

GENDER DISCRIMINATION AND CAREER ADVANCEMENT OF WOMEN IN THE NIGERIAN BANKING INDUSTRY

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Abstract

The persistence of gender discrimination in organizations and lack of females in executive level positions of banks in Nigeria is the context for this study. The study examined the effect of gender discrimination on women's career advancement opportunities in the Nigerian banking industry. The study combined the glass ceiling theory, labour market segmentation and Sylvia Walby's theory of patriarchy in the interpretation of the results. Primary data were obtained through the administration of questionnaires on 322 employees in 12 banks within Ijebu-Ode and Abeokuta, and the conduct of 22 in-depth interviews at the head offices. There were 50.9% males compared to 49.1% females, while educational qualifications ranged from 76.4% with first degrees, 17.7% had post graduate/PhD degrees. The greatest challenges to women career advancement are family responsibilities and commitment mostly tied to their roles as caregivers (44.4%) and not as a result of gender discriminations. Although cases of gender discriminations still exist (30.6%), it has significantly reduced particularly for the newer generation banks. Banks now have lesser cases of the problem of gender discriminations unlike in the past. This tendency is likely to have the potential of increasing opportunities for career advancement of women. More women are now at the management level of banks. Although very few of them can be seen on bank boards in spite of their increasing number in upper management. For women to achieve their full potentials, company and national policies need to recognize and support gender equality especially in board appointments and the total elimination of gender discriminations in the workplace.

Key words: Organization, Gender, Discrimination, Women Career Advancement, Banking

Introduction/Background to the Study

Over the years the number of women in formal employment in most parts of the world has continue to increase as the case in Nigeria. Unfortunately, it has been observed that their increasing number in formal employment do not commensurate with their percentage in leadership positions of most work environment. Women face all kinds of discriminations both subtle and open confrontations which continue to impinge on their rise to higher leadership positions. Quite often, women have been discriminated against at

work. Furthermore, their rights and contributions are not adequately recognized and applauded at work. Available empirical source shows that women still continue to be under-represented in senior corporate management. Women still find it difficult to cross both official and un-official barriers to advance in their career as a result of discriminatory tendencies and other less obvious hindrances (Linehan, 2001; Stevens, 2008; Mehran, 2009; Aina, 2012, and Lunyolo, 2014). Unfortunately, insufficient attention has been paid by previous researches to the conditions necessary for achieving the elimination of gender discriminations in workplace. This is why the study examined the effect of gender discrimination on women's career advancement opportunities in the Nigerian banking industry. This is because a situation in which women find it difficult or impossible to achieve their career aspiration can result in adverse consequences for the banking industry. The reality in most workplace in Nigeria including the banking industry is that the average female worker faces certain level of discriminations and barriers to career advancement compared to her male counterpart at work. 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 especially at the workplace. Evidence abound that several negative aspects of gender-based division of labor, discrimination tendencies and disparities between male and female access to power and resources, gender biases in rights and entitlements remain pervasive in Nigeria (Aina, 2012).

In Nigeria, only 24.2 percent of women bankers are branch managers in 2008 to 2010 (Mordi et al, 2011). Similarly, in South Africa, statistics show that although women make up 52 percent of the adult population and have 41 percent representation in the workforce, they hold a relatively small percentage of influential positions. In 2007 and 2008, only 7 percent of South African directors were females, 3 percent chairs of boards are females, while only 2 percent of CEOs were females in all organizations including the banking sector (Lewis-Enright, Crafford&Crous, 2009). All the above shows clear indication of discrimination tendencies in most work places.

Statement of the Problem

Women's advancement to upper management level of most organizations in been impinged by discrimination tendencies as well as other less obvious factors such as glass ceiling / glass wall practices. The incessant discrimination and other sharp practices against women advancement to upper management levels echoes the fact that more attention had to be given to ways of achieving gender parity at work and the elimination of discriminations against women at work. This is because despite progressive and aggressive organizational policies aimed at integrating women into senior management structures, little progress has been made. Although women are visibly represented at the lower level of most organizations, but as one moves to upper management, they become increasingly invisible. The picture remains the same in the Nigerian banking industry, where women bankers face considerable challenge as they seek to advance steadily in their career in order to enter the top and management level of their career compared to their male counterparts. To what extent has the Nigerian banking industry been able to eliminate discriminations against women at work and how do these affect opportunities for women career advancement in the industry? The above questions remain the thrust of this study because women still hold a relatively small percentage of influential positions in most banks (Ibru, 2008; Lewis-Enright, Crafford&Crous, 2009).

It has been observed that compared to men, the few women in the Nigerian banking industry still occupy relatively low positions (Akande, 2006; Ajede, 2008; Ibru, 2008; Mordi et al, 2011 and Knorr, 2011). Ajede, (2008) noted that between 2006/07, 18.6 percent of female bankers were bank managers/operational managers. Brychanet all, (2013) also disclosed that the glass ceiling is invisible and it has obstructed many women from ascending the corporate hierarchy in banks. These anomalies have continued to impact negatively on the full utilization of women potentials that will afford them the opportunities to advance in their career as well as their rights despite all attempts at policies designed to address the negative practices impinging on women career advancement.

Ibru (2008) observed that the Nigerian banking sector has been for long the exclusive preserve of Nigerian men, with only few women being able to make it beyond a certain level. The disparity between male and female appointment into decision making organ of the banking industry has not reduced due to the perpetuation of male chauvinism and preference for men in executive position (Folorunsho, 2011; Aina, 2012). The perpetuation of male chauvinism and a preference for men in executive and leadership positions have continued to undermine the implementation of most policies targeted at improving the lot of women at work and the society at large. Hence, the typical female professions remain- nursing/midwife, teaching (kindergartens and primary schools), secretaries; while typical male professions are engineering, banking, veterinary medicine and university lecturers (Aina, 2012).

Therefore, the study on gender discrimination with a focus on how it affects women career advancement in the banking industry is timely. The scarcity of empirical studies addressing the impact of the removal of discriminating practices in ameliorating gender gaps within and among banks particularly among older and newer generation banks to determine differentials in their policy statement, activities or actions as it affects opportunities for women career advancement makes it necessary to examine how discriminatory actions affect women bankers.

Research Questions

- (1) Are there cases of gender discrimination against women in the selected banks? And how does this relate to career advancement of women?
- (2) Are women bankers aspiring to get to the top in the Nigerian banking industry?
- (3) How does the discrimination practice affect their aspiration to advance to upper management level in the banking industry?
- (4) Are there any differentials between opportunities for entry, promotion, trainings; remuneration and turn-over rates for women compared to their male counterparts in the Nigerian banking industry?

Study Objectives

The general objective of the study is to examine the prevalence of cases of discrimination against women in the Nigerian banking industry and how this relates to opportunities for career advancement of women. Specifically, the study

1. Investigates the extent to which women bankers are discriminated against in the Nigerian banking industry and its effect on their career advancement.
2. Determines whether women bankers are actually aspiring to get to the top of the career
3. Discovers how the above discrimination practice affects women aspiration to advance to upper management level in the banks

4. Examines if there are gender barriers in entry, promotion, trainings; remuneration and turn-over rates

Theoretical Framework

The study was situated within the theory of Glass Ceiling theory and the labour market segmentation theory to explain the effect of discrimination on women in employment. These two theories are chosen due to their detailed discussions and utility for explaining the emergence, implication and the means of solving the problem of gender discriminations in institutions, organizations and the society at large.

Labour Market Segmentation Theory

The labour market theory is similar to the dual labour market theory. Although, unlike, the dual market which stresses the existence of two parallel markets, segmentation in its broadest sense may involve the existence of several labour markets. The theory was advanced as an alternative to the human capital theory. It posits that there are differences on the demand side of labour which brings about the splitting of the labour market into two main sectors, the primary and secondary sectors.

In a primary sector market, the workforce as a whole is motivated to serve their employer because of wages, health benefits, pensions / job security. This job market consists of a majority of blue collar jobs and a few white collar jobs. Jobs here are usually high grade, high status and better paid with employers who offer the best terms and condition of services. The jobs available in this market are usually considered to be occupational labour- markets jobs. In the primary labour market, labour relations are formalized either by a union or in an employment relation hand book. Whereas in the secondary labour markets, job management is entitled to complete control because there is a larger turn- out of labour here. Many workers in this market either leave or are easily replaced. The job at this level gives low emphasis on job morale and workers lack motivation. The secondary jobs are mostly low- skilled, require relatively little training and can be learned quickly on the job. There are few incentives to remain on the job because the jobs are unattractive; hence there is little motivation to stay. For the above reasons, there is little incentive to stay; hence there are high levels of turn- over, with workers moving on to other jobs. Wages are low in this sector while the terms and conditions of the work are poor. Studies have shown that it is in this sector that women are mostly found in their large numbers. In buttressing this view, Onyeonoru (2008) submits that one of the essential and interesting elements of the segmentation theory is that job characteristics and workers' social class tend to match each other and this therefore explains why majority of women in the labor market are a part of the secondary sector with little or no opportunity for career progression and while fewer women are at the top management level of banks. In a similar vein, Kendell (2007) observes that in the industrialized countries, most jobs are segregated by gender, race and ethnicity. She stressed further that women are severely underrepresented at the top of U.S. corporations and other parts of the world due in part to segregation.

The segmentation labor market theory further explains that the segregation of vulnerable groups such as women and how they are confined to some particular jobs with little opportunity for advancement or career progression. Whereas the theory explains even further the opportunities available in the primary labour sector (where men dominate) with increasing differentiation and specialization. The workers here are unable to easily switch between occupations because they require different skills and extensive investment in training and qualifications. Jobs in this sector are highly professionalized

e.g. banking, law, engineering, lecturing, and medicine among others. Even though workers in the primary and secondary sector may sometime work side by side within the same organization for example, nurses and doctors form separate occupational labour-market even though they work side by side. There is therefore the existence of large wage differences for workers doing similar work at different firms within the same organization or an area which is largely due to compensating differences. Also there is the possibility that workers in high wage industries such as the banking industry receive returns on some unobservable skills which might explain the reason for wage differentials across occupations.

In the light of the labour market segmentation theory, understanding the inability to easily switch from the secondary to primary sector jobs as a result of extensive training and acquisition of the required skills will aid a deeper understanding of the challenges, women are likely to face in organizations like the banking sector that require huge investment in training and skills to be able to progress within the industry. With regard to the banking sector in Nigeria, market segregation can also affect the rate of entry of women into the sector. This is because the sector is highly segregated with strict educational requirements for entry and an inherent division of labor based on exclusionary skill sets that limit the number of women that work in the banking sector. Apart from the challenges above, other women also face considerable challenges after they already have the necessary qualifications and required skills. This was why the glass ceiling theory was included in this study to explain other forms of discriminations against women at work.

Glass Ceiling Theory

Glass ceiling is the new idea in feminism which seeks equal right for women in the workplace. It is an idea in liberal feminism which highlights the nature of transition in the feminist theory, targeted at meeting the challenges of a society in transition. It refers to situations where the advancement of a qualified person (usually a woman) within an organization is stopped at a lower level because of some form of discrimination. It is normally an unwritten and un-official policy which lies beneath the surface. Glass ceiling is an invisible barrier that has continued to exist as obstacle preventing minorities and women from acquiring top positions. The glass ceiling/glass wall theory therefore adequately explains a probable reason for why fewer women are in the top hierarchy of the Nigerian banking sector. As more and more women enter the labor force/market, it became increasingly necessary for a variant of the liberal feminist theory to emerge that will focus mainly on the challenges facing women in the workplace.

Kendall (2007) also notes that glass ceiling of women can be seen in most organizations. She observes that in the industrialized countries, most jobs are segregated by gender, race and ethnicity. She stressed further that women are severely underrepresented at the top of U.S. Corporations, where only about 10 percent of the executive jobs at fortune 500 Companies are held by women and out of the above, only 8 women are the CEO of such Companies. The glass ceiling theory therefore adequately explains the gender division of the segmented labour market theory and its attendant impact as barrier to women career progression. 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 US. (John, 2013) At that time, the commission noted that only 3 to 5 percent of senior management positions in fortune 500 companies were held by women. The commission also found that where women held senior position, their compensation was lower than that of their male

counterparts. Further- more, the commission also found that for women who are in senior positions, the type of position they held were in areas such as human resources or research which are not part of the usual pipeline or career pathway to executive positions.

In their explanation of the challenges confronting women at the work place, glass ceiling/ glass wall theorists stress that recruitment and outreach barriers are significant for men and minorities in reaching senior management levels. Hence, business organizations that are not actively recruiting and adding more women into their rank 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 pipelines barriers impede the progression of women to the top at work. Among such factors is lack of mentoring, initial placement in dead-end jobs, different standard 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 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 government, employers, academic institutions, and women themselves. This is because women themselves are essential to breaking down barriers that hold them back.

Methodology

The study employed a survey design in order to capture the broad and specific objectives of the study. The study utilized the quantitative, qualitative techniques as well as published and unpublished records kept by the selected banks for 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 the Nigerian communities with early exposure to western capitalism including the establishment of formal organizations like banks. The inclusion of Lagos as an additional location for the study was to provide opportunity for interviewing both management and union officials of the chosen banks at their head offices in Lagos, where most policies are formulated. The study population consisted of the entire 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 namely, First bank, Union bank, Main street bank (now Skye bank), Wema bank, Guaranty Trust bank (GTB) and Zenith bank. The six banks have one branch each in Ijebu Ode, while some of the six banks have more than one branch in Abeokuta, probably because Abeokuta is the capital of Ogun state. However, for the three banks with more than one branch in Abeokuta, namely; First Bank, GTB and Zenith Bank, the main branches of the two branches that the banks have were utilized for the study in Abeokuta. The actual population that took part in the quantitative study was 322. In addition to the above, 22 employees comprising of both management and senior union officials were drawn for in-depth interview. There was total enumeration of all the employees of the twelve branches of the six banks that were selected for the study. While 22 management staff and senior official of the selected banks were purposively selected for in-depth interview. The study utilized the questionnaire of data collection and the in-depth interview for data collection. Collection of data was at branch offices and the different head offices of the six banks was to enable the researcher secure access to management staff and the staff structure of the different branches as well as the policy document, since most policies are formulated at the head offices and are usually situated at the personnel department if it has to do with employees activities and well-being.

Presentation and Discussion of Findings

Demographic Characteristics of Respondents

The result revealed that 50.9% of the respondents were males and 49.1% of the respondents were females. The table also shows that 34.5%, 52.2%, 9.0%, 3.4% and 0.9% of the respondents were within the age bracket of 20-29 years, 30-39 years, 40-49 years, 50-59 years and above 60 years respectively, which indicate that majority fell between the age brackets of 30-39 years. This further reflects that the banking sector in Nigeria has a large number of vibrant young employees in both their branches and at their head offices that are likely to have the zeal and energy to withstand the rigorous and competitive nature of the banking industry.

Discrimination against Women at Work

Table 1: Discrimination Against Female Staff by Male Colleague

| Characteristics | Total N=322 | First Bank N=72 | Union Bank N=50 | Wema Bank N=43 | GTB N=71 | Zenith Bank N=47 | Main Street N=39 |
|---|----------------|-----------------------|-----------------------|----------------------|-------------|------------------------|------------------------|
| Discrimination by Male Colleague (%) | | | | | | | |
| Yes | 10.6 | 18.1 | 12.0 | 7.0 | 7.0 | 6.4 | 10.3 |
| No | 42.2 | 47.2 | 42.0 | 32.6 | 36.6 | 48.9 | 46.2 |
| Not openly | 10.6 | 2.8 | 16.0 | 16.3 | 9.9 | 10.6 | 12.8 |
| No Response | 36.6 | 31.9 | 30.0 | 44.2 | 46.5 | 34.0 | 30.8 |

Table 1 set out to answer Research Question targeted at answering the level and rate of discrimination of female bankers in the banks particularly by their male counterparts. The table shows that 42.2% of the respondents indicated that they had not been discriminated against by their male counterparts, 10.6% respondents indicated that they had been discriminated against by their male counterparts. Also, 10.6% respondents indicated they had been discriminated against by their male counterparts, but not openly. The result further shows that the highest level of discrimination against women was experienced by female bankers in First bank. The least level of discrimination was experienced by female bankers in Zenith bank. This shows that issues of discriminations are more prevalent in the older generation banks than the newer generation banks. This view was confirmed by the respondents view on issues of discriminations as challenges to women bankers. It was disclosed that there are fewer cases of gender discrimination in the newer generation banks compared to the older generation banks. A manager in Zenith bank during an FGD session disclosed in his own word “No discriminations here.” Similarly another female manager in Main street bank confirmed that “No, I have never been discriminated against by any senior male colleague in Main street bank, except for my brief stay in UBA.” Contrary to the views above, a female management staff from Union bank indicated that she had experienced discrimination. She explained that “It badly affected my self-worth. I felt really bad. I was not happy, although it eventually turned out good for me.”

Table 2: Discrimination in the Bank on the Basis of Sex

| Characteristics | Total N=322 | First Bank N=72 | Union Bank N=50 | Wema Bank N=43 | GTB N=71 | Zenith Bank N=47 | Main Street N=39 |
|---|----------------|-----------------------|-----------------------|----------------------|-------------|------------------------|------------------------|
| Discrimination on the basis of sex (%) | | | | | | | |
| Yes | 7.1 | 15.3 | 8.0 | | 5.6 | 2.1 | 7.7 |
| No | 47.5 | 54.2 | 44.0 | 39.5 | 47.9 | 42.6 | 53.8 |
| Not openly | 5.9 | | 18.0 | 14.0 | 1.4 | 4.3 | 2.6 |
| No Response | 39.4 | 30.6 | 30.0 | 46.5 | 45.1 | 51.1 | 35.9 |

Table 2 shows the level of discrimination against female bankers on the basis of their sex. The table shows that 7.1% of the respondents indicated that they had suffered and experienced discrimination on the basis of their sex, while 47.5% respondents indicated otherwise. Furthermore, 5.9% of the respondents indicated that they had been discriminated against on the basis of their sex, but not openly. First bank records the highest percentage of discrimination against female bankers on the basis of their sex, while Zenith bank recorded the least percentage. Union bank displayed the highest number of secret discrimination against female bankers on the basis of their sex.

Women Aspiration and challenges to their Aspiration in Banks

This section set out to answer the second and third research questions to determine if women bankers are actually aspiring to top management level in the industry and how discrimination serves as challenges to their aspirations.

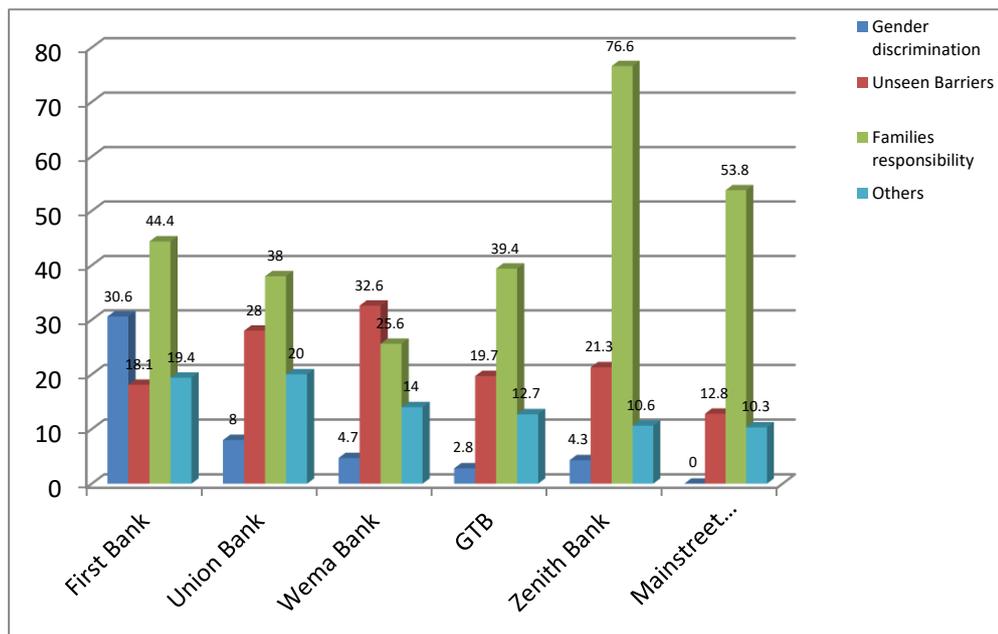
Table 3: Desire of Women Bankers to Reach the Top

| Characteristics | Total N=322 | First Bank N=72 | Union Bank N=50 | Wema Bank N=43 | GTB N=71 | Zenith Bank N=47 | Main Street N=39 |
|---|----------------|-----------------------|-----------------------|----------------------|-------------|------------------------|------------------------|
| Desire of women bankers to reach the top (%) | | | | | | | |
| Yes | 72.7 | 62.5 | 68.0 | 81.4 | 73.2 | 85.1 | 71.8 |
| No | 7.8 | 23.6 | 4.0 | | 2.8 | 8.5 | |
| Don't know | 4.3 | | 18.0 | 4.7 | 1.4 | 2.1 | 2.6 |
| No Response | 15.2 | 13.9 | 10.0 | 14.0 | 22.5 | 4.3 | 25.6 |

Table 3 shows the desire and aspiration of women bankers to reach the top management position in their banks. The table shows that 72.7% respondents agreed that women bankers are actually aspiring to reach the top management positions in their banks. On the other hand, 7.8% respondents do not agree that women bankers are aspiring to the top. Within the sampled banks, Zenith bank had the highest percentage of respondents who believed that women bankers are actually aspiring to reach the top management positions in their banks. While First bank had the highest percentage of respondents who did not believe that women bankers are actually aspiring to reach the top management positions in their banks. It was also generally agreed by the respondents that women bankers are aspiring to reach the Top. This view was supported by both the IDIs and the FGDs. A male management said that "Yes, we have more women at the top than men at GT Bank."

When probed further, it was disclosed that GT Bank is a first class bank, where there is broad based policy for career progression. There are equal opportunities for career progression in the bank. The fact that the Director of Personnel is a woman and so many other directors/Assistant General Managers are women has also helped to push forward the aspiration level of women. This can also be said for Zenith bank and Main Street bank. With regard to Main street bank, the fact that they now have a woman Group Managing Director for the first time has also helped pushed aspiration level of women. It can therefore be concluded that women bankers are aspiring to reach the top of their career.

Fig 1: Challenges faced by Female Bankers



Challenges to Female Bankers Aspiration to Reach the Top

Figure 1 shows the possible challenges to women aspiration in the banks. The figure above shows that in First bank, majority of the aspiring women are facing the challenge of family responsibilities (44.4%), gender discrimination (30.6%), and unseen barriers (18.1%). In Union bank, the challenges faced by aspiring women include family responsibilities (38%), unseen barriers/ glass ceiling (28%), and lack of opportunities for career advancement (18%). In Wema bank, the aspiring women are faced with the challenge of unseen barriers (32.6%), and family responsibilities (25.6%). In GTB, the challenges faced by aspiring women include family responsibilities (39.4%), and unseen barriers (19.7%). Also, in Zenith bank and Main Street bank, the major challenges faced by the aspiring women are family responsibilities (76.6% and 53.8%) and unseen barriers/ glass ceiling (21.3% and 12.8%) .

The result revealed 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 the new generation banks, family responsibilities remained the major hindrance to women career progression with a

high response of 76.6% for Zenith bank, 53.8% for Main Street bank and 39.4% for GT Bank. It was only in Wema bank that family responsibilities seem slightly lower as a challenge to women aspiration compared to the five other banks, while unseen barrier is a bit higher for Wema bank with 32.6%.

It was generally agreed by Women bankers 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 aspiration. A male management staff in Main Street bank explained that *“Yes, family responsibilities are a major challenge, but it can be overcome, especially with the cooperation of the husband for domestic requirements.”* Similarly, another management staff from GT Bank 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/GT BANK/MALE/IDI/2014)

Another female management staff of Main Street bank confirmed that the challenges to women aspiration are tied to family responsibilities. She said that:

“It is mostly tied to the home front, commitment and family responsibilities. Working in the bank is hectic for women especially at the top. Trainings on Saturdays and Sunday after hectic work during the week can be challenging. Marrying the demands of the job and the home is really tasking. Meeting target can also be a challenge for junior staff. No one can be sacked for that at the top except that you may not get promoted”.

Table 4: Differentials in Entry Qualification/Requirements for Male and Female Bankers

| Characteristics | Total N=322 | First Bank N=72 | Union Bank N=50 | Wema Bank N=43 | GTB N=71 | Zenith Bank N=47 | Main street N=39 |
|--|----------------|-----------------------|-----------------------|----------------------|-------------|------------------------|------------------------|
| Differentials between male and female bankers (%) | | | | | | | |
| Yes | 7.8 | 22.2 | 6.0 | 4.7 | 2.8 | 2.1 | 2.6 |
| No | 66.1 | 63.9 | 68.0 | 60.5 | 63.4 | 80.9 | 61.5 |
| Don't know | 7.1 | 1.4 | 12.0 | 18.6 | 4.2 | 4.3 | 7.7 |
| No Response | 18.9 | 12.5 | 14.0 | 16.3 | 29.6 | 12.8 | 28.2 |

Conclusion and Recommendations

The study examined the main influence of discrimination on opportunities for career advancement for women bankers. Results revealed that issues and cases of discriminations have seriously reduced and almost non-existence for the newer generation banks. Hence, this might explain why more and more women bankers are now

aspiring to the top of their career like never before. It was also discovered that the greatest challenges to women career advancement are family responsibilities and not as a result of discriminations. However, this is not to say that there are no longer cases of discriminations, as the study also revealed that cases of discriminations are still relatively high for the old generation banks particularly First bank and Union bank. It was also discovered that another challenge that women bankers have to contend with it, is the very tasking nature of their job. 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. In conclusion it must be stressed that, although level of aspiration of women bankers has increased, female bankers should also intensify their effort towards increasing their level of aspiration so that they can progress more rapidly in their career. Bank management should address the nature of activities of banks to suit female banker's family commitment in order to reduce the challenge of family responsibilities. Management should also address the problem/culture of closing late particularly for women bankers. Closing very late can be challenging to women bankers because this is likely to negatively affect the performance of their family responsibilities. Bank activities should be made more flexible. It is also recommended that management addresses the challenge of discriminations and unseen barriers against women bankers that are still slightly pronounced for the older generation banks. It is also recommended that aspiring women bankers must be ready to be hard working, committed, gain additional qualifications and be ready to perform. However, as they move higher in their career, they should show interest in organizational politics. This is very relevant for positions at the boardrooms. Some degree of politics is necessary in addition to performance for positions in the board level. More importantly, women bankers should also make adequate use of the training opportunities that is available for both men and women bankers. It was discovered that training opportunities greatly increase career advancement for employees regardless of their sex.

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