception of respondents on the existence and implementation of the gender policy in banks. As illustrated above, table 1 shows that 34.5% of the respondents indicated that there is a gender policy in their banks compared to

50.6% of respondents that indicated otherwise. Meanwhile, 14.9% of respondents indicated that they did not know. Bank E and Bank A had the highest number of respondents that indicated that their bank has a gender policy, while Bank F had the lowest number of respondents. Also, Bank C and Bank B had the

highest number of respondents that displayed ignorance of gender policy in their respective banks.

Given opinion on whether banks had implemented the gender policy before the promulgation of the policy, table 1 also shows that 6.8% of the respondents indicated that the bank started the policy before the promulgation of the National Gender Policy, while 7.8% of the respondents indicated that it was done after the promulgation. No response rate was so high at 84.5% which shows that awareness of the implementation is very low at the branch offices. The table further shows that Bank A had the highest number of respondents which indicated that the bank had implemented gender policy before the promulgation of the National Gender Policy. This is likely to be a probable reason why so many women are already at the top management level of bank A during the study. In fact both the male and management staff interviewed confirmed that the availability of the Gender Policy in First has played a significant impact on the career progression for women bankers in the banks as well as their rate of performance.

Given the perception of the respondents on the extent of implementation of the gender policy, as shown above, in Table 1 respondents indicated that it was averagely implemented, 5.9% of respondents indicated that it was implemented, while 6.8% of the respondents indicated that it was implemented to a greater extent. As earlier anticipated, awareness of the rate of implementation of the gender policy seems to be very low at the branch offices. However, awareness is higher at the head offices. A management staff of GT Bank had the following to say:

Yes, it had been implemented. It is already in place in Bank D. Bank D is a world-class bank, except if it is going to be reviewed. If a lady joins G.T Bank today, she will feel more secure. (*Management Staff/Bank D/Male/Idi/2014*)

In a similar vein, another female management staff in Bank D had this to say to buttress the view above. She explained that:

“There is provision of maternity leave, fully paid, bumper pack for new mothers, closing early and resuming late etc.”

We can therefore conclude from the above that gender policy has been implemented in Bank D. It can be concluded that a specific gender policy was lacking in the banks before the promulgation of the National Gender Policy as disclosed by most of the respondents in Bank D.

The above view was also confirmed by a

management staff of Bank E who disclosed that the bank has a gender policy after the promulgation of the national gender policy. He offered thus:

Yes, we have in the area of certain functions and policies that have to do with transfer. Female bankers who are married cannot be transferred from their husband's base. Some departments such as marketing are also restricted to women bankers. In addition, Bank E does not use women as their secretaries, even before the promulgation of the gender policy. (*Management Staff/Female/Bank E/Idi/2014*)

Similarly, a senior union official at the Bank E headquarters shed more light on this and said that,

‘Yes, there is a gender policy, although it is not called a gender policy in white and black.’

Similarly, another management staff of Bank D also explained that,

"Yes, there is a written handbook on gender. The gender policy has been implemented in Bank D."

Also, a management staff in Bank B headquarters said that,

“Yes, we do have a gender policy but it is very recent.”

Furthermore, a female management staff of Bank F also confirmed the existence of a gender policy in her bank and highlighted some of the benefits of the policy thus:

Yes, we have a gender policy. We also go on maternity leave for 60 days, thereafter, we close early and resume late for three months while nursing baby. They also give incentives of about fifty thousand naira (N50,000). We are also entitled to go on leave and they pay leave allowance.” (*Management Staff/Bank F/Female/Idi/2014*)

A management staff in Bank A explains the presence of gender policy in his bank thus:

“Yes, there is a written gender policy. The policy says 40-60 for women in employment. Already in bank A it is 60 percent for women. There are more women in Bank A presently. This is a result of the

implementation of the policy.”
(*Management Staff/Bank A/Male/Idi/2014*).

It is also worth noting that most of the respondents remarked that the policy that has restricted marketing to women employees affords them greater opportunities for career progression based on their returns and performance and triggers quick promotions. In the same vein, the policy that has to do with transfer where female bankers who are married cannot be transferred from their husband’s base was also said to afford women opportunities to remain focused on their jobs

while the home front is not threatened by constant transfers. The ability to focus on the job is also likely to boost and improve women's performance which will lead to career progression. Other benefits such as maternity leave for 60 days, closing early and resuming late for three months while nursing a baby as well as the provision of incentives of about fifty thousand naira (N50,000) and the opportunity to go on leave and receive leave allowances are also likely to trigger improve performance and dedication to work which will lead to improved opportunities for career progression as confirmed below.

Section 2: Determining the Influence of the Implementation of Gender Policy in Banks on Opportunities for Women Career Progression

Table 2: Implementation of Gender Policy and Opportunities for Women Career Progression

Characteristics	Total N=322	Bank A N=72	Bank B N=50	Bank C N=43	Bank D N=71	Bank E N=47	Bank F N=39
Gender Policy and Opportunities for women career Progression (%)							
Increased Women Opportunities	38.2	58.3	32.0	37.2	18.3	42.6	41.1
Reduced Women Opportunities	8.4	4.2	12.0	4.7	15.5	6.4	5.1
No Response	53.4	37.5	56.0	58.1	66.2	51.0	53.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 11 shows responses to the effect of gender policy on opportunities for women career progression. With regard to bank A, it was observed that there was a consensus between male and female respondents that the implementation of the gender policy has significantly increased opportunities for women career progression. This was also the case for Bank B, Bank C, Bank D, Bank E and Bank F. Although the non-response rate for this sensitive question was quite relatively high. It was observed that the gender policy has provided some benefits for women bankers. This finding adequately connects with the assumptions of the liberal feminist theorists that when policies are enacted by the government on the removal of gender disparities at work, it is likely to improve opportunities for women career progression.

A female management staff observed that:

The policy has benefits for both males and females particularly about maternity leave even for men too when their wives are put to bed. The policy has given women and men time to bond well with their babies. And even when the new mothers resume back at work, they are allowed to resume late and close earlier to spend more time with their

babies. (*Management Staff/Female/Bank A/Idi/2014*)

Another male staff of Bank A also supported the above view by disclosing that:

“Yes, we have a policy in place; both diversity and inclusive policies, which have benefited women significantly. We have them at the top presently even at the board level. We do things holistically following the federal government policy as a guideline.” (*Management Staff/Male/ Bank A/Idi/2014*)

Similarly, a management staff of Bank B explained that, “The benefit of the gender policy is to encourage women to aspire to the top position and to strike a balance between both sexes, stressing gender equality and to promote fairness”.

Section 3: Finding out the Challenges to Female Bankers Aspiration to Reach the Top

This section addresses the third objective of the study which aims at identifying the challenges to women’s career progression in the banks.

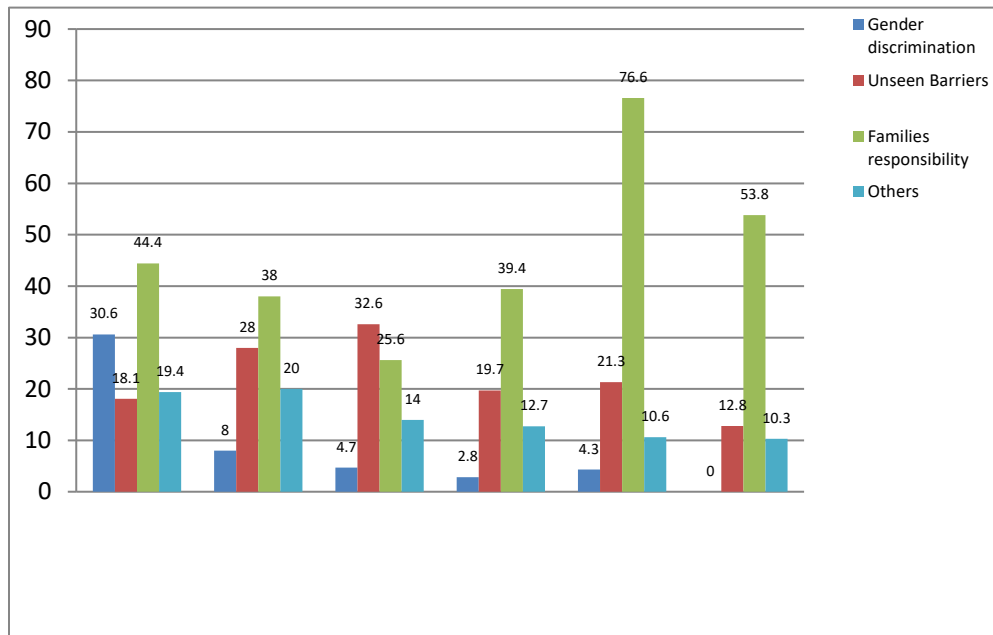
Fig 1: Challenges faced by Female Bankers

Figure 1 shows the challenges to women aspirations in the banks. The table shows that for the entire banks, domestic/family responsibilities remain the greatest challenge to women aspiration with 46.3%, followed by unseen barriers/glass ceiling with 25.3%, then 8.4% for gender discrimination as a challenge to women while all other factors that act as challenges to women aspiration were 14.5%. Specifically in Bank A, the majority of the aspiring women are facing the challenge of family responsibilities (44.4%), gender discrimination (30.6%), and unseen barriers (18.1%). In Bank B, the challenges faced by aspiring women include family responsibilities (38%), unseen barriers (28%), and lack of opportunities for career advancement (18%). In Bank C, the aspiring women are faced with the challenge of unseen barriers (32.6%), and family responsibilities (25.6%). In Bank D, the challenges faced by aspiring women include family responsibilities (39.4%), and unseen barriers (19.7%). Also, in Bank E and Bank F, the major challenges faced by the aspiring women are family responsibilities (76.6% and 53.8%) respectively, and unseen barriers (21.3% and 12.8%) respectively.

Discussion of Findings

This section presents a general discussion of findings from the study with a particular focus on respondents' views and perceptions of the existence of a gender policy in their banks. Findings revealed that 34.5% of respondents affirmed that there is a gender policy in their bank compared to 50.6% of respondents that stated

otherwise. The 14.9% of respondents indicated that they did not know. Bank E and Bank A had the highest numbers of respondents that affirmed that their bank had a gender policy while Bank F had the lowest number of respondents who were aware of the existence of a gender policy in their bank.

Also, Bank C and Bank D had the highest numbers of respondents that displayed ignorance of the existence of a gender policy in their respective banks. The above revelation shows that awareness at the branch offices on the existence of a gender policy is relatively low. The implication of the above is that when employees are not even aware of the existence of the policy, they are not likely to adequately discuss the rate of implementation of the policy. However, since some of the respondents affirm that there is a gender policy in their banks, it can be inferred that it is a deliberate attempt by management to prevent adequate awareness of the existence of a gender policy in their banks. This would prevent employees, particularly women from being able to fully utilise some opportunities and advantages the policy is likely to afford them as employees of their respective banks.

About whether the GNP has been implemented in their banks, results showed that 6.8% of the respondents indicated that banks had a gender policy which had been implemented before the promulgation of the NGP. While 7.8% of the respondents stated that the gender policy was implemented in their banks after the promulgation of the NGP. It was revealed in Table 1 that Bank A had the highest number of respondents that

disclosed that their bank had implemented a gender policy in their bank before the promulgation of the NGP.

Regarding the extent of implementation of the gender policy, 10.5% of respondents disclosed there was an average implementation of the gender policy in their banks, while 5.9% of respondents confirmed that the policy has been fully implemented in their banks. Furthermore, only 6.8% of the respondents indicated that it was implemented to a great extent. Hence as earlier anticipated, awareness of the rate of implementation of the gender policy seems to be very low at the branch offices. This is because awareness of the existence of the policy was also relatively low as earlier revealed. Only 23.2 per cent of the respondents attested to the fact that the policy had been implemented in their banks. In a similar vein, awareness of whether the policy was implemented before or after the promulgation of the gender policy was also low. Only 10.3% of the respondents affirmed that the policy was implemented even before the promulgation of the national gender policy.

Unlike what was discovered at the branch offices, results from the qualitative data show that awareness at the head offices of the banks was quite high. When a further probe was done as to why an awareness of the existence and implementation seemed so low at the branch offices, some of the top management staff disclosed that their banks had just recently implemented the policy. This was particularly so for Bank B and Main Bank F. In line with a major objective of the study on the impact of the implementation of the NGP on women career progression, it was observed that in Bank A there was a consensus between male and female respondents that the implementation of the gender policy has significantly increased opportunities for women career progression. This was also the case for Bank B, Bank C, Bank D, Bank E and Bank F. This consensus conforms with the literature on the need to put a policy on the ground that will help women to strengthen their potential. Through policy formulation, income level is sure to rise across the board and this will greatly contribute to poverty reduction.

The results emanating from this section also strongly connect with the views and explanations of the liberal feminist theorists which stress that when policies such as the NGP are promulgated and implemented barriers like discrimination; marginalization and constraints can be removed at work and women will therefore have the same chance for success as men.

They envision that the anticipated success and equal opportunities can be achieved through organised appeal to a reasonable public by the use of the state apparatus such as the promulgation of the National Gender Policy. The above theoretical position connects

with the objectives of the NGP in Nigeria. The policy provides a basis for improving the status of women in the workplace. The results above have confirmed that implementing the NGP has improved opportunities for women bankers to progress in their careers. In light of the liberal feminist theory, the state's role is highly important in bringing about the desired change that will improve the lot of women, so that they can achieve their full potentials. Implementing the National Gender Policy by banks envisioned by the liberal feminist theorists has seemed to have removed barriers and constraints to women potentials in banks. The position of the theorists is that government and policymakers' intervention through policy formulation has been seen to connect adequately with respondents' views and perceptions that the existence and the implementation of gender policy in their banks have been seen to yield good results, particularly for women bankers.

Regarding the challenges affecting women's aspiration to management levels, results showed that the major challenge to the aspirations of aspiring women is family responsibilities. It was also observed that apart from family responsibilities, gender discrimination and unseen barriers tend to be slightly higher for the older generation banks compared to the newer generation banks. For example, gender discrimination was 30.6%, unseen barriers were 18.1% respectively for Bank A while for Bank D, gender discrimination was 2.8%, unseen barriers for Bank F was 12.8% while gender discrimination was 0% for Bank F. Hence for new generation banks, family responsibilities remained the major hindrance to women's career progression with a high response of 76.6% for Bank E, 53.8% for Bank F and 39.4% for Bank D.

It was generally disclosed by female management staff interviewed that the home front and the work requirements are great challenges to women bankers. Others also contend that some women feel threatened by the sheer number of men in the bank. It was also generally discussed that the issue of meeting targets set by the bank can also be a major challenge to women's aspirations. A male management staff in Bank F explained '*Yes, family responsibilities are a major challenge, but it can be overcome, especially with the cooperation of the husband for domestic requirements*'. Similarly, another male management staff from Bank D noted that:

Most of them at the top do not have good homes, because of the challenge and target meeting demands. Target meeting is attached to your level and rise, especially due to domestic demands at home; more so for married women.

(Management Staff/Bank D/Male/
Idi/2014)

A Few concluding Thoughts

While earlier studies had addressed the need for a policy review that led to the (NGP) negligible attention has been given to the implementation of the policy as it affects career progression opportunities for women, particularly in the banking sector, the main emphasis of this study.

The insights gained from the study concerning all the selected banks is that they all have gender policy that has been implemented after the promulgation of the (NGP), while awareness and rate of implementation are low at the branch offices.

Implementation of the policy seems to be positively enhancing women's career progression in the banks as stated by the respondents. It has been discovered that a great number of the banks now have a gender policy which seems to be improving the opportunity for the career progression of women bankers. The policy has been seen to reduce gender gaps in the banking sector since we now have more women in the top management positions of the banks as seen from the high-ranking respondents interviewed as well as confirmed by participants of the quantitative component of the study. Unfortunately, some of these women have been observed to lose out on the home front due to the very tasking nature of bank activities and operations. The above was confirmed by some male and female respondents during the IDIs. It is, therefore, important that banks address the nature of their operations to make it more flexible for women to be able to progress in their careers as well as make their homes. This was probably why the major challenges to women aspirations are family responsibilities and commitments.

It is, therefore, important that the national gender policy address the problem of gender gaps/inequality at home adequately. If the need to achieve gender equality in the labour market has gained attention, national policies should also address the promotion of sharing caregiving responsibilities between both parents. Policies that mandate the sharing of maternity leave between parents are a significant step towards achieving gender equality. For women to achieve their full potential, company and national policies need to recognise and support gender equality both in the office and also in the home. By doing so, it is possible to reduce the burden of caregiving on women and enable them to reach senior levels in organisations. This is because family responsibilities remain the greatest challenge to women aspirations and career progression.

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