

Empowering Women: Navigating Employability and Experiences in selected Banks in Lagos, Nigeria

Samuel Ayodeji Omolawal (Ph.D.)^{1*}; Idowu Sulaimon Adeniyi (Ph.D.)²

Department of Sociology, Faculty of the Social Sciences, University of Ibadan, Ibadan, Nigeria

Corresponding Author:- Samuel Ayodeji Omolawal (Ph.D.)^{1*}; ORCID ID: <https://orcid.org/0000-0002-8023-5306>

Abstract:- The study investigated the employability and experiences of women in selected banks located in Lagos, Nigeria. The study was exploratory and cross-sectional in nature and employed Becker's Theory of Discrimination and Liberal Feminism Theory as a framework. The data generated through In-depth and Key Informant interviews were used to establish that women have equal opportunities in the banking industry. The study found that employability in the workplace is not determined by patriarchy. Employment criteria are based on individual qualifications, which are always spelt-out in the course of the job advertisement, recruitment, and selection process. The study gathered that gender discrimination does not play a role in the employment process, and all applicants, regardless of gender, must possess the requisite skills to be considered for positions in the company. The study equally found that women are not marginalized in the workplace, and they have equal opportunities to ascend managerial cadres and make decisions. Women have what it takes to get their jobs done, and in situations where bias, discrimination, and dominance are present, women experience it more from customers rather than their male counterparts in the selected banks. The study concluded that there is no difference in employability between men and women in the selected banks. The recruiters use cognitive skills as part of the recruiting process, and it is not based on gender. Recruitment is based on the aptitude capacity of employees in the sector, and numeracy skills are likewise tested during the recruitment process. Gender discrimination should not be condoned in the banking industry, and women should be given the same opportunities as men.

Keywords:- *Employability, Experiences, Patriarchal Society, Gender Discrimination, Lagos.*

I. INTRODUCTION

In recent years, political and academic emphasis has been focused on the issue of increasing gender diversity and inclusivity inside high-caliber companies (Egerová & Nosková, 2019; Moreno-Gómez *et al.*, 2018). This interest mostly stems from the fact that women make up half of the workforce globally, but that this is not reflected in the presence of women in top managerial positions (Kuschel & Salvaj, 2018). Gender equality is a pivotal aspect of societal progress, economic advancements is promoting gender

equality with organizational settings, thereby offering insights into the nuanced landscape legislative measures, advocacy efforts and cultural shifts (Adeniyi, Al-Hamad, Adewusi, Unachukwu, Osawaru, Onyebuchi, Omolawal, Aliu, & David, 2024). The loss of potential human resources, which women supply as they make up almost half of the population, is problematic from both a normative and economic standpoint because it suggests that unequal representation for people of equal ability result in a loss of those resources (European Commission, 2019).

Gender diversity issues are important in the banking industry. Raising the number of women in decision-making positions will give more viewpoints a voice, which is anticipated to have a favorable impact on banks' ongoing operational efficiency issues and growth aspirations (Mateos de Cabo *et al.*, 2012). Second, having a public safety net against bank failure, whether explicit or implicit, creates a moral hazard since banks will automatically adhere to safety net regulations. Banks are thereby encouraged to take on greater risks (Mateos de Cabo *et al.*, 2012). Also, studies have shown that women are less risk-taking than men, which will enhance the bank's risk management (Palvia *et al.*, 2015). Third, banks have an effect on societal development through financial and economic growth (Berger *et al.*, 2020). As a result, gender diversity in the banking industry is anticipated to play a significant role in the future.

Employability is conceptualized as the capacity to secure a first job, keep that job, and find a new one if necessary (Eurosai, 2019). Employability for an individual depends on their knowledge, skills, and attitudes; how they utilize and apply these assets; how they display their assets to potential employers; and the environment in which they work, such as the labor market and their personal circumstances. Employability is conceptualized as a synergistic mix of personal characteristics, skills of various types, and subject understanding (Dicker, Garcia, Kelly, & Mulrooney, 2019). Employability skills refer to traits that could endear someone to a future employer (Babalola, 2019). These abilities and competences are closely related to the demands of the labor market, and several nations have considered making employability skills a requirement for admission to higher education. These employability skills have been shown to improve performance in work. According to Harvey (2019), "employability skills" fall into four categories: Conventional intellectual abilities, such as

the capacity for critical analysis and logical argument (a) Core competencies in IT, communication, etc., (c). Personal qualities: drive, independence, and (d) familiarity with organizations and how they operate. Yet, there have been several instances in scholarly debate when the subject of women in leadership has been explored. Nonetheless, there is still a paucity of writing on the topic in the banking sector. In order to investigate workplace employability and women's experiences in the Nigerian banking sector, this research is grounded on an understanding of patriarchy in the Nigerian setting. It discusses the effects of patriarchy on women's personal and professional life, the difficulties they face at work, the socio-demographic characteristics that affect women's employability, and the coping strategies used to advance in their careers.

Finding work possibilities is a significant issue for both developed and developing nations worldwide. Nonetheless, this is more serious and concerning for emerging nations. Africa is not excluded from this situation, particularly in the sub-Saharan areas. According to Bell & Okoye (2019), developing new job possibilities has become a big problem for nations all over the world. As a result, there are significant social and economic issues affecting the labor market. Women frequently encounter obstacles in view of preconceived notions of discrimination and gender stereotypes (Cohen *et al.*, 2018; Kossek *et al.*, 2017; Howlett *et al.*, 2015). Significant obstacles might also be linked to organizational architecture and culture. (Cho *et al.*, 2019; Insch *et al.*, 2017; Cohen *et al.*, 2018).

The goal of equality is to uphold and encourage each person's dignity, right to self-determination, and right to be distinct from others. In the field of human resources, the capacity to be considered for employment and recruiting is referred to as workplace employability. The majority of the time, fairness and equality are lacking, and most people especially women are treated with prejudice. Employees are frequently passed over for promotions due to their gender, sexual orientation, or physical or mental handicap. For performing the same work, some organizations pay male employees more than female counterparts. In an effort to defy social conventions and expectations, women have been striving. Due to gender bias, women managers confront difficulties. Women are perceived as being weak, flimsy, and less dedicated to their jobs than males. Weyer (2007), offers a theoretical justification for why the glass ceiling continues to exist and prevent women from holding positions of leadership. The study discovered a variety of issues related to gender roles and parenting and wife expectations. The same research came to the conclusion that parenthood has a big influence on women's professional possibilities that the relative disadvantage in job advancement increases with the age of the children. Hence, it is based on the foregoing that this study sought to examine workplace employability and women's experiences in the selected banks in Lagos.

II. LITERATURE REVIEW

The commercial activity of accepting and protecting the funds owned by other people and companies, referred to as depositors, and lending out this cash in order to make a profit, also known as the multiplier effect, is what is commonly referred to as banking (Aig-Imoukhuede, 2005; Oluduro, 2015; Gololo, 2018). The banking industry is able to provide a variety of portfolio alternatives for savers and issuable instruments for investors thanks to this fundamental activity, known as financial intermediation (Aig-Imoukhuede 2005; Oluduro 2015; Gololo 2018). As a result, the size of a country's economy affects its banking industry and as a result, emerging nations like Nigeria are dependent on the sector to support the country's economic activity through a variety of tasks including mobilizing the necessary capital to allow manufacturing and create jobs and revenue. The Nigerian Banking Sector is one of the most developed in the nation and draws highly qualified individuals from all 36 of the nation's states (Mordi, Opeyemi, Tonbara & Ojo, 2012; Bankole & Adeyeri, 2014), playing a crucial role and making a substantial contribution to the Nigerian economy. According to Aig-Imoukhuede, this industry in Nigeria has evolved and developed at a rate that it is unparalleled by any other industry in terms of the economy, politics, and society.

➤ *The Effects of the Economic Reforms and Deregulatory Measures of 1986*

According to Akanle *et al.* (2016), the government's Structural Adjustment Program (SAP) brought about the following: liberalization, deregulation, and the devaluation of the Naira; a financial crisis; globalization; a rise in the service sector; a decline in the manufacturing sector; the failure of domestic businesses; and the lay-off of a large number of male workers (Akanle *et al.*, 2016). Multinational companies like Unilever, Dunlop-Michelin, Shell, and Chevron left Nigeria for neighboring West African nations like Ghana and Senegal in pursuit of more stable political and economic climates, which made the situation much worse (Akanle *et al.*, 2016). Many male workers were laid off as a consequence of this difficulty, which forced many women to look for official employment in the banking industry in order to access the generous compensation packages associated with the sector (Aig –Imoukhuede 2005; Bankole & Adeyeri 2014; Akanle *et al.*, 2016; Eboiyehi *et al.*, 2016).

The gender prejudice viewpoint is a common hurdle for women (Cohen *et al.*, 2018). Moreover, gender prejudices impact women's professional inequality by openly and implicitly restricting women from job chances, according to Kossek *et al.*, (2017). The gender bias perception is created by differences in how each gender is occupied in society, the workplace, and the home. Men are frequently expected to display more agentic features, such as being dominating, forceful, competitive, and achievement-oriented, whereas women are frequently expected to demonstrate more communal traits, such as being helpful, kind, understanding, compassionate, and empathetic. In addition, society expects men and women to play various

roles (Kossek *et al.*, 2017). A significant challenge for women is the cultural and behavioral gender preconceptions regarding women's leadership and communication skills (Howlett *et al.*, 2015).

➤ *Theoretical Framework*

➤ *Becker's Theory of Discrimination*

For this study, a prominent field of research has been "taste-based discrimination," also known as preference-based discrimination. Gary Becker (1957), who offered a theory of discrimination, introduced this particular form of discrimination in the book. According to Becker's theory, employers have a preconceived sense of discontent when hiring minority labor, which he refers to as having "disamenity value" (Becker, 1957). This might mean that if women are perceived as a minority in a company, the company is more likely to reject women for positions such as board seats because the decision-makers would rather forgo money than hire a woman. Also, this technique entails giving up on potential efficiency by choosing people based on preferences rather than abilities and financial requirements. Regarding Becker's perspective on discrimination, there is another reason to increase the presence of women in addition to normative or social interests because, in a more competitive market, it is not feasible to discriminate against women because doing so has unfavorable consequences for the economy.

➤ *Liberal Feminism*

A well-known subset of feminism, Liberal Feminism, attempts to promote the legal and political rights of women. Liberal feminists, such as Elizabeth Cady Stanton (1815–1902), Mary Astell (1666–1721), Mary Wollstonecraft (1759–99), Harriet Taylor (1807–58), John Stuart Mill (1806–73), and Virginia Woolf (1882–1941), drew on the liberal tradition's value of equality and individual freedom to argue that, just as social status at birth was no longer a legal basis on which to discriminate among men, as liberals argued, so also it was developed in western nations and emphasizes the need of achieving freedom via governmental and legal change. Liberalism, a political ideology that supports the expansion of freedom, particularly in the political and economic arenas, is the philosophical foundation of Liberal Feminism. Liberal feminists advocate for gender equality and contend that depriving women of political and civic rights is the root of their oppression. Liberal Feminism places a strong emphasis on the rights of the individual woman and works to ensure that all women have access to equal protection under the law.

They often favor marriage as long as it is a partnership between equals. Men and women share as equally as feasible the responsibilities of childcare, housework, cooking, and managing the home in an equal partnership. Generally, women outnumber males in occupations that are

seen as more "feminine," such teaching, nursing, and social work. In comparison to professions that are generally dominated by men, such those in research, law, and medicine, these roles are frequently undervalued. Similar to this, there is frequently still a gender wage difference in many nations, with women typically earning less than males for the same work. While there are more women in traditionally "male" industries, they frequently occupy lower levels of the organizational structure and make up a disproportionately small percentage of CEOs, vice presidents, and directors. Liberal feminists favor having more women in these senior roles.

III. METHODOLOGY

The study adopted a cross-sectional research design using qualitative approach. Lagos was the study location, being the industrial nucleus of Nigeria. Qualitative interviews were used to acquire the data. The study concentrated on married and unmarried female bankers. Likewise, the research was conducted in key locations where banks are mostly located. Thirty women working in Bank A and Bank B were purposively selected in three local governments in Lagos for the interviews based on convenience to the researcher. Following the guideline of an average sample size of 30 for qualitative research, this sample size was used. The interview was terminated when the amount of information supplied by the participants reached a saturation point (Adler, Chin, Kolisetty, & Oltmanns, 2012). The institutions were initially assessed to check if a potential participant fits the requirements for inclusion in study (Easterby-Smith *et al.*, 2018). Interviews were employed as the main data source for qualitative research designs. This kind of data collection ultimately enables the researcher to comprehend women's experiences, issues, and solutions. The interviews were useful in gathering the respondents' experiences, viewpoints, and other anecdotes that might be pertinent to the banking sector. When less is known about the research phenomena and more insights from specific participants are needed, interviewing is seen to be a particularly useful strategy (Gill, Stewart, Treasure, & Chadwick, 2008). A semi-structured interview guide with open-ended questions was similarly used in order to get robust and in-depth information with a variety of insights (Fylan, 2005). Data were divided into four categories to organize the interviews. A total of 30 interviews were conducted with top management staff members, including bank managers and human resources officers, who have in-depth knowledge on workplace employability in the banking sector. A total of 10 KIIs in all were completed whereas twenty junior staff members were interviewed in all. This includes tellers, customer service agents, and loan officers, but is not restricted to them. Thematic analysis and verbatim quotation were applied in this study.

IV. DISCUSSION

➤ *Socio Demographic Data of Respondent*

Table 1 Socio-Demographic Characteristics of Respondents in Banking Sector

Pseudonyms	Department	Work Experience	Age	Marital Status	Ethnic Group	Religion	Education
Interviewee1	Marketing	5	31	Married	Yoruba	Christian	First degree
Interviewee 2	Marketing	<1	27	Married	Yoruba	Christian	First degree
Interviewee 3	Bank Manager	4	29	Engaged	Yoruba	Christian	First degree
Interviewee4	HR	5	33	Married	Yoruba	Christian	HND
Interviewee5	HR	6	34	Married	Yoruba	Christian	First degree
Interviewee6	Debt Recovery	1	26	Single	Edo	Moslem	First degree
Interviewee7	Debt Recovery	4	29	Married	Yoruba	Christian	First degree
Interviewee8	Teller	7	32	Single	Igbo	Christian	Masters
Interviewee9	Admin officer	8	28	Married	Hausa	Moslem	First degree
Interviewee10	IT	6	25	Single	Igbo	Christian	First degree
Interviewee11	IT	12	34	Married	Tiv	Christian	HND
Interviewee12	Customer Service	8	29	Single	Igbo	Christian	HND
Interviewee13	Customer Service	<1	27	Engaged	Igbo	Christian	First degree
Interviewee14	Bank Manager	9	30	Single	Hausa	Moslem	HND
Interviewee15	Teller	4	25	Single	Ijaw	Christian	First degree
Interviewee16	Marketing	<1	26	Single	Edo	Christian	First degree
Interviewee17	Admin officer	5	28	Engaged	Yoruba	Moslem	HND
Interviewee18	Bank Manager	4	34	Married	Yoruba	Christian	First degree
Interviewee19	Debt Recovery	3	26	Single	Edo	Moslem	First degree
Interviewee20	Debt Recovery	8	29	Married	Yoruba	Christian	First degree
Interviewee21	Teller	6	32	Single	Igbo	Christian	Masters
Interviewee22	Bank Manager	8	30	Married	Yoruba	Moslem	First degree
Interviewee23	IT	4	25	Single	Igbo	Christian	First degree
Interviewee24	IT	9	34	Married	Yoruba	Christian	HND
Interviewee25	Customer Service	4	29	Single	Igbo	Christian	HND
Interviewee26	Customer Service	8	27	Married	Igbo	Christian	First degree
Interviewee27	Bank Manager	7	30	Single	Igbo	Moslem	HND
Interviewee28	Customer Service	4	25	Single	Igbo	Christian	First degree
Interviewee29	Customer Service	6	26	Single	Yoruba	Christian	First degree
Interviewee30	Admin officer	4	28	Married	Yoruba	Moslem	HND

Survey, 2023

➤ *Women’s Experiences on Workplace Employability in Bank A and Bank B*

Banking jobs actually require some skills in general term and there are no special skill requirements for women separately before joining the banking workforce. Both men and women are treated equally; recruitment policies are not gender biased. Efforts are oftentimes made to concentrate more attention on female sex during recruitment, not so much as a result about they could be more productive, more reliable and less corrupt, likewise given their presence in large numbers in Cuisine Restaurants could be a factor attracting male customers for the sake of patronage (Omolawal, 2020). Meanwhile, findings showed that the multiple roles married women play affect their work-life balance, but unmarried women have no issue with such inflexible policies. To clarify this point, interviewees’ expressions were directly captured. One of the respondents opined thus:

‘Marriage is hard, to be fair. It takes and demands more from women unlike men. Not like the bank is concerned about people’s marital statuses while recruiting but see, the Shege married women are seeing is not from here. These women have to combine running their homes with work and it actually takes a toll on their performances’ (IDI/Customer service/February/2023).

➤ *Another Respondent Added that:*

‘In fact, ‘I even believe that some jobs are more suited for women than men in the banking industry. For example, we dominate marketing and customer service units at branches and even at the head quarter of my bank. Though few women normally study engineering or ICT while among the few who are in those field, they want to avoid career advancement in the banking sector due to marital responsibility and cultural issues of the society (IDI/Customer service/February/2023).

➤ *According to Another Participant, it was Stated that:*

Anyway, I am not of the opinion that, there are no women in engineering and IT sections but very small in number compare to men. Also, long hour working policy affect women at work meanwhile men are not exempted but it becomes more stressful for married women because of home chores **(IDI/IT/February/2023)**.

➤ *Another Participant Opined thus:*

No discrimination in adverts for employment, but age, educational qualification, work experience can become a clause for consideration where necessary which means if men or women meet the criteria for the advertised job, no barrier applying for it and it is fair enough to recruit the best candidate **(IDI/Marketing/February/2023)**.

➤ *Another Interviewee when Probed about Stereotypes and Role Expectations Stated thus:*

'So, in essence job description most time don't need to specify gender difference if gender factor is not necessary for the job. I could recap during the recruitment process when I attended the interview, I was able to tackle some practical issue relating to customer complaints scenario presented for my group of 5 applicant, while I was one of the 3 ladies; at the end I was recommended for the job with a man. That proved to me that, recruitment in the banks does not discriminate or favour men than women but need assessed based' **(IDI/Debt Recovery/February /2023)**.

During the interview, the participants were asked to define the term 'employability'. About 40% of them believed that employability refers to the qualities and skills of a person that enable them to acquire and retain employment. This suggests that being employed is an indication of being employable. Similarly, another 20% of the respondents defined employability as a measure of one's ability to work and be employed, including the capacity to secure initial employment. In other words, having the necessary competencies for a career is an indicator of employability.

➤ *From a Key Informant, it was Revealed thus:*

I define employability as the ability to maintain employment and transition between roles within an organization to meet new requirements in the face of competition. **(KII/Bank Manager/February/2023)**.

➤ *Another Key Informant Added thus:*

It is important to be able to obtain new employment if needed, and to be able to manage employment transitions within and between organizations in order to be independent in the labour market. **(KII/Bank Manager/February/2023)**.

Therefore, according to the employees in the banking industry; several employability definitions have been developed based on, or including input from business and industry.

'Employability skills are general skills' **(IDI/Customer service/February/2023)**.

➤ *Another Respondent Added thus:*

"Employability is conceptualized as the ability to have a positive attitude, maintain composure, and possess rational qualities." **(IDI/Marketing/February/2023)**.

➤ *When Probing Further, Another Respondent Opined thus:*

"It is necessary to have the skills to succeed in the job market, regardless of the employment level or industry." **(KII/Admin Officer/February/2023)**.

During the study, it was observed that no individual argued against the existence of a disparity between men and women in terms of employability within the banking industry. It was also noted that banking jobs require general skills from all applicants without any gender discrimination. As part of the interview process, the interviewees were asked to describe women's experiences with respect to employability in the workplace, participation in decision-making, and the role of women in achieving top positions in the banking industry.

➤ *Thematic Analysis Revealed thus:*

'Numeracy skills, like Mathematics is one area that you should focus upon. Apart from being an amazing asset during the recruitment examination phase, through knowledge of Mathematical concepts and calculative math skills will also come in handy when you begin your career as banking professional' **(IDI/Debt recovery/February/2023)**.

➤ *An Interviewee said thus:*

'Numeracy skills involve being able to understand and work with numerical and graphical information, draw conclusions, and explain your findings. This bank has one policy that will require job applicants to have a numerate degree such as mathematics, statistics or economics, as well as a math a level. 'If you want to become essential and relevant in this industry' **(KII/HR/February/2023)**.

According to another participant, issues of diversity, cultural factors and gender issues cannot be completely eradicated but it is not as predominant in the banking sector of today as it used to be.

➤ *In her Words, she said thus:*

'If I remember correctly, there is no issue related to cultural and ethnic diversity. Except for Muslims in some cases, and they know better not to bring it into the workplace. We all just exist following the work rules and we are doing fine so far' **(IDI/marketing/February/2023)**.

➤ *As the Interview Continues, a Respondent, a Senior Staff Contributed that:*

'I vividly remember that during my recruitment process, I was asked a lot of questions with regard to the commercial awareness which tapped into my ability to anticipate financial trends and future business developments across the globe. This skill is very important because later I found that it is often what separates a successful banker from a failed one. After all, identifying where market

changes are going to occur could be vital for either expanding or protecting a particular area of your bank's portfolio' **(KII/Bank Manager/February/2023)**.

➤ *This Point was Cushioned by Another Interviewee who Narrated her Experience thus:*

"In a corporate setting, it is essential to have an understanding of how businesses operate and what motivates them, particularly if you work directly with them. For example, if you are working with a client in a specific industry, it is important to be knowledgeable about the industry's climate, risks, and potential factors of change." **(KII/HR/February/2023)**.

➤ *Another Respondent Added thus:*

'If you are interested in pursuing a career in the banking sector, it's important to have a good understanding of financial markets, and to stay up-to-date with the latest changes and trends. Whether you're working in commercial banking or investment banking, you'll need to be able to analyze market developments and predict future changes in order to be successful. **(KII/Admin/February/2023)**.

When asked if men and women differ greatly in their activities and understandings, 95% of respondents agreed, citing women's natural calmness and men's preference for speed.

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As the research continued and respondents were getting probed for access to and control over resources and participating in decision-making, two participants of the KIIs said thus:

"There's absolutely no truth to the notion of men having access while women watch. As far as I know, whoever is in charge is the one who has access and control, and that has nothing to do with gender or age. Gender and age are irrelevant when it comes to competence, which is the only thing that truly matters." **(KII/Admin officer/February/2023)**.

More explicitly, this study found that employee's skills of communication are very central to the banking industry. This was revealed among the respondents during interviews.

Communication skills refer to the abilities required for exchanging information in different contexts. In the banking industry, where employees regularly interact with colleagues, bosses, and customers, has poor communication skills can significantly hinder one's career prospects, particularly when it comes to customer service or marketing. Therefore, it is essential to develop excellent communication skills to succeed in this industry. **(IDI/Customer Service February/2023)**.

Indeed, further investigation revealed that there are variations among respondents in their perceptions of employability skills in the banking industry. For examples some interviewees emphatically stressed thus:

Having quantitative skills is important when it comes to making decisions. According to a survey, around 25% of the respondents believed that basic accounting skills are highly essential. Additionally, mathematical concept skills can help in financial management, and having basic knowledge in statistics can improve the quality of planning by 30% of the respondents. Moreover, employees should possess the ability to create and comprehend graphs. **(IDI/Marketing/February/2023)**'.

Additionally, 60% of respondents agreed that commercial awareness skills are crucial for generating revenue in banks, and that they actively seek high-capacity candidates with such skills.

➤ *To know how Serious it is, an Interviewee said thus:*

The next 5 years will pose significant challenges to deposit banks. Commercial awareness skills and understanding of typical clients will play a key role. **(IDI/Teller/February/2023)**.

It has been observed that possessing knowledge of the banking industry can significantly enhance one's employability. Commercial awareness skills can aid in planning management for roles such as Marketing Staff or Bank B. Communication skills are integral to team building in HR departments. It is noteworthy that only one respondent emphasized the importance of emotional intelligence skills in the banking industry, specifically for roles in Customer Service. In the banking sector, employees who possess these skills are more likely to thrive in their roles and contribute to the success of their organization.

➤ *Socio-Demographic Factors Influencing Workplace Employability of Women in Bank A and Bank B*

This study focused on the relationship between marital status and employability in the workplace, as well as how age and education level affect women's power and position in the workplace. The study also examined gender discrimination in the banking industry. Qualitative data was collected and analyzed thematically. The results showed that gender discrimination against women in the banking industry is prevalent for many reasons, as reported by women who work in the industry.

➤ *For Instance, Interviewees at the Customer Service and Teller Unit Narrated their Ordeal during the Interview and said thus:*

"I have experienced gender discrimination and insults from a young man and even some ladies due to a customer's complaint, even though it is a common attitude towards bank staff. They questioned why women are put in positions to attend to customers and suggested that men should be handling customers' issues instead. They also criticized my manners and accused me of disrespecting elders by simply

keeping them waiting." **(IDI/Customer Service/February/2023)**.

The majority of respondents in Nigerian money deposit banks disagreed on whether men are more superior to women at the workplace or not. Additionally, all women who were interviewed agreed that women at the workplace do not receive less opportunity than their male counterparts, as they understood the performance appraisal criteria. It is not productive for any organization to promote low performers while ignoring promotion criteria and focusing only on gender factors.

➤ *One of the Respondents Added thus:*

"Regardless of one's marital status, age, or level of education, our pay is determined solely by our job performance. While education may play a role in determining the positions individuals hold within the banking industry, this is not specific to gender and is simply a standard requirement for the job." **(KII/Bank Manager/February/2023)**.

The majority of the interviewees agreed that there is no gender discrimination in terms of benefits sharing or employee promotion. If a woman deserves a promotion, she gets it. According to some respondents working in the administrative department of banks, the bank management policies do not favor either men or women beyond normal standards. The decision-making process, rewards, incentives, and performance indicators are too standard to accommodate gender discrimination.

➤ *One of the Respondents Added to this by Stating thus:*

The saying "age is just a number" holds true. Organizations often value experience of youth for better performance. **(IDI/marketing/February/2023)**.

An interview was conducted with a bank manager who has over 10 years of experience in the industry. When asked about gender discrimination within the banking industry and the competency of men and women in senior executive positions, the manager passionately expressed her belief that both men and women are equally competent in the workplace. She emphasized that the ability to excel in such positions primarily depends on personal qualities and that women are equally capable as men if they possess the same level of education and experience. In her own words, she stated thus:

'I do not think there is any difference between men and women in executive positions. I think no artificial barrier stop women in career advancement both men and women get equal opportunities in this bank, I don't see any barrier for women in the managerial positions' **(KII/Bank Manager/February/2023)**.

Another question was asked to know whether women need more struggle than men for career progression and one of the respondent stated thus:

"Both genders need same struggle for promotion to an executive position and on women's underrepresentation in a senior position. I think the situation is getting changed with the passage of time and now women are in executive positions, both men and women get equal opportunities" **(IDI/Teller/February/2023)**.

To add to the positions occupied in the organization, another respondent opined that;

'Many people think tellers, customer service and marketers are required to be women, but that is not true. Here, we even rotate the department so everyone can have an idea of the other departments. The bank even believe that as long as someone is qualified, then you can fit into any of these roles. Men are marketers just as women are' **(IDI/Debt recovery/February/2023)**.

When asked how they manage conflict of age, income and religion in the banking industry, more than 35% agreed that there is really nothing to manage as it is just a normal aspect of life everyone drop once they are in the bank. 45% agreed that there is only conflict of marital status as many married female colleagues like to separate themselves from their single counterparts. Outside of that, the organization itself has a little tight schedule that can affect the output of the married ones. And in all, the organization gives no preferential treatment to the married ones knowing well that they have more on their plate. Speaking of marriage and age, one of the respondents added that:

'Every profession will wish that working hours are a little flexible for married and older ones but they would not want to be pay less. So, they rather take it even when their output is low because these things have a greater impact when it comes to mental health but many workplace care less' **(IDI/Marketing/February/2023)**.

This implies that in Nigerian money deposit banks, there is no formalized forms of gender discrimination of women in respect to their age, marital status, religion or any other socio demographic factors and it is suggesting that the banking sector operate an organizational system that do not promote gender discrimination. It is really appealing to say that majority of the interviewees' expressions of employment decisions are made based on gender inclusive culture in the Nigerian banks may be politicking anyway because there is still perception that "cultural values and belief of employers affect the way decisions are made in the workplace as claimed among fewer interviewees in the banks in Nigeria". From the results presented above, it becomes evident that gender discrimination is not in the conventional practices of the banking industry.

V. FINDINGS

This study was conducted among women who work in Bank A and Bank B in Lagos, Nigeria. To find out their work employability and experiences in the selected banks, the study investigated women's experiences and workplace employability in the selected banks in Lagos, factors

influencing workplace employability of women in the banking industry in Lagos, institutional and individual skills influencing workplace employability of women in the banking industry in Lagos, challenges encountered by women in workplace employability in the banking industry in Lagos. The findings revealed that employability has diverse meaning to these women but the predominant factor is that they all believe that their skills got them their jobs. The study revealed that when it comes to employability, there is no gender bias, as the qualified candidates tend to get the jobs. As regards little percentage of women in positions that are more mathematically-inclined such as IT departments, the study revealed that, it is really the case given that women tend to run away from courses related to that even while in school and go for courses that are more managerially-inclined. This means that job recruitment in Bank A and Bank B is very fair. There are no discriminatory experiences whatsoever. The study similarly revealed that age, educational status, work experiences go a long way in determining whether an individual will get a job. This refutes Becker's Theory of Discrimination in the workplace. The "disamenity value" of (Becker, 1957) that posits that if women are perceived as a minority in a firm, the firm is more likely to reject women for positions such as board seats owing that the decision-makers would rather forgo money than hire a woman. Similarly, this technique entails giving up on potential efficiency by choosing people based on preferences rather than abilities and financial requirements

According to over 80% of the respondents, both genders were treated equally. The selection process was based on merit. As observed in this study, no single person posits that there is a disparity between men and women on employability in the selected banks and that, banking jobs or employments require general skills from all applicants without gender discrimination. This, however, is similar to what the Liberal Feminist propounded. There is equal representation of women in the workplace. From the results presented, the overall findings revealed that workplace employability from working women's experiences has no room for gender discrimination and there is a consensus that the banking industry has been fair in their terms and policies with regard to the laid down procedures and criteria for employee recruitment. From the foregoing, it is evident that banks actually have standard for recruitment and that key banking job skills include numeracy, communication, business or commercial awareness and emotional intelligence among others. Just like the liberal feminist posited, there are now policies put in place in this firms to ensure equal representation of women.

From the analysis, 40% of the respondents were undecided on whether men are more superior to women at the workplace because they cannot explain how gender discrimination happens or not in other units of the bank where they work, however, 15% interviewees opined that there is no gender discrimination at all from their experiences in the selected banks, while the remaining 45% interviewees agreed that gender discriminations exist but not among the bankers but from the bank customers when they

are attending to them, they do observe such gender discrimination as customers react to delay or challenges during online transactions/ transfers, ATM faults, POS debts, error debiting, transaction failure, refund issue, tariff etc. The findings from this study illustrates that there are series of programmes in the Nigerian banking sector ranging from requested leave, part time working, time off when there is emergency, childcare arrangements, paid overtime, maternity leave, but the implementation of this is rather poor in the Nigerian banking industry given that it takes physical ailment or symptoms to get any leave as gathered in this study. Mental health is not entirely given preference to.

The study equally shows that a number of women have been able to strike a balance in their work-life responsibilities in the Nigerian banks as the majority of women notwithstanding their marital statuses, have been able to strike a balance between work and their families. In a similar vein, those with children go through strain to meet up with the demands of both work and family responsibilities. Their responses to how they feel usually epitomize stress, tiredness and lack of happiness. Contrary to the liberal feminist, there is still no balance in many homes. Men are still living on their high horses without helping with the children at home. Findings likewise showed that time factors result in not only to decrease interaction between families but similarly spousal relation. As avowed in the standpoint of (Aluko, 2009) that the banking sector is a non-traditional female field taking into account the time schedule required for jobs, it is demanding and not so flexible for women to enable them juggle work and non-work roles.

VI. CONCLUSION

Gender gap does not exist in men and women's employability in the selected banks given that all candidates possess the requisite aptitude skills for consideration for positions in the selected banks, regardless of gender. Individuals anticipate their numeracy abilities to be put to the test as it is evident that bank recruiters employ numerical examinations as part of the recruiting process, and it is not on the basis of gender. It is necessary to possess the requisite skills in the banking industry. To this purpose, anyone aspiring to have a career in banking should be knowledgeable about financial markets and be abreast with changes and advances. Staff must therefore be able to understand and analyze market trends as well as anticipate future developments, whether they work in commercial banking system or investment banking, or they run the danger of losing their employment. Women in the banking industry encounter few expectations, mostly from clients, but male bankers' experiences differ considerably. The marital status of female employers has an enormous impact on their productivity and general well-being. In contrast, married women are far more likely to persist in their responsibilities for a longer period of time than was previously anticipated. The married women will rather settle for responsibilities that are less demanding. Consumers may be quite critical of women even while their male counterparts do not discriminate against them. The family

structure in society has a significant influence on how much independence women enjoy, especially for married women. The majority of female employees claim to experience unfair treatment while carrying out their job functions, despite receiving good treatment from the institution. Thus, it is recommended that proper sensitization of the general population is imperative. To accomplish the desired change, a cultural re-orientation backed by policies and programs of gender education, sensitization, motivation, and responsiveness is vital. Consumers in particular should be made aware that any staff members helping them, regardless of their gender, are qualified and should not be denigrated. Given a person's work life will mirror their entire life, the government, businesses, and banks should develop rules that will enhance work-life balance. Women's views need to be heard in the workplace even when there are not any obvious prejudices when it comes to hiring in the banking industry. To keep the system functioning, it is crucial to create a society that is gender-friendly, equal, and egalitarian. In order to build a culture that recognizes the potential of both men and women and encourages collaboration and interdependence, there should be cooperative contact between women and men. Advancement should not be dependent on a person's sexual orientation but rather on how well they contribute to the organization's mission and vision. At the heart of employment and promotion, a position should be provided to the best candidate, regardless of the job holder's gender. Physical and mental wellness should be equally central. The company should enable employees to take time off from work when they are underperforming as well as when they are ill, owing that an individual's production is greatly influenced by their level of physical and emotional stress.

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