

Workers' Perception of Gender Issues and Women's Place in the Banking Industry in Nigeria

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Abstract

Women play vital roles in the society but despite the social responsibilities attached to their being, they have since inception, received unequal recognition especially in the allocation of strategic and leadership positions in organizations. This however, is due to some cultural stereotypes, abuse of religion, traditional practices, patriarchal structures and the disequilibrium in the work-life spheres of female employees. All these affect female employees' upward movement politically, socially, economically and institutionally especially in Nigeria. The theory of gender stratification was adopted in explaining this study. Quantitative and Qualitative data were collected through the use of questionnaires and in-depth interview. The quantitative data were analysed using frequency and percentage distribution while content analysis was used for qualitative data. The sample comprised 257 respondents selected through the use of purposive and simple random sampling techniques. Findings showed that majority of the respondents agreed that there is under-representation of female employees in leadership positions in the banking industry. Majority of the respondents are of the opinion that socio-cultural and religious factors culminated to the marginalization of female employees. Based on these findings, bank management is therefore recommended to apply fairness in the distribution of strategic roles and responsibilities among its employees without gender prejudice.

Keywords: Banking industry, Gender issues, Gender stratification theory, Marginalization, Perception

1. Introduction

The issues related to gender inequality have been argued from existing literature to be a factor of various global crises. The financial crisis for example, has shown a significant gender-specific impact for women and girls (Bhaumik, Gang & Yun, 2011; Stiglitz, 2012). The underlying cause of women being more vulnerable to economic downturns than men is related to the incidence of unemployment (Stiglitz, 2012). In other words, less-skilled women easily face discriminatory situation in the labour market due to a social tendency that high-income groups are associated with skill-intensive industrialization (United Nations Research Institute for Social Development, UNDRISD, 2010). This affects the unbalanced income distribution and ultimately furthers the disparities between men and women

Then why are women experiencing unbalanced access to paid work? This can be explained from a skewed opportunity for earning capacity, including unequal opportunities in education (UNRISD, 2010; Huh, 2011). Thus, the study sought to elaborate on the perceptions of workers about the place of female employees within the organization and most importantly to explore the effects of this organizational segregation on the performance and productivity of female employees.

2. Literature Review

While limited education is a cause of gender inequality, in terms of human capital development for women in the labour force, women have more difficulties in finding formal sector employment and this becomes worse when they face domestic responsibilities coupled with inflexible working hours at work (Bhaumik et al, 2011). In general, gender inequality in the labour market has a reverse impact on the global crises (Sabarwal & Sinha, 2009). Literature has also revealed that gender inequality should not only be addressed in terms of financial or economic aspects, but also in social norms (UNRISD, 2010; Huh, 2011). With this, it has been observed that the lack of women's participation in decision making process could likely result in gender inequality in the family, organisations, policy-making institutions, community and politics (Organization for Economic Co-operation and Development (OECD), 2010). Generally, women are under-represented, which accounts for the low level of women's perspective in decision-making process. And this often results in gender discrimination and marginalisation within the household and in the society at large (OECD, 2010).

According to Goldman Sachs (2014), healthy female participation rates in the labour force and in leadership are a reflection of inclusiveness in countries and companies. Inclusive institutions lead to more innovation, more enduring competitive advantages and a more efficient use of available resources (capital, physical and people). For many mature economies, like Japan and Italy, deteriorating demographics are ongoing concerns and encouraging educated and skilled women to participate in the economy could boost competitiveness and

generate some growth at little incremental cost. For emerging economies with wide gender gaps, resolving systemic issues, such as unequal access to education, capital, jobs and markets, will be important to achieve balanced growth, not just in terms of output, but also social cohesion, stability and trust in institutions, which are harder to measure, but essential to build a strong foundation for their economic evolution. Empowering women employees and entrepreneurs not only contributes to a virtuous cycle as higher female disposable income trickles down to increased spending on education and healthcare, but also triggers a multiplier effect as women influence others to participate in the economy and invest in their ideas (Goldman Sachs, 2014).

3. Theoretical Framework

The theory of gender stratification as developed by Janet Saltzman Chafetz in 1990 was adopted for this study. Chafetz's methodical and comparative theory of gender stratification viewed the independent access of women to equal economic resources as well as elite positions in society as key to reducing gender inequality (Johnson, 2010). Although, Chafetz's major focus was on the macro-level distribution of resources, she ascribed inequalities at the micro-level to the socialization process in the family and interpersonal relations among women and men in maintaining gender roles. The result is that women's behavior often reflects a high level of compliance with traditional gender roles in spite of the subordination this includes. This subordination at the micro level is strengthened at the macro level in terms of the unequal distribution of material resources, especially financial compensation, which results in an unequal distribution of power. These power differentials thus enable men to impose their definitions on the roles and relations of men and women in all aspects of life, both micro and macro.

Although, males have acquired dominant status in practically all known societies, there still exists several variations among different societies in the degree of male dominance and female subordination. These patterns may change overtime within a society with inequality either rising or declining. These changes according to Chafetz may be either unintentional changes resulting from social changes from demography, technology or economic cycles or intentional changes, resulting from efforts to change traditional patterns of gender stratification through women's movement. Thus, the institutional culture of the banking industry to support the movement of women upward through occupational categories to take up more responsible and managerial jobs may be hampered by institutional barriers, social attitudes and organisational policies (Johnson, 2010).

4. Methods

A descriptive survey design was adopted for this study. This study adopted both quantitative and qualitative techniques in gathering its data. In other words, it made use of both questionnaire and in-depth interview to examine the perception on gender related issues and women's place in selected banks in Alimosho Local Government Area, Lagos, Nigeria. This research design was chosen because of its adequacy in ensuring scientific discovery in a systematic way. This study was conducted in ten (10) branches of selected banks within Alimosho Local Government Area in Lagos State. These branches are located in the following communities; Iyana-Ipaja, Ile-Epo, Abule-Taylor, Alagbado, Ikotun, Egbeda, Fagba, Ijaiye Road, Oko-Oba and Akowonjo.

The study target population consisted of the staff of banks in Nigeria, ranging from the Management staff, Account Officers and the Cashiers. The total staff population of bankers in all the selected bank branches in Alimosho, Lagos state as at the time of the study was 460. This was according to the Zonal offices of the selected banks in Alimosho. These workers were distributed in various departments of the organisation.

Due to the number of employees available in the study location, a purposive and simple random sampling technique was used in the selection of respondents. This means that all the staff of the bank branches were equally selected for the study. However, the use of a self-administered questionnaire and an in-depth interview was adopted and carefully utilized among the employees in the ten branches selected for the study. The sample size of this study was two hundred and eighty (280) bank employees. Also, In-depth interview was also purposively conducted among 10 respondents from which (3) respondents were drawn from the management staff, two (2) from the directors and five (5) from the staff. The rationale behind this triangulation is to compensate the unnoticed lapses that may be associated with the use of questionnaire.

4.1 Measures

This work heavily relied on two major instruments of data collection; questionnaires and unstructured interviews which were administered to gather relevant data on the variables of interest. The choice of the questionnaire was employed because of the need to have research evidence and also to provide a strong basis for documentation and objectivity in analyzing the data. The structured questionnaire was specially designed for this study and was used to obtain information from the workers on the subject matter of the study. This instrument was used because it provided opportunity to categorize the responses and its ability to elicit information where many respondents are involved. The questionnaires contained 26 questions and divided into three (3) sections in line with the specific objectives of the study. Section A focused on the socio-demographic characteristics of the

respondents, section B concentrated on the worker's perceptions of women's place in organisations. Section C examined the reasons why female employees are not regarded as equal to their male counterparts. A total of 280 questionnaires were administered and 28 copies were distributed in each of the ten (10) selected bank branches. Distribution and retrieval of instruments from the respondents took duration of more than three weeks. At the end of the exercise, two hundred and fifty seven (257) copies of the questionnaires were recovered from the field. IDI sessions were also conducted after the retrieval of the questionnaires from the respondents. This enabled the researcher to study the responses on the questionnaire and probe extensively to re-affirm some issues that could not be adequately addressed through the questionnaire. The IDI participants were randomly selected from the study population. During the interview, questions were asked based on the interview guide drafted by the researcher for the study and participants were probed further in line with their responses.

4.2 Data Analysis

Quantitative data that were gathered through the use of Questionnaire were subjected to rigorous and systematic analysis with the use of the Statistical Package for the Social Sciences (SPSS), which was used to analyze and cross tabulate the data. Also, data was analyzed using frequency distribution while results were presented on tables and interpreted by the use of simple percentages. For qualitative analysis, data were analyzed through content analysis and verbatim quotation. Tapes and notes from in-depth interview were first translated and transcribed. Data was coded and transcribed through content analysis, while verbatim quotations from interviewees were outlined to bring out some very cogent points. It is imperative for the researcher to protect the rights, dignity and safety of the participants in the study. The respondents who filled the survey instrument and those that were orally interviewed were assured that the information provided was strictly confidential and for the sole purpose of research. Permission to conduct the research was obtained from the selected respondents. The right of refusal and withdrawal of the possible participants at any stage of the study was emphasized prior and during the course of the study.

5. RESULTS AND DISCUSSION OF FINDINGS

5.1 Socio-Demographic Characteristics of Respondents

Table 1 shows the socio-demographic characteristics of respondents for the study. The result shows that 44.7% of the respondents are male, while 55.3% are female. This shows that there are more females than males in banks selected for the study and that they do not place restrictions based on gender differences during recruitment stage. Also, female employees are more because most of them are used as marketers and also they perform other roles which according to survey findings are more suitable to them, for example, operations (cashier) and customer care department. The data obtained on the age of the respondents show that 19.1% of the respondents are within the age bracket of 20-25, 37.4% are aged 26-31, 32.0% are aged 32-37 while 11.7% are aged 38 years and above. This indicates that a greater percentage of the respondents fall within the ages of 26-31. Additionally, while the modal age for women is 26-31 years, the modal age for men is 32-37 years. With regards to the respondents' ethnic affiliation, the result states that 16.3% of the respondents are Hausa, 32.3% are Igbo, 46.3% are Yoruba, while 5.1% of the respondents are from other ethnic groups. This implies that a greater percentage of the respondents are Yoruba. Again, this is expected as the study was conducted in Lagos State which is located in the South-Western part of Nigeria, a region predominantly made up of the Yoruba ethnic group. The data obtained on the religious affiliation of the respondents revealed that 29.2% of the respondents are Muslims, 61.5% are Christians, while 9.3% practice other religion. This implies that majority of the respondents are Christians. The table also shows the data on the marital status of the respondents for the study. The result obtained showed that 40.1% of the respondents are single, 54.9% are married, 3.5% are divorced and 1.6% are separated. This implies that majority of the bankers are married. However, a closer look at the gender distribution of respondents according to marital status shows that a higher percentage (28.0%) of female employees are single, while a higher percentage (30.3%) of male employees are married.

The result for educational qualification shows that 41.6% of the respondents are OND holders, 24.9% are HND holders, 22.2% are BSc holders, 9.7% are MSc holders and 1.6% have their PhD. This shows that majority of the respondents have formal education and this is one of the prerequisites for working in any formal organization. The role of education is an important factor in discussing gender balance and equality. This is because the issues of gender inequality reflect in the unequal access to education which makes opportunities and privileges inversely proportional between both sexes. This is reflected, to a certain extent, to the composition of respondents in various educational categories. With regards to the number of years in the organization, the data obtained shows that 14.4% of the bankers have been in the organization for 0-1 year, 40.5% for 2-5 years, 21.4% for 6-10 years and 23.7% have been in the organization of more than 10 years. This reveals that a greater percentage of the respondents have been in the organization for 2-5 years. Based on the position of the bankers in the organization, the data states that 44.6% of the respondents are within the executive and managerial cadres while 65.4% which constitute the majority fall within the lower cadre. Concerning the monthly income of the

respondents, the data in the table reveals that 8.6% of the respondents earn less than ₦50,000, 41.6% earn within ₦50,000-₦100,000, 5.1% earn within ₦100,000-₦150,000, 28.4% earn within ₦150,000-₦200,000, while 16.3% earn above ₦200,000 monthly. This implies that a greater percentage of the respondents earn ₦50,000-₦100,000 monthly.

Table 1: Socio-Demographic Characteristics of Respondents

Variables	Male	Female	Total
Gender	115 (44.7)	142 (55.3)	257 (100)
Age	Frequency (%)	Frequency (%)	Frequency (%)
20-25	14 (5.4)	35 (13.6)	49 (19.1)
26-31	39 (15.2)	57 (22.2)	96 (37.4)
32-37	43 (16.7)	39 (15.2)	82 (32.0)
38 and above	19 (7.4)	11 (4.3)	30 (11.7)
Total	115 (44.7)	142 (55.3)	257 (100)
Ethnic Affiliation			
Hausa	33 (12.8)	9 (3.5)	42 (16.3)
Igbo	36 (14)	47 (18.3)	83 (32.3)
Yoruba	41 (15.9)	78 (30.4)	119 (46.3)
Others	5 (2)	8 (3.1)	13 (5.1)
Total	115 (44.7)	142 (55.3)	257 (100)
Religious affiliation			
Christianity	28 (10.9)	47 (18.3)	75 (29.2)
Islam	72 (28)	86 (33.5)	158 (61.5)*
Others	15 (5.8)	9 (3.5)	24 (9.3)
Total	115 (44.7)	142 (55.3)	257 (100)
Marital status			
Single	31 (12)	72 (28.0)	103 (40.1)
Married	78 (30.3)	63 (24.5)	141 (54.9)*
Divorced	5 (2.0)	4 (1.6)	9 (3.5)
Separated	1 (0.4)	3 (1.2)	4 (1.6)
Total	115 (44.7)	142 (55.3)	257 (100)
Educational Qualification			
OND	45 (17.5)	62 (24.1)	107 (41.6)
HND	22 (8.6)	42 (16.4)	64 (24.9)
B.Sc., B.Ed., BA etc.	31 (12.0)	26 (10.1)	57 (22.2)
M.Sc. M.A, M.Ed.	14 (5.4)	11 (4.3)	25 (9.7)
PhD.	3 (1.2)	1 (0.4)	4 (1.6)
Total	115 (44.7)	142 (55.3)	257 (100)
Years of experience			
0-1	19 (7.4)	18 (7.0)	37 (14.4)
2-5years	43 (16.7)	61 (23.8)	104 (40.5)
6-10years	23 (8.9)	32 (12.5)	55 (21.4)
10 years and above	30 (11.7)	31 (12.0)	61 (23.7)
Total	115 (44.7)	142 (55.3)	257 (100)
How much is your income?			
Less than 50,000	12 (4.7)	10 (3.9)	22 (8.6)
50,000-100,000	33 (12.8)	74 (28.8)	107 (41.6)
100,001-150000	5 (2.0)	8 (3.1)	13 (5.1)
150,001-200,000	42 (16.3)	31 (12.1)	73 (28.4)
200,000 and above	23 (8.9)	19 (7.4)	42 (16.3)
Total	115 (44.7)	142 (55.3)	257 (100)
Rank			
Junior	66 (25.7)	92 (35.8)	168 (65.4)*
Senior	49 (19.0)	50 (19.5)	99 (38.6)
Total	115 (44.7)	142 (55.3)	257 (100)

Source: Fieldwork, 2017

Note: values in parentheses indicate percentages

*indicates aspects where over half of the respondents constitute a particular socio-demographic category

5.2 Workers perception of women's place in the organization

Table 2 shows the workers perception of women's place in the organization. While it discloses that 60.3% of the workers agreed that organizational segregation is unfair to female employees, 9.3% of the workers opined that females receive fair treatment in the workplace. Thus, majority of the respondents believe that organizational segregation is unfair to female employee. Corroborating the opinion of the majority, respondents revealed the following in clear terms:

The female employees are very important in the running and operations of this bank but little consideration has been accorded to them in assuming strategic positions. Most of us are restricted to assuming such roles that are within the clerical sphere and the ones holding key roles are being subjected to rigorous supervision. (IDI/Female/Operations/2017)

In the same vein, another respondent posited that:

My perception about female role in the bank is that of a subservient role. Women are seen as weak vessels who cannot really contend with their male counterparts. This places them in a stagnant position and you will see that most of them are cashiers or marketers

(IDI/Male/Operations Manager/2017)

These responses reveal that the selected female and male interviewees hold similar opinions concerning how women are treated in the organization. In line with this finding, the United Nations Development Programme (UNDP) Human development report (2010), Labour market inequalities between men and women explain many of the difficulties women face in pushing against the glass ceiling wage disparities out of occupational segregation, which in turn are linked to the disproportionate gender division of organizational roles. However, to quicken the pace on the road to gender equality, the world community needs to find a greater balance between achieving economic and social objectives so that men and women everywhere can enjoy human development and equal organizational representation. As substantiated by a response obtained from one of the respondents:

Female employees have strong attachment to work and they can be fully committed if this gender barrier can be abruptly stopped or reduced. More females should be seen among the board of directors and in other meaningful positions. All the responsibilities should not be accorded to male employees but should be equitably distributed between males and females. It will boost their morale. (IDI/Male/Management/2017)

Another employee, in her own view also expressed thus:

I am the branch manager and many responsibilities are ascribed to me which are being judiciously administered. There are some of my colleagues who are men and could not effectively carry out their responsibility. What I am trying to say is that, women have the ability to transform and should be fully involved in organizational development without being subjected to gender bias or prejudice. (IDI/Female/Branch Manager/2017)

Furthermore, the opinions of the respondents, when asked whether women are in the right place in the organization showed that 58.4% of them agreed while 26.8% disagreed. This implies that majority of the respondents believe that women are in the right place in the organization. Additionally, 24.9% of the respondents strongly agreed that both sexes enjoy equal recognition in the organization, 35.4% agreed and 28.0% disagreed. This shows that majority of the workers believe that both sexes enjoy equal recognition in the organization. Also, when asked whether women are highly marginalized in terms of appointment into top executive positions in the bank, 83.7% of the respondents agreed while 9.7% disagreed. This implies that indeed workers perceive that women are highly marginalized in terms of appointment into top executive positions in the bank.

The responses obtained from the bankers further indicated that women do not occupy strategic positions in the organization. This is in accordance with the views of majority of the respondents (74.7%). On whether the organization accommodates women to assume leadership positions, the data shows that 70.5% of the workers disagreed, while 29.5% strongly disagreed. This implies that the organization does not accommodate women to occupy leadership positions. In addition 61.5% of the respondents agreed that male employees are more than female employees in leadership positions as against 16.3% who disagreed. Based on these responses, it is evident that male employees are more than female employees in leadership positions.

The incidence of restriction of women in assuming leadership positions in banks was also emphasized by a respondent, who asserted that:

Women are completely restricted from the management cadre. It is not so during recruitment but it is always difficult for them to climb the organisational ladder which is quite unfortunate. (IDI/Female/Customer Care/2017)

Finally, majority of the respondents (56.3%) believe that women do not aspire for leadership positions in the organization. This might be a reason for the under-representation of women in top leadership position in the organization.

Table 2: Frequency Distribution of Respondents' perception of women's place in the organization

VARIABLES	SA (%)	A (%)	UD (%)	D (%)	SD (%)	TOTAL(%)
Organizational segregation is unfair to female employees	47(18.3)	108(42.0)	62(24.1)	24(9.3)	16(6.2)	257(100)
Female employees should be equitably accommodated in succession planning	95(37.0)	147(57.2)	11(4.3)	4(1.6)	-(-)	257(100)
Women are in the right place in the organization	84(32.7)	66(25.7)	30(11.7)	69(26.8)	8(3.1)	257(100)
Women are not rightly placed in the organization	32(12.5)	96(37.4)	36(14.0)	84(32.7)	9(3.5)	257(100)
Both sexes enjoy recognition in the organization	64(24.9)	91(35.4)	30(11.7)	72(28.0)	-(-)	257(100)
Women are highly marginalized in terms of appointment into top executive positions	96(37.4)	119(46.3)	14(5.4)	25(9.7)	3(1.2)	257(100)
Women occupy strategic positions in the organization	15(5.8)	34(13.6)	16(6.2)	69(26.8)	123(47.9)	257(100)
Organizations accommodate women to assume leadership positions	87(33.9)	94(36.2)	8(3.1)	28(10.9)	40(15.6)	257(100)
Male employees are more than female employees in leadership positions	32(12.5)	158(61.5)	10(3.9)	42(16.3)	15(5.8)	257(100)
Women do not aspire for leadership positions in the organization	47(18.3)	99(38.5)	22(8.6)	58(22.6)	31(12.1)	257(100)
Generally, there is under-representation of women in leadership positions in the organization	167(65.0)	54(21.0)	8(3.1)	23(9.0)	5(2.0)	257(100)

Source: Field Survey, 2017

5.3 Reasons for gender inequality in the organization

In this section, questions were asked to discover the reasons for the inequality in the organization. Several reasons for gender inequality as obtained in theoretical and empirical literature were replicated in the questionnaire as statements and questions in order to get the respondents' opinions. These responses are presented in Table 3 which shows the responses of workers as to reasons for gender inequality in the organization. The data obtained revealed that 45.1% of the respondents strongly agreed that the patriarchy ideology has been the reason why women are not regarded equal to men, 32.0% agreed and 15.2% disagreed. This majority view of patriarchy influence corroborates with several insights offered by the respondents which ascribe the reasons for gender inequality to the patriarchal structures as being evident in the African societies. One of such insights, as given by a respondent revealed that:

The Africa family structure has from inception placed the women under male dominance. The father is seen as the decider and coordinator of the family and he makes binding decisions on who to get education and assume responsibilities. The patriarchy structure tends to accrue more responsibility to male children and totally restricts the female children. Most of them are of the opinion that their male children will enhance the continuity of their generation and names, thus, they should be fully empowered as opposed to the females who bears her husband's name after marriage. The disparity in access to equal benefit as been structured by patriarchy which limits the chances of the female to get education which in turn ultimately reduces their chances of being relevant. I think this history still has its hold in the present organisational structure. (IDI/Male/Director/2017)

Another staff clearly presents her views concerning patriarchy ideology in the organization:

Most families in Africa believe in investing more responsibilities to their male children. They believe they are more productive than their female children. Thus, ensuring they engage in roles that are beneficial to their socio-economic status. The female children however, carry out domestic roles which does not attract any remuneration. This

unequal treatment also reflects in the allocation of responsibilities even in formal organizations. Male employees are beneficiaries of the patriarchy systems while females hold subservient positions which negate their involvement in managerial positions in organizations (IDI/female/Management/2017)

One of the employees also gave an insight on the subject matter, this is her stance:

The proportion of men in leadership positions is indeed higher than that of women. This is not limited to Nigeria alone but rather it is peculiar to all patriarchal societies. Men are brought up to control and always be in charge. I am married and I have an array of understanding about this masculine ego. Also, men will prefer to assist a fellow man to a position. So, there is hardly any organization that you will not find men at the helm of control. (IDI/Female/Marketer/2017)

Based on this, it is evident that workers have the belief that the patriarchal ideology in the society affects the way in which women are seen in relation to men. This in turn causes gender inequality in the organization.

Table 3 also shows that 60.7% of the respondent which constitutes the majority in the survey agreed that socio-cultural and religious factors results to gender inequality in organization, and only 10.5% disagreed. This implies that majority of the workers are of the opinion that socio-cultural and religious factors in the society causes gender inequality in the organization. This is because the workforce is made up of people of diverse culture and religion and these foundations affect the way things are done in the organization. The response of one of the staff supported this:

I am a Muslim and from a core Yoruba ethnic group which gives complete recognition to male dominance. The holy hadith also recognises the fact that women should not be seen in control over men but must be submissive and be responsible to the dictates of the men. I think this has a strong alignment to the unequal distribution of responsibilities and position between male and female employees. Most organisational policies recognise cultures and norms of the societies in which they operate. I believe that the low representation of female staff in top cadre has been grossly influenced by the norms and scriptural ordinances of women submission. (IDI/Male/Operations/2017)

When asked whether management hold the view that men are physically and mentally fit compared to their female counterparts, 38.1% strongly agreed, 37.4% agreed and 17.1% disagreed. This reveals that majority of the respondents believe that the management view men as more physically fit than the women. In addition, on whether males can handle more pressure than their female counterparts, 74.7% agreed, and 18.3% disagreed. This implies that majority of the respondents are of the opinion that men can handle more pressure than women.

One of the interviewees asserted thus:

It is unanimous that males are more physically and emotional stable and upright than females. You will agree with me. I believe most organizations share this belief and this reflects whenever they want to allocate responsibilities to their employees. They prefer to give it to the male but they forget the fact that some women are naturally fit and can handle any organizational pressure. I believe this is a factor that retards the upscale movement of female employees. (IDI/Female/Human Resource/2017)

However some of the respondents do not think that there is a reason for unequal view of female employees in the organization. This is made evident as 34.2% of the respondents agreed that there is no reason for unequal view of female employees, 38.1% disagreed and 10.9% strongly disagreed. Also, Table 3 shows that 52.5% of the respondents strongly disagreed that both female and male employees are regarded as equal in the organization, while only 11.7% agreed. Based on this, it is evident that male and female employees are not regarded as equals in the organization.

Table 3: Frequency Distribution of Reasons for Inequality in the Organization

VARIABLES	SA (%)	A (%)	UD (%)	D (%)	SD (%)	TOTAL(%)
The patriarchy ideology has been the reason why women are not regarded as being equal to men	116(45.1)	82(32.0)	21(8.2)	39(12.5)	-(-)	257(100)
Socio-cultural and religious factors results to gender inequality in organizations	34(13.2)	156(60.7)	17(6.6)	23(9.0)	27(10.5)	257(100)
Management believe that men are physically and mentally fit than their female counterpart	98(38.1)	96(37.4)	6(2.3)	44(17.1)	13(5.1)	257(100)
Men can handle more pressure than their female counterparts	77(30.0)	114(44.4)	4(1.6)	47(18.3)	15(5.8)	257(100)
There is no reason for unequal view of women in organizations	19(7.4)	88(34.2)	24(9.3)	98(38.1)	28(10.9)	257(100)
Both female and male employee are regarded as equal in the organization	35(13.6)	30(11.7)	-(-)	57(22.2)	135(52.5)	257(100)

Source: Field Survey, 2017

6. THEORETICAL EXPLANATION OF FINDINGS

The result obtained revealed that there exists an array of socio-cultural and religious beliefs which is closely associated with the socialization patterns of past generations on the role of both sexes within the society which also reflects in the organizational policies. This belief of women subordination is also evident in the patriarchal African societies where women are subordinate to men. Majority of the respondents were of the view that socio-cultural and religious factors result in gender inequality in organizations. In the same vein, despite series of enlightenment programmes and higher degree of educational qualifications of the respondents, most of them still accept the patriarchal nature of our society as one of the impediments of female employees' organizational segregation. Also, disequilibrium in the work-life balance of female employees was seen as one of the factors affecting their upward movement in the organization.

To this end, the synergy between the findings of this study and the major argument of the theory of gender stratification are undoubtedly similar as Chafetz also points out that when women are employed outside the home, they typically earn less than men. In addition, in contrast to men, they often give higher priority to their families than to their careers. Their low career priority may then be used by employers to justify the continuing discrepancy in the workplace. This can sometimes lead to a vicious cycle as women then develop continued low commitment.

7. CONCLUSION

Women at all levels of their lives are seen as "Secondary Beings" whose roles and responsibilities should be subject to male dominance and control. Although, women all over the world are beginning to advance in the acquisition of knowledge through education to fight against this social impediments and also by creating awareness regarding their potentials to be productively engaged in the decision-making process in the organizational, political and even economic spheres. Also, the United Nations made universal declarations to combat all forms of gender marginalization and subservience in the work place. This has led to an array of adjustments in the national policies and programmes of many countries including Nigeria, who are ensuring women's active and equitable involvement in the decision-making processes at all levels. Against this background, this study aggregated workers' perception of female employees' position within the organization, this was undertaken to understand their dispositions on the subject matter. Thus, the study revealed that majority of the respondents believe that organizational segregation is unfair to women in the banking industry and this is largely attributable to the patriarchy ideology which is the main reason why women are not regarded as equal to men,

8. RECOMMENDATIONS

Based on the findings of this study on workers' perception of gender issues and women's place, in the banking industry in Nigeria, in order to encourage employee performance and job satisfaction, the following recommendations have been put forward as an aftermath of the study. First, organizations should ensure that a dynamic and suitable working conditions should become an indispensable part of their workforce planning, accessible to both men and women without barriers. This will increase the physical, social and psychological

coordination of employees particularly the female employees. Also, it is recommended that organizations should afford the senior management with opportunities to deliberate on recurrent stereotypes of male and female, especially in terms of their management styles and leadership abilities in order to boost awareness of esteemed management styles and the restrictions created by the imposition of gendered expectations.

Additionally, prospects for establishing mutual environments in the banking sector should be emphasized, through activities at work and even outside working hours. This study also recommends that employees should be supported in consistent advancement towards operating in their maximum potential and that appropriate attention and genuine concern for employees should be a significant skill required by leaders, managers and organizations. Furthermore, it is recommended that organizations should develop special programmes geared towards the progress of women as well as develop mentoring schemes. Finally, organizations should offer openings for both men and women to address and transform the deep structures and stereotypes on which gender differences are endorsed in the workplace.

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