

Professional Development among Middle-Aged Women: A Rising Phenomenon in Ghana Commercial Bank

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Abstract

The objective of this study is to examine the exponential increasing number of middle-aged women in public sector organisations in Ghana. The study specifically investigates female staffs of the Ghana Commercial Bank wanting to undertake professional developing Programmes either through self-motivation or by propulsion from management of the Bank. The challenges they also experienced in the pursuit of such objectives such as improper job positioning and poorly regulated professional developments initiatives are among. The study underscored the short and long terms effects on their job placement for the rest of their working lives. It is a survey design with descriptive statistics of qualitative and quantitative data analysis through the application of statistical package for Social Scientist [SPSS] and excels of the Microsoft tools. Both structured and non-structured questionnaires and interview schedules were used to sample 50 out of 57 randomly from 136 middle-aged women who are employees in ten branches of the bank in the Accra Metropolis. This represents 4.3% of the 136 female staffs of the bank. The retrieval rate stands at 81.14% which accounts for the 50 respondents. The study results show that majority of female employees in formal establishments are generally limited by their social and domestic roles to achieve educational goals in life. In effect, only few women are found in managerial positions in the bank. This is due to the inequality in the selection process for training to managerial positions in the Bank. This study therefore recommends affirmative actions of giving special quota and financial aid to middle-aged women during training in all organisations after the selection. This must include both self-initiated development programmes and those organised by management.

Keywords: Professional development, facilitated learning, vestibule training and gender stereotyping.

Introduction

Professional development as defined by Ivancevich (2001) is the process which attempts to provide employees with information, skills and understanding of the organization as well as its goals to help a person continue to make positive contributions in the form of good performance and increased competencies in the employees area of operation.

The important role of employee professional development therefore, cannot be over emphasized in an organization. This is due to the fact that employee competencies and dynamisms are undoubtedly paramount, especially in the current competitive global economy. Professional development therefore provides opportunities for employees to explore new roles, develop new instructional techniques, refine their practices and broaden themselves and skills for major tasks.

In order words, professional development represents any activity intended to improve skills, attitudes, understanding or performance in present or future roles. This encompasses the sum total of formal learning experiences throughout his or her career from pure-working period to retirement which may include employee orientation, individual development, continuing education; on-the-job training, curriculum development, peer collaboration study groups, peer coaching and mentoring (Fullan, 1990). Desimone and Harris (1998), however report that these programme and the required techniques are effective if they successfully address some educational needs of the individual or professional requirement of the organization. Similarly, Richardson (1996) identifies some characteristics of individuals that affect the planning of professional development. These include age, time constraints, and years of working experiences, gender, grade level of employee and the level of educational attainment.

Professional development begins once a new employee enters the organization, usually in various forms and programmes including induction or orientation, in-service training or on-the-job training and seeking of higher academic qualification. According to Desimone and Harris (1998), induction is a formal process by which new employees learn important organizational values and norms, establish working relationships and learn how to function within their assigned duties. Coaching on the other hand, is a process by which employees are encouraged to accept responsibility for their actions to address any work-related problems, and to achieve and sustain superior performance. It also involves treating fellow members of staff as partners in working towards personal and organizational goals.

In addition mentoring is a practice of pairing newly appointed employees with experienced colleagues to provide support and encouragement. Under this concept the experienced employee becomes the mentor and

the new and inexperienced worker becomes the mentee or prof gee. Ivancevich (2001) further indicates that in-service training or on-the-job training is the most widely used professional development programme. He defines on-the-job training as an activity whereby the employee is placed into a real work situation and shown his/her duties. This could be in the form of in-room, group training, supervisory training, subject rotation, seminars, full time and part-time study programmes in colleges and universities.

Hodgetts (2002) also reports that off-the-job Training is another approach for employee development which is done away from the workplace. It is often used when people need to be trained in activities or ideas that are non technical in nature, such as effective communication, motivation and leadership. It refers to various kinds of programmes such as lecturers, seminars, workshops, case studies, programmed instruction and simulations.

The goal for professional development may differ between the employer and employee. To the employer, some of the aims for employee professional development may include improving individual and organizational performance for greater profitability, enhancing organizational competitiveness, building employee capacity for a particular job or position and to orient employees to the norms and values of the organization. However, to the employee, professional development may mean career development or capacity building, ability to seek new careers upgrading or acquiring skill, ability to change jobs or maintaining one's indispensability in an organization, increasing wages or salaries, learning about a hobby or interest and competing with counterparts for job positioning.

Since the beginning of the 21st century, most working adults including middle-aged women have been engaged in many professional development activities. This includes an upsurge in organising workshops, in-service training, inductions of new employees and the number of people seeking for other academic qualifications. In the United States of America, statistics show that over two (2) million Americans go back to school every year despite their age level, whereas in Canada the number of adults in school, have more than tripled between 2000 and 2008 (Gowear 2009).

Job positioning is a common feature of many organizations. This includes or depends on employee competences and dynamisms, innovativeness, capacity, academic qualification, years of working experience, performance and organizational political factors. Besides, age and gender are serious determining factors in the choice of persons for leadership positions (Anakwe, 2002). Thus men are usually given the role of leaderships while women are kept at the bottom of the ladder or given the domestic chores of responsibilities. These factors either promote or inhibit and individual from attaining certain positions.

Gender disparity which the Beijing platform of 1980 sought to fight was never a new phenomenon in human society. Even the patriarchal concept in The Bible is a theological exigency about women being the weaker vessels. In corporate organizations, limited participation of women in managerial and decision making positions is a common, phenomenon. In most least developed and developing countries women still are the down-trodden when political decisions are being made (Nobel and More, 2006) This phenomenon is a matter of serious concern for policy makers trying to enhance women's participation, to improve equal opportunities also for researchers trying to explain the phenomenon and to measure its magnitude on development of women race. In Africa, organizational policy and socio-cultural factors play key role in job positioning. These factors sometimes prohibit women from attaining key positions in their work places. In Ghana, traditional sex role identification and living arrangements have established clear delineation of household responsibilities – (Bortey and Dosoo 2005).

Statement of the Problem

Men have by tradition are been regarded as better suited than women to executive positions (Anakwe 2002). The qualities associated with being a successful manager are those associated with masculinity, such as drive objectivity and an authoritative manner (Kamoch, 1997), Omaji (1993) analysis show that women are seen as different from men and lacking the necessary personal characteristics and skills that make a good manager. Similar views have been expressed by Gorden and Whelan, 1998) relating to UK female managers. Similarly in all parts of the Ghanaian society women do not enjoy the same opportunities as their male counterparts. These are a variety of constraints on women and the ability of women to upgrade their managerial position because of poor linkages with support and unfavourable policy and regulatory environment. Thus in many instances women are unable to benefit from Job services and must struggle to overcome discrimination in their offices. Mincer (1970) proposes a positive relationship between the level of educational attainment and occupational status of an individual. In relation to this, it is expected that middle-aged women with high levels of educational achievement would gain job placement in high positions.

A study by Fagenson (1993) revealed that more women are graduating from educational institutions than men, and are entering the paid workforce. However, it has been seen that though more women are playing managerial roles, there is still poor representation of women at the senior management levels. In reference to the

Ghana Commercial Bank Limited, many highly qualified middle-aged women are sidelined in terms of job placement in managerial positions which are generally considered to be higher positions. Even though there has been a significant improvement beginning from the early 1990's there seemed to be some challenges which perhaps is forcing even all middle-aged women working in the numerous branches of the Bank to pursue further training in order to better their chances of rising to the top management position.

This study therefore seeks to examine the experiences of middle-aged women who undertake any professional development programme as they seek improved job positioning in the Bank.

Specifically this paper sought to find answers to four main research questions, which are;

- ✓ What are the reasons which necessitate professional development of middle-aged women working in the various branches of the Ghana commercial Bank across the Accra metropolis?
- ✓ What avenues are used by these middle-aged women for professional development?
- ✓ How does professional development affect job position of middle-aged women?
- ✓ What challenges do middle-aged women encounter in job positioning?

Literature Review

Introduction

The purpose of this section of the paper was to review relevant literature on the theoretical framework, concept of professional development, avenues of professional development, implementation of professional development programmes, reasons for professional development and challenges of females in job positioning in organizations.

The Theoretical Framework

This study was guided by interpretive perspective theories on gender stereotyping, gender discrimination in work and intellectual approaches to understand the low number of women in senior management positions in organizations. The interpretive perspective focuses on interpreting the meanings and perspectives of the social roles of men and women and the economic and cultural issues that drive women to reposition themselves in society. The gender-centred perspective identifies the intrinsic differences between men and women as accounting for the inability of women to perform senior management duties. It suggests that traits, behaviours, attitudes and socialization of women make it appropriate for them to perform senior management duties (Morrison & Van Glinow, 1990) The situational or organizational perspective on the other hand, states that organizational factors such as holding positions of limited powers affects the behaviour of women, and this reduces their chance of career advancement (Parker & Fragenon 1994). However, according to (Hind and Barnch 1997), there is little evidence of gender-based deficits in skills, abilities and application of a magnitude that would account for women's relatively poor career progression. Therefore is a need for alternative explanation for the differences in the number of men and women in senior management positions. The difference in sex has been reported in personality traits, aggressive behaviour (Eagly & Karau 1991), and cognitive abilities (Feingold, 1994).

Furthermore, differences in attributes as the criteria for selection of employees for career progression and promotion may play a role in future promotion seeking behaviours by prospective serving staff and explanations for sex and gender differences in organisational achievements. Men and women are perceived to play entirely different social roles as proposed in the social role theory propounded by Eagly in 1987. The theory sees women and men performing certain gender and social roles in society which complements each other. The beliefs and behaviours of men and women are known to be affected by the stereotypes attached to these roles which are believed to be formed through shared societal expectations of how the individuals of the two sexes behave and the qualities they possess. However, women are said to display communal type of beliefs and behaviours such as caring, nurturing, interpersonal sensitivity and emotional expressiveness (Eagly & Wood, 1997). This theory suggests that the stereotypes attached to gender roles create differences in attitudes and behaviours.

Evidence of gender differences in perceptions relating to career progress have been discussed by many writers over the years. According to the social role theory, socialization of women may leave them with a perception that they have fewer opportunities than men for advancement to senior levels of management. For example, Rosen et al (1989) have pointed out that women managers report their lack of career development opportunities among several societies due to gender disparity in the selection of employees for training and development in formal establishments. Similarly Parker and Fagenon (1994) have asserted that women perceive to have fewer opportunities than men for promotion to senior management. Social-role theory again predicts that the communal tendencies of women will influence them to acting as nurturing, participative team players when working with others. There is evidence that women believe that career development furthers their advancement, whereas men attribute it to education and work experience (Tharenou et al (1994). In addition, it has been

reported that both men and women believe that gender is a factor in decisions regarding personnel selection (Hede & Dingsdad, 1994) and that women's lack of self-confidence has held them back (Still, 1994). Furthermore, social role theory also suggests that there are expectations that women will exhibit communal qualities while men will exhibit agency qualities. According to Eagly, (1987) this may influence a person's attributions relating to previous promotion success.

It has therefore been found that women perceive that opportunity to act in a position or to work hard and become industriousness is to be task-oriented these are important factors in senior management promotions.(Still,1996) Besides, more men than women believe that a willingness to be mobile is an influential factor in gaining promotion (Gold & Pringle, 1988). In summary, social role theory suggests that women will be less likely than men to aspire to a senior management position. This is due to the gender in congruence that occurs when women depart from their normative nurturing and caring roles to take up managerial positions. Ample evidence from research indicates that female managers are less likely than their male counterparts to aspire to as position in senior management (Hede & ralsou, 1993).

Concept of professional development

Professional development is a broad and evolving term in education and research findings has increasingly identified the continuing development and learning of employees as one of the keys to achieving organizational goals (Desimore Smith, Hayes & Fris Vold, 2005).

According to Hodgetts (2002), the development of an employee begins when the individual enters the organization and does not end until he or she leaves or retires. Thus many researchers in the field of social sciences have attempted to define the concept of professional development and have used the terms "employee development, staff development" and "professional development" interchangeably to refer to any experience designed to enhance employee performance with the ultimate aim of achieving personal and organisational goals (Sykes, 1996, Desimone, Smith, & Frisvold, 2007, 2007 and Desimone, Poter, Garet, Young and Birman, 2002).

Therefore numerous definitions of professional development exist. These tend to revolve around the enhancement of skills and knowledge and an increased ability to practise one's job with the application of or involvement in learning and training. Professional development is not a one-shot, one size-fits-all event, but rather complex and evolving of professional self-disclosure, reflection, and growth that yields the best results when sustained over time in communities of practice and when focused on-job-embedded responsibilities (Little, 2002). While the following definitions provide context to this review, they also reveal a wide and varied understanding of professional development. To many, the term conjures up images of in-service days and workshops while others refer to it as a process in which employees work under supervision to gain tenure or to enhance their professional performance, for example, Fullan (1990) define it as the increase of knowledge or skill though study, travel, research, attend workshops or course, sabbaticals, internships, apprenticeships, residences or work with a mentor or master. Some authors also define it as a process of learning and keeping up-to-date in one's area of expertise or a formal or informal training to enhance skills, knowledge, and ability to perform day-to-day work schedules.

Avenues for professional development and efficient workers help in the achievement of organizational goals.

Hence it is critical to pay close attention to how to train and support both new and experienced workers with diversity of personal and organizational characteristics. Given the diversity of personal and organizational needs and a differentiated approach to professional development, most middle-aged females have taken advantage to increase their knowledge and skills in order to improve their performance and eventually, enhance the achievement of organizational goals. Moving beyond discrete activities such as workshops, conferences, (local & international) college courses, distance education, special institutes and centres (little, 1993) which are newer, more complex and broad-based views on how to conceptualize employee professional development have begun to emerge over the past decade. As noted by Meltzer and Sheman (1997: 27), organizations need to adopt multiple approaches to professional development because no one approach to professional development works for all employees. There are various methods organizations adopt in the training and development of their employees depending on their needs. They include role playing, job rotation, on-the-job training vestibule training (where employees are trained off their regular work areas but in an environment closely resembling their work place), public classroom training onsite training, conferences which allow employees to quickly develop skills on a number of topics, technical seminars which provide employees benefits similar to conferences but with less flexibility because of focused contents, instructor led on -line training, mentoring where the skills gap to be bridged, is substantial, e-learning models which allow for employee independent learning and exercises are repeatedly done to reinforce or refresh understanding of content, and embedded learning which helps employees learn through modules built into products or equipment.

Professional development programmes therefore encompasses all types of facilitated learning opportunities, ranging from formal, structured, topic-specific seminars given on in-service days or training

sessions, college-degree course work, skill building workshops, and conferences to everyday informal discussions with other workers about instruction techniques embedded in workers' everyday work lives. Therefore a number of organizations are engaging their workers in professional development strategies as a way to address diverse organizational needs, skills and knowledge. Putnam and Borko (2002) have asserted that some of the most powerful working experiences can occur within the organization through self or observer examination of the worker's own practice. Professional development should thus be regarded as on-going continuous and embedded in workers daily lives (Lieberman 1995, Loucks-Horsley et al 1987). Starting a new job is often a stressful experience hence the need for an orientation programme. Orientation is the process of introducing new staff to their work group, their superiors and their tasks (Hodgetts, 2002). It is thus a formal process in which new workers learn important working values and norms establish working relationships and learn how to function within their profession. Some of the most common items on an orientation agenda are a brief discussion of the organization's history and general policies, a description of its services an explanation of the organization structure and regulations and a formal introduction of the worker to other colleagues which the individual will be working with. Much of this, in many cases, is handled orally or new employees typically are given booklets or brochures that explain and elaborate on the oral presentation. The summary here is that close relationships exists between employee orientation and professional development which is the focus of this paper. Thus orientation is on the -job introductory form of employee development which is akin to professional development which has a wider context in the scheme of things of everyday corporate entity.

Implementation of Professional Development Programmes

Licklider (1997) has posited that teachers should be given an opportunity to determine the goals and objectives of their development programmes, to share resources, to co-facilitate presentations, and to share outcomes. Pink, Hind & Baruch, Y. (1992) have also recommended that when planning for and subsequently implementing processes, there is a need given to an equal voice in defining and resolving the issues for discussion. Attention should be given to creating and supporting workers.

New professional roles that encourage them to reflect on their expertise must be advised. The common practice currently going on in many organizations including Ghana Commercial Banks and their staff is that individuals go into professional, development programmes not directly in their line of work, but only for the sake of obtaining higher qualifications just to boast their academic status.

In view of this, staff development councils should be established at the organizational level to coordinate professional development efforts, align with identified needs, discuss professional development issues and make recommendations on the types of professional development activities that should be implemented. Organizational level councils should include a representative sample of workers and the senior management. Carefully designed needs assessments provide valuable information and are considered essential in planning of successful professional development programmes. Planners of these programmes must first identify potential weaknesses in workers and then develop training strategies that will help to improve them. For effective implementation of professional development initiatives, Hill (2007), suggests that professional development should usually require large time-commitments and be linked to the organizational goals. This is because workers are likely to make better use of the materials that their organizations provide if their professional development is tied closely to these resources. There is also a commonly held belief that professional development is more effective if it involves groups of workers within the same organization. However, there is no research that directly estimates the benefits of these features of professional development. Young, Duncan, Lee, Scarloss and Shapley (2007) have found that the extant research points to the need for professional development programme which should focus on organization capacity rather than individuals. In an earlier research report of Garet (2001), workers reported that sustained and intensive professional development was more likely to have an impact on their performance than shorter forms of professional development. Teachers indicated that programmes of longer duration provided them with more opportunities for in-depth discussions, trying to new ideas and obtaining feedback.

The selection of effective facilitators is also necessary in ensuring effective professional development programmes, many professional development programmes rely exclusively on outside experts who do not match the training to individual organizational needs. When using external facilitators, it is important that they be familiar with local knowledge and issues. Studies have shown that, although external experts play an important role in professional development, of course effective programmes also use in-house experts to enhance the delivery of training (Richardson, 1998).

Reasons for Professional Development

The need for professional training and development has been advocated by several writers. For example, Hodgetts (2002) has indicated that the primary purpose of professional development is to prepare and support

workers by giving them the knowledge and skills they need to help them to achieve high standards of learning and development. Knowledge and skills development is vital to the health of the organization.

We live in an information age today, and organizations are routinely valued not just on their physical but on their intellectual capital. Hill (2007) has also stated that focuses on growth and professional development and emphasized on developing individual potentials and skills. Emphatically speaking, training is one of the chief methods of maintaining and improving intellectual capital, so this quality of an organization's training affects its value. Professional development is thus necessary to keep the workers' skills updated by, providing training techniques which are well crafted to suit the needs of both trainers and the organization. Professional development programmes help to encourage the enhancement of professional skills and the provision of the means to acquire highly technical and advanced knowledge. Not only does professional development help newly appointed workers gain confidence, skills and professionalism but it also provide opportunities for experienced employees to explore new roles, develop new working techniques, refine their practice and broaden their horizons of knowledge and competencies.

Challenges of Middle-Aged Female Job Positioning

Globally, the issue of women in higher management positions has been the subject of much debate and studies since the 1970s (Fieman, 1990). Many of these studies assume that discrimination in the wider society results in inequities (Eagly and Johnson 1990, Morrison and Van Glinow, 1990). Fieman (1990) and some others have suggested that wide spread policies and practices in the socio-cultural system perpetuate discriminatory treatment of women. Thus, Ogenyi (1997) has found that in spite of the various governments' efforts to encourage women participation in managerial decision-making in the workplace, socio-cultural obstacles still prevent women from such participation hence, keeping the majority of women at the age of decisions making posts.

In most developing countries including Ghana, men have by tradition been regarded as better suited than women to executive positions (Anakwe, 2002). The qualities associated with being a successful manager are those associated with physical structures, objectivity and exertion of authority despite the existence of knowledge and skill differentials between a promising female employee and a male counterpart to the top managerial position. According to Woldie and Adersua (2004), women managers face a host of problems. Sometimes they are also accused of being their own enemies Afedo, A. Elizabeth, Lawrence Azaiale Klib Evcy Emmanuel (2013). This is when women in higher positions begin to show that their presence needs to be felt and therefore they seem to act in the extreme. Generally, cultural and social traditions play a major role in determining who becomes a manager. The situation as we can see currently is gradually changing. In Ghana Commercial Bank for instance, many of the branches within and the outside of Accra have female managers. This development may be attributed perhaps, to both the self initiated and organizational staff- development programmes in place which many of them could resort to in order to upgrade themselves.

The Methodology

The study employed a survey design with descriptive statistics after the data collected were analysed with the use of both qualitative and quantitative techniques, this includes the application of the statistical package for social scientists [SPSS] and the Microsoft Excel to establish relationships between variables. This was followed with cross tabulations and generation of charts and tables for graphical representations of the analysis of data. Structured questionnaires and interview schedules were the instruments used to sample 57 out of 136 sampled populations of middle –aged female staff members in ten branches of the Ghana Commercial Bank in the Accra Metropolis. The retrieval rate of the instrument distributed stands at 88.0%. This implies that out of the 57 questionnaires distributed, 50 were returned while 7 were not.

Results, Discussions and Conclusion of the Study

Demographic and educational characteristics of a study's respondents form an integral part of any teaching and learning activity aimed at professional development. This is confirmed in the research findings of Nwaka (1995), where a number of factors which include lower participation rates in the educational systems among girls and gender division of labour in many developing nations which further provide the reasons for women wanting to obtain higher qualifications even at later years of their working lives. This implies among others that professional development as an activity must be discussed first, with demographic, gender and level of educational attainments. This paper indicates that 46 percent of the female employees in many of the branches of the Bank were in their middle aged (40-45 years). Among them 38 percent were between 46-50 years, while 12 were between 56-60 years of age. In the educational characteristics, 18 of them have obtained HND representing 36 %, 19 have had first degree representing 38%, while 9 of them obtained a post graduate degree representing 18%. Finally the average number of years of working within the Ghana Commercial Bank industry

is 18.6 years. This explains the relative active labour force of the Bank since its establishment seventy-nine years ago (1952-2013).

The next significant result is job positions held by the middle-aged women in the Bank. The diagram below indicates, 2 of them are branch managers, 4 are operation's officers, 50 of them who form the majority are lower level officers and 44 were clerical staffs who perform general duties in their respective branches of the bank.

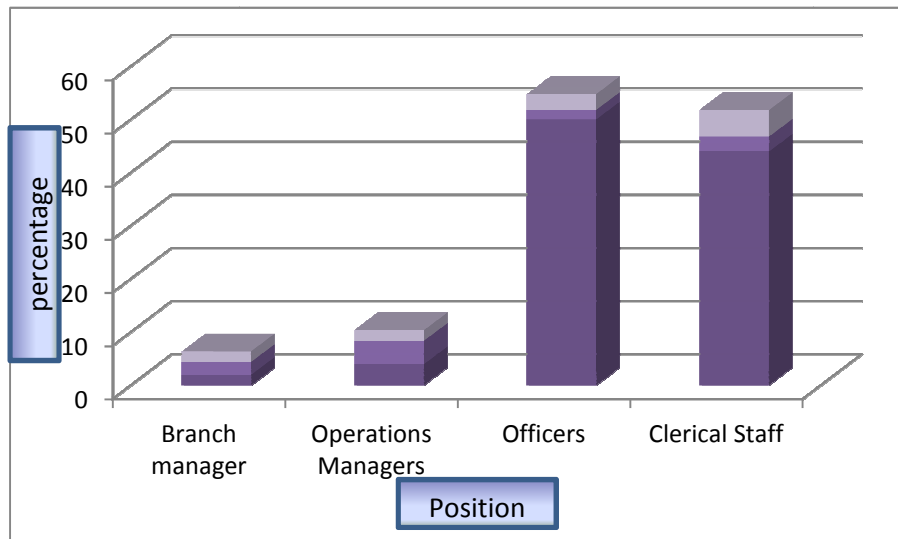
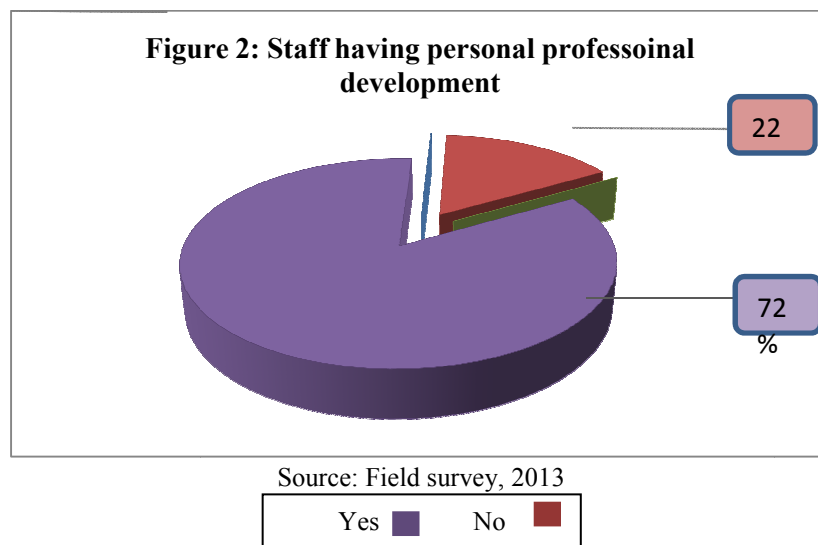


Figure 1: Position held by middle-aged women in the Bank
 Source: Field survey, 2013

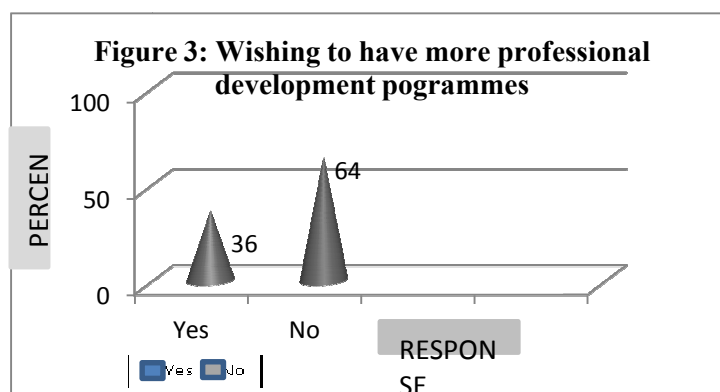
Among the research questions which the study sought answers for are, what are the reasons for professional development of the middle aged women? What avenues are used by the middle-aged women for professional development? How does professional development affect job positioning of the middle-aged women in the bank? What challenges do the middle-aged female staffs face in job positioning in the bank?

The responses indicate that the Bank organizes training programmes for their staff to make them abreast with current issues in the banking industry. This is because sharpening their competencies is in order to improve their performance due to the competitive philosophy of the Banking sector in the contemporary economy of Ghana. Some of these programmes include staff induction for new employees and annual refresher courses. Staffing on new products and softwares, as well as departmental programmes to strategize the nature of operations, all depends on professional competencies of each staff of the organisation. Besides the internal arrangements, individual female staff and others take responsibility for their own self development. The banking sector in Ghana in particular faces challenges of influx of foreign banks with their flexible conditions of credit facilities and innovativeness in customer care and product development. Apart from being influenced by intrinsic motivation where the individual takes responsibility for his or her professional development, the general staff development philosophy is a healthy development at an opportune time in the banking history in Ghana.

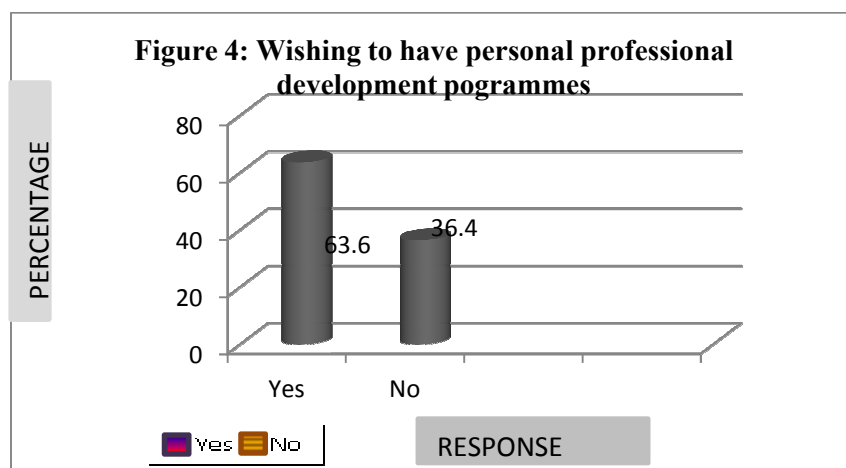
In the literature the need for professional development has been advocated by several writers. For example, Hodgetts (2002) has indicted that the primary purpose of professional development is to prepare and support workers by giving them the knowledge and skills they need to help them to achieve high standards of learning and development. Knowledge and development are vital to the health of every organization. This is an information age and organizations are critically valued not just on their physical structures but on their intellectual capital. Hill (2007) has also stated that it focuses on growth and professional development and emphasizes developing individual potentials and skills. Training is one of the cardinal methods of maintaining and improving intellectual capital, so the quality of an organizations training affects its value. Professional development is thus necessary to keep the workers' skills updated, provide the requisite platforms for such important function the work environment. Professional development also is seen as a necessary component of the production process including enhancement of interpersonal and intrapersonal development of staff which is done in many countries. Organizational staff development programmes help to reinforce the expectations of continuing staff development.



The Figure 2 above indicates that majority (78%) of the sampled middle-aged women have had their own professional development programmes apart from those instituted by the employer, whereas 22% indicate they have not. This confirms the point made earlier that the middle-aged women's participation in professional development programmes serves two fold purposes. First it is for intrapersonal gains where the training so received leads to promotion and salary increase and job security. The second relevance is that it makes the Bank a learning organization which is in direct response to the competitive nature of the current Banking industry in Ghana.



The Figure 3 above shows that (64%) of the respondents who have had some personal professional development programmes indicated of not having more of such programmes whilst 36% admitted to have more. Some of the reasons given as to why some of the respondents do not wish to have more personal development include, getting close to retirement, taking care of their family and having tight work schedules and limited time and resources. However, other professional development programmes some respondents personally wanted to engage in were, furthering their education into high levels, getting qualifications in some professional courses, learning information communication technology (ICT) including typing, the application of the Microsoft tools and many other relevant skills. Some of the sampled middle-aged women have not had any personal professional development programme due to some challenges such as taking care of the home while at the same time being a full time employee. These responses implied that family related issues inhibit the female employee from getting further training but promote their male counterparts. In other words, the social and parental role of women is a major factor that limits their ability to actualize their full potentials despite the benefits thereof. From all indications one can conclusively say that this has been one of the reasons for the low placement statistics of women in managerial positions, not only in Ghanaian formal sector organizations such as the Ghana commercial Bank but many other institutions in many parts of Sub-Saharan African.



Source: Field survey, 2013

The above figure provides a response to the question of why the respondents were wishing to have personal professional development programmes. The figure shows majority (63.6%) of the sampled middle-aged female staff of the branches of the Ghana Commercial Bank (GCB) who have not had any personal professional development programme, admitted of their wish to do so whilst 36.3% still indicated of not wishing to engage in any personal professional development programme such as upgrading of their skills by learning ICT which has become the order of the day and acquiring higher academic qualifications as a means of professional development. This is the reasons why the principle which underpins adult teaching and learning expects that every adult must take full responsibility for his/her actions and inactions in life when the consequences unfold, this is a proven fact of life and it is not negotiable.

Conclusion

This paper sought to assess the implications of professional development for the job positioning of middle-aged women in Ghana Commercial Bank (GCB) Limited. Besides, it aimed at examining the reasons for the professional development of the female staff that were described here in this paper as middle-aged, the avenues which they used for professional development, the effect of such development on their job positioning and the challenges they go through in job positioning.

As a result, a descriptive research design was adopted to describe the issues pertaining to the GCB as they are without introducing any intervention. With a total of 28 branches of the Bank found in Accra metropolis ten of them which represent 31.0% were randomly selected for the study. It was realised from the study that, the social roles of women in general do limit their ability to actualise their full potentials. In addition, few women are found in managerial positions due to unfair process for selecting people for managerial positions as well as downplaying the competence of women in formal organizations not only in developing nations' of Sub-Saharan Africa but other parts of the world. This paper recommended that a quota of employees to be appointed or to be permitted to further their professional development should be reserved for women in management. This is not to be limited to the Banking sector but all sectors of every economy including politics. It is also suggested further that the appointment process in the Bank should be made fair to fore store not only credibility and confidence in management but also equity. Inequality in many social and economic platforms particularly against women has been a disturbing phenomenon even after the Beijing declaration in 1980 where a clarion call was made to give equal opportunity to women in all sectors of human society. The last but not the least is that institutions should bring out more flexible and innovative learning programmes to encourage more women to seek for and participate in professional development in their respect work places.

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